

# 75th Annual Report 2021-22 & 2022-23



**Odisha State Co-operative Bank Ltd.**

(A Scheduled Bank)

Pandit Jawaharlal Nehru Marg, Bhubaneswar - 751 001

[www.odishascb.com](http://www.odishascb.com)





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**THE ODISHA STATE COOPERATIVE BANK LTD.**  
**Pandit Jawaharlal Nehru Marg,**  
**Bhubaneswar – 751 001**

Ref. No. OSCB/HRDD/2178/2023-23


Date: 10.07.2023

**NOTICE**

Notice is hereby given that **76th General Body Meeting of the Odisha State Cooperative Bank Ltd.**, Bhubaneswar will be held in the Conference Hall of the Bank in its registered office at Pandit Jawaharlal Nehru Marg, Bhubaneswar-751001 on **28.07.2022 (Friday) at 12.30 PM** to transact the following business. All eligible members of the General Body of the Bank are requested to attend the meeting.

**AGENDA:**

- 1) To confirm the proceedings of the 75th General Body meeting held on 30.03.2022.
- 2) To discuss on the compliance on the observations in the Statutory Audit Report of the Bank and Audit Certificate for the year ending 31.03.2022.
- 3) To consider to distribute net profit of the Bank for the year 2020-21 and 2022-23 as recommended by the Managing Committee.
- 4) To discuss and consider to approve the Annual Administrative Report of the Bank for the year 2021-22 and 2022-23.
- 5) To consider to approve the Annual Work Programme and Budget Estimate of the Bank for the year 2023-24.
- 6) To Consider the proposal for amendment of Bye-law No. 6 of Odisha State Cooperative Bank and recommend the same to the General Body.
- 7) Any other with permission of the Chair.

  
**Managing Director**

Memo No. OSCB/HRDD/2179(59)/2023-24 Date: 10.07.2023

Copy communicated to all eligible members of the General Body with a request to attend the General Body Meeting on 28.07.2023 (Friday) at 12.30 PM. in Conference Hall of the Bank. It may be clarified here that only one authorized representative from each of the member society will be accepted. Detailed agenda notes are being placed in the website of the Bank [www.odishascb.com](http://www.odishascb.com) on .....

  
**Managing Director**

Memo No. OSCB/HRDD/2180/2023-24 Date: 10.07.2023

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

  
**Managing Director**

Memo No. OSCB/HRDD/2181/2023-24 Date: 10.07.2023

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

  
**Managing Director**

Memo No. OSCB/HRDD/2182/2023-24 Date: 10.07.2023

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

  
**Managing Director**

Memo No. OSCB/HRDD/2183/2023-24 Date: 10.07.2023

Copy forwarded to M/s C.K. Prusty & Associates, Chartered Accountants, 10, Raja Rani Colony, Tankapani Road, Bhubaneswar-751014 information and necessary action with a request to attend the meeting.

  
**Managing Director**





# MEMBERS OF COMMITTEE OF MANAGEMENT

## of The Odisha State Cooperative Bank



T. Prasad Rao Dora  
President



Dr. Uddhaba Chandra Majhi, IAS  
Managing Director



Truptimayee Pradhan  
Vice President



Akshaya Kumar Rout  
Director



Akshaya Kumar Rout  
Director



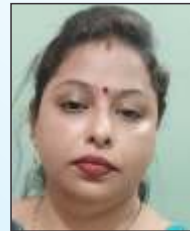
Ambika Prasad Das  
Director



Amita Patnaik  
Director



Banalata Nayak  
Director



Bishnupriya Nayak  
Director



Dillip Kumar Biswal  
Director



Gyanaranjan Parida  
Director



Imran Khan  
Director



Jagannath Nundruka  
Director



Jayashree Garnaik  
Director



Jitendra Narayan Singh Deo  
Director



Prasana Ku. Jally  
Director



Ranjita Kahali  
Director



Rashmi Ranjan Choudhury  
Director



Sanyasi Pradhan  
Director



Saraswati Sahoo  
Director



Soumya Ranjan Lenka  
Director



Tanulata Bisoyi  
Director

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

SI No	Name	Period	
		From	To
1	Sri M. L. Pandit (Nominated)	02.04.48	31.03.59
2	Sri R. C. Mardaraj Deo (Nominated)	01.04.59	15.01.61
3	Sri A. B. Das	16.01.61	13.12.64
4	Sri B. C. Hota	14.12.64	14.05.70
5	Sri P. C. Samantasinghar	15.05.70	14.09.75
6	Dr. J. C. Rout	15.09.75	09.07.81
7	Sri Niranjana 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. Pattnaik, 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, Commissioner-cum-Secretary, Cooperation Department (Administrator)	30.07.20	31.12.20
36	Sri V. V. Yadav, IAS, Principal Secretary, Cooperation Department (Administrator)	01.01.21	03.04.22
37	Sri Sanjeev Kumar Chadha, IFS, Secretary (I/C), Cooperation Department (Administrator)	04.04.22	16.10.2022
38	Sri Sanjeev Kumar Chadha, IFS, Principal Secretary, Cooperation Department (Administrator)	17.10.22	28.03.23
39	Sri T. Prasad Rao Dora (Elected)	29.03.23	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 NatabaraBiswal	21.11.81	30.06.85
10	Sri R. Patro	02.09.85	14.05.89
11	Sri J. K. Dev, IAS	26.05.89	30.06.90
12	Sri A. B. Goswami	01.07.90	08.01.92
13	Sri D. N. Das (I/c.)	20.01.92	30.03.93
14	Sri J. Patnaik	31.03.93	31.01.94
15	Sri Janardan Dash	01.02.94	01.07.94
16	Sri Parag Gupta, IAS	01.07.94	12.04.95
17	Sri V. K. Saxena, IAS	12.04.95	17.06.96
18	Sri B. K. Roy, I/c.	17.06.96	01.09.96
19	Sri S. N. Tripathi, IAS	02.09.96	16.06.2000
20	Sri Sanjeev Chopra, IAS	16.06.2000	22.09.2004
21	Sri R. N. Dash, IAS	22.09.2004	01.10.2009
22	Sri T. K. Panda	01.10.2009	07.08.2018
23	Sri Girish S.N., IAS	07.08.2018	14.12.2018
24	Sri Debendra Kumar Jena, IAS	14.12.2018	30.06.2020
25	Sri Gopabandhu Satpathy, IAS	01.07.2020	28.02.2022
26	Sri Gopabandhu Satpathy, IAS (Retd.)	01.03.2022	16.02.2023
27	Dr. Uddhaba Chandra Majhi, IAS	17.02.2023	Continuing



## ODISHA AT A GLANCE

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



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## *Key References*

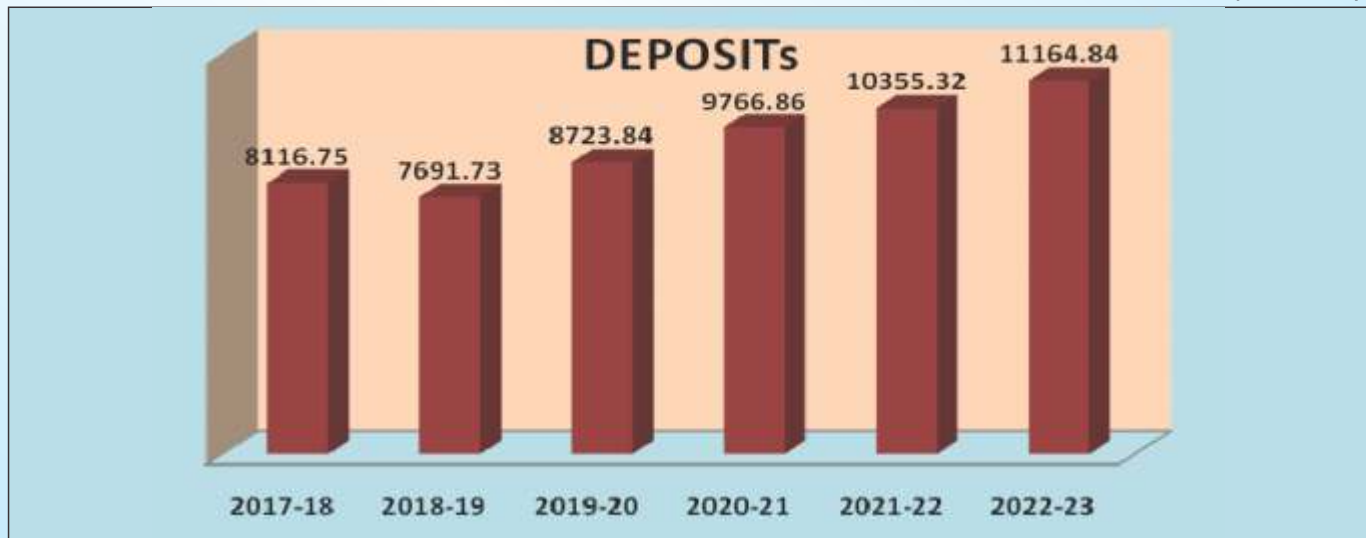
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(Rs. in lakh)



(Rs. in lakh)



(Rs. in lakh)



(Rs. in lakh)

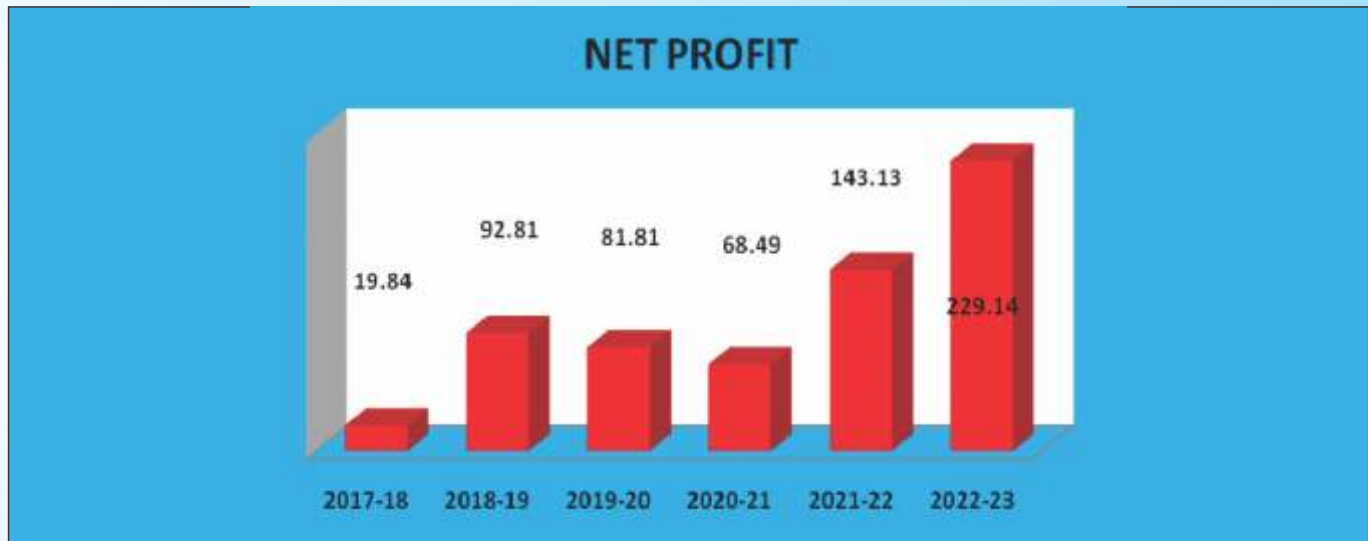


(Rs. in lakh)



(Rs. in lakh)





## COMPARATIVE POSITION OF CO-OPERATIVE AND COMMERCIAL BANKS IN ODISHA

### MARKET SHARE IN DEPOSITS

(Rs. in Crores)

Year	Commercial Banks	Coop. Banks	Total Deposits	Share of Coop. Banks	Share of Comm. Banks
1999 – 2000	12653.12	945.05	13598.17	7%	93%
2000 – 2001	14818.66	1180.95	15999.61	7%	93%
2001 – 2002	18689.18	1423.73	20112.91	7%	93%
2002 – 2003	20347.87	1569.25	21917.12	7%	93%
2003 – 2004	23359.86	1761.25	25121.11	7%	93%
2004 – 2005	27372.64	1863.49	29226.13	6%	94%
2005 – 2006	31966.97	1877.95	33844.92	5.5%	94.5%
2006 – 2007	41037.16	2126.80	43163.96	4.9%	95.1%
2007 – 2008	52272.25	2422.06	54694.31	4.6%	95.4%
2008 – 2009	67766.26	2914.30	70680.56	4.13%	95.87%
2009 – 2010	74495.75	3652.62	78148.37	4.67%	95.33%
2010 – 2011	102176.87	4148.32	106325.19	3.90%	96.10%
2011 – 2012	124826.37	4683.99	129510.36	3.62%	96.38%
2012 – 2013	140877.38	5587.77	146465.15	3.82%	96.18%
2013 – 2014	162948.44	6693.72	169642.16	3.95%	96.05%
2014 – 2015	189056.89	7175.05	196231.94	3.66%	96.34%
2015 – 2016	210851.15	7898.12	218749.27	3.61%	96.39%
2016 – 2017	243935.89	9121.08	253056.97	3.60%	96.40%
2017 – 2018	266327.01	9547.91	275874.92	3.46%	96.54%
2018 – 2019	303691.83	10815.25	314507.08	3.44%	96.56%
2019 – 2020	334860.48	11654.32	346514.80	3.36%	96.64%
2020 – 2021	367719.73	13079.75	380799.48	3.43%	96.57%
2021 – 2022	405803.07	24270.24	430073.31	5.64%	94.36%
2022 – 2023	435084.89	25433.22	460518.11	5.52%	94.48%

### 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
1999 – 2000	373.96	150.88	524.81	426.21	168.54	594.75	72%	28%
2000 – 2001	492.78	167.77	660.55	438.22	189.92	628.14	70%	30%
2001 – 2002	559.25	187.19	740.44	537.23	240.42	778.15	69%	31%
2002 – 2003	688.77	215.58	904.35	615.54	283.47	899.01	68%	32%
2003 – 2004	718.15	255.41	973.56	742.48	331.66	1074.15	69%	31%
2004 – 2005	903.50	467.50	1371.00	959.66	534.02	1483.88	64%	36%
2005 – 2006	1283.37	570.73	1854.20	1382.17	728.93	2111.10	66%	34%
2006 – 2007	1545.82	790.15	2335.97	1554.26	939.42	2493.68	62%	38%
2007 – 2008	1622.91	1048.39	2671.30	1501.74	875.02	2376.76	63%	37%
2008 – 2009	1873.41	1350.78	3224.19	1489.46	1267.33	2756.79	54%	46%
2009 – 2010	2269.33	1912.83	4182.16	2682.17	1432.83	4115.00	69%	31%
2010 – 2011	2836.49	3316.02	6152.51	3396.39	1877.52	5273.91	64%	36%
2011 – 2012	4465.71	4235.12	8700.63	4415.89	2270.31	6686.20	66%	34%
2012 – 2013	5258.05	4566.75	9824.80	5426.48	3175.67	8602.15	63%	37%
2013 – 2014	6337.33	5384.97	11722.30	7096.84	3103.86	10200.50	70%	30%
2014 – 2015	6975.50	8315.12	15290.62	8351.11	4540.89	12892.00	65%	35%
2015 – 2016	8708.20	9922.92	18631.12	9572.22	6520.90	16093.12	60%	40%
2016 – 2017	10909.76	10587.15	21496.81	10204.81	5330.44	15535.25	66%	34%
2017 – 2018	10841.24	9966.32	20807.56	11005.74	5524.00	16529.74	67%	33%
2018 – 2019	12217.48	13546.66	25764.14	12810.33	5922.14	18732.47	68%	32%
2019 – 2020	13439.23	14645.89	28085.12	13071.03	7353.01	20424.04	64%	36%
2020 – 2021	15500.00	14378.94	29878.94	15189.00	9437.82	24616.82	62%	38%
2021 – 2022	15500.00	16656.12	32156.12	16048.86	11564.59	27613.45	58%	42%
2022 – 2023	16500.00	18656.06	35156.06	16683.57	16454.20	33137.77	50%	50%

### CD RATIO

Year	Commercial Banks	Cooperative Banks
1999 – 2000	42.92	122.98
2000 – 2001	45.70	121.89
2001 – 2002	46.50	105.00
2002 – 2003	47.75	115.46
2003 – 2004	57.32	118.25
2004 – 2005	64.09	118.41
2005 – 2006	76.32	143.64
2006 – 2007	74.37	152.82
2007 – 2008	69.92	139.18
2008 – 2009	61.65	108.76
2009 – 2010	62.85	97.67
2010 – 2011	63.05	105.24
2011 – 2012	70.25	114.80
2012 – 2013	86.01	110.46
2013 – 2014	84.08	115.09
2014 – 2015	71.35	121.63
2015 – 2016	72.50	137.59
2016 – 2017	66.94	122.47
2017 – 2018	67.53	133.59
2018 – 2019	50.79	123.34
2019 – 2020	51.27	127.36
2020 – 2021	51.24	124.79
2021 – 2022	60.63	129.10
2022 – 2023	67.45	133.09

## ANNUAL CREDIT PLAN (ACP), 2022-23 FOR ODISHA

(Rs. in crores)

Purpose of loan	Disbursement during 2021-22 (with % out of total finance)			Disbursement during 2022-23 (with % out of total finance)		
	Coop. Banks	Commercial Banks/ RRBs/ Others	Total	Coop. Banks	Commercial Banks/ RRBs/ Others	Total
1	2	3	4	5	6	7
1. Total Agril. loan including allied sector (Amount / %)	16272.81 (37%)	27984.92 (63%)	44257.73 (100%)	16781.06 (31%)	37935.26 (69%)	54716.32 (100%)
2. Out of above crop loan (Amount / %)	16048.86 (58%)	11413.49 (42%)	27462.35 (100%)	16683.57 (50%)	16454.20 (50%)	33137.77 (100%)
3. Non-Farm Sector and other priority sector (Amount / %)	1373.23 (2%)	56959.30 (98%)	58332.53 (100%)	1956.55 (2%)	56959.30 (98%)	81004.40 (100%)
<b>Total (1+3)</b>	<b>17646.04 (17%)</b>	<b>84944.22 (83%)</b>	<b>102590.26 (100%)</b>	<b>18737.61 (14%)</b>	<b>116983.11 (86%)</b>	<b>135720.72 (100%)</b>



## STATE CREDIT PLAN

### Position as on 31.03.2023

Sl No.	General Information	Commercial Bank/ RRB	Cooperative Bank/ Pacs	Total
1	Total No. of Branches	5426	348 Branches + 2710 Pacs <b>Total Outlets: 3058</b>	5774 Branches + 2710 Pacs +44472 BC <b>Total Outlets: 52956</b>
2	Our of above Rural Branch	2880	174 Branches + 2710 Pacs <b>Total Outlets: 2884</b>	3054 Branches + 2710 Pacs <b>Total Outlets: 5764</b>
3	a) Resources (Deposit held ) (Amt.)	435084.89 Crore	25433.22 Crore	460518.11 Crore
	b)% of Share against deposits held by all Banks	94%	6%	100%
4	Priority Sector lending under State Credit Plan (2021-22)			
	a)Amount	116983.11 Crore	18737.61 Crore	135720.72 Crore
	b) % of Share	86%	14%	100%
5	% Agriculture finance to Total Priority Sector Finance	32%	90%	40%
6	Credit Deposit Ratio (CD Ratio ) (i.e. % of Finance made against Deposit of Rs. 1000.00) as on 31.03.2022	67.45%	133.09%	80.77%
7	Margin retain in Lending Operation	2.00 % (Operation in single tier)	0.50 % (Operation in Three tier)	
8	Information on Crop Loan Dispension			
	a) Total No. of Farmer	17.49 lakh (30%)	42.63 lakh (70%)	60.12 lakh (100%)
	% of Farmrs financed during 2022-23	13.26 lakh (28%)	34.57 lakh (72%)	47.83 lakh (100%)
9	a.) Crop loan financed durng 2022-23 (Amount )	16454.20 Crore	16683.57 Crore	33137.77 Crore
	b) % of share out of total Advance	50%	50%	100%
	c) Ratio of Crop loan to Total deposits (vide col no. 3 a)	4%	66%	7%
10	Average per Capita	Rs 1.24 Lakh	Rs 0.48 lakh	Rs 0.69 lakh



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## *Presidential Address*

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## Address of the President on the occasion of the 76<sup>th</sup> General Body Meeting of the Bank dated the 28<sup>th</sup> July, 2023



### Dear Shareholders and Invitees,

I am privileged to welcome you all to this 76<sup>th</sup> General Body Meeting of your Bank. Looking at the ongoing transformations in the banking industry, I believe that this is high and right time for the Cooperative Banks to reestablish themselves and to prove their worth in the changed scenario. The developments, both in domestic as well as international economic sphere during the financial year 2022-23, need proper assessment and this would be the appropriate platform to look back upon. The nation has been successful in overcoming the COVID-19 induced economic slowdown and back on track again. The Cooperative Banks in general and your Bank in particular withstood strong in countering the adverse effects during prevalence of COVID-19 and the period of its resurgence. Your Bank has even successful in furthering its past figures in different financial parameters.

### Economic Outlook:

Cooperative Banking is in the focus of the Government as well as the regulators, and the FY 2022-23 continued to be eventful one. As a step further towards placing the Cooperative Banks at par with other Commercial Banks, there has been continuous efforts and the amendment brought into certain provisions of the Banking Regulation Act, 1949 as a result of which cases of imposition of penalties by RBI for defects/ deficiency/ violation/ non-implementation/ non-compliance in some aspects, have been in notice and in absence of proper compliance the same is likely to mount in coming days.

For your Bank, though challenges were there, it was quite a soothing experience that we were successful in registering good numbers in many respects to our credit. Our down to the earth and targeting the doorstep approach has been quite a success which is resulting in better yield year on year. Your Bank is being highly acclaimed for leading the crop loan dispensation PAN India Ratio. Alongside providing upgraded banking services at the grassroots level, OSCB alongwith its 17 affiliated DCCBs and PACS/LAMPCS affiliated to them

has continued to maintain predominant position in crop loan dispensation through Kisan Credit Cards with a share of about 50.34% of State level aggregate crop loan dispensation. “Banking on Wheels” was the innovative measure undertaken by your bank to reach the unbanked mass at their doorstep.

### Performance of the Bank:

#### 1. Profitability:

The position of profitability of the bank for the financial year 2021-22 & 2022-23 are as under:

(Rs. in Lakhs)

	Particulars	2021-22	2022-23
a)	Total Income	117983.88	148414.15
b)	Total Expenditure	99033.31	116170.03
c)	Provisions/Reserves/Contingency other than provision for Income Tax	531.00	2550.78
d)	Total Expenditure excluding provision for taxation	99564.31	118720.80
e)	Provision for taxation	4637.39	6779.56
f)	Net profit	14313.18	22913.79

#### 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.1,43,13,18,246.76 for the financial year 2021-22 and Rs.2,29,13,78,941.77 for the financial year 2022-23, the detail as below:

		2021-22	2022-23
(i)	Statutory Reserve Fund	35,78,29,561.69	57,28,44,735.44
(ii)	Agriculture Credit Stabilization Fund	21,46,97,737.01	34,37,06,841.27
(iii)	Government Share Capital redemption Fund (25% of Net Profit)	35,78,29,561.69	57,28,44,735.44
(iv)	Dividend	28,56,10,434.00	45,81,28,173.00
(v)	Investment Fluctuation Reserve		
(vi)	Staff Welfare Fund	2,00,000.00	2,00,000.00
(vii)	Cooperative Development Fund	2,00,000.00	2,00,000.00
(viii)	Charitable Fund	1,00,00,000.00	1,00,00,000.00
(ix)	Building Fund	20,00,00,000.00	20,00,00,000.00
(x)	Balance carried to Statutory Reserve Fund	49,50,952.37	13,34,54,456.62
	<b>Total</b>	<b>1,43,13,18,246.76</b>	<b>2,29,13,78,941.77</b>

### 3. Dividend:

The Bank has been declaring and paying Dividends on equity shares from the profits of the financial year concerned continuously, except one instance when it was not declared pursuant to Reserve Bank of India circular issued for strengthening capital base of all Banks during though time of COVID-19. The Bank has recommended to the General Body of the Bank to pay out dividend @ 4.01% amounting to Rs. 28,56,10,434.00 and @ 5.89% amounting to Rs.45,81,28,173.00 to its members from the profits of the Bank for the financial year 2021-22 and 2022-23 respectively.

### 4. Asset and Liability Management:

#### I. Liabilities:

The working capital of the Bank was Rs. 24932.29 crore as on March 31, 2023. The main components of the working capital besides Owned Funds were as under:

#### a. Deposits

The deposits of the Bank as on March 31, 2023 were Rs. 11164.84 crore as against Rs. 10355.32 crore as on March 31, 2022. The net increase is Rs. 809.52 crore (7.82%).

2021-22	2022-23	Type of deposit	(Rs. In Crores)	(% of total deposit)	(Rs. In Crores)	(% of total deposit)								
Savings	187.56	0.18	1.32	0.00	Current	802.58	0.75	20.56	4.45	Term	9365.18	90.44	10221.15	91.55
<b>Total</b>			<b>10355.32</b>	<b>100.00</b>	<b>11164.84</b>	<b>100.00</b>								

#### b. Borrowings

The borrowings of the Bank from NABARD as on March 31, 2023 was Rs. 11297.73 crore as against Rs. 8785.47 crore as on March 31, 2022 with a growth of 28.60%.

#### ii. Assets

#### a. Advances:

The Bank's advances portfolio increased to Rs. 14231.96 crore as on March 31, 2023 from Rs. 13647.42 crore as on March 31, 2022. Net increase is Rs. 584.54 crore i.e. 4.28%.

#### b. Investment:

As on March 31, 2023 the investments of the Bank stood at Rs.9452.50 crore against Rs. 6882.25 crore as on March 31, 2022 registering a growth of Rs.2570.25 crore i.e. 37.35%.

The investment policy of the Bank is 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, 2023 was at 13.27% in comparison to 11.32% as on March 31, 2022, 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 50.34% of the total crop loan delivered by all the banks in the State taken together during 2022-23. The Cooperative Banks have provided crop loans in the order of Rs. 16683.57 crore to 42.63 lakh farm families as against disbursement of Rs. 16454.20 crore by all other banks in the state. Though there has been decline in percentage share, yet the overall disbursement achievement figures is growing year on year.

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 2022-23. Different activities of 18138 SHGs have been financed for an amount of Rs.422.96 crore and 45841 JLGs have been financed Rs.306.30 crore respectively. The emphasis put on Agricultural Term Loan financing has been furthered which would probably enhance the ATL figures in coming days. Further, landless farmers have been provided with finance to the tune of Rs. 94.06 crore through 10448 groups under BALARAM Scheme.

### **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 2021-22, Government has provided Rs. 856.99 crore to the STCC Units towards Interest Subvention.

As usually for strengthening the STCC Structure in the State, 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 2022-23, provision of Rs. 18.00 crore has been made for the purpose.

Besides, Government is providing premium subsidy towards State share for insurance of crop loans of farmers of PACS / LAMPACS / FSCS. The total premium subsidy provided by Government to the loanee/non-loanee farmers of the State for 2022-23 was in the order of Rs. 561.63 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 1039 number of participants over 3564 trainee days during the year 2022-23. With infusion of new bloods into the system in shape of recruitment of new employees, the years ahead would be quite busy, as there seems to be quite hectic training schedules the year around.

### **8. Outlook for the future:**

The Bank has implemented Core Banking Solutions (CBS) in OSCB and District Central Coop. Banks and has been pursuing complete on-boarding of 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.



Making benefits of banking reach each nook and corner of the State is the key to remain competitive which, apart from other things, necessitates promotion of digital banking, digital payments and fintech innovations in a big way. All possible steps are being taken by your Bank in this direction to obtain the required licenses and clearances of related agencies like RBI, NPCI, UIDAI etc hopefully within next two financial years. This will make the cooperative banking platform economical and user friendly and pose a platform to achieve new heights in coming days. Till 31.03.2023 Bank has registered 2403 PACS being computerized out of 2710 PACS.

The long journey of past 75 years was not that easy. Shouldering the responsibility of economic upliftment of the economically backward and down trodden farm families of the state through extension of lending facilities, your Bank has been able to earn profit uninterruptedly since inception, which makes us feel proud. It would be quite right a moment to think about the years ahead and plan our forward journey to the centenary.

On the occasion of Platinum Jubilee celebration of the Bank a national level conference on cooperatives is proposed to be held, which will be first of its kind in Odisha.

#### **9. Assistance by NABARD:**

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

#### **10. Our thrust areas:**

Adoption of technology continues to be the thrust area of the Short Term Cooperative Credit Structure in the year 2023-24. Completion of PACS computerization with connectivity to the Data Centre for online transaction by the farmer members shall continue to remain one of the major challenges to us. Digitalisation of PACS and provision of digital platform at PACS level enabling effective use of Rupay Kisan Cards by the farmer members to avail credit through the Micro ATM/PoS shall be in limelight which would enhance the financial literacy among the rural mass.

The investment credit for agriculture and allied sector in our State, which attracted more attention in last few years, is not up to mark and requires more sincere efforts so that the goal of making agriculture remunerative, from the farmer point of view, may be achieved in a relatively shorter duration. Making provision for extending Agricultural Term Loan (ATL) in a hassle free manner with reduced requirement of share linkage has not yielded to desirable level and the area needs more attention in coming years. In the matter of equipping the manpower with proper training, our focus would be hovering around programme on Appraisal, documentation, monitoring, follow up and recovery mechanism, in respect of agricultural term lending. We must target maximum possible achievement in a comparatively shorter duration.

Over the years, the percentage share of the STCCS in Odisha in Crop Loan dispensation has been in diminishing trend which has reached to 50.34% and likely to slide further, which is the outcome of large scale involvement of the Commercial Banks. The consoling factor for us is that the Crop Loan Dispensation figure for the Bank/ structure is moving upward reaching new heights year on year. However, the entire STCCS in general and OSCB in particular has to work out plans safeguarding the interest of the STCCS, and to act proactively in such a way that the progress of Cooperative Bank is not curbed and the earlier market share/position is regained. Business diversification is also an important factor for continuity and sustainability, which would dictate our existence as well as future growth. Making operational of the 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 from NABARD would be handy in business diversification planning as well as implementation. Transformation with adaptation to changes and updation would be key to remain competitive.

**11. Impact :**

As per expectations, the continued focus and thrust on developmental issues has started paying good dividends and the Bank has earned a record profit to the tune of Rs.229.14 crores during the Financial Year 2022-23 after taxes, and hopefully the profit after tax would be touching new heights in the Financial Year 2023-24.

**12. Acknowledgement :**

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

Long live cooperative movement.

**(T. Prasad Rao Dora)**

President



## ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର ୭୬ ତମ ସାଧାରଣ ପରିଷଦ ସଭା ତା: ୨୮.୦୭.୨୦୨୩ ଅବସରରେ ସଭାପତିଙ୍କ ଅଭିଭାଷଣ



ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର ସମ୍ମାନନୀୟ ଅଂଶୀଦାର ଓ ନିମନ୍ତ୍ରିତ ଅତିଥିବୃନ୍ଦ,

ଆଜି ବ୍ୟାଙ୍କର ୭୬ତମ ସାଧାରଣ ପରିଷଦ ସଭାକୁ ଆପଣମାନଙ୍କୁ ସ୍ୱାଗତ ଜଣାଇ ମୁଁ ନିଜକୁ ଗୌରାବାନ୍ୱିତ ମନେକରୁଛି । ବ୍ୟାଙ୍କ ଶିକ୍ଷରେ ଚାଲିଥିବା ପରିବର୍ତ୍ତନ ଗୁଡ଼ିକ ଉପରେ ଦୃଷ୍ଟିପାତ ରଖି ପରିବର୍ତ୍ତନ ପରିସ୍ଥିତିରେ ସମବାୟ ବ୍ୟାଙ୍କ ପାଇଁ ନିଜ ପ୍ରତିଷ୍ଠାର ପୁନରୁତ୍ଥାନ ପୂର୍ବକ ନିଜ ଉପାଦେୟତା ପ୍ରମାଣ କରିବା ପାଇଁ ଏହା ପ୍ରକୃଷ୍ଟ ସମୟ ବୋଲି ମୋର ବିଶ୍ୱାସ । ୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷରେ ଉତ୍ତମ ଘରୋଇ ତଥା ଆନ୍ତର୍ଜାତୀୟ ସ୍ତରରେ ହୋଇଥିବା ଅର୍ଥନୈତିକ ପ୍ରଗତି/ବିକାଶର ସଠିକ୍ ମୂଲ୍ୟାଙ୍କନର ଆବଶ୍ୟକତା ରହିଛି, ଏବଂ ଏହାର ପୃଷ୍ଠାବଲୋକନ ପାଇଁ ଏହା ଏକ ପ୍ରକୃଷ୍ଟ ମଞ୍ଚ । କୋଭିଡ୍-୧୯ ଦ୍ୱାରା ସୃଷ୍ଟ ଅର୍ଥନୈତିକ ମନ୍ଦୁରତାର ସଫଳ ପ୍ରତିହତ ପୂର୍ବକ, ପ୍ରଗତିର ଗତିପଥକୁ ପୁନଃ ପ୍ରବର୍ତ୍ତନ କରିବାରେ ଆମ ଦେଶ ସଫଳ ହୋଇଅଛି । କୋଭିଡ୍-୧୯ର ପ୍ରସାର ଓ ପୁନରାବର୍ତ୍ତନ ସମୟର ପ୍ରତିକୂଳ ପ୍ରଭାବକୁ ଦୃଢ଼ ଭାବରେ ପ୍ରତିରୋଧ କରିବାରେ ସାଧାରଣ ଭାବେ ସମବାୟ ବ୍ୟାଙ୍କ ସମୂହ ତଥା ବିଶେଷ ଭାବରେ ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ସଫଳ ହୋଇଛନ୍ତି । ବିଭିନ୍ନ ଆର୍ଥିକ ମାନଦଣ୍ଡରେ ଏହାର ଅତୀତ ସଫଳତାର ଅତିକ୍ରମଣ ପୂର୍ବକ ସଫଳତାର ନୂତନ ପାହାଡ଼ ଆରୋହଣ କରିବାରେ ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ସଫଳତା ଲାଭ କରିଛି ।

### ଅର୍ଥନୈତିକ ଦୃଷ୍ଟିକୋଣ:

ଘଟଣାବହୁଳ ୨୦୨୧-୨୨ ଏବଂ ୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷରେ ସମବାୟ ବ୍ୟାଙ୍କଙ୍କ ଉତ୍ତମ ସରକାର ତଥା ନିର୍ମାମକ / ନିୟନ୍ତ୍ରକମାନଙ୍କ ଫୋକସ୍ରେ ରହିଆସିଛି । ସମବାୟ ବ୍ୟାଙ୍କଗୁଡ଼ିକୁ ଅନ୍ୟ ବାଣିଜ୍ୟିକ ବ୍ୟାଙ୍କମାନଙ୍କ ସହିତ ସମାନ କରିବା ଦିଗରେ ନିରନ୍ତର ଉଦ୍ୟମ ପରିଲକ୍ଷିତ ହେଉଛି ଏବଂ ବ୍ୟାଙ୍କଙ୍କ ରେଗୁଲେସନ ଆକ୍ଟ, ୧୯୪୯ ଅନ୍ତର୍ଗତ କେତେକ ଧାରା / ଉପଧାରାର ଆଗତ ସଂଶୋଧନ ଫଳସ୍ୱରୂପ ତୁଟି / ଅବହେଳା / ଉଲ୍ଲଙ୍ଘନ / ଅଣ-କାର୍ଯ୍ୟକାରୀତା ଏବଂ କେତେକ କ୍ଷେତ୍ରରେ ଅନୁପାଳନର ଅସଂଗତି ଯୋଗୁ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ଦଣ୍ଡବିଧାନର ଦୃଷ୍ଟାନ୍ତ ଦୃଷ୍ଟିଗୋଚର ହୋଇଅଛି ଏବଂ ଅନୁପାଳନରେ ଅଭାବ / ଅସଂଗତି ଯୋଗୁ ଆଗାମୀ ଦିନରେ ଏଥିରେ ବିଶେଷ ଅଭିବୃଦ୍ଧି ପରିଲକ୍ଷିତ ହେବ ।

ବିଭିନ୍ନ ଆହ୍ୱାନର ସମ୍ମୁଖୀନ ହେବା ସତ୍ତ୍ୱେ, ଭିନ୍ନ ଭିନ୍ନ ମାପକାଠିର ସଂଖ୍ୟାଭିତ୍ତିକ ଅଭିବୃଦ୍ଧି ହାସଲ କରିବା ହେଉଛି, ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ପାଇଁ ସଖଦ ଅନୁଭବ । ସିଧାସାଧା ବ୍ୟବହାରିକ ପ୍ରାସଙ୍ଗିକତା ପ୍ରତି ଅନୁରକ୍ତି ଓ ସିଧାସଳଖ / ପ୍ରତ୍ୟକ୍ଷ ସେବା ହସ୍ତାନ୍ତରଣ ଆମର ଏକ ସଫଳ ପ୍ରୟାସ ଯାହା ବର୍ଷ ବର୍ଷ ଧରି ଆମ ଉତ୍ତରୋତ୍ତର ଉନ୍ନତି ପାଇଁ ସହାୟକ ହୋଇଆସିଛି । ସମଗ୍ର ଭାରତ ବର୍ଷରେ କୃଷିରଣ ବିତରଣ ଅନୁପାତଭିତ୍ତିରେ ଅଗ୍ରଣୀ ଭୂମିକା ପାଇଁ ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ଉଚ୍ଚ ପ୍ରଶଂସିତ ହୋଇ ଆସୁଛି । ତୃଣମୂଳ ସ୍ତରରେ ଉନ୍ନତ ବ୍ୟାଙ୍କଙ୍କ ସେବା ପ୍ରଦାନ ସହିତ, ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଏହାର ଅନୁବନ୍ଧିତ ୧୭ ଗୋଟି କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ତଥା ସେମାନଙ୍କ ଅନୁବନ୍ଧିତ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି / ବୃହଦାକାର ଆଦିବାସୀ ବହୁମୁଖୀ ସମବାୟ ସମିତି, କିଷାନ କ୍ରେଡିଟ୍ କାର୍ଡ ମାଧ୍ୟମରେ ରାଜ୍ୟରେ ପ୍ରଦତ୍ତ ମୋଟ କୃଷିରଣର ୫୦.୩୪ ପ୍ରତିଶତ ରଣ ପ୍ରଦାନ ପୂର୍ବକ

କୃଷିରଣ ଲଗାଣରେ ପ୍ରମୁଖ ଭୂମିକା ନିର୍ବାହ କରି ଆସୁଛନ୍ତି । ବ୍ୟାଙ୍କ ସେବା ଅପହସ୍ତ ଥିବା ଜନସାଧାରଣଙ୍କ ଦ୍ୱାରଦେଶରେ ସେବା ଯୋଗାଣ ପାଇଁ ‘ବ୍ୟାଙ୍କ ଅନ୍ ହିଲ୍ସ’ ଭଳି ଅଭିନବ ପଦକ୍ଷେପ ନିଆଯାଇଛି ।

**ବ୍ୟାଙ୍କର ପ୍ରଦର୍ଶନ:**

ଲାଭ ଅର୍ଜନ: ୨୦୨୧-୨୨ ଓ ୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷରେ ବ୍ୟାଙ୍କର ଲାଭ ଅର୍ଜନ ସ୍ଥିତି ନିମ୍ନମତେ ପ୍ରଦାନ କରାଗଲା ।

(ଟଙ୍କା ଲକ୍ଷରେ)

		୨୦୨୧-୨୨	୨୦୨୨-୨୩
କ	ମୋଟ ଆୟ	୧୧୭୯୮୩.୮୮	୧୪୮୪୧୪.୧୫
ଖ	ମୋଟ ବ୍ୟୟ	୯୯୦୩୩.୩୧	୧୧୬୧୭୦.୦୩
ଗ	ଆୟକର ବ୍ୟତୀତ ରିଜର୍ଭ/କଣ୍ଟ୍ରିଭ୍ୟୁଟି ପାଇଁ ଅର୍ଥ ବ୍ୟୟ	୫୩୧.୦୦	୨୫୫୦.୭୮
ଘ	ଟିକସ ପାଇଁ ବ୍ୟୟ ବାଦ ମୋଟ ଖର୍ଚ୍ଚ	୯୯୫୬୪.୩୧	୧୧୮୭୨୦.୮୧
ଙ	ଟିକସ ପାଇଁ ଅର୍ଥ ବ୍ୟୟ	୪୬୩୭.୩୯	୬୭୭୯.୫୬
ଚ	ନିଟ୍ ଲାଭ	୧୪୩୧୩.୧୮	୨୨୯୧୩.୭୯

**ନିଟ୍ ଲାଭର ଆବଣ୍ଟନ:**

ଓଡ଼ିଶା ସମବାୟ ସମିତି ଆଇନ, ୧୯୬୨ ଏବଂ ବ୍ୟାଙ୍କର ଉପବିଧିର ବ୍ୟବସ୍ଥା ଅନୁଯାୟୀ ୨୦୨୧-୨୨ ଏବଂ ୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷର ନିଟ୍ ଲାଭ ଯଥାକ୍ରମେ ୧,୪୩,୧୩,୧୮,୨୪୬.୭୭ ଏବଂ ୨,୨୯,୧୩,୭୮,୯୪୧.୭୭ ଟଙ୍କାର ଆବଣ୍ଟନ ପାଇଁ ବ୍ୟାଙ୍କର ପରିଚାଳନା କର୍ତ୍ତୃପକ୍ଷ ନିମ୍ନମତେ ସୁପାରିଶ କରିଛନ୍ତି ।

		୨୦୨୧-୨୨	୨୦୨୨-୨୩
କ	ବୈଧାନିକ ସଂରକ୍ଷିତ ତହବିଲ / ପାଣ୍ଠି	୩୫,୭୮,୨୯,୫୬୧.୬୯	୫୭,୨୮,୪,୭୩୫.୪୪
ଖ	କୃଷିରଣ ଦୃଢ଼ୀକରଣ / ସ୍ଥିରକରଣ ପାଣ୍ଠି	୨୧,୪୬,୯୭,୭୩୭.୦୧	୩୪,୩,୦୬,୮୪୧.୨୭
ଗ	ସରକାରୀ ଅଂଶଧନ ବିମୋଚନ ପାଣ୍ଠି	୩୫,୭୮,୨୯,୫୬୧.୬୯	୫୭,୨୮,୪୪,୭୩୫.୪୪
ଘ	ଲାଭାଂଶ (ଅଂଶଧନ ଉପରେ ୨୦୨୧-୨୨ ବର୍ଷ ପାଇଁ ୪.୦୧% ଏବଂ ୨୦୨୨-୨୩ ବର୍ଷ ପାଇଁ ୫.୮୯%)	୨୮,୫୬,୧୦,୪୩୪.୦୦	୪୫,୮୧,୨.୧୭୩.୦୦
ଙ	ବିନିଯୋଗ ସମାନ୍ତରଣ ପାଣ୍ଠି		
ଚ	କର୍ମଚାରୀ କଲ୍ୟାଣ ପାଣ୍ଠି	୨,୦୦,୦୦୦.୦୦	୨,୦୦,୦୦୦.୦୦
ଛ	ସମବାୟ ବିକାଶ ପାଣ୍ଠି	୨,୦୦,୦୦୦.୦୦	୨,୦୦,୦୦୦.୦୦
ଜ	ଦାଦବ୍ୟ (ଚାରିଟେବୁଲ) ପାଣ୍ଠି	୧,୦୦,୦୦,୦୦୦.୦୦	୧,୦୦,୦୦,୦୦୦.୦୦
ଝ	ଗୃହନିର୍ମାଣ ପାଣ୍ଠି	୨୦,୦୦,୦୦,୦୦୦.୦୦	୨୦,୦୦,୦୦,୦୦୦.୦୦
ଞ	ବୈଧାନିକ ସଂରକ୍ଷିତ ପାଣ୍ଠିକୁ ନିଆଯାଇଥିବା ବଳକାରାଶି	୪୯,୫୦,୯୫୨.୩୭	୧୩,୩୪,୫୪,୫୫୬.୬୨
	<b>ସମୁଦାୟ</b>	<b>୧,୪୩,୧୩,୧୮,୨୪୬.୭୭</b>	<b>୨,୨୯,୧୩,୭୮,୯୪୧.୭୭</b>

**ଲାଭାଂଶ:**

କୋଭିଡ-୧୯ ସମୟରେ ବ୍ୟାଙ୍କମାନଙ୍କ ପୁଞ୍ଜି ଆଧାରରେ ସଶକ୍ତିକରଣ ପାଇଁ, ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ଵାରା ବ୍ୟାଙ୍କମାନଙ୍କୁ ଲାଭାଂଶ ପ୍ରଦାନକୁ ବାରଣ କରି ହୋଇଥିବା ଘୋଷଣାନାମା / ସର୍କୁଲାର ଅନୁଯାୟୀ ଲାଭାଂଶ ପ୍ରଦାନ ହୋଇନଥିବା ଏକମାତ୍ର ଉଦାହରଣ ବ୍ୟତୀତ, ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ଅନବରତ ଭାବେ ପ୍ରତ୍ୟେକ ଆର୍ଥିକ ବର୍ଷର ଲାଭରୁ, ଅଂଶଧନ ଉପରେ ଲାଭାଂଶ ଘୋଷଣା ଓ ପ୍ରଦାନ କରୁଛି । ତଦ୍ ଅନୁଯାୟୀ, ୨୦୨୧-୨୨ ଆର୍ଥିକ ବର୍ଷର ଲାଭରୁ ୪.୦୧ ପ୍ରତିଶତ ହାରରେ ସଦସ୍ୟମାନଙ୍କୁ ଟ. ୨୮,୫୬,୧୦,୪୩୪.୦୦ ଏବଂ ୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷର ଲାଭରୁ ୫.୮୯ ପ୍ରତିଶତ ହାରରେ ଟ. ୪୫,୮୧,୨୮,୧୭୩.୦୦ ର ଲାଭାଂଶ ପ୍ରଦାନ ପାଇଁ ବ୍ୟାଙ୍କ ସାଧାରଣ ପରିଷଦଙ୍କୁ ସୁପାରିଶ କରାଯାଇଛି ।

**ସମ୍ପତ୍ତି ଓ ଦାୟିତ୍ଵ / ଦେୟ ପରିଚାଳନା:**

(କ) ଦାୟିତ୍ଵ / ଦେୟ:- ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୩ ସୁଦ୍ଧା ବ୍ୟାଙ୍କର ଚଳନ୍ତି / କାର୍ଯ୍ୟକାରୀ ପୁଞ୍ଜି ୨୪୯୩୨.୨୯ କୋଟି ଟଙ୍କା ରହିଥିଲା । ନିଜସ୍ଵ ପାଣି ବାଦ ଚଳନ୍ତି ପୁଞ୍ଜିର ମୁଖ୍ୟ ଉପାଦାନଗୁଡ଼ିକ ନିମ୍ନ ମତେ ଦିଆଗଲା ।

**ଜମା**

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୨ ସୁଦ୍ଧା ଥିବା ୧୦୩୫୫.୩୨ କୋଟି ଟଙ୍କା ଜମା ତୁଳନାରେ, ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୩ ସୁଦ୍ଧା ବ୍ୟାଙ୍କର ମୋଟ ଜମାର ପରିମାଣ ଟ. ୧୧୧୬୪.୮୪ କୋଟି ଟଙ୍କା ରହିଥିଲା । ନିର୍ବୃତ୍ତିର ପରିମାଣ ୮୦୯.୫୨ କୋଟି ଟଙ୍କା (୭.୮୨%) ଅଟେ ।

ଜମାର ପ୍ରକାର	୨୦୨୧-୨୨		୨୦୨୨-୨୩	
	ଟଙ୍କା କୋଟିରେ	ମୋଟ ଜମାର ପ୍ରତିଶତ	ଟଙ୍କା କୋଟିରେ	ମୋଟ ଜମାର ପ୍ରତିଶତ
ସଞ୍ଚୟ	୧୮୭.୫୬	୧.୮୧	୨୨୩.୧୩	୨.୦୦
ଚଳନ୍ତି	୮୦୨.୫୮	୭.୭୫	୭୨୦.୫୬	୬.୪୫
ମିଆଦୀ	୯୩୬୫.୧୮	୯୦.୪୪	୧୦୨୨୧.୧୫	୯୧.୫୫
ମୋଟ	୧୦୩୫୫.୩୨	୧୦୦.୦୦	୧୧୧୬୪.୮୪	୧୦୦.୦୦

**ଧାର**

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୨ ସୁଦ୍ଧା ଥିବା ୮୭୮୫.୪୭ କୋଟି ତୁଳନାରେ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୩ ସୁଦ୍ଧା ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମ ଉନ୍ନୟନ ବ୍ୟାଙ୍କ (ନାବାର୍ଡ) ଠାରୁ ବ୍ୟାଙ୍କ ହାସଲ କରିଥିବା ମୋଟ ଧାର ୨୮.୬୦ ପ୍ରତିଶତ ବୃଦ୍ଧି ପାଇ ୧୧୨୯୭.୭୩ କୋଟି ଟଙ୍କା ରହିଥିଲା ।

**(ଖ) ସମ୍ପତ୍ତି:****ଅଗ୍ରୀମ-**

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୨ ସୁଦ୍ଧା ଥିବା ୧୩୬୪୭.୪୨ କୋଟି ଟଙ୍କା ମୋଟ ଅଗ୍ରୀମ (ରଣ) ବୃଦ୍ଧି ପୂର୍ବକ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୩ ସୁଦ୍ଧା ୧୪୨୩୧.୯୬ କୋଟି ଟଙ୍କାରେ ପହଞ୍ଚିଛି । ଅଗ୍ରୀମ ପ୍ରଦାନ କ୍ଷେତ୍ରରେ ନିର୍ବୃତ୍ତିର ପରିମାଣ ୫୮୪.୫୪ କୋଟି ଟଙ୍କା, ଯାହାକି ୪.୨୮% ବୃଦ୍ଧି ଅଟେ ।

**ବିନିଯୋଗ:-**

୩୧ ମାର୍ଚ୍ଚ ୨୦୨୨ ସୁଦ୍ଧା ଥିବା ମୋଟ ୬୮୮ ୨.୨୫ କୋଟି ଟଙ୍କା ବିନିଯୋଗର ପରିମାଣରେ ୨୫୭୦.୨୫ କୋଟି ଟଙ୍କା ଅଭିବୃଦ୍ଧି ଘଟି (୩୭.୩୫%), ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୩ ସୁଦ୍ଧା ୯୪୫୨.୫୦ କୋଟି ଟଙ୍କାରେ ପହଞ୍ଚିଯାଇଛି ।

ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ଜାରି ହୋଇଥିବା ନିର୍ଦ୍ଦେଶାବଳୀ ଅନୁଯାୟୀ କ୍ରମାଗତ ଭାବେ ସମାକ୍ଷୀପୂର୍ବକ, ବ୍ୟାଙ୍କର (ପୁଞ୍ଜି) ନିବେଶନୀତିରେ ଆବଶ୍ୟକୀୟ ପରିବର୍ତ୍ତନ କରାଯାଇଥାଏ ।

**୫. ପୁଞ୍ଜି ପର୍ଯ୍ୟାୟତା:-**

ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିର୍ଦ୍ଧାରିତ ସର୍ବନିମ୍ନ ୯% ଆବଶ୍ୟକତା ତୁଳନାରେ ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୨ ସୁଦ୍ଧା ୧୧.୩୨% ଥିବା ବ୍ୟାଙ୍କର ବିପଦମୁକ୍ତ ସମ୍ପତ୍ତି ବନାମ ପୁଞ୍ଜି ପର୍ଯ୍ୟାୟତା ଅନୁପାତର ପରିମାପକ (ସିଆରଏଆର) ୩୧ ମାର୍ଚ୍ଚ ୨୦୨୩ ସୁଦ୍ଧା ୧୩.୨୭%ରେ ପହଞ୍ଚିଛି । ଆପଣମାନେ ଜାଣି ଖୁସି ହେବେ ଯେ, ୨୦୨୨-୨୩ ଆର୍ଥିକବର୍ଷରେ ରାଜ୍ୟରେ ବ୍ୟାଙ୍କ ସମୂହ ଦ୍ୱାରା ପ୍ରଦତ୍ତ ସମୁଦାୟ କୃଷିରଣରୁ ୫୦.୩୪ ପ୍ରତିଶତ ରଣ ସ୍ୱଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା ଦ୍ୱାରା ଯୋଗାଇ ଦିଆଯାଇଛି । ରାଜ୍ୟର ଅନ୍ୟ ବ୍ୟାଙ୍କ ସମୂହଙ୍କ ଦ୍ୱାରା ପ୍ରଦତ୍ତ ୧୬୪୫୪.୨୦ କୋଟି ଟଙ୍କାର ରଣ ତୁଳନାରେ ସମବାୟ ବ୍ୟାଙ୍କଗୁଡ଼ିକ ୪୨.୬୩ ଲକ୍ଷ କୃଷି ପରିବାରକୁ ୧୬୬୮୩.୫୭ କୋଟି ଟଙ୍କାର କୃଷିରଣ ପ୍ରଦାନ କରିଅଛନ୍ତି । କୃଷିରଣ ପ୍ରଦାନରେ ଶତକଡ଼ା ଅଂଶରେ ହ୍ରାସ ସତ୍ତ୍ୱେ, ସାମଗ୍ରିକ ବିତରଣ ପରିମାଣରେ ବର୍ଷକୁ ବର୍ଷ ବୃଦ୍ଧି ଦେଖାଦେଉଛି ।

୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷରେ କୃଷି ତଥା ଅଣକୃଷି କାର୍ଯ୍ୟ ସମ୍ପାଦନ ପାଇଁ ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀ (ଏସ୍‌ଏଚ୍‌ଜି) ଏବଂ ମିଳିତ ଉତ୍ତରଦାୟୀ / ଦେୟ ଗୋଷ୍ଠୀ (ଜେଏଲଜି)ମାନଙ୍କୁ ରଣ ପ୍ରଦାନ କରିବାରେ ଗୁରୁତ୍ୱାରୋପ କରାଯାଇଅଛି । ବିବିଧ କାର୍ଯ୍ୟକ୍ରମ ପାଇଁ ୧୮୧୩୮ ସ୍ୱୟଂ ସହାୟକ ଗୋଷ୍ଠୀକୁ ୪୨୨.୯୬ କୋଟି ଟଙ୍କା ତଥା ୪୫୮୪୧ ମିଳିତ ଦେୟ / ଉତ୍ତରଦାୟୀ ଗୋଷ୍ଠୀକୁ ୩୦୬.୩୦ କୋଟି ଟଙ୍କା ରଣ ପ୍ରଦାନ କରାଯାଇଛି । ବଳରାମ ଯୋଜନା ଅଧିନରେ ୧୦୪୪୮ ଗୋଷ୍ଠୀ ମାଧ୍ୟମରେ ଭୂମିହୀନ କୃଷକମାନଙ୍କୁ ୯୪.୦୬ କୋଟି ଟଙ୍କା ରଣ ପ୍ରଦାନ କରାଯାଇଛି ।

**୬. ସରକାରୀ ସହାୟତା:**

ଓଡ଼ିଶା ସରକାର ରାଜ୍ୟର ସ୍ୱଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା ମାଧ୍ୟମରେ କୃଷିକାର୍ଯ୍ୟର ସୁସମ୍ପାଦନ ପାଇଁ ରିହାତି ସୁଧହାରରେ ପ୍ରଦତ୍ତ ରଣରାଶି ଉପରେ ସୁଧଜନିତ କ୍ଷତିଭରଣା ପାଇଁ ସୁଧ ରିହାତି ସହାୟତା ପ୍ରଦାନ କରୁଅଛନ୍ତି । ୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷରେ ରାଜ୍ୟ ସରକାର ସ୍ୱଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ପ୍ରଦାନକାରୀ ଅନୁଷ୍ଠାନମାନଙ୍କୁ ୮୫୬.୯୯ କୋଟି ଟଙ୍କାର ସୁଧ ରିହାତି ସହାୟତା ପ୍ରଦାନ କରିଛନ୍ତି ।

ଅଂଶଧନରେ ଅଭିବୃଦ୍ଧି ପୂର୍ବକ ସ୍ୱଚ୍ଛକାଳୀନ ସମବାୟ ରଣ ପ୍ରଦାନକାରୀ ଅନୁଷ୍ଠାନମାନଙ୍କ ରଣ ଗ୍ରହଣ ଦକ୍ଷତାରେ ଅଭିବୃଦ୍ଧି ଉପଲକ୍ଷେ ରାଜ୍ୟ ସରକାର ଅଂଶଧନ ସହାୟତା ମଧ୍ୟ ପ୍ରଦାନ କରିଛନ୍ତି । ୨୦୨୨-୨୩ ଆର୍ଥିକ ବର୍ଷରେ, ଏ ବାବଦରେ ୧୮.୦୦ କୋଟି ଟଙ୍କା ପ୍ରଦାନ କରିଛନ୍ତି ।

ଏତଦ୍‌ବ୍ୟତୀତ, ସରକାର ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି / ବୃହଦାକାର ଆଦିବାସୀ ବହୁମୁଖୀ ସମବାୟ ସମିତି / କୃଷକ ସେବା ସମବାୟ ସମିତିର ଚାଷୀଙ୍କ କୃଷିରଣର ବୀମାକରଣ ପାଇଁ ରାଜ୍ୟର ଅଂଶ ବାବଦକୁ ପ୍ରିମିୟମ ରିହାତି ମଧ୍ୟ ପ୍ରଦାନ କରୁଅଛନ୍ତି । ୨୦୨୨-୨୩ ବର୍ଷ ପାଇଁ ରାଜ୍ୟ

ସରକାର ସମସ୍ତ ରଣୀ ଓ ଅଣରଣୀ ଚାଷୀଙ୍କ ପାଇଁ ପ୍ରିମିୟମ ରିହାତି ବାବଦକୁ ୫୬୧.୬୩ କୋଟି ଟଙ୍କା ପ୍ରଦାନ କରିଛନ୍ତି ।

### ୭. ଦକ୍ଷତା ବିକାଶ:

ସ୍ୱଚ୍ଛମିଆଦୀ ଗ୍ରାମୀଣ ରଣ ସଂରଚନାର ସର୍ବୋଚ୍ଚ ଅନୁଷ୍ଠାନ ଭାବରେ ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ନିମ୍ନ ସ୍ତରରେ ଥିବା ଅନୁଷ୍ଠାନ ତଥା କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କ ଏବଂ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତିମାନଙ୍କ କର୍ମକର୍ତ୍ତାମାନଙ୍କୁ ଦକ୍ଷତା ବିକାଶ ପାଇଁ ତାଲିମ୍ ପ୍ରଦାନ କରିଥାନ୍ତି । ଏଥିପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କର କୃଷି ସମବାୟ କର୍ମଚାରୀ ପ୍ରଶିକ୍ଷଣ ଅନୁଷ୍ଠାନ ୨୦୨୨-୨୩ ବର୍ଷରେ ୩୫୬୪ ପ୍ରଶିକ୍ଷଣ ମାନବ ଦିବସରେ ୧୦୩୯ ଜଣ ପ୍ରଶିକ୍ଷାର୍ଥୀଙ୍କୁ ପ୍ରଶିକ୍ଷଣ ପ୍ରଦାନ କରିଅଛି । ନିମ୍ନଲିଖିତ ମାଧ୍ୟମରେ ନୂତନ କର୍ମଚାରୀମାନଙ୍କ ପ୍ରବେଶ ସକାଶେ ଆଗାମୀ ବର୍ଷଗୁଡ଼ିକ ବ୍ୟସ୍ତବହୁଳ ରହିବ କାରଣ ବ୍ୟସ୍ତତାଲିମ୍ ସୂଚୀ ଓ ପ୍ରଶିକ୍ଷଣ ଜାରିରହିବ ।

### ୮. ଭବିଷ୍ୟତ କାର୍ଯ୍ୟପଦ୍ଧତୀ

ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ତଥା କେନ୍ଦ୍ର ସମବାୟ ବ୍ୟାଙ୍କମାନଙ୍କରେ କୋର୍ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବାର ପ୍ରଚଳନ କରାଯାଇଛି ତଥା ପ୍ରାଥମିକ ସେବା ସମବାୟ ସମିତିର କାରବାରଗୁଡ଼ିକରେ କମ୍ପ୍ୟୁଟରୀକରଣ ଦ୍ୱାରା କୋର୍ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବା ପରିସରଭୁକ୍ତ କରିବାକୁ ଆମର 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 ସମିତିଗୁଡ଼ିକର କମ୍ପ୍ୟୁଟରୀକରଣ ପାଇଁ ୪୮.୭୭ କୋଟି ଟଙ୍କାର ସହାୟତା ପ୍ରଦାନ କରାଯାଇଅଛି ।

ବର୍ତ୍ତମାନ ସମୟର ବ୍ୟାଙ୍କିଙ୍ଗ୍ ଦୃଶ୍ୟପଟରେ ନିଜକୁ ପ୍ରତିଯୋଗୀସମ୍ପୂର୍ଣ୍ଣ କରିବା ଏବଂ ଗ୍ରାହକମାନଙ୍କୁ ଆକର୍ଷିତ କରିବା ପାଇଁ ଆମକୁ ଡିଜିଟାଲ ବ୍ୟାଙ୍କିଙ୍ଗ୍, ଡିଜିଟାଲ ପେମେଣ୍ଟ୍ ଏବଂ ଫିନଟେକ୍ ସଂସ୍କାରକୁ ଯଥେଷ୍ଟ ପ୍ରୋତ୍ସାହନ ଦେବାକୁ ପଡ଼ିବ । ଏହାଦ୍ୱାରା ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବାର ଲାଭ ରାଜ୍ୟର କୋଣ ଅନୁକୋଣରେ ପହଞ୍ଚିବା ନିଶ୍ଚିତ କରାଯାଇପାରିବ । ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଏହି ଦିଗରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ, ଏନପିସିଆଇ, ୟୁ.ଆଇ.ଡି.ଏ. ଆଇ ଭଲି ଆନୁସଙ୍ଗିକ ଅନୁଷ୍ଠାନମାନଙ୍କ ଠାରୁ ଆବଶ୍ୟକୀୟ ଲାଇସେନ୍ସ ଓ କ୍ଲିୟରାନ୍ସ ପାଇବା ପାଇଁ ସମସ୍ତପ୍ରକାର ଆବଶ୍ୟକୀୟ ପଦକ୍ଷେପ ନେଉଅଛି । ଏହା ସମବାୟ ବ୍ୟାଙ୍କିଙ୍ଗ୍ ବ୍ୟବସ୍ଥାକୁ ମିତବ୍ୟୟୀ ତଥା ଉପଭୋକ୍ତା ଅନୁକୂଳ କରିବ । ୩୧.୦୩.୨୦୨୩ ସୁଦ୍ଧା, ୨୭୧୦ ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତି ମଧ୍ୟରୁ ୨୪୦୩ଙ୍କର ସମ୍ପୂର୍ଣ୍ଣରୂପେ କମ୍ପ୍ୟୁଟରୀକରଣ ସମ୍ପାଦନ କରାଯାଇଛି ।

ବିଗତ ୨୫ ବର୍ଷର ଦୀର୍ଘ ଯାତ୍ରା ଏତେ ସହଜ ନଥିଲା । ରଣ ସୁବିଧାର ସଂପ୍ରସାରଣ ଦ୍ୱାରା ଆର୍ଥିକ ଅନଗ୍ରସର ଓ ପଛୁଆ କୃଷି ପରିବାରମାନଙ୍କ ଅର୍ଥନୈତିକ ଉନ୍ନତିର ଦାୟିତ୍ୱ ବହନ ସତ୍ତ୍ୱେ ଆପଣଙ୍କ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ପ୍ରାରମ୍ଭରୁ ଆଜି ପର୍ଯ୍ୟନ୍ତ ଅନବରତ ଲାଭ ଅର୍ଜନ କରିବାର ସଫଳତା ଆମକୁ ଗୌରବାନ୍ୱିତ କରେ । ଶତବର୍ଷିକୀ ପାଇଁ ଅଗାମୀ ବର୍ଷଗୁଡ଼ିକ ପାଇଁ ଯୋଜନା ପ୍ରସ୍ତୁତ କରିବା ପାଇଁ ଏହା ଏକ ପ୍ରକୃଷ୍ଟ ମୁହୂର୍ତ୍ତ ଅଟେ ।

ବ୍ୟାଙ୍କର ପ୍ଲାନିଂ ଜୟନ୍ତୀ ପାଳନ ଅବସରରେ, ଏକ ଜାତୀୟ ସମ୍ମିଳନୀ ଅନୁଷ୍ଠିତ କରିବାର ପ୍ରସ୍ତାବନା ରହିଛି । ଯାହା ଓଡ଼ିଶା ପାଇଁ ଅଭିନବ ଓ ଅନନ୍ୟ ।



### ୯. ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମ ଉନ୍ନୟନ ବ୍ୟାଙ୍କ (ନାବାର୍ଡ)ର ସହାୟତା:

ରାଷ୍ଟ୍ରୀୟ କୃଷି ଓ ଗ୍ରାମୀଣ ବିକାଶ ବ୍ୟାଙ୍କ ଆର୍ଥିକ ଅନ୍ତର୍ଭୁକ୍ତିକରଣ ପାଣ୍ଠିକୁ ବିଭିନ୍ନ ଭାବରେ ଯଥା-ମାଲକ୍ତା ଏ.ଟି.ଏମ୍ ଓ ପଏଣ୍ଟ ଅଫ୍ ସେଲ୍ ଉପକରଣ ତଥା ଗ୍ରାମ ପିନ୍ କ୍ରୟ କରିବା, ମାଲକ୍ତା ଏ.ଟି.ଏମ୍ ବ୍ୟାଙ୍କର ସି.ବି.ଏସ୍ ସହିତ ସଂଯୋଜିତ କରିବା, ଆଧାର ଜରିଆରେ ପେମେଣ୍ଟ ପ୍ରଦାନ କରିବା ପାଇଁ ଏୟୁଏ ଓ କେୟୁଏ ସଦସ୍ୟତା ହାସଲ କରିବା, ଲାଭ/ସୁବିଧାର ପ୍ରତ୍ୟକ୍ଷ ହସ୍ତାନ୍ତରଣ (ଡିବିଟି) ଜରିଆରେ କେୟୁ ଓ ରାଜ୍ୟ ସରକାରଙ୍କ ବିଭିନ୍ନ ଯୋଜନା ଅନ୍ତର୍ଗତ ଆର୍ଥିକ ସହାୟତାକୁ ବ୍ୟାଙ୍କ ଆକାଉଣ୍ଟ ଜରିଆରେ ହସ୍ତାନ୍ତର କରିବା ତଥା ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କ ଓ କେୟୁ ସମବାୟ ବ୍ୟାଙ୍କମାନଙ୍କୁ ସାର୍ବଜନୀନ ବିଭାଗ 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:

୨୦୨୩-୨୪ ଆର୍ଥିକ ବର୍ଷରେ ବୈଷୟିକ ଜ୍ଞାନକୌଶଳର ଗ୍ରହଣ ଓ ଉପଯୋଗ ସମଗ୍ର ସ୍ୱଚ୍ଛମିଆଦୀ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା ପାଇଁ ଏକ ପ୍ରାଥମିକତା ରୂପେ ରହିବ । ଚାଷୀ / କୃଷକ ସଭ୍ୟମାନଙ୍କ ଦ୍ୱାରା ଅନୁ.ଲାଭନ ଦେଶନେଶ ପାଇଁ ତାତ୍ତ୍ୱ ସେଣ୍ଟର ସହ ସଂଯୋଗୀକରଣ ସହ ସମଗ୍ର ପ୍ରାଥମିକ କୃଷିରଣ ସମବାୟ ସମିତିଗୁଡ଼ିକର ସମ୍ପୂର୍ଣ୍ଣ କମ୍ପ୍ୟୁଟରୀକରଣର ସମାପନ ଆମ ସାମ୍ନାରେ ଏକ ପ୍ରମୁଖ ଆହ୍ୱାନ ରୂପେ ଛିଡ଼ା ହୋଇଛି । ସେହିପରି ଭାବେ, ମାଲକ୍ତା ଏଟିଏମ୍ / ପଏ ନେଟ୍ୱାର୍କ ମାଧ୍ୟମରେ ରଣ ଆହରଣ ସୁବିଧା ପାଇଁ ଚାଷୀମାନଙ୍କ ଦ୍ୱାରା ରୂପେ କିଷାନ କାର୍ଡର ବହୁଳ ବ୍ୟବହାର ଆମର ପ୍ରାଥମିକତା ଯାହା ଗ୍ରାମାଞ୍ଚଳରେ ଆର୍ଥିକ ସାକ୍ଷରତା ବୃଦ୍ଧିରେ ସହାୟକ ହେବ ।

ବିଗତ କିଛି ବର୍ଷରେ ଧାନ ଆକର୍ଷଣ କରିଥିବା କୃଷି ଓ ତତ୍ସମ୍ବନ୍ଧୀୟ କାର୍ଯ୍ୟକ୍ରମରେ ରଣ ମାଧ୍ୟମ ପୁଞ୍ଜିବିନିଯୋଗର ପରିମାଣ ସନ୍ତୋଷଜନକ ନୁହେଁ ଏବଂ କୃଷକମାନଙ୍କ ପରିପ୍ରେକ୍ଷାରୁ କୃଷିକୁ ଲାଭକାରୀ / ଲାଭଜନକ କରିବାର ଲକ୍ଷ୍ୟକୁ ସ୍ୱଚ୍ଛସମୟ ମଧ୍ୟରେ ହାସଲ କରିବା ପାଇଁ ଅଧିକ ଆନ୍ତରିକ ଉଦ୍ୟମର ଆବଶ୍ୟକତା ରହିଛି । ଦୀର୍ଘ ମିଆଦୀ କୃଷିରଣର ବାଧାହୀନ ଓ ସହଜ ବିତରଣ ଉଦ୍ଦେଶ୍ୟରେ ଆବଶ୍ୟକୀୟ ଅଂଶଧନ ସଂଯୋଗ ମାତ୍ରାରେ କରାଯାଇଥିବା ହ୍ରାସ ସତ୍ତ୍ୱେ ଏହି କ୍ଷେତ୍ରରେ ଅଭିଳାପସିତ ଲକ୍ଷ୍ୟ ହାସଲ ସମ୍ଭବ ହୋଇନାହିଁ ଏବଂ ଆଗାମୀ ବର୍ଷ ମାନଙ୍କରେ ଅଧିକରୁ ଅଧିକ ଧାନ / ଦୃଷ୍ଟି କେନ୍ଦ୍ରୀଭୂତ କରିବାର ଆବଶ୍ୟକତା ରହିଛି । ଦୀର୍ଘ ମିଆଦୀ କୃଷିରଣ ବିତରଣ ଉପରେ ଉତ୍ତମ ପ୍ରଶିକ୍ଷଣ ମାଧ୍ୟମରେ ମାନବ ସମ୍ବଳର ବ୍ୟବହାରିକ ଜ୍ଞାନର ବିକାଶ ପ୍ରସଙ୍ଗରେ ରଣ ମୂଲ୍ୟାୟନ, ରଣ ସମ୍ବନ୍ଧୀୟ ଦଲିଲ / ଦସ୍ତାବିଜ୍ କରଣ, ତଦାରଖ, ଅନୁସରଣ ଏବଂ ରଣ ଆଦାୟ ବ୍ୟବସ୍ଥା ବିଷୟଗୁଡ଼ିକ ଉପରେ ଧାନ କେନ୍ଦ୍ରୀଭୂତ କରିବାକୁ ପଡ଼ିବ । ତୁଳନାତ୍ମକ ସ୍ୱଚ୍ଛ ଅବଧୂରେ ସର୍ବାଧିକ ସମ୍ଭାବ୍ୟ ସଫଳତାର ଲକ୍ଷ୍ୟ କରିବାକୁ ପଡ଼ିବ ।

କୃଷିରଣ ବିତରଣର ବାଣିଜ୍ୟିକ ବ୍ୟାଙ୍କମାନଙ୍କ ବ୍ୟାପକ ଯୋଗଦାନ ଯୋଗୁ, ଏଥିରେ ସ୍ୱଚ୍ଛମିଆଦୀ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥାର ଶତକଡ଼ା ଅଂଶଦାନ ହାର କ୍ରମାଗତ ଭାବେ ହ୍ରାସ ପାଇ ୫୦.୩୪ ପ୍ରତିଶତରେ ପହଞ୍ଚିଛି ଏବଂ ଆଗାମୀ ଦିନରେ ଏଥିରେ ଆହୁରି ହ୍ରାସ ଦେଖାଦେବାର ସମ୍ଭାବନା ଅଛି । ସ୍ୱାନ୍ତନାର ବିଷୟ ଯେ, ଶତକଡ଼ା ହାରରେ ହ୍ରାସ ସତ୍ତ୍ୱେ, ସମବାୟ ବ୍ୟାଙ୍କ ବ୍ୟବସ୍ଥା ଦ୍ୱାରା କୃଷି ରଣ ଯୋଗାଣ ପରିମାଣ କ୍ରମାଗତ ବୃଦ୍ଧି ପାଇ ଉତ୍ତରୋତ୍ତର ସୋପାନରେ ପହଞ୍ଚିବାରେ ସଫଳ ହୋଇଛି । ତଥାପି ସ୍ୱଚ୍ଛମିଆଦୀ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥାର ସ୍ୱାର୍ଥ ରକ୍ଷା ପାଇଁ, ସାଧାରଣତଃ ସମୁଦାୟ ସ୍ୱଚ୍ଛମିଆଦୀ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥା ଓ ବିଶେଷରୂପେ ଓଡ଼ିଶା ରାଜ୍ୟ ସମବାୟ ବ୍ୟାଙ୍କକୁ ଉପଯୁକ୍ତ ଯୋଜନା ପ୍ରଣୟନ ସହ ସମବାୟ ବ୍ୟାଙ୍କମାନଙ୍କ

ପ୍ରଗତିର ବାଧାର ଦୂରୀକରଣ ଓ ଦୃଢ଼ ପୂର୍ବ ଶତକଡ଼ା ବଜାର ଅଂଶର ପୁନର୍ବାର ହାସଲ କରିବା ପାଇଁ ସକ୍ରିୟ ଭାବେ କାର୍ଯ୍ୟ କରିବାକୁ ପଡ଼ିବ । ସ୍ଥିରତା ଓ ନିରନ୍ତରତା ପାଇଁ ବ୍ୟବସାୟ ବିବିଧୀକରଣ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଯାହା ଆମର ଅସ୍ତିତ୍ୱ ତଥା ଭବିଷ୍ୟତର ଅଭିବୃଦ୍ଧି ନିର୍ଦ୍ଧାରଣ କରିବ । ଗଠନର ପ୍ରଥମ ତିନିବର୍ଷ ପାଇଁ ପ୍ରଶାସନିକ ଖର୍ଚ୍ଚର ୮୦% ପର୍ଯ୍ୟନ୍ତ ନାବାର୍ତ୍ତର ଅଭିନବୀକରଣ ବିକାଶ (ବିଡିପିଆଇସି)ର କାର୍ଯ୍ୟକାରୀତା ବ୍ୟାଙ୍କର ବ୍ୟବସାୟ ବିବିଧୀକରଣ ଯୋଜନା ତଥା କାର୍ଯ୍ୟାନୁଷ୍ଠାନରେ ସହାୟକ ହେବ । ପ୍ରତିଯୋଗୀତା ସଂପର୍କ କରିବା ପାଇଁ ରୂପାନ୍ତରଣ, ପରିବର୍ତ୍ତନର ଗ୍ରହଣୀୟତା ତଥା ଉନ୍ନତୀକରଣର ଆବଶ୍ୟକତା ରହିଛି ।

## ୧୧. ପ୍ରଭାବ

ଆଶାନୁରେ ଯେ, ବିକାଶମୁଳକ ପ୍ରସଙ୍ଗମାନଙ୍କ ଉପରେ କ୍ରମାଗତ ଧ୍ୟାନ ଓ ଗୁରୁତ୍ୱାରୋପ ଉତ୍ତମ ଫଳ ପ୍ରଦାନ କରିବା ଆରମ୍ଭ କରିଛି ଏବଂ ବ୍ୟାଙ୍କ ୨୦୨୨-୨୩ ଆର୍ଥିକବର୍ଷରେ ଟିକସ ବାଦ୍ ରେକର୍ଡ ୨୨୯.୧୪ କୋଟି ଟଙ୍କା ଲାଭ ଅର୍ଜନ କରିଅଛି ଏବଂ ଆଗାମୀ ଆର୍ଥିକବର୍ଷ ୨୦୨୩-୨୪ ରେ ଏହା ନୂତନ ଉତ୍ତରକୁ ଛୁଇଁବାର ଆଶା କରାଯାଏ ।

## ୧୨. କୃତଜ୍ଞତା ସ୍ୱୀକାର:

ଏହି ଅବସରରେ, ଆମର ପ୍ରତ୍ୟେକ ପ୍ରୟାସରେ ନିରନ୍ତର ସହଯୋଗ / ସମର୍ଥନ ଯୋଗାଇ ଦେଇଥିବାରୁ, ମୁଁ ସମସ୍ତ ପୃଷ୍ଠପୋଷକ ଓ ଗ୍ରାହକମାନଙ୍କୁ ଆନ୍ତରିକ ଧନ୍ୟବାଦ ଜଣାଉଛି । ମୁଁ ମଧ୍ୟ ଏହି ସୁଯୋଗରେ ଆମ ରାଜ୍ୟର ସ୍ୱଚ୍ଛମିଆଦୀ ସମବାୟ ରଣ ବ୍ୟବସ୍ଥାକୁ ସୁସଙ୍ଗଠିତ କରିବା ନିମନ୍ତେ ଆମର ପ୍ରତ୍ୟେକ ପଦକ୍ଷେପରେ ସମଯୋଗଯୋଗୀ ଓ ଆବଶ୍ୟକୀୟ ଉପଦେଶ ଓ ସାହାଯ୍ୟ ଯୋଗାଇ ଦେଇଥିବାରୁ ରାଜ୍ୟ ସରକାର, କେନ୍ଦ୍ର ସରକାର ତଥା ନିର୍ଦ୍ଦାମକ 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 ପ୍ରତିବଦ୍ଧତାକୁ ସ୍ୱୀକାର କରିବା ନିମନ୍ତେ ଉତ୍ସର୍ଗୀକୃତ ସେବା ଯୋଗାଇଥିବାରୁ ମୁଁ ବ୍ୟାଙ୍କର ପ୍ରତ୍ୟେକ କର୍ମଚାରୀଙ୍କୁ ସାଧୁବାଦ ଜଣାଉଛି ।

(ଟି.ପ୍ରସାଦ ରାଓ ଦୋରା)

ସଭାପତି





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***Acknowledgement  
by  
Managing Director***

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# ACKNOWLEDGEMENT



**Dr. Uddhaba Chandra Majhi, IAS**  
**Managing Director**

We gratefully acknowledge support, advice and input of various Institutions and Departments in our endeavour 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 2710 No of PACS /LAMPSCS 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.

**Dr Uddhaba Chandra Majhi**



## Section I

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### *Business Operation*

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## CHAPTER-1

### Economic Backdrop

Opening up of the economy after the pandemic, the first big challenge for banks is sustainability of the current loan growth. After remaining in single digits for the past three years, bank credit growth reached a high of 17.5 per cent in December 2022, the highest in over 11 years. In recent years, consumer banking has been the main driver of bank lending, but there have been encouraging signs in wholesale lending as well, especially in infrastructure, PLI-related sectors, renewable energy, and MSMEs. The banking sector is currently in one of its best periods, and banks will be able to participate significantly in the credit up-cycle due to cleaner and stronger balance sheets.

The deposits market is seeing fierce competition. Emergence of Small finance banks who are mobilizing deposits from urban centres even though their lending markets are mostly semi-urban and rural areas. Deposits may find it hard to keep pace, leading to a weakening in the sector's credit-to-deposit ratio.

Economic recovery is driving credit costs to cyclical low levels and pushing asset quality improvements, while stronger balance sheets and higher demand is boosting bank loan growth

Importantly for the Indian banking sector, asset quality should keep improving. The banking sector's weak loans (non-performing loans and performing restructured loans) are likely to decline to 4.5-5% of gross loans by March 31, 2024. That's toward levels not seen since FY2013, and significantly down from the peak 12.5% level seen in fiscal 2018 and the 8% mark

seen in FY2021.

In the next few years, loan growth should grow somewhat in line with the trajectory of nominal GDP, with loan growth to the retail sector to continue to exceed that of the corporate sector. Corporate borrowing is also picking up momentum, although the uncertain economic environment may delay capex-related growth. A shift to bank funding from capital market funding is also driving a pickup in corporate loan growth.

### Cooperative Banking

Ongoing economic recovery is driving credit costs to cyclical low levels and pushing asset quality improvements for the Cooperative sector which came out relatively unharmed from the Pandemic.

Union Ministry of Cooperation was created by transferring the existing entries related to cooperation and cooperative in the business of the erstwhile Ministry of Agriculture, Cooperation and Farmers Welfare vide Cabinet Secretariat's Gazette Notification dated 6th July, 2021. The Ministry of Cooperation will establish viable Primary Agricultural Credit Societies, dairy cooperatives, and fishery cooperatives in previously uncovered Panchayats and villages, as well as strengthen existing ones. Additionally, the ministry plans to set up 2 lakh new cooperatives in the next five years.

In our State 1300 new PACSs are being organized which will prove to a game changer in credit delivery and will play a pivotal role in providing better service to the farm families of the state.

Although the quantum of crop loan dispensation has increased on a year to year basis, the share of cooperatives in total crop loan dispensation in the State is in a decreasing trend. Opening of 1300 new PACS will address this issue and augment the share of cooperatives in dispensation of farm and non-farm credit in the state.

### Short Term Agricultural Credit

Short-term credit co-operatives account for the major share of agricultural credit dispensation in the rural areas, while the share of long term credit co-operatives has diminished over the years. It is evident that this cooperative banking structure continues to be a lifeline to a vast urban and rural population in terms of provision of banking facilities. The market share of Cooperative Credit Institutions in short-term agricultural credit sector is 50%, with Commercial Banks accounting for the smaller share of 50% in the State.

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

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

Crop loans disbursed during the year 2022-23 increased to ₹16683.57 crore from ₹16048.86 Crore in 2021-22 registering a growth of 3.95 percent. The Short Term Cooperative Credit Structure (STCCS) is not lagging behind in financing investment credit for acquisition of capital assets creation of agricultural infrastructure by the farmer members to increase production and productivity in agriculture. The DCCBs and PACS with the support of OSCB have been financing activities under dairy, poultry, horticulture, sericulture, pisciculture, farm mechanisation, small business etc. both under farm and non-farm sector.

### Performance Highlights of OSCB in FY 2022-23

While the pandemic changed the dynamics of the business landscape dramatically and challenged every plan, the need of the hour was to be resilient and stay focused on the customer and plan for the future. The Bank during the year 2022-23 made concerted efforts to transform the Short Term Credit Cooperative Structure (STCCS) in Odisha into a stronger, vibrant, efficient and inclusive system. It continued to take initiatives to meet the challenges head on and to turn

in to an exemplary StCB among the 33 peers in the Country. When the banking sector passed through a challenging phase marked by deterioration in asset quality, increasing provisioning requirements and decelerating profitability indicators, OSCB again witnessed a good year.

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

- **Balance sheet operations**

The size of balance sheet was at Rs.25050.05 crore as on March 31, 2023 against corresponding position at Rs.21438.16 crore a year ago.

- **Business Level**

The aggregate business of bank was Rs.25396.80 crore during the year.

- **Capital Structure**

As against the authorised share capital of Rs.800 crores, the paid up Share Capital stood at Rs.816.78 crore as on March 31, 2023 against Rs. 763.96 crore as on March 31, 2022. The following table exhibits the composition of paid up capital structure of last three years.

(Rs. In crores)

Particulars	31.03.2021	31.03.2022	31.03.2023
Paid up Share Capital	692.68	763.96	816.78
of which	149.23	172.23	190.23
Government Share Capital			
Percentage of Government Share Capital to Total Share Capital	21.54	22.54	23.29
Growth rate of Share Capital over previous year	13.92	10.29	6.91

- **Investments**

The aggregate investment stood at Rs.9452.50

crore in March, 2023 against Rs. 6882.25 crores as on 31.03.2022.

- **Credit Deposit Ratio**

The Credit Deposit (CD) Ratio remains at 127.47 percent as of March, 2023. This CD ratio indicates lending of as much as Rs.131.79 against every Rs.100/- of deposit.

- **Net Interest Income and Margins**

In line with the business growth, the Net Interest Income (spread) during 2022-23 was in the order of Rs. 408.59 crores.

- **Profit**

The Bank has been earning profit uninterruptly since its inception in 1948. During 2022-23, the net profit of the Bank was Rs.229.14 crore.

- **Asset Quality**

The slowdown in the economy impacted the ability of the borrowers to service debt which in turn affected asset quality in banks in general. Bank's Gross Non-Performing Assets (GNPAs) in absolute term decreased marginally by Rs.3.35 crore i.e. from Rs.148.14 crores in March, 2022 to Rs.144.79 crores in March, 2023. In percentage term GNPA reduced to 1.02 percent in March'23 from corresponding 1.09 percent and Net NPA (NNPA) declined to 0.05% from 0.07% as it was in March, 2022.

- **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 13.27 percent as on March 31, 2023.

- **Net Worth**

Continuing the trend of previous years, the Net Worth grew healthily by 19.27% to Rs.1685.85 crore as on March, 2023 from Rs. 1413.49 crore in the same period last year.

- **Cost of Management**

The Cost of Management (CoM) increased to Rs.117.18 crore in FY 2022-23 from Rs. 71.26 crore in the corresponding period last year.

- **Per Employee Business**

The Bank's staff productivity has been steady. In FY 2022-23, the staff productivity expressed in terms of per employee business stood at Rs.170.44 crore from Rs. 187.52 crore in FY 2022.

#### **Initiatives for growth and development:**

As the Apex Bank in the three-tier Short Term Cooperative Credit Structure (STCCS) in the State, the

Bank undertook several new initiatives and proactive steps for which the Bank received wide attention and appreciation.

In an agrarian economy like Odisha's, agriculture credit is one of the major drivers of agricultural production. With the objective of making credit available to farmers at a cheaper rate, the State Government have been fixing targets for flow of credit to agriculture by the banking sector every year in which, the major portion of total target is given to Cooperative Banks. In the existing crop loan dispensation scenario, target of Rs.16500 crore was given to OSCB against a total target of Rs.35156.06 crore of the State, forming nearly 47% of the total target. The OSCB led STCCS could be able to disburse Rs.16683.57 crore. This is 50.34 percent in total crop loan disbursal of Rs.33137.44 crore in the state during the period by all Banks taken together. The STCCS under leadership of OSCB continues to retain highest market share both in crop loan and aggregate agriculture credit disbursal in the State.

## CHAPTER – 2

### 1) Deposit Mobilisation :

#### 1.1 Deposits :

During the year 2022-23, the Bank's deposit portfolio has come to Rs.11164.84 crore as against Rs. 10355.32 crore as on 31.03.2022 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
2018 – 2019	769172.99	(-) 42501.80	
2019 - 2020	872384.16	103211.17	13.42%
2020 - 2021	976686.36	104302.20	11.96%
2021 - 2022	1035531.83	58845.47	6.03%
2022 – 2023	1116484.29	80952.46	7.82%

#### (b) DEPOSIT-MIX OF OSCB FROM 2020-21 TO 2022 – 2023

(Rs. in Lakhs)

Sl	Types of Deposit	2020-21	% to Deposit	2021-22	% to Deposit	2022-23	% to Deposit
1	Current Deposit	59959.40	6.14%	80257.91	7.75%	72056.57	6.45%
2	Savings Bank Deposit	17626.77	1.80%	18755.82	1.81%	22313.03	2.00%
3	Term Deposit	899100.19	92.06%	936518.10	90.44%	1022114.69	91.55%
	<b>Total</b>	<b>769172.99</b>	<b>100%</b>	<b>976686.36</b>	<b>1035531.83</b>	<b>1116484.29</b>	<b>100%</b>

As would be seen from the foregoing tables, during 2022-23, the low cost deposits i.e. the current and savings bank deposits formed only 8.45% of total deposit held and the time deposit i.e. term deposits formed 91.55% 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 Lakhs)

PACS			
Year	Total Deposit	Growth	% of Growth
2018 – 2019	2497.09	179.20	7.73%
2019 – 2020	2720.62	223.53	8.95%
2020-2021	3803.94	1083.32	39.82%
2021-2022	3041.06	-	-
2022-2023	3559.57	518.51	17.05%
DCCBs			
2018 – 2019	10723.39	1175.48	12.31%
2019-2020	11654.32	930.93	8.68%
2020-2021	12900.66	1246.34	10.69%
2021-2022	13737.16	836.50	6.48%
2022-2023	14061.65	324.49	2.36%
OSCB			
2018 – 2019	7691.73	(-) 425.02	-
2019 – 2020	8723.84	1032.11	13.42%
2020 – 2021	9766.86	1043.02	11.96%
2021 – 2022	10355.32	588.45	6.03%
2022 – 2023	11164.84	809.52	7.82%

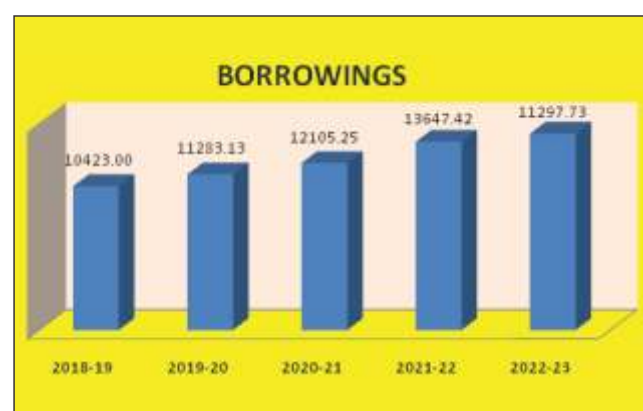
## 2) Borrowing:

In order to meet the resource gap between the demand and its own resources, the Bank borrows from RBI/ NABARD/ NCDC and State Government. The total borrowing outstanding from all sources amounted to Rs.11297.73 crore as on 31<sup>st</sup> March, 2023 as against Rs. 8785.47 crore as on the corresponding period of the previous year. The borrowings formed 45.31% of the working capital on 31.03.2023 against 42% on 31.03.2022.

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
2017 – 2018	655662.70	(-) 104723.15	-
2018 – 2019	775317.50	(+) 119654.80	18.24%
2019 – 2020	790978.79	(+) 15661.29	2.02%
2020 – 2021	865527.84	(+) 74549.05	9.42%
2021 – 2022	878546.89	(+) 13019.05	1.50%
2022 – 2023	1129773.13	(+) 251226.2	28.60%



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

(Rs. in Lakhs)

Particulars (Borrowings from NABARD)	2020-21	2021-22	2022-23
<b>ST SAO</b>			
Short Term (SAO)	566700.00	576585.00	875000.00
Short Term (OPP)	300.00	300.00	300.00
ST/DTP	133000.00	130000.00	144700.00
ST SLF	90000.00	105000.00	0.00
ST DRA		50000.00	100000.00
<b>Total ST (SAO)</b>	<b>790000.00</b>	<b>861885.00</b>	<b>1120000.00</b>
<b>ST Handloom/ Non-Agril.</b>			
CCB for Mktg. & production of cloth	-	-	-
Demand loan from NABARD	-	-	-
ST(NA) loan from NABARD	50000.00	-	-
<b>Total ST Borrowing from NABARD</b>	<b>840000.00</b>	<b>861885.00</b>	<b>1120000.00</b>
<b>MTC/RMTC</b>			
MT Farm Sector	919.90	-	-
MT Non Farm	3695.18	-	-
MT SHG	19828.33	-	-
LT Farm Sector	732.15	5690.72	2773.53
LT Non Farm Sector	305.20	10924.09	6952.52
<b>Total NABARD Borrowing</b>	<b>865480.76</b>	<b>878499.81</b>	<b>1129726.05</b>
RBI Demand Loan	-	-	-
Loan from State Govt. including World Bank assistance	47.08	47.08	47.08
Loan from NCDC/ SIDBI/ Other Inst (UCO Bank)	-	-	-
<b>Grand Total</b>	<b>865527.84</b>	<b>878546.89</b>	<b>1129773.13</b>



### Short Term Borrowings :

NABARD continued to be the main refinancing agency of the Bank during the year 2022-23 and the total borrowing outstanding of NABARD under Short Term segment stood at Rs.11200.00 crore constituting 98% of total borrowings of Rs.11297.73 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 31.03.2022	Drawals during 2022-23	Repayment during 2022-23	Borrowing outstanding as on 31.03.23
SAO	576585.00	1235000.00	936585.00	875000.00
OPP	300.00	300.00	300.00	300.00
DTP	130000.00	144700.00	130000.00	144700.00
SLF	105000.00	0.00	105000.00	0.00
DL DCCB	50000.00	180000.00	130000.00	100000.00
<b>Total</b>	<b>861885.00</b>	<b>1560000.00</b>	<b>1301885.00</b>	<b>1120000.00</b>

Comparative position of utilisation of NABARD SAO limit :

NABARD sanctioned consolidated ST (SAO) credit limit of Rs.670000.00 lakh in favour of all 17 Central Cooperative Banks for the year 2022-23 for financing crop loan including special line of credit under Development of Tribal Population (DTP) amounting to Rs.144700.00 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		
2018-19	386455.00	330.00	-	105361.34	492146.34	492146.34	100%
2019-20	435433.00	300.00	-	118860.00	554593.00	554593.00	100%
2020-21	516700.00	300.00	-	133000.00	650000.00	650000.00	100%
2021-22	526585.00	300.00	-	130000.00	656885.00	650000.00	100%
2022-23	525000.00	300.00	-	144700.00	670000.00	670000.00	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 2022-23.

Borrowings from NABARD for financing Investment Credit :

Term loan borrowings under different schemes during the year 2022-23 are given below ;

(Rs. in Lakhs)

Purpose	Outstanding as on 31.03.2021	Outstanding as on 31.03.2022	Outstanding as on 31.03.2023
Farm Sect. (MT)	919.90	-	-
Farm Sect. (LT)	-	5690.72	2773.53
Non Farm Sect. (MT)	3695.18	-	-
Non Farm LT	-	10924.09	6952.52
SHG (MT)	19828.32	-	-
<b>Total</b>	<b>24443.40</b>	<b>16614.81</b>	<b>9726.05</b>

### 3. Investment and Funds Management :

#### a) Investments

Comparative position of investment of the Bank :

(Rs. in Lakhs)

Sl	Type of Investment	2020-21	2021-22	2022-23
1	Investment in Central/ State Government Securities	202529.31	254196.62	240220.87
2	Other Trustee Securities	-	-	-
3	Shares in Coop. Institution	-	-	-
4	Other Investment	537394.30	434027.91	705029.31
	<b>Total</b>	<b>739923.61</b>	<b>688224.53</b>	<b>945250.18</b>
6	Total interest yield on investment during the year	37137.97	35940.76	44807.90

Comparative Growth rate of Investments:

(Rs. in Lakhs)

Year	Amount	Growth over previous year	% of Growth rate
2017-18	553660.09	-	-
2018-19	586394.18	32734.09	5.92%
2019-20	659988.78	73594.60	12.55%
2020-21	739923.61	79934.83	12.11%
2021-22	688224.53	-	-
2022-23	945250.18	257025.70	37.35%



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 31.03.2023 was Rs. 706200.77 lakh as compared to Rs.437343.91 lakh on 31.03.2022. 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 56.81% of the total assets of the bank. Aggregate loans and advances under different sectors as on 31.03.2023 stood at Rs.1423196.28 lakh as against Rs. 1364742.14 lakh of the previous year registering a growth rate of 4.28%.

#### LOANS AND ADVANCES

Sector-wise Deployment as on 31<sup>st</sup> March, 2023 :

	Rupees in lakh	% of total advance
ST (SAO) including OPP/ NPDP/ DTP	1158735.00	81.42
ST(HL) to Apex and WCS	65.66	0.01
LT (IDA Storage Project)	644.72	0.05
Cash Credits	3717.39	0.26
MT (FS)/ MTC/ LT(FS)	5380.29	0.38
Others	254653.22	17.88
<b>Total</b>	<b>1423196.28</b>	<b>100.00</b>

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

(Rs. In Lakhs)

Type of Loan	2020-21	2021-22	2022-23
<b>Short Term (SAO)</b>			
Normal	813407.00	866942.00	913615.00
OPP	900.00	300.00	300.00
DTP	182772.00	223440.00	244380.00
<b>MTC/RMTC</b>	-	-	-
MT/LT Schematic/IRDP	11745.94	8589.60	5380.29
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	71657.58	81356.81	3717.39
Others	129331.91	183203.35	254653.22
<b>Total</b>	<b>1210524.81</b>	<b>1364742.14</b>	<b>1423196.28</b>
Increase over previous year	82207.17	154307.33	58454.14
Percentage of growth	7.29	12.75	4.28



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

During the year under report, NABARD had sanctioned aggregate SAO limits of Rs.682700.00 lakhs. The purpose wise limit sanctioned for ST (SAO) is given below :

(Rs. in Lakhs)

Sl.	Purpose	No. of DCCBs	Limit sanctioned
1	ST SAO (General)	14	682700.00
2	Oilseed Production Programme (OPP)	5	2550.00
3	NPDP	-	-
4	Development of Tribal Population (DTP)	9	206100.00
<b>Total</b>			<b>891350.00</b>

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

ST SAO loan outstanding against CCBs as on 31.03.2022	1090882.00
ST SAO drawals availed by the CCBs during 2022-23	1169533.58
Recoveries from CCBs during 2022-23	1101680.58
ST SAO outstanding against CCBs as on 31.03.2023	1158735.00
Maximum outstanding against CCBs during year 2022-23	1158735.00

Disbursement of Crop Loans for Seasonal Agriculture Operations at the ground level during Khariff, 2022 was Rs.8710.78 crore as against the target of Rs.9000.00 crore and during Rabi 2022-23 season, the disbursement was Rs.7972.79 crores as against target of Rs.7500.00 crores.



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

Year	Target of Investment		
	Khariff	Rabi	Total
2019 – 2020	900000.00	650000.00	1550000.00
2020 – 2021	900000.00	650000.00	1550000.00
2021 – 2022	900000.00	650000.00	1550000.00
2022 – 2023	900000.00	750000.00	1650000.00

(No. In lakhs & Rs. In lakh))

Year	Disbursed during the year					
	Khariff		Rabi		Total	
	No.	Amount	No.	Amount	No.	Amount
2019-2020	17.92	733055.82	13.73	574046.81	31.65	1307102.63
2020-2021	18.74	832013.32	15.66	686887.10	34.40	1518900.42
2021-2022	18.61	868639.99	16.03	736246.47	34.64	1604886.46
2022-2023	18.01	871077.92	16.56	797279.50	34.57	1668357.42

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

Out of total crop loan of Rs.16683.57 crore disbursed during the year 2022-23 "B" component i.e. kind component constituted Rs.3322.20 crore of which

Rs.1667.06 crore was in Khariff and Rs.1655.14 crore in Rabi. The kind component loan was released for fertilizer, pesticides, seeds, crop insurance premium etc. and formed 19.91% of the total loan disbursed during the year 2022-23.

d. Financing to small farmers :

Disbursement to small and marginal farmers constituted 89.00% of the total disbursement of



Rs.16683.57 crores under crop loan during the year 2022-23 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.454.61 lakh and recovered Rs.304.61 lakh during 2022-23. Outstanding in this account remained at Rs.450.00 lakh against the Central Cooperative Banks as on 31.03.2023.

f. Financing under DTP :

For financing under Development of Tribal Programme (DTP) a special line of credit of Rs.2061.00 crore was sanctioned by NABARD in favour of 9 CCBs during

2022-23. During the year, the Bank had financed Rs.2481.81 crores and recovered Rs.2271.51 crores from Central Cooperative Banks leaving an outstanding of Rs.2444.70 crores as on 31.03.2023.

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 2022-23, the DCCBs had financed to the tune of Rs.122.13 crore under farm/ non-farm sector and availed refinance of Rs.7.17 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 31.03.2023 is as hereunder;



i

(Rs. In lakhs)

Sl	Particulars	Outstanding as on 31.03.2023
1	Cash Credit & Overdrafts	2062.39
2	NFS(MT) Loans	712.80
3	Housing	3158.83
4	MTNA	898.42
5	Coop. Institutions	1240.58
6	Gold Loan	160.21
7	LTNA	3528.24
8	Others	16567.07
	<b>Total</b>	<b>28328.54</b>

## 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 100150 Self Help Groups organised and 96887 credit linked, the women groups under Mission Sakti accounted for 98634 and 95212 respectively. The cumulative loan assistance given to the women groups amounted to Rs . 1 7 5 0 3 . 1 7 L a k h .



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 2022-23, 45861 nos. of Joint Liability Group (JLG) were credit linked amounting to Rs.30629.74 lakh. In addition to this financing of tenant farmers is also being done through BALARAM Scheme. During the year 2022-23, 10448 nos. of Joint Liability Group (JLG) were financed amounting to 9405.51 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.132.10 lakh under Housing Loans to individuals during the year 2022-23.

## 5. Income &amp; 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 2022-23, the Bank has earned Rs.1484.14 crore as against Rs.

1179.84 crore during the previous year.

The interest received on loans and advances during the year decrease by Rs.80.03 crore than previous year i.e. from Rs.809.32 crore to Rs.729.29 crore. Similarly, the interest received on investment was Rs.448.08 crore during 2022-23

#### B) Expenditure :

The total expenditure during the year after making 100% provision, amounted to Rs.1255.00 crore, as against Rs. 1036.70 crore during the previous year. The net profit during the year 2022-23 was Rs.22913.79 lakh as against Rs. 14313.18 lakh during the year 2021-22.

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

Particular	2020-21	2021-22	2022-23
<b>Income :</b>			
Interest & Discount	112326.21	116873.13	144931.13
Commission	256.96	44.00	71.37
Exchange & Brokerage	980.22	1066.75	3411.65
Other Receipt			
<b>Total</b>	<b>113563.39</b>	<b>117983.88</b>	<b>148414.15</b>
<b>Expenses :</b>			
Interest on Deposits & Borrowings	94445.80	91062.15	104072.17
Administrative Expenses	4562.45	4401.62	8693.57
Other Expenses	9788.43	8206.93	12734.62
<b>Total</b>	<b>106713.87</b>	<b>103670.70</b>	<b>125500.36</b>
<b>( + ) Profit</b>	<b>6849.52</b>	<b>14313.18</b>	<b>22913.79</b>
<b>Total</b>	<b>113563.39</b>	<b>117983.88</b>	<b>148414.15</b>



#### Overdue Interest Reserve :

To cover the O.D. interest, the Bank has made 100% provisioning by 31.03.23 as may be seen from the following table.

(Rs. in Lakhs)

	2020-21	2021-22	2022-23
1. Provision required to be made against overdue interest	2852.73	2812.72	2802.79
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.11718.39 lakh during the year 2022-23 as against Rs. 7126.10 lakh during the previous year 2021-22 constituting 0.47% 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	2020-21	2021-22	2022-23
1. Yield on Assets (Weighted Average)	6.10	5.69	6.50
2. Cost of Funds (Weighted Average)	5.85	4.76	4.67
3. Gross financial margin	0.97	0.97	1.83
4. Misc. Income to Working Fund	0.07	0.07	0.16
5. Cost of Management as % to working fund (Avg)	0.44	0.33	0.54
6. Risk Cost as % to working fund (Avg)	0.22	0.22	0.42
7. Net financial Margin	0.38	0.38	1.03
8. Actual level of W.Fund (Avg) (Rs. in crore)	20411.53	21320.40	24932.29



## 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
<b>Standard Assets</b>	
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 31.03.2022

(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
			%	Amt.			
1	2	3	4	5	6	7	8
Total Loans & Adv. of which	<b>1,36,47,42,14,193.43</b>						
a) Non-Performing Assets	<b>1,48,14,28,698.26</b>	<b>1.09</b>					
b) Standard Assets							
(i) Agril.	1,23,94,79,02,067.00		0.25	30,98,69,755.17			
(ii) Agril. Food Credit	2,57,69,81,426.00		5.00	12,88,49,071.30			
(iii) Non-Agril.	8,46,79,02,002.17		0.40	3,38,71,608.01			
<b>Total</b>	<b>1,34,99,27,85,495.17</b>	<b>98.91</b>		<b>47,25,90,434.48</b>			
(i) Sub-Std. Assets							
(i) Secured	3,24,58,591.33		10.00	32,45,859.13			
(ii) Un-Secured			100.00	-			
<b>Total</b>	<b>3,24,58,591.33</b>	<b>0.02</b>		<b>32,45,859.13</b>			
(ii) Doubtful							
(a) OD above 3 & upto 4 yrs.							
(i) Secured	4,26,97,730.65		20.00	85,39,546.13			
(ii) Unsecured	48,97,571.40		100.00	48,97,571.40			
<b>Total</b>	<b>4,75,95,302.05</b>	<b>0.03</b>		<b>1,34,37,117.53</b>			
(b) OD over 4 yrs. But not exceeding 6 yrs.							
(i) Secured	5,12,89,280.39		30.00	1,53,86,784.12			
(ii) Unsecured	2,31,64,114.53		100.00	2,31,64,114.53			
<b>Total</b>	<b>7,44,53,394.92</b>	<b>0.05</b>		<b>3,85,50,898.65</b>			
(c) Overdue exceeding 6 yrs.							
(i) Secured	36,10,94,969.09		100.00	36,10,94,969.09			
(ii) Unsecured	90,46,39,784.88		100.00	90,46,39,784.88			
<b>Total</b>	<b>1,26,57,34,753.97</b>	<b>0.93</b>		<b>1,26,57,34,753.97</b>			
<b>Total Doubtful Asset</b>							
<b>(i) Secured</b>	<b>45,50,81,980.13</b>			<b>38,50,21,299.34</b>			
<b>(ii) Unsecured</b>	<b>93,27,01,470.81</b>			<b>93,27,01,470.81</b>			
<b>Total</b>	<b>1,38,77,83,450.94</b>			<b>1,31,77,22,770.15</b>			
Loss Assets	6,11,86,655.99	<b>0.04</b>	100.00	6,11,86,655.99			
<b>Gross NPAs</b>	<b>1,48,14,28,698.26</b>			<b>1,85,47,45,719.75</b>	<b>2,12,01,85,451.00</b>	<b>5,31,00,000.00</b>	<b>2,17,32,85,451.00</b>

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
			%	Amt.			
1	2	3	4	5	6	7	8
Total Loans & Adv. of which	<b>1,42,31,96,27,581.73</b>						
a) Non-Performing Assets	<b>1,44,79,46,237.85</b>	<b>1.02</b>					
b) Standard Assets							
(i) Agril.	1,36,30,46,64,780.00		0.25	34,07,61,661.95			
(ii) Agril. Food Credit	2,42,90,53,034.00		5.00	12,14,52,651.70			
(iii) Non-Agril.	2,13,79,63,529.88		0.40	85,51,854.12			
<b>Total</b>	<b>1,40,87,16,81,343.88</b>	<b>98.98</b>		<b>47,07,66,167.77</b>			
(i) Sub-Std. Assets							
(i) Secured	1,36,71,709.78		10.00	13,67,170.98			
(ii) Un-Secured			100.00	-			
<b>Total</b>	<b>1,36,71,709.78</b>	<b>0.01</b>		<b>13,67,170.98</b>			
(ii) Doubtful							
(a) OD above 3 & upto 4 yrs.							
(i) Secured	1,41,11,331.02		20.00	28,22,266.20			
(ii) Unsecured	17,27,904.80		100.00	17,27,904.80			
<b>Total</b>	<b>1,58,39,235.82</b>	<b>0.01</b>		<b>45,50,171.00</b>			
(b) OD over 4 yrs. But not exceeding 6 yrs.							
(i) Secured	5,75,17,323.91		30.00	1,72,55,197.17			
(ii) Unsecured	1,68,63,504.15		100.00	1,68,63,504.15			
<b>Total</b>	<b>7,43,80,828.06</b>	<b>0.05</b>		<b>3,41,18,701.32</b>			
(c) Overdue exceeding 6 yrs.							
(i) Secured	35,53,02,136.13		100.00	35,53,02,136.13			
(ii) Unsecured	92,68,42,056.56		100.00	92,68,42,056.56			
<b>Total</b>	<b>1,28,21,44,192.69</b>	<b>0.90</b>		<b>1,28,21,44,192.69</b>			
<b>Total Doubtful Asset</b>							
(i) Secured	<b>42,69,30,791.06</b>			<b>37,53,79,599.51</b>			
(ii) Unsecured	<b>94,54,33,465.51</b>			<b>94,54,33,465.51</b>			
<b>Total</b>	<b>1,37,23,64,256.57</b>			<b>1,32,08,13,065.02</b>			
Loss Assets	6,19,10,271.50	<b>0.04</b>	100.00	6,19,10,271.50			
<b>Gross NPAs</b>	<b>1,44,79,46,237.85</b>			<b>1,85,48,56,675.26</b>	<b>2,17,32,85,451.00</b>	<b>9,00,00,000.00</b>	<b>2,26,32,85,451.00</b>

**Position of Net Advances / Net NPAs**

Particulars	31.03.2022	31.03.2023
1. Gross Advances	1,36,47,42,14,193.43	1,42,31,96,27,581.73
2. Gross NPAs	1,48,14,28,698.26	1,44,79,46,237.85
3. Gross NPAs as percentage to gross advances	1.09	1.02
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		
• Total Deduction		
5. Total NPA provision held (including BDDR)	2,17,32,85,451.00	2,26,32,85,451.00
6. Net Advances [1(-)4(-)5]	1,34,30,09,28,742.43	1,40,05,63,42,130.73
7. Net NPAs (2(-)4(-)5)	9,98,73,412.99	6,38,55,730.35
8. Net NPAs as percentage of net advances	0.07	0.05

**Recovery of loans :**

Recovery of the Bank is Rs.11041.72 Crores against demand of Rs. 11069.05 crores for the year 2022-23 as compared to the recovery of Rs.10093.58 Crores against demand of Rs.10216.53 Crores for the year 2021-22. Percentage recovery of the Bank stands at 99% for the both 2021-22 and 2022-23.

**Steps taken by OSCB to improve the asset quality :**

Odisha State Cooperative Bank has been organizing State Level Monthly Review Meetings of the CEOs of the CCBs and Divisional DRCS and monthly meeting of Branch Managers in which achievement is reviewed as against targets pegged in Annual Business Plan. Bank has adopted various strategies such as constitution of recovery squads, timely service of demand notices,

persuasive and coercive measures for stepping up recovery.

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

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

**Preventive steps :**

- Proper scrutiny and loan appraisal
- Fixation of proper repayment period
- Proper assessment of borrower
- Evolving loan recovery policy
- Regular and effective follow up

- Field verification of security
- Proper documentation
- Regular review of advances portfolio
- Sending demand notices in time
- Effective MIS
- Developing early warning signals
- Rephasement/ reschedulement of loans whenever required

#### Corrective steps :

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

#### Coercive measures :

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

#### Strategic measures :

- Recovery volunteers
- Honouring good borrowers
- Disbursement of loans in the presence of family members
- Take help from SHGs/ women members of the family
- Involvement Farmer Club members
- Visit to borrower families during ceremonies and functions

- Incentive for timely repayments
- Incentive to staff
- Pressure on Guarantors
- Making effective use of legal provisions
- Having good rapport with government machinery
- Effective use of insurance facilities

#### Risk Management :

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

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

## CHAPTER – 4

### Human Resource and Manpower Management and Development Initiatives:

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

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

### Capacity Building:

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

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

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



In view of impositions due to Pandemic COVID- 19, 03 nos of In-house training programme and 06 nos on location training programme conducted during the year. However, in pursuance of approval of conduct of On-line training programme under SOFTCOB, conduct of On-line training programmes was started using Google Meet Platform for different target groups quite successfully. The institute has conducted 29 nos training programmes (03 nos In house, 06 nos on location and 20 nos on line programmes) covering 1214 participants involving 3642 trainee days .

In order to create a cadre of professionally competent CCS staff/Management and to tone-up the training delivery system, "Centre for Professional Excellence in Cooperatives" (C-PEC) has been established in BIRD with the concerted efforts made by NABARD and BIRD involving GIZ of Germany and Government of India. Accordingly, OSCB and ACSTI have been enrolled Institutional Membership with C-PEC. ACSTI has been accredited with C-PEC assuring itself as acceptable institutional quality and improving the standards of performance to move ahead in pursuit of excellence. The Accreditation Board of Centre for Professional Excellency in Cooperative " (C-PEC) has granted Re-accreditation to ACSTI for a period of 3 years from 1<sup>st</sup> April 2022 to 31<sup>st</sup> March 2025 and awarded 708 marks (out of 1000) & placed in " B+" category. The Registrar, Cooperative Societies, Odisha prescribed HRD policy for DCCB in its Staff Service Rule for payment of special increment in the time scale of their pay from the month in which the result of the examination is declared for certificate in C-PEC, JAIIB, CAIIB,. As per accreditation parameters to create professionalism in the staff and management of Cooperative Credit system, a 6 month

distance learning certificate course "Certified Trainer for Financial Cooperatives" (CTFC) has been introduced by C-PEC to provide specific proficiency inputs in training delivery design and evaluation as NABARD, Mumbai, in its SOFTCOB policy made it compulsory for all the faculty members of ACSTI to undergo CTFC course.

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

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

It has also adopted the policies formulated by C-PEC for preparation of training programme, design, coverage and contents quality, study kits / reading material for training programmes to be conducted at ACSTI after duly approved by C-PEC, BIRD, Lucknow.

PROGRESS OF THE TRAINING PROGRAMME CONDUCTED AT ACSTI FROM 01.04.2021 TO 31.03.2022. and from 01.04.2022 to 31.03.2023

(i) In-House Programme:

(From 01.04.2021 to 31.03.2022)

The ACSTI has conducted 03 (three) In-House Training Programmes for the officers of DCCBs over a duration of 9 days covering 68 participants.

(From 01.04.2022 to 31.03.2023)

The ACSTI has conducted 19 (Nineteen) In-House Training Programmes for the employees of OSCB & DCCBs over a duration of 84 days covering 518 participants with 2334 trainees days.

(ii) On-Location Programme:

(From 01.04.2021 to 31.03.2022)

Similarly, 06(Six) on-location training programmes for the Officers of OSCB /DCCBs and Secretaries of PACS in 18 training days and 210 participants were also undertaken by the ACSTI during the year.

(From 01.04.2022 to 31.03.2023)

The ACSTI has conducted 16 (Sixteen) on-location Training Programmes for the employees of OSCB & DCCBs and Board of Directors of PACS over a duration of 38 days covering 521 participants with 1230 trainees days.

However, ACSTI has conducted 3642 nos of trainees' days during the year 2021-22. And 3564 nos of trainees days during the year 2022-23.

(iii) On-line Programme:

Again, 20 (twenty) on-line training programmes for the officials of StCB / DCCBs and secretaries of PACS /LAMPs in 60 training days and 936 participants were also undertaken by the ACSTI during the year.

No On-location training programme conducted during the year 2022-23.

PROGRESS OF THE TRAINING PROGRAMME CONDUCTED BY ACSTI FROM – 01.04.2021 TO 31.03.2022

In House Training Programme

Sl.	Name of the Programme	Target Group	Date of Training From -To	No of Programme	No of Training days	No of Participant	Trainees days	No. of sessions
1.	KYC, PML and Customer Protection	Employees of DCCBs	15.11.2021 to 17.11.2021	1	3	25	75	10
2.	KYC, PML and Customer Protection	Employees of DCCBs	18.11.2021 to 20.11.2021	1	3	24	72	10
3.	KYC, PML and Customer Protection	Employees of DCCBs	27.12.2021 to 29.12.2021	1	3	19	57	10
		<b>Total -</b>		<b>3</b>	<b>9</b>	<b>68</b>	<b>204</b>	<b>30</b>

On-Location Training Programme

Sl.	Name of the Programme	Target Group	Date of Training From -To	No of Programme	No of Training days	No of Participant	Trainees days	No. of sessions
1	Common Accounting System & MIS of PACS, PACS Affiliated to AUCCB(Conference Hall, AUCCB)	Secretaries of PACS	12.04.2021 to 14.04.2021	1	3	35	105	12
2	Common Accounting System & MIS of PACS, (PACS Affiliated to AUCCB( Meeting Hall Evening Branch, AUCCB)	Secretaries of PACS	12.04.2021 to 14.04.2021	1	3	35	105	12
3	Common Accounting System & MIS of PACS, PACS Affiliated to AUCCB(Conference Hall, AUCCB)	Secretaries of PACS	15.04.2021 to 17.04.2021	1	3	35	105	12
4	Asset and Liability Management (At - Conference Hall, BBCCB)	Employees of DCCBs	16.09.2021 to 18.09.2021	1	3	35	105	12
5	Common Accounting System & MIS (At - Conference Hall, Banki CCB	Secretaries/DEOs of PACS	06.10.2021 to 08.10.2021	1	3	35	105	12
6	Capacity building for CEOs, Officer of StCB/DCCBs for Preparation of Business Development Plan.	Officers of OSCB/DCCBs	11.12.2021 to 13.12.2021	1	3	35	105	12
		<b>Total -</b>		<b>6</b>	<b>18</b>	<b>210</b>	<b>630</b>	<b>72</b>

## On-line Training Programmes

Sl.	Name of the Programme	Target Group	Date of Training From - To	No of Programme	No of Training days	No of Participant	Trainees days	No. of sessions
1.	Important Acts and provisions which effects running of StCB & DCCB"	Employees of DCCBs	06.07.2021 to 08.07.2021	1	3	35	105	06
2.	Loan documentation & legal aspects	Employees of DCCBs	13.07.2021 to 15.07.2021	1	3	38	114	06
3.	Common Accounting System & MIS and based generation statements and Audit. in PAC	Secretaries of PACS	21.07.2021 to 23.07.2021	1	3	30	90	06
4.	Common Accounting System & MIS and based generation statements and Audit. in PAC	Secretaries of PACS	26.07.2021 to 28.07.2021	1	3	33	99	06
5.	IT Policy & prevention of cyber crime	Employees of DCCBs & OSCB	29.07.2021 to 31.07.2021	1	3	50	150	06
6	Effective Recovery Management	Employees of DCCBs & OSCB	11.08.2021 to 13.08.2021	1	3	50	150	06
7	Cash Management and fake note detection/Spurious Gold detection	Employees of DCCBs & OSCB	25.08.2021 to 27.08.2021	1	3	50	150	06
8	Effective Recovery Management	Employees of DCCBs & OSCB	07.09.2021 to 09.09.2021	1	3	50	150	06
9	Branch Viability	Employees of DCCBs & OSCB	27.09.2021 to 29.09.2021	1	3	50	150	06
10	Cyber Crime Concept & Preventive Technology	Officials of StCB & DCCBs	18.10.2021 to 20.10.2021	1	3	50	150	06
11	Statutory & Regulatory Compliance	Officials of StCB & DCCBs	29.10.2021 to 31.10.2021	1	3	50	150	06
12	Important Acts & Provisions which effects running StCB & DCCBs	Officials of StCB & DCCBs	09.11.2021 to 11.11.2021	1	3	50	150	06
13	Cyber Crime Concept & Preventive Technology	Officials of StCB & DCCBs	23.11.2021 to 25.11.2021	1	3	50	150	06
14	Cyber Crime Concept & Preventive Technology	Officials of StCB & DCCBs	06.01.2022 to 08.01.2022	1	3	50	150	06
15	Programme on Statutory & Regulatory Compliance	Officials of StCB & DCCBs	11.01.2022 to 13.01.2022	1	3	50	150	06
16	Programme on IT Policy and Prevention of Cyber Crime.	Employees of DCCBs & OSCB	19.01.2022 to 21.01.2022	1	3	50	150	06
17	Important Acts & Provisions which effects running StCB & DCCBs	Employees of DCCBs & OSCB	27.01.2022 to 29.01.2022	1	3	50	150	06
18	CAS & MIS and based generation statements and Audit in PACS	CEOs of PACS/LAMPSCS	03.03.2022 to 05.03.2022	1	3	50	150	06
19	CAS & MIS and based generation statements and Audit in PACS	CEOs of PACS/LAMPSCS	03.03.2022 to 05.03.2022	1	3	50	150	06
20	CAS & MIS and based generation statements and Audit in PACS	CEOs of PACS	16.03.2022 to 18.03.2022	1	3	50	150	06
	<b>On-line T.P Total -</b>			<b>20</b>	<b>60</b>	<b>936</b>	<b>2808</b>	<b>120</b>
	<b>On-location T.P Total -</b>			<b>6</b>	<b>18</b>	<b>210</b>	<b>630</b>	<b>72</b>
	<b>In House T.P Total -</b>			<b>3</b>	<b>9</b>	<b>68</b>	<b>204</b>	<b>30</b>
	<b>Grand Total -</b>			<b>29</b>	<b>87</b>	<b>1214</b>	<b>3642</b>	<b>222</b>

**PROGRESS OF THE TRAINING PROGRAMME CONDUCTED BY ACSTI FROM – 01.04.2022 TO 31.03.2023**  
In House Training Programme

Sl.	Name of the Programme	Target Group	Date of Training From –To	No of Programme	No of Training days	No of Participant	Trainees days	No. of sessions
1.	Banking Law and Practice and Legal Aspects in Loan Proposal	Newly promoted Banking Assistants	19.04.2022 to 21.04.2022	1	3	26	78	12
2.	Common Accounting System & MIS	CEOs / M.Ds of PACS/LAMPICS	26.04.2022 to 28.04.2022	1	3	28	84	12
3	Business Development and Profit Planning & Diversification	Employees of DCCB	17.05.2022 to 19.05.2022	1	3	25	75	12
4	Know Your Customer Prevention of Money Laundering & Customer Protection	Employees of DCCB	08.06.2022 to 10.06.2022	1	3	20	60	12
5	Investment and Treasury Management	Employees of OSCB & DCCBs	18.07.2022 to 20.07.2022	1	3	29	87	12
6	Induction Training Programme for Newly Recruited Junior Managers of OSCB	Junior Managers of OSCB	01.08.2022 to 06.08.2022	1	6	22	132	24
7	Banking Law & Practice and Legal Aspects on Loan Proposal	Junior Managers of OSCB	07.08.2022 to 09.08.2022	1	3	22	66	12
8	Know Your Customer, Prevention of Money Laundering & Customer Protection	Junior Managers of OSCB	10.08.2022 to 12.08.2022	1	3	22	66	12
9	Common Accounting System & MIS	CEOs / M.Ds of PACS/LAMPICS	05.09.2022 to 07.09.2022	1	3	30	90	12
10	Know Your Customer, Prevention of Money Laundering & Customer Protection	Employees of OSCB & DCCBs	26.10.2022 to 28.10.2022	1	3	29	87	12
11	Induction Training Programme for newly recruited Banking Assistants of DCCBs	Banking Assistants Gr II of DCCBs	05.12.2022 to 10.12.2022	1	6	29	174	24
12	Induction Training Programme for newly recruited Banking Assistants of DCCBs	Banking Assistants Gr II of DCCBs	19.12.2022 to 24.12.2022	1	6	30	180	24
13	Induction Training Programme for newly recruited Banking Assistants of DCCBs	Banking Assistants Gr II of DCCBs	26.12.2022 to 31.12.2022	1	6	29	174	24
14	Induction Training Programme for newly recruited Banking Assistants of DCCBs	Banking Assistants Gr II of DCCBs	09.01.2023 to 14.01.2023	1	6	30	180	24
15	Induction Training Programme for newly recruited Banking Assistants of DCCBs	Banking Assistants Gr II of DCCBs	16.01.2023 to 21.01.2023	1	6	30	180	24
16	Induction Training Programme for newly recruited Banking Assistants of DCCBs	Banking Assistants Gr II of DCCBs	30.01.2023 to 04.02.2023	1	6	30	180	24
17	Induction Training Programme for newly recruited Banking Assistants of DCCBs	Banking Assistants Gr II of DCCBs	06.02.2023 to 11.02.2023	1	6	30	180	24
18	Induction Training Programme for newly recruited Banking Assistants of DCCBs	Banking Assistants Gr II of DCCBs	13.02.2023 to 18.02.2023	1	6	30	180	24
19	Training Programme on "Common Accounting System & CAS"	CEOs/ Functionaries of PACS	01.03.2023 to 03.03.2023	1	3	27	81	12
		<b>Total -</b>		<b>19</b>	<b>84</b>	<b>518</b>	<b>2334</b>	<b>336</b>

## On-Location Training Programme

Sl.	Name of the Programme	Target Group	Date of Training From - To	No of Programme	No of Training days	No of Participant	Trainees days	No. of sessions
1	Banking Law and Practice and Legal Aspects in Loan Proposal (At - Conference Hall/MCCB)	Employees of Mayurbhanj CCB	30.04.2022 to 02.05.2022	1	3	31	93	10
2	Asset and Liability Management (At - Conference Hall AUCCB)	Employees of AUCCB	14.05.2022 to 16.05.2022	1	3	35	105	10
3	Business Development and Profit Planning & Diversification (At - Conference Hall AUCCB)	Employees of AUCCB	21.05.2022 to 23.05.2022	1	3	22	66	10
4	Banking Law & Practice and Legal aspects in Loan Proposal	Employees of Berhampore CCB	22.07.2022 to 24.07.2022	1	3	35	105	10
5	Know Your Customer, Prevention of Money Laundering & Customer Protection	Employees of Keonjhar CCB	30.10.2022 to 01.11.2022	1	3	35	105	10
6	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Keonjhar CCB	28.11.2022 to 29.11.2022	1	2	35	70	10
7	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Keonjhar CCB	30.11.2022 to 01.12.2022	1	2	35	70	10
8	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Keonjhar CCB	02.12.2022 to 03.12.2022	1	2	35	70	10
9	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Banki CCB	12.12.2022 to 13.12.2022	1	2	35	70	10
10	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Banki CCB	14.12.2022 to 15.12.2022	1	2	35	70	10
11	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Banki CCB	16.12.2022 to 17.12.2022	1	2	35	70	10
12	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Banki CCB	27.01.2023 to 28.01.2023	1	2	30	60	10
13	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Angul UCCB	21.02.2023 to 22.02.2023	1	2	33	66	10
14	Know Your Customer, Prevention of Money Laundering & Customer Protection	Employees of Sambalpur DCCB Ltd.	23.02.2023 to 25.02.2023	1	3	30	90	24
15	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Banki CCB	27.02.2023 to 28.02.2023	1	2	30	60	10
16	Self sustenance through Improved Governance & Management of Resources	BoDs of PACS affiliated to Banki CCB	09.03.2023 to 10.03.2023	1	2	30	60	10
		<b>Total -</b>		<b>16</b>	<b>38</b>	<b>521</b>	<b>1230</b>	<b>174</b>
		<b>Grand Total -</b>		<b>35</b>	<b>122</b>	<b>1039</b>	<b>3564</b>	<b>510</b>



## STAFF POSITION OF ODISHA STATE CO-OPERATIVE BANK LTD. AS ON 31.03.2023

SL NO	CATEGORY OF POSTS	Approved Strength	Existing Strength	Vacancy
1	MANAGING DIRECTOR	1	1	0
2	CHIEF GENERAL MANAGER(GENERAL)	1	0	1
3	CHIEF GENERAL MANAGER(T)	1	1	0
4	CHIEF GENERAL MANAGER	1	1	0
5	GENERAL MANAGER	7	7	0
6	GENERAL MANAGER (MIS)	1	0	1
7	DEPUTY GENERAL MANAGER	28	10	18
8	DEPUTY GENERAL MANAGER (IT)	10	0	10
9	ASST.GENERAL MANAGER	36	0	36
10	ASST.GENERAL MANAGER(IT)	12	0	12
11	MANAGER	39	26	13
12	MANAGER (IT)	13	11	2
13	ASSISTANT MANAGER	42	35	7
14	SYSTEM MANAGER	14	1	13
15	JUNIOR MANAGER	62	24	38
16	BANKING ASSISTANT	18	15	3
18	P.S. TO MANAGING DIRECTOR	1	0	1
19	P.S. TO PRESIDENT	1	1	0
20	SUPERINTENDENT (T& I)	1	1	0
21	STENOGRAPHER	2	0	2
22	SENIOR TYPIST	1	0	1
23	JUNIOR TYPIST	1	0	1
24	DRIVER	6	4	2
25	SUBSTAFF	30	11	19
	<b>TOTAL</b>	<b>329</b>	<b>149</b>	<b>180</b>

\* 1 Assistant Engineer(Electrical) on Deputation .

\*1 Assistant Executive Engineer (Civil) on Deputation

\* 1 Assistant Manager on ADHOC Basis.

\*1 Driver on Contractual Basis.

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

The Bank joined with Agriculture Department, Cooperation Department, Registrar, Cooperative Societies, Odisha and National Bank for Agriculture and Rural Development in promoting a new organisation in the name and style of "Odisha Society for Cooperation Education, Research and Training (OSCERT) and got it registered under the Societies Registration Act, 1860. Initially, a Corpus fund has been created with contribution of Rs.5.00 Lakhs from OSCB, Rs.1.00lakheach from the DCCBs and Rs.20lakhs from the Government of Odisha, subsequently, the said fund received contribution of Rs.20 Lakhs from the Government of Odisha during the FY 2013-14 and Rs.5.00 lakhs each from OSCB and Government of Odisha in 2014-15.The Society is expected to accomplish the main objectives of capacity building of the human resources of the Short Term Cooperative Credit Structure and Promote Co-operative Credit Structure and promote Co-operative Education of the Cooperatives.

## CHAPTER – 5

### Financial inclusion & Customer Service

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

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

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

Towards ensuring a universal social security system for all our customers, we have been implementing two Government of India Social Security Schemes namely the Pradhan Mantri Suraksha Bima Yojana and the Pradhan Mantri Jeevan Jyoti Bima Yojana covering the accidental insurance and life insurance for them. By 31st March 2023, cumulative gross enrolment

reported by all our Branches under PMJJBY was 225 and that of under PMSBY was 982.

### 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. 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 ₹16683.57 crores during 2022-23, as against ₹16048.86 crores disbursed during the year 2021-2022. The per capita crop loan has gone up to ₹46332.00 during the year. As on 31 March 2023, the DCCBs/PACS have issued 4263399 cards.

## 2. 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 2022-23, the percent of agricultural finance to total priority sector finance stood at 50.34% by Cooperative Banks as against 49.66% by Commercial Banks and RRBs taken together. As on 31.03.2023, our Priority Sector Advances stood at ₹18767.61 crore constituting 14 % of the entire finance in the sector.

## 3. Technological Advancement

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

The PACS of the State are being computerised as a part of the extension of the existing CBS to ensure

complete integration of all the three tiers of STCCS. The PACS will be connected to the Data Centre of OSCB so that the real time data with regard to the transactions of PACS can be available at the State level.

OSCB is now live on E-KYC platform to validate the KYC while opening an account or to validate the existing account through AADHAR authentication. Steps also have been taken and adoption of C-KYC process helps customers to avail information submitted at OSCB in other financial sector.

## 4. 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 2022-23, the Bank contributed ₹151.91 lakh as its share premium on deposit outstanding of ₹3038.17 crores held by 2113 PACS as on 31 March 2022. This usual contribution by OSCB, CCBs and PACS has created a substantial corpus fund at DCCB level amounting to ₹96.70 crores.

## 5. 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.

6. 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.

7. Business Diversification and Product Innovation (BDPI) Cell

BDPI Cell has been constituted at OSCB level with financial support and guidance of NABARD in

order to meet banking requirements of the members / farmers in the State by developing new models for potential activities, diversification of existing business, exploring scope for various non-fund business, Term Loan appraisal and innovations of products to support the three-tier STCCS in Odisha. During the financial year 2022-23 the process of selection of Resource Persons is about to complete.

8. Paddy Procurement

Since 2009-10, PACS have been playing a crucial role in implementation of paddy procurement operation. During 2022-23, 2548 no. of PACS out of 2708 PACS were involved in paddy procurement operation in KMS 2022-23 and procured 79.19 lakh MT of paddy, and Rs.16155.74 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 19.89 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 computerize 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 which includes 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.
- 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).
- 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 ATM Debit Cards and facilities like POS, E-Commerce, IMPS ( Immediate Payment Services), AEPS and E-KYC Transaction.
- Along with CTS Clearing System, OSCB has become a direct member of National Automated Clearing House (NACH) and all the 17 DCCBs are on boarded as the sub-members of OSCB for DBT based transaction.
- OSCB was a direct member of RTGS since 2012, 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 and DCCBs.
- OSCB has installed 14 Numbers of ATMS in its Branches. Similarly all the 17 DCCBs have installed 120 numbers of ATMs at their Branch Level. OSCB and DCCB 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 and DCCBs.
- In addition to personalized RUPAY debit cards, for quick and instant delivery of Rupay Debit Cards OSCB and DCCBs has introduced Insta-Card facility in all its branches.
- In order to provide banking facilities to the tribal people at un-banked-remote areas in 16 Districts across the State, 20 numbers of Mobile ATMs have

been provide to 11 DCCBs operating in these districts. During 10.05.2019 to 05.06.2019 thirteen Mobile ATMs have been deployed in FANI affected areas of Puri district. 30,439 withdrawals by customers of various banks have been done and a sum of Rs.12,34,92,100/- have been withdrawn.

- Direct Benefit Transfer (DBT) interface has been provided in the CBS for transfer of funds directly to the farmers account in DCCB Branches for Paddy Procurement, Millet Procurement and Seed Subsidy. The interface is successfully being used by various Government agencies since 2016.
- OSCB is working with NPCI, Switch Vendor by becoming a direct AUA-KUA (AADHAR User Agency) of UIDAI for introduction of e-KYC facility in CBS as well as validation and storage of AADHAR Numbers.
- 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 575 VSATs have been installed. Data migration to CBS has been done in 2410 PACS.

- 3000 Micro ATMs have been procured and out of that 2435 Micro ATMs have been deployed in 2435 PACSs for ONUS and OFFUS Transaction.
- OSCB has completed the VA/PT (Venerablility Assessment and Penetration Testing) audit and IS (Information System) & IT (Information Techonology) audit of IT infrastructure as per RBI guidelines of OSCB by cert-in empanelled vendors. OSCB has also completed the Cyber Security Audit by a Govt. of Odisha empanelled firm

## Section II

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# *Audit Certificate and Annual Financial Statements*

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**ANIL MIHIR & ASSOCIATES**  
C h a r t e r e d   A c c o u n t a n t s

**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 end of 31<sup>st</sup> March 2022, which comprise (a) the Balance Sheet as at March 31, 2022, (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 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 and the rules made there under, (as applicable) in the manner so required and in conformity with the accounting principles generally accepted in India so far as applicable to the Bank, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India subject to :

- a) The share capital of the Bank is not represented by multiples of Rs.1000 & Rs.100, because it has fractional amount in paid up share capital that does not conform to the face value of issued share capital.
- b) The CBS implementation process sponsored by Government of Odisha and NABARD has been over. The amount of grant is parked in CWIP Rs.117.84 Cr. as on 31.03.2022 (previous Year Rs.117.79 Cr.). This should have been suitably capitalized and recognized as assets among the targeted beneficiaries and depreciated as per the Bank's policy.

3. **Basis for opinion**

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



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



### ANIL MIHIR & ASSOCIATES, Chartered Accountants

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

#### 4. Management's Responsibility for the Standalone Financial Statements

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

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

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

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

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

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

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





### ANIL MIHIR & ASSOCIATES, Chartered Accountants

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

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

#### 6. Report on Other Legal and Regulatory Requirements

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

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



**ANIL MIHIR & ASSOCIATES, Chartered Accountants**

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: 27.06.2022  
Place: Bhubaneswar

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

  
CA Bipina Bihari Padhy  
Partner  
Membership No. 051513  
UDIN :- 22051513ALSVQI9761



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**The Odisha State Coop. Bank Limited, Bhubaneswar**  
**Profit & Loss Account for the year ending 31.03.2022**

Amount (Rs.) Previous Year	GL	Particulars EXPENDITURE	Amount (Rs.)	Amount (Rs.)
		<b>1. Interest paid on Deposits &amp; Borrowings</b>		
3,59,35,07,395.00	401	a. Interest paid on borrowings	3,44,03,54,974.97	
5,85,01,88,818.92	402	b. Interest paid on deposits	5,66,58,60,416.93	
<b>9,44,36,96,213.92</b>				<b>9,10,62,16,391.90</b>
45,62,45,110.10		<b>2. Salary &amp; Allowances</b> (Details in Schedule '1')	44,01,61,582.72	<b>44,01,61,582.72</b>
		<b>3. Director &amp; Local Committee members fees and allowances</b>		
9,75,599.00	421	Directors & Local Committee member fees & all.	0.00	<b>0.00</b>
4,60,51,634.05		<b>4. Rent, Taxes, Insurance &amp; Lighting etc.</b> (Details in Schedule '2')	6,40,70,974.68	<b>6,40,70,974.68</b>
26,97,782.00	431	<b>5. Law Charges, Legal Expenses</b>	36,97,607.47	<b>36,97,607.47</b>
		<b>6. Postage, Telegram &amp; Telephone Charges</b>		
3,23,913.60	435	a. Postage & Telegram	2,51,622.00	
5,16,31,944.88	436	b. Telephone rent & charges	2,72,72,176.39	
<b>5,19,55,858.48</b>				<b>2,75,23,798.39</b>
7,49,409.00	440	<b>7. Audit Fees</b>	7,19,059.00	<b>7,19,059.00</b>
		<b>8. Depreciation &amp; Repair to Property</b>		
18,62,32,241.14	441	a. Repair & Maintenance	10,70,81,703.34	
2,40,95,626.61	442	b. Depreciation	3,01,51,551.28	
<b>21,03,27,867.75</b>				<b>13,72,33,254.62</b>
	450	<b>9. Loss for sale of or dealing with non-banking assets</b>		
40,66,145.79		<b>10. Stationary, Printing &amp; Advertisement</b> (Details in Sch. 3)	49,82,153.47	<b>49,82,153.47</b>



6,82,99,493.57	11. Other Expenditures (Details in Sch. 4 (A))	11,87,27,187.01	11,87,27,187.01
<b>10,28,60,66,113.66</b>			<b>9,90,33,31,009.26</b>
1,07,12,73,125.12	12. Profit for the year	1,89,50,57,413.24	1,89,50,57,413.24
0.00	13. Add :- Prior period income	0.00	0.00
1,07,12,73,125.12	14. Profit before Tax	1,89,50,57,413.24	1,89,50,57,413.24
38,63,21,221.47	427 15. Provision for Taxation (Sch. 4(B))	46,37,39,166.48	46,37,39,166.48
68,49,51,903.65	16. Profit after Tax	1,43,13,18,246.76	1,43,13,18,246.76
0.00	17. Add :- Brought forward profit	0.00	0.00
	427 18. Less :- Short provision for Income Tax in previous year	0.00	0.00
68,49,51,903.65	19. Profit transfer to Balance Sheet for appropriation	1,43,13,18,246.76	1,43,13,18,246.76
<b>11,35,63,38,238.78</b>			<b>11,79,83,88,422.50</b>





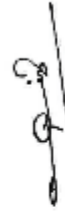
## Income

Amount (Rs.) Previous Year	Particulars	Amount (Rs.)	Amount (Rs.)
11,23,26,20,598.58	1. Interest & Discount (Details in Sch. '5')	11,68,73,13,014.04	11,68,73,13,014.04
2,56,95,602.12	303 2. Commission, Exchange & Brokerage	44,00,073.51	44,00,073.51
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
9,80,22,038.08	5. Other Receipts (Details in Sch '6')	10,66,75,334.95	10,66,75,334.95
11,35,63,38,238.78			11,79,83,88,422.50



(A. N. Patro)

General Manager I/C (FAID)



(G. Satpathy, IAS (R))

Managing Director



(Sanjeev Kumar-Chadha, IFS)

Administrator

for Anil Mihir &amp; Associates

Chartered Accountants

Firm Regd. No.- 303038E



Partner

Membership No. 051513



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Place: Bhubaneswar

Date: 27.06.2022

**The Odisha State Coop. Bank Limited, Bhubaneswar**  
Balance Sheet as on 31.03.2022  
**Capital & Liabilities**

Amount (Rs.) Previous Year	GL	Particulars	Amount (Rs.)	Amount (Rs.)
		<b>1. Share Capital</b>		
		i. Authorised Capital		
		(Rs.800 Crores ) 79,00,000 shares of		
		Rs.1000/-each and 10,00,000 Nominal Shares @ Rs.100/- each.		
		ii. Amount Called and Paid Up		
5,41,19,43,174.00	201	a. Co-op. Institution	5,89,63,90,174.00	
1,49,23,44,000.00	202	b. State Govt.	1,72,23,44,000.00	
2,800.00	203	c. Other Institutions	2,800.00	
58,07,800.00	204	d. Individuals	56,10,600.00	
1,69,24,484.00	205	e. Nominal Share	1,52,03,750.00	
<b>6,92,68,22,258.00</b>				<b>7,63,96,61,324.00</b>
		<b>2. Reserve Fund &amp; Other Reserves</b>		
		i. Statutory Reserve Fund		
1,32,50,68,932.16	206	Statutory Reserve -	1,81,00,78,610.13	
8,67,95,061.00		ii. Recaptialization Assistance- OSCB Share	8,67,95,061.00	
1,11,06,29,448.91	207	iii. Agrl.Credit Stabilisation Fund	1,26,85,84,126.85	
19,35,18,788.08	208	iv. Building Fund	39,35,18,788.08	
1,73,05,568.75	209	v. Dividend Equalisation Fund	1,73,05,568.75	
1,97,67,698.51	210	vi. Bad Debt Reserve Fund	0.00	
75,63,99,426.00	211	vii. Investment reserve	75,63,99,426.00	
		Investment Fluctuation Reserve		
5,407.72	212	viii. Special Bad Debt Reserve Fund including Risk Fund	5,407.72	
		ix. Other Funds		
17,80,500.00	213	a. Charitable Fund/ Common Good Fund	1,17,80,500.00	
1,41,79,961.62	214	b. Development Fund (Staff)	1,41,79,961.62	
99,18,966.86	215	c. Cooperative Development Fund & Technology Upgradation Fund	1,01,18,666.86	
		d. Coop. Education Fund		
2,14,182.60	218	e. Staff Welfare Fund	4,14,182.60	
99,20,375.44		f. Contribution to PACS Administrative fund	99,20,375.44	
<b>3,54,55,24,320.85</b>				<b>4,37,91,00,877.05</b>
		<b>3. Principal Subsidiary and State Partnership Fund</b>		
0.00			0.00	





4. Deposits & Other a/c			
I. Fixed Deposits			
	a. Individual & others ( Sch- 7 )	23,96,49,76,066.16	24,52,09,96,360.16
	b. Central Co-op. Banks( Sch- 8 )	62,80,62,89,568.00	65,98,23,00,333.00
	c. Primary Co-op. Banks ( Sch-9 )	1,11,31,98,609.07	53,97,43,097.00
	d. Other Co-op. Institutions ( Sch- 10 )	2,32,55,55,080.03	2,60,87,80,174.03
		<b>89,91,00,19,325.26</b>	<b>93,65,18,09,964.19</b>
II. Saving Bank Deposit			
	a. Individuals	1,66,14,64,372.32	1,68,67,10,845.74
	b. Central Co-op. Banks	7,414.35	8,315.35
	c. Primary Co-op. Banks	4,77,59,857.72	6,26,22,686.72
	d. Other Co-op. Institutions	5,34,45,119.25	12,60,40,388.56
		<b>1,76,26,76,763.64</b>	<b>1,87,56,62,236.37</b>
III. Current Deposits			
	a. Individuals	5,91,42,915.13	7,65,84,174.03
	b. Central Co-op. Banks	5,63,84,61,851.86	7,67,90,99,027.59
	c. Primary Co-op. Banks	6,64,90,217.85	4,90,25,956.39
	d. Other Co-op. Institutions	23,16,44,973.51	22,10,81,683.86
	e. Matured Fixed Deposits	0.00	0.00
		<b>5,99,59,40,068.15</b>	<b>8,02,57,90,841.66</b>
	<b>Total of Deposits and other Accounts</b>	<b>97,56,86,36,147.05</b>	<b>1,03,55,31,83,042.22</b>
5. Borrowings			
I. Form RBI/NABARD			
	a. Short term loans ( Sch-11 )	84,00,00,000.00	86,18,85,00,000.00
	b. Medium Term Loans ( Sch- 12 )	2,44,43,40,966.00	0.00
	c. Long Term Loans ( Sch. 13 )	10,37,35,000.00	1,66,14,81,156.00
	d. CC (Others) from NABARD	280	
	<b>Total of RBI / NABARD</b>	<b>86,54,80,75,966.00</b>	<b>87,84,99,81,156.00</b>
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
		<b>47,07,964.00</b>	<b>47,07,964.00</b>
III. From Other Institutions			
	a. Loan from Other Institutions	0.00	0.00
	<b>Total of Borrowings</b>	<b>86,55,27,83,930.00</b>	<b>87,85,46,89,120.00</b>
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	2,55,316.36
7. Adjusting Head			
	a. Branch Adjustment	289	0.00



33,00,35,245.04	243	8. Over Due Interest Reserve	33,00,35,245.04	33,00,35,245.04
<b>9. Interest Payable</b>				
3,76,61,572.00	281	a. Interest payable on Borrowing	3,19,99,721.97	
2,86,93,09,796.34	282	b. Interest payable on Deposit	3,04,62,09,263.34	
2,70,69,71,368.34				3,07,82,08,985.31
<b>10. Other Liabilities</b>				
2,52,234.50	283	a. Unclaimed dividend & Dividend payable	2,52,234.50	
2,17,99,533.72	284	b. Payorder (Scheduled - 15(A))	93,18,036.54	
1,38,877.00	285	c. Share Application	1,38,794.00	
39,20,79,627.25	286	d. Provision for Income tax	46,94,97,572.26	
26,80,98,288.05	287	e. Suspense Payable	70,78,43,023.32	
1,39,28,072.39	288	f. Sundry Creditor	1,39,28,072.39	
0.00		g. Form Account	0.00	
2,53,931.88	290	h. Clearing Adjustment	76,490.89	
2,25,96,868.75	291	i. Outstanding Changes Payable	1,53,20,969.40	
2,04,61,252.68		j. D.D. Payable (Sch. 15)	2,04,61,252.59	
1,52,250.00	296	k. Audit fee payable	1,52,250.00	
1,35,24,022.21	280	l. NPA Interest Reserve	1,29,54,467.21	
8,87,489.00	297	m. TDS Payable	0.00	
21,24,789.58	184	n. RuPay Settlement Account	3,04,500.32	
0.00	165	o. JMPS Settlement	0.00	
3,08,14,820.00	216	p. Leave encashment/Gratuity Payable	2,05,90,631.00	
64.08	297	q. GST Payable	5,85,763.52	
1,20,000.75	286	r. POS settlement	8,52,942.60	
1,38,25,76,737.47	286	s. Provision for NPA	1,38,22,18,752.02	
27,94,76,428.44	286	l.Provision for other Assets	31,84,76,264.50	
43,83,44,584.58	286	u.Provision for Standard Assets	47,25,90,434.48	
50,91,03,495.00	286	v. Investment Depreciation Reserve	50,91,03,495.00	
1,17,73,25,780.75	219	w. Deferred Grant	1,17,73,25,780.75	
30,74,21,573.91	218	x. Capital reserve	29,83,47,434.89	
4,88,15,80,723.90				5,43,03,39,162.17
<b>11. Profit &amp; Loss</b>				
81,81,29,032.91		a. Profit as per last Balance Sheet	68,49,51,903.65	
68,49,51,903.65		b. Add profit for the year	1,43,13,18,246.78	
2,04,11,57,02,785.90		TOTAL		2,11,62,70,150.41
<b>OFF BALANCE SHEET ITEM</b>				
1,64,49,966.42	299	Acceptance, Endorsement & Other Obligation	1,92,40,440.78	1,92,40,440.78
2,04,13,21,52,754.32				2,14,40,08,73,763.34



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**The Odisha State Coop. Bank Limited, Bhubaneswar**  
Balance Sheet as on 31.03.2022  
Properties & Assets

Amount (Rs.)	Particulars	Amount (Rs.)	Amount (Rs.)
	<b>1. Cash</b>		
	in hand and with RBI/SBI/Other Banks (notified)		
4,79,62,83,892.62	Sch. 16 (A)	5,04,38,80,406.36	5,04,38,80,406.36
	<b>2. Balance with Other Banks</b>		
	a. Current Account with Other Banks Sch. 16(B)	28,06,13,897.01	
23,06,03,774.37	b. Fixed Deposit with Other Banks	0.00	29,06,13,897.01
0.00			
<b>23,06,03,774.37</b>			
	<b>3. Money at Call &amp; Short Notice</b>		
	a. ST Deposits with Approved Banks	30,60,27,91,328.00	
47,30,26,56,641.00	b. Other Institutions	33,15,99,430.00	
35,62,20,455.00	c. Money Call at Call and Short Notice	12,80,00,00,000.00	
6,08,04,05,853.00			43,73,43,90,758.00
<b>63,73,92,84,849.00</b>			
	<b>4. Investments</b>		
	a. Investment in Govt. Securities for AFS / HFT	13,66,57,78,748.00	
9,79,44,11,967.00	b. Investment in Central / State Govt. Securities	11,42,21,38,981.00	
10,45,85,19,164.00	c. Investment in Other Trustee Securities	0.00	
0.00	d. Share with Coop. Institutions	0.00	
	e. Share with Other Institutions	1,45,000.00	
1,45,000.00	f. Constituent SGL AVC	0.00	25,08,80,62,709.00
0.00			
<b>20,25,30,76,131.00</b>			
	<b>5. Advances</b>		
	<b>A. Short term loan, cash credit and overdraft</b>		
	i). of which secured against Govt. securities		
	and other approved securities.		
	ii). Other Tangible securities of the advances		
	due from Coop. Institutions ( Sch-17 (a))	1,17,11,28,92,293.40	
1,06,78,68,48,119.48	iii). Other Tangible securities of the advances		
	due from individuals ( Sch-17 (b))	30,32,26,039.45	1,17,41,81,18,332.85
28,11,46,301.57			
<b>1,07,06,78,94,421.05</b>			
	<b>B. Medium Term Loans</b>		
	i). of which secured against Govt. securities		
	and other approved securities.		
	ii). Other Tangible securities of the advances		
	due from Coop. Institutions ( Sch-18 (a))	13,73,48,08,355.22	
8,16,85,94,837.22			



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62,69,31,219.00	195	9. Advance Income Tax deposit	70,86,19,927.49
98,048.16	165	r. IMPS Settlement Account	3,45,416.89
1,00,33,03,953.39			1,05,00,96,637.51
<b>12. Non-Banking Assets Acquired in satisfaction of claims</b>			
<b>Non-Banking Assets Acquired in satisfaction of claims</b>			
<b>13. Profit &amp; Loss</b>			
<b>TOTAL</b>			<b>2,14,38,16,33,322.56</b>
<b>OFF BALANCESHEET ITEM</b>			
1,64,49,968.42	199	Constituent's Liabilities, Acceptance, Endorsement & Other Oblig.	1,92,40,440.78
2,04,13,21,52,754.32			2,14,40,08,73,763.34

*(Signature)*  
 (A. N. Patro)  
 General Manager I/C (FAID)

*(Signature)*  
 (G. Satpathy- IAS (R))  
 Managing Director

*(Signature)*  
 (Sanjeev Kumar Chaudhary, IFS)  
 Administrator

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

Place: Bhubaneswar  
 Date: 27.06.2022

*(Signature)*  
 CA Bipina Bihari Padhy  
 Partner  
 Membership No. 051513





**C. K. Prusty & Associates**  
Chartered Accountants

### Independent Auditor's Report

To,  
The Members of  
Odisha State Cooperative Bank Limited,  
Bhubaneswar

#### Report on the Financial Statements

##### Qualified Opinion

We have audited the accompanying financial statements of Odisha State Co-operative Bank Limited ('the Bank') as at 31<sup>st</sup> March 2023, which comprise the Balance Sheet as at 31<sup>st</sup> March 2023, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 12 branches audited by us along with the returns of 2 unaudited branches have been incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the aforesaid financial statements give the information required by together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies), the Odisha Cooperative Societies Act, 1962, the Odisha Co-operative Societies Rules, 1965 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Odisha in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Company as at March 31st, 2023 and its profit and its cash flows for the year ended on that date.

##### Basis for Qualified Opinion

- As per the clause (6) of Bye-law read with the amendment approved by RCS, Odisha, vide letter No.XLX-III-6/98(Pt)/22064 Legal-4(A) dated 07.12.2020, the Authorized Share Capital of the Bank is Rs.800,00,00,000/-(Rupees Eight Hundred Crores) however the bank has contravened the bye law and issued the share capital to an amount of Rs. 8,16,78,26,624.00, which is more than the approved authorised capital of Rs. Rs.800,00,00,000.
- The CBS implementation process sponsored by Government of Odisha and NABARD has been over. The amount of grant is parked in CWIP Rs.117.84 Cr. As on 31.03.2023 (previous Year Rs.117.79 Cr.). This should have been suitably capitalized and recognized as assets among the targeted beneficiaries and depreciated as per the Bank's policy.

10, Rajarani Colony, Tankapani Road, Bhubaneswar-751014  
Telefax:0674-2433184/9437044882/9937044882  
Email: prustyck@gmail.com





We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulation Act, 1949 (as applicable to cooperative societies), the Odisha Cooperative Societies Act, 1962, the Odisha Co-operative Societies Rules, 1965 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Odisha and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

#### **Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Odisha, the Odisha Co-operative Societies Act, 1962, and the Odisha Co-operative Societies Rules, 1965 (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

#### **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 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.



An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

#### **Other Matter**

We did not audit the financial statements/information of two number branches (Sambalpur and Rourkela) included in the financial statements of the bank. These unaudited branches accounted for 0.59 percent of advances, 5.83 percent of deposits, 0.34 percent of interest income and 3.28 percent of interest expenses. We have considered only the Concurrent audit report of the afforsaid two branched while preparing the LFAR.

Our opinion is not modified in respect of this matter.

#### **Report on Other Legal & 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 and provisions of the Odisha Co-operative Societies Act, 1962 and Odisha Cooperative Societies Rules, 1965.

We report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;



- 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) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
- e) 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.

**Place of Signature:** Bhubaneswar

**Date:** 19/06/2023

**For C K Prusty & Associates**

**Chartered Accountants**  
FRN 328220E

**CA C K Prusty, Partner**  
(Membership Number 057318)

(UDIN-23057318BGXQAM9274 )



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**Form A**  
Form of Balance Sheet

**Balance Sheet of The Odisha State Cooperative Bank Ltd.**  
Balance as on 31st March 2023

	Schedule	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
(000's omitted)			
<b>Capital and Liabilities</b>			
Capital	1	81,67,827	76,39,551
Reserves and Surplus	2	86,90,679	64,95,371
Deposits	3	11,16,48,429	10,35,53,183
Borrowings	4	11,29,77,313	8,78,54,689
Other liabilities and provisions	5	90,16,237	88,38,839
<b>Total</b>		<b>25,05,00,485</b>	<b>21,43,81,633</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	6	88,47,765	49,79,359
Balance with banks and money at call and shortnotice	7	7,06,20,077	4,37,57,927
Investments	8	2,40,22,087	2,54,19,662
Advances	9	14,23,19,628	13,64,74,214
Fixed Assets	10	1,37,265	1,30,124
Other Assets	11	45,53,662	36,20,347
<b>Total</b>		<b>25,05,00,485</b>	<b>21,43,81,633</b>
Contingent liabilities		19,483	19,240
Bills for collection			

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

*(Signature)*  
Managing Director  
(U. C. Mahi, IAS)

*(Signature)*  
Director  
(Jayashree Garnaik)

*(Signature)*  
President  
(T. Prasad Rao Dora)

for C K Prusty & associates  
Chartered Accountants  
F Regd-No- 32320E  
Bhubaneswar  
CA Chandrakanta Prusty  
Partner  
Membership No.057318

Place: Bhubaneswar  
Date: 14.06.2023



## Annexure I

**Form B**  
**Form of Profit and Loss Account for the year ended on 31st March 2023**

(000's omitted)

	Schedule	Year ended on 31-3-2023 (Current year)	Year ended on 31-3-2022 (Previous year)
<b>I. Income</b>			
Interest earned	13	1,44,93,113	1,16,87,313
Other income	14	3,48,302	1,11,075
<b>Total</b>		<b>1,48,41,415</b>	<b>1,17,98,388</b>
<b>II. Expenditure</b>			
Interest expended	15	1,04,07,217	91,06,215
Operating expenses	16	12,09,786	7,44,016
Provisions and contingencies	17	2,55,078	53,100
<b>Total</b>		<b>1,18,72,080</b>	<b>99,03,331</b>
<b>III. Profit/Loss</b>			
Income Tax Provision		29,69,335	18,95,057
Income Tax Provision		6,77,956	4,63,739
Net profit/loss(-) for the year		22,91,379	14,31,318
Profit/loss(-) brought forward		14,31,318	6,84,952
<b>Total</b>		<b>37,22,697</b>	<b>21,16,270</b>
<b>IV. Appropriations</b>			
Transfer to statutory reserves		2,74,449	4,85,009
Transfer to other reserves		2,73,554	3,33,120
Transfer to Government/ proposed dividend		1,36,949	0
Balance carried over to balance sheet		14,31,318	6,84,952

*(Signature)*  
 G.M. (FAID)

*(Signature)*  
 (U. C. Mishra, IAS)  
 Managing Director

*(Signature)*  
 (Jayashree Garmalk)  
 Director

*(Signature)*  
 (Ambika P. Das)  
 Director

*(Signature)*  
 (T. Prasad Rao Dora)  
 President

for C K Prusty & associates  
 Chartered Accountants  
 F Regd. No. 323220E



Place: Bhubaneswar  
 Date: 14.06.2023





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## *Progress of OSCB*

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## Progress of the Odisha State Cooperative Bank over 74 years at a glance

(R 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%	6.0%	6.0%	6.0%	6.0%

	60-61	61-62	62-63	63-64	64-65	65-66	66-67	67-68	68-69	69-70	70-71
01. Share Capital	23.21	27.13	37.88	46.44	50.19	54.45	59.41	71.02	75.24	79.24	79.63
02. Reserves	11.47	14.09	15.41	17.91	21.87	27.05	79.15	51.85	82.71	121.95	145.66
03. Owned Fund	34.68	41.22	53.29	64.35	72.06	82.50	98.56	122.87	157.95	201.19	225.29
04. Deposits	164.45	166.60	209.46	217.25	210.07	282.56	255.50	282.34	358.43	322.92	341.29
05. Borrowings	130.23	186.37	284.63	366.52	473.67	521.59	538.34	568.71	460.06	504.53	183.46
06. Investments	60.15	38.76	77.11	82.24	92.18	114.65	126.35	139.76	179.58	212.39	230.08
07. Advances	244.28	313.20	425.43	531.84	584.32	700.67	714.77	807.18	768.05	692.73	509.37
08. Cost of Management	0.88	0.96	1.04	1.20	1.46	1.69	1.92	2.26	2.48	2.84	3.17
09. Working Capital	340.71	404.02	562.09	681.07	793.79	920.45	908.69	989.28	996.18	948.72	770.21
10. Net Profit(+) Loss(-)	+3.93	+4.02	+5.74	+7.27	+8.31	+8.89	+9.01	+9.00	+9.98	+9.98	+10.60
11. Dividend Declared	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

	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	6.0%	3.0%	2.0%	NIL	3.0%	5.0%	5.0%	6.0%	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	27712.00
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%	5.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.5%	3.0%	3.5%	3.0%

	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	+118.05	+280.62	+396.93	+525.73	+649.24	+749.53	+1037.05	+1347.51
11. Dividend Declared	3.0%	3.0%	5.0%	5.0%	9.0%	9.0%	9.0%	10.0%	10.0%	10.0%	6.0%

	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
01. Share Capital	5168.62	6437.98	6976.86	7137.58	7343.12	7441.31	7524.86	17067.22	20675.58	25962.38	34473.26
02. Reserves	16749.31	18492.47	20173.87	21530.16	22245.24	23449.87	24626.74	26986.74	30216.68	35183.00	37393.97
03. Owned Fund	21917.93	24930.45	27150.73	28667.74	29588.36	30891.18	32151.60	44053.96	50892.26	61145.38	71867.23
04. Deposits	107850.94	121315.98	129586.23	156626.80	231022.01	338500.49	345538.53	395428.07	513187.68	599212.78	652929.34
05. Borrowings	69151.18	95434.17	125141.37	166593.25	172273.10	223586.54	278197.03	340315.60	323090.32	417743.82	486753.17
06. Investments	68195.11	71145.28	78598.88	143234.01	229130.36	329365.82	333002.88	388943.51	432881.36	481647.54	477693.60
07. Advances	127898.44	168220.52	193761.22	200637.75	198127.78	248885.38	313203.42	379278.91	449831.46	590754.81	727912.09
08. Cost of Management	1440.12	1654.98	1679.00	2678.43	1864.72	2292.83	2698.86	3295.17	2873.57	4706.37	4921.47
09. Working Capital	214139.32	257252.88	294548.09	368567.35	454803.00	622117.45	688198.92	812977.84	927796.61	1139259.83	1279900.47
10. Net Profit(+) Loss(-)	+1744.43	+1969.39	+916.03	+972.32	+969.10	+1034.37	+1075.35	+1101.84	+1264.33	+1405.28	+1560.98
11. Dividend Declared	7.0%	7.0%	2.75%	4.5%	2.7%	2.8%	2.95%	2.95%	1.37%	1.24%	1.10%

	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
01. Share Capital	37615.61	43543.87	50712.57	53177.01	60804.22	69268.22	76395.51	81678.27
02. Reserves	43791.22	46687.17	65133.68	66056.13	69026.76	55393.75	43791.01	49679.82
03. Owned Fund	81406.83	90231.04	115846.25	119233.14	129830.98	124661.97	120186.52	131358.09
04. Deposits	667579.27	752791.93	811674.79	769172.99	872384.16	976686.36	1035531.83	1116484.29
05. Borrowings	475639.29	760338.77	655662.70	775317.50	790978.79	865527.84	878546.89	1129773.13
06. Investments	420540.35	683634.22	553660.08	586394.18	659988.78	739923.61	684907.09	945250.18
07. Advances	799198.34	883381.44	1001098.53	1042299.67	1128317.64	1210524.81	1364742.14	1423196.28
08. Cost of Management	5176.19	7648.76	8225.37	6347.33	7421.31	8014.88	7126.10	11718.39
09. Working Capital	1295528.65	1652820.89	1624575.11	1714883.35	1855456.97	2041154.35	2132040.52	2493229.03
10. Net Profit(+) Loss(-)	+1665.93	+1769.82	+1984.08	+9280.72	+8181.29	+6849.52	+14313.18	+22913.79
11. Dividend Declared	0.96%	0.7%	0.88%	3.61%	Not Declared	2.16%	4.01%	5.89%

## Section IV

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

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## PURPOSE WISE LOAN OUTSTANDING OF BRANCHES AS ON THE MONTH OF MARCH, 2022

(₹ in Lakh)

Sl	Name of the Branch	Cash Credit		MTNFS		MTNA		HBL		Gold Loan		Coop. Instn.		LTNA		OD		LAD		LPOS		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
	1 Main	404	433.58	253	271.01	128	55.37	327	251.69	7	3.58	13	77966.91	178	493.45	87	214.64	66	94.52	18	3.30	1481	79788.05
	2 Saheednagar	98	57.07	44	23.17	102	23.72	32	13.86	0	0.00	0	0.00	41	56.21	2	12.16	28	61.99	0	0.00	347	248.18
	3 Cuttack	116	263.01	109	49.17	39	10.96	224	333.69	4	1.52	0	0.00	329	1090.16	0	0.00	23	31.27	2	3.28	846	1783.06
	4 C.S. Pur	162	429.29	125	51.75	126	129.14	151	207.21	11	9.40	0	0.00	42	138.49	2	3.49	32	33.85	12	12.75	663	1015.37
	5 Paradeep	115	57.45	118	68.16	39	50.53	23	39.89	82	47.98	1	0.00	9	12.38	0	0.00	46	72.26	5	10.84	438	359.49
	6 Sambalpur	7	3.52	56	11.61	10	4.10	123	191.69	0	0.00	0	0.00	45	81.89	0	0.00	12	17.64	0	0.00	253	310.45
	7 Berhampur	37	23.93	156	40.53	9	2.61	257	434.97	0	0.00	0	0.00	40	96.65	0	0.00	18	31.17	0	0.00	517	629.86
	8 Angul	93	82.00	196	96.98	103	68.41	300	402.34	3	2.41	26	575.15	74	94.47	0	0.00	24	15.15	3	0.38	822	1337.29
	9 Cuttack Road	21	52.64	46	9.96	14	17.74	90	60.02	2	0.76	0	0.00	94	44.91	0	0.00	25	53.79	0	0.00	292	239.82
	10 Sailashree Vihar	16	17.76	21	19.65	41	15.41	9	20.11	7	1.21	0	0.00	16	15.00	0	0.00	28	41.53	0	0.00	138	130.67
	11 Link Road	64	141.16	21	26.09	86	171.13	112	253.53	5	2.26	0	0.00	227	372.40	0	0.00	12	14.85	1	0.10	528	981.52
	12 Ashok Nagar	61	39.14	47	12.36	39	37.70	108	57.13	1	0.09	3	179.51	85	449.46	0	0.00	14	27.49	0	0.00	358	802.88
	13 Kalinga Hospital Campus	9	336.64	25	3.50	13	15.97	51	45.54	1	0.13	0	0.00	20	20.62	0	0.00	31	204.01	0	0.00	150	626.41
	14 Rourkela	284	144.28	20	6.21	200	288.31	556	983.90	1	0.51	0	0.00	284	503.81	0	0.00	12	11.86	3	5.08	1360	1943.96
	Total	1487	2081.47	1237	690.15	949	891.10	2363	3295.57	124	69.85	43	78721.57	1484	3469.90	91	230.29	371	711.38	44	35.73	8193	90197.01

## PURPOSE WISE LOAN OUTSTANDING OF BRANCHES AS ON THE MONTH OF MARCH, 2023

(₹ in Lakh)

Sl	Name of the Branch	Cash Credit		MTNFS		MTNA		HBL		Gold Loan		Coop. Instn.		LTNA		OD		LAD		LPOS		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
	1 Main	400	427.88	245	258.26	129	55.92	304	242.32	10	7.18	5	285.46	167	544.46	101	259.32	77	4364.33	22	28.75	1460	6473.88
	2 Saheednagar	96	56.35	45	23.86	103	32.92	26	13.29	3	2.06	0	0.00	11	43.22	2	12.16	24	51.43	1	2.03	311	237.32
	3 Cuttack	112	249.44	105	51.36	39	10.96	203	346.93	9	10.26	5	261.10	306	1072.35	0	0.00	23	15.84	1	3.09	803	2021.33
	4 C.S. Pur	161	439.44	127	100.52	144	143.06	145	203.50	29	23.71	0	0.00	39	133.02	2	3.49	35	55.38	12	11.77	694	1113.89
	5 Paradeep	114	57.85	111	64.62	41	53.24	22	36.75	124	80.75	0	0.00	9	25.29	0	0.00	47	81.86	5	20.67	473	421.03
	6 Sambalpur	7	3.52	54	10.47	11	7.25	115	177.15	2	1.41	0	0.00	40	81.04	0	0.00	13	6309.07	0	0.00	242	6589.91
	7 Berhampur	36	22.08	154	36.77	11	2.98	242	417.56	3	1.52	0	0.00	26	131.96	0	0.00	16	3070.59	1	0.14	489	3683.60
	8 Angul	92	79.12	193	89.97	95	65.52	266	387.44	7	7.36	26	575.15	67	90.07	0	0.00	23	54.32	6	6.32	775	1355.27
	9 Cuttack Road	20	41.61	46	9.36	15	16.64	82	57.52	0	0.00	0	0.00	85	60.25	0	0.00	20	62.54	1	1.42	269	249.34
	10 Sailashree Vihar	15	17.44	21	19.69	41	15.53	9	20.10	18	12.17	0	0.00	7	8.04	0	0.00	18	20.91	0	0.00	129	113.88
	11 Link Road	62	129.28	21	17.70	80	156.04	96	220.16	2	2.03	2	24.38	200	359.70	0	0.00	17	1987.15	0	0.00	480	2896.44
	12 Ashok Nagar	60	41.72	46	12.38	36	36.57	88	42.90	2	1.12	2	94.49	49	427.28	0	0.00	22	41.59	1	0.23	306	698.28
	13 Kalinga Hospital Campus	10	356.60	32	8.94	14	20.92	43	38.67	13	9.31	0	0.00	22	65.06	0	0.00	27	86.91	0	0.00	161	586.41
	14 Rourkela	279	140.06	21	8.90	192	280.87	532	954.54	4	1.33	0	0.00	271	486.50	0	0.00	9	9.54	5	6.22	1313	1887.96
	Total	1464	2062.39	1221	712.80	951	898.42	2173	3158.83	226	160.21	40	1240.58	1299	3528.24	105	274.97	371	16211.46	55	80.64	7905	28328.54

## DATA

(₹ in Lakh)

Sl no.	Name of CCB	Limit sanction by NABARD during 2022-23				Maximum limit availed from NABARD during 2022-23				% of Utilisation			
		SAO	DTP	OPP	Total	SAO	DTP	OPP	Total	SAO	DTP	OPP	Total
1	Angul					36300.00				36300.00			
2	Aska					19750.00				19750.00			
3	Balasore					64000.00	900.00			64900.00			
4	Banki					20900.00				20900.00			
5	Berhampur					17250.00	600.00			17850.00			
6	Bhawaniapatna					17111.00	3350.00			20461.00			
7	Bolangir					48649.00				48649.00			
8	Boudh					11050.00	5030.00			16080.00			
9	Cuttack					128200.00				128200.00			
10	Keonjhar					5750.00	13700.00			19450.00			
11	Khurda					34300.00		300.00		34600.00			
12	Koraput						34700.00			34700.00			
13	Mayurbhanj						23800.00			23800.00			
14	Nayagarh					15890.00				15890.00			
15	Sambalpur					89850.00	9800.00			99650.00			
16	Sundargarh						52820.00			52820.00			
17	Puri-Nimapara					16000.00				16000.00			
	Total	525000.00	144700.00	300.00	670000.00	525000.00	144700.00	300.00	670000.00	670000.00	100%	100%	100%

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

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

## DISBURSEMENT OF CROP LOAN DURING Khariff 2022 SEASON UPTO 30.09.2022

Sl.	Name of the CCB	Total No. of PACS	Credit limit sanctioned				Amount disbursed upto 30.09.2022					Last year position (30.09.2021)		
			Members	Cash	Kind	Total	Target	Member	Cash	Kind	Total	% of achie.	No.	Amt.
1	2	3				4	9	10	11	12	13	14	15	16
1	Angul	183	207432	44455.41	20167.31	64622.72	52000.00	137388	35857.20	13756.61	49613.81	95	146181	51526.73
2	Aska	192	75377	22006.18	11372.94	33379.12	28000.00	69348	19018.38	8126.65	27145.03	97	71074	27147.52
3	Balasore	251	256407	80012.21	36382.17	116394.38	90000.00	203555	61423.14	20121.18	81544.32	91	223142	87840.34
4	Banki	98	63430	28437.65	18181.45	46619.10	33000.00	41955	21388.95	10372.29	31761.24	96	40960	32349.73
5	Berhampur	257	48612	33226.57	14239.96	47466.53	25000.00	63188	16847.59	7220.40	24067.99	96	65934	23673.49
6	Bhawanipatna	103	49800	24318.15	9821.45	34139.60	27500.00	52351	22854.33	6665.36	29519.69	107	49829	27153.10
7	Bolangir	224	74949	63696.54	26287.32	89983.86	63000.00	70167	53525.30	15724.29	69249.59	110	71486	61900.07
8	Boudh	66	71474	29229.71	8455.07	37684.78	25000.00	48607	20582.57	1989.27	22571.84	90	51509	24424.12
9	Cuttack	468	495721	163580.00	68001.64	231581.64	155000.00	359349	141423.52	12462.07	153885.59	99	361663	149643.80
10	Keonjhar	44	114422	37259.64	981.73	38241.37	26000.00	80561	23906.88	629.91	24536.79	94	86799	24894.66
11	Khurda	142	102042	42343.67	20714.05	63057.72	44000.00	93653	35039.22	8614.71	43653.93	99	92415	43198.23
12	Koraput	55	98000	46575.57	27360.93	73936.50	50000.00	89667	36559.83	6058.34	42618.17	85	98374	49135.86
13	Mayurbhanj	52	101246	33898.74	5840.94	39739.68	30500.00	80425	24790.13	3994.80	28784.93	94	82696	29463.16
14	Nayagarh	157	29722	6043.18	4028.78	10071.96	27000.00	65151	15567.16	10378.11	25945.27	96	74171	26412.72
15	Sambalpur	164	210189	155788.98	29400.56	185189.55	140000.00	177368	110910.95	20931.16	131842.11	94	184167	133775.47
16	Sundargarh	44	121059	58853.84	23121.32	81975.16	64000.00	83278	48342.49	15985.51	64328.00	101	75319	56541.75
17	Puri-Nimapara	208	85600	14760.00	5740.00	20500.00	20000.00	84988	16333.97	3675.65	20009.62	100	85487	19559.24
	<b>Total</b>	<b>2708</b>	<b>2205482</b>	<b>884486.04</b>	<b>330097.63</b>	<b>1214583.67</b>	<b>900000.00</b>	<b>1800999</b>	<b>704371.61</b>	<b>166706.31</b>	<b>871077.92</b>	<b>97</b>	<b>1861206</b>	<b>868639.99</b>

## DISBURSEMENT OF CROP LOAN DURING Rabi 2022-23 SEASON UPTO 31.03.2023

(₹ in Lakh)

Sl.	Name of the CCB	Total No. of PACS	Credit limit sanctioned				Amount disbursed upto 31.03.2023				Last year position (31.03.2022)			
			Members	Cash	Kind	Total	Target	Member	Cash	Kind	Total	% of achie.	No.	Amt.
1	2	3	4	5	6.00	7	8	9	10	11	12	13	14	15
1	Angul	183	212579	44756.44	20100.13	64856.57	46000.00	132878	32303.49	15329.67	47633.16	104	132062	42546.70
2	Aska	192	73591	17564.51	15293.41	32857.92	24000.00	65685	17022.95	9356.78	26379.73	110	59253	21917.77
3	Balasore	251	247540	76852.56	37012.36	113864.92	70000.00	185645	54237.23	20379.43	74616.66	107	172604	67770.89
4	Banki	98	63519	27622.54	17660.32	45282.86	19000.00	28177	13811.96	6890.27	20702.23	109	26010	18868.97
5	Berhampur	257	47527	30172.884	12931.24	43104.12	22000.00	60662	15507.33	7758.43	23265.76	106	62090	20908.06
6	Bhawanipatha	103	73708	20825.49	10692.50	31517.99	20000.00	41012	18349.77	5672.50	24022.27	120	28398	15611.09
7	Bolangir	224	81450	76917.75	36038.27	112956.02	51000.00	57241	41035.91	15118.48	56154.39	110	47978	41171.22
8	Boudh	66	71345	29864.78	9575.61	39440.39	18000.00	40820	17548.16	875.30	18423.46	102	41480	17191.85
9	Cuttack	468	472648	154079.03	69929.37	224008.40	135000.00	334841	130262.56	15825.86	146088.42	108	330984	125212.45
10	Keonjhar	44	125995	41888.68	173.07	42061.75	25000.00	83618	25449.66	105.15	25554.81	102	76116	21857.62
11	Khurda	142	97264	34351.78	28650.46	63002.24	39500.00	89140	28481.24	12517.85	40999.09	104	87352	38281.36
12	Koraput	55	104550	45881.31	31691.69	77573.00	46000.00	99020	40966.00	7647.96	48613.96	106	84961	40248.47
13	Mayurbhanj	52	102585	33942.63937	7452.64	41395.28	28000.00	81281	24677.06	5078.47	29755.53	106	77513	27064.31
14	Nayagarh	157	36974	9448.428	6298.95	15747.38	22500.00	47536	12594.17	8396.11	20990.28	93	51245	21287.14
15	Sambalpur	164	206408	164400.4009	26137.31	190537.71	112000.00	152590	99651.53	15843.17	115494.70	103	142130	100494.69
16	Sundargarh	44	124387	61271.43	26479.27	87750.70	55000.00	73677	44771.38	14923.79	59695.17	109	64992	49094.16
17	Puri-Nimapara	208	85600	13320	5180.00	18500.00	17000.00	81882	15094.64	3795.24	18889.88	111	80749	17360.35
	<b>Total</b>	<b>2708</b>	<b>2227670</b>	<b>883160.65</b>	<b>361296.60</b>	<b>1244457.25</b>	<b>750000.00</b>	<b>1655705</b>	<b>631765.04</b>	<b>165514.46</b>	<b>797279.50</b>	<b>106</b>	<b>1565917</b>	<b>686887.10</b>



## Annexure - V

ADVANCE MADE BY DCCBs TO PACS FOR SMALL AND MARGINAL FARMERS DURING 2022-23  
(₹ in Lakh)

Sl.	Name of the CCB	Disbursed during Khariff -2022		Advanced in Rabi 2022-23		Total advanced in 2022-23		Out of which to SF/MF		% of SF/ MF to total Finance
		No.	Amount	No.	Amount	No.	Amt.	Amt.		
1	2	3	4	5	6	7	8	9	10	
1	Angul	137388	49613.81	132878	47633.16	270266	97246.97	97246.97	100.00	
2	Aska	69348	27145.03	65685	26379.73	135033	53524.76	53524.76	100.00	
3	Balasore	203555	81544.32	185645	74616.66	389200	156160.98	140998.65	90.29	
4	Banki	41955	31761.24	28177	20702.23	70132	52463.47	52463.47	100.00	
5	Berhampur	63188	24067.99	60662	23265.76	123850	47333.75	47333.75	100.00	
6	Bhawanipatna	52351	29519.69	41012	24022.27	93363	53541.96	39664.34	74.08	
7	Bolangir	70167	69249.59	57241	56154.39	127408	125403.98	78985.56	62.98	
8	Boudh	48607	22571.84	40820	18423.46	89427	40995.30	40995.30	100.00	
9	Cuttack	359349	153885.59	334841	146088.42	694190	299974.01	299250.52	99.76	
10	Keonjhar	80561	24536.79	83618	25554.81	164179	50091.60	50091.60	100.00	
11	Khurda	93653	43653.93	89140	40999.09	182793	84653.02	84453.50	99.76	
12	Koraput	89667	42618.17	99020	48613.96	188687	91232.13	68424.99	75.00	
13	Mayurbhanj	80425	28784.93	81281	29755.53	161706	58540.46	55688.05	95.13	
14	Nayagarh	65151	25945.27	47536	20990.28	112687	46935.55	46935.55	100.00	
15	Sambalpur	177368	131842.11	152590	115494.70	329958	247336.81	190216.35	76.91	
16	Sundargarh	83278	64328.00	73677	59695.17	156955	124023.17	102898.08	82.97	
17	Puri-Nimapara	84988	20009.62	81882	18889.88	166870	38899.50	38899.50	100.00	
	<b>Total</b>	<b>1800999</b>	<b>871077.92</b>	<b>1655705</b>	<b>797279.50</b>	<b>3456704</b>	<b>1668357.42</b>	<b>1488070.94</b>	<b>89.19</b>	





## Annexure - VIII(A)

## STATEMENT SHOWING FINANCES MADE UNDER SCHEMATIC FARM SECTOR DURING 2022-23

(₹ in Lakh)

Name of the Bank	Target for the year 2020-21	Minor Irrigation		Farm Mech.		Diary		Plant/Hort.		Fish		Poultry		Others		Total		% of achievement
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Angul	4000.00	0	0.00	0	0.00	2	6.00	0	0.00	0	0.00	5	17.50	2	5.00	7	23.50	1
Aska	2000.00	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
Balasore	19000.00	0	0.00	24	52.10	31	26.00	269	210.83	46	86.30	93	270.90	139	142.35	602	788.48	4
Banki	15000.00	0	0.00	7	16.40	18	29.21	6	20.00	3	4.46	5	17.50	0	0.00	39	87.57	6
Berhampur	3500.00	1	0.50	3	1.80	1	1.50	0	0.00	0	0.00	0	0.00	28	93.23	33	97.03	3
Bhawaniapatna	3500.00	0	0.00	0	0.00	0	0.00	0	0.00	1	4.34	0	0.00	0	0.00	1	4.34	0
Bolangir	7000.00	0	0.00	20	38.17	0	0.00	1	7.00	3	11.50	0	0.00	0	0.00	24	56.67	1
Boudh	3500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	7.00	15	36.60	16	43.60	1
Cuttack	12000.00	0	0.00	0	0.00	0	0.00	0	0.00	1	6.00	0	0.00	0	0.00	1	6.00	0
Keonjhar	4000.00	0	0.00	31	28.77	0	0.00	0	0.00	0	0.00	2	12.90	0	0.00	33	41.67	1
Khurda	4000.00	0	0.00	0	0.00	2	3.10	0	0.00	1	3.00	20	191.78	134	231.65	157	429.53	11
Koraput	9000.00	0	0.00	1	1.80	1	2.00	0	0.00	0	0.00	0	0.00	0	0.00	2	3.80	0
Mayurbhanj	3500.00	0	0.00	37	20.00	0	0.00	1	2.00	0	0.00	2	1.00	29	38.50	69	61.50	2
Nayagarh	2000.00	0	0.00	3	5.69	6	20.45	0	0.00	0	0.00	0	0.00	3	8.99	12	35.13	2
Sambalpur	12000.00	0	0.00	395	774.37	0	0.00	3	8.40	1	1.70	2	16.00	743	1819.48	1144	2619.95	22
Sundargarh	7500.00	1	2.00	822	1545.54	1	1.00	9	7.39	1	17.00	2	3.10	4192	6150.12	5028	7726.15	103
Puri-Nimapara	2000.00	0	0.00	0	0.00	1	1.30	1	0.60	0	0.00	1	2.50	63	178.85	66	183.25	9
<b>Total</b>	<b>100000.00</b>	<b>2</b>	<b>2.50</b>	<b>1343</b>	<b>2484.64</b>	<b>63</b>	<b>90.56</b>	<b>290</b>	<b>256.22</b>	<b>57</b>	<b>134.30</b>	<b>133</b>	<b>540.18</b>	<b>5348</b>	<b>8704.77</b>	<b>7236</b>	<b>12213.17</b>	<b>12</b>

## Annexure - VIII(B)

## STATEMENT SHOWING FINANCES UNDER SCHEMATIC NON-FARM SECTOR MARCH DURING 2022-23

(₹ in Lakh)

Name of the Bank	Target for the year 2022-23	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	6	1.50	1707	4293.05	2107	4294.55	286
Aska	1000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	35	52.10	71	52.10	5
Balasore	3500.00	0	0.00	168	83.80	0	0.00	30	54.90	706	431.44	109	70.20	11	640.34	18
Banki	500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	253	659.17	338	659.17	132
Berhampur	1000.00	111	51.46	0	0.00	0	0.00	13	12.70	0	0.00	297	323.15	356	387.31	39
Bhawaniapatna	500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
Bolangir	1000.00	0	0.00	0	0.00	85	35.15	0	0.00	0	0.00	182	306.40	212	341.55	34
Boudh	500.00	1	2.00	19	23.40	0	0.00	0	0.00	0	0.00	137	334.02	399	359.42	72
Cuttack	1500.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1326	3410.50	2717	3410.50	227
Keonjhar	1000.00	0	0.00	1389	737.42	0	0.00	0	0.00	0	0.00	969	2549.59	973	3287.01	329
Khurda	500.00	0	0.00	0	0.00	144	129.45	1	3.40	0	0.00	0	0.00	0	132.85	27
Koraput	1500.00	1	7.66	0	0.00	0	0.00	0	0.00	0	0.00	1198	2002.63	17	2010.29	134
Mayurbhanj	1000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	45	124.70	92	124.70	12
Nayagarh	1000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	177	448.11	338	448.11	45
Sambalpur	2000.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	67	0.00	0
Sundargarh	1500.00	7	65.30	0	0.00	0	0.00	2	4.50	0	0.00	1489	3537.64	2813	3607.44	240
Puri-Nimapara	500.00	0	0.00	0	0.00	20	20.00	0	0.00	0	0.00	0	0.00	0	20.00	4
<b>Total</b>	<b>20000.00</b>	<b>120</b>	<b>126.42</b>	<b>1576</b>	<b>844.62</b>	<b>249</b>	<b>184.60</b>	<b>46</b>	<b>75.50</b>	<b>712</b>	<b>432.94</b>	<b>7924</b>	<b>18111.26</b>	<b>10627</b>	<b>19775.34</b>	<b>99</b>



Annexure - IX (A)  
DEMAND COLLECTION BALANCE FOR THE YEAR 2022-23 (APRIL TO MARCH)  
BANK VRS. SOCIETY

Name of the CCBs	FARM SECTOR				NON-FARM SECTOR				NON-AGRICULTURE SECTOR				TOTAL			
	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Angul	143602.15	90164.53	63	64	388.61	455.66	117	78	432.69	454.15	105	26	144423.45	91074.34	63	64
Aska	50863.12	47378.82	93	98	8.22	0.00	0	0	164.59	113.95	69	5	51027.71	47492.77	93	98
Balasore	183690.02	173903.61	95	92	10780.01	8199.70	76	69	193.63	129.46	67	69	194663.66	182232.77	94	90
Banki	58547.06	55908.38	95	96	571.99	120.25	21	29	142.36	47.54	33	21	59261.41	56076.17	95	96
Berhampur	40687.65	40687.65	100	100	345.32	345.32	100	100	144.39	144.14	100	100	41177.36	41177.11	100	100
Bhawaniapatna	62483.38	37035.53	59	71	154.10	0.00	0	1	145.93	3.06	2	3	62783.41	37038.59	59	69
Bolangir	166719.22	11300.37	64	63	216.38	77.09	82	37	403.17	21.10	112	53	167338.77	11398.56	64	63
Boudh	47440.53	36244.94	76	86	253.85	13.36	5	11	464.52	363.55	78	69	48158.90	36621.85	76	85
Cuttack	380269.71	263466.72	69	75	1764.40	1481.68	84	110	350.88	148.51	24	38	382384.99	265096.91	69	76
Keonjhar	53558.09	50149.22	94	89	156.70	9.03	6	6	59.32	3.19	5	1	53774.11	50161.44	93	89
Khordha	82206.33	80554.24	98	99	1581.95	768.59	49	49	1181.06	556.08	47	46	84969.34	81878.91	96	98
Koraput	106169.27	85428.97	80	87	980.00	721.44	74	77	514.70	325.37	63	62	107664.26	86475.78	80	86
Mayurbhanj	72215.32	53123.17	74	80	0.00	0.00	0	0	0.00	0.00	0	0	72215.32	53123.17	74	80
Nayagarh	51718.42	43286.22	84	99	25.17	21.58	86	9	113.15	65.23	58	53	51856.74	43373.03	84	99
Sambalpur	259796.23	19620.34	8	82	1101.25	87.37	0	34	101.92	17.80	0	57	260999.40	188553.95	72	81
Sundargarh	132847.91	114137.76	86	80	0.00	0.00	0	0	1647.34	722.28	44	55	134495.25	114860.04	85	79
Puri-Nimapara	31004.72	29332.00	95	99	128.35	112.78	88	80	219.85	174.81	80	52	31352.92	29619.59	94	98
<b>Total</b>	<b>1923819.13</b>	<b>1231722.47</b>	<b>64</b>	<b>81</b>	<b>18456.30</b>	<b>12413.85</b>	<b>67</b>	<b>65</b>	<b>6279.50</b>	<b>3290.22</b>	<b>52</b>	<b>49</b>	<b>1948547.00</b>	<b>1416254.98</b>	<b>73</b>	<b>81</b>

Annexure - IX (B)  
DEMAND COLLECTION BALANCE FOR THE YEAR 2022-23 (APRIL TO MARCH)  
SOCIETY VRS. MEMBER

Name of the CCBs	FARM SECTOR				NON-FARM SECTOR				NON-AGRICULTURE SECTOR				TOTAL			
	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of Coll.	Last yr. %	Demand	Collection	% of collection	Last yr. %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Angul	147800.16	91924.04	62	64	465.16	899.90	193	78	4662.80	249.39	4	26	152928.12	93073.33	61	64
Aska	50170.67	47709.29	95	98	8.20	0.00	0	0	180.00	92.84	52	73	50350.67	47802.13	95	98
Balasore	178228.93	176358.33	99	96	15235.32	9539.29	63	72	65.22	47.26	72	71	193529.47	185944.88	96	94
Banki	56093.94	42295.92	75	43	573.94	74.50	13	14	108.95	28.58	26	12	56776.83	42399.00	75	43
Berhampur	32550.12	32550.12	100	82	276.26	276.26	100	84	115.51	115.31	100	84	32941.89	32941.69	100	82
Bhawanipatna	46025.36	29935.16	65	80	361.34	2.85	1	1	219.89	21.00	10	2	46606.59	29959.01	64	79
Bolangir	133677.10	11888.71	81	78	210.03	77.09	84	19	403.18	81.03	20	57	134290.31	11986.90	81	77
Boudh	51468.58	36190.75	70	69	188.95	17.33	9	1	60.61	5.38	0	0	51718.14	36213.46	70	68
Cuttack	343279.22	273215.55	80	88	2415.44	1244.82	52	52	229.18	12.68	6	3	345923.84	274473.05	79	87
Keonjhar	51553.79	50149.22	97	98	88.22	2.09	2	5	103.09	8.87	9	20	51745.10	50160.18	97	97
Khurda	82393.42	79817.26	97	100	2706.66	774.87	29	28	2238.95	559.21	25	25	87339.03	81151.34	93	95
Koraput	105414.30	80879.43	77	77	1227.41	415.05	34	16	171.22	7.27	4	1	106812.93	81301.75	76	77
Mayurbhanj	59553.90	53879.66	96	92	0.00	0.00	0	0	0.00	0.00	0	0	55953.90	53879.66	96	92
Navagarh	39336.93	37684.18	96	103	47.43	0.00	0	0	77.26	3.94	5	0	39461.62	37688.12	96	103
Sambalpur	203598.86	191702.56	94	108	2267.36	61.45	3	9	1394.66	107.46	8	10	207260.88	191871.47	93	106
Sundargarh	134156.79	113718.00	85	85	767.50	251.90	33	57	0.00	0.00	0	0	134924.29	113969.90	84	85
Puri-Nimapara	28370.07	27708.10	98	67	410.08	226.25	55	32	1450.09	852.63	57	5	30230.24	28759.98	95	63
<b>Total</b>	<b>1740072.14</b>	<b>1377606.28</b>	<b>79</b>	<b>86</b>	<b>27249.30</b>	<b>13863.65</b>	<b>51</b>	<b>56</b>	<b>11480.61</b>	<b>2192.85</b>	<b>19</b>	<b>20</b>	<b>1778802.05</b>	<b>1393662.78</b>	<b>78</b>	<b>85</b>

## COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2020-2021 to 2022-23

(₹ in Lakh)

Sl. No	Name of the CCBs	Membership			Share Capital			Reserve/other Reserve			Deposit			Borrowings			Investment			loan issued during the year					
		2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23			
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
1	Angul	14955	15230	15451	9513.33	1020.37	12498.33	10960.63	14589.86	14956.99	10990.88	114440.79	118443.11	60835.44	71054.21	75523.40	99138.73	109884.00	123927.82	94070.33	97891.53	107140.90	94707.79	101888.03	103190.23
2	Aska	3149	3149	3149	4435.64	4616.45	5104.15	2632.91	2640.35	3881.78	31711.74	31190.32	32408.24	3270.03	37723.73	40009.48	20858.22	21759.50	23883.65	50136.91	53385.81	59914.27	51150.47	53487.39	59914.26
3	Balasore	63897	65235	67442	16374.24	18751.51	20534.68	17665.69	18100.21	18687.32	218951.14	232408.87	244773.09	14780.85	132676.61	126373.44	49788.84	52331.71	60338.48	20653.08	219023.22	236470.24	163342.58	158505.94	161990.78
4	Banki	6137	6203	6264	2854.08	3068.14	3292.56	963.60	964.10	1509.78	25807.70	27656.60	29585.52	18052.91	19770.24	20624.10	21865.14	23233.80	23999.17	27820.47	30183.70	33979.50	50414.68	53663.11	55702.22
5	Berhampur	6611	6640	6790	4988.77	5403.07	5964.30	4327.41	5125.59	5534.24	54752.39	54559.05	55063.42	29940.54	30831.20	36166.80	13923.45	14071.65	14114.38	56176.15	59737.03	65014.03	47043.91	48388.91	49211.97
6	Bhanjanipatra	1831	1948	2173	3865.55	4639.72	5230.68	1903.88	2033.66	2540.70	33299.32	34000.11	35328.00	30386.56	34884.06	37942.18	15067.44	15722.62	13216.39	57452.56	64661.55	73391.73	44461.93	47902.04	55257.00
7	Bolnagar	44997	45516	45932	12630.65	15710.92	21566.51	5950.03	5950.03	7142.50	79067.87	82719.87	84492.28	73852.56	86067.52	98555.09	24558.18	22544.41	23484.74	155315.17	176780.25	197856.10	106871.90	118566.37	131857.41
8	Boudh	8394	8413	8504	8504	3991.95	4455.50	5788.53	2237.98	2291.35	22067.54	23162.00	23851.70	29912.15	29743.16	30214.47	15045.14	12360.61	11187.09	46149.69	49857.98	51778.98	42128.24	43713.84	54296.52
9	Cuttack	24523	25204	25514	24095.89	29111.61	34770.65	9938.54	12358.72	12029.32	167891.94	174741.31	179977.88	175735.81	195086.14	213547.62	155020.76	158744.00	160385.62	237692.07	262008.28	298862.17	282847.53	288891.01	307410.34
10	Keonjhar	19122	19683	19122	4996.15	5821.96	6233.26	237.08	2391.57	2934.60	58675.99	62969.06	65737.29	31050.00	31740.00	35794.75	49986.37	53296.82	60520.15	51940.63	55755.61	57865.66	49953.22	54573.17	58982.27
11	Khurda	13875	15627	14933	8376.61	9816.53	10908.52	972.51	1093.89	1184.46	49888.18	54728.66	57428.16	53897.34	54256.86	54029.65	44748.05	46924.62	49135.14	75927.60	79442.49	85025.63	84290.13	86693.28	91055.31
12	Koraput	12058	12652	12307	10055.49	11996.57	13095.46	20058.19	21550.01	24927.23	55662.20	57578.26	58011.16	64201.09	68534.89	68371.11	59328.89	59556.38	57971.14	89392.06	95069.59	101837.26	94068.77	101228.54	98491.12
13	Mayurbhanja	13207	13151	13586	6430.80	7448.62	8155.14	1339.28	2807.07	3536.27	42075.12	45735.68	48492.47	41580.89	42461.48	46860.56	35150.05	35165.00	37385.46	62116.02	66718.21	72772.99	57867.63	59469.80	58939.22
14	Navagarh	6915	7054	7091	6214.98	7185.33	7919.28	1110.36	1121.88	1194.14	29792.73	31588.78	32190.03	35500.00	36943.47	38032.66	27429.50	28978.08	29900.66	50040.04	53617.32	57416.00	49129.46	50263.43	48647.25
15	Sambalpur	17764	17911	17929	24001.60	27177.13	31051.62	13605.50	15487.51	15505.77	211222.45	221036.57	239954.41	173945.00	172207.46	173778.86	155142.40	152398.98	151003.63	265173.64	286239.12	312023.67	244918.17	255961.73	262806.00
16	Sundergarh	12794	13069	13446	9501.28	10833.08	12097.91	4404.37	8039.46	8480.85	97350.75	104451.15	109478.02	27364.41	63196.11	75963.51	43040.34	77856.79	89738.01	105991.12	114570.02	127842.16	127395.65	125430.78	142589.89
17	Puri	8732	8726	8731	3329.55	3819.20	4138.62	1263.75	1211.43	1122.36	19247.13	18741.57	20620.55	21056.02	21124.30	23352.42	11600.14	9158.40	12836.02	31982.70	34517.58	37012.29	36239.13	37000.09	23769.70
	Total	248761	255065	258364	155836.56	180575.75	208280.80	101714.71	117756.69	177529.22	1307866.67	1372586.65	1431855.33	1024011.60	1119232.44	1195036.10	841693.64	89357.37	942127.55	1663930.24	1797465.25	1975703.98	1620831.19	1527463.52	1764112.09
	OSCB				69268.22	76395.51	81678.27	55393.75	43791.01	49680.00	976886.36	1035551.83	1116484.29	865327.84	878546.89	1129773.13	739924.00	688224.00	945250.00	1210524.81	1366742.14	1423196.00	2655641.96	2711739.36	3145584.00

COMPARATIVE PERFORMANCE INDICATOR OF CCBS FOR THE YEAR 2020-2021 to 2022-23

(₹ 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		
		2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23	2020-21	2021-22	2022-23
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	13949.71	4895.61	5197.09	14.83	5.00	4.85	2411.24	2303.61	3513.27	209852.86	227326.44	241565.25	1354.72	1508.40	1544.92	0.65	0.66	0.64	930.96	1057.12	1053.4	131	125	149
2	Aska	2471.96	2275.46	3111.58	4.93	4.26	5.19	1468.98	891.98	867.92	77480.05	83388.64	91247.24	712.70	605.83	904.59	0.92	0.73	0.99	426.74	443.68	500.33	50	43	62
3	Balasore	21393.00	26909.64	27314.24	10.35	12.29	11.55	4490.95	4342.92	3743.53	419411.99	435945.61	457253.47	2724.21	2131.54	2466.00	0.65	0.49	0.54	1837.61	1257.14	1463.29	179	167	256
4	Banki	3104.38	3087.45	3139.81	11.16	10.23	9.24	2620.49	3044.75	34248.52	52967.43	57789.14	61579.69	711.05	683.82	745.79	1.34	1.18	1.21	369.24	352.39	466.9	63	57	81
5	Berhampur	5867.26	6803.59	6335.15	10.44	11.39	9.74	725.83	1469.21	2846.46	108519.02	110849.47	118828.62	1387.81	1298.37	1199.60	1.28	1.17	1.01	973.95	1000.2	897.1	111	100	138
6	Bhawanipatna	5954.26	5754.73	6274.84	10.36	8.90	8.55	858.75	991.00	226.45	80232.96	88737.84	97708.41	928.02	982.38	1115.19	1.16	1.11	1.14	762.98	798.05	873.02	107	92	91
7	Bolangir	14120.90	18594.64	18608.00	9.09	10.52	9.40	760.91	2653.65	1653.44	197113.36	217094.68	240548.40	2175.87	2202.97	1397.08	1.10	1.01	0.58	1067.74	1030.34	1075.38	186	165	184
8	Boudh	3053.92	3275.23	2829.16	6.62	6.57	5.52	1801.40	1983.72	2218.34	66032.53	67503.01	71389.90	668.60	626.24	633.28	1.01	0.93	0.89	478.18	443.6	435	58	50	63
9	Cuttack	13098.86	17686.18	17783.98	5.51	6.75	5.95	1288.83	5638.93	5631.15	417497.64	456084.24	491290.01	4067.02	3969.27	3026.80	0.97	0.87	0.62	2434.23	2318.4	2088.87	229	199	214
10	Keonjhar	4017.19	3743.40	3525.29	7.73	6.96	6.09	1429.60	2106.32	1676.21	108177.18	116125.62	127308.70	950.60	841.85	911.09	0.88	0.72	0.72	667.59	555.06	625.23	82	68	90
11	Khurda	5927.78	5009.00	4924.20	7.81	6.31	5.79	1226.95	2700.68	3497.78	129531.73	138400.83	147810.86	950.60	1315.36	1356.62	0.73	0.95	0.92	833.61	935.15	991.80	121	140	153
12	Koraput	3451.41	4653.08	4727.95	3.87	4.89	4.64	476.62	1199.61	3022.08	157082.83	165795.65	172664.02	1271.38	1275.11	1434.80	0.81	0.77	0.83	950.99	899.44	1031.70	109	101	116
13	Mayurbhanja	4011.65	4252.14	4257.58	6.46	6.37	5.85	998.26	574.96	3483.88	104202.97	110072.89	118200.50	778.41	749.64	874.39	0.75	0.68	0.74	530.6	469.11	556.37	69	63	90
14	Nayagarh	2639.17	3174.69	5271.56	5.27	5.92	9.18	534.15	1094.38	1383.52	82800.00	88491.38	94175.20	677.35	621.71	986.35	0.82	0.70	1.05	553.15	442.76	512.89	61	56	77
15	Sambalpur	21582.70	23705.32	25780.84	8.14	8.28	8.26	1370.14	990.72	3822.69	470888.72	483401.81	505872.78	2223.66	2702.14	2561.50	0.47	0.56	0.51	1505.46	1647.5	1607.93	155	139	199
16	Sundergarh	6652.18	7034.45	8994.70	6.28	6.14	7.04	1512.59	1479.94	2158.99	162793.06	210405.72	233199.11	1489.39	1411.71	1604.00	0.91	0.67	0.69	887.94	810.21	1009.57	105	91	111
17	Puri	1115.11	1208.42	992.48	3.49	3.50	2.68	1657.64	1753.44	1872.64	48014.47	48743.06	53548.12	648.73	720.62	831.50	1.35	1.48	1.55	478.08	487.28	635.07	62	53	59
	<b>Total</b>	<b>132411.44</b>	<b>142063.03</b>	<b>149068.45</b>	<b>7.96</b>	<b>7.90</b>	<b>7.55</b>	<b>25633.33</b>	<b>35219.82</b>	<b>75866.87</b>	<b>2892489.80</b>	<b>2650071.79</b>	<b>3324190.28</b>	<b>23720.12</b>	<b>23646.96</b>	<b>23593.50</b>	<b>0.82</b>	<b>0.89</b>	<b>0.71</b>	<b>15689.05</b>	<b>14947.43</b>	<b>15823.9</b>	<b>1878</b>	<b>1709</b>	<b>2133</b>
	<b>OSCB</b>	<b>15150.45</b>	<b>14814.29</b>	<b>14479.46</b>	<b>1.25</b>	<b>1.09</b>	<b>1.02</b>	<b>27165.46</b>	<b>53100.00</b>	<b>255075.00</b>	<b>2041154.35</b>	<b>2132040.52</b>	<b>2493229.00</b>	<b>8014.88</b>	<b>7126.10</b>	<b>1171.8</b>	<b>0.39</b>	<b>0.33</b>	<b>0.47</b>	<b>4562.45</b>	<b>4401.62</b>	<b>8693.57</b>	<b>136</b>	<b>128</b>	<b>149</b>







## Annexure - XI (A)

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

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2012-2013	12979	3594.19	628.29	1294.93	4889.12	45212.84	26399.14	9600.80	3302.57	37052.78	38254.77	39385.94	5759.99	7071.20
2013-2014	13259	4369.41	628.29	2098.86	6468.27	48174.06	32701.45	11088.81	3615.31	45324.73	44352.30	50362.48	7786.41	8191.99
2014-2015	12773	4926.03	628.29	2179.86	7105.89	61686.00	36362.85	7589.62	5347.43	51571.64	50027.14	55284.02	524.86	7541.96
2015-2016	13313	5406.03	628.29	3037.76	8443.79	68075.24	41259.63	8870.66	4229.33	57202.63	56543.66	62000.20	567.31	8796.32
2016-2017	13442	6049.79	628.29	3123.31	9047.75	79746.35	45189.81	7551.28	5357.16	74487.22	61117.98	72023.00	802.65	10973.87
2017-2018	13680	7201.23	628.29	3211.20	14490.75	83286.01	50240.69	7425.56	5125.64	76642.00	69682.10	67070.23	818.38	13118.89
2018-2019	14053	7833.31	628.29	7125.67	19457.32	93759.84	50462.10	7694.58	4703.71	84724.94	77691.41	81915.48	884.45	16723.37
2019-2020	14591	8524.94	628.29	7125.67	23948.55	102113.70	52953.09	181029.25	4858.66	89233.24	85302.59	82953.12	1040.83	14300.46
2020-2021	14955	9513.33	728.29	10960.63	24961.75	109902.88	60835.44	10523.64	8075.96	99138.73	94070.33	94707.79	778.87	14130.58
2021-2022	15230	10920.37	1728.29	14589.86	28647.47	114440.79	71054.21	11029.77	9900.31	109484.00	97891.53	101688.03	841.70	14284.07
2022-2023	15451	12498.93	2728.29	14956.99	27455.92	118443.11	75523.40	182.02	3207.04	123927.82	107140.90	103190.23	848.00	15791.12
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												
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
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	4018.62	5.77
2018-2019	12485.69	3330.33	1217.91	174139.48	0.70	4109.83		A	18	114	10085.37	1503.96	3674.43	4.73
2019-2020	10605.51	837.18	1261.20	188792.37	0.67	3653.29		A	18	114	11024.48	1644.00	8598.95	10.08
2020-2021	13453.94	2411.24	1354.72	209852.86	0.65	505.62		A	18	131	11998.42	1557.05	13949.71	14.83
2021-2022	13448.43	2303.61	1508.40	227326.44	0.66	835.64		A	18	125	12490.14	1698.66	4895.61	5.00
2022-2023	14685.99	3513.26	1544.91	241565.25	0.64	1105.13		A	18	149	12532.45	1513.99	5197.09	4.85

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

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
2012-2013	3149	2201.98	277.61	650.93	2852.91	16627.31	9399.38	3049.34	3135.84	9479.96	15823.57	17208.89	3744.10	2158.80
2013-2014	3149	2500.00	297.61	638.41	2483.86	15877.37	13723.24	4436.31	1657.16	12644.31	19223.13	25096.27	3583.90	2478.51
2014-2015	3149	2642.00	397.61	1123.89	3765.89	21030.46	14979.09	4668.95	1828.33	18028.13	21192.21	26833.17	3395.72	2567.63
2015-2016	3149	3024.89	397.61	1270.66	4295.55	21694.18	18718.23	4878.48	4914.55	14971.06	26944.44	35096.41	2675.27	2874.42
2016-2017	3149	3292.71	397.61	1788.14	5080.85	22296.33	22965.24	1717.20	2438.49	16576.22	31566.07	39087.07	324.31	3264.99
2017-2018	3149	3474.48	397.61	1817.26	5291.74	22791.27	25372.15	1773.39	2699.60	16449.43	36146.75	42318.53	307.12	3965.16
2018-2019	3149	3589.82	397.46	1797.75	5190.82	25498.05	28084.03	1590.40	3410.30	17467.82	41559.09	45495.94	350.69	4477.28
2019-2020	3149	3819.50	497.61	1798.71	5618.21	28413.60	29178.34	1279.11	2716.09	17976.39	45769.93	45924.66	594.04	4879.48
2020-2021	3149	4435.64	997.61	2632.91	7560.84	31711.74	32370.03	1484.91	2948.65	20858.22	50136.91	51150.47	793.17	4373.37
2021-2022	3149	4614.45	1097.61	2640.35	8244.46	31190.32	37723.73	1915.16	4481.98	21759.50	53385.81	53487.39	896.20	5157.05
2022-2023	3149	5104.15	1147.61	3881.78	8985.93	32428.24	40009.47	1537.60	3518.75	23183.65	59914.26	59914.26	425.15	6164.19
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
2012-2013	2005.36	42.42	373.65	31255.78	1.20	153.44	993.76	A	16	34	1965.68	925.02	1773.51	11.21
2013-2014	2280.33	101.65	443.69	36640.93	1.21	459.33	534.43	A	16	31	2193.78	1132.27	1575.10	8.19
2014-2015	2481.96	556.53	590.57	43995.44	1.34	85.67	448.75	B	16	81	2814.84	1563.80	1378.51	6.50
2015-2016	2762.18	684.06	438.44	49260.87	0.89	112.24	336.52	A	16	34	3039.91	1430.55	1372.90	5.10
2016-2017	4379.46	1287.41	698.85	54531.23	1.28	161.36	175.16	A	16	82	3590.82	656.86	1188.92	3.77
2017-2018	4463.78	1251.64	818.94	57969.83	1.41	230.35	0.00	A	16	99	3683.63	595.33	1216.43	3.37
2018-2019	5064.83	1349.72	993.02	65125.50	1.52	334.66	0	A	16	70	4473.14	957.96	1528.67	3.68
2019-2020	5020.29	1395.94	657.77	69672.09	0.94	479.98	0	A	16	61	4945.50	1159.00	1897.90	4.15
2020-2021	5350.06	1468.98	712.70	77480.05	0.92	492.28	0	A	16	50	5456.58	1636.97	2471.96	4.93
2021-2022	5553.66	891.98	605.83	83388.64	0.73	495.37	0	A	16	43	5638.41	1966.89	2275.48	4.26
2022-2023	5885.16	867.92	904.59	91247.24	0.99	279.01	0	A	16	62	6156.10	1489.40	3111.58	5.19

**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 nontund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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
2020-2021	63697	16374.25	2150.00	17665.69	25446.71	218951.14	124780.85	41640.06	1541.96	49788.84	206653.08	161342.58	13207.52	30005.96
2021-2022	65525	18751.51	4050.00	18100.21	28572.20	232408.27	123676.61	43008.41	1785.34	52331.71	219023.22	158505.94	15569.57	26377.51
2022-2023	67442	20524.68	4650.00	18687.32	30591.80	244773.09	126373.44	46894.90	1369.80	60338.48	236470.24	161990.78	17541.40	27144.69
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	
Total	Provision	Cost of management												
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
2012-2013	12429.57	2275.38	1728.62	167782.15	1.03	224.68		A	31	251	5964.04	860.20	7785.18	8.52
2013-2014	14081.09	1937.17	1765.63	210790.91	0.84	277.35		A	31	178	7209.15	1215.03	10484.32	9.34
2014-2015	15852.97	1379.27	1856.53	248775.25	0.75	335.25		A	31	191	8146.94	1279.62	10648.02	8.70
2015-2016	18091.85	1282.94	1540.18	272213.29	0.57	603.00		A	31	181	9028.00	1496.27	13611.75	10.18
2016-2017	22595.46	3024.69	2453.68	307986.30	0.80	1061.01		A	31	249	9868.66	1188.99	11417.36	7.88
2017-2018	21835.54	2279.56	3035.31	326741.93	0.93	1206.76		A	31	225	10664.65	1421.95	11978.35	7.56
2018-2019	22430.18	1679.11	3256.01	353199.60	0.92	1316.18		A	31	206	11758.89	1712.46	15477.35	8.99
2019-2020	25849.72	1751.35	3183.78	377121.50	0.84	1458.69		A	31	215	12873.57	1970.44	17169.72	9.26
2020-2021	28219.96	4490.95	2724.21	419411.99	0.65	1704.99		A	31	179	14186.81	2377.68	21393.00	10.35
2021-2022	25362.91	4342.92	2131.54	435945.61	0.49	1011.25		A	31	167	15047.72	2703.18	26909.64	12.29
2022-2023	25995.72	3743.53	2466.00	457253.47	0.54	513.91		A	31	256	16041.44	1879.86	27314.24	11.55

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
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
2020-2021	6137	2854.08	620.50	963.60	3817.68	25807.70	18052.91	3661.95	1572.05	21869.14	27820.47	50414.68	274.98	3288.25
2021-2022	6203	3068.14	670.50	964.10	4032.24	27636.60	19770.24	4469.90	2987.05	23233.80	30183.70	53663.11	271.59	3290.27
2022-2023	6264	3292.56	760.50	1509.78	5388.11	29585.52	20624.10	6555.05	1984.49	23999.17	33979.50	55703.22	163.03	4045.50
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
2012-2013	2234.59	46.32	269.54	26024.41	1.04	106.62	1158.02	B	12	82	2231.34	299.33	5933.17	42.90
2013-2014	2190.57	261.12	298.22	29968.53	1.00	17.34	1140.68	B	12	75	2566.43	376.64	4896.55	31.60
2014-2015	3378.02	3391.72	313.98	29824.71	1.05	220.27	920.46	B	12	86	2592.53	331.60	3372.01	22.19
2015-2016	2014.86	3420.19	339.31	33025.78	1.03	41.99	878.41	B	12	98	2665.16	326.34	3401.78	20.46
2016-2017	5740.15	3466.33	412.85	37987.32	1.09	40.65	837.76	B	12	91	3400.04	411.00	3401.36	18.31
2017-2018	5843.01	3482.74	415.82	39837.03	1.04	20.56	817.19	B	12	82	3655.57	490.38	3412.86	16.53
2018-2019	5825.23	3147.92	446.34	43028.08	1.04	-77.69	894.88	B	12	73	4083.76	615.36	3085.63	13.33
2019-2020	5656.10	3042.72	444.57	48133.02	0.92	39.23	502.55	B	12	67	4447.96	741.33	3061.93	12.21
2020-2021	6044.95	3007.85	711.05	52967.43	1.34	147.25	355.30	B	12	63	4875.29	851.24	3104.38	11.16
2021-2022	6145.92	3044.75	683.82	57789.14	1.18	309.55	45.73	A	12	57	5256.39	1014.39	3087.45	10.23
2022-2023	3918.32	3158.08	745.79	61579.69	1.21	127.16		A	12	81	5778.64	784.75	3139.81	9.24

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

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2012-2013	6274	2132.34	332.00	1762.81	3895.15	33913.28	13113.00	7060.56	3205.37	31488.00	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	24469.83	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	3941.34	7783.47	46856.11	26293.35	12413.25	27296.56	13715.67	47058.16	40846.41	4077.86	6063.01
2019-2020	6585	3537.46	332.00	3940.70	8006.45	49672.24	28144.35	12336.35	29278.87	13795.90	50049.42	42429.80	4285.62	7027.58
2020-2021	6611	4998.77	832.00	4327.41	9595.80	54752.39	29940.54	14499.91	33577.65	13923.45	56176.15	47043.91	4635.84	6719.16
2021-2022	6640	5403.07	1232.00	5125.59	10422.61	54559.05	30831.20	14930.56	31404.07	14071.65	59737.03	48358.91	5456.64	7613.85
2022-2023	6790	5964.30	1342.00	5534.24	11498.53	55063.42	36156.80	16100.86	33640.51	14114.38	65014.02	49211.96	5900.96	7911.88
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
2012-2013	4730.94	640.71	968.53	57981.99	1.67	60.41		A	24	116	2450.16	485.81	2816.98	12.55
2013-2014	4837.75	703.23	794.60	63089.49	1.26	69.66		A	24	102	2602.47	586.83	3359.83	13.06
2014-2015	5115.48	679.30	1040.74	68536.93	1.52	95.46		A	24	97	2734.12	648.30	2125.38	8.33
2015-2016	6259.33	1132.83	1033.93	77583.23	1.33	105.65		A	24	95	3031.98	765.97	3462.65	10.60
2016-2017	5656.15	852.51	872.61	80756.15	1.08	180.55		A	24	152	3511.14	502.75	3085.53	8.53
2017-2018	5721.99	801.68	1172.00	82456.21	1.42	184.39		A	24	141	3527.48	575.41	5521.49	14.02
2018-2019	5866.33	760.76	962.24	92376.35	1.04	196.69		A	24	139	3913.10	706.12	5406.27	11.49
2019-2020	6865.01	1120.19	1304.45	97631.10	1.34	210.59		A	24	123	4335.72	811.00	4709.71	9.41
2020-2021	6416.39	773.03	1387.81	108513.02	1.28	349.96		A	24	111	4822.98	999.36	5867.26	10.44
2021-2022	7216.12	1469.61	1298.37	110849.47	1.17	398.14		A	24	100	4969.39	1142.96	6803.59	11.39
2022-2023	7495.08	1911.50	1199.60	118828.62	1.01	412.80		A	24	138	5220.76	870.13	6335.15	9.74

Annexure - XI (F)  
WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (BHAWANIPATNA)

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
2012-2013	1922	1798.61	135.10	763.73	2562.34	11128.73	14604.83	3143.77	1697.49	10582.28	16209.99	12908.21	761.15	2446.93
2013-2014	1879	1952.88	135.00	815.55	2768.43	13040.89	15948.08	4365.10	2728.15	11183.34	18853.53	16914.34	803.28	2845.90
2014-2015	1860	2139.21	130.00	917.47	3056.68	14681.09	17743.50	4034.03	2363.40	10578.57	23177.26	19176.42	3396.07	3124.04
2015-2016	1846	2317.97	135.00	1119.47	3437.44	16167.79	19584.91	4850.17	1655.15	10869.79	28330.18	21740.17	439.62	3462.04
2016-2017	1846	2531.26	135.00	1227.59	3758.85	24546.05	18445.49	3212.61	3722.10	14069.70	32127.11	24446.48	240.09	4289.34
2017-2018	1834	2776.18	135.00	1699.48	4475.66	23709.74	20471.42	2928.27	1760.71	12472.16	37654.11	26549.04	285.13	4643.92
2018-2019	1838	3088.44	135.00	1729.48	4817.92	27942.51	21059.52	3907.88	2979.35	11074.75	44185.69	31025.82	237.63	5046.00
2019-2020	1833	3362.62	135.00	1793.25	5155.87	28992.46	25136.55	5872.99	1993.80	13174.66	49980.01	33662.28	328.07	5619.18
2020-2021	1831	3865.55	335.00	1903.88	5769.43	32399.32	30386.56	6248.65	2263.13	15067.44	57452.56	41461.93	352.94	5011.09
2021-2022	1948	4639.72	936.00	2033.66	6673.38	34000.11	34804.06	7453.41	2953.98	15722.62	64661.55	47902.04	345.33	5844.44
2022-2023	2173	5230.68	1155.00	2540.70	7771.38	35328.00	37942.18	1608.88	5306.46	13216.39	73391.73	55257.00	517.22	3957.74
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.
1	Total	Provision	18	19										
2012-2013	2408.34	265.14	502.94	30821.43	1.63	38.60	618.24	A	18	214	1608.16	208.69	1605.11	9.90
2013-2014	2801.56	120.24	605.87	35548.49	1.70	44.34	573.90	A	18	191	1876.14	300.89	1746.76	9.26
2014-2015	2992.71	376.99	687.55	39072.73	1.76	131.33	442.57	B	18	185	2226.96	204.64	2512.05	10.84
2015-2016	3317.18	454.57	774.09	43742.59	1.77	144.86	297.71	A	18	178	2617.53	454.06	2597.18	9.17
2016-2017	3568.81	467.11	832.99	53025.20	1.57	300.98	0.00	A	18	185	3333.72	524.75	3118.04	9.71
2017-2018	4537.04	1055.54	1051.20	55746.93	1.89	31.88	0.00	A	18	153	3609.64	547.89	3720.32	9.88
2018-2019	4965.32	1630.42	803.08	62668.68	1.28	80.67	0	A	18	136	4242.84	724.52	4171.68	9.44
2019-2020	5490.63	1662.15	1066.87	70283.14	1.52	128.55	0	A	18	121	4645.44	652.67	5636.85	11.28
2020-2021	4864.64	858.75	928.02	80123.96	1.16	146.46	0	A	18	107	5285.40	839.74	5954.26	10.36
2021-2022	5267.98	991.00	982.38	88737.84	1.11	576.46	0	A	18	92	5803.63	1072.41	5754.73	8.90
2022-2023	6875.27	226.45	1115.19	97708.41	1.14	577.99	0	A	18	91	7326.49	1194.72	6274.84	8.55



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

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2012-2013	9263	3557.10	426.46	4703.62	8260.72	36372.38	15785.11	15551.31	4202.71	15783.28	43654.64	24001.16	6903.54	5852.34
2013-2014	9292	4277.60	426.46	4792.93	9070.53	43127.41	17711.15	15218.96	4217.85	19566.74	49642.12	27794.93	11701.35	5874.62
2014-2015	9396	4835.62	426.46	5449.31	10284.93	44946.65	21339.35	18325.95	5404.95	27938.70	59476.36	36386.55	2076.87	7748.30
2015-2016	9510	5473.96	426.46	5174.93	10648.89	49797.71	26168.83	6473.13	4017.13	23635.54	70087.55	42424.35	944.67	7855.54
2016-2017	9577	7715.03	609.92	5174.93	12889.96	63578.79	26458.21	4834.41	5675.30	26628.12	78284.39	49920.66	821.30	9316.14
2017-2018	9649	8483.25	609.92	5174.93	13658.18	62240.99	33869.98	4284.54	3420.12	22281.19	93297.21	49861.19	899.17	10818.08
2018-2019	12901	9657.25	609.92	5174.92	14832.18	70346.05	44098.78	5253.73	5589.57	21233.15	115080.99	64579.82	1119.06	12097.35
2019-2020	14112	10766.90	609.92	5221.09	15987.99	73016.60	59235.53	4829.07	4939.38	23079.36	132333.95	81411.17	1659.28	10277.89
2020-2021	14997	12630.65	1109.92	5950.03	18580.69	79057.87	73952.56	5720.02	5628.25	24558.18	155315.17	105871.90	1737.96	11992.57
2021-2022	15316	15710.92	2609.92	5950.03	21660.95	82719.87	86067.52	4641.09	4300.67	22514.41	176780.25	118536.37	1572.99	13785.20
2022-2023	15932	21526.51	3909.92	7142.50	28669.01	84492.28	98555.09	28680.35	5327.69	23484.74	197856.10	131857.41	1516.94	14088.15
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
2012-2013	5775.36	398.04	722.36	70974.37	1.02	76.98	4995.17	A	22	106	3637.59	754.97	7354.92	16.85
2013-2014	5792.81	340.49	860.05	80214.70	1.07	81.81	4913.35	B	22	99	4216.79	966.34	7914.92	15.94
2014-2015	7647.32	11411.55	1074.64	90084.52	1.19	100.98	4812.37	B	22	210	4972.52	497.25	8218.99	13.82
2015-2016	7696.79	12831.17	1300.71	101266.13	1.28	158.77	4653.60	B	22	204	5449.33	587.67	9063.69	12.93
2016-2017	14082.26	7455.33	1139.40	119199.30	0.96	665.55	3988.05	B	22	191	6448.33	742.74	9158.86	11.70
2017-2018	14413.71	7472.97	1454.73	128613.54	1.13	2815.03	1173.01	B	22	208	7069.92	747.78	9209.11	9.87
2018-2019	26182.60	17798.32	2260.68	152440.42	1.48	1284.39	0	B	22	204	8428.50	908.96	10058.08	8.74
2019-2020	27072.46	728.94	2274.70	171844.66	1.32	728.94	0	B	25	196	8556.27	1047.71	11182.28	8.45
2020-2021	10816.15	760.91	2175.87	197113.36	1.10	1023.87	0	B	26	186	9374.92	1260.07	14120.90	9.09
2021-2022	13596.83	2653.65	2202.97	217094.68	1.01	168.59	0	B	25	165	10812.51	1572.73	18594.64	10.52
2022-2023	13913.69	1653.44	1397.08	240548.4	0.58	174.47		B+	25	184	11293.94	1534.50	18608.00	9.40

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
2012-2013	9442	1686.27	120.22	1013.16	2724.05	11694.97	10832.33	3026.33	972.88	7269.07	17889.52	15769.00	798.78	3362.91
2013-2014	9390	1937.38	120.22	1055.13	2025.04	13053.38	12811.05	2813.30	734.26	9157.53	20365.97	20133.33	807.18	3928.54
2014-2015	7529	2030.55	120.22	1057.13	3087.68	14352.76	15751.01	2333.50	1767.52	11897.65	23143.22	23990.42	561.68	4205.95
2015-2016	7531	2249.87	120.22	1090.70	3340.57	13672.79	17570.55	3503.05	1607.38	10719.91	25188.00	25841.60	742.77	3635.85
2016-2017	7493	2430.61	120.22	1107.00	2527.72	18614.82	18579.92	4106.06	1775.06	11324.97	31020.13	31020.13	835.46	3545.58
2017-2018	8206	2615.24	120.22	1144.95	3760.19	18039.61	22997.85	5125.95	1635.18	12637.42	35348.10	34339.82	1139.02	3842.79
2018-2019	8312	2838.62	120.22	1133.93	3972.56	20080.33	23808.92	6118.29	1957.54	11842.41	39690.89	37819.87	1025.56	3968.27
2019-2020	8374	3106.53	236.52	1222.44	4280.80	20568.30	25916.69	5666.83	978.73	13401.00	42409.13	37898.24	588.96	3516.69
2020-2021	8394	3991.95	736.52	2237.98	5632.56	22067.54	29912.15	5447.59	1432.34	15045.14	46149.69	42128.24	806.71	3590.07
2021-2022	8413	4455.50	936.52	2291.35	6888.79	23162.00	29743.16	5461.30	2037.57	12360.61	49857.98	43713.84	650.45	3625.68
2022-2023	8504	5788.53	1086.52	2390.31	8354.48	23851.70	30212.47	5324.19	2227.02	11187.09	51278.98	54296.52	499.74	4409.50
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
2012-2013	3324.17	1994.60	256.37	28252.01	0.91	38.74		A	12	54	2689.47	547.85	2363.65	13.21
2013-2014	3912.50	2078.60	369.18	32369.68	1.14	16.04		A	12	46	3038.12	726.51	1990.29	9.77
2014-2015	4181.06	2499.05	412.88	36692.26	1.13	24.89		B	12	69	3408.73	1292.96	1935.24	8.36
2015-2016	3609.98	1421.29	347.22	39839.80	0.87	25.87		B	12	68	3238.40	571.48	2186.17	8.68
2016-2017	3498.04	1182.18	434.79	46993.52	0.93	47.42		A	12	57	4561.65	870.78	2612.89	8.42
2017-2018	3771.11	1267.73	622.31	52264.14	1.19	96.43		A	12	53	4853.42	1007.31	4828.45	13.66
2018-2019	5325.20	2033.00	814.22	56262.34	1.45	325.78		A	12	69	5433.75	866.25	2948.78	7.43
2019-2020	4815.89	1808.69	590.32	59292.55	1.00	731.89		A	12	63	5725.22	999.64	2770.85	6.53
2020-2021	5074.93	1801.40	668.60	66032.53	1.01	90.96		A	12	58	6201.57	1176.16	3053.92	6.62
2021-2022	6233.59	1983.72	626.24	67503.01	0.93	141.94		A	12	50	6638.18	1460.40	3275.23	6.57
2022-2023	4233.86	2218.34	633.28	71389.90	0.89	175.64		A	12	63	6830.06	1192.55	2829.16	5.52

## 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
2012-2013	18931	10185.70	750.00	1711.40	11897.10	68950.64	58814.40	19766.65	6553.48	54499.80	78858.37	87136.15	11208.11	10927.27
2013-2014	19700	11407.62	750.00	1711.40	13119.01	80528.10	74008.31	19360.58	4708.21	73795.71	96294.85	122205.60	12061.89	15213.70
2014-2015	21346	12430.91	750.00	1711.40	14142.31	95130.39	84260.12	22430.68	10141.93	87453.43	106233.88	144598.52	12134.26	13953.62
2015-2016	21571	13778.64	750.00	3794.19	17572.83	106352.85	93075.06	20287.33	9484.94	94210.86	127582.02	172478.30	9467.32	19209.72
2016-2017	21571	14961.39	750.00	4709.87	17671.26	122325.13	106711.26	10520.58	14396.26	104376.13	146121.89	188506.42	2535.45	19843.88
2017-2018	22771	16756.53	750.00	4709.87	21466.40	125410.05	119855.94	14145.16	10187.52	113555.63	162649.88	201417.28	2383.26	21908.78
2018-2019	22034	18452.93	750.00	7843.43	24560.41	140824.53	125337.97	18521.37	10804.05	114448.37	189616.50	243105.60	2467.63	24571.38
2019-2020	24154	19986.09	1100.00	9287.08	27317.57	151228.05	141267.82	25882.32	7844.36	125876.45	214160.20	230003.62	2975.33	27795.53
2020-2021	24523	24065.90	2100.00	9938.54	31397.38	167891.94	175735.81	23749.90	10159.54	155020.76	237692.07	282847.53	3200.37	24267.91
2021-2022	25204	29111.61	4600.00	12358.72	38265.43	174741.32	195088.14	27575.84	16860.69	158744.00	262008.28	288919.91	3782.93	30071.61
2022-2023	25514	34770.65	7100.00	12029.32	47997.04	179977.88	213547.62	10537.05	11004.88	160385.62	298862.17	307410.34	4532.69	27165.26
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										
2012-2013	9802.70	413.06	1454.07	157177.81	0.93	1124.57	2172.46	B	39	262	3889.71	564.16	4082.47	5.18
2014-2014	13021.09	123.59	1561.53	186937.51	0.84	2192.61	0	B	39	229	4653.23	772.15	4509.99	4.68
2014-2015	13372.23	623.33	1842.01	215884.99	0.85	581.39	0	A	39	217	5299.06	927.95	4463.77	4.20
2015-2016	18191.13	3812.05	1904.90	241029.69	0.79	1018.58	0	A	39	218	5998.33	1073.09	4761.43	3.73
2016-2017	18922.42	2200.38	2394.28	269403.85	0.89	921.43	0	A	39	212	7064.40	1266.26	5533.14	3.79
2017-2018	20925.16	3802.74	3237.24	329140.44	0.98	983.64	0	A	39	289	7580.52	996.75	6541.50	4.02
2018-2019	22856.65	4257.70	3287.62	370475.53	0.89	1714.72	0	A	39	239	8695.82	1382.6	7902.45	4.17
2019-2020	25844.93	5564.85	3774.14	363068.79	1.04	1955.60	0	A	39	260	9615.48	1404.94	14438.75	6.74
2020-2021	23577.35	1288.83	4067.02	417497.64	0.97	651.46	0	A	39	229	10673.26	1771.11	13098.86	5.51
2021-2022	28278.04	5838.93	3969.27	456084.24	0.87	2745.29	0	A	39	199	12201.61	2194.72	17686.18	6.75
2022-2023	25329.83	5631.15	3026.80	491290.01	0.62	1835.42	0	A	39	214	12826.01	2237.57	17783.98	5.95

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
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	4973.23
2017-2018	15684	3094.85	104.70	1596.57	4691.42	40847.33	24729.88	3961.59	3427.07	33056.51	37908.03	40619.66	798.74	5813.65
2018-2019	16978	4074.81	104.70	1965.54	6040.35	45362.03	26572.78	5038.64	3924.12	34852.60	43169.74	46645.60	872.22	5869.06
2019-2020	18162	4535.14	204.70	2148.87	6684.01	50708.20	29353.81	6301.84	2498.49	42014.05	48627.32	48662.69	840.03	6885.75
2020-2021	19122	4996.15	504.70	2371.08	7367.23	58675.59	31050.00	7539.78	2786.10	49986.37	51940.63	49953.22	867.95	7456.14
2021-2022	19683	5821.99	1204.70	2301.57	8213.57	62969.06	31740.00	9431.93	4660.82	53296.82	53752.61	54573.17	864.40	7979.85
2022-2023	19122	6233.26	1454.70	2934.60	9167.86	65737.29	35794.75	1995.18	4378.03	60520.15	57865.66	58982.27	856.10	8463.48
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	20	21	22	23	24	25	26	27	28	29	
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	95.78	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	1.04	238.21	B	16	89	5902.12	994.74	3144.57	7.28	
2019-2020	9734.69	1375.78	1000.13	96164.89	1.08	250.12	B	16	85	6622.37	1168.65	3876.03	7.97	
2020-2021	9764.91	1429.60	950.60	108177.18	0.88	263.81	B	20	82	5821.91	1348.98	4017.19	7.73	
2021-2022	7583.56	2106.32	841.85	116125.62	0.72	325.00	B	20	68	6143.25	1716.50	3743.40	6.96	
2022-2023	8178.05	1676.21	911.09	127308.70	0.72	285.42	B+	20	90	6505.42	1373.37	3525.29	6.09	

## 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
2012-2013	9835	2881.64	361.90	386.13	3267.77	19922.95	17429.02	3697.94	2919.33	7297.85	31679.93	29659.54	3573.78	3134.39
2013-2014	10314	3455.69	361.90	386.31	3842.00	24260.89	24064.94	4517.12	1351.01	9870.07	41355.87	41681.96	3686.34	3532.69
2014-2015	11018	4008.55	361.90	386.49	4395.04	28543.83	29146.84	7771.40	3400.69	20920.65	44769.87	51646.41	765.90	4361.61
2015-2016	12160	5187.99	361.90	388.90	5576.80	28652.74	34676.80	6927.50	2642.87	17569.98	70895.12	64008.27	2704.57	4754.66
2016-2017	12664	5588.76	361.90	389.09	5072.84	35935.46	36992.49	5285.67	3842.52	27281.07	53149.03	57216.82	447.30	6481.29
2017-2018	13192	6090.82	361.90	613.15	6036.10	37110.21	40326.07	6169.60	3060.80	27668.41	59677.25	64195.19	463.29	7165.09
2018-2019	13580	6691.40	361.90	709.41	7400.81	41517.81	42876.51	7613.41	2534.26	31776.46	65548.14	74370.42	478.74	7301.42
2019-2020	13989	7275.62	361.90	878.98	8454.60	44764.74	48771.65	8444.31	2329.94	38511.56	70163.07	74098.76	569.51	7088.34
2020-2021	13875	8376.61	961.90	972.51	9349.13	49898.18	53697.34	10787.48	4001.98	44748.05	75927.60	84290.13	610.14	7834.04
2021-2022	15627	9816.53	1961.90	1093.89	10910.42	54728.66	54256.88	12478.02	6706.59	46924.62	79442.45	86993.28	604.74	9779.46
2022-2023	14933	10908.52	2412.57	1184.46	12092.98	57428.16	54029.66	21810.24	6467.06	49135.14	85025.63	91055.31	655.88	10856.23
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											
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	0.95	111.79		A	19	126	6384.88	912.13	4081.75	5.82
2020-2021	7749.70	1226.95	1137.90	129531.73	0.88	83.34		A	19	121	6670.07	992.24	5675.71	7.48
2021-2022	9676.87	2700.68	1315.36	138400.83	0.95	102.59		A	19	140	7892.42	958.37	5009.00	6.31
2022-2023	10752.74	3497.79	1356.62	147810.85	0.92	103.48		A	19	153	8379.63	931.07	4924.20	5.79

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

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.											
2	3	4	5	6	7	8	9	10	11	12	13	14	15
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
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
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
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
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
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
11384	8467.45	422.79	16475.44	24942.89	47545.96	52207.96	2995.92	3621.32	43906.41	78316.22	79109.05	928.11	9990.82
11858	8993.63	522.79	19805.69	28799.32	50908.49	57813.65	2106.11	1965.00	51930.94	83781.60	84025.69	1050.67	10533.59
12058	10055.49	1022.79	20058.19	29026.37	55662.20	64201.09	2942.37	2516.79	59325.89	89292.06	94068.77	1317.75	9461.17
12052	11996.57	2422.79	21550.01	30389.00	57578.28	68534.89	2693.76	5013.80	59556.38	95069.59	101228.54	1277.29	10156.18
12307	13095.45	2972.80	24927.23	34120.16	58011.16	68371.11	4752.26	3292.70	57971.14	101837.26	98491.12	1312.15	12084.63
<b>Total expenditure of which</b>													
Total	17	18	Working Capital		21	22	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
			% COM to WC	Profit(+)/ loss(-) during the year									
5093.37	481.57	732.12	70919.00	1.03	95.71		A	18	151	4221.12	597.99	2251.82	7.54
5753.54	792.40	811.94	95258.14	0.85	98.00		A	18	165	5920.45	609.98	2417.40	5.34
7495.61	2046.40	944.44	109166.25	0.87	102.29		A	18	193	5735.86	505.23	2492.07	4.90
7880.92	1487.27	964.55	113128.65	0.85	121.95		A	18	191	6076.95	572.69	2866.76	4.71
9055.38	2161.87	1124.61	116306.23	0.97	126.74		A	18	183	6404.71	773.72	3438.46	6.47
9465.40	2220.58	1281.94	119498.26	1.07	130.82		A	18	168	6973.22	705.62	3593.63	4.97
9685.13	2600.30	1414.44	130516.83	1.08	305.68		A	20	147	6624.33	856.20	3598.40	4.59
10215.87	3076.81	1156.03	142277.40	0.81	317.72		A	21	124	6734.50	1086.21	3420.18	4.08
8637.05	476.62	1271.38	157082.83	0.81	824.12		A	24	109	6302.36	1329.86	4126.72	4.62
9064.46	1199.61	1275.11	165795.65	0.77	1091.72		A	24	101	6636.86	1511.37	4653.08	4.89
10851.31	2872.90	1434.80	172664.02	0.83	1233.31		A	24	116	6660.35	1378.00	4727.95	4.64



**Annexure - XI (M)**  
**WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (MAYURBHANJ)**

(₹ in Lakh)

Year	Memberships	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
2012-2013	4271	1955.19	191.49	438.92	2394.11	21560.70	13384.81	4855.55	1984.56	15256.46	21551.82	18893.07	3393.34	3727.73
2013-2014	3148	2263.87	191.49	444.27	2708.14	24460.49	14812.82	6989.49	1052.56	17846.75	25392.42	23874.27	4679.20	3893.31
2014-2015	3159	2434.29	191.49	481.54	2915.83	26219.20	16751.09	9518.11	1562.24	22709.85	28462.86	24198.84	2669.28	4642.60
2015-2016	11035	2954.27	191.49	494.93	3449.20	30745.11	18707.04	6796.59	2488.77	21215.98	32868.18	27397.89	4020.41	4588.22
2016-2017	11794	3907.84	191.49	783.85	4691.69	31295.28	23232.78	3283.73	3024.23	24538.38	37129.52	30513.70	851.98	4719.39
2017-2018	12286	4393.77	454.49	772.71	5166.48	32600.23	25389.11	3931.39	1791.22	23557.53	43393.15	34706.62	929.38	5594.24
2018-2019	12700	5090.50	454.49	832.90	5923.40	35570.08	30485.06	3569.90	2541.81	26230.01	50482.04	45498.94	425.39	5623.98
2019-2020	12948	5734.08	554.49	1031.67	6765.75	38730.53	35215.68	3912.03	2384.94	30140.07	56191.99	49656.19	478.72	6546.61
2020-2021	13207	6430.80	854.49	1339.28	7770.09	42675.12	41580.89	3889.48	2966.45	35150.05	62116.02	57867.63	489.33	5650.97
2021-2022	13315	7248.61	1454.49	2807.07	11691.41	45733.67	42461.47	11822.03	3730.34	35165.00	66718.20	59469.80	4459.33	6454.08
2022-2023	13586	8155.14	1804.49	3536.27	10055.69	48492.47	46860.56	11156.05	3130.88	37585.46	72772.99	58939.22	787.82	6388.92
<b>1</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
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											
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	1160.50	0	A	16	79	6328.17	1201.55	3830.29	6.82
2020-2021	10830.38	998.26	778.41	104202.97	0.75	358.53	0	A	16	69	6986.08	1518.71	5650.97	9.10
2021-2022	6035.53	574.96	749.64	110072.89	0.68	418.55		A	16	64	7496.79	1784.95	4252.14	6.37
2022-2023	6221.13	3483.88	874.39	118200.50	0.74	167.78		A	16	90	8084.36	1347.39	4257.58	5.85

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

(₹ 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
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	1308.11	9365.74	27299.52	24207.86	1509.70	2572.55
2014-2015	6429	3043.54	369.76	737.47	3781.01	16271.19	18563.02	5648.36	2708.15	15115.36	27423.03	25711.02	982.96	3336.67
2015-2016	6569	3363.28	369.76	739.08	4102.36	16778.38	21703.23	5345.29	3064.92	13079.53	30733.98	30138.45	92.40	3346.09
2016-2017	6430	3738.02	369.76	740.81	4478.83	19813.73	23963.42	4700.58	2043.97	17450.89	34030.95	34294.09	113.44	4321.95
2017-2018	6726	4137.93	369.76	742.66	4880.59	21727.58	26345.07	5516.73	1486.06	19215.78	38341.59	36180.55	524.24	4159.30
2018-2019	6793	4594.41	369.76	741.41	5335.82	25867.08	27169.25	6541.92	1698.35	21398.78	42197.56	39426.80	1719.66	4551.52
2019-2020	6915	5102.98	569.76	1048.44	6151.43	28369.11	30251.85	7525.51	1512.34	25444.39	45256.70	42037.95	3144.82	5086.39
2020-2021	6915	6214.98	1069.76	1119.36	7334.34	29792.73	35250.00	7927.98	2010.14	27429.50	50040.04	49129.46	283.77	4648.66
2021-2022	7054	7185.33	1469.76	1121.88	9073.87	31588.78	36943.47	8992.63	3492.52	28978.08	53617.32	50326.43	98.47	5243.04
2022-2023	7091	7919.28	1789.76	1194.14	8852.51	32190.03	38032.66	14571.08	4255.69	29500.66	57416.00	48647.25	2852.41	6061.87
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
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											
2012-2013	2413.13	669.46	380.55	30211.87	1.26	20.79		B	13	67	2788.77	499.48	1778.88	8.41
2013-2014	2552.91	615.46	367.37	39481.07	0.93	19.64		A	13	66	3493.85	625.76	1610.30	5.90
2014-2015	3270.44	1033.07	411.11	44263.58	0.93	66.23		A	13	129	3641.19	338.71	1874.04	6.83
2015-2016	3326.76	707.46	558.81	49651.33	1.13	85.57		A	13	127	3654.79	374.11	1756.55	5.72
2016-2017	3903.15	1115.00	462.31	54850.14	0.84	37.95		A	13	77	4487.05	708.48	1728.94	5.08
2017-2018	4064.68	773.94	646.40	60984.81	1.06	94.62		A	13	89	5005.76	674.93	1821.08	4.75
2018-2019	4938.87	1336.9	770.46	68597.68	1.12	101.45		A	13	74	5672.05	919.79	2062.76	4.89
2019-2020	5135.30	1306.84	796.13	77324.75	1.03	106.14		A	13	69	6135.48	1082.73	2773.63	6.13
2020-2021	4541.97	534.15	677.35	82800.00	0.82	106.69		A	13	61	6652.73	1308.73	2639.17	5.27
2021-2022	5135.19	1094.38	621.71	88491.38	0.70	107.84		A	13	56	7100.51	1521.54	3174.69	5.92
2022-2023	5901.70	1383.52	986.35	94175.20	1.05	160.17		A	13	77	7467.17	1163.71	5271.56	9.18

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		
	2	3	4	5												6	7
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	66297.14	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	199234.14	4421.17	23999.02			
2018-2019	17343	21484.53	2536.62	8957.90	29111.33	162955.16	130346.76	18462.03	17245.00	111896.72	219155.87	209198.61	2016.97	27071.09			
2019-2020	17604	22371.48	2536.62	11276.92	32399.96	183690.40	150948.70	26848.96	20139.74	136736.64	242508.78	235119.93	3229.88	29294.68			
2020-2021	17766	24201.60	3536.62	13605.50	36871.42	211522.45	173945.00	21809.88	27964.98	155142.40	265173.64	244918.17	3386.27	28126.16			
2021-2022	17911	27177.13	5536.62	15487.51	41757.37	221936.57	172207.46	21250.28	18710.01	152398.98	286239.12	255961.73	2721.45	26769.65			
2022-2023	17929	31051.62	6786.62	15525.77	46798.82	235954.41	173778.86	49562.12	15231.35	151003.63	312023.67	262806.00	2639.51	28600.72			
<b>Year</b>	<b>Total expenditure of which</b>		<b>Working Capital</b>		<b>% COM to WC</b>	<b>Profit(+)/ loss(-) during the year</b>	<b>Accumulated loss</b>	<b>Audit classification</b>	<b>No. of Branches including H.O.</b>	<b>No. of Employees</b>	<b>Per branch business</b>	<b>Per Employees business</b>	<b>NPA</b>	<b>% of NPA to loan adv. O/s</b>			
	<b>Total</b>	<b>Provision</b>	<b>Cost of management</b>	<b>16</b>											<b>17</b>	<b>18</b>	<b>19</b>
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	0.00	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	0	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	0	B	35	177	12535.27	2407.90	16349.31	7.46			
2020-2021	24504.48	1370.14	2223.66	470888.72	0.47	2110.12	0	B	35	155	14020.47	3075.46	21582.7	8.14			
2021-2022	25126.22	990.72	2702.14	483401.81	0.56	946.31	0	B	35	139	14946.34	3655.94	23705.32	8.28			
2022-2023	27646.10	13018.72	2561.50	505872.79	0.51	954.62	0	B+	35	199	16117.00	2739.89	25780.84	8.26			

Annexure - XI (P)  
WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (SUNDARGARH)

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances (O/s)	Loan & advances during the year (credit issued)	Other Assets	Int. & disc. & other nonfund income received
		Total	Of which Govt.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2012-2013	10281	3115.63	315.80	202.16	3317.79	39395.55	24125.49	14329.55	2278.77	30565.46	39040.85	38042.30	9283.26	6179.27
2013-2014	10467	4276.02	315.80	238.25	4514.31	47853.24	28990.12	7506.87	1990.45	40490.11	44621.78	47415.80	9559.41	7489.80
2014-2015	10703	4585.80	315.80	280.16	4865.96	52368.63	33773.37	16396.44	3658.49	48053.17	51105.83	54484.34	4586.91	7537.36
2015-2016	10796	5238.94	315.80	626.75	5865.69	57199.70	37045.38	14083.96	5008.68	45123.67	59449.59	61864.58	8065.45	9106.14
2016-2017	10591	6387.34	315.80	875.89	7263.23	66380.04	40718.50	7669.37	5287.25	56658.05	64272.58	64623.85	1908.35	9239.01
2017-2018	10966	7162.46	315.80	1161.36	8323.82	70728.66	44024.65	7407.86	4038.92	60774.91	71185.60	68800.52	1920.81	10152.05
2018-2019	11686	7590.31	315.80	1901.37	9851.68	80489.90	47900.26	8310.36	4019.13	66538.08	82424.83	87207.01	1882.94	11353.50
2019-2020	12074	8711.86	315.80	2801.09	11512.95	87906.08	58211.80	9819.13	4627.59	75442.74	93878.14	105771.88	1905.68	12767.12
2020-2021	12794	9501.28	815.80	4404.37	13905.66	97250.75	27264.41	10412.37	5719.82	43040.34	105991.12	127395.65	1912.28	13275.65
2021-2022	13069	10833.09	1815.80	8039.46	16872.55	104451.15	63196.11	10784.56	9698.96	77856.79	114579.02	125430.78	1917.65	14081.43
2022-2023	13446	12087.91	2675.80	8430.85	22923.41	109478.02	75962.51	12095.98	7052.25	89738.01	127842.16	142589.89	1915.07	15188.66
Year	Total expenditure of which		Working Capital		% COM to WC	Profit(+)/ loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
1	16	17	18	19										
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	0.00	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	0.00	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	0.00	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	0.00	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	0.00	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	0.00	A	16	120	10860.98	1346.40	6006.11	7.29
2019-2020	10758.58	1184.13	1532.54	180805.30	0.85	589.22	0.00	A	16	108	12118.95	1683.19	6333.49	6.74
2020-2021	11126.31	1512.59	1489.39	162793.06	0.91	1045.19	0.00	A	16	105	13549.46	1935.64	6652.18	6.28
2021-2022	11780.91	1479.94	1411.71	210405.72	0.67	1225.53	0.00	A	17	91	13689.39	2406.92	7034.45	6.14
2022-2023	13348.34	2158.99	1604.00	233199.11	0.69	1840.32	0.00	A	17	111	14832.51	2138.02	8994.70	7.04

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

(₹ in Lakh)

Year	Membership	Paid up share capital		Total reserves	Own fund	Deposits	Borrowings	Other Liabilities	Cash and Bank balance	Investments	Loan & advances(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
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	7552.15	22436.99	30726.93	1556.73	2174.75
2018-2019	8729	2806.85	345.15	1098.97	3844.02	14454.66	18928.82	2664.60	1984.68	10356.04	27141.76	34226.18	2021.69	2689.30
2019-2020	8721	2978.91	452.85	1106.56	4114.69	16543.66	20589.08	1985.73	1823.78	12155.73	28928.27	34200.70	1864.87	2518.16
2020-2021	8732	3329.55	652.85	1114.66	4366.72	19247.13	21056.02	1486.34	2301.85	11600.14	31982.70	36239.13	1877.14	2562.86
2021-2022	8726	3819.20	652.85	1211.43	4860.60	18741.57	21124.30	2117.79	3005.47	9158.40	34517.58	37200.09	1799.86	2576.56
2022-2023	8731	4128.62	952.85	1122.96	5172.02	20620.55	23252.42	1896.01	1491.83	12836.02	37012.29	23769.70	1910.91	2772.97
Year	Total expenditure of which		Working Capital		% COM to WC	Profit(+)/ loss(-) during the year	Accumulated loss	Audit classification	No. of Branches including H.O.	No. of Employees	Per branch business	Per Employees business	NPA	% of NPA to loan adv. O/s
	Total	Provision	Cost of management											
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
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	0	A	14	82	3497.84	554.54	1199.47	4.15
2020-2021	4102.53	1658.17	648.73	48014.47	1.35	149.08	0	A	14	62	3940.76	826.29	1115.11	3.49
2021-2022	4194.38	1753.44	720.62	48743.06	1.48	60.75	0	A	14	53	4096.86	1004.89	1208.42	3.50
2022-2023	2656.95	1872.64	831.50	53548.12	1.55	105.59	0	A	14	59	4433.30	976.83	992.48	2.68

Annexure - XI (R)  
WORKING RESULT OF CENTRAL COOP. BANKS IN ODISHA (CONSOLIDATED)

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
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	63832.08	88824.85
2013-2014	194834	73791.40	8522.29	28073.25	98022.50	647232.73	479396.3	147363.06	49902.62	504698.99	742634.66	809615.01	78572.02	103384.63
2014-2015	202148	83290.77	8617.29	34231.19	113710.57	720497.60	57371.04	186639.46	58613.09	524633.54	831912.91	929670.64	188020.51	111561.4
2015-2016	214853	93864.30	8678.29	48442.65	141735.05	789812.08	63375.82	169714.66	63244.56	501806.95	984001.15	1201338.32	72535.65	127922.1
2016-2017	218069	105232.22	8861.75	55097.18	154639.18	912561.74	701997.28	118534.1	99070.55	627335.83	1046589.9	1146289.71	24893.84	144956.94
2017-2018	225328	115295.46	9068.75	60347.93	178946.87	952553.59	775538.03	127313.29	86904.63	633931.74	1195664.93	1201450.95	29643.65	158426.66
2018-2019	233480	126371.35	9068.60	74934.33	198198.89	1081524.79	823128.5	145434.07	97567.87	684938.63	1358552.42	1387028.16	28733.37	174319.11
2019-2020	243072	136331.94	10778.75	86485.76	222020.85	1180245.15	921049.71	341639.54	92428.93	775794.86	1499856.71	1453027.84	35501.35	184565.52
2020-2021	248763	155836.58	19028.75	101565.62	248753.8	1307266.67	1024011.6	179772.31	117467.64	841692.64	1663930.24	1620831.19	36532.99	182394.61
2021-2022	255065	180573.74	34379.75	117666.69	287176.32	1372586.07	1119223.45	200055.44	131730.17	893557.37	1797465.24	1685959.36	43136.59	193089.93
2022-2023	244918	208280.79	44729.43	127529.22	325895.65	1431855.33	1195027.1	235259.82	112886.43	942127.55	1975703.56	1764112.48	44874.98	201095.51
<b>Year</b>	<b>Total expenditure of which</b>	<b>Working Capital</b>	<b>% COM to WC</b>	<b>Profit(+)/ loss(-) during the year</b>	<b>Accumulated loss</b>	<b>Audit classification</b>	<b>No. of Branches including H.O.</b>	<b>No. of Employees</b>	<b>Per branch business</b>	<b>Per Employees business</b>	<b>NPA</b>	<b>% of NPA to loan adv. O/s</b>		
<b>1</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
2012-2013	84926.01	13359.44	12006.12	1152283.80	1.04	3898.84	21394.94		339.00	2155.00	56498.51	9707.33	66627.72	10.94
2013-2014	95705.45	12962.24	13079.66	1387467.15	0.94	7371.30	15736.40		339.00	1918.00	67457.73	11803.29	72525.47	9.77
2014-2015	108476.47	26667.93	14866.65	1588793.36	0.94	3135.96	14350.69		339.00	2352.00	75160.20	12623.91	72825.00	8.75
2015-2016	121928.72	37069.50	15623.91	1748267.35	0.89	5560.48	11384.90		339.00	2280.00	81724.68	13361.01	79409.94	8.07
2016-2017	147149.78	32754.37	18167.42	1972949.09	0.92	7383.25	6999.94		339.00	2428.00	92214.01	13336.13	80252.13	7.67
2017-2018	151293.20	30177.21	21490.84	2161870.38	0.99	14256.75	2097.08		339.00	2394.00	102141.96	14364.81	88442.50	7.31
2018-2019	180040.01	49738.96	23393.12	2407981.31	0.97	13717.22	894.88		341.00	2184.00	116297.85	17711.89	93296.47	6.87
2019-2020	193108.91	31307.79	24309.99	2614804.46	0.93	14695.98	502.55		345.00	2070.00	126527.10	20527.63	111331.09	6.72
2020-2021	185075.70	26068.42	23907.42	2892489.80	0.83	10053.73	355.30		353.00	1878.00	136819.08	24805.28	134474.00	7.72
2021-2022	189700.60	35420.22	23646.96	3106156.03	0.76	10960.52	45.73		353.00	1710.00	146860.39	29386.81	142063.05	7.72
2022-2023	193893.24	24222.54	23593.49	3324190.28	0.71	10052.22	0.00		353.00	2133.00	156485.62	24745.74	149068.45	7.72



## Section V

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### Branches of OSCB & DCCBs

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## 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 HIG-35, Duplex (Infront of D.A.V. School), Chandrasekharpur, Bhubaneswar, Ph. : 0674-2741761, IFS Code : ORCB0001010 e-mail ID : sailashreevihar@odishascb.com</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.	Binjharapur	06728-230404
39.	Balichandrapur	06728-2768802

**KEONJHAR CCB**

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

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

**KHURDA CCB**

Ph. : 06755- 220209,  
FAX - 220927

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

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

**KORAPUT CCB**

Ph. 06854-241159  
FAX - 06854-232718

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

**MAYURBHANJ CCB**

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

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



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

**NAYAGARH DCCB**

Ph. : 06753- 252232, 252243, 211202  
FAX - 252232

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

**SAMBALPUR DCCB**

Ph. : 06646- 233157, 232634  
FAX - 232696

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

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

**SUNDARGARH CCB**

Ph. : 06622- 275022, 272022  
FAX - 275122

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

**PURI-NIMAPARA CCB**

Ph. : 06752- 224553  
FAX - 224553

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

