GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1037
ANSWERED ON TUESDAY, JULY 28, 2026/ 6 SHRAVANA, 1948 (SAKA)

FINANCIAL INCLUSION AND CREDIT FLOW IN ODISHA

1037. DR. SASMIT PATRA:

Will the Minister of FINANCE be pleased to state:

(a) the details of credit-deposit ratio, banking penetration, number of bank branches, banking correspondents and ATMs in Odisha during the last five years, district-wise;
(b) whether Government has identified districts in Odisha with low credit flow and financial inclusion, if so, the details thereof;
(c) the measures taken to improve institutional credit to agriculture, MSMEs, women entrepreneurs and Self Help Groups in the State; and
(d) the steps taken to strengthen digital financial infrastructure and banking services in remote and tribal areas of Odisha?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): As per the information received from Reserve Bank of India (RBI), the Credit Deposit ratio (CD) and number of bank branches, fixed point Business correspondents and Automated Teller Machines (ATMs) in Odisha during last five years, district-wise are placed at Annexure- I and Annexure-II respectively.

(b)and(c): RBI has advised the banks to ensure that wide disparity in the ratios between States/Regions is avoided in order to minimise regional imbalance in credit deployment and banks to review the performance of their branches in such areas and take necessary steps to augment the credit flow. The Lead Bank of the district to discuss the issue of low CD ratio in all aspects with the banks and also in the District Consultative Committee (DCC) forum. Special Sub-Committees (SSCs) of the DCC should draw Monitorable Action Plans to increase the CD ratio in the districts having CD ratio of less than 40% and to report the progress on the implementation of the plan to DCC and through them to the convenor of the State Level Bankers' Committee (SLBC). SLBC monitors the district-wise CD ratios on regular basis and take necessary steps to improve it.

Further to enhance financial inclusion and access to institutional credit to agriculture, Micro, Small, and Medium Enterprises, women entrepreneurs and Self-Help Groups various initiatives are undertaken from time to time. These include the conduct of credit outreach programmes and financial literacy camps, deployment of Business Correspondents (BCs) and Customer Service Points (CSPs) for extending credit, providing banking services to unbanked Gram Panchayats (GPs) and strengthening the monitoring through District Level Consultative Committee (DLCCs).

(d): As per the information received from SLBC, Odisha various steps have been taken to strengthen digital financial infrastructure and banking services in remote and tribal areas of Odisha include, inter alia, expanding digital banking services through UPI, AePS, Rupay Cards, mobile/internet banking, QR-based payments and Straight Through Process (STP)- enabling digital loan journeys for eligible retail products, enabling end-to-end digital processing with minimal manual intervention. BCs equipped with micro-ATMs provide interoperable banking services, including cash withdrawal, balance enquiry, fund transfer and Aadhaar-based transactions. The State Government of Odisha, in collaboration with Public Sector Banks has launched the CSP Plus scheme to provide banking services in unbanked Gram Panchayats (GPs). Further, banks conduct financial and digital literacy programmes through Financial Literacy Centers (FLCs), Rural Self Employment Training Institutes (RSETIs) and Business Correspondents (BCs) to promote the safe and secure use of digital financial services.

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Annexures referred in part (a) of the reply of Rajya Sabha Unstarred Question No. 1037 for 28.7.2026 regarding "Financial Inclusion and Credit Flow in Odisha"

District-wise CD Ratio in Odisha

Year		As on 31st March, 2022	As on 31st March, 2023	As on 31st March, 2024	As on 31st March, 2025	As on 31st March, 2026
S no.	District					
1	ANUGUL	34.91	36.06	38.84	41.88	41.06
2	BALANGIR	49.65	51.49	56.03	58.47	60.04
3	BALESHWAR	48.01	47.31	48.39	50.01	52.87
4	BARGARH	54.91	58.89	65.81	66.79	69.40
5	BHADRAK	54.22	54.74	57.38	55.30	57.25
6	BOUDH	65.61	62.57	63.32	64.96	63.06
7	CUTTACK	44.12	44.48	46.60	47.88	51.18
8	DEOGARH	32.65	33.39	35.17	34.87	36.64
9	DHENKANAL	36.48	37.19	39.30	39.82	42.19
10	GAJAPATI	34.59	34.15	36.84	40.18	45.10
11	GANJAM	44.83	44.95	49.44	52.96	56.15
12	JAGATSINGHPUR	23.28	22.86	28.94	25.80	24.78
13	JAJPUR	60.40	58.46	58.12	51.36	46.50
14	JHARSUGUDA	47.36	46.50	50.70	51.62	54.86
15	KALAHANDI	55.42	56.25	58.37	62.34	64.69
16	KANDHAMAL	41.48	41.34	43.10	45.64	47.64
17	KENDRAPARA	30.27	31.12	33.78	35.49	36.56
18	KEONJHAR	28.84	28.59	28.89	28.37	27.19
19	KHURDA	50.49	50.86	55.95	53.70	54.72
20	KORAPUT	46.82	46.11	49.99	50.89	53.42
21	MALKANGIRI	39.78	39.49	44.53	43.22	41.00
22	MAYURBHANJ	34.87	36.44	36.52	38.44	39.50
23	NAWAPARA	48.08	49.59	52.64	53.39	54.99
24	NAWRANGPUR	51.10	50.92	54.33	56.83	59.55
25	NAYAGARH	58.03	57.47	61.04	62.56	64.93
26	PURI	39.56	39.00	40.88	42.23	45.70
27	RAYAGADA	44.97	43.78	44.51	45.24	47.04
28	SAMBALPUR	22.07	22.18	31.69	34.54	32.53
29	SONEPUR	53.25	54.52	55.84	57.49	60.12
30	SUNDARGARH	44.45	44.49	44.43	47.20	48.99

**The Credit Deposit Ratio is compiled based on the Credit and Deposit data given by RBI*
**Annual Spatial Distribution of Deposits and Credit - (Including Regional Rural Banks)*
** Note: Data as reported RBI include Scheduled Commercial Banks (including Regional Rural Banks) as on March 31, 2026. These data excludes Inter-Bank deposit and credit.*

Annexure II

Annexures referred in part (a) of the reply of Rajya Sabha Unstarred Question No. 1037 for 28.7.2026 regarding "Financial Inclusion and Credit Flow in Odisha"

District wise number of Bank Branches, Fixed Point Business Correspondents (FBCs) and ATMs of Commercial Banks in Odisha during the last 5 years

	Year	As on March 31, 2022			As on March 31, 2023			As on March 31, 2024			As on March 31, 2025			As on March 31, 2026		
S no.	District	No. of Branches	No. of FBCs	No. of ATMs	No. of Branches	No. of FBCs	No. of ATMs	No. of Branches	No. of FBCs	No. of ATMs	No. of Branches	No. of FBCs	No. of ATMs	No. of Branches	No. of FBCs	No. of ATMs
1	ANUGUL	174	1374	231	178	1693	229	186	2060	229	191	2228	210	196	2523	191
2	BALANGIR	168	2520	171	173	3120	182	181	3535	179	191	3853	173	204	4284	157
3	BALESHWAR	247	3012	312	257	3509	311	267	3699	307	278	4006	288	287	4279	247
4	BARGARH	160	2065	163	168	2332	170	173	2655	172	182	2931	161	190	3038	144
5	BHADRAK	153	2044	221	156	2244	218	159	2395	212	166	2546	212	169	2728	200
6	BOUDH	44	756	49	43	954	48	46	1178	47	49	1215	44	53	1266	44
7	CUTTACK	421	3090	531	432	3184	538	453	3356	549	476	3260	514	485	3434	456
8	DEOGARH	41	397	36	40	555	36	41	660	41	41	758	38	41	787	35
9	DHENKANAL	140	1621	156	141	1837	163	144	2024	159	149	2256	154	157	2407	133
10	GAJAPATI	59	533	59	61	620	62	61	665	67	62	861	60	62	896	55
11	GANJAM	421	4460	496	433	5092	492	442	6020	491	449	6322	450	463	6559	419
12	JAGATSINGHPUR	155	1270	201	158	1248	211	160	1325	209	166	1283	195	169	1297	162
13	JAJPUR	214	2565	282	220	3016	285	229	3322	290	230	3090	261	239	3146	236
14	JHARSUGUDA	97	510	129	98	575	127	100	635	125	104	690	117	106	876	96
15	KALAHANDI	150	2002	143	151	2576	144	161	3145	144	164	3243	133	172	3425	128
16	KANDHAMAL	71	648	73	71	714	75	73	799	76	75	847	68	79	947	61
17	KENDRAPARA	133	1657	159	135	1649	160	141	1771	162	143	1743	154	142	1813	143
18	KEONJHAR	206	1877	214	205	2254	220	210	2319	215	217	2591	200	219	2770	170
19	KHURDA	682	1961	1066	703	2586	1062	735	2392	1041	751	2491	976	783	2656	813
20	KORAPUT	123	1309	136	131	1476	137	141	1876	136	145	2371	130	153	2552	127
21	MALKANGIRI	50	709	44	54	838	47	57	1111	46	61	1725	44	62	2148	39
22	MAYURBHANJ	267	2027	223	276	2873	232	282	3420	236	295	3909	228	300	4394	210
23	NAWAPARA	70	915	57	70	1270	61	72	1573	62	75	1791	56	76	1813	50
24	NAWRANGPUR	70	1436	58	75	1960	60	85	2361	56	89	2555	56	93	2705	52
25	NAYAGARH	125	1292	121	130	1640	129	130	1812	130	134	1786	119	136	1928	111
26	PURI	222	2862	267	227	3116	268	236	3323	270	240	3587	248	246	3780	225
27	RAYAGADA	105	1112	116	109	1534	118	112	1439	115	113	1271	102	119	1528	89
28	SAMBALPUR	186	1058	218	194	1512	216	203	1532	207	209	1770	186	212	1844	183
29	SONEPUR	76	591	69	75	920	68	79	1187	67	81	1400	67	83	1446	61
30	SUNDARGARH	259	1985	321	262	2415	329	267	3055	327	281	2988	321	287	3120	272

** Source Reserve Bank of India*