

PROCEEDINGS OF THE 179th
STATE LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON 23.05.2025



UCOBANK
CONVENOR-SLBC
ODISHA

गौतम पात्र

मुख्य महाप्रबंधक व संयोजक
एस.एल.बी.सी., उड़ीशा

Goutam Patra

Chief General Manager and
Convenor SLBC, Odisha

75th
Anniversary
Aardika
And Mahotsava



यूको बैंक

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

UCO BANK

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

संदर्भसं-SLBC/ODI/2025-26/ 279

दिनांक/ Date:24.06.2025

राज्य स्तरीय बैंकर्स समिति, ओड़िशा
के सभी सदस्य ।

All the Members of State Level
Bankers' Committee, Odisha

आदरणीय महोदय/महोदया,

Respected Sir/Madam,

विषय : ओड़िशा की 179 वीं एसएलबीसी
बैठक का कार्यवृत्त

Sub: Proceedings of the 179th SLBC
Meeting of Odisha

हम इसके साथ 23 मई, 2025 को आयोजित
ओड़िशा की 179वीं एसएलबीसी बैठक का
कार्यवृत्त भेज रहे हैं।

We are sending herewith the
proceedings of 179th SLBC Meeting of
Odisha held on 23rd May, 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

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

Chief General Manager, UCO Bank and Convener, SLBC, Odisha

अनुलग्नक Encl.: यथोक्त As stated above

Approved Proceedings of the 179th SLBC meeting of Odisha with Special SLBC on Financial Inclusion & Financial Literacy held on 23.05.2025

The 179th SLBC meeting of Odisha for the year ended March 2025 along with the Special SLBC on Financial Inclusion & Financial Literacy for the FY 2024-25 was held on 23.05.2025 under the Chairmanship of Shri Vijaykumar N Kamble, ED UCO Bank cum Chairman, SLBC and Co-Chairmanship of Smt. Anu Garg, Development Commissioner cum Additional Chief Secretary, Govt. of Odisha at the Mayfair Convention, Jayadev Vihar, Bhubaneswar in presence of:

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

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

Principal Secretary, F & ARD Department, Govt. of Odisha, Shri Suresh Kumar Vashishth.

Principal Secretary, Commerce & Transport Department, Govt. of Odisha, Smt. Usha Padhee.

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

Chief General Manager, NABARD, Shri Sanjay K Talukdar

Chief General Manager, SBI, Bhubaneswar Shri Dinesh Pruthi

Additional Secretaries, Joint Secretaries, Directors of different Departments of Government of Odisha, General Manager of RBI, General Manager of NABARD, Registrar-DRT, General Manager- BSNL, Dy. General Manager- SIDBI, Dy. General Manager- CGTMSE, Senior Officials of State Government, Controlling Heads of different Banks, Representatives from SUDA, Dept. of Post, NHB, NSFDC, NCST and State Director of RSETIs. The list of participants is annexed.

After welcoming the members and guests, the Convenor, SLBC informed the house that SLBC has started felicitating top 3 performing banks and LDMs every year based on a score of 100 comprising achievement of ACP on various sectors(35 marks), CD ratio(5 marks), social security scheme(20 marks), Govt. sponsored schemes (30marks) and rural presence(10 marks). For the year 2024-25 top 3 banks felicitated are State Bank of India, Bank of Baroda & UCO Bank. Similarly top 3 LDMs felicitated are Puri, Cuttack & Ganjam.



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

AGENDA NO.1

Confirmation of Proceedings of 178th SLBC Meeting held on 06.03.2025 at Bhubaneswar.

The proceedings of the 178th SLBC meeting for December-24 held on 06.03.2025 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2025-26/38 dated 09.04.2025. Since no comments have been received from any member, the same is confirmed.

AGENDA NO.2

Special SLBC- Financial Inclusion/Financial Literacy

Special DCC meetings to review Financial Inclusion and Financial Literacy (FI & FL) initiatives for March 2024 are still pending in eight districts viz. Cuttack, Gajapati, Ganjam, Kendrapara, Malkangiri, Nayagarh, Puri and Sundergarh. The Banks having lead district responsibility were advised to ensure conduct of Special DCC meeting without further delay.

2.1. i Banking Network in Odisha

Total banking network in Odisha as on 31st March 2025 was 54,972 with 6,162 Brick & Mortar branches, 41,120 BC Points and 7,690 ATMs. Apart from this there are 8,926 facility access points of IPPB operating through 33 branches.

The Convenor SLBC informed that as per gazette notification dated 07.04.2025, the Odisha Gramya Bank and Utkal Grameen Bank are amalgamated into a single entity Odisha Grameen Bank effective from 01.05.2025. All the members welcomed the Chairman of the Odisha Grameen Bank. The Convenor SLBC also informed that Catholic Syrian Bank has started operation in Odisha.

Further, he informed that as per lead bank policy, the payment banks like Airtel Payment Bank and Fino Payment Bank operating in Odisha can be members of SLBC through they will not participate in ACP. Their BC network if eligible can be included.



2.1. ii Issuance of Digital Products (Cumulative)- last 3 years.

The Convenor, SLBC stated that there is a visible growth in the issuance of digital products viz. ATM card, mobile banking, internet banking, AEPS and QR Code/ PoS enabled accounts upto the FY 2024-25.

2.1. iii Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

In the last FY 2024-25 total 15,42,694 PMJDY accounts are opened against the target of 14,55,000 achieving 106.03% of the target. Cumulatively 2,28,84,814 PMJDY are opened till 31.03.2025 out of which 1,30,35,266 account are female A/cs.

For the current year (FY 2025-26) the target under PMJDY has been approved for 16,00,000 accounts.

2.1. iv Performance by Banks under Social Security Schemes

Banks in Odisha have achieved all the three targets for 2024-25 under social security schemes i.e. APY (110.85%), PMJJBY (129.83%) & PMSBY (116.64%). The Convenor, SLBC informed that SLBC has been conferred with a special Award for the FY 2024-25 by PFRDA.

For the current year (FY 2025-26) the target under PMJJBY & PMSBY has been approved for 20,25,000 & 38,00,000 accounts respectively. Convenor, SLBC requested all banks to give concerted efforts to achieve all the three targets in the current year like that of last year.

Claim Settlement status under PMJJBY and PMSBY:

The Convenor, SLBC informed that as of 31.03.2025, 22,815(cumulative) PMJJBY claims and 4,819(cumulative) PMSBY claims are settled by banks in Odisha. The Principal Secretary Finance advised all banks to take prompt action in settling pending cases. He also stated that, awareness should be spread among general public for timely claim of the benefits under the scheme.

2.1. v Performance under BSBD Accounts

Upto FY 2024-25, total 1,60,68,007 BSBD Accounts (53.80%) are opened out of which 86,45,932 are women accounts. The Convenor, SLBC requested to open more and more BSBD Accounts with focus on women accounts.

2.1. vi Credit Indicators

The Convenor, SLBC informed that 1,67,331 overdrafts were availed in PMJDY a/cs during FY 2024-25.



2.1. vii Status of Financial Literacy Camps Conducted

During the FY 2024-25, a total number of 35,593 financial literacy camps are conducted through 3,216 rural branches educating 2,71,428 no. of participants and 5,486 camps are conducted through 30 Financial Literacy Centres operating in the State educating 2,59,092 participants.

2.1. viii Financial Literacy Centers (FLC)

The Convenor, SLBC requested UCO Bank to fill up 3 posts of FL Counselor(Angul, Bhadrak & Jagatsinghpur & Bank of India to fill up one post of the FL Counselor(Keonjhar) at the earliest.

Centers for Financial Literacy Project (CFL)

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. The total number of FLAPs conducted in FY 2024-25 is 68,707 and the number of participants is 18,46,777.

2.2 Operations of Business Correspondents (BCs)

The number of Business Correspondents in Odisha decreased to 41,120 as of 31st March 2025 from 42,035 as of 31st December 2024. Out of 41,120 total BCs, 30,106 BCs are fixed point BCs and 37,370 BCs are active. The Convenor, SLBC informed that the decrease in BC network during the quarter is due to decrease in number of BCs of AXIS Bank (2,326), Canara Bank (269), RBL Bank(123) and State Bank of India (32) due to removal of inactive BCs as reported by the concerned banks.

2.3 Opening of Brick & Mortar Branches in Unbanked/ Identified GPs.

Villages Identified by DFS for opening B & M Branches

Out of the 14 villages identified by DFS for opening B& M branches, in 13 villages, branches are already opened and in the remaining 1 village namely Hatigan in Nabarangpur district branch is 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. Finance Department has instructed the district administration to provide necessary infrastructure to the banks for opening of B & M branches. However, no premises has been handed over to the allottee banks yet.



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

As reported by banks on the Central Information System for Banking Infrastructure (CISBI) as of 31st March 2024, there were 24 unbanked villages/unbanked rural centers (Tier-5 centers with population over 5,000) across 14 districts in Odisha. SLBC engaged the concerned Lead District Managers (LDMs) to verify the presence of CBS-enabled banking outlets in these locations. Based on inputs from the LDMs and the JDD app, it was found that 20 out of the 24 villages have banking outlets (either a brick-and-mortar branch or BC/CSP point) within the village, and all 24 villages have such facilities within a 5 km radius. For the remaining 4 villages, after consultation with the respective LDMs, banks have been assigned to establish CBS-enabled outlets: Gadajit (Cuttack) to Punjab National Bank, Bhagabatipur (Khurda) to Indian Bank, Balukhanda (Puri) to Punjab National Bank, and Tikarpada (Rayagada) to Union Bank of India.

As per the communication received from RBI, Bhubaneswar, a total of 38,423 villages in Tier-6 centers across Odisha lack CBS-enabled banking outlets, either through Brick & Mortar branches or Business Correspondent/Customer Service Point (BC/CSP) models, based on data from the Central Information System for Banking Infrastructure (CISBI) portal. This data has been shared with the respective Lead District Managers (LDMs). In accordance with RBI's directive vide letter no. S1108/02.01.012/2024-25 dated 25.10.2024, LDMs have been instructed to review this issue in the upcoming DCC meetings and to take necessary steps to ensure adequate banking coverage in the identified villages.

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

As per the JDD GIS App, as on 31.03.2025, there are 13 unbanked villages in Odisha that do not have any banking touch point (Brick & Mortar branch or BC point) within a 5 km radius. These villages have been allocated to banks based on the recommendations of the respective Lead District Managers (LDMs). In three villages viz. Satyajaypur (Cuttack), Hemgiri (Sundargarh), and Rohaniduma (Keonjhar), BC points have already been opened by State Bank of India, Punjab National Bank and Bank of India, respectively, and SLBC has advised the banks to update the information in the JDD App.

Regarding exemption of Siuli village in Ganjam district, SLBC has taken up with DFS, Govt. of India for the same.

For the remaining 9 villages, all the allottee banks are advised to provide banking outlet at the earliest.



2.4 Connectivity by BBNL/BSNL in the GPs

As reported by BBNL, as on 31.03.2025, under BharatNet Phase-I covering 18 districts in Odisha, 3,990 out of 3,991 Gram Panchayats (GPs) and Block Headquarters (BHQs) have been connected through underground optical fiber cable, with 2,230 locations (55.89%) having active connectivity. Under Phase-II, all 3,065 GPs and BHQs have been connected through aerial optical fiber cable, of which 1,693 (55.24%) currently have active connectivity.

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.

2.5 Financial Inclusion Fund (FIF) of NABARD

As reported by NABARD, during FY 2024-25 up to 31.03.2025 NABARD has sanctioned Rs. 25.86 Crore under FIF out of sanction budget allocation of Rs. 25.84 Crore. NABARD has disbursed Rs.18.74 Crore during FY 2024-25 up to 31.03.2025 out of disbursement budget allocation of Rs.19.34 Crore. All the banks are requested to make maximum use of Financial Inclusion Fund of NABARD.

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

In Odisha, the TFIIP programme is being implemented across all 10 Aspirational Districts viz. Balangir, Dhenkanal, Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, Nuapada, and Rayagada. As per the performance report on key performance indicators (KPIs) by NITI Aayog, as of 31.03.2025, Nuapada, Gajapati, Balangir, and Dhenkanal districts have achieved 100% of the benchmark target under the parameter of Operative CASA accounts per lakh population while the remaining six districts viz. Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, and Rayagada have not achieved the target under operative CASA though their achievement is more than 90% and more than 1 lac per lac population. The banks operating in these 6 districts are advised to achieve the CASA target at the earliest. Under the social security schemes PMSBY, PMJJBY, and APY, all 10 districts have significantly surpassed the benchmark targets.

2.7 Expanding and Deepening of Digital Payments Ecosystem (EDDPE) – Sustenance



Odisha was declared 100% digitally enabled under the Expanding and Deepening of Digital Payments Ecosystem (EDDPE) during the 177th SLBC meeting held on 25.11.2024. To sustain this achievement, banks have been advised to provide at least one digital payment mode for all newly opened eligible savings and current accounts and promote digital payment usage. SLBC has sought the status as of 31.03.2025 from all banks, with a submission deadline of 31.05.2025.

AGENDA NO.3

Annual Credit Plan / CD Ratio

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

As of March 31, 2025, during the financial year 2024-25, total Priority Sector loan disbursement in Odisha stood at ₹1,94,982.04 crore, achieving 92.61% of the annual target of ₹2,10,546.35 crore under the Annual Credit Plan (ACP).

Convenor, SLBC, informed that 9 banks have achieved the target under ACP, and similarly, 11 districts have surpassed the ACP target for the FY 2024-25.

3.1. a. Education Loan

During the current FY 2024-25, the total education loan disbursement was Rs.1,175.77 Crores in 17,938 accounts and the Balance outstanding as on 31.03.2025 was Rs. 2,596.44 Crores in 47,948 accounts. Against a target of **Rs.1,356.87 Crore** under Priority Sector Education Loan, the achievement as of 31.03.2025 was **Rs.944.85 Crore** which is 69.63% of the target. Five Banks, Karnataka Bank, Punjab National Bank, Bank of Baroda, UCO Bank and State Bank of India have achieved the target.

As discussed in the SLBC meeting on 06.03.2025, SLBC convened a meeting on 22.04.2025 under the chairmanship of GM & Convenor, SLBC with major banks to analyse the low uptake in the Education and Housing sectors. The meeting focused on identifying reasons for the low performance and suggesting measures for improvement, and the minutes were circulated via letter no. SLBC/ODI/2025-26/72 dated 28.04.2025.

Reasons for low performance in Education Sector:

1. Many Education Loans are rejected due to poor CIBIL score of the co-applicants.
2. Lack of awareness about Education loan particularly about Govt. schemes like KSSY.



3. Unemployment/ low campus placement after completion of course leads to NPA. High NPA in Education loan compared to other sectors.

Suggestions for Improvement:

1. Awareness about Education loan particularly about Govt. schemes like KSSY are to be increased in all the Educational institutions.
2. Loans should be sanctioned on merit basis and rate of rejection should be minimized.
3. Tie-up of the Educational Institutions with the Industries operating in Odisha & outside for employment should be considered.
4. All Education loans should be routed through PM Vidyalaxmi portal.

3.1. b. Housing Loan

During the FY 2024-25, all banks have disbursed Rs.11,132.95 Crore (both priority and non-priority) from 01.04.2024 to 31.03.2025. The balance outstanding as on 31.03.2025 is Rs.31,740.10 Crore in 2,95,767 accounts. Under Priority Sector Housing Loan against a target of Rs.7,221.85 Crore banks have achieved Rs.4,353.58 Crore thereby achieving 60.28% of the target. Six banks namely Karnataka Bank, City Union Bank, Indian Bank, Utkal Grameen Bank and Punjab National Bank have achieved the target.

As per the discussion in the SLBC meeting on 06.03.2025, a meeting was held on 22.04.2025 under the chairmanship of GM & Convenor, SLBC with major banks to analyse the low uptake in the Education and Housing sectors. The meeting deliberated on reasons for low performance and suggested corrective measures, with minutes circulated vide letter no. SLBC/ODI/2025-26/72 dated 28.04.2025.

Reasons for low performance in Housing Sector:

1. Due to an ongoing Court Case in the High court of Orissa at Cuttack, in the matter of "registration of conveyance deed in favor of the Association of allottees for the common area in a real estate project" registration of sale deeds for purchase of flats is not allowed for the time being at the registering offices. Banks are facing difficulty in sanction & disbursement of housing loans. Under this scenario, inflow of housing loan files from builder projects for sale transaction of flats are being badly hampered.
2. Limits of the Housing Loans eligible to be classified under Priority Sector is very low as compared to the cost of property and ticket size of loan. As per the latest RBI Circular No.RBI/FIDD/2024-25/128 dated March 24, 2025, the classification of Bank loans to Housing sector eligible for priority sector classification:



Category	Loan Limit#	Maximum Cost of Dwelling Unit#
Centres with population of 50 lakh and above	50	63
Centres with population of 10 lakh and above but below 50 lakh	45	57
Centres with population below 10 lakh	35	44

#to be eligible, the loan to satisfy both the criteria

3. Chain of documents/ title deeds in respect of property in rural/ semi-urban areas is not clear which is a hindrance in availing housing loan from banks.
4. Many Govt. Departments and PSUs are providing home loans to their staff members resulting in closure of loans available from banks.

Suggestions for Improvement:

1. Government to intervene in the matter of the Court Case regarding the registration of Conveyance Deed for its early resolution.
2. Given the significant rise in property prices over the past few years, there is a pressing need to revise the limits of housing loans eligible for classification under Priority Sector Lending aligning with the property price in the current scenario.
3. Settlement issues regarding to properties are to be completed at the earliest by the Revenue Department, wherever applied.
4. Govt. Deptts. & PSUs instead of extending housing loans, they may provide interest subvention to the employees availing loans from banks.
5. Govt. is requested to bring more affordable housing projects so that bank loans under such projects can be included in PSL.

As per data provided by NHB for PMAY as on 31.03.2025, 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.

3.1. c. Export Credit

The Convenor, SLBC informed that during the FY 2024-25, banks have disbursed Rs.7,706.69 Crore against the annual target of Rs. 8,443.26 Crore achieving 91.28% of the target. State Bank of India, Bank of Maharashtra & Karnataka Bank have achieved the target. Other banks have to explore financing under export credit.

3.1.d. Advance to Weaker Section



As per the RBI Master Direction on Priority Sector Lending updated on March 24, 2025, the target for advances to the weaker section is 12% of ANBC. As of 31st March 2025, the achievement stands at ₹1,48,974.36 crore, which is 41.53% of ANBC.

3.2 CD Ratio (Bank-wise)

The CD ratio as of March'2025 is 74.56%. The CD ratio of all public sector banks except Punjab & Sind Bank is above 60%. Similarly, CD ratio of 15 private banks is above 60% and 3 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 March 31, 2025, 21 districts are having CD ratio above 60%, 6 districts are having CD ratio above 50% but below 60%, 3 districts namely Mayurbhanj, Deogarh & Gajapati are having CD ratio below 50% but above 40%. No district is having CD ratio below 40%.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

In the SAFAL portal as on 31.03.2025, out of 85,113 applications received, 50,832 applications are sanctioned, 3,658 applications are rejected and 8,374 applications are pending. Out of 50,832 sanctioned cases, 50,773 pertain to crop loan sanctioned by DCCBs and only 59 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. 76,066.78 Crore to Agriculture Sector under Annual Credit Plan for FY 2024-25 as of 31.03.2025 which is 102.27% of the total Annual target of Rs. 74,381.60 Crore allotted to different Banks.

The Principal Secretary, Agriculture & Farmers' Empowerment, Government of Odisha, expressed concern over the poor performance of some banks in achieving the target under the Annual Credit Plan (ACP) for Agriculture in the



financial year 2024-25. Executive Director of UCO Bank and Chairman of SLBC Odisha acknowledged the efforts of the achievers and urged those banks that fall short of their Agriculture targets to analyze the reasons for their non-achievement and take necessary steps for improvement in the current financial year 2025-26.

4.3 Agriculture Crop Loan

In the FY 2024-25, Under Crop Loan, all Banks have disbursed **Rs. 44,972.12 Crores** under Crop Loan against annual target of **Rs. 47,913.73 Crores** achieving **93.86 %** of the annual target. 12 banks viz. Canara Bank, Central Bank of India, UCO Bank, Bank of Baroda, State Bank of India, Punjab National Bank, Indian Overseas Bank, DBS Bank, South Indian Bank, Karnataka Bank, DCB & Federal bank have achieved the annual crop loan target.

Under Rabi 2024-25, against the target of Rs. 21,585.38 Crore, banks have disbursed Rs. 20,207.32 Crore thereby achieving 93.61% of the target.

4.4 Kisan Credit Card (KCC)

Banks have disbursed 39,31,679 numbers of KCC accounts amounting to Rs.23,486.51 Crore from 01.04.2024 to 31.03.2025. Total outstanding balance as on 31.03.2025 is Rs.33,925.04 crore in 49,93,166 KCC accounts. The average loan size for the disbursements made during the year is **Rs. 59,736**. The average KCC size of PSB is Rs.1.32 lac, for PVT Banks Rs.2.85 lacs, for RRBs Rs.0.63 lac, for OSCB it is 0.51 lacs.

The Convenor SLBC requested Odisha Grameen Bank & OSCB to improve ticket size of KCC.

4.5 Agriculture Term Loan

In Agriculture Term Loan, banks achieved significant progress by disbursing ₹31,094.65 crore against the target of ₹26,467.87 crore. This represents 117.48% achievement of the target set for FY 2024-25. Also fourteen banks have achieved the target.

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

During the Rabi Crop Season from October 1, 2024, to March 31, 2025, a total of 8,93,794 enrollments are there covering 1,83,310 farmers under the Pradhan Mantri Fasal Bima Yojana. The area insured during this period is 143.40 thousand hectares, and the sum insured amounts to Rs. 1,158.59 Crores. The gross premium is Rs. 73.53 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 2,510 nos. of JLGs as of 31.03.2025 and 8,549 JLG applications are pending with banks. The Convenor, SLBC requested banks to increase sanctioning in Kharif 25 season as the limit of collateral free agri loans has been increased to Rs.2 lacs.

4.8 Agriculture Infrastructure Fund:

During the FY 2024-25, out of 3,913 applications sponsored to various banks, as of 31.03.2025, 2,791 cases have been sanctioned amounting to Rs.1,632.50 Crores. Banks have rejected 857 cases and 265 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 43 applications are pending with different banks amounting to Rs.1.10 Crore & banks have sanctioned 180 applications amounting to Rs.7.01 Crores as of 31.03.2025.

4.10 Agriculture Allied Sectors

During the FY 2024-25, banks have disbursed Rs. 9,884.56 crores against the annual target of Rs. 9,826.71 Crore which is 100.59% of the annual target. The performance of banks in Dairy is 107.68% of the target, in Fishery 79.27% of the target, in Poultry 89.70 % of the target, in AH Sheep/Goatery/Piggery 108.04 % of the target, and in Other Allied Sectors 237.87 % of the target is achieved. 13 banks have achieved the overall target under allied sector.

The Principal Secretary, F&ARD, Government of Odisha, congratulated all banks for achieving the target under the allied sector. He highlighted that though the banks have achieved target for FY 2024-25 in absolute terms it is lesser than what has been achieved in the previous year. He also advised banks to report in appropriate subheads instead of reporting a high figure under the allied sector.

The Development Commissioner cum Additional Chief Secretary echoed the views of the Principal Secretary, F&ARD, Government of Odisha emphasizing the need for a concerted focus on the Agri allied sector to ensure sustained growth and development.



4.11 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of March 31, 2025, under MKUY Scheme, total of 8,332 applications have been sponsored to different banks cumulatively. Out of these, 4,287 applications are sanctioned, 1,900 applications are rejected, and 2,145 applications are pending under the scheme. Out of total sanctions, 1,983 pertain to Agriculture Sector, 1,937 to AH & VS Sector, 220 to Horticulture Sector, 33 to Fisheries and 114 are intersectoral.

The Principal Secretary, Agri & FE, Government of Odisha informed that financing under MKUY creates agri entrepreneurs which leads to development & employment. State Govt. has relaxed many criteria & streamlined the subsidy release through mirror account. Hence all the banks have to focus on financing projects under MKUY.

4.12 KCC Saturation Drive

As of March 31, 2025, under the KCC Saturation Drive for Animal Husbandry, out of 68,665 applications accepted, 18,402 applications have been sanctioned, 47,105 applications have been rejected, and 3,158 applications are pending at various banks. Similarly, in case of Fisheries, out of 11,747 applications accepted, 2,510 applications have been sanctioned, 8,966 applications have been rejected and 271 applications are pending at various banks.

The Convenor, SLBC informed that to resolve the long-standing issues regarding tracking of applications of KCC AHDF farmers, Department of F & ARD has taken an initiative to develop a KCC module in GO-SUGAM portal and the first meeting has already taken place on 07.05.2025

The Principal Secretary, F&ARD, Government of Odisha advised banks not to reject applications on grounds which can be rectified by the department or applicant. He also urged banks to enhance their performance in the KCC saturation drive for Animal Husbandry and Fisheries, highlighting the need to address the high rejection rate.

4.13 Financing to FPOs (Farmers Producer Organization)

Convenor, SLBC informed that 23 FPOS amounting to Rs. 340.72 Lakhs have been financed by SBI(5), UCO Bank(2), UGB(11), Axis Bank(1), Bank of India(2) and Bank of Baroda(2). He also requested the banks to consider financing to FPOs. Also as per information provided by NABARD total 123 FPOs have been credit linked, amounting to Rs. 13.28 Crores through NABAKISAN.



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

The Convenor of SLBC informed the house about the launch of the e-Kisan Upaj Nidhi (eKUN), a digital initiative aimed at facilitating post-harvest loans for farmers storing their produce in WDRA-registered warehouses. This platform, hosted on the Jansamarth portal, enables faster pledge loan processing through seamless data transfer and allows farmers to compare loan options across banks for better terms. Additionally, the Credit Guarantee Scheme for e-Negotiable Warehouse Receipts (CGS-NPF), launched on 16.12.2024, aims to enhance bank financing against e-NWRs for agricultural and horticultural produce. The scheme is expected to significantly boost post-harvest finance, reduce distress sales, ensure better pricing for farmers, and cover lending risks, including credit and warehouseman risk.

4.15 Financial Assistance to Cold Storages

Principal Secretary, Agriculture & FE Department, Govt. of Odisha, expressed about the three focus points The first one he informed about the very progressive and inclusive Cold Storage establishment Scheme. The scheme aims to establish at least one cold storage facility in each of the 58 sub-divisions, promote private investment in viable locations, reduce post-harvest losses, enhance farmers' income, prevent distress sales, and improve market access. Financial support under the scheme includes a Capital Investment Subsidy of up to 60% (₹6.50 crore) for priority groups and 50% (₹6.00 crore) for others, an interest subvention of up to 6% on working capital loans, a 50% electricity tariff subsidy for seven years, and revival assistance of up to ₹1.5 crore for non-functional cold storages. He also informed that so far 82 applications have been received in the GO SUGAM portal. He also requested the banks to proactively support for finance under the scheme for successful implementation of the scheme. He advised banks to finance at least one cold storage in each district during this quarter. Banks having lead district responsibility have to take the lead.

Secondly he advised to focus on the promotion of Agri entrepreneurs particularly focusing on MKUY scheme. He also informed that in the last financial year subsidy amount of Rs.188 crore has been disbursed under MKUY scheme.

Thirdly he advised the banks to prioritize financing under AIF scheme where Govt. of India is providing 3% Interest Subvention.

AGENDA NO.5

Financing to MSME Sector



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

The Convenor, SLBC informed that during the FY 2024-25 the achievement under ACP MSME sector stands at Rs. 94,607.24 crore, which is 92.68% of the total target of Rs. 1,02,083.66 crore. The achievement under micro, small & medium sector is 90.93%, 98.12% and 93.61% respectively. The share of PSBs is 98.34%, Private Sector banks is 91.24%, SFBs & Co-op banks is negligible and that of RRBs is 49.07%. Six banks have achieved the annual target i.e. CBI, UCO, SBI, Yes Bank, IDBI Bank & ICICI Bank.

The Director of Industries informed that banks have achieved target in previous years but during FY 2024-25 the target is not achieved. Banks have to take steps from the beginning of the year for financing in MSME sector with special focus on micro & small segment.

The Convenor, SLBC informed that the target for FY 2024-25 was very ambitious with 31.36% hike over last year target. There is absolute growth in micro, small & medium enterprise sector.

The Development Commissioner cum Additional Chief Secretary expressed concern over the non achievement of target under ACP MSME Sector. She stated that MSME is a sector where a lot of employment can be generated and advised all banks to improve performance under MSME sector.

5.2 Pradhan Mantri Employment Generation Programme (PMEGP)

Banks have sanctioned 4,799 PMEGP proposals as of 31st March, 2025 during the FY 2024-25 against a target of 6000. Banks have claimed Margin Money in 5,259 accounts involving Rs. 170.25 Crore, and Margin Money disbursed in 1,844 accounts amounting to Rs. 52.42 Crore. 4 banks have achieved their annual target of number of units i.e. UGB, IDBI Bank, Bank of India and State Bank of India.

The Director, Industries stated that during the FY 2024-25 the progress under PMEGP is not satisfactory though many rounds of discussions were made with banks. The involvement of private sector banks has to be increased. He advised all banks to dispose the pending applications without waiting for current year target allocation.

The Director, KVIC informed about the fundamental issue in PMEGP regarding Physical verification of PMEGP Units by Department of Post. 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. He further advised banks not to delay in providing bank certificate to the postal department enumerators.

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

As of 31st March 2025, 728 proposals have been sanctioned out of a target of 3,800 for the year 2024-25, bringing the cumulative total sanctions to 2,126.

The Convenor, SLBC informed that for the current year, the target has been fixed at 3000 and SLBC has circulated the bank-wise target on 08.05.2025.

The Director, Industries, Government of Odisha, highlighted that the rejection rate is very high. 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. He further advised to review the progress district-wise with special focus for the 6 districts i.e. Ganjam, Khordha, Balasore, Mayurbhanj, Sambalpur & Puri.

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

All Banks and Financial Institutions in Odisha state have sanctioned 25,35,009 accounts with an amount of Rs.21,133.33 Crore and disbursed Rs. 20,986.19 Crores during the financial year 2024-25.

The Principal Secretary, Finance Department, Govt. of Odisha emphasized that banks should come up to finance in large scale under MUDRA scheme.

The Development Commissioner cum Additional Chief Secretary observed that the average loan size in Kishore category is Rs.1.03 lac which needs to be improved. Banks have to give more focus on Tarun Plus as they are tested beneficiaries who have adjusted their earlier loan timing.

5.5 Stand Up India Scheme

As of 31st March 2025, 8,312 loan applications have been sanctioned with disbursement amount of Rs. 1,418.27 Crore. Under Women category, banks have achieved 142.52% of the target whereas under SC/ST category only 34.98% of the target is achieved. 16 Banks have achieved the target under woman category whereas no bank has achieved target under SC/ST category.

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.



As discussed in the SLBC meeting held on 06.03.2025, SLBC to convene a meeting with major banks to analyze the reasons behind the poor performance of the Stand Up India scheme in the SC/ST category. The meeting of the committee to discuss reasons for the non-achievement of the allotted target under SC/ST Category in Stand Up India was held on 20.03.2025 under the chairmanship of GM & Convenor SLBC with the representatives of State Bank of India, Union Bank of India, Bank of India, Odisha Gramya Bank, HDFC Bank, ICICI Bank & IDBI Bank. The following reasons were identified.

Reasons for Non-Achievement of target under SC/ST category in Stand Up India:

- As per the scheme guideline, loans under the scheme are available only for Greenfield projects, i.e. the first-time venture of the beneficiary in manufacturing or service or trading sector including activities allied to Agriculture. It is not for expansion of the existing business. Sufficient SC/ST new entrepreneurs are not available to establish green field projects with loan requirement between Rs 10 lacs to Rs 1 crore.
- The margin requirement is 15% where as in PMEGP margin requirement is 5% for SC/ST/women. Also subsidy is available under PMEGP, so entrepreneurs prefer PMEGP.
- No subsidy is available under SUI. However, it can be converged with other subsidy related schemes. Awareness is needed. Interest subvention is not available under SUI.
- The visitors to the stand-Up India Portal are categorized as "Ready Borrowers" or "Trainee Borrowers". The Trainee borrowers require handholding support for which LDM of the district will link them to SIDBI/NABARD office who will arrange for support as requested. In Odisha this is lacking.
- CGTMSE coverage is available for collateral free loans. However, mortgage of land & building belonging to SC/ST category as primary security is not possible in scheduled areas.
- LDMs are not monitoring the progress in co-ordination with local offices of SIDBI and NABARD for problem solving and easing bottlenecks In quarterly DCC meetings. The performance is to be reviewed diligently where SIDBI and NABARD offices are to be invited.

Suggestions for Improvement:

- NABARD to arrange training programmes for trainers, Bank officers & LDMs.
- SIDBI/NABARD has to provide hand holding support for trainee borrowers proactively.



- Awareness is required among bankers and entrepreneurs for convergence with other schemes like PMEGP, PMFME, AIF for getting the benefits of subsidy and interest subvention.
- LDMs should monitor the progress of the scheme, keeping an agenda in quarterly DCC meetings where SIDBI/ NABARD executives are to be invited.
- Banks to put in place internal mechanism for monitoring the scheme. Grievance redressal at the bank level should be done in 15 days.
- State Govt. through the concerned department can take up generating sufficient applications under this category.

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

As per SIDBI, during the period of 01.04.2024 to 31.03.2025, banks have covered 94,128 accounts under the CGTMSE scheme, with a total sanctioned amount of Rs. 9,683.73 Crores.

The Director, Industries informed that the CGTMSE coverage is increased over the years which indicates that the acceptance of the scheme is increasing. He advised banks to extend more and more collateral free loans with CGTMSE coverage.

Principal Secretary, Finance Department, Government of Odisha, emphasized the critical role of Credit Guarantee in mitigating NPA risks. 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 sensitize the the branches about the scheme.

5.8 Onboarding of MSME on Udyam Portal

The on boarding of MSMEs on the portal is in progress and as on 31.03.2025, 3,54,88,156 MSMEs are registered on the platform across the country and 10,33,205 MSMEs are registered in Odisha. Out of the total registration, 99% from Micro and 1% from small category with negligible enrollments under 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 of 31.03.2025, the adoption and usage of the TReDS portal by MSMEs in Odisha has shown encouraging progress across multiple platforms. A total of 37, 66, 22, and 2 buyers have registered on RXIL, Invoice Mart, M1 Exchange, and C2TReDS respectively, while the number of MSME sellers registered stood at 590, 1,028, 545, and 5 across these platforms respectively. The total financing facilitated for Odisha-based MSMEs amounted to ₹3,020.91 crore on RXIL, ₹5,433.83 crore on Invoice Mart, ₹677.65 crore on M1 Exchange, and ₹23.05 crore on C2TReDS. In terms of invoice financing, 32,584 invoices were financed on RXIL, 1,02,503 on Invoice Mart, 7,229 on M1 Exchange, and 151 on C2TReDS. Government entities (CPSU/SPSU) onboarded included 2 on RXIL, 6 on Invoice Mart, 2 on M1 Exchange, and 1 on C2TReDS. The average interest rates ranged from 3.5% to 11.75% on RXIL, 7.52% on Invoice Mart, 6.60% to 12% on M1 Exchange, and 9.80% on C2TReDS, with tenors varying between 1 to 179 days depending on the platform.

5.10 PM Vishwakarma Yojana

As on 31.03.2025, 29,364 loan applications are sent to various banks after completion of training. Banks have sanctioned 4,294 applications, rejected 17,197 applications and 7,873 applications are pending at banks.

The Director of Industries advised banks to clear all the pending applications in a time bound manner.

The Development Commissioner cum Additional Chief Secretary observed that the rejection level is very high and enquired for the reason. The representative from SBI informed that in majority of cases after training & receiving tool kits, applicants are not interested for the loan.

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.3,205.05 lakhs pertaining to 3,091 application has been disbursed as of 31.03.2025.

The Director, Industries, Govt. of Odisha informed the house that 59 applications are pending at banks for verification and requested the banks to complete the verification on priority. He also informed that around 400 applications are pending at DIC level which the department will take care.



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

During the Financial Year 2024-25, total 1,030 loan applications are sanctioned amounting to Rs. 610.55 Lakhs and 1655 applications are pending with banks.

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 and take necessary steps for portal based application system

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 Financing to WSHG in Odisha

As of 31st March 2025, as per the information received from Deptt. of Mission Shakti, 3,52,791 SHGs have been credit linked with an amount of Rs.17,454.20 crores, with an average loan size of Rs. 4.95 lakh. The physical linkage achievement is 88% with the financial linkage achievement of 87% as of 31.03.2025. Three banks i.e. Punjab & Sind Bank, Union Bank of India and Bank of India have achieved their financial target for this year.

The representative from Department of Mission Shakti informed that department has released Rs.300 Crore as interest subvention. But some banks like Canara Bank, IDBI Bank, HDFC Bank have not submitted their claim. He further informed that a huge number of applications are pending with banks which need to be disposed. There is court case pending regarding selection of WSHG office bearers.

Lakhpati Didi Initiative:

The State Govt. has identified 17.54 lac potential lakhpati Didis (PLD) with an objective of increase their annual income to over Rs.1 lac. For this, 22,076 livelihood CSS like Krushimitras, Pranimitras, Livelihood support persons, community resource persons cum Community mobilisers are trained on Lakhpati initiatives to



support the PLDs for capacity building. PLDs are identified across all activities like crop based activities, wage based, animal husbandry, Aquafarming, trading, salary, manufacturing & service activities.

6.2 National Urban Livelihood Mission (NULM)

As reported by SUDA for the financial year 2024-25, a total of 526 applications under SEP-I (Individual), 282 under SEP-G (Group), and 1,515 under SHG Bank Linkage were sanctioned by banks. As the pendency level is high, all the banks are advised to clear the pending applications on priority.

6.3 Bankable Income Generating Scheme(IGS)

The State Government had approved a target of 305 loan applications under Bankable Income Generating Schemes (IGS) for the years 2023-24 and 2024-25, to be implemented during the financial year 2024-25 across 28 districts. As of 31.03.2025, out of the total target, 172 applications have been sponsored to banks, 138 have been sanctioned, and 124 applications disbursed. The total amount of subsidy released so far stands at ₹4,97,75,000, reflecting ongoing efforts toward effective implementation of the scheme.

During the year 2025-26, the Government has approved financing for 126 SC Women Self Help Groups under Bankable IGS. All servicing banks are requested to extend full cooperation for successful financing upon receiving applications from various districts.

AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 31.03.2025

As of 31.03.2025, the total Non-Performing Assets (NPA) stood at ₹16,592.12 crore, representing 4.63% of the total advances, with the Priority Sector recording an NPA of 4.95% and the Non-Priority Sector at 4.12%. Specifically, the Agriculture sector experienced a higher NPA ratio of 6.51%, while the MSME sector maintained a comparatively lower NPA of 3.72%.

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 March, 2025, 2,646 OPDR cases amounting to Rs.181.71 Crore are pending with different banks.

It is observed that maximum number of cases are pending with OGB (1546), SBI (465), ICICI Bank(391), UCO Bank(214) & UGB(30). All the concerned banks are advised to take up with appropriate authorities for disposal.

The Convenor, SLBC requested that the mechanization of State Recovery Act may be strengthened to ensure effective recovery.

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

It is reported that as of 31.03.2025, 849 applications are pending involving Rs. 470.32 Crore for attachment of property under Section 14 of SARFAESI Act, out of which, 739 applications involving Rs. 439.48 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.

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.

The SVAMITVA scheme, launched by the Hon'ble Prime Minister on 24th April 2020, aims to enable the demarcation of inhabited land in rural areas using the latest drone survey technology. This initiative provides village household owners with 'Records of Rights' for their properties, allowing them to use their land as a financial asset to access loans and other banking benefits. In Odisha, a total of 271 Gram Panchayats across five districts Rayagada (140), Dhenkanal (11), Nabarangpur (34), Gajapati (8), and Jharsuguda (78), have been covered under the SVAMITVA scheme.

To clear the hinderances, the State Government was requested to undertake the necessary legislative and administrative changes to ensure the acceptance of SVAMITVA property cards by banks for bank loans.

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 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 Points

8.1 New Schemes of Commerce & Transport Deptt.

The Principal Secretary, Commerce & Transport Department, Government of Odisha, informed that the State Government is introducing two new schemes aimed at inclusive and sustainable development in the transport sector. The Atmanirbhar Mahila SuVahak (AMA Suvahak) scheme is designed to promote gender equality by empowering women in the driving profession and supporting them with entrepreneurship opportunities. Another scheme, the e-Bus Interest Subvention Scheme seeks to encourage private bus operators to leverage progressive policies like the Odisha EV Policy and the Odisha Motor Vehicles (Registration and Functions of Vehicle Scrapping Facility) Policy. This initiative aims to transform the public transport ecosystem in Odisha by promoting the adoption of electric buses through financial incentives, operational support, and capacity-building measures.



Further, she requested suggestion from the banks, if any for improvement and successful implementation of the two new schemes.

8.2 PMSVANidhi (Street Vendors):

As per PMSVANidhi portal as of 31.03.2025, out of 1,24,840 applications sponsored, 1,03,006 applications are sanctioned & disbursement made in 99,620 accounts. 8,169 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.

The Principal Secretary, Finance Department, Govt. of Odisha advised banks to clear pending applications and go for digital onboarding and enrolment of the Street Vendors & their family members under Social security schemes.

8.3 Progress under PM Surya Ghar: Muft Bijli Yojana (MSGMBY)

The Government of India launched the PM Surya Ghar Muft Bijli Yojana (MSGMBY) on 13th February 2024, aiming to solarize one crore households by providing free electricity up to 300 units monthly through the installation of rooftop solar (RTS) plants, with an overall outlay of ₹75,021 crores by FY 2026-27. Under this scheme, beneficiaries receive a central subsidy of up to ₹78,000 for installing RTS systems up to 3 KW (Rs.30,000/- for 1st KW, Rs.30,000/- for 2nd KW & Rs.18,000/- for 3rd KW). The Energy Department, Government of Odisha, through notification no. 508/En/ENG/-RE&ET-0005-2024 dated 10.01.2025, announced State Financial Assistance (SFA) of ₹25,000 each for the 1st and 2nd KW and ₹10,000 for the 3rd KW per household, applicable to all eligible beneficiaries statewide until FY 2026-27, effective from the scheme's launch date. The combined central and state subsidies vary based on the household's average monthly electricity consumption, with a total support of ₹78,000 from the Centre and ₹60,000 from the State. As of 31.03.2025, out of 6,848 applications sponsored, banks sanctioned 2,807, disbursed loans in 2,022 cases, rejected 2,566, and 1,430 applications remain under process.

The Principal Secretary, Finance thanked banks for sanctioning 2,807 applications within the short period of time. He advised all banks specially private sector banks to participate in the scheme.



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

During the FY 2024-25, Banks have extended credit to 2,13,953 beneficiaries of Minority Community amounting to Rs.2,077.97 Crore and the balance outstanding is Rs. 11,230.15Crore in 11,01,281 accounts.

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

The CKYC registry was set up to receive store, safeguard and retrieve the KYC records in digital form of clients under prevention of money laundering(maintenance of record) rules, 2005.

During the period from 01.04.2024 to 31.03.2025, the data upload number is 47,01,826 data download number is 26,94,464 and data updation was in 38,76,861 cases.

8.6 RSETI

During the FY 2024-25, as per the information provided by State Director of RSETIs, total number of candidates trained is 30,046 against the annual target of 30,310 achieving 99% of the target. Further, 24,901 (83%) number of trained candidates are settled and 17,015 (69%) trained candidates have been credit linked.

As of 31.03.2025, the infrastructure status of RSETIs, as reported by the State Director, reveals varied challenges across locations. Puri, Angul, Cuttack, Ganjam, and Gajapati RSETIs, sponsored by UCO Bank and Union Bank of India, operate from rented buildings with pending applications for waiver of premium, rent, and cess under review by the Revenue & Disaster Management Department, Government of Odisha. For Puri RSETI, land has been identified but awaits official allotment and possession by district authorities. Rayagada RSETI, under State Bank of India, faces delays due to objections from NIRD over non-compliance with approved building plans, necessitating extension of construction work. Similarly, the Kalahandi RSETI building, though constructed, remains unusable due to its location in a low-lying area, prompting the bank to apply for fresh land identification.

The State Director, RSETI requested State Govt. to waive the rent & cess demanded by the district authorities for allotment of land to RSETIs like Angul, Cuttack and other RSETIs.

8.7 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.

8.8 Functioning & Timely conduct of DCC/DLRC

For the quarter ended March 2025, 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.

8.9 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 district. 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 regularly.

8.10 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. Data submission time line for quarterly SLBC meetings are 15.04.2025 for March'25, 15.07.2025 for June'25, 15.10.2025 for September'25 & 15.01.2026 for December'25 quarter.



8.11 Conduct of Town Hall Meetings at District Level.

LDMs were advised to conduct townhall meetings on quarterly basis for MSME entrepreneurs.

It was reported that LDMs of Boudh, Deogarh, Kendrapara, Keonjhar, Malkangiri and Rayagada have not conducted the townhall meeting. The convenor SLBC requested the Banks having lead district responsibility to advise their LDMs to conduct Town Hall meeting every quarter and report the same along with unresolved issues to SLBC.

Further, the issues raised during the Town Hall meetings conducted in the districts will be shared by RBI with SLBC Convenor bank for discussion in SLBC meeting.

8.12 Recent Policy Changes

8.12.1 Increase of limits under CGTMSE coverage.

CGTMSE, vide Circular No.250/2024-25 dated March 18, 2025 has increased the ceiling of guarantee coverage from ₹5 crore to ₹10 crore under Credit Guarantee Scheme – I (for Banks) (applicable for Public Sector Banks, Pvt Sector Banks, Foreign Banks and Select FIs).

Also vide Circular No.251/2024-25 dated March 18, 2025 CGTMSE has intimated the Reduction in Annual Guarantee Fee for Guarantees above ₹1 Crore – CGS – I.

8.12.2 Revision of the MSME Classification Criteria

As announced in the Union Budget 2025, the Government of India has revised the classification criteria for Micro, Small, and Medium Enterprises (MSMEs) through the Ministry of MSME's notification no.1346 dated 21st March 2025. This significant update aims to empower MSMEs to scale up operations without forfeiting access to essential benefits and incentives, thereby fostering wider economic growth and job creation. Effective from 1st April 2025, the revised criteria have substantially increased both the investment and turnover limits across all categories: Micro Enterprises now have an investment limit of ₹2.5 crore (up from ₹1 crore) and a turnover limit of ₹10 crore (up from ₹5 crore); Small Enterprises' limits have been raised to ₹25 crore in investment and ₹100 crore in turnover (from ₹10 crore and ₹50 crore, respectively); and Medium Enterprises now qualify with up to ₹125 crore in investment and ₹500 crore in turnover, a notable rise from the previous ₹50 crore and ₹250 crore thresholds.



8.12.3 Priority Sector Lending – Targets and Classification: RBI Directions, 2025.

The Reserve Bank of India, through circular no. RBI/FIDD/2024-25/128/Master Directions FIDD.CO.PSD.BC.13/04.09.001/2024-25 dated 24th March 2025, has issued revised guidelines on Priority Sector Lending (PSL), effective from April 1, 2025. Key changes include the enhancement of various loan limits, notably in the housing sector, to widen PSL coverage; expansion of loan purposes qualifying under the 'Renewable Energy' category; a revision in the overall PSL target for Urban Cooperative Banks (UCBs) to 60% of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBSE), whichever is higher; and the broadening of the 'Weaker Sections' category by expanding the list of eligible borrowers and removing the existing cap on loans extended by UCBs to individual women beneficiaries. The complete circular is available on the RBI website at www.rbi.org.in.

8.12 Success Stories

1. Mrs. Jyotirmayee Khatua, a young entrepreneur from Keonjhar, has established a 15,000-bird environmentally controlled broiler poultry farm in Indupura village. With **Rs. 70.12 lakhs** financial support from **Bank of India, Ghasipura branch** under **MKUY** and a state subsidy, her farm has become a successful venture. Operating for two years, she now earns Rs. 8–10 lakhs annually. Her hard work and effective use of financial aid have made her a role model in the Ghasipura area. She exemplifies the spirit of an 'Atmanirbhar' woman through determination and enterprise.
2. Manoj Ku. Rana from Mudghat village, Patnagarh Block, Bolangir district, completed Photography & Videography training at SBI RSETI in 2022. Post-training, he invested ₹9.00 lakhs in professional equipment, including a drone and high-resolution cameras. He availed **₹7.00 lakh** loan under **PMEGP from IDBI Bank, Saramuhan branch**. Currently, he earns ₹50,000 to ₹60,000 per month through his photography business. His journey reflects how skill training and financial support can drive self-employment and success.
3. Mrs. Anita Raul from a remote village in Sambalpur district completed poultry training at SBRSETI in November 2021. She established a **4,000-chick poultry unit** with **₹8 lakh** loan from **SBI, Rairakhhol** and partnered with Suguna Foods for marketing. Earning ₹40,000–₹50,000 monthly, she has created employment for three individuals and is repaying her loan on time. With growing confidence, she plans to expand her unit to 15,000 chicks. To support this, she has applied for a ₹42 lakh loan under **MKUY**, currently under process at SBI, Rairakhhol.



4. Jyotsnamayee Ranjan Das from Begunia, Khordha, launched the JRD Milk Processing Unit with a project cost of ₹1.5 crore. She received **₹1 Crore** financial supports from **UCO Bank, Begunia branch** under **MKUY** and started operations from 19th December 2023. By October 2024, the unit became fully operational, processing 5,000 liters of milk daily and producing traditional sweets. Her enterprise has generated employment and meets growing local demand for quality dairy products. Jyotsnamayee's success showcases rural entrepreneurship's role in inclusive economic growth and agro-processing.

During the discussion the following action points are emerged.

1. Considering the large amount of data being presented in SLBC meetings, SLBC (in consultation with RBI, Bhubaneswar) was advised to simplify the presentations with only relevant information which would provide meaningful insights for discussions.
2. All banks to increase the momentum to achieve the ACP of the current financial year.
3. Banks to increase lending to Education and Housing sector.
4. The ticket size of KCC to be increased by all banks in general and Odisha Grameen Bank & OSCB in particular.
5. Credit disbursement to SC/ST sector under Stand Up India scheme to be improved.
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.

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


Chief General Manager and Convenor

SLBC, Odisha



**LIST OF PARTICIPANTS FOR 179th SLBC MEETING HELD ON 23.05.2025 FOR THE QUARTER ENDED MARCH 25
AT 10AM AT HOTEL MAYFAIR,BHUBANESWAR**

SL No	NAME	DESIGNATION	ORGANISATION
State Govt. of Odisha			
1	Smt Anu Garg	Additional Chief Secretary cum DC	Govt. Of Odisha
2	Dr Arabinda Kumar Padhee	Principal Secretary, Agriculture & FE Deptt	Govt. Of Odisha
3	Shri Saswata Mishra	Principal Secretary, Finance Department	Govt. Of Odisha
4	Shri Suresh Kumar Vashishth	Principal Secretary, F & ARD Department	Govt. Of Odisha
5	Smt Usha Padhee	Principal Secretary, Commerce & Transport Deptt	Govt. Of Odisha
6	Shri Subham Sexena	Director Agriculture & FP	Govt. Of Odisha
7	Shri Prasanta Kumar Reddy	Director MSME	Govt. Of Odisha
8	Shri Ashok Behera	Director EPM	Govt. Of Odisha
9	Shri Citarangan Dash Mishra	FA Cum Addl Secy, Mission Shakti	Govt. Of Odisha
10	Shri Santosh Kumar Dalei	DDF, DOF, Cuttack, Dir of Fisheries	Govt. Of Odisha
11	Ms. Manashi Mandhata	Addl. Secretary MSME Department	Govt. Of Odisha
12	Shri Tarakant Bhakta	Joint Secretary	Govt. Of Odisha
13	Smt Binapani Nayak	Addl Secy, HT & H Deptt.	Govt. Of Odisha
14	Dr. Prasanna Kumar Bal	Consultants, Finance Deptt.	Govt. Of Odisha
15	Shri Kunwar Marandi	DDE, Fisheries	Govt. Of Odisha
16	Ms Debasmitta Subudhi	Under Secretary, Finance Department	Govt. Of Odisha
17	Shri Dinesh Kumar Pradhan	AFO, Fisheries Deptt.	Govt. Of Odisha
18	Ms Susree Sangita Maharana	PRO, Finance Deptt.	Govt. Of Odisha
19	Shri Rajat Ku Samal	SO, Finance Deptt.	Govt. Of Odisha
Govt. Of India			
20	Shri Subash Chhetri	State Director, KVIC	Govt. Of India
21	Shri Nikhil Ranjan Pati	Registrar, DRT	Govt. Of India
22	Shri Tophan Mallik	Manager, NHB	Govt. Of India
23	Shri B. C Khanda	State Director Odisha, NACER	Govt. Of India
24	Shri BK Behera	GM, BSNL	Govt. Of India
25	Shri Vivekananda Hembram	Regional Manager, NHB	Govt. Of India
Reserve Bank of India			
26	Dr. Sarada Prasan Mohanty	Regional Director	Reserve Bank Of India, Bhubaneswar
27	Smt. Anita Patnaik	General Manager	Reserve Bank Of India, Bhubaneswar
28	Shri M Anand	Dy General Manager	Reserve Bank Of India, Bhubaneswar
29	Shri Rahul Kanta	Asst. General Manager	Reserve Bank Of India, Bhubaneswar
30	Shri Tanmay Jaiswal	Manager	Reserve Bank Of India, Bhubaneswar
NABARD			
31	Shri Sanjay Kumar Talukdar	Chief General Manager	NABARD
32	Shri Kamal Pattnaik	Dy General Manager	NABARD
SIDBI			
33	Shri Pradyumna Choudhury	Dy General Manager	SIDBI
34	Shri MSRK Murthy	Dy General Manager	CGTMSE
Public Sector Banks			
35	Shri Vijay N Kamble	Executive Director	Chairman, SLBC
36	Shri Dinesh Pruthi	Chief General Manager	State Bank Of India
37	Shri Goutam Patra	General Manager Cum Convenor, SLBC	UCO Bank
38	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
39	Shri Netrananda Patra	Dy General Manager	Canara Bank
40	Smt Swapna Bandopadhyay	General Manager	Bank Of Baroda
41	Shri Vikash Krishna	General Manager	Bank Of India
42	Shri H K Das	General Manager	Union Bank Of India
43	Shri K B Mishra	Dy General Manager	Punjab National Bank
44	Smt Aruna M	General Manager	Indian Bank
45	Shri Dillip Kumar Roul	Dy General Manager	Bank of Maharashtra
46	Shri Pankaj Kumar	Regional Head	Central Bank of India
47	Shri Rahul Dubey	CRM	Indian Overseasbank
48	Shri Srikanta Tripathy	Dy General Manager	State Bank Of India
49	Shri Shailesh Chandra Bhatt	Asst General Manager	State Bank of India
50	Shri Diparanjan Das	Asst General Manager	State Bank Of India
51	Shri Sudeep Dakua	Zonal Manager, Balasore	UCO Bank
52	Shri B S Bhakuni	Zonal Manager, Bhubaneswar	UCO Bank
53	Shri Ashis Kumar Biswal	Zonal Manager, Sambalpur	UCO Bank
54	Shri Rashmi Ranjan Mishra	Manager	Punjab & Sind Bank
55	Shri Ratnakant Singh	Manager	SLBC, Odisha
56	Shri Sambit P Raul	Manager	SLBC, Odisha
57	Shri Siladitya Mishra	Senior Manager	SLBC, Odisha
58	Smt. Anima Pradhan	Senior Manager	SLBC, Odisha
59	Smt. Ipsita Satapathy	Manager	SLBC, Odisha
60	Smt Binita N Barla	Manager	Canara Bank
61	Smt Madhusmita Mohapatra	Manager	Union Bank Of India
62	Shri Manoj Mathew	Chief Manager	Indian Bank
63	Shri Saswat Sahoo	Chief Manager	Punjab National Bank



64	Shri KK Pradhan	Manager	Central Bank of India
65	Shri Jitendriya Pradhan	Manager	Bank of Maharashtra
66	Shri Neelachal Pradhan	Chief Manager	State Bank Of India
67	Shri Subrat Kumar Dasgupta	Manager	State Bank Of India
68	Shri Sandip Gupta	Sr Manager	Bank Of Baroda
69	Shri Sujit Kumar Behera	Sr Manager	Bank Of India
70	Ms Trupti Mishra	Manager	Indian Overseasbank

Private Sector Banks

71	Shri Sujeet Kumar	Chief General Manager	IDBI Bank
72	Shri Bhabani Dixit	SVP	Axis Bank
73	Shri Ashok Kumar Sahu	VP & Regional Head	Bandhan Bank
74	Shri Priyabrata Samal	RH	DCB Bank
75	Shri Ritu Raj	Manager	Federal bank
76	Shri Ananta Pattnaik	SVP	HDFC Bank
77	Shri Biswajit Dash	Sr. Manager	ICICI Bank
78	Shri Abdul Mohaswir	RH	ICICI Bank
79	Shri Pratik Mohanty	RH	IDFC Bank
80	Shri A K Mohapatra	VP	Indusind Bank
81	Shri R Gopinath	Manager	Karnataka Bank
82	Ms Sonysmita Sahoo	BOM	Karur Vysya Bank
83	Shri Shethy Harish Nagaraj	Sr. Mgr	South Indian Bank
84	Shri Manoj K	Cluster Head	South Indian Bank
85	Shri Stalin Behera	DVP	RBL Bank Ltd
86	Shri Parth Pratim Panda	Cluster Head	Yes Bank
87	Shri Nilay Mandal	RH	Yes Bank
88	Shri Santosh Ku Dash	AVP & BM	Bandhan bank
89	Shri Debendra Nath Jena	SVP	HDFC Bank
90	Shri Satyajit Parija	Branch Head	DBS(E_Laxmi Vilas Bank)
91	Shri Tarun Tarenia	Manager	Axis Bank

Small Finance Banks

92	Shri Jeevan Kumar Sahu	Cluster Head	ESAF SFB
93	Shri Biswonath Mohapatra	VP & RH	Jana SFB
94	Shri Debashis Parida	Sr Manager	Suryadoya SFB
95	Shri Mihir Kumar Nayak	BM	Ujjivan SFB
96	Shri Ananda Kumar	CH-ROE	AU SFB
97	Shri Sandeep Rath	AVP	Jana SFB

Payment Bank

98	Shri Susanta Kumar Behera	AGM	IPPB
99	Shri Amit Kumar Datta	CAC	Airtel Payment Bank
100	Shri Ashis Aman	Govi Partenership Head	Airtel Payment Bank

Regional Rural banks

101	Shri Rishi Singh	Chairman	Odisha Gramya Bank
102	Shri Trupti Ranjan Swain	General manager	Odisha Gramya Bank

State Cooperative Bank

103	Shri Siddarth Das	MD OSCB	Odisha State Cooperative Bank
104	Shri Achuta Nanda Patro	General Manager	Odisha State Cooperative Bank

Absent

1	Kotak Mahindra Bank
2	City Union Bank
3	Utkarsh SFB
4	Standard Chartered Bank
5	Tamil Merchantile Bank
6	Unity SFB

