CHAPTER - THREE

PROFILE OF KHORDHA CENTRAL COOPERATIVE BANK

On seventh of March 1912, under the leadership of Late Rai Saheeb Satish Chandra Chakraborty, the Khordha Central Cooperative Bank was setup. It was started its operation with 21 primary agricultural cooperative societies and 47 individual members. The main objective of the bank is to provide financial assistance to the members with a marginal rate of interest and having quickly access by the farmers and weavers. The bank bears the registration no. of 95PO dated 22.03.2012 and RBI license no. on dated 7.04.2012 to strengthen its business throughout the country. Initially it was providing services in Puri, Nayagarh and Khordha districts of Odisha. Especially it covers the entire geographical territory of Khordha district, Ranapur block of Nayagarh district and Krushna Prasad block of Puri districts. The Khordha central cooperative bank is the second oldest cooperative credit institution of the state and completed 100 years of its journey in this financial year. Presently, 168 primary agricultural cooperative societies are availing credit from the bank. Besides that 67 weavers cooperative society are also affiliated to the bank. Of late the bank has patronized 86 salary earner’s society of which 71 are functioning at Bhubaneswar municipal corporation area. The head office of the bank is situated at Khordha which is meeting the credit needs of members including agriculturist, weavers, fishermen and salaried persons through its 18 numbers branches and 7 numbers of extension counters.
Table - 3.1: Branches of Khordha central cooperative bank operating in Odisha

<table>
<thead>
<tr>
<th>Number of Branches</th>
<th>Khordha Central cooperative Bank Branch Name</th>
<th>Khordha Central cooperative Bank Branch Address</th>
<th>Date of Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Head office</td>
<td>Khordha Central Cooperative Bank Campus, Khordha</td>
<td>21st November 1977</td>
</tr>
<tr>
<td>2</td>
<td>Begunia Branch office</td>
<td>Khordha Central Cooperative Bank, Begunia, Khordha</td>
<td>2nd February 1981</td>
</tr>
<tr>
<td>3</td>
<td>Bolgarh Branch office</td>
<td>Khordha Central Cooperative Bank, Raj Sunakhala, Khordha</td>
<td>20th August 1976</td>
</tr>
<tr>
<td>4</td>
<td>Tangi Branch Office</td>
<td>Khordha Central Cooperative Bank, Tangi, Khordha</td>
<td>15th November 1979</td>
</tr>
<tr>
<td>5</td>
<td>Banpur Branch Office</td>
<td>Khordha Central Cooperative Bank, Banpur, Khordha</td>
<td>3rd March 1982</td>
</tr>
<tr>
<td>6</td>
<td>Balugaon Branch Office</td>
<td>Khordha Central cooperative Bank, Balugaon, Khordha</td>
<td>10th November 1961</td>
</tr>
<tr>
<td>7</td>
<td>Krushna Prasad Branch Office</td>
<td>Khordha Central Cooperative Bank, Parikud, Puri</td>
<td>17th December 1988</td>
</tr>
<tr>
<td>8</td>
<td>Ranapur Branch Office</td>
<td>Khordha Central Cooperative Bank, Ranapur, Nayagarh</td>
<td>22nd August 1980</td>
</tr>
<tr>
<td>9</td>
<td>Jatani Branch Office</td>
<td>Khordha Central Cooperative Bank, Jatani, Khordha</td>
<td>18th November 1979</td>
</tr>
<tr>
<td>10</td>
<td>Mendhasala Branch Office</td>
<td>Khordha Central Cooperative Bank, Mendhasala, Khordha</td>
<td>15th December 1995</td>
</tr>
<tr>
<td>11</td>
<td>Bhubaneswar Branch</td>
<td>Khordha Central Cooperative Bank</td>
<td>19th June 1964</td>
</tr>
<tr>
<td>No.</td>
<td>Branch Office</td>
<td>Location</td>
<td>Date</td>
</tr>
<tr>
<td>-----</td>
<td>--------------------------------------</td>
<td>-----------------------------------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>12</td>
<td>Baliana Branch office</td>
<td>Khordha Central Cooperative Bank, Baliana, Khordha</td>
<td>13&lt;sup&gt;th&lt;/sup&gt; June 1996</td>
</tr>
<tr>
<td>13</td>
<td>Balipatana Branch office</td>
<td>Khordha Central Cooperative Bank, Balipatana, Khordha</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; January 1995</td>
</tr>
<tr>
<td>14</td>
<td>Bhubaneswar City Branch Office</td>
<td>Khordha Central Cooperative Bank, Indradhanu Market, Bhubaneswar, Khordha</td>
<td>3&lt;sup&gt;rd&lt;/sup&gt; March 1995</td>
</tr>
<tr>
<td>15</td>
<td>Bhubaneswar Mahila Branch office</td>
<td>Khordha Central Cooperative Bank, Neheru Marga, Bhubaneswar</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt; September 2004</td>
</tr>
<tr>
<td>16</td>
<td>Khordha Mahila Branch Office</td>
<td>Khordha Central Cooperative Bank, Head Office Campus, Khordha</td>
<td>19&lt;sup&gt;th&lt;/sup&gt; August 1998</td>
</tr>
<tr>
<td>17</td>
<td>Bhubaneswar old town Branch office</td>
<td>Khordha Central Cooperative Bank, Rabi talkies chhaka, Bhubaneswar</td>
<td>25&lt;sup&gt;th&lt;/sup&gt; September 2007</td>
</tr>
<tr>
<td>18</td>
<td>Nandan Kanan Branch, BBSR</td>
<td>Khordha Central Cooperative Bank, Damana Chhaka, Chandrasekharpur, BBSR</td>
<td>29&lt;sup&gt;th&lt;/sup&gt; January 2010</td>
</tr>
</tbody>
</table>

**Source:** Website of Odisha state cooperative bank
### Table - 3.2: Extension Counters of KCCB operating in Odisha

<table>
<thead>
<tr>
<th>Number of extension counters</th>
<th>Extension counter Name</th>
<th>Extension counter Address</th>
<th>Date of operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Balakati Extn.</td>
<td>Khordha Central Cooperative Bank, Balakati, Khordha</td>
<td>13&lt;sup&gt;th&lt;/sup&gt; March 1996</td>
</tr>
<tr>
<td>2</td>
<td>Evening Extn. Balugaon</td>
<td>Khordha Central Cooperative Bank, Balugaon, Khordha</td>
<td>4&lt;sup&gt;th&lt;/sup&gt; November 1998</td>
</tr>
<tr>
<td>3</td>
<td>Ext. Bolgarh</td>
<td>Khordha Central Cooperative Bank, Bolgarh, Khordha</td>
<td>5&lt;sup&gt;th&lt;/sup&gt; January 1996</td>
</tr>
<tr>
<td>4</td>
<td>Extn. Maluda</td>
<td>Khordha Central Cooperative Bank, Maluda, Puri</td>
<td>20&lt;sup&gt;th&lt;/sup&gt; February 1996</td>
</tr>
<tr>
<td>5</td>
<td>Palashapali Extn.</td>
<td>Khordha Central Cooperative Bank, Palashapali, BBSR Khordha</td>
<td>3&lt;sup&gt;rd&lt;/sup&gt; October 1996</td>
</tr>
<tr>
<td>6</td>
<td>Extn. Routapada</td>
<td>Khordha Central Cooperative Bank, Routapada, Khordha</td>
<td>4&lt;sup&gt;th&lt;/sup&gt; January 1996</td>
</tr>
<tr>
<td>7</td>
<td>Baramunda</td>
<td>Khordha Central Cooperative Bank, Housing Board , Baramunda, BBSR</td>
<td>25&lt;sup&gt;th&lt;/sup&gt; October 2007</td>
</tr>
</tbody>
</table>

**Source:** Website of Odisha state cooperative bank

### 3.1. Deposit Schemes of Khordha Central Cooperative Bank

Deposits of banks are the liability of banks. Deposits banks are received from various accounts are actually its borrowings because eventually they are required to be refunded to customers along with interest. Banks structure deposit products to suit the needs of various segments of the society. Despite all the deposits of the banks are classified broadly under two heads demand deposit and term deposit. Demand deposit
are those which are repayable on demand within a short span of time where as in case of term deposit they are payable only after the expiry of a certain period of time.

3.1A. Current Account:

Current accounts are opened by business men and association of persons. In this case the account holder get facility of savings accounts and also gets some more facilities like over drafts, cheque books etc. In this account the account holder does not get any interest by the bank on their deposits. Current accounts are opened and operated by business organizations. The law enforcing authorities of a country ask such entity to carry out their business activities by cheques and not by cash since cash transaction do not leave a good audit trail and therefore may be taken recourse to for evasion of tax.

3.1B. Savings Account

As the name of the account suggests it is meant for savings of money after one’s day to day maintenance are met. Therefore Savings accounts are predominantly meant for individuals. In this case the banker has to pay the interest on quarterly or half yearly or annual basis. Generally overdraft facility is not available in savings accounts. Cheque book is issued on demand by the account holder. Savings account without any operation for a period of more than two years will be classified by the bank as dormant account.

3.1C. Fixed Deposits

In case of fixed deposits, the account is opened with the simple interest mode. In the simple interest method the interest is provided at quarterly/ half yearly wise to the account holder. Generally the amount deposited in the account are withdrawn after the
maturity period, but on the demand of account holder it can be withdrawn by paying a some certain of nominal processing fee. The bank receives fixed deposits starting from a period from seven days to fourteen days and maximum up to ten years and accordingly the rate of interest is varied.

3.1D. Kalpataru Deposits (Reinvestment Deposits)

In case of fixed deposits, the account is opened with the mode of reinvestment of interest is called Kalpataru Deposits. In the reinvestment mode the interest accrued at quarterly/ half yearly rests is added onto the principal amount of the fixed deposit account. Obviously therefore interest earned on reinvestment mode is more than the interest earned on simple interest mode. Generally bank allows for opening long term deposits on reinvestment mode. In this case the amount deposited in the account are withdrawn after the maturity period, but on the demand of account holder it can be withdrawn by paying a some certain of nominal processing fee. The bank receives Kalpataru deposits starting from a period from 1years to six years and above in multiple of three months and accordingly the rate of interest is varied.

3.1E. Flexi Deposits

As the name of the account suggests it is flexible in nature. Therefore in flexible account the account holder get the facility of savings account along with an additional facility of term deposit facility in this account. So that the holder of the account can deposits its savings into terms deposits. It is a combination of term deposit account and the saving accounts.
3.1F. Recurring Deposits

The recurring deposit scheme is available for individual, organization, business houses, societies and any kind of group of person. In this deposit scheme the depositor deposits a small fixed amount on monthly basis and after a fixed period the account holder will get a lump sum amount on their investment which is predefined. In this case compound rate of interest is calculated on quarterly basis. Basically these kinds of deposits are avail for a period of one to six years.

3.1G. Monthly Income Plan

In this type of account the cooperative bank has to pay interest to the account holder in every month on the basis of the amount deposited in the account. The rate of interest is varied on the basis of time frame of investment. The age factor here plays a vital role for calculation of interest as special advantages are given to senior citizens.

3.1H. No Frill Accounts/ Zero Accounts

No Frill accounts are expected to accelerate “Financial Inclusion” in India. It is felt that approximately two third of the population of civil societies are not in a position to avail the service from the institutional financial system. To bring them into the financial institutions basket “No frill account “system has been introduced. For opening a bank account one has to mandatorily go through a rigid KYC procedure in banks these days. KYC refers to know your customer; this procedure involves introduction and satisfactory evidence towards identity and residential address. Besides this one has to maintain a minimum balance in his/her account, which sometimes rather high. All this might dissuade people in the low income groups of rural and semi urban areas and thus deny them access to banking services/ facility. To overcome with such possibilities,
Reserve Bank of India has directed to all the banks in 2005 to introduce “No Frill Accounts Scheme”, especially in the rural and semi urban branches. These accounts are opened with very nominal amount and without insisting on documents for identity and address proofs. It would be sufficient if these accounts are opened with a photograph and introduction from an existing account holder has himself been subjected to KYC procedure and whose account has been conducted satisfactory for last six months.

3.2. Loan Products of Khordha Central Cooperative Bank

Loans granted by the banks to its various kinds of customers are its assets because banks earn money out of that by way of interest. Loan products are those assets by using which the bank can generate revenues. The savings received by the bank can be perfectly mobilized if these money can perfectly converted into various loan product.

3.2A. Crop Loan (Seasonal Agricultural Operations)

For the seasonal agricultural operation Khordha central cooperative bank provides crop loan to its members. The main objective behind this credit scheme is to provide financial assistance to the members for the activities like land development for agricultural purposes, seed procurement, for labour expenses and for the assistance on other technical equipment. This facility is provided by the bank on following the rules and regulations of the society but some provisions are there which can change in different situations and also it differs from members to member.

3.2B. Agricultural Term Loan

The Khordha central cooperative bank provides term loan on agriculture to its members for the purchase of farm machinery, bullocks, sheep, creation of assets such as orchard
development, poultry diary development connected to rural development activity. It is the broad category of agricultural loan where the members of the bank get loan for the development of waste land or renovation of their existing agricultural field.

3.2C. Term Loan for Allied Agricultural Purposes

In this category of loan the bank provides for the settlement of sprinklers in agricultural field, purchase of sugar cane crushers, power triller, tractor accessories, digging of dip borewell, leveling of land, purchase of pump set. Besides these it is also providing the loan to building of cowshed, tractor shed, implement sheds, bullock sheds to the members of the bank.

3.2D. Term Loan for business

The Khordha central cooperative bank provides term loan for business activities such as settlement of workshops, garages, shops to its members. For the purchase of machinery for production of breads other products bank also provides finance. For the expansion of business activities such as renovation of shop building, modernization of workshop, capacity development of production outlet bank also provides loan.

3.2E. Education Loan

The education loan scheme was introduced by Khordha central cooperative bank with the aim of enabling access to tertiary education for everyone who wants it. This loan is only being provided to full time students. It is very good that the bank is giving financial support to students but banks provide these loans only to those students who give substantial securities to banks, but those students who belong to poor families, find it difficult to manage security. So these loan products are not beneficial for poor
students. To get education loan from bank one has to show some property or the parent’s salary. The banks don’t just trust the identity of students and also the college offer letter. Students should not depend on loan too much because it’s hard to come unless one is very good students with good academic track record and security support of parents or others.

3.2F. House Building Loan

In case of house building finance the bank provides loan for the purchase and construction of houses for the residential purposes. It also provides the loan for extension, repair and renovation of existing home.

3.2G. Consumption Loan (for Gold Card Holders)

Khordha central cooperative bank is providing consumer durable loans for the gold card holders. Right from refrigerator, to music system to washing machine any one can buy anything. The demand for such loans witnesses a sharp rise during the festive season. Though this loan is only provided by the nationalized banks now days the bank offers this service to the members of the bank.

3.2H. Loan against Government Securities

Khordha central cooperative bank is providing loans against government securities such as Savings Bonds, National Saving Certificates (NSCs), and special securities i.e. oil bonds, Food Corporation of India bonds, fertilizer bonds and power bonds to meet urgent needs covering child’s education, medical emergencies, travel and other unforeseen needs. Besides these loan schemes the Khordha central cooperative bank is providing various other loan schemes in which every farmer can participate in the
cooperative moment of the district. It is also providing Swarojagar Credit Card Loan for the betterment of practitioner and they can the avail this service for their establishment. Similarly in case of self help group, bank is providing finance for the development of the group and its members in a broader way. Out of loan schemes bank is providing financial services like life insurance with the help of ING Vysya and for non life insurance the bank is tie up with Bajaj Allianz. Similarly bank is providing demand draft facility with help of Odisha State Cooperative Bank operating within the state and in case of outside of the state it is with Axis bank. The bank is also provides safe deposit locker for the safe custody of precious stone, gold ornament and old statute.

3.3. Operational Deficiency faced by Khordha Central Cooperative Bank

Poor recovery of loans, differential rate of interest when compared to commercial and private banks; restricted area of operation of the primary agricultural cooperative societies, high transaction costs as well as the traditional policies of undiversified lending are some of constraints of Khordha central cooperative bank. On the management side there is a need for rationalization of staff and introduction of modern management techniques including e-governance. The banks are plagued by a number of constraints such as inadequate infrastructure, low volumes of business and competition from traders.

3.3A. Weak financial performance and poor economical position

The growth of Khordha Central Cooperative Bank has been by and large not satisfactory. Despite government grants and equity participation, this cooperative bank is not financially viable. For example it estimated that nearly 35% of the primary
agricultural cooperative societies are not financially viable. Quite a large portion of the central cooperative is not doing well. There are many institutional, economic, social, political, organizational and managerial factors that affect the performance of Khordha central cooperative bank in a great extent. In spite of the performance the bank avails the facility of government funding and if those funding will revoked by the government then the bank would suffer financial crisis. So to strengthen the financial position, bank has to search for the alternative source of funds for its existence. One For this reason there are two broad way available to central cooperative bank that by issuing shares but the share holders would not have any voting rights and the other one is procurement of fund from the public or other financial intermediaries in private. Also there is a need for reforms in the cooperative law to eliminate the inherent weakness of the financial structure of Khordha central cooperative bank. The KCCB will also need to be redesigned and re-engineered in terms of their organization structure, bye - law, rules, regulations, operating procedures and practices.

3.3B. Lack of professionalism in management of Khordha Central Cooperative Bank

In the new area, KCCB is going to face growing competition from domestic and foreign banks, particularly in agri-business sector. In the absence of professional management, money, man power and material resources of Khordha central cooperative banks worth corers of rupees are wasted annually. In the area like Khordha, Nayagarh and Puri district, which have a largest belt of Primary agricultural societies in the state of Odisha but their performance is not satisfactory and these are mis managed, or not managed at all. The professional managers are not attracted towards these banks due to the inability to hire by paying a huge amount from the open market. All most all
Primary agricultural cooperative societies are operating in specified small business area and having a small size of business so they are not able to recruit high level of professional for their operation. For example currently an average gross emolument offered to a fresh B. Com graduate having technically sound by a Primary agricultural cooperative society is around Rs.5000/- per month, whereas most of the private sector firms offers as much as Rs. 15000/- per month or even more. Consequently KCCB cannot attract and retain professional mangers, even if they are willing to do so. Accountability to members and not to some remote political or bureaucratic persons is an essential part of democratic governance and professional management of the cooperative. Reorienting and equipping the existing institutes of cooperative management and junior level training centre for training barefoot managers is in order. National level management training institutes could help in developing appropriate curriculum for the purpose of training teachers or trainers and preparation of appropriate teaching and training materials.

3.3C. Excessive government control and political interference

Cooperative banks in India and other developing countries set up basically to provide financial assistance to farmers, for marketing of agricultural product. But Cooperative banks were dragged into realm of party politics when they caught the intention of the unprincipled politicians who began to see them as vehicles of political mobilization and as the key to vote banks. In some states cooperative movement had registered its early success even before independence, thanks to the services of enlightened leaders of public opinion and men of impeccable integrity, governments started tampering with the ruling parties with intent on mustering through the cooperative societies mainly for political support.
3.3D. Lack of good leadership

Good leadership is prerequisite not only for creating and nurturing a cooperative bank but also for providing a vision and inspirations and guiding both the members and the management so as to enable the cooperatives to achieve its purpose. Every cooperatives need an honest, skilled, benevolent and dedicated leader who should be preferably drawn from the cardinal stake holders. Good leadership needed for both members representatives constituting the board of directors, the managing committee and for professionals including managers. The chief functionary of PAC is designated as the chairman / chairperson or the president. The primary role of such authority is uniting the members, accumulate their needs and aspirations and insulate the cooperative from unnecessary interference by politicians and other vested interests. Good leaders also play an important role in attracting and retaining good professional managers and technicians. Amul whose founder chairman and late Tribhuvandas K Patel, a leader of excellence-not only attracted Dr. Verghese Kurien, a manager of excellence to work with Amul but also retained him over 30 years provides an outstanding example of this. India having a volume of people is 125 cores but capable leaders very few in number and those are capable do not come forward easily to take up leadership roles. Elected leadership position in cooperative are mostly honorary and this is a big constraint on the ability of cooperatives to attract and retain good honest leaders. These days it is unrealistic to expect a good leader to spend his time and energy for an organization without any compensation. It is high time that cooperatives adequately compensated their elected leaders for their services. but as the opportunities to make money at the cost of the cooperative are too many and the temptations to do is too strong for the leaders to resist requisite checks and balances, a system of timely and regular audit by
an independent and reputed authority are necessary to ensure clean operations and management.

3.3E. Diversification of focus on the objective and growing alienation

Managing the cooperative bank is very much similar to managing any other investor oriented business enterprise in a market economy. The difference lies in the hierarchy of the objectives pursued by them. The basic motto of credit cooperatives is to access of credit facility by the farmers and whereas that an investor – oriented is to maximize profit for investors. The basic mantra for existence and expansion of credit cooperative is to expand its business operations over a wider geographic area, or when the government imposes certain social obligations. Members believe that they cannot influence decisions, that the power of decision making is too often exercised by the manager and that the principles of cooperation are not exercised in their cooperatives.

3.3F. Poor Board – management relationship

Numbers of PACs were started as small enterprise and rely upon their members to carry out the functions of management. However, as a cooperative grows and its business becomes larger and complex, it requires professional managers. One of the most commonly cited reason for the poor performance of primary agricultural cooperative societies is poor board – management relationship. But since in a genuine member – controlled cooperative, the member appoints and terminates the directors and other functionaries of the bank. The most important task of the board of directors of a cooperative is the appointment, direction and monitoring of its managers, and if necessary, their dismissal and replacement. If the board is not willing or is not able to
do this job, the cooperative bank is doomed to failure or at best it becomes manager – controlled and therefore subservient to the personal interests.

3.3G. Lack of performance based reward system and poor work environment

Like government employee, cooperative bank employees get regularly their salary, annual increments and promotions on their achievement basis but nothing is done in case of poor performance. Now there is increasing recognition all over the world that salaries of administrators and managers should be linked to their performance. Given their small size of business turnover and lack of opportunities for expansion, most cooperatives cannot assure their managers any prospects of career advancement. Cooperatives need to start learning the value of its human resources. It needs to understand the importance of its members and managers. There is a vital need of good human resource practices and better work environment to get better result from the people. Better amenities and open and free environment in the work place will help deliver better results.
3.4. Trends of loans and advances of Khordha Central Cooperative Bank in Last 10 Years

Table -3.3: Loans and advances of Khordha Central Cooperative Bank

<table>
<thead>
<tr>
<th>Year</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount (Rs. In Lakhs)</td>
<td>6930.34</td>
<td>7692.07</td>
<td>8303.03</td>
<td>9716.70</td>
<td>11581.02</td>
<td>12810.05</td>
<td>15921.16</td>
<td>15921.16</td>
<td>17897.46</td>
<td>21887.67</td>
</tr>
</tbody>
</table>

Source: Annual report Khordha central cooperative bank

Source: Table – 3.3
3.5. Trend of NPA amount of Khordha Central Cooperative Bank in last 10 Years

Table -3.4: NPA amount of Khordha Central Cooperative Bank

<table>
<thead>
<tr>
<th>Year</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount (Rs. In Lakhs)</td>
<td>1603.68</td>
<td>1690.72</td>
<td>1815.04</td>
<td>1555.64</td>
<td>1788.11</td>
<td>1842.08</td>
<td>1647.62</td>
<td>2020.70</td>
<td>2236.38</td>
<td>2298.76</td>
</tr>
</tbody>
</table>

Source: Annual report Khordha central cooperative bank

![Chart-3.2: N.P.A. Amounts of Last 10 Years](chart.png)

Source: Table – 3.4

3.6. Khordha District

Previously Khordha district was nonexistence; it was a part of undivided Puri district. On 1st April 1993, Puri district was divided into Khurda, Puri and Nayagarh. Then after the creation of the Khurda district the name has been changed to Khordha in the year 2000. Khordha district occupies a geographical area of 2183 sqr. Kilometer. The history of Khordha is basically viewed due to the Paika akhada. It is the last independent fort of India as history says. The economy of Khordha basically depends on agriculture as well as from industries. The population of the district was 18,77,395 as per 2001 census. In the district there are 1567 villages, 168 Gramya Panchayata and
2 N.A.C.s. Bolgarh, Banpur, Chilika, Balipatana, Balianta, Khordha, Tangi, Begunia, Jatani, Bhubaneswar are the 10 block and 2 sub division of the districts are Khordha and Bhubaneswar. In the district there are 2,81,300 hector geographical lands out of which only 1,38,321 hector lands is cultivable. There are several rivers which help for irrigation of purposes of the districts these are Kushabhadra, Kuakhia, Kusumi, Rana and Daya. Nandana Kanana, Dhauli Santi Stupa, Lingaraj temple, Bankoi Tareswar Deba, Baghamari Atri hot spring and Khandagiri Udayagiri cave are some famous tourist places come within the geographical range of Khordha district. Khordha was known as the place of Daringness people of Paika in the British era.

3.7. Puri District

Presently 1714 villages come under the control of 230 Gramya Panchayata, 3 N.A.C. and 1 Municipality Corporations comes under the geographical preview of Puri district. Out of 264988 hectors of land only 1,88,745 hector is available for cultivation purpose. The population size of the district is 16,97,983 as on 2011 census out of which 8,65,209 are male and 8,22,774 are female members. Presently the head quarter of Puri district is situated in 19. 81 degree East and 85.83 degree North. It is situated a distance of 60km from the capital city of Bhubaneswar. There are several rivers which help for irrigation of purposes of the districts these are Kushabhadra, Bhargabi, Prachi and Devi rivers. There are several tourist spots which are Puri Lord Jagannath Temple, Konark Sun Temple, Baliharachandi, Bileswar, Chandrabhaga, Bramhagiri, Sakhigopal and Puri Sea Beach. World famous Cart festival of lord Jagannath is held in this district every year then Puri itself is a place of spiritual peace.
3.8. Nayagarh District

Birth history of Nayagarh in the thirteenth century is an important chapter in the political history of Odisha. Suryamani of Baghela dynasty came to Puri on a pilgrimage from "Rewa" of Madhya Pradesh and established his kingdom at Nayagarh. Nayagarh was come into existence when Puri district is divided into three parts. The population of the district is 9,62,215 according to 2011 census. There are number of rivers which flow in the geographical territory of the district, these are The Mahanadi, Brutanga and Kusumi. In the district 1,702 villages are getting services from 179 Gramya Panchayata. Nayagarh, Dasapala, Ranapur, Khanadapada, Gania, Bhapuru, Nuagaon and Odagaon are the 8 blocks operating in the district. Nayagarh is only subdivision of the district. Lord Ladubaba of Saranakulu, Lord Raghunath of Odagaon, Lord Nila Madhaba of Kantilo, Godess Maninageswari of Ranapur, Satakosia gorge of Mahanadi River and Dasapala Deep Forest are most beautiful places to visit.
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