

गौतम पात्र

महाप्रबंधक एवं संयोजक,
एसएलबीसी, ओडिशा

Goutam Patra

General Manager and Convenor,
SLBC, Odisha



यूको बैंक

यूको बैंक भवन
तृतीय तल, सी-2, अशोक नगर
भुवनेश्वर-751009

UCO BANK

UCO Bank Building
3rd Floor, C-2, Ashok Nagar
Bhubaneswar-751009

संदर्भ सं/Ref. No. SLBC/ODI/2025-26/38

दिनांक / Date: 09-04-2025

राज्य स्तरीय बैंकर्स समिति, ओडिशा
के सभी सदस्य ।

All the Members of State Level Bankers'
Committee, Odisha

आदरणीय महोदय/महोदया,

Respected Sir/Madam,

विषय : ओडिशा की 178 वीं एसएलबीसी बैठक का कार्यवृत्त

Sub: Proceedings of the 178th SLBC Meeting of Odisha

हम इसके साथ 06 मार्च, 2025 को आयोजित ओडिशा की 178वीं एसएलबीसी बैठक का कार्यवृत्त भेज रहे हैं।

We are sending herewith the proceedings of 178th SLBC Meeting of Odisha held on 06th March, 2025.

आपसे अनुरोध करते हैं कि आप अपने विभाग/कार्यालय/संस्था से संबंधित बिन्दुओं पर तत्काल कार्यवाही शुरू करें। एसएलबीसी की अगली बैठक में अवगत कराने के लिए आपके द्वारा की गई कार्रवाई रिपोर्ट से हमें सूचित किया जाए।

We would request you to initiate action on the points related to your Department / Office / Organization immediately. The action taken report may please be intimated to us to apprise in the next SLBC Meeting.

शुभकामनाओं सहित !

With regards!

भवदीय,

Yours faithfully,

गौतम पात्र Goutam Patra

महाप्रबंधक, यूको बैंक एवं संयोजक(एस.एल.बी.सी.), ओडिशा

General Manager, UCO Bank and Convener, SLBC, Odisha

अनुलग्नक Encl.: यथोक्त As stated above



0674-2620430, 2620431, 2620432, 2620433



slbc.odisha@ucobank.co.in



www.slbc.orissa.com



Proceedings of the 178th SLBC meeting of Odisha held on 06.03.2025

The 178th SLBC meeting of Odisha for the December- 2024 quarter was held on 06.03.2025 under the Chairmanship of Shri Vijaykumar N Kamble, ED UCO Bank cum Chairman, SLBC at the Mayfair Convention, Jayadev Vihar, Bhubaneswar in presence of:

Development Commissioner cum Additional Chief Secretary, Govt. of Odisha, Smt. Anu Garg,

Principal Secretary, Finance Department, Govt. of Odisha, Shri Saswat Mishra,

Principal Secretary, Agriculture & Farmers' Empowerment Department, Govt. of Odisha, Dr. Arabinda Kumar Padhee,

Regional Director, RBI, Bhubaneswar, Dr. Sarada Prasan Mohanty,

Managing Director Odisha State Co-operative Bank, Shri Shiddhartha Das

Director of Institutional Finance, Finance Department, Govt. of Odisha, Dr. Pragyansmita Sahoo,

Special Secretaries, Additional Secretaries, Joint Secretaries, Directors of different Departments of Government of Odisha, General Manager of RBI, General Manager of NABARD, Dy. General Manager- BSNL, Senior Officials of State Government, Controlling Heads of different Banks, Representatives from SUDA, Dept. of Post. The list of participants is annexed.

Welcome address by ED UCO Bank cum Chairman SLBC, Odisha: Shri Vijaykumar N Kamble

The Executive Director of UCO Bank and Chairman of SLBC welcomed all the participants to the 178th SLBC meeting of Odisha State, commending bankers, government officials and other members for their contributions to qualitative growth and development. Highlighting the major achievements as of December 31, 2024, he informed that banks in the State have achieved 68.95% of the Annual Credit Plan target for FY 2024-25, with the Agriculture Sector achieving 75.38% and the MSME sector 73.48% of ACP target. He expressed confidence that banks would surpass the ACP target for the financial year. He also informed that the CD ratio, of the state stood at 75.44% as on 31.12.2024 and urged banks having low CD ratio to align with the State average to ensure balanced growth.



ED, UCO Bank informed that the Government of Odisha has rolled out a Financial Assistance Scheme to support the establishment of cold storages across the state which will significantly boost infrastructure and modernization of the agricultural supply chain by reducing post-harvest losses, improving farmers' income. It will also help prevent distress sales, allowing farmers to store their produce and sell at the right time for better prices. He appealed all bankers to participate wholeheartedly in the scheme.

Shri Kamble emphasized on the Pradhan Mantri Surya Ghar Muft Bijli Yojana. He appreciated Govt. of Odisha's decision to provide additional subsidy of Rs. 25,000 per kilowatt for 2 kw and additional Rs.10,000 for the third kw, In addition to Govt. of India subsidy.

He raised his concerns for less no. of sponsored SHG applications to banks in the current Financial Year compared to the previous year, posing a challenge in achieving the target under WSHG credit linkage. He also requested the banks to clear the pendency under AIF and PMFME by 20th March 2025 and to reduce rejection under the PM Vishwakarma scheme.

He highlighted the primary concern of bankers, which is the rising NPA, increasing from 4.30% on September 30, 2024, to 4.65% by December 31, 2024. He advised banks to seek support from government officials at the grass root level. He also emphasized the need to organize camps and maintain continuous, consistent efforts to reduce the NPA level.

Shri Kamble also addressed the issue of not achieving the ACP target under Housing Loans, citing two key reasons. Firstly, while Housing Loans up to Rs. 25 lakhs in rural areas & up-to Rs.35 lacs in Urban areas are classified under the Priority Sector, many borrowers are opting for higher-value loans that do not qualify for this classification. Secondly, a stay on the registration of housing properties in the state has further hindered financing in housing sector by bankers. He sought intervention of State Government to resolve the issue at the earliest.

Address by Regional Director, RBI, Bhubaneswar, Dr. Sarada Prasan Mohanty.

The Regional Director, RBI, Bhubaneswar informed that in February 2025, considering the inflation down in the country, the Monetary Policy Committee of RBI has decided to reduce the Repo Rate by 25 basis points. Odisha's retail inflation which was 6.05% in the month of January 2025 is much more than that of the national level which was 4.31% . Similarly for Food & Beverages the inflation rate is 10.5% in December 2024 against the national average of 7.7%. To begin his remarks, he stated that India's GDP growth rate, which was 6.74%, is expected to rise to 7.20% during FY 2024-25, despite global uncertainties. To complement this growth, and given that India is a bank-led economy, the support of banks is



essential for sustaining progress. While comparing the credit growth at national level which stood at 11.8%, he said that in Odisha the credit growth was 4.13% Y-o-Y basis (Dec 2024).

A study was conducted to understand why inflation in Odisha consistently remains above the national level and neighboring states with 140 respondents comprising of retailers and wholesalers in seven different districts of Odisha.

He informed that Finance Department, Govt. of Odisha, has informed the RBI about a discrepancy in the CD ratio reported by banks to SLBC and the figures published in the Handbook of Statistics on Indian States by RBI. Upon seeking clarification from major banks having difference on the higher side, only Canara Bank, Union Bank of India and UCO Bank have clarified that the difference arises due to variations in credit sanctioning and utilization. The Handbook of Statistics on Indian States records data based on credit sanctioned at the branch level, whereas the CD ratio reported to SLBC considers actual credit utilization.

He then informed about the observance of Financial Literacy Week 2025 from February 24 to February 28, 2025 under the theme "Financial Literacy: Women's Prosperity" for the year 2025. The event was inaugurated by the Governor, RBI and aimed at empowering women to enhance their participation in the inclusive and sustainable growth of the economy. In this regard, camps were organized in all the districts of Odisha focusing on women as homemakers, working women and women entrepreneurs.

Moving further, he stated that awareness programs on CBDC, UPI, Cyber Security, and Digital Fraud were conducted across all 314 blocks of the State from November 21 to December 23, 2024. He expressed gratitude to the banks for their support in successfully organizing these programs, which aimed to enhance digital financial awareness and security among the public.

He also informed that a conference of the Vice Chancellors' of Public and Private Universities of the State was held on 04.03.2025 under the Chairmanship of His Excellency Hon'ble Governor and Chancellor of all the Universities of Odisha where a presentation was made by RBI, Bhubaneswar on Cyber Security and Digital Awareness and how to take it forward to the educational institutions in the State. He also highlighted the growing issue of Money Mule Accounts, where fraudsters swiftly transfer funds across multiple accounts.

On World Braille Day, 4th January 2025, a special financial literacy camp was organized by RBI at the Odisha Association of the Blind in Bhubaneswar, where Braille booklets on Financial Literacy in English and Odia were distributed. FL booklets in Braille were also distributed amongst 532 students across 21 districts of



Odisha. Also Financial Literacy booklets in Santhali Ol Chiki Script were distributed to school children, farmers, entrepreneurs, SHGs, and senior citizens in Mayurbhanj district.

Expressing some concerns, he highlighted that bank faced challenges viz. coverage, usage and technicality w.r.t. digitization of land records and lack of access of database to create charge online for sanction of loans, which needs to be addressed by the Revenue Department. Further he advised the banks to promptly address the technical issues in the of KYC and Re-KYC errors so that customer inconvenience should not occur. He also advised the bankers to promptly address the customer grievances related to Govt. sponsored schemes, digital frauds and senior citizens.

Address by Development Commissioner cum Additional Chief Secretary, Govt. of Odisha Smt. Anu Garg.

The Development Commissioner and Additional Chief Secretary, Govt. of Odisha, Smt. Anu Garg, highlighted that in the corresponding period of the previous financial year, banks had already achieved 80% of the ACP target and in FY 2022-23 and 2023-24, they had surpassed 100% of the target. However, as of 31.12.2024, banks have achieved only 68.95% of the target. Stressing that achieving the ACP target is the top priority, she urged banks to make all-out efforts to reach 100% in the current financial year and advised them to escalate any challenges to the concerned authorities for resolution.

She further informed that, as indicated by NABARD, the ACP target for FY 2025-26 will be ₹2.52 lakh crore as per the Potential Linked Plan, reflecting a 20% increase from the FY 2024-25 target. She stated that the formal communication would be sent to all concerned and advised to be well prepared for the target.

The third point she highlighted was the Credit to GSDP ratio of the state, which currently stands at 47%, lower than that of Tamil Nadu, Karnataka, Telangana, and Andhra Pradesh, emphasizing the need for improvement.

On the fourth point concerning the agriculture sector, she emphasized two key focus areas. First, she stressed the importance of the new cold storage scheme and advised to give it priority. Second, she pointed out a decline in the average ticket size of agriculture loans compared to the corresponding period of the previous financial year. Noting that the average ticket size is lower than in states like Madhya Pradesh, Bihar, and Telangana, she urged efforts to enhance the loan size to support agricultural growth.

Smt. Garg further stated that though the achievement in the MSME sector has been commendable so far, she highlighted key areas requiring immediate attention. Under the Stand Up India scheme, while the achievement in the



women's sector stands at 130%, the SC/ST sector lags at only 31%. Additionally, she pointed out significant regional disparities in some districts, emphasizing the need for urgent intervention and redressal.

The sixth point that Development Commissioner focused was on Education, Housing, Export Credit, and WSHG Credit Linkage, where performance has declined compared to the corresponding period of the previous financial year. She emphasized the need for immediate follow-up and improvement in these areas.

Regarding the seventh point which was on PMSVANidhi, DC cum ACS appreciated the performance while emphasizing the scheme's significance, as the Government of India gives it high priority.

Under eighth point which is the Social Security Schemes, the performance is reasonably well and she appreciated the efforts by the banks.

Under the ninth point, she reiterated the issue of regional disparity, which she had previously highlighted in the 177th SLBC meeting on 25.11.2024. Citing an example from the ACP, she noted that while eight districts have achieved more than 75% of the target and 20 districts have reached 50%-70%, two districts, Gajapati and Kandhamal remain below 50% of the ACP target. She advised the LDMs of Gajapati and Kandhamal to explain and discuss the reasons for this shortfall. Similarly, while Public Sector Banks have achieved 72% of the target, Private Sector Banks and Cooperative Banks have each achieved 64%, RRBs have reached 73%, and Small Finance Banks have lagged behind with only 34% of the ACP target. Emphasizing the importance of meeting the goal, she firmly advised that by any means necessary, the ACP target for the current financial year must be achieved.

Under the tenth and the final point regarding achievement under Other Priority Sector which is 40% as of 31st December, 2024, she advised to improve the performance and achieve the target.

Then the Agenda-wise discussion started by the Convenor, SLBC through a power point presentation.

AGENDA NO.1

Confirmation of Proceedings of 177th SLBC Meeting held on 25.11.2024 at Bhubaneswar.

The proceedings of the 177th SLBC meeting for September-24 held on 25.11.2024 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2024-



25/956 dated 20.12.2024. Since no comments have been received from any member, the same is confirmed.

AGENDA NO.2

Annual Credit Plan / CD Ratio

2.1 Achievement under Annual Credit Plan (ACP) 2024-25 under Priority Sector

As of 31.12.2024, Rs.1,45,172.65 crore has been disbursed under Priority Sector loans for FY 2024-25, achieving 68.95% of the Rs. 2,10,546.35 crore Annual Credit Plan target.

Convenor, SLBC, informed that 9 banks have achieved over 75% target under ACP, and similarly, 8 districts have surpassed 75% of the ACP target for the quarter ending December 2024. Emphasizing the directives of the Hon'ble Development Commissioner, RD-RBI, and Chairman-SLBC, he urged all banks to ensure the achievement of the ACP target for FY 2024-25.

Principal Secretary, Agriculture & FE Department, Govt. of Odisha, stated that aspirational districts consistently underperform across all parameters. He assumed that certain institutional bottlenecks on the bank's side might be contributing to this issue and emphasized the need for due attention to address them.

Principal Secretary, Finance Department, Govt. of Odisha appreciated the performance of banks in terms of absolute amount increase in Agriculture and MSME sector as compared with the corresponding period of the previous Financial Year. However, in case of Housing, Education and Export Credit Sector there is a drastic reduction in the disbursement amount. So he suggested the Executive Director UCO Bank & Chairman SLBC to form a small committee with membership from Govt. Department to analyze the downward trend in the Education and Housing Sector.

The Development Commissioner cum Additional Chief Secretary to Govt. of Odisha advised focusing on achieving targets under the Other Priority Sector and urged the house to identify the reasons behind the low performance in the Housing and Education sectors. She further directed that the LDMs of the three lowest-performing districts under ACP be called to the SLBC meeting for discussion. Additionally, she announced that the top three performing banks would be rewarded and will be known as "Banker We Can Bank On," and the best-performing LDM would also receive recognition.

The representative from IDBI Bank stated that due to certain restrictions in the registration process, the housing loan portfolio is being constrained. He requested



the State Government to address this issue, as its resolution would facilitate the growth of the housing loan sector for banks.

2.1. a. Education Loan

During the current FY 2024-25, as on 31.12.2024 the total disbursement is Rs. 669.06 Crores in 15,758 accounts and the Balance outstanding Rs. 2,637.69 Crores in 49,414 accounts. Against a target of **Rs.1,356.87 Crore** under Priority Sector Education Loan, the achievement as of 31.12.2024 is **Rs.481.48 Crore** which is **35.48%** of the target.

The Convenor, SLBC informed that a conference of the Vice Chancellors' of Public and Private Universities of the State was held on 04.03.2025 under the Chairmanship of His Excellency Hon'ble Governor, Odisha. In the meeting, His Excellency Hon'ble Governor expressed concern over the denial of education loan to eligible students by some of the bank branches in our state and has directed to issue suitable instructions to the bank branches in this regard. He requested the banks to issue suitable instructions and sensitize their branches in this regard to ensure that no eligible student is denied an education loan and deprived of its benefits.

Director, Institutional Finance informed the forum that, Govt of India has recently introduced PM-Vidyalaxmi scheme under which 75% credit guarantee is given upto loan amount of Rs 7.5 lakhs. This will improve the performance of bankers to extend credit under Education loan.

2.1. b. Housing Loan

During the current FY 2024-25 as on 31.12.2024, all banks have disbursed Rs.7,274.82 Crore (both priority and non-priority). The balance outstanding as on 31.12.2024 is Rs.32,629.76 Crore in 2,86,863 accounts. Against a target of **Rs.7,221.85 Crore** under Priority Sector Housing Loan, the achievement as of 30.09.2024 is **Rs.2,259.80 Crore** which is **31.29%** of the target.

The Executive Director UCO Bank and Chairman SLBC enquired from Yes Bank, Kotak Mahindra Bank, Indusind Bank about the nil performance under Housing Loan. Also he enquired about the low performance from some of the major banks. He advised these banks to improve performance.

The representative from ICICI Bank and State Bank of India stated that the low performance is due to the amount of classification under priority sector.

Development Commissioner and Additional Chief Secretary Govt. of Odisha cautioned the banks to come to the forum with full preparedness and should reply



precisely. She also directed that an explanation be sought from the absentees of the SLBC meeting, emphasizing that they must be accountable for their non-performance, and mere absence from the meeting is not acceptable.

Principal Secretary, Finance Department, Govt. of Odisha, stated that the Finance Department will release a new empaneled list for handling government deposits in April 2025, based on performance as of March 31, 2025.

As per data provided by NHB for PMAY as on 31.12.2024, total loan accounts under EWS/LIG are 5,062 with disbursement of Rs.487.80 crore and subsidy / processing fee release is Rs.106.60 Crores. Similarly, under MIG, total loan accounts are 3,607 with loan disbursement of Rs.646.60 Crore and Subsidy/ processing fee released is Rs.71.60 Crore.

2.1. c. Export Credit

During the current FY 2024-25 up to 31.12.2024, all banks have disbursed Rs.4,484.70 Crore against the annual target of Rs. 8,443.26 Crore achieving 53.12% of the target.

Principal Secretary, Finance Department, Govt. of Odisha, informed that the entire Export Credit Achievement is only by Public Sector Banks. He enquired from the private sector banks about the nil performance.

The representative from IDBI Bank stated that many business units are engaged in exports but operate through intermediaries or export houses instead of exporting directly. As a result, the financial assistance provided by banks to these primary units is reflected under the Agriculture or MSME sector. He also requested the arrangement of an Exporters' Meet to address this issue and explore ways to enhance direct export participation.

Principal Secretary, Finance Department, Govt. of Odisha advised SLBC to arrange for an Exporters Meet.

2.1.d. Advance to Weaker Section

The achievement under advance to weaker section as of 31st December 2024 is Rs. Rs.1,39,187.54 Crore which is 38.74% of ANBC against the benchmark level of 12%.

2.2 CD Ratio (All Banks)

The CD ratio as of December'2024 is 75.44%. The CD ratio of all public sector banks except Punjab & Sind Bank is above 60%. Similarly, CD ratio of 16 private banks is



above 60% and in 4 banks have CD ratio below 60%. The CD ratio of both RRBs is also below 60%. All Small Finance Banks and OSCB have CD ratio more than 60%.

As of December 31, 2024, 21 districts are having CD ratio above 60%, 6 districts are having CD ratio above 50% but below 60%, 2 districts namely Mayurbhanj & Gajapati are having CD ratio below 50% but above 40%. No district is having CD ratio below 40%.

In his remarks, Regional Director, Bhubaneswar informed about the discrepancy in CD ratio reported by banks to SLBC and through various returns to RBI Central Office. In this regard, SLBC in co-ordination with the banks in Odisha to analyze the reasons for variation in the CD ratio based on the place of utilization and reporting thereof.

AGENDA NO.3

Financial Inclusion/Financial Literacy/Banking Infrastructure

3.1 Banking Network in Odisha

Total banking network in Odisha as on 31.12.2024 stands at 55,656 with 6,054 Brick & Mortar branches, 42,035 BC Points and 7,567 ATMs. There are 45,565 no. of Business Correspondents in the State of Odisha out of which 30,747 BCs are fixed point BCs and 40,340 BCs are active. Apart from this there are 8,929 facility access points of IPPB operating through 33 branches.

The Convenor, SLBC informed that the decrease in ATM network during the quarter is due to decrease in number of ATMs of AXIS Bank (29), City Union Bank (13), HDFC Bank (8), and SBI (6). The decrease in BC network during the quarter is due to decrease in number of BCs of IndusInd Bank (4162), DCB Bank (242), Punjab National Bank (71), Kotak Mahindra Bank (62), State Bank of India (56), RBL Bank (37), Bank of Maharashtra (16), Jana SFB (10), Central Bank of India (2) and Bank of Baroda (2).

Regarding the stay by Hon'ble High Court of Odisha regarding appointment of Corporate BC by OGB, the representative from OGB informed that the Writ Petition filed by the BCs has been dismissed and the bank is in progress of appointment of BCs in the next quarter.

The Regional Director, RBI Bhubaneswar informed that BCs per lakh population in Odisha is much less compared with other states. Further, he advised the banks should properly classify the BCs as per the extant guidelines and report accordingly.



3.2 Opening of Brick & Mortar Branches in Unbanked/ Identified Villages/ GPs:

Villages Identified by DFS for opening B & M Branches

Out of the 14 villages identified by DFS for opening B& M branches, in 12 villages, branches are already opened and in the remaining 2 villages namely Hatigan in Nabarangpur district and Mathpada Koraput district, branches are not being opened due to unavailability of suitable premises. SLBC has already taken up the matter with Finance Dept. and Home Department, Govt. of Odisha in this regard.

The Director, Institutional Finance, Govt. of Odisha also stated that they have taken up with the district administration for providing suitable premises in the said locations and it will be resolved soon.

Opening of Brick & Mortar Branches in Unbanked GPs:

As reported by LDMs 3 GPs in the State do not have banking touchpoints within the GP boundary and the said 3 GPs are allotted to State Bank of India for opening of CSP plus.

3.3 Status of opening of banking outlet in Unbanked Rural Centers/ Unbanked villages.

As mentioned in Para 5.3 of the Master Circular on Lead Bank Scheme dated April 1, 2024, in Odisha State, there are 24 Unbanked Villages/ Unbanked Rural Centers having population more than 5,000 (Tier-5 centers) pertaining to 14 districts in the State. In this regard, 20 villages are having banking outlets (Brick & Mortar branch or BC/ CSP point) in the village. There are four (4) villages where no banking outlet is present within the village.

In terms of para 5.3(ii) of MC on Lead Bank Scheme in order to comply with the criteria of opening at least 25 percent of total banking outlets in unbanked rural centres in Tier 5 and 6 centres, banks should give priority to villages without a banking outlet having population more than 5000 (i.e., Tier 5 centres) and ensure that all such villages under their jurisdiction are covered with a CBS-enabled Banking Outlet on priority basis.

LDMs of these 4 villages viz. Cuttack, Khurda, Puri and Rayagada were advised to nominate name of the bank for opening of banking outlets and submit the status to SLBC on priority basis.

As advised by RBI, Central Office vide letter dated October 25, 2024, the progress of implementation would be monitored in each SLBC meeting.



Villages inadequately covered or uncovered by Financial Infrastructure on Jan Dhan Darshak GIS App.

As on 31.12.2024, there are 2 unbanked villages in the State having no banking touch point (B & M branch/ BC point) within 5 km radius of the village namely Siuli in Ganjam district and Satyajaypur in Cuttack district. As reported by State Bank of India, CSP is operational at the village Satyajaypur from 01.02.2025. State Bank of India was advised to update the same in JDD App.

As reported by LDM, Ganjam the proposal of exemption of the village Siuli due to low population is approved in DCC meeting of the district held on 18.02.2024. The proposal for exemption due to low population of Siuli village also place in the house and the house also approved the same. The same will be communicated to DFS for further action at their end.

The Principal Secretary, Finance Department, Govt. of Odisha informed that go ahead letter has been issued for 569 centres to open CSP plus outlets. However the transaction level in already established CSP plus outlets has come down. Banks to look into it.

3.4 Status of Financial Literacy Camps conducted

For FY 2024-25, during the quarter ended 31st Dec 2024 a number of 9,105 financial literacy camps are conducted through 3,164 rural branches and 1,344 camps are conducted through 30 Financial Literacy Centers operating in the State

3.5 Financial Literacy Centers (FLC)

As on 31.12.2024, out of 30 FLCs, there were 3 vacant positions for Financial Literacy Counsellors in various districts. For the appointment of FL counsellor in both Angul and Bhadrak district, UCO Bank has advertised inviting applications from candidates on 22.11.2024, but no application was received. ZO has taken up the matter with the Head Office. In the meanwhile, LDMs of respective districts are given charge to function as FL counsellor. As informed by Bank of India, FL Counsellor at Keonjhar will be completed at the earliest.

3.6 Centers for Financial Literacy (CFL) Project

The Centre for Financial Literacy (CFL) project in Odisha involves the allocation of 104 CFLs to 3 NGOs viz. DHAN Foundation (78 CFLs), MOTHER (19 CFLs) and VIDS (7 CFLs) covering all blocks of Odisha. As informed by them for quarter ending 31.12.2024 total number of FLAPs (Financial Literacy Awareness Programme) conducted is 18,137 and number of individuals participated in these Financial



Literacy Awareness Programs is 4,93,769. Cumulatively during the current year upto 31.12.2024, total 51,625 FLAPs are conducted and 13,53,155 persons attended.

3.7 Connectivity by BBNL/BSNL in the GPs

As on 31.12.2024 of Bharat Net Phase-I covering 18 districts, 3,990 nos. of GPs/ BHQs have been connected through underground Optical Fiber Cable out of a total of 3,991 GPs & BHQs. The number of GPs and BHQs having active connectivity is 2,198 i.e. 55.09 %. Regarding Phase-II, all 3,065 GPs/ BHQs are connected through aerial optical fiber cable out of which 2,033 GPs and BHQs having active connectivity i.e. 66.33%.

The representative from BSNL informed that the Bharat Net is funded by Digital Bharat NIDhi (DBN) erstwhile USOF where the Phase-I is maintained by BSNL and Phase-II is implemented and maintained by OPTCL. Bharat Network is basically a linear network and due to various developmental work, the OFC is getting damaged. To address the issue, Central Cabinet has approved the amended Bharat Network Project under which Phase-I and Phase-II will be merged and will be looked after by BSNL. Further the linear network will be converted to ring structure.

3.8 Financial Inclusion Fund (FIF) of NABARD

During the FY 2024-25 up to 31.12.2024, NABARD has sanctioned Rs. 3.91 Crore (Rs. 3.76 Crore to banks and Rs. 14.76 Lac to other agencies) under FIF out of sanction budget allocation of Rs. 25.84 Crore. NABARD has disbursed Rs. 8.88 Crore (Rs. 8.73 Crore to banks and Rs. 15.59 Lac to other agencies) during FY 2024-25 up to 31.12.2024 out of disbursement budget allocation of Rs. 19.34 Crore.

3.9 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 31.12.2024, cumulative number of accounts opened under PMJDY is 2,26,26,440 and total deposit in these accounts is Rs. 10,116.06 Crore. Out of total PMJDY accounts as on 31.12.2024, Rupay Card issued in 1,60,15,402 accounts and 1,89,79,737 accounts are Aadhaar seeded.

In the current year upto 31.12.2024, against a target of opening 14,55,000 PMJDY accounts, banks have opened 13,08,369 accounts there by achieving 89.92% of the target. The Convenor, SLBC informed that as on 19.02.2025, banks have surpassed the target by opening 14,66,838 accounts.



3.10 Performance under Social Security Schemes

Under PMJJBY, the percentage of enrollment as on 31.12.2024 was 105.81% which further increased to 122.91% as on 19.02.2025 with 22,61,500 enrollments against the target of 18,40,000. Similarly, under PMSBY, the percentage of enrollment was 96.14% as on 31.12.2024 which further increased to 110.15% as on 19.02.2025 with 38,00,290 enrollments against the target of 34,50,000. The APY scheme achieved an enrollment of 78.21% as on 31.12.2024 which further increased to 98.09% as on 19.02.2025 enrolling 4,15,674 persons against the target of 4,23,760.

Principal Secretary, Finance Department, Govt. of Odisha, advised all banks to submit data on claims filed, settled, rejected, and the amount of settlement under Social Security Schemes. He also directed SLBC to include claim statistics as an agenda item in the upcoming SLBC meetings.

3.11 Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational District Programme (ADP) of NITI Aayog.

In Odisha, the Targeted Financial Inclusion Intervention Programme (TFIIP) is being implemented in 10 Aspirational Districts viz. Balangir, Dhenkanal, Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada, and Rayagada. The performance of these districts as of 31.12.2024, is compared to the benchmark/aspirational targets set by NITI Aayog. Nuapada, Balangir, Gajapati and Dhenkanal districts have achieved 100% in the KPI of Operative CASA per lakh population. All districts have achieved 100% benchmark level under PMJJBY, PLSBY and APY.

The Convenor, SLBC requested all banks to give increased focus on CASA in the remaining 6 districts.

3.12. Financial Awareness- Money Mule Accounts

A money mule is a person who transfers or moves illegally acquired money on behalf of someone else. During the 32nd State Level Co-ordination Committee (SLCC) for the state of Odisha held on January 16, 2025, use of money mule accounts as a common method adopted by fraudsters to channel proceeds was discussed. To increase public awareness, posters and videos advising the public not to allow others to operate their account for movement of funds were being shared as a part "RBI Kehta hai" campaigns.



AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

In the SAFAL portal as on 31.12.2024, out of 78,152 applications received, 43,665 applications are sanctioned, 3,377 applications are rejected and 9,692 applications are pending. Out of 43,665 sanctioned cases, 43,607 pertains to crop loan sanctioned by DCCBs and only 58 cases are sanctioned under Term Loan.

The Convenor, SLBC, presented an analysis of term loan rejection reasons, revealing that 39.21% were due to issues with the Detailed Project Report and other reasons include incorrect applications (19.97%), evaluation/due diligence issues (13.87%), difficulty in reaching customers (7.10%), lack of applicant interest (6.57%), insufficient collateral (4.09%), and inadequate documentation (2.82%).

4.2 ACP achievement under Agriculture Sector - Crop Loan & Agriculture Term Loan

All the Banks have disbursed Rs. 56,067.14 Crore to Agriculture Sector under Annual Credit Plan for FY 2024-25 as of 31.12.2024 which is 75.38% of the total Annual target of Rs. 74,381.60 Crore allotted to different Banks.

Principal Secretary, Agriculture & FE, Govt. of Odisha appreciated that banks have achieved absolute amount increase in Agriculture as compared to the corresponding period of the previous Financial Year and was quite hopeful that banks will achieve the ACP target under Agriculture by 31.03.2025.

4.3 Agriculture Crop Loan

In the current FY 2024-25 as of 30.09.2024, Under Crop Loan, all Banks have disbursed **Rs. 34,901.46 Crores** under Crop Loan against annual target of **Rs. 47,913.73 Crores** achieving **72.84 %** of the annual target.

Under Rabi 2024-25, against the target of Rs. 21,585.38 Crore, banks have disbursed Rs. 10,136.66 Crore thereby achieving 46.96% of the target.

4.4 Kisan Credit Card (KCC)

Banks have disbursed 30,34,270 numbers of KCC accounts amounting to Rs. 17,578.42 Crore from 01.04.2024 to 31.12.2024. Total outstanding balance as on 31.12.2024 is Rs. 33,767.19 crore in 50,37,372 KCC accounts. The average loan size



for the disbursements made during the quarter is Rs. **57,932.95**. The average KCC size of PSB is Rs.1.14 lac, for PVT banks Rs.2.67 lacs, for RRBs Rs.0.63 lac, for OSCB it is 0.49 lacs.

Principal Secretary, Agriculture & FE, Govt. of Odisha, informed that the Scale of Finance for all crops has been finalized for both Kharif and Rabi, covering rainfed and irrigated areas. He highlighted that unlike previous practices, the Scale of Finance is now uniform across the state, making it a progressive and rationalized step.

4.5 Agriculture Term Loan

All Banks have disbursed Rs. 21,165.68 Crores under Agriculture Term Loan against target of Rs. 26,467.87 Crores achieving 79.97 % of the target. Under allied sector, the achievement is 69.93% which is much lower than what has been achieved in the corresponding period last year.

The Convenor, SLBC requested all banks to improve performance in allied agriculture term loan.

4.6 Crop Insurance (Pradhan Mantri Fasal Bima Yojana – PMFBY)

During the period from October 1, 2024, to December 31, 2024, a total of 8,49,750 enrollments are there covering 1,83,541 farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY- Implementation during Rabi 2024 Crop Season). The area insured during this period is 143.78 thousand hectares, and the sum insured amounts to Rs. 1,161.81 Crores. The gross premium is Rs. 73.70 Crores.

Govt. of Odisha is also continuing the payment of farmers premium of this season also. Only Rs.1 per application is paid by the farmer for validation.

4.7 BALARAM (Bhoomi Hina Agriculturist Loan & Resources Augmentation Model)

Against the target of 65,000 no. of JLGs, Banks have disbursed 9,959 nos. of JLGs as of 05.02.2025. 7,767 nos. of JLGs are disbursed by OSCB amounting to Rs.75.04 Crore.

Revision of Collateral-Free Loan Limit under BALARAM Scheme

As per RBI Circular No. 10/05.05.010/2024-25 dated 06.12.2024, the collateral-free loan limit for agricultural and allied activities has been increased from ₹1.6 lakh to ₹2 lakh per borrower. In line with this, the BALARAM guidelines have been



modified accordingly vide resolution no. DAFE-AB-MISC-0020-2020-2245/A&FE dated 28.01.2025.

4.8 Agriculture Infrastructure Fund:

During the current FY 2024-25, out of 3,547 applications sponsored to various banks, as of 31.12.2024, 2,557 cases have been sanctioned amounting to Rs.1,427.14 Crores with Rs.965.95 Crore disbursement in 1,101 accounts. Banks have rejected 648 cases, and 342 cases are pending with various banks. All banks are requested to dispose pending applications on priority.

4.9 Mission for Integrated Development of Horticulture (MIDH)

Directorate of Horticulture, Government of Odisha reported that out of 228 forwarded applications 64 applications are pending with different banks amounting to Rs.1.61 Crore & banks have sanctioned 147 applications amounting to Rs.6.30 Crores as of 06.02.2025. All banks are requested to dispose pending applications on priority.

4.10 Agriculture Allied Sectors

Till 31st December, 2024, banks have disbursed Rs. 6,871.53 crores against the annual target of Rs. 9,826.71 Crore which is 69.92% of the annual target. The performance of banks in Dairy is 74.29% of the target, in Fishery 55.96% of the target, in Poultry 68.59 % of the target, in AH Sheep/Goatery/Piggery 71.59 % of the target, and in Other Allied Sectors 141.95 % of the target is achieved. Banks were advised to improve performance so that the target can be achieved by 31.03.2025.

4.11 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of December 31, 2024, under MKUY Scheme, total of 7,757 applications have been sponsored to different banks cumulatively. Out of these, 3,591 applications are sanctioned, 1,738 applications are rejected, and 2,428 applications are pending under the scheme.

4.12 KCC Saturation Drive

As of December 31, 2024, under the KCC Saturation Drive for Animal Husbandry, out of 66,889 applications accepted, 18,044 applications have been sanctioned, 46,348 applications have been rejected, and 2,497 applications are pending at various banks. Similarly, in case of Fisheries, out of 11,708 applications accepted, 2,454 applications have been sanctioned, 8,802 applications have been rejected and 452 applications are pending at various banks.



Convenor, SLBC informed that as per the directives received from the Ministry of Fisheries, Animal Husbandry, and Dairying, Government of India vide circular F.No-j-1 17/2/2022-DOF dated 26.09.2024, the 'Nationwide AHDF KCC Campaign for 2024-25' is resumed from 15.10.2024 till 31.03.2025. Under the campaign, a target of 2,000 KCCs under Animal Husbandry and 40,000 KCCs under Fishery sector has been allocated for Odisha State. Under the campaign, the achievement under AHD is 336 and in Fishery Sector is 11 as of 31.12.2024. SLBC has also circulated the SOP to all banks, LDMS & departments. All banks are requested to follow up with their respective branches to achieve the target by 31st March 2025.

4.13 Financing to FPOs (Farmers Producer Organization)

Convenor, SLBC informed that 15 FPOS amounting to Rs. 167.50 Lakhs have been financed by SBI, UCO Bank, UGB and Bank of India and he requested the banks to consider financing to FPOs. Also as per information provided by NABARD total 58 FPOs have been credit linked, amounting to Rs. 6.44 Crores through NABAKISAN out of 248 available FPOs in 30 Districts as of 13.01.2025.

4.14 Financing against pledge of e-NWRs(Electronic-Negotiable Warehouse Receipts).

Convenor, SLBC informed that Government of India has introduced e-Kisan Upaj Nidhi (eKUN), an online platform hosted on the Jansamarth portal, to help farmers secure post-harvest loans from banks using stocks stored in WDRA-registered warehouses. By enabling seamless data transfer, eKUN reduces turnaround time for pledge loans and allows farmers to compare loan options based on interest rates and amounts. Additionally, the Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF), launched on December 16, 2024, aims to encourage banks to provide pledge financing against electronic Negotiable Warehouse Receipts (e-NWRs). This scheme supports farmers and traders by increasing access to post-harvest finance, preventing distress sales, and ensuring better prices for produce, while also mitigating credit and warehouseman risks for lenders.

4.15 Financial Assistance to Cold Storages

Principal Secretary, Agriculture & FE Department, Govt. of Odisha, informed that the State Cabinet, in its 14th meeting held on 22.01.2025, approved the Financial Assistance to Cold Storages scheme, as per notification no. DHO-NHM-PLAN-0001-2025/2567/A&FE dated 30.01.2025. The operational guidelines will be finalized and circulated soon. APICOL will serve as the nodal agency for implementing the scheme, which will be entirely online, with applications processed through the GO SUGAM portal to prevent external interference. The subsidy will be released in advance to the concerned bank branch through the



Mirror Account. He also outlined the pattern of assistance under the scheme, specifying that in scheduled areas, the subsidy will be 60% (with a cap of ₹6.50 crore) for SCs, STs, women, and transgender applicants, while in non-scheduled areas, male applicants will receive a 50% subsidy (capped at ₹6.00 crore). The subsidy also includes land and building costs, with a cap of 10% on land cost. The scheme will be implemented through private sector participation, aiming for at least one cold storage in each sub-division.

Additionally, he informed that applicants under the Agriculture Infrastructure Fund Scheme, where the interest is 9% or less, will benefit from a 3% interest subsidy from the Government of India, which will be further topped up by the State Government with another 3%, resulting in an effective 3% interest rate for borrowers. He urged bankers to cooperate for the scheme's successful implementation. Based on feedback received, he highlighted that cold storage units require more working capital than initial capital investment. To support this, the government will reimburse the full interest amount on working capital loans up to ₹10.00 lakh. Additionally, Govt. will reimburse 75% of the interest for loans above ₹10.00 lakh and up to ₹50.00 lakh, 50% for loans above ₹50.00 lakh and up to ₹1.00 crore, and 25% for loans above ₹1.00 crore and up to ₹5.00 crore, with the reimbursement directly credited.

He further informed that the government will subsidize 50% of the electricity tariff for cold storage up to seven years.

Principal Secretary, Agriculture & FE Department, Govt. of Odisha, highlighted the Agriculture Production Cluster (APC) initiative, which comprises 100 clusters across the state. Under this initiative, funds from Mission Shakti, Livelihood Mission Departments, and the Agriculture and Horticulture Departments are integrated and linked with marketing agencies to enhance agricultural productivity and market access. To strengthen the supply chain, the government plans to connect cold storage facilities with APCs, with the cold storage units themselves serving as Project Implementing Agencies (PIAs). This will ensure sustainable harvests, surplus management, and efficient storage. Additionally, financial assistance will be provided for storage and transportation to further support the initiative.

With this, he requested the bankers to extend full support to this flagship initiative of the Govt. to transform agriculture sector in a greater way.

The Executive Director, UCO Bank and Chairman of SLBC encouraged bankers to seize the opportunity of financing investment credit through cold storage projects.



AGENDA NO.5

Financing to MSME Sector

5.1 ACP achievement in Micro, Small and Medium Enterprises (MSMEs)

The Convenor, SLBC informed that as of 31.12.2024, Rs. 75,007.61 crore, which is 73.48% of the total target of Rs. 1,02,083.66 crore, has been achieved. The achievement under micro, small & medium sector is 75.89%, 79.69% and 73.56% respectively. The share of PSBs is 78.36%, Private Sector banks is 71.36%, SFBs & Co-op banks is negligible and that of RRBs is 40.24%. The Convenor, SLBC requested all banks to gear up the machinery to achieve the annual target like previous years.

5.2 Pradhan Mantri Employment Generation Programme (PMEGP)

Banks have sanctioned 2,978 PMEGP proposals as of 31st December, 2024 and the sanction further increased to 4,163 as on 5th March 2025. Banks have claimed Margin Money in 3,525 accounts involving Rs. 115.46 Crore, and Margin Money disbursed in 915 accounts amounting to Rs. 22.40 Crore. As on 05.03.2025 banks have claimed Margin Money in 4,547 accounts involving Rs.147.01 Crore but Margin Money disbursed only in 1,364 accounts.

Director, Industries, Government of Odisha, emphasized the significance of two key government-sponsored schemes in the MSME sector—PMEGP and PMFME. He also expressed concern over the Nil and low performance of certain banks under the PMEGP scheme. Urging immediate action, he advised bankers to prioritize and dispose of all pending applications without delay.

Principal Secretary, Finance Department, Government of Odisha, reiterated his concern over the unsatisfactory performance under the PMEGP scheme, citing high rejection rates, prolonged pendency, and the lack of interest from private sector banks in sanctioning PMEGP loans as persistent challenges. He appreciated the efforts of Public Sector Banks for sanctioning a significant number of proposals. Emphasizing that actual performance under PMEGP is measured by margin money disbursement, he cautioned Private Sector Banks that their performance in the scheme would be considered during the empanelment process for government deposits.

The Director, KVIC informed about 3 fundamental issues related to PMEGP. The first one is the release of margin money. The total EFC sanctioned for PMEGP for 5 years is already completed and is exceeded by 1500-2000 Crore at all India level. Hence the Department is receiving less margin money for disbursement and this issue will be resolved by April, 2025. The second issue is regarding referred back



cases of Rs.54 Crore and requested the implementing agencies to resubmit the margin money claim proposals after rectification of the minor errors. The third issue is regarding Physical verification of PMEGP Units by Department of Post, some issues are there and KVIC is trying to resolve those issues and the same will be resolved shortly. He requested the controlling heads of banks to issue suitable instructions to the branches that Department of Post is the Nodal Agency for physical verification of PMEGP units so that the physical verification will be smoother and the release of margin money will be faster.

5.3 PMFME (Pradhan Mantri Formalization of Micro food processing Enterprise)

As of 31st December 2024, 398 proposals have been sanctioned out of a target of 3,800 for the year 2024-25, bringing the cumulative total sanctions to 1,795. The sanction for the current year further increased to 563 as on 28.02.2025.

The Director, Industries, Government of Odisha, highlighted that the rejection rate under the PMFME scheme in the state has reached 46%, exceeding the national average and posing a cause for concern. He emphasized the need for a thorough analysis of the high rejection rate and urged bankers to prioritize the disposal of all pending applications at the earliest.

5.4 Progress under Pradhan Mantri MUDRA Yojana (PMMY) in Odisha

All Banks and Financial Institutions have sanctioned 18,62,092 accounts with an amount of Rs. 13,849.50 Crore and disbursed Rs. 13,729.69 Crores as on 31.12.2024 during the financial year 2024-25. The sanction further increased to Rs.17,679.09 Crore in 22,45,262 accounts as on 14.02.2025 with the disbursement of Rs.17,518.30 Crore.

Director, Institutional Finance, Govt. of Odisha expressed her concern over the low average loan size in Kishore category which is Rs.1.01 lac & needs improvement. She also informed that the performance under MUDRA has been declined in this quarter as compared to the corresponding quarter of Last FY.

Principal Secretary, Finance Department, Govt. of Odisha stated that under MUDRA scheme the disbursement is less by around Rs.2,000 crore as compared to the corresponding period of the previous year. He emphasized that under MUDRA scheme, banks are providing loan as per their guidelines and due-diligence with a guarantee coverage by the Govt. So banks should come up to finance in a large scale under MUDRA scheme.



5.5 Stand Up India Scheme

As of 31st December 2024, 7,600 loan applications have been sanctioned with disbursement amount of Rs. 1,210.51 Crore.

Principal Secretary, Finance Department, Government of Odisha, reiterated the longstanding concern previously highlighted by the Development Commissioner and Additional Chief Secretary, Government of Odisha, regarding the low performance of banks in financing the SC/ST sector under the Stand Up India scheme.

The Development Commissioner cum Additional Chief Secretary advised banks to analyze the reason for credit sanction under SC/ST and to improve the performance subsequently.

5.6 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme

As per SIDBI, during the period of 01.04.2024 to 31.12.2024, banks have covered 43,743 accounts under the CGTMSE scheme, with a total sanctioned amount of Rs. 5,246.93 Crores.

Principal Secretary, Finance Department, Government of Odisha, emphasized the critical role of Credit Guarantee in mitigating NPA risks. He urged banks to leverage the 75% guarantee coverage provided by the Government of India, along with the additional 10% top-up coverage by the Government of Odisha. He further requested banks to process loan proposals under CGTMSE coverage instead of rejecting them due to collateral constraints. He also advised the banks to popularize the scheme among the branches

5.8 Onboarding of MSME on Udyam Portal

The on boarding of MSMEs on the portal is in progress and as on 31.12.2024, 3,25,99,013 MSMEs are registered on the platform in whole country and 9,68,706 MSMEs are registered in Odisha. Out of the total registration, 98.35% from Micro, 1.54% from small and 0.11% belongs to Medium category.

The Director, Industries, Govt. of Odisha informed the house that all MSMEs are to be registered on Udyam portal and requested the banks to guide the MSMEs who are coming to branches for registration in Udyam portal.



5.9 On-boarding of corporate buyers on TReDS (Trade Receivables Discounting System)

As on 31.12.2024, in RXIL platform, total buyers registered are 34, total sellers registered are 474, total amount is Rs. 2,540.84 Crore and average tenor is 102 days. Similarly in Invoice Mart platform, total buyers registered are 57, total sellers registered are 946, total amount is Rs.4,687.03 Crore and average tenor is 86-102 days. In M1Exchange platform, total buyers registered are 17, total sellers registered are 485, total amount is Rs.585.27 Crore and average tenor is 68 days. In C2reds platform, total buyers registered are 1, total sellers registered are 5, total amount is Rs.18.00 Crore and average tenor is 61 days.

Principal Secretary, Finance Department, Government of Odisha, acknowledged that although Odisha joined the TReDS portal later than other states, the progress made so far has been satisfactory. He appreciated the efforts taken to enhance the state's participation and encouraged continued momentum to maximize the benefits of the platform.

5.10 PM Vishwakarma Yojana

As on 31.12.2024 out of 24,747 loan applications sent to various banks after completion of training, banks have sanctioned 4,940 applications, rejected 8,615 applications and 11,192 applications are pending at banks

The Director, Industries, Govt. of Odisha informed that the PM Vishwakarma scheme will be reviewed under Pragati meeting very soon. The main concern is about the high pendency at banks which need to be addressed immediately.

Expressing concern over the significant pendency in the PM Vishwakarma scheme, the Development Commissioner and Additional Chief Secretary, Government of Odisha, advised that the scheme will be reviewed in the upcoming Pragati meeting, scheduled on the last Wednesday of every month. She also sought an explanation for the large backlog and urged stakeholders to address the issue promptly to ensure effective implementation of the scheme.

The representative from the State Bank of India stated that a major reason for loan rejection under the scheme is that many applicants lose interest upon learning that it is a loan and not a grant. Additionally, some applicants claim that they never provided consent to avail the loan and are not coming forward to complete the process. These factors have contributed significantly to the high rejection rate.

The General Manager, Bank of Baroda, concurred with the views expressed by the State Bank of India and highlighted another key reason for loan rejection



under the PM Vishwakarma scheme. She stated that as per the scheme guidelines, only one member per family is eligible. However, multiple applications are often received from the same family, leading to a higher number of rejections.

The Executive Director, UCO bank and Chairman, SLBC also informed that a large number of applications are forwarded for the same activity in the same locality which needs to be analyzed & addressed.

5.11 CM's scheme for Reimbursement of interest to MSMEs (CM-SRIM)

The Convenor, SLBC informed that Interest subsidy amount of Rs.1,8.61 Crores pertaining to 1,843 application has been disbursed as of 31.12.2024. The status further improved to 2,462 accounts amounting to Rs.25.39 Crore as on 01.03.2025.

The Director, Industries, Govt. of Odisha informed the house that 582 applications are pending at banks for verification and requested the banks to complete the verification within the due date.

Principal Secretary, Finance Department, Govt. of Odisha also advised banks to clear the pendency and updating the same in the portal.

5.12 Silpi Unnati Yojana (SUY) – State Government Scheme

In the current FY up to 31.12.2024 out of 3,691 applications, 238 loan applications are sanctioned, 600 are rejected and 2,853 applications are pending. The Convenor, SLBC informed that the sanction numbers increased to 284 as on 31.01.2025 and the pendency increased to 3,088.

The representative from SBI informed that a granular data is to be provided by the department as applications are forwarded through offline mode. The Principal Secretary, Finance Department, Govt. of Odisha advised the department to produce the granular data to banks through SLBC.

The Convenor, SLBC requested all banks to dispose all the pending applications in a time bound manner.

AGENDA NO.6

Financing to SHGs

6.1 WSHG Bank linkage in Odisha

(a) Credit Flow to WSHGs.



As of 31st December 2024, 2,31,459 SHGs have been credit linked with an amount of Rs10,795.83 crores, at an average loan size of Rs. 4.66 lakh. The physical linkage achievement is 58% and the financial linkage achievement is 54% as of 31.12.2024.

The FA cum Additional Secretary, Mission Shakti, Govt. of Odisha requested Utkal Grameen Bank to increase the loan size.

The Convenor, SLBC, informed that the number of sponsored applications under the Self-Help Group category has decreased by 1 lakh, leading to lower performance under the Women Self-Help Group WSHG program. The ED, UCO bank cum Chairman, SLBC urged all banks to contribute more in sanctioning loans to WSHGs and to clear the pendency by 31.03.2025 & update in the portal.

(b) Mission Shakti Loan – State Interest Subvention

Interest subvention claims amounting to Rs.299.97 Crore have been calculated and under process of settlement under the 'Mission Shakti Loan'- State Interest Subvention Scheme during the current financial year against the annual target of Rs.300 Crore.

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA, in the FY 2024-25 from 01.10.2024 to 31.12.2024, 404 applications under SEP-I, 219 applications under SEP-G and 977 applications under SHG Bank-linkage are disbursed. The Convenor, SLBC requested all banks to clear the pendency of applications under these three categories.

6.3 Progress on implementation of Income Generating Schemes of OSFDC in Collaboration with Mission Shakti.

Govt. has approved 305 no. of loan applications under Bankable IGS relating to the year 2023-24 & 2024-25 to be completed in 2024-25 in 28 districts. Against the target of 305 applications 147 applications have been sponsored to banks, 109 applications are disbursed as of 31st December 2024.

AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 31.12.2024

Total NPA as on 31.12.2024 is Rs.16,006.16 Crore which is 4.65% of the total advance outstanding. NPA % under Agriculture is 6.50%, under MSME is 4.07%. The



NPA under education loan is 7.90 % and that for crop loan is 7.19 % as on 31.12.2024.

The NPA under priority sector is 5.11% and the NPA under Non-Priority sector is 4.05% with overall NPA at 4.65%. As the NPA % is above the national average, the Executive Director UCO Bank and Chairman SLBC requested State Govt. to help in recovery of NPA accounts.

7.2 State Recovery Act (OPDR)

As of 31st December, 2024, 2,422 OPDR cases amounting to Rs.120.91 Crore are pending with different banks.

It is observed that maximum number of cases are pending with SBI and OGB. All the concerned banks are advised to take up with appropriate authorities for disposal.

7.3 Applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates

It is reported that as of 31.12.2024, 782 numbers of applications of various banks involving Rs.487.69 Crore for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates out of which 632 cases amounting to Rs.450.35 Crore are pending for more than 60 days.

The Executive Director, UCO Bank, and Chairman, SLBC, requested the State Government to take up the matter with the District Magistrates in this regard, as it would significantly aid bankers in the recovery of NPAs.

Principal Secretary, Finance Department, Govt. of Odisha agreed to the proposal and assured that after discussion with SLBC, proper communication will be issued to the District Magistrates in this regard.

7.4 NOC for transfer of land from financing banks

It is requested that the state authorities to ensure that no transfer of land mortgaged to a bank should be allowed/registered without an NOC from the bank/charge release letter from the bank.

7.5 Registration Conveyance Deed

Banks are facing difficulty in sanction & disbursement of housing loans as the execution of registration of sale deeds for purchase of flats is not being allowed for the time being at the registering Offices. Under this scenario, inflow of housing



loan files from builder projects to banks are being badly hampered. State Government is requested to intervene in the matter for its early resolution.

7.6 Registration of MOTD

Many banks in the state are not registering Memorandum of Title Deeds (MOTD), increasing the risk of security dilution. All banks are advised to issue necessary guidelines to their branches for the registration of MOTD with the registering authority. The state government is also requested to reduce the charges for MOTD and to enable online charge creation for banks.

7.7 Property Cards Under SVAMITVA scheme- instrumental for property mortgage.

As per Directorate, Land Records & Surveys, Board of Revenue, Odisha, Cuttack, in Odisha State, five districts viz. Rayagada, Jharsuguda, Gajapati, Nabarangpur and Dhenkanal have been notified by the Revenue & D.M. Deptt, Govt. Of Odisha for conducting SVAMITVA scheme in these five districts.

Banks are requested to formulate internal guidelines for extending loan against the issued property cards.

7.8 Digitization of land records

The Bhulekh Odisha online portal serves as a comprehensive platform for managing land records in the state. In this regard, a request letter has already been submitted to Revenue Department by SLBC by SLBC vide letter no. SLBC/ODI/2024-25/676 dated 25.10.2024 and e-mail dated 23.12.2024 to provide the status on digitization of land records in Odisha. The Revenue Department of the Government of Odisha is requested to provide banks with access to the digital land records database, facilitating the creation of online charges on land for loan sanctioning purposes.

AGENDA NO. 8

Other Issues

8.1 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 31.12.2024, out of 1,23,715 applications sponsored, 1,03,456 applications are sanctioned & disbursement made in 98,684 accounts. 10,128 applications are pending at different bank branches.

Convenor, SLBC informed that PMSVANidhi scheme was originally launched for a period up to March 2022 which was later on extended till 31.12.2024. As the



current lending period is over, MOHUA, GOI vide letter dated 14.01.2025 has instructed all banks to process the loan applications received till 31.12.2024 as per existing scheme guidelines. However, disbursement of pending sanctioned applications may be done on formal approval of extension of scheme/ revision of scheme. No new applications will be received after 31.12.2024 till revision of the scheme.

He also informed that Department of Financial Services, Ministry of Finance, Govt. of India vide memorandum no.16/01/2021-MO-DFS dated 13.02.2025 has informed the launch of 7th phase of SVANidhi se Samridhi in additional 48 districts across the country including 3 districts in Odisha viz. Bargarh, Boudh and Dhenkanal.

8.2 Progress under PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)

Principal Secretary, Finance Department, Govt. of Odisha, informed that Under the scheme, Govt. of India is providing subsidy upto Rs.78,000/- (Rs. 30,000/- for first 2 KW each & Rs.18,000/- for 3rd KW) to the beneficiaries for installation of RTS upto 3 KW and State Financial Assistance (SFA) of Rs. 60,000/- (Rs 25,000 for 1st and 2nd KW each and Rs10,000 for 3rd KW) per household up to a maximum of 3 KW capacity is to be provided, which will be applicable to all eligible beneficiaries across the state till the scheme duration i.e. 3 Years (up to FY 26-27). Beneficiaries will be eligible to avail the SFA from the date of launch of the scheme i.e. 13.02.2024.

The Convenor, SLBC requested all banks to take proactive steps to make the loan disbursement easier, smoother and time bound.

He further informed that 11 banks have sanctioned 725 applications amounting to Rs.12.24 Crore and amount disbursement is Rs. 8.64 Crore.

Principal Secretary, Finance Department, Govt. of Odisha appreciated the performance of banks under the scheme. He encouraged all banks to finance more projects as these are viable with central and state financial assistance.

8.3 Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities

During the current FY 2024-25 as of 31.12.2024, Banks have extended credit to 1,85,665 beneficiaries of Minority Community amounting to Rs.1,606.67 Crore and the balance outstanding is Rs. 10,981.76Crore in 10,88,845 accounts.



8.4 Central Know Your Customer Registry (CKYCR)- Data Population:

During the quarter from 01.10.2024 to 31.12.2024, the data upload number is 12,41,105, data download number is 5,15,373 and data up dation was in 4,10,959 cases. In the current FY from 01.10.2024 to 31.12.2024, the data upload number is 38,33,304, data download number is 22,14,703 and data updation is 21,11,323.

8.4.1 Resolution of issues related to KYC/ re-KYC (Inclusion)

In his remarks, the issue was raised by Regional Director, Bhubaneswar wherein banks were advised to address the issues related to KYC/ re-KYC proceedings with promptness. In this regard, all banks to carry out the specified activities vide letter dated January 30, 2025 so that DBT benefits are being credited in a timely manner.

Further, the monthly progress report on reactivation of inoperative/ dormant/ frozen accounts to be submitted by all banks to SLBC in a timely manner.

8.5 RSETI

During the current FY 2024-25, total number of candidates trained as on 31.12.2024 is 21,686 against the annual target of 30,310 achieving 72% of the target. Further, 15,327 (71%) number of trained candidates are settled and 9,435 (62%) trained candidates have been credit linked.

The State Director of RSETIs informed the house that training is given on 64 certified courses by National Skills Qualifications Framework (NSFQ). The Credit lineage and settlement average of the Odisha RSETIs is highest at the all India level. He requested to resolve the land related issues of 6 RSETIs i.e. Ganjam, Gajapati, Puri, Angul, Cuttack and Rayagada at an early date.

Principal Secretary, Finance Department, Govt. of Odisha assured to convene a meeting of the RSETIs with the sponsoring banks to resolve the issues of land, rent and cess pertaining to RSETIs.

8.6 Fintech Adoption

Fin Techs help enhancing financial inclusion as more people are using digital mode for their financial services. Considering the potential of Fin Techs, banks may widely adopt Fintech, particularly in the agriculture sector, which could help bring in more investment into the sector for long term asset creation and infrastructure development.



8.7 Functioning & Timely conduct of DCC/DLRC

For the quarter ended December 2024, only 3 districts viz. Angul, Ganjam and Sambalpur have conducted DCC meeting.

State Government is requested to take up with all Collectors and District Magistrates to extend timely support and co-operation to the Lead District Managers & ensure holding the DCC/DLRC meetings separately, as per the RBI guidelines within the prescribed time norms.

Strengthening of LDMs

The office of LDMs should be sufficiently strengthened with appropriate infrastructural & manpower support. Controllers of the Lead Banks in the State are requested to provide adequate staff and other infrastructure facilities to strengthen the LDM's office.

8.8 Absenteeism in DCC/ DLRC Meetings

It is observed that some banks are not attending the DCC and DLRC meetings of various districts. Also, the absenteeism of banks from the said meetings has been recurring for one or more than one quarters for more than one districts. Further, officials attending the meetings are lacking any prior preparation/ background for the said meetings.

All banks are advised to issue suitable instructions to the district coordinators for attending the DCC/DLRC meetings fully prepared.

8.9 Timely submission of data by banks, adhering to the schedule of SLBC meeting as per Master Circular on Lead Bank Scheme

SLBC has already prepared a yearly calendar of SLBC meetings. All banks should ensure submission of correct and timely data for timely conduct of the SLBC meetings.

8.10 Conduct of Town Hall Meetings at District Level.

LDMs of Gajapati, Bargarh, Khordha, Bolangir, Mayurbhanj, Sundargarh, Nayagarh, Ganjam and Jharsuguda conducted the town hall meetings for December-24 quarter at their respective districts. During these meetings, discussions were held with MSME entrepreneurs, bankers, and other relevant stakeholders. The forum provided an opportunity to address various issues and queries related to bank linkage and operational challenges faced by MSME entrepreneurs.



Remaining 21 districts have not conducted town hall meeting during 01.10.2024 to 31.12.2024. The Convenor, SLBC requested the banks having lead district responsibility to advise their LDMs to conduct town hall meetings every quarter and report the unresolved issues to SLBC.

8.11 Success Stories

- a. Mrs. Rasmita Baliarsingh, a commerce postgraduate from Handiali, Brahmagiri, availed a ₹46.00 lakh loan under the MKUY scheme from Bank of Baroda, Swargadwara, Puri branch to establish an integrated farming unit. Her venture, including goatery, poultry, prawn culture, and fodder cultivation, has created jobs for 4 regular and seasonal workers. With a monthly income of ₹50,000 in the first year, she now plans to expand, targeting 50,000 birds and 500 goats annually, with an expected annual profit of ₹20.00 lakh.
- b. Sri Kiran Kumar Sahu, proprietor of M/s Aditya Textiles, established a readymade garment unit at Main Road, Lochhapada, Berhampur in 2023 with a project cost of ₹18.60 lakh. He availed a ₹10.00 lakh loan under PMEGP from Union Bank of India, Berhampur branch. His venture has not only expanded his business but also created employment for five people.
- c. M/s Amruta Dairy & Agrovet Farmer Producer Company Ltd. was registered on 06.05.2022 with 412 women shareholders and 10 women directors, starting with ₹4.03 lakh share capital. It established one Khoa, Peda, Ghee & Paneer manufacturing unit in Jagatsinghpur with loans from NABKISAN (Rs.5.00 Lakhs) and UCO Bank (Rs.12.00 Lakhs) under the PMFME scheme and also engages in vermicompost, cocopeat, mushroom cultivation, and snack production. With a turnover of ₹52.43 lakh in 2023-24, the FPO now plans further expansion with additional bank support.
- d. Mrs. Bishnupriya Panda, a 29-year-old from Ankarantipur, Dhenkanal, completed a homemade Agarbatti-making training at UCO RSETI in November 2023. She established her Agarbatti manufacturing unit in March 2024 with a ₹2.00 lakh project cost, availing a ₹1.50 lakh loan from UCO Bank, Sadasivpur branch. Now as a successful entrepreneur, she earns ₹25,000 monthly and employed one person. She has also set up an RSETI Bazar Stall at the National Palishree Mela, Dhenkanal.

During the discussion the following action points are emerged.



1. All banks to continue the momentum to achieve the ACP of the current financial year.
2. Banks to increase lending to Education, Housing and Export sector.
3. Committee to be formed to analyze the reasons for low performance in Education and Housing Loan Sector.
4. Credit disbursement to SC/ST sector under Stand Up India scheme to be improved.
5. Targets to be allocated to banks for financing to cold storages.
6. Banks having Lead District responsibility to ensure conduct of Town Hall Meetings by their LDMs every quarter to resolve the issues of the entrepreneurs and escalate the unresolved issues to SLBC.
7. Top 3 banks & LDMs in terms of overall performance are to be rewarded.

The meeting ended with vote of thanks by In-charge, SLBC.

A handwritten signature in blue ink, reading 'G. Patra', is positioned above the printed name.

(Goutam Patra)
General Manager Cum Convenor
SLBC, Odisha

**LIST OF PARTICIPANTS FOR 178th SLBC MEETING HELD ON 06.03.2025 FOR THE QUARTER ENDED DEC-24
AT 10AM AT HOTEL MAYFAIR, BHUBANESWAR**

SL No	NAME	DESIGNATION	ORGANISATION
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State Govt. of Odisha

1	Smt Anu Garg	Additional Chief Secretary cum DC	Govt. Of Odisha
2	Shri Arabindo Padhee	Principal Secretary, Agriculture & FE Deptt	Govt. Of Odisha
3	Shri Saswat Mishra	Principal Secretary, Finance Department	Govt. Of Odisha
4	Dr. Pragyasmitha Sahoo	Director Institutional Finance	Govt. Of Odisha
5	Shri Prasanta Kumar Reddy	Director MSME	Govt. Of Odisha
6	Shri Ashok Behera	Director EPM	Govt. Of Odisha
7	Shri Citarangan Dash Mishra	Addl Secy, Mission Shakti	Govt. Of Odisha
8	Shri Santosh Kumar Dalei	DDF, DOF, Cuttack, Dir of Fisheries	Govt. Of Odisha
9	Ms. Manashi Mandhata	Addl. Secretary MSME Department	Govt. Of Odisha
10	Dr. Dipti Mahapali	Addl. Director, F& ARD	Govt. Of Odisha
11	Shri Maheswar Panigrahi	Spl. Secretary, PR & DW Deptt	Govt. Of Odisha
12	Smt Mamata Nayak	Joint Secy, HT & H Deptt.	Govt. Of Odisha
13	Dr. Prasanna Kumar Bal	Consultants, Finance Deptt.	Govt. Of Odisha
14	Shri Subrato Kumar Pradhan	FI, Mission Shakti Department,	Govt. Of Odisha
15	Shri Debasmita Subudhi	Under Secretary, Finance Department	Govt. Of Odisha
16	Shri Baikuntha Ch Rath	SARCS, Directorate of Fisheries	Govt. Of Odisha
17	Shri Arun Kumar Behera	DDF Cum JRCS, Fisheries Deptt.	Govt. Of Odisha
18	Shri Dinesh Kumar Pradhan	AFO, Fisheries Deptt.	Govt. Of Odisha
19	Ms Snehmayee Naik	ASO	Govt. Of Odisha
20	Shri Susree Sangita Maharana	PRO, Finance Deptt.	Govt. Of Odisha
21	Shri Papun Panigrahi	ASO, Finance Deptt.	Govt. Of Odisha
22	Shri Rajat Ku Samal	SO, Finance Deptt.	Govt. Of Odisha

Govt. Of India

23	Shri Tophan Mallik	Manager, NHB	Govt. Of India
24	Shri Subash Chhetri	State Director, KVIC	Govt. Of India
25	Shri B. C Khandu	State Director Odisha, NACER	Govt. Of India
26	Shri BK Behera	DGM, BSNL	Govt. Of India
27	Shri Vivekananda Hembram	Regional Manager, NHB	Govt. Of India

Reserve Bank of India

28	Dr. Sarada Prasan Mohanty	Regional Director	Reserve Bank Of India, Bhubaneswar
29	Smt. Anita Patnaik	General Manager	Reserve Bank Of India, Bhubaneswar
30	Shri Neelachal Subudhi	Manager	Reserve Bank Of India, Bhubaneswar
31	Annet Shradha Toppo	Manager	Reserve Bank Of India, Bhubaneswar

NABARD

32	Shri Sanjay Kumar Talakdar	General Manager	NABARD
33	Shri Kamal Pattnaik	Dy General Manager	NABARD

Public Sector Banks

34	Shri Vijay Kumar Kamble	Executive Director	Chairman, SLBC
35	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
36	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
37	Shri Poonambala M	General Manager	State Bank Of India
38	Shri Jagadish Chander	General Manager	Canara Bank
39	Smt Swapna Bandopadhyaya	General Manager	Bank Of Baroda
40	Shri Vikash Krishna	General Manager	Bank Of India
41	Shri Sarvesh Ranjan	General Manager	Union Bank Of India
42	Shri Rajesh Kumar	General Manager	Punjab National Bank
43	Smt Aruna M	General Manager	Indian Bank
44	Shri Alok Kumar Mishra	Zonal Manager	Bank of Maharashtra
45	Shri Pankaj Kumar	Regional Head	Central Bank of India
46	Shri Gaurav Bharadwaj	Dy General Manager	Indian Overseasbank
47	Shri Srikanta Tripathy	Dy General Manager	State Bank Of India
48	Shri Shailesh Chandra Bhatt	Asst General Manager	State Bank of India
49	Shri Badrikanath Sahoo	Asst General Manager	State Bank Of India
50	Shri Sudeep Dakua	Zonal Manager, Balasore	UCO Bank
51	Shri Chinmay Kumar Sahoo	Zonal Manager, Bhubaneswar	UCO Bank
52	Shri Ashis Kumar Biswal	Zonal Manager, Sambalpur	UCO Bank
53	Shri Rashmi Ranjan Mishra	Manager	Punjab & Sind Bank
54	Shri Ratnakant Singh	Manager	SLBC, Odisha
55	Shri Sambit P Raul	Manager	SLBC, Odisha
56	Shri Siladitya Mishra	Senior Manager	SLBC, Odisha
57	Smt. Anima Pradhan	Senior Manager	SLBC, Odisha
58	Smt. Ipsita Satapathy	Manager	SLBC, Odisha
59	Smt Binita N Barla	Manager	Canara Bank
60	Smt Madhusmita Mohapatra	Manager	Union Bank Of India
61	Shri Samir R Pattjoshi	Sr Manager	Indian Bank

62	Shri Bn Rath	Sr Manager	Punjab National Bank
63	Shri KK Pradhan	Manager	Central Bank of India
64	Shri Jitendriya Pradhan	Manager	Bank of Maharashtra
65	Shri Neelachal Pradhan	Chief Manager	State Bank Of India
66	Shri Subrat Kumar Dasgupta	Manager	State Bank Of India
67	Shri Tapan Kumar Pradhan	Chief Manager	Bank Of Baroda
68	Shri Sujit Kumar Behera	Sr Manager	Bank Of India

Private Sector Banks

69	Shri Sujeet Kumar	Chief General Manager	IDBI Bank
70	Shri Pradipta K Satpathy	SVP	Axis Bank
71	Shri Aditya Narayan Sarangi	Regional Head	Bandhan Bank
72	Shri Alpk Kumar Gartia	BDM	City Union Bank
73	Shri Priyabrata Samal	RH	DCB Bank
74	Shri Motahar Hossain	Manager	Federal bank
75	Shri Ananta Pattnaik	SVP	HDFC Bank
76	Shri Biswajit Dash	Sr. Manager	ICICI Bank
77	Shri Amiya Nayak	RH	ICICI Bank
78	Shri Pratik Mohanty	RH	IDFC Bank
79	Shri A K Mohapatra	VP	Indusind Bank
80	Shri R Gopinath	Manager	Karnataka Bank
81	Ms Sonysmita Sahoo	BOM	Karur Vysya Bank
82	Shri Shethy Harish Nagaraj	Sr. Mgr	South Indian Bank
83	Shri Stalin Behera	DVP	RBL Bank Ltd
84	Shri Nilay Mandal	RH	Yes Bank
85	Shri Arun Das	CH	Yes Bank
86	Shri T K Tarenia	ARDM	Axis Bank
87	Shri Santosh Ku Dash	AVP & BM	Bandhan bank
88	Shri Satya Ranjan Dash	DVP	HDFC Bank

Small Finance Banks

89	Shri Biswaranjan Kar	ASM	ESAF SFB
90	Shri Biswonath Mohapatra	VP & RH	Jana SFB
91	Shri Ashutosh Das	AH	Suryadoya SFB
92	Shri Amyulaya Ku Jena	VP & State Leader	Ujjivan SFB

Payment Bank

93	Shri Shaillesh Singh	Regional Head	IPPB
94	Shri Ashis Aman	Govt Partenership Head	Airtel Payment Bank

Regional Rural banks

95	Shri Rishi Singh	Chairman	Odisha Gramya Bank
96	Shri Trupti Ranjan Swain	General manager	Odisha Gramya Bank
97	Shri Rashmi Ranjan Sahoo	General Manager	Utkal Grameen Bank

State Cooperative Bank

98	Shri Prabhu Kalyan Pattnayak	MD OSCB	Odisha State Cooperative Bank
99	Shri Achuta Nanda Patro	General Manager	Odisha State Cooperative Bank