

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UNSTARRED QUESTION No. 378

Answered on Tuesday, February 6, 2024/ Magha 17, 1945 (Saka)

Status of financial inclusion in Odisha

378. Dr. SASMIT PATRA:

Will the Minister of FINANCE be pleased to state:

- (a) the current status of financial inclusion in the State of Odisha, district-wise;
- (b) the details of unbanked and underbanked Gram panchayats in the State of Odisha;
- (c) the measures taken by the Ministry to improve the banking infrastructure for the same; and
- (d) whether the Ministry has any plans to extend the digital payment infrastructure in all the districts of Odisha for the promotion of digital infrastructure?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) District-wise status of implementation of flagship Financial Inclusion Schemes in the State of Odisha is at Annexure-A

(b) and (c) The endeavour of the Government is to ensure availability of banking outlet (Bank branch/ Business Correspondent/ India Post Payments Bank) within 5 kilometres of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App.

Based on the data uploaded by Banks on Jan Dhan Darshak (JDD) App, out of the total number of 47,788 villages in Odisha, 47,772 villages are covered with banking outlets within a radius of 5 kms. The progress of banking infrastructure in the State of Odisha is as under:

As on Date	No. of Bank Branches	No. of Business Correspondents (BCs)	ATM	India Post Payments Bank (IPPB)
October, 2019	5,363	7,655	6,344	6,949
March, 2020	5,736	12,043	6,502	6,946
March, 2021	5,784	13,080	6,637	6,945
March, 2022	5,864	16,414	7,114	6,972
March, 2023	5,890	18,871	7,070	7,150
December, 2023	6,060	28,338	7,028	8,960

Source: Jan Dhan Darshak (JDD) app

(d) Promotion of digital payment is one of the priorities of the Government to facilitate hassle free and seamless banking transactions for the people of the country. Several initiatives have been taken by Government of India, RBI, NPCI and banks, to promote digital transactions and

to create awareness about digital payments in the country. Some of the initiatives are BHIM-UPI, UPI-123, Aadhar Payment Bridge, AePS etc. to access the bank account anytime, anywhere.

Further, 4 Digital Banking Units (DBUs) have been set-up in the State of Odisha. Services being offered through DBUs include banking facilities like opening of savings account, balance-check, print passbook, transfer of funds, investment in fixed deposits, loan applications, stop-payment instructions for cheques issued, application for credit / debit cards, viewing of statement of account, payment of taxes, payment of bills, making nominations and other digital transactions.

Annexure-A as referred in reply to part (a) of Rajya Sabha Unstarred Question No 378 for reply on 06.02.2024

District-wise data of Flagship Financial Inclusion Schemes in the State of Odisha

District Name	PMJDY as on 17.01.24		Jansuraksha as on 17.01.24		APY as on 31.12.23	MUDRA as on 29.12.23*			SUPI as on 29.01.24		
	No of Accounts (in lakh)	Deposits (in Rs Crore)	PMJJBY - No of Enrolments (in lakh)	PMSBY - No of Enrolments (in lakh)	No of Subscribers (in lakh)	No of Accounts (in lakh)	Sanctioned Amount (in Rs Crore)	Disbursed Amount (in Rs Crore)	No of Accounts	Sanctioned Amount (in Rs Crore)	Disbursed Amount (in Rs Crore)
Anugul	6.5	401.14	2.6	5.9	0.7	9.0	3,799.37	3,720.91	296	78.07	33.01
Balangir	11.2	430.66	2.7	7.3	0.7	11.9	4,301.53	4,215.34	117	24.37	11.22
Baleshwar	14.0	686.81	3.3	9.3	1.3	12.6	5,750.23	5,638.49	283	61.59	35.34
Bargarh	8.8	334.38	2.7	7.1	0.7	11.1	3,923.89	3,825.57	180	42.22	23.19
Bhadrak	9.8	410.24	1.9	5.9	1.0	13.3	5,295.85	5,213.32	144	29.45	10.84
Boudh	2.9	106.88	0.8	2.0	0.3	3.0	1,148.70	1,119.55	50	10.89	4.74
Cuttack	10.8	583.58	3.7	10.2	1.7	20.0	8,951.10	8,744.64	633	140.69	68.59
Deogarh	1.4	73.42	0.5	1.4	0.2	1.5	591.81	563.27	22	4.28	0.86
Dhenkanal	6.9	361.80	2.6	6.0	0.7	7.8	3,161.92	3,098.70	196	48.07	20.99
Gajapati	2.6	106.25	0.9	2.3	0.3	1.8	774.14	742.40	36	7.49	2.73
Ganjam	14.6	648.83	5.7	14.7	1.8	22.3	9,172.45	8,934.41	489	118.97	56.39
Jagatsinghapur	5.6	296.13	1.6	4.5	0.6	8.3	3,542.07	3,456.59	172	42.62	28.48
Jajapur	10.1	462.28	2.5	7.6	1.1	12.1	5,143.37	5,048.20	234	50.76	24.6
Jharsuguda	2.5	148.13	1.1	2.6	0.3	5.6	2,214.80	2,156.45	164	40.74	25.19
Kalahandi	7.6	208.47	2.0	5.2	0.5	7.7	2,824.00	2,771.27	114	24.26	13.87
Kandhamal	3.1	123.46	1.3	3.1	0.3	2.7	1,181.33	1,147.44	74	12.28	6.03
Kendrapara	7.0	388.41	1.6	5.4	0.8	3.6	1,790.72	1,752.70	99	18.7	8.46
Kendujhar	7.5	390.31	2.7	7.1	0.9	7.9	3,482.32	3,392.92	224	53.63	30.1
Khordha	9.3	456.78	3.9	11.1	1.5	20.4	12,627.25	12,358.85	1109	265.04	134.66
Koraput	7.8	197.32	2.0	4.6	0.6	5.9	2,213.61	2,157.19	150	31.24	14.75

Malkangiri	3.5	119.94	1.1	2.2	0.2	2.6	905.56	884.25	53	11.61	4.6
Mayurbhanj	11.4	634.62	4.6	10.6	1.3	13.9	5,501.32	5,344.59	255	54.38	22.31
Nabarangpur	8.2	164.70	1.6	3.5	0.3	4.8	1,557.66	1,524.90	45	7.54	3.15
Nayagarh	5.1	225.86	1.5	3.7	0.5	7.5	2,994.99	2,930.97	115	20.69	9.42
Nuapada	4.0	141.54	1.3	2.9	0.2	3.7	1,353.48	1,326	35	6.62	2.58
Puri	7.7	348.31	2.4	7.0	1.1	11.6	5,217.37	5,085.82	248	51.44	22.98
Rayagada	4.2	152.40	1.6	3.4	0.4	4.5	1,773.61	1,726.40	121	25.07	13.74
Sambalpur	4.4	235.93	2.2	5.4	0.7	9.0	3682.45	3587.57	331	83.18	49.27
Sonepur	4.2	150.41	1.0	3.0	0.3	5.2	1970.88	1920.82	47	9.63	4.86
Sundargarh	8.2	510.91	4.3	9.7	1.2	11.4	5026.78	4894.81	515	146.32	85.43
Other#						12.3	6,787.01	6,774.54			
Total	210.9	9,499.91	67.6	174.8	22.3	274.87	118,661.57	116,059.35	6551	1521.84	772.38

Data pertains to some of the NBFCs/ MFI which do not maintain district-wise data

* District-wise data is available w.e.f. 01.04.2016

Source: Banks, MLIs, SIDBI, PFRDA