PROCEEDINGS OF THE 180th STATE LEVEL BANKERS' COMMITTEE MEETING OF ODISHA HELD ON 10.09.2025

UCOBANK

CONVENOR-SLBC

ODISHA

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

Goutam Patra
Chief General Manager and
Convenor SLBC, Odisha

Azadi Ka Amrit Mahotsav

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

UCO BANK
UCO Bank Building, 3rd Floor, C-2,
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संदर्भसं-SLBC/ODI/2025-26/793 **दिनांक/ Date:31.10.2025**

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 180 वीं एसएलबीसी बैठक का कार्यवृत्त

Sub: Proceedings of the 180th SLBC Meeting of Odisha

हम इसके साथ 10 सितंबर, 2025 को आयोजित ओड़िशा की 180वीं एसएलबीसी बैठक का कार्यवृत्त भेज रहे हैं।

We are sending herewith the proceedings of 180th SLBC Meeting of Odisha held on 10th September, 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,

G. Patra

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

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Proceedings of the 180th SLBC meeting of Odisha for the quarter ended June 2025 held on 10.09.2025.

The 180th SLBC meeting of Odisha for the quarter ended June 2025 was held on 10.09.2025 under Co-Chairpersonship of Shri Ashwani Kumar, MD& CEO UCO Bank cum Chairman, SLBC and Smt. Anu Garg, Development Commissioner cum Additional Chief Secretary, Govt. of Odisha in Hotel Taj Vivanta, Patrapada, Bhubaneswar in presence of:

Principal Secretary, Finance Department, Govt. of Odisha, Shri Sanjeeb Kumar 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.

Commissioner cum Secretary, Mission Shakti Department, Govt. of Odisha Smt. Shalini Pandit.

Commissioner cum Secretary, MSME Department, Shri D. Prasanth Kumar Reddy.

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

Chief General Manager, NABARD, Shri Sanjay K Talukdar

Chief General Manager, SBI, Bhubaneswar Shri Ratna Teja Dinakara Akella

Additional Secretaries, Joint Secretaries, Directors of different Departments of Government of Odisha, RBI Banking Ombudsman, General Managers of RBI, General Manager of NABARD, Registrar-DRT, Convenor-SLIC, General Manager-BSNL, Senior Officials of State Government, Controlling Heads of different Banks, LDMs of Deogarh, Boudh & Sonepur, representatives from SUDA, Dept. of Post, NHB, NSFDC, NCST, OSFDC, and State Director of RSETIs. The list of participants is annexed.

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

AGENDA NO.1

Confirmation of Proceedings of 179th SLBC Meeting held on 23.05.2025 at Bhubaneswar.

The proceedings of the 179th SLBC meeting for the year ended March 2025 along with the Special SLBC on Financial Inclusion & Financial Literacy for the FY 2024-25 held on 23.05.2025 was circulated among all the members of SLBC vide letter No. SLBC/ODI/2025-26/279 dated 24.06.2025. Since no comments have been received from any member, the same is confirmed.

AGENDA NO.2

Annual Credit Plan (ACP) and CD Ratio

2.1 Launching of ACP for FY 2025-26

The In-Charge, SLBC informed that for the current FY 2025-26, NABARD, Bhubaneswar provided the block-wise and sub-sector wise Potential Linked Plan (PLP) for Rs.2,51,952.51 Crore. Accordingly, total ACP target has been fixed at Rs.2,52,095.66 Crore with a 19.73% increase over last year ACP. ACP for Agriculture has been fixed at Rs.94,325.04 Crore, for MSME it is Rs.1,21,634.99 Crore & for other Priority Sector it is Rs.36,135.63 Crore. This year thrust has been given for Agriculture term loan with 39.39% increase over last year's target under ACP.

2.2 Target vs. Achievement of Annual Credit Plan (ACP) 2025-26 under Priority Sector

As of June 30, 2025, during the financial year 2025-26, total Priority Sector loan disbursement in Odisha stood at ₹61,412.76 Crore, achieving 24.36% of the annual target of ₹2,52,095.66 crore under the Annual Credit Plan (ACP). only, 13 banks have already met 25% or more of their ACP targets as of 30thJune 2025.

The Development Commissioner cum Additional Chief Secretary, Government of Odisha, noted that as of 30th June 2025, SBI's achievement under the Annual Credit Plan stood at 21.06%, which is below the state average of 24.36%. Given that SBI is a major player in the state's banking landscape, she emphasized that such underperformance is unacceptable and urged SBI to immediately improve its credit-offtake and target fulfilment.

The CGM, SBI attributed the under-achievement under the Priority Sector to two main factors: first, a clarification issue from RBI regarding certain agriculture loans, which have now been resolved; second, low sponsorship in the Self-Help Group (SHG) sector. He assured that the bank is actively addressing these issues and is confident the target will be met in due time.

The Development Commissioner cum Additional Chief Secretary emphasized that all banks, particularly the larger ones, must improve their performance. She underscored the importance of meeting the Annual Credit Plan targets. Highlighting the Vision Document, she mentioned that it is anticipated to surpass

USD 500 billion GDP by 2036 and USD 1.5 trillion GDP by 2047, in which both Government and banks play major roles. She also called attention to the Credit to GSDP ratio of the state, which currently stands at 35%, and noted that Odisha is lagging behind several other states viz. Telangana at 47%, Punjab at 53%, and Maharashtra leading with 94%. She asserted it is now time that our state should focus on improving this ratio. Although the amount of credit under the Priority Sector has increased, to reach the target of ₹2.52 lakh crore or more, there is a need to accelerate efforts from the current achievement level of 24% and urged the banks to achieve minimum 50% of the ACP target by 30th September 2025.

The Principal Secretary, Finance Department, Government of Odisha, echoing the views of the DC cum ACS, pointed out that although the Annual Credit Plan is geared toward strengthening the Priority Sector, raising the State's Credit-to-GSDP ratio substantially hinges on giving greater attention to the Non-Priority Sector. He advised that going forward, the performance of the Non-Priority Sector must be monitored more closely in SLBC since it plays a leading role in job creation and overall economic dynamism.

The Principal Secretary, Finance Department, Government of Odisha, noted that, performance of some banks particularly empaneled banks are very low, and he urged those banks to present a clear plan of action addressing this shortfall. In response, the representative from Bandhan Bank acknowledged that their performance during the ongoing quarter has been low but assured that they will accelerate their efforts to meet their targets in a timely manner.

The Chief General Manager UCO Bank and Convenor, SLBC Odisha requested all member banks to submit their required data to SLBC by the due dates, noting that delays by some banks are creating obstacles in preparing agenda notes and hinders to hold quarterly meetings within time.

The In-Charge, SLBC stated that out of the 30 districts in Odisha, 10 districts have achieved more than 25% of the ACP target as of 30th June 2025, and informed that as per the discussion in the 179th SLBC meeting, Lead District Managers of the three low performing districts have been called for a discussion.

The Lead District Manager, Deogarh reported that the district's underperformance during the first quarter was primarily due to low sponsorship of SHGs and issues in the MSME sector, particularly the prolonged non- functionality of the PMEGP portal, which hindered application processing and project approvals. The Commissioner-cum-Secretary, MSME Department, Govt. of Odisha confirmed that the PMEGP portal remained non-operational during the first quarter, but it is now functional and normal operations have resumed.

The Lead District Manager, Boudh stated that the district achieved only 75% of its target in the last Financial Year, while the target for FY 2025-26 has been increased by 24%, which is significantly high. The district's performance largely depends on Boudh Central Co-operative Bank, which underperformed in the June 2025 quarter but has shown improvement in the current quarter. Sponsorship under the SHG sector remained low, and many KCC accounts turned NPA due to non-renewal, as most farmers did not turn up for the renewal process. However, improved performance is expected in the September quarter.

The Lead District Manager, Sonepur stated that the district's performance largely depends on agriculture, with 46% of KCC loans sourced from cooperative banks. While performance was low in the first quarter, there was a notable increase in sanctions during July and August. Additionally, a good number of MKUY proposals have been sanctioned, and Go-Ahead approvals have been issued. He expressed confidence that performance will improve in the current and upcoming quarters.

The Development Commissioner-cum-Additional Chief Secretary, Government of Odisha, advised the LDM Deogarh to focus on achieving the ACP targets and improving the CD ratio in the district. She emphasized that although Deogarh, Boudh, and Sonepur are smaller districts, it does not lessen the responsibility; rather, it increases the need for focused attention and enhanced efforts. These areas require greater emphasis to ensure balanced development. She advised CGM-SBI, to regularly review the performance of these districts.

The Commissioner-cum-Secretary, Mission Shakti Department, Govt. of Odisha highlighted that low sponsoring in SHG is not an issue across the districts. She further added that instances of non-sponsorship be directly communicated to the Secretary or Director of Mission Shakti department.

The Development Commissioner-cum-Additional Chief Secretary directed to be very proactive and in cases where SHG proposals are not being sponsored, the matter should be brought to the notice of the Secretary or Director of the Mission Shakti Department. Similarly, for issues related to MSME sponsorship, the matter should be communicated to the Secretary, MSME Department, Director of Industries, or the CGM, SBI, for necessary facilitation. We need to be proactive and not passively wait for proposals to come on their own.

2.2. i. Education Loan

During the FY 2025-26, as of 30th June 2025, the total education loan disbursement was ₹229.25 Crores in 6,592 accounts and the Balance outstanding as on 30.06.2025 was ₹2,445.28Crores in 44,342 accounts. Against a target of ₹

1,355.32 Crore under Priority Sector Education Loan, the achievement as of 30.06.2025 was ₹154.48 Crore which is 11.40% of the target. Four Banks, Central Bank of India, Bank of Baroda, UCO Bank and Karnataka Bank have achieved 25% of the Annual target as of 30.06.2025 under Education loan.

The Principal Secretary, Finance Department, informed that the Hon'ble Governor of Odisha, during a review meeting with bankers on Education Loans, expressed concern over the difficulties faced by SC/ST and backward class students in accessing collateral-free education loans up to ₹4 lakhs. In the meeting it was emphasized on the need to create awareness among these students about interest subvention schemes and advised that eligible students, particularly those enrolled in premier educational institutions, should be provided loans promptly.

The Development Commissioner-cum-Additional Chief Secretary advised to constitute a committee to address the issues pertaining to Education Loan.

The Principal Secretary, Agriculture & Farmers' Empowerment Department, Government of Odisha, informed the house that under the Krishi Vidya Nidhi scheme, children of farmers enrolled under the state income support scheme CM-Kisan are eligible to receive scholarships for pursuing technical and professional education in NIRF-ranked institutions across the country.

2.2. ii Housing Loan

During the Financial Year 2025-26, as of 30.06.2025, banks have disbursed a total of ₹2,310.42 crore (covering both priority and non-priority sectors). The total outstanding balance as on 30.06.2025 stands at ₹34,762.60 crore across 2,77,408 accounts. Under the Priority Sector Housing Loan segment, against an annual target of ₹8,524.03 crore, banks have achieved a disbursement of₹651.78 crore, which accounts for 7.65% of the target.

The In-Charge, SLBC informed that Odisha Real Estate Regulatory Authority (ORERA) vide letter no.4239/ORERA dated 01.08.2025 has advised to withhold loan sanctions against the Plotted Schemes and Housing Projects which are not approved by the Planning Authority and not registered with RERA.

PMAY-Housing for all-Credit Linked Subsidy Scheme (CLSS)

The Credit Linked Subsidy Scheme (CLSS), a central sector component of the Pradhan Mantri Awas Yojana (Urban) [PMAY (U)] provides interest subsidies to eligible beneficiaries for home loans. The scheme is divided into two segments: CLSS for EWS/LIG and CLSS for MIG. As per data provided by the National Housing Bank (NHB), the CLSS implementation in Odisha as of 30.06.2025 shows that 8,649 households have benefitted from the scheme, with 5,056 households under the EWS/LIG category receiving ₹106.53 crore in subsidy and 3,593 households under the MIG category receiving ₹71.01 crore, amounting to a total subsidy of ₹177.55 crore.

The Principal Secretary, Housing & Urban Development Department, Government of Odisha, informed that the Hon'ble Prime Minister will launch PMAY 2.0 in Bhubaneswar on 17th September 2025. The scheme aims to facilitate housing loans for Economically Weaker Section (EWS) beneficiaries under BLC and AHP components across Odisha by ensuring access to credit at reasonable interest rates. A significant scale-up of the Interest Subsidy Scheme (ISS) is also underway to enhance affordability. She highlighted that over 18,000 BLC houses and 2,000 AHP houses have already been sanctioned under PMAY- U 2.0. However, a key challenge remains in extending housing loans to individuals with informal and irregular income streams. With a target of covering 1,00,000 beneficiaries under ISS, she emphasized the need for a large-scale awareness campaign to be conducted jointly by banks and the Housing & Urban Development Department and called for active participation from all banks in the upcoming AWAS MELA beginning on 17th September 2025. She also requested formation of a sub-Committee at the urban level for the PMAY 2.0. to which the Development Commissioner-cum-Additional Chief Secretary directed to form a sub-committee in this regard.

2.2.iii Export Credit

The In-Charge SLBC informed that during the FY 2025-26, as of 30.06.2025, banks have disbursed Rs.972.73 Crore against the annual target of Rs.8,376.94 Crore achieving 11.61% of the target. Only eight banks viz. Canara Bank, Karnataka Bank, Bank of India, State Bank of India, Bank of Baroda, Axis Bank, ICICI Bank and Indian Overseas Bank have extended export credit.

The Development Commissioner-cum-Additional Chief Secretary enquired about suggestions for improvement in the sector and advised the constitution of a committee wherein the MSME Department, Government of Odisha, would provide recommendations for strengthening the Export Credit sector.

In response, the Regional Director, RBI, Bhubaneswar, suggested exploring district-wise potential export clusters and emphasized the need to identify, support, and finance these sectors to boost economic growth.

The Chief General Manager UCO Bank and Convenor, SLBC, Odisha stated that Export Credit will be made a part of the MSME Sub-Committee.

2.2.iv 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 30th June 2025, the achievement stands at ₹1,49,237.36 crore, which is 40.26% of total credit.

2.3 CD Ratio

The CD ratio as of June'2025 is 75.05%. 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 4 private banks have CD ratio below 60%. The CD ratio of Odisha Grameen Bank is below 60%. All Small Finance Banks and OSCB have CD ratio more than 60%.

As of June 30, 2025, 22 districts are having CD ratio above 60%, 5 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%.

The Development Commissioner-cum-Additional Chief Secretary advised that in our State all the Banks and districts should focus to achieve the CD ratio of minimum 75% individually.

AGENDA NO. 3

Financial Inclusion/ Financial Literacy/ Banking Infrastructure

3.1 Banking Network in Odisha

As of 30th June 2025, Odisha's total banking network stands at 54,890 (6,183 branches, 41,105 BCs, and 7,602 ATMs) with a slight decrease of 82 from the previous quarter. Several banks, including Bandhan Bank, Punjab National Bank and Bank of Maharashtra have expanded their branch networks, while others like Canara Bank and Suryoday SFB have reduced theirs. In ATM networks, banks such as Bank of Baroda and HDFC Bank increased their presence, whereas ICICI Bank and Punjab National Bank reported declines.

Highlighting the need to open more Brick & Mortar branches in the state, the Development Commissioner-cum-Additional Chief Secretary stated that under the CSP Plus scheme, 844 outlets remain to be opened as of 30.06.2025 and urged banks to discuss the issues they face in establishing these outlets.

The CGM, SBI stated that the major concerns are premises, network, and electricity, and they are coordinating with the Finance Department for resolution.

The Principal Secretary, Finance Department advised banks to coordinate with the respective District Collectors, who have been directed to address the issues. He urged all banks to expedite the opening of all outlets at the earliest.

The Development Commissioner-cum-Additional Chief Secretary advised the Finance Department to convene a meeting with the six partnering banks, Panchayati Raj Department, and the concerned District Collectors to ensure early resolution of ongoing issues. She also advised conducting a separate meeting to review the performance of all CSP outlets through a comprehensive analysis of each individual outlet. She directed all banks and Finance Department to open the remaining outlets by 30th September 2025. Non- functional outlets need to be reassessed, realigned, and restarted. She emphasized for conducting a proper study on CSP plus outlets to review transactions and identify key performance indicators (KPIs) for each point, ensuring essential factors such as operating hours, availability of basic critical facilities, and prohibition of informal charges are strictly maintained in each SLBC meeting. She also advised the Finance Department to include CSP Plus points in "AMA SASAN" to ensure beneficiaries receive proper benefits, respectful treatment, and no harassment from banks or CSP Plus authorities.

The Principal Secretary, Finance Department informed that automatic data transmission through API/SFTP mode to the CSP Plus portal (cspplus.od.gov.in) for every CSP plus outlets to be made upto date. He advised the concerned banks to ensure timely transmission of all transactions on this portal.

3.2 Operations of Business Correspondents (BCs).

As of 30th June 2025, Odisha has 41,105 Business Correspondents (BCs) across the state, with Public Sector Banks totaling 15,506 BC outlets and Private Banks 23,632. While several banks like Canara Bank (75), Bank of Baroda (67), and IndusInd Bank (216) have expanded their BC networks, others including Punjab National Bank (44), Axis Bank (297) & RBL Bank (44) have seen a decline.

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

The Department of Financial Services identified 14 villages in Odisha with populations over 3,000 for brick-and-mortar branches. As of 04.08.2025, brick & mortar branches opened in all the 14 villages within 5 km radius. Additionally, 14 villages with populations over 5,000 were identified on 27.06.2025, with 3 already having nearby branches; the remaining 11 villages have been allocated to banks for branch opening. The allottee banks Canara Bank (2), Bank of India (2), Bank of Baroda (1), Bank of Maharastra(1), Central Bank of India (1), Indian Bank (1), Indian Overseas Bank(1) and Punjab National Bank (2) are advised to open branches as soon as possible.

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

As of 31st March 2024, banks reported 24 unbanked villages or rural centers with populations over 5,000 across 14 districts in Odisha, which SLBC verified with LDMs for the presence of CBS-enabled banking outlets. According to LDMs and the JDD app, 21 of these villages now have banking outlets (either brick- and-mortar branches or BC/CSP points), while the remaining three—Gadajit (Cuttack), Balukhanda (Puri), and Tikarpada (Rayagada)—are still under process for banking outlet establishment. Additionally, RBI Bhubaneswar highlighted that 38,423 Tier-6 villages lack CBS-enabled banking outlets, and in accordance with RBI's directive dated 25.10.2024, LDMs have been instructed to review this issue in DCC meetings and take necessary actions to ensure adequate banking coverage.

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

As per the JDD DBT GIS app on 31.03.2025, there are 13 unbanked villages in Odisha without any banking touchpoint (brick-and-mortar branch or BC point) within a 5 km radius, all allotted to banks based on respective LDM recommendations. BC points have already been provided in Satyajaypur (Cuttack), Mamurikhola and Chhatripita (Deogarh), and Rohaniduma (Keonjhar) by State Bank of India, Union Bank of India, and Bank of India respectively, with banks advised to update these in the JDD app. The remaining nine villages face issues such as lack of internet connectivity (Kaing, Balarama, Talbandh), ongoing banking touch point setup processes (Rairatanpur, Makadikhol, Naikul, Kadamdiha), or are exempted due to very low population and poor network/electricity (Newmanduam, Siuli). SLBC is coordinating with the Finance Department to resolve connectivity challenges.

3.4 Status of Financial Literacy Camps Conducted

As per the information submitted by LDMs and banks, during the quarter ended 30th June 2025 in FY 2025-26, a total of 9,150 financial literacy camps were conducted through 3,226 rural branches, educating 2,48,967 participants. These rural branches achieved 94.54% of the RBI-mandated target of 9,678 camps for the quarter, reflecting strong outreach efforts in promoting financial literacy.

3.5 Financial Literacy Centres (FLC)

As of 30.06.2025, FLCs conducted 1,325 financial literacy camps, reaching 59,572 participants in the quarter.

UCO Bank has 4 FLC counsellor vacancies in Puri, Angul, Bhadrak, and Jagatsinghpur, with LDMs temporarily handling the role due to no applications received despite advertisements. Bank of India, Union Bank of India, and State Bank of India report vacancies in Keonjhar, Gajapati, and Bolangir respectively, with ongoing efforts to fill these positions.

3.6 Centres 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. The total number of FLAPs conducted in FY 2025-26 as of 30.06.2025 is 18,518 and the number of participants is 5,32,114.

3.7 Connectivity by BBNL/BSNL in the GPs

As of 30.06.2025, BharatNet Phase-I has connected 3,990 out of 3,991 GPs/BHQs in 18 districts via underground Optical Fiber Cable, with 2,230 (55.89%) having active connectivity. In Phase-II, all 3,065 GPs/BHQs are connected through aerial optical fiber cable, with 2,406 (78.50%) having active connectivity.

The representative from BSNL, stated that there has been no significant increase in active Gram Panchayat (GP) connectivity under the BSNL-maintained BharatNet Phase-I network due to the ongoing transition under the Amended BharatNet Programme (ABP), funded by Digital BharatNidhi (DBN). The State Government has decided to hand over the Phase-II network to DBN, which plans to merge Phase-I and Phase-II networks under a single Project Management Agency (PMA), with BSNL designated as the PMA for ABP in Odisha. Key updates include DBN stopping BSNL's authorization for Phase-I maintenance from 31.12.2024, BSNL's AMC for 2,277 GPs not extended beyond June 2025, pending authorization for BSNL to float tenders for ABP Odisha, and repairs and upgrades to IP MPLS scheduled after tender finalization. Due to these transitional issues, active GP connectivity has not improved.

3.8 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

As of 30.06.2025, a cumulative total of 2,31,78,931 accounts have been opened under PMJDY with total deposits amounting to Rs. 11,375.80 Crore. Out of these accounts, Rupay Cards have been issued to 1,65,64,348 accounts, and 1,97,31,263 accounts are Aadhaar seeded. The total accounts include 99,47,449 male and 1,32,31,482 female account holders, with 15,83,789 accounts having zero balance. During the June 2025 quarter, 2,94,117 new accounts were added against a target of 16,00,000 for FY 2025-26, achieving 18.38% of the target.

The In-Charge, SLBC informed that as of 31.07.2025, PMJDY account opening increased to 3,92,411 with cumulative accounts increased to 2,32,77,225.

3.9 Performance of Banks under Social Security Schemes

As of 30.06.2025, 1,44,874 enrollments under APY against a target of 4,76,430 (30.41%), with a cumulative enrollment of 29,56,126; PMJJBY recorded 2,72,645 enrollments against a target of 20,25,000 (13.46%), totaling 92,96,387 enrollments cumulatively; and PMSBY achieved 6,15,928 enrollments out of 34,50,000 target (16.21%), with a cumulative enrollment of 2,21,20,477.

3.10 Claim Settlement status under PMJJBY and PMSBY:

The In-Charge, SLBC informed that as of 30.06.2025, a total of 25,317 PMJJBY claims amounting to Rs. 50,634 lakh and 5,254 PMSBY claims totaling Rs. 10,418 lakh have been settled cumulatively. During the June 2025 quarter, 1,400 PMJJBY claims worth Rs. 2,808 lakh and 311 PMSBY claims worth Rs. 62 lakh were settled, with 901 PMJJBY and 2,371 PMSBY claims still pending.

All banks having pendency in claim settlement are advised to settle the claims promptly.

Campaign for saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025.

As per the direction of the Department of Financial Services, Ministry of Finance, Government of India, a three-month saturation campaign for Financial Inclusion Schemes is being conducted at the Gram Panchayat (GP) level across all 6,794 GPs in Odisha from 01.07.2025 to 30.09.2025. The campaign aims to enhance the penetration of financial inclusion schemes, ensure equitable access to formal financial services in underserved areas, and raise awareness on digital fraud prevention, unclaimed deposits, and grievance redressal. Activities include re-verification of KYC for inactive PMJDY and other accounts, opening bank accounts for unbanked adults under PMJDY, enrolment in PMJJBY, PMSBY, and APY schemes, claim settlements under PMJJBY and PMSBY, and awareness sessions. SLBC is actively coordinating with banks and LDMs through regular communications and meetings to monitor progress and ensure saturation of all FI schemes and completion of re-KYC for all eligible accounts. As of 14.08.2025, notable achievements include over 59,800 PMJDY accounts opened, 86,630 PMJJBY enrolments, 142,287 PMSBY enrolments, 28,684 APY subscriptions, and a total of 14,21,233 re-KYC verifications completed across PMJDY and other accounts.

The Regional Director, RBI Bhubaneswar informed that, as on date, Odisha ranks first both in percentage and absolute numbers in Re-KYC updation.

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

In Odisha, the TFIIP program 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 30.06.2025 showing significant progress against NITI Aayog's benchmarks. Nuapada, Gajapati, Balangir, and Dhenkanal have surpassed 100% achievement in Operative CASA per lakh population, while six districts (Kalahandi, Kandhamal, Koraput, Malkangiri, Nabarangpur, and Rayagada) are close with over 90% achievement and more than 1 lakh CASA accounts per lakh population. Notably, all districts have met or exceeded the 100% benchmark targets for enrollments in PMJJBY, PMSBY, and APY schemes. SLBC, through its letter dated 15.05.2025, has urged all banks and LDMs in these aspirational districts to further boost CASA account openings and scheme enrollments to sustain and enhance this progress.

3.12 Integration of DoT's Financial Fraud Risk Indicator (FRI) with Banks in Odisha

The Department of Telecom (DoT) has advised banks to integrate its Financial Fraud Risk Indicator (FRI), a tool launched in May 2025 to classify mobile numbers by fraud risk, into their systems as per RBI's advisory. In response, SLBC Odisha is organizing an awareness session in coordination with DoT to promote FRI integration across banks, with details to be shared soon and participation urged from all bank controlling heads.

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

Odisha was declared 100% digitally enabled under the EDDPE initiative during the 177th SLBC meeting held on 25.11.2024, with all eligible savings and current accounts opened as of 31.03.2023 covered under at least one digital payment mode. To sustain this achievement, RBI has advised banks to ensure digital enablement for newly opened eligible accounts and promote digital payment usage. As of 30.06.2025, banks have reported 96.90% digital coverage of savings accounts and 84.88% of current accounts opened between 31.03.2023 and

30.06.2025. Banks were advised to achieve 100% digital coverage for these accounts by 30th October 2025.

AGENDA NO. 4

Financing to Agriculture Sector

4.1 SAFAL (Simplified Application for Agricultural Loans) Portal.

As on 30.06.2025, a total of 1,12,245 applications were received under the SAFAL Portal, out of which 73,721 applications have been sanctioned, 3,861 rejected, and 2,650 withdrawn or reverted, leaving 32,013 applications pending. For Term Loans, out of 2,908 applications received, 59 were sanctioned, 1,512 rejected, 620 withdrawn/reverted, and 717 are pending. In Crop Loans (handled by CCBs), 1,09,337 applications were received, with 73,662 sanctioned, 2,349 rejected, 2,030 withdrawn/reverted, and 31,296 pending. The main reasons for rejection of Term Loan applications include improper DPR (39.35%), wrong application (19.91%), and unsatisfactory due diligence (13.82%), among others.

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

As of 30.06.2025, all banks have disbursed ₹19,744.93 crore to the Agriculture Sector under the Annual Credit Plan for FY 2025-26, achieving 20.93% of the total annual target of ₹94,325.04 crore.

Agriculture Crop Loan

As of 30.06.2025, during the, FY 2025-26, all Banks have disbursed Rs. 11,239.27 Crores under Crop Loan against annual target of Rs.57,430.22 Crores achieving 19.57 % of the annual target.

The Principal Secretary, Agriculture & Farmers' Empowerment, Government of Odisha appreciated Bank of India, UCO Bank, Punjab National Bank, and Central Bank of India for their performance in crop loan disbursement, while urging other banks to improve. He also commended OSCB for its major contribution and advised Odisha Grameen Bank to enhance its performance. Since Small Finance Banks are underperforming, he advised them to adopt a more inclusive approach in sanctioning crop loans.

Agriculture (Term Loan):

All Banks have disbursed Rs. 8,505.66 Crores under Agriculture Term Loan against target of Rs.36,894.81 Crores achieving 23.05 % of the target as of 30.06.2025 during the FY 2025-26.

The Principal Secretary, Agriculture & Farmers' Empowerment advised all banks to take care of the term loan part by quarter ended September 2025.

The Development Commissioner-cum-Additional Chief Secretary advised that the proportion of term loan to crop loan should increase and the average ticket size should be increased.

4.3 Kisan Credit Card (KCC)

During the FY 2025-26, Banks have disbursed 12,09,333 numbers of KCC accounts amounting to Rs.7,673.82 Crore from 01.04.2025 to 30.06.2025. Total outstanding balance as on 30.06.2025 is Rs.33,273.43 crore in 48,36,313 KCC accounts. The average loan size for the disbursements made during the quarter is Rs. 63,455.02. The Odisha Grameen Bank & OSCB have lowest KCC ticket size with Rs. 0.64 lac & Rs.0.55 lac respectively.

The Principal Secretary, Agriculture & Farmers' Empowerment, noted that the average KCC ticket size in the state is significantly lower than in neighboring states and advised all banks to work towards enhancing it.

4.4 Crop Insurance: Pradhan Mantri Fasal BimaYojana (PMFBY)

During the Kharif 2025 season from 01.04.2025 to 02.09.2025 1,10,17,418 enrolments are there covering 19,79,361 farmers under the Pradhan Mantri Fasal Bima Yojana. The area insured during this period is 1,269.77 thousand hectares and the sum insured amounts to Rs.11,429.90 Crores. The gross premium is Rs.645.79 Crore.

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

As of 30.06.2025, the performance under the BALARAM scheme shows moderate progress in FY 2025-26, with 11,941 JLGs sponsored and 2,750 disbursed against a target of 20,000. A significant number of cases (9,212) remain pending, indicating the need for improved follow-up and timely processing.

The Principal Secretary, AG & FE, Government of Odisha advised the banks & LDMs to sort out the issues at district level.

4.6 Agriculture Infrastructure Fund

As of 30.06.2025, out of 4,263 sponsored applications, banks sanctioned 3,088 cases amounting to ₹1,802.39 crore, with ₹1,249.27 crore disbursed across 2,751 accounts cumulatively. A total of 956 cases were rejected, and 219 remain pending with various banks. All the banks are advised to dispose of the pending applications as a priority.

4.7 Mission for Integrated Development of Horticulture (MIDH)

As of 30.06.2025, the Directorate of Horticulture, Government of Odisha, reported that out of 236 forwarded applications, banks have sanctioned 193 cases amounting to ₹7.23 crore. A total of 38 applications, involving ₹1.06 crore, are still pending with various banks.

The Principal Secretary, AG & FE, Government of Odisha, stated that certain issues have been identified in the mushroom sector in Nayagarh and Cuttack districts, which are currently being addressed by the Directorate of Horticulture. However, he advised that individual cases should be resolved at the district level by the banks & respective Lead District Managers (LDMs) to ensure timely support and facilitation.

4.8 Agriculture Allied Sectors

As of 30.06.2025, banks have disbursed ₹1,981.21 crore under the Allied Sectors against an annual target of ₹11,676.26 crore, achieving 16.97% of the target. 7 banks have achieved 25% or more of target viz. Union Bank of India, Bank of India, Central Bank of India, Indian Overseas Bank, UCO Bank, Karnataka Bank and IDBI Bank. Sector-wise, the dairy sector saw disbursements of ₹532.94 crore (15.60% of the ₹3,417.12 crore target), fisheries achieved ₹357.58 crore (15.96% of ₹2,240.36 crore), poultry ₹575.87 crore (18.38% of ₹3,133.90 crore), and AH sheep/goatery/piggery ₹514.83 crore (17.85% of ₹2,884.88 crore). Compared to the same period in FY 2024–25, overall performance has declined, highlighting the need for improved credit flow to allied activities.

The Principal Secretary, F&ARD, Government of Odisha, noted that both the absolute figures and percentage achievements are lower than the same quarter last year, primarily due to the exclusion of other allied sectors from the category. He also highlighted that several banks with assigned targets have shown no progress and requested rationalization in target distribution.

The In-Charge, SLBC informed that targets are allocated to banks based on the Potential Linked Plan (PLP) prepared by NABARD, the existing bank branch network, and the bank's target in the previous year.

The CGM, NABARD stated that under FIF, they will incentivize the banks who are performing in Agriculture Allied Sector.

The Development Commissioner-cum-Additional Chief Secretary requested NABARD to consult with the Principal Secretary, Finance Department, and come up with a fair and practical solution, including measures such as dis-incentivizing poorly performing banks under the Allied Sector to ensure better accountability and improved performance.

4.9 Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of 30.06.2025, under the Mukhya Mantri Krushi Udyog Yojana (MKUY) scheme, out of 8,809 applications sponsored, banks sanctioned 4,660 cases while rejecting 2,001, with 2,148 applications pending. Sector-wise, the Agriculture sector had 3,207 proposals sponsored with 2,157 sanctioned, and the AH&VS sector saw 4,753 sponsored proposals with 2,106 sanctioned. Other sectors include Fisheries (138 sanctions), Horticulture (235 sanctions), and Inter-Sectoral(124 sanctions). 2,148 applications are pending across all sectors indicating the need for quick processing.

The Principal Secretary, Agriculture & Farmers' Empowerment, Government of Odisha, highlighted that the MKUY is one of the flagship programs of the State Government and expressed satisfaction with its performance. He thanked the bankers for their continued cooperation in successful implementation of the scheme. He informed that a subsidy amount of ₹200 crore was disbursed under MKUY in the last financial year and expressed optimism that the subsidy disbursement would exceed ₹250 crore this year, indicating an investment of over ₹1,000 crore in the agri-entrepreneurship sector, a positive development for the state's agricultural economy.

The Development Commissioner-cum-Additional Chief Secretary emphasized that under the Vision Document, the State aims to create 1 crore employment opportunities by 2047 with agribusiness expected to play a significant role in achieving this target. She urged all stakeholders to extend their support and give due importance to schemes like MKUY and other similar initiatives that have high potential for employment generation.

4.10 KCC Saturation Drive

As of June 30, 2025, during the KCC Saturation Drive for Animal Husbandry and Fisheries, a total of 80,567 applications were approved, with 21,534 sanctioned and 2,517 still pending. In the Animal Husbandry sector, 68,807 applications were approved, 19,011 sanctioned, and 2,285 pending. For Fisheries, 11,760 applications were approved, 2,523 sanctioned, and 232 pending. Altogether, 56,516 applications were rejected across both sectors.

The Principal Secretary, F&ARD, Government of Odisha informed that the rate of rejection in Fishery sector is very high. He also 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.

4.11 Financing to FPOs (Farmers Producer Organization)

As of 30.06.2025, a total of 29 Farmer Producer Organizations (FPOs) has been linked under the ongoing initiative, with a cumulative financing of ₹429.72 lakhs. Public Sector Banks (PSBs) financed 18 FPOs with ₹237.72 lakhs, led by Bank of India (11 FPOs, ₹130.00 lakhs), followed by State Bank of India (5 FPOs, ₹57.00 lakhs) and Bank of Baroda (2 FPOs, ₹23.22 lakhs). Additionally, NABARD, through NABKISAN, facilitated credit linkage for 14 FPOs across 8 districts, amounting to ₹192.00 lakhs in FY 2025–26.

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

The e-Kisan Upaj Nidhi (eKUN), a digital initiative has been launched 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.

4.13 Financial Assistance to Cold Storages

The State Cabinet, in its 14th meeting held on 22.01.2025, approved the "Financial Assistance to Cold Storages" scheme, which was subsequently notified on 30.01.2025. As of 08.08.2025, two cold storage proposals have been forwarded to banks through the Go-Sugam portal. These include a project in Nimapada block of Puri district with a cost of ₹9.12 crores, forwarded to ICICI Bank, and another in Korei block of Jajpur district with a cost of ₹4.46 crores, forwarded to Indian Bank.

Principal Secretary, Agriculture & FE Department, Govt. of Odisha was thankful to ICICI Bank and Indian Bank being the first banks to sanction cold storage credit proposals in Puri and Jajpur districts respectively. He also informed that a good number of applications are pending at APICOL. He also requested other banks to sanction at least one cold storage proposal each.

AGENDA NO.5

Financing to MSME Sector

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

As of 30.06.2025, all banks in Odisha have disbursed ₹36,992.83 crore to the MSME sector, achieving 30.41% of the FY 2025-26 target of ₹1,21,634.99 crore. The share of manufacturing sector is 41.50% & that of service sector is 58.64%. 17 banks have achieved more than 25% of the target.

The Commissioner cum Secretary, MSME Department stated that revision in criteria of MSME should be taken into account for last year also while comparing the achievement with previous year.

The Development Commissioner-cum-Additional Chief Secretary reiterated that, as outlined in the Vision Document, since the emphasis is on employment generation, the focus remains on MSMEs as the primary source for creating the largest number of employment generation. Therefore, it is very critical for all stakeholders to ensure strong performance in the MSME sector, not just to achieve the targets, but to strive towards doubling or even tripling the outcomes.

5.2 Pradhan Mantri Employment Generation Program (PMEGP)

As of 30.06.2025, under PMEGP, 26 projects have been sanctioned involving margim money of ₹120.66 lakh, which is 1.33% of the target of 1,960 projects and ₹7,291.04 lakh. Currently, 3 projects involving ₹11.00 lakh are pending with banks.

The Commissioner-cum-Secretary, MSME Department informed that the issues with the PMEGP portal have been resolved, and it is now fully functional. Additionally, the portal has been opened for access by the general public. As on 31.08.2025, the sanctions increased to 280. As on 30.06.2025 total margin money disbursed in 1,291 accounts amounting to Rs.31.36 Crore.

He also informed that the PMEGP target for the current financial year has been fixed at 5,000 units. He advised SLBC to prepare bank-wise targets accordingly with the expectation that the overall target should be achieved within the next six months.

Physical Verification of eligible PMEGP units across Odisha by DOP Personnel:

As of 17.07.2025, out of 11,417 eligible applications, 6,595 are still pending for verification, and controlling heads of banks are urged to monitor and coordinate with DOP officials to ensure timely completion. Banks are requested to direct their branches to fully cooperate with Department of Posts officials during the verification process.

The Commissioner-cum-Secretary, MSME Department advised to complete the physical verification by September 2025.

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

For FY 2025-26, the PMFME target is set at 3,000 units, with 607 proposals sponsored to banks as of 30.06.2025. Out of these, 118 were sanctioned during the quarter, totaling 2,244 sanctioned proposals cumulatively, while 338 were rejected and 1,110 remain pending with banks. The sanctions are increased to 332 as on 31.08.2025.

The Commissioner-cum-Secretary, MSME Department stated that several applications appear to have been rejected without proper justification and advised all concerned to re-examine the previously rejected applications. He also requested to clear the 1,110 numbers of pending applications by 30th September, 2025.

5.4 Pradhan Mantri MUDRA Yojana (PMMY).

As of 30.06.2025, all banks and financial institutions in Odisha have sanctioned 3,95,481 accounts amounting to ₹4,002.92 crore and disbursed ₹3,963.24 crore during the financial year 2025-26. Compared to the previous year, the number of accounts under the Shishu category decreased to 2,18,003 with a sanction amount of ₹723.65 crore and an average loan size of ₹0.33 lakh. Kishore accounts increased to 1,65,508 with ₹1,815.66 crore sanctioned and an average loan size of ₹1.09 lakh. Tarun accounts rose slightly to 11,733 with ₹1,429.41 crore sanctioned, and a new Tarun Plus category emerged with 237 accounts and ₹34.20 crore sanctioned, reflecting an average loan size of ₹13.89 lakh.

The Regional Director, RBI Bhubaneswar, stated that the performance under the MUDRA scheme was recently reviewed in the Empowered Committee meeting of RBI, where it was noted that despite a high level of NPAs in the MUDRA sector, many accounts are performing well, with successful transitions from Shishu to Kishore and Kishore to Tarun categories. He emphasized the need to identify and promote such accounts that reflect genuine entrepreneurial growth. Highlighting that the MUDRA scheme remains a priority for the Government of India, he urged all stakeholders to continue focusing on its effective implementation and promotion.

5.5 Stand Up India Scheme

As of 30th June 2025, a total of 8,385 loan applications have been sanctioned with a disbursement amount of ₹1,531.6 crore, achieving 89.30% of the target. The scheme shows 35.16% achievement for SC/ST applicants and 143.43% for women entrepreneurs, reflecting strong support towards inclusive financing.

The In-charge, SLBC stated that while the target under the Women sector has been surpassed, the performance in the SC/ST sector remains meagre. He advised banks to focus on improving financing to the SC/ST category under the Stand-Up India Scheme.

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

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), established by the Ministry of MSME, Government of India, has supported 19,845 accounts with a guarantee coverage of ₹3,131.33 crore in FY 2025-26 up to 30.06.2025. CGTMSE has cumulatively covered 4,46,210 accounts amounting to ₹33,579.06 crore, providing crucial credit support to micro and small enterprises across the country.

5.7 Onboarding of MSME on Udyam Portal

The Government of India has mandated the registration of entities through the Udyam Portal for classification as MSMEs, marking a significant step toward formalizing the sector. As of 30.06.2025, a total of 3,80,72,190 MSMEs have been registered nationwide on the platform, with 10,99,669 MSMEs registered in Odisha, reflecting substantial progress in bringing micro, small, and medium enterprises into the formal economy.

5.8 On-boarding of corporate buyers on TReDs (Trade Receivables Discounting System).

As of 30.06.2025, the adoption and usage of the TReDS portal by MSMEs in Odisha shows varied participation across platforms. RXIL has registered 41 buyers and 679 MSME sellers, financing ₹3,407.23 crore through 37,298 invoices, with 2 government entities onboarded. Invoice Mart leads with 72 buyers and 1,129 MSME sellers, financing ₹6,289.64 crore via 1,10,523 invoices, and has onboarded 6 government entities. M1 Exchange has 23 buyers and 653 MSME sellers, financing ₹782 crore through 8,577 invoices, with 2 government entities onboarded, while C2treds has minimal activity with 3 buyers, 5 MSME sellers, financing ₹31.30 crore through 192 invoices, and 1 government entity onboarded.

5.9 PM Vishwakarma Yojana

As of 15.07.2025, 53,595 loan applications were sent to various banks after training completion, with banks sanctioning 13,904 applications and disbursing loans for

11,984 of them. However, 36,628 applications were rejected, and 3,063 remain pending, with a total loan amount requirement of ₹51,340.93 lakhs.

The analysis of PM Vishwakarma loan application rejections reveals that out of 36,628 rejected cases, 11,888 applicants were not reachable to process their loans, 8,050 artisans denied taking the loan, and 7,384 applicants did not comply with the scheme guidelines. Other reasons include 3,001 accounts being already classified as NPA, 2,678 artisans changing their profession, 2,161 cases where the purpose stated in the application did not match the proposed utilization, and 1,466 applicants whose current workplace was not in the same city as the selected bank.

The MD & CEO, UCO Bank and Chairman, SLBC informed that some of the applicants are applying only to avail the toolkit amount and are not interested to avail the loan which needs to be analyzed and addressed.

The Development Commissioner-cum-Additional Chief Secretary advised the MSME Department to review the status of rejection with selected banks having high rejections.

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

As of 30.06.2025, a total interest subsidy amounting to ₹3,357.79 lakhs has been disbursed against 3,243 applications, providing crucial financial relief and enabling smoother operations for these enterprises.

5.11 Silpi Unnati Yojana (SUY) – State Government Scheme

Under the Silpi Unnati Yojana (SUY), individual artisans receive margin money assistance of 20% of the project cost (up to ₹1,00,000 for 7 crafts and ₹50,000 for 48 other crafts) to avail bank loans for setting up handicraft units. In FY 2025-26, 13 loan applications totaling ₹12.89 lakhs were sanctioned in the first quarter ending 30.06.2025.

The Principal Secretary, Agriculture & FE, suggested, since the SUY is a state scheme and the target is very less, the target may be assigned to OSCB only.

The Development Commissioner-cum-Additional Chief Secretary advised the department to hold a separate meeting to address the issues in SUY scheme.

AGENDA NO.6

6.1.i Financing to WSHG in Odisha

The target for FY 2025-26 has been fixed for financing 4 lac WSHGs amounting to Rs.20,000 Crore. As of 30th June 2025, during the Financial Year 2025-26, a total of

9,358 Self Help Groups have been credit linked with a cumulative loan amount of ₹578.79 crore, resulting in an average loan size of ₹6.18 lakh. The physical achievement of SHG linkage stands at 2.34%, while the financial achievement is 2.89%.

The Development Commissioner cum Additional Chief Secretary emphasized that Mission Shakti and the Women Self Help Groups (WSHGs) are flagship programs of the State Government and play a critical role in achieving the Priority Sector Lending targets, particularly in advancing credit to women. However, a major issue highlighted was that banks are not uploading data regularly on the BLIS portal, resulting in delays in SHGs receiving timely interest subvention benefits.

The Commissioner-cum-Secretary, Mission Shakti Department, Government of Odisha, emphasized the need to step up SHG credit linkage. On the sponsoring of SHG loan applications, she informed that the department is actively pursuing the matter with district-level Mission Shakti teams and urged banks to also aggressively follow up. She appreciated the performance of Odisha Grameen Bank, Union Bank of India and UCO Bank in SHG credit linkage and advised other banks to enhance their efforts to ensure timely achievement of the overall target. Additionally, she stressed the importance of all banks uploading data promptly on the BLIS portal. She further discussed the average loan size of SHGs, noting that it has improved from ₹4.95 lakhs as of 31st March 2025 to ₹6.18 lakhs as on 30.06.2025. However, she pointed out that certain banks are still lagging behind in this aspect and need to improve their performance. She further pointed out that Canara Bank and OSCB are still providing term loans despite clear directions to extend Cash Credit loans to SHGs.

In response, the General Manager of Canara Bank assured that the bank will adhere to the prescribed guidelines going forward.

The Commissioner-cum-Secretary, Mission Shakti Department further highlighted that various charges are being levied on SHG loans, which vary across banks and adversely affect the SHGs. She suggested that SLBC should consult with all banks to establish a uniform charge structure to ensure consistency and reduce the financial burden on SHGs. Additionally, she pointed out that annual cash handling and other charges are being imposed on GP-level, Block-level, and District-level Federation Accounts, which should be minimized or waived, and recommended that this issue be discussed in the Sub- Committee meeting.

The Development Commissioner-cum-Additional Chief Secretary advised that the amount of charges, methods to reduce them, and the overall process of levying such charges should be thoroughly discussed in the Sub-Committee of SLBC on WSHG Credit.

The Regional Director, RBI, Bhubaneswar, stated that while RBI has issued broader guidelines on SHG lending, the decision on charges imposed by individual banks rests with the banks themselves. Given that the SHG movement is the largest in the State, these charges should be rationalized to improve SHG-bank linkages and ease access to finance. Since banks at the state level cannot unilaterally change their policies, banks will take up with their respective Head Offices. Additionally, Controlling Heads should emphasize and ensure that all branches make SHG bank finance more customer-friendly to facilitate easier access to loans.

6.1.ii SHG Members as BCA.

The In-Charge, SLBC informed that 2,321 WSHG members are engaged as BCAs through 5 banks SBI (299), OGB (374), UCO Bank (115), ICICI Bank (662) & Yes Bank (871. Another list of 1,073 selected SHG members by OLM to be engaged as BCA/CSP agents in 1,073 Gram Panchayats under 30 districts has been shared with all the banks.

The Development Commissioner cum Additional Chief Secretary directed to engage all the 1,073 selected members as BCA without further delay and to submit a confirmation by the banks regarding the same.

6.2 Bankable Income Generating Scheme (IGS)

Against the approved target of 161 loan applications under Bankable IGS for 2024-25 and 2025-26, a total of 51 have been sponsored and 45 disbursed as of 30.06.2025. Subsidy amounting to ₹181.75 lakhs has been released for the disbursed applications. Banks are advised to expedite the sanction and disbursement of the remaining applications at the earliest.

AGENDA NO.7

NPA, Recovery & Security Creation.

7.1 NPA position as on 30.06.2025

The In-Charge, SLBC informed that as on 30.06.2025, total NPA stands at ₹12,073.02 crore, which is 3.41% of total advances, with Priority Sector at 3.74% and Non-Priority Sector at 2.93%. NPA under Agriculture is 6.27% and under MSME is 3.66%. While overall NPAs have declined compared to previous quarters, high NPAs persist in Short-Term Crop Loans (7.13%) and Education Loans (6.97%).

The Development Commissioner-cum-Additional Chief Secretary enquired about the high NPA levels in crop and education loans. In response, the CGM, IDBI Bank stated that the elevated crop loan NPA is mainly due to prolonged outstanding in old KCC NPA accounts.

7.2 State Recovery Act (OPDR)

The Odisha Public Demands Recovery (OPDR) Act, 1962 plays a vital role in facilitating recovery of banks' dues, reducing the need for compromise settlements involving significant sacrifices. Strengthening the OPDR mechanism will aid in faster recovery of overdue loans. As of 30.06.2025, a total of 2,198 OPDR cases amounting to ₹144.35 crore remain pending across various banks.

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

As per Section 14 of the SARFAESI Act, banks require timely support from District Magistrates for property attachment and enforcement. As of 30.06.2025, 811 applications involving ₹488.36 crore are pending, with 707 cases (₹463.27 crore) delayed beyond 60 days.

The Development Commissioner-cum-Additional Chief Secretary advised banks to use District-level forums like DCC/DLRC to urge District Collectors to actively follow up on pending matters.

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 sanctioning & 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 on 24th April 2020, aims to provide 'Records of Rights' to rural household owners through drone-based land surveys, enabling them to use their property as a financial asset. In Odisha, 271 Gram Panchayats across 5 districts have been covered under the scheme.

To clear the hindrances, 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.

Further, the In-Charge, SLBC requested the Revenue Department to provide the status on issuance of SVAMITVA property cards on weekly basis for uploading the same in the DFS FI-Plan portal by SLBC, Odisha.

The Development Commissioner-cum-Additional Chief Secretary directed the Finance Department to coordinate with the Revenue Department, Government of Odisha, for providing the required data to SLBC.

7.8 Access to Digitized land records

Digitization of land records and integration with banks will enable creation of online charges and faster loan processing. Bhulekh Odisha, the state's digital land record portal launched under NLRMP in 2008, plays a key role in this initiative. The Revenue Department is requested to provide banks access to the digital land database, while banks raised issues such as lack of real-time updates, incomplete ROR details, and absence of mortgage information on the portal.

The Development Commissioner-cum-Additional Chief Secretary directed the Finance Department to facilitate with the Revenue Department, Government of Odisha, in this regard.

AGENDA NO. 8

Other Points

8.1 PMSVANidhi (Street Vendors)

The In-Charge, SLBC informed that as per PMSVANidhi portal as of 30.06.2025, no. of applications sponsored is 1,23,192 out of which 1,02,192 applications are sanctioned & disbursement made in 99,677 number of accounts. 7,845 applications are pending at different bank branches.

The Development Commissioner-cum-Additional Chief Secretary advised all banks to place strong emphasis on the implementation of the PM SVANidhi scheme and requested the Principal Secretary, Housing & Urban Development Department, to shed light on its key aspects. She further suggested that banks send SMS notifications in Odia (local language), as many street vendors, being less literate, are often unaware of the credit of the loan amount in their accounts, which hampers effective communication and utilization of the scheme benefits.

The Principal Secretary, H & UD Department, Govt. of Odisha stated that PMSVANidhi is very significant in providing livelihood and hence is a primary focus of the Government. She also advised to include the PMSVANidhi as an agenda in the MSME Sub-committee for reviewing the performance. She further informed that the PMSVANidhi 2.0 is going to be launched from 17th September 2025. In this regard she advised Bankers to sanction the maximum number of Second and Third Tranche loans to street vendors, as a significant gap has been observed compared to the First Tranche disbursements. To expedite this process, both bankers and Urban Local Bodies (ULBs) should organize special camps to facilitate quick sanction and disbursal of loans. Additionally, bankers should take the initiative to provide higher-value loans beyond the PM SVANidhi limit under other flagship schemes like MUDRA. They must also play a proactive role in linking beneficiaries to various government welfare schemes such as PM Suraksha Bima Yojana, PM Jeevan Jyoti Bima Yojana, and PM Jan Dhan Yojana.

8.2 Atmanirbhar MAhila (AMA) SuVahak

The Principal Secretary, H & UD Department, Govt. of Odisha stated that the draft scheme, titled AMA SuVahak, prominently features interest subvention as a core component, aimed at providing financial support and incentives to achieve its objectives. The scheme was initially presented during the 179th SLBC meeting, and based on the suggestions received, a committee meeting was convened by the SLBC on 4th June 2025. The recommendations from the Committee have been duly considered, and the scheme is now proposed for in- principle approval. She also informed that the proposed scheme has already received approval from the State Finance Committee (SFC). The identification of beneficiaries has commenced, and she urged banks to actively participate in financing while requesting SLBC’s cooperation in this initiative

8.3 Draft Scheme of Airline Cadet Pilot Program

The Principal Secretary, H & UD Department, Govt. of Odisha informed that The Commerce & Transport Department, Government of Odisha, as the nodal agency for aviation in the state, is set to launch a fully sponsored Airline Cadet Pilot Program (CPP) under the B-MAAN initiative, specifically targeting tribal girls from underprivileged communities to help bring them into the mainstream. With this pioneering move, Odisha becomes the first state in India to introduce such a transformative and inclusive aviation program. A first-of-its-kind initiative, the CPP is designed to provide high-quality training and assured placement, creating a sustainable and lucrative career path for aspiring female pilots, while fostering inclusive growth and enhancing Odisha's role in India's aviation sector.

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

As of 08.09.2025, out of 29,649 sponsored applications, banks have sanctioned 11,102 disbursed in 9,071 cases, rejected 13,310 and 5,057 cases are under progress.

Expressing concern over the high rejection rate in the PMSGMBY scheme, the Development Commissioner-cum-Additional Chief Secretary emphasized that PMSGMBY is a flagship Government of India program. She reiterated that upto 3 MW solar units, Govt. of India subsidy is Rs.78,000/- & State Govt. Subsidy is Rs.30,000/-. She advised banks to give personal attention to ensure effective implementation of all such government-sponsored schemes.

8.5 Sharing of the linked accounts with the State Tax Authorities (CT&GST Organisation, Odisha)

Principal Secretary, Finance urged the Controlling Heads of banks to issue necessary instructions to all branches to share the information on the linked accounts submitted for C-KYC with the State Tax Authorities as per section 158 of OGST/CGST Act.

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

The In-Charge, SLBC informed that During FY 2025-26, as of 30.06.2025, banks have extended credit of ₹991.65 crore to 75,001 beneficiaries from the Minority Community. The total outstanding balance stands at ₹11,355.34 crore across 10,91,131 accounts.

LDM Gajapati, in a report to RBI, highlighted key hurdles in extending credit to minority communities in this minority concentrated district, such as limited branches, high rejection rates, low staffing, and skill gaps. Banks are tackling these through Corporate BCs/CSPs, new ATMs, improved staffing, faster loan sanctions, and outreach initiatives, while the LDM office, in collaboration with DIC, RSETI, NGOs, and the Skill Development Department, is conducting EDPs and training to promote enterprise growth.

Union Bank of India, as the Lead Bank in Gajapati district, along with other banks operating in the district, to take necessary steps to enhance credit facilities for Minority Communities.

8.7 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.As per CERSAI data, Odisha recorded 8,32,440 CKYC generations, 3,76,781 downloads, and 12,81,279 updates with 31% inter-usability during 01.04.2025 to 30.06.2025.

The Principal Secretary, Finance Department, Govt. of Odisha, emphasized that CKYC plays a crucial role in making the economy fair and transparent. He advised banks to make CKYC mandatory to promote better and more ethical business practices and betterment of economy.

The MD & CEO, UCO Bank and Chairman, SLBC informed that CKYC downloading is mandatory in UCO Bank before opening an account, with the customer's consent, as per RBI guidelines. SLBC arranged an awareness program on CKYCRR on 21.08.2025 at Bhubaneswar for RBI-regulated entities, focusing on KYC/AML compliance, CKYC data usage, and regulatory updates.

8.8 RSETI

The In-Charge, SLBC informed that during FY 2025-26 (01.04.2025 to 30.06.2025), 6,798 candidates were trained, achieving 23% of the annual target of 30,070. Of these, 71% were settled and 65% of the settled candidates were credit linked, exceeding the benchmarks of 70% settlement and 50% credit linkage.

The State Director of RSETIs highlighted that Odisha has consistently performed very well in training, settlement, and bank-linkage over the past three years. As of 31st August 2025, Odisha achieved 61% in training, surpassing the national average of 60%, and also outperformed the national average in settlement and credit linkage, having been the top state in settlement last year.

However, he highlighted that seven RSETIs are operating from rented premises, which is a major concern. This limitation is hindering the ability to meet the enhanced targets for FY 2025-26 effectively.

The Commissioner-cum-Secretary, Mission Shakti Department, stated that RSETI funding is routed and validated through the Odisha Livelihood Mission. However, land and building issues persist in seven districts viz. Angul, Cuttack, Puri, Ganjam, Gajapati, Rayagada, and Kalahandiand the department is coordinating with the Revenue Department for prompt resolution.

The Development Commissioner-cum-Additional Chief Secretary advised to develop RSETIs as Centres for Excellence.

8.9 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.

8.10 Functioning & Timely conduct of DCC/DLRC

As directed by RBI Central Office, lead banks in districts across Eastern, North-Eastern, and Central regions must hold one special DCC meeting annually to review financial inclusion and literacy. For FY 2024-25, only Puri district has not conducted this meeting, while for FY 2025-26, 15 districts, including Puri have yet to conduct their special DCC meetings.

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.

8.11 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 with full preparation.

8.12 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 for SLBC meetings. All banks should ensure submission of correct and timely data for timely conduct of the SLBC meetings. Data submission timeline 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.

8.13 Conduct of Town Hall Meetings at District Level.

The In-Charge, SLBC informed that during the June 2025 quarter, 29 LDMs conducted town hall meetings across their districts, engaging MSME entrepreneurs, bankers, and stakeholders to discuss bank linkage and operational challenges. All issues raised during these meetings have been successfully resolved.

The Chief General Manager and Convenor, SLBC, advised lead banks to ensure their LDMs conduct quarterly town hall meetings without fail.

8.14 Inward Remittances

The In-Charge, SLBC informed that as per data provided by banks, Odisha received foreign inward remittances of ₹24,724.41 crore in FY 2024-25 and ₹6,000.53 crore up to 30.06.2025 in FY 2025-26.

8.15 MO GHARA

The In-Charge, SLBC informed that the Panchayati Raj & Drinking Water Department, Govt. of Odisha, has intimated that the prolonged non-functionality of the Mo Ghara Portal has delayed subsidy release, and all Blocks must now certify physical completion of houses and submit reports to their respective Districts for consolidated submission to the Department.

The In-Charge, SLBC, requested Banks to release pending installments liberally based on construction progress and ensure timely coordination with Block Authorities by issuing letters to BDOs for onward submission to the Department.

8.15 SWAYAM

The In-Charge, SLBC informed that a meeting chaired by the Additional Secretary, Finance Department, Govt. of Odisha, was held on 22.08.2025 with representatives from SBI, UCO Bank, Bank of India, CGTMSE, Panchayati Raj & Drinking Water, and H&UD Departments to discuss liabilities under the SWAYAM scheme. He further informed that due to data mismatches under the SWAYAM scheme, SBI (1), OSCB (1), UCO Bank (4), and Bank of Baroda (3) are to provide a list of sanctioned accounts to the Govt. of Odisha for verification with CGTMSE. Additionally, Bank of India (393), SBI (1), OSCB (1), UCO Bank (4), and Bank of Baroda (3) must submit detailed lists of accounts with liabilities related to CGTMSE annual fees and interest subvention amounts.

8.16 CSR fund for Blindness Control and Anaemia Eradication

The In-Charge, SLBC informed that on 26.08.2025, the Hon'ble Governor of Odisha held a meeting on Blindness Control and Anaemia Eradication and has advised banks to contribute CSR funds for providing equipment in state schools. The Convenor, SLBC requested all banks to contribute to this noble cause with their CSR funds.

8.17 EK PED MAA KE NAAM

Afforestation through tree planting is crucial for enhancing green cover, preserving biodiversity, and combating climate change, prompting the Ministry of Environment to launch "Ek Ped Maa Ke Naam" with a mass plantation drive on 17th September 2025. The Environment, Forest and Climate Change Department, Govt. of Odisha, has set a target of 2,00,000 seedlings for banks, with district-wise and bank-wise seedling indents and the SoP circulated to all banks and LDMs for necessary action.

The Development Commissioner and Additional Chief Secretary and the Principal Secretary, Ag & FE Department advised all banks to contribute towards this noble initiative wholeheartedly.

Presentation was made by RBI, Bhubaneswar on cyber frauds in Odisha and preventive measures, as well as on the Reserve Bank - Integrated Ombudsman Scheme, 2021.

8.18 Recent Policy Changes

8.18.i Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)

The RBI, via circular no. RBI/2025-26/56 dated June 16, 2025, issued the Master Circular on Credit Facilities to SCs/STs under Priority Sector Lending, available at www.rbi.org.in.

8.18.ii Withdrawal of Master Circular on Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) and related circulars.

The RBI, via circular no. RBI/2025-26/39 dated May 21, 2025, informed that DAY-NULM concluded on September 30, 2024, and all related circulars, including the Master Circular dated April 5, 2021, stand withdrawn from October 1, 2024.

Success Stories

Mrs. Kalpana Kumari Pradhan from Hajipur Village, Jagatsinghpur, fulfilled her dream of establishing an Agro Service Centre with a ₹34.40 lakh loan from UCO

Bank, Hajipur branch under the AIF Scheme. She now earns up to ₹4 lakh per month during harvest and ₹1.5 lakh in other periods, while providing employment to three individuals. Her success showcases how determination and timely financial support drive sustainable growth.

M/s Sri Krishna Cashew Industries, owned by Mr. V. Appal Raju of Parlakhemundi, received financial support from Bank of Baroda, Parlakhemundi branch through a ₹24 lakh Cash Credit and an ₹18 lakh Term Loan under the PMFME scheme. With upgraded machinery and adequate working capital, the unit achieved an annual turnover of ₹3 crore and a net profit of ₹24 lakh. The business now employs around 20 individuals, boosting local livelihoods and rural economic growth.

Shri Dushasan Sahoo, Proprietor of Maa Tarini Industries, received a ₹19 lakh Term Loan and ₹6.5 lakh Cash Credit from Punjab National Bank, Bhuban branch under the PMFME scheme for a Groundnut Decorticator unit. The unit is operating successfully with an annual turnover of ₹1.5 crore. It has also generated employment for eight individuals, contributing to local economic growth.

Shri Kalpajit Panda from Bhera village, Nuapada, started a Drone Spraying unit with a project cost of ₹20 lakh. Union Bank of India, Nuapada branch sanctioned ₹19 lakh under PMEGP, comprising a ₹15.20 lakh Term Loan and ₹3.80 lakh Cash Credit. The unit achieved a turnover of ₹12 lakh in FY 2024-25, generated employment for six people, and inspired others in the region.

During the discussion the following main action points are emerged.

1. All banks to increase the momentum to achieve at least 50% of the Annual ACP target by 30th September 2025. **(Action: All Banks)**
2. The performance of the Non-Priority Sector must be monitored and reviewed henceforth in SLBC meetings. **(Action: All Banks, SLBC)**
3. All the Banks to focus to achieve the CD ratio of minimum 75% individually (State average). **(Action: All Banks)**
4. Constitution of a sub-committee to address the issues pertaining to Education Loan. **(Action: Finance Department)**
5. Constitution of a sub-Committee for Housing Loan and PMAY2.0.

   (Action: Finance Department)
6. Export Credit to be made a part of the MSME Sub-Committee for monitoring. **(Action: MSME Department)**

7. Conduct a separate meeting, to review the performance of all CSP outlets through a comprehensive analysis of each individual outlet.

(Action: Finance Department)

8. CKYC to be made mandatory for all banks to promote better and more ethical business practices and betterment of economy**. (Action: All Banks)**

9. The ticket size of KCC to be increased by all banks specially RRB & OSCB.

(Action: All Banks)

10. Banks to achieve 100% digital coverage of the accounts opened between 01.04.2023 and 30.06.2025 by 30th October 2025. **(Action: All Banks)**

11. Finance Department to coordinate with the Revenue Department, Government of Odisha, for providing SVAMITVA data to SLBC and provide the access to the banks the digital land record for creating charge.

(Action: Finance Department, Revenue Department)

12. Banks to issue necessary instructions to all branches to share the information on the linked accounts submitted for C-KYC with the State Tax Authorities as per section 158 of OGST/CGST Act. **(Action: All Banks)**

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

G. Patra

Chief General Manager and Convenor,

SLBC, Odisha

LIST OF PARTICIPANTS FOR 180th SLBC MEETING HELD ON 10.09.2025 FOR THE QUARTER ENDED JUNE-2025 AT 10 AM AT HOTEL TAJ VIVANTA, BHUBANESWAR			
SL No	NAME	DESIGNATION	ORGANISATION
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 Sanjeeb Kumar Mishra	Principal Secretary, Finance Deptt	Govt. Of Odisha
4	Shri Suresh Kumar Vashishth	Principal Secretary, F & ARD Deptt.	Govt. Of Odisha
5	Smt. Usha Padhee	Principal Secretary, H & UD Deptt	Govt. Of Odisha
6	Smt. Shalini Pandit	Commissioner cum Secretary, Mission Shakti Deptt	Govt. Of Odisha
7	Shri D. Prasanth Kumar Reddy	Commissioner cum Secretary, MSME Deptt	Govt. Of Odisha
8	Dr. Monica Priyadarshini	State Mission Director cum CEO, OLM	Govt. Of Odisha
9	Dr. Chittaranjan Dashmishra	FA cum Additional Secretary, Mission Shakti Deptt	Govt. Of Odisha
10	Ms. Aboli Sunil Naravane	Director of Industries	Govt. Of Odisha
11	Shri S B K Pradhan	Additional Secretary, Energy Deptt	Govt. Of Odisha
12	Smt. Sagarika Hota	Additional Secretary, Finance Deptt	Govt. Of Odisha
13	Shri Tarakanta Bhakta	Joint Secretary, Finance Deptt	Govt. Of Odisha
14	Ms Debasmita Subudhi	Under Secretary, Finance Department	Govt. Of Odisha
15	Shri Chandra Narayan Bhuyan	ASO, Finance Deptt	Govt. Of Odisha
16	Shri Rajat Kumar Samal	DO, Finance Deptt	Govt. Of Odisha
17	Dr. Ashok Kumar Tripathy	Addl. Director(DAH & VS)	Govt. of Odisha
18	Shri Tapan Mishra	Jt. Director, C & T Deptt.	Govt. of Odisha
19	Ashok Ku. Singh	State Director of RSETIs	NACER
20	Shri Surya Prasad Mishra	State Controller of RSETIs	National Academy of RUDSETI
21	Shri Priyabrata Parida	Director	RUDSETI
22	Shri Nikhil Ranjan Pati	Registrar	DRT
23	Dr. Prasanna Kumar Bal	Consultants, Finance Deptt.	Govt. Of Odisha
24	Shri Jagadish Sahu	Asst. Director, MSME DFO	Govt. Of India
25	Dr. Sujata Priyambada Parida	Joint Director, Statistics, Agriculture & FE Deppp	Govt. Of Odisha
26	Shri I G Soren	Pr. GM, BSNL, Odisha Circle	Govt. of India
27	Shri D K Palai	RO, NCSF	NCST
28	Dr. Girish Ch. Kar	DD, APICOL	Govt. Of Odisha
29	Shri Manoranjan Das	Convenor, SLIC	LIC of India
30	Shri Subrat Mohanty	Addl. Convenor, SLIC	LIC of India
31	Shri Durga Prasad Moharana	GM-OSFDC	OSFDC
32	Shri Manoj Kumar Garnayak	P.O-OSFDC	OSFDC
33	Shri Vivekananda Hembram	Regional Manager, NHB	Govt. Of India
34	Shri P K Gupta	JDD HOO	MSME DFO, Govt. of India
35	Shri Papun Panigrahi	ASO, FD, Finance Deptt	Govt. Of Odisha
36	Ms. Abhipsa Moharana	ASO, Finance Deptt	Govt. Of Odisha
37	Ms. Susree Sangita Moharana	PRO, Finance Deptt	Govt. Of Odisha
38	Shri Tophan Mallik	Manager, NHB	Govt. Of India
Reserve Bank of India			
39	Dr. Sarada Prasan Mohanty	Regional Director	Reserve Bank Of India, Bhubaneswar
40	Smt. Nengneikim Guite	Banking OMBUDSMAN	Reserve Bank Of India, Bhubaneswar
41	Smt. Anita Patnaik	General Manager	Reserve Bank Of India, Bhubaneswar
42	Smt. Seema Behera	General Manager	Reserve Bank Of India, Bhubaneswar
43	Shri Madhukar Anand	DGM	Reserve Bank Of India, Bhubaneswar
44	Shri Rahul Kanta	AGM	Reserve Bank Of India, Bhubaneswar
45	Shri Pallavit Nigam	Manager	Reserve Bank Of India, Bhubaneswar
46	Annet Shradha Toppo	Manager	Reserve Bank Of India, Bhubaneswar
NABARD			
47	Shri Sanjay Kumar Talukdar	Chief General Manager	NABARD
48	Shri Ayush Seopuri	General Manager	NABARD
49	Shri Kamal Kanta Pattnaik	Dy. General Manager	NABARD

Public Sector Banks			
50	Shri Ashwani Kumar	MD&CEO, UCO Bank and Chairman SLBC	UCO Bank
51	Shri Goutam Patra	Chief General Manager Cum Convenor, SLBC	UCO Bank
52	Shri Lingaraj Nayak	In-Charge, SLBC	UCO Bank
53	Shri Ratna Teja Dinakara Akella	Chief General Manager	State Bank Of India
54	ShriJagadish Chander	General Manager	Canara Bank
55	Smt Swapna Bandopadhya	General Manager	Bank Of Baroda
56	Shri Vikash Krishna	Field General Manager	Bank Of India
57	Shri H K Das	Field General Manager	Union Bank Of India
58	Shri Bhusan Sharma	General Manager	Punjab National Bank
59	Smt Aruna M	Field General Manager	Indian Bank
60	Shri Bijoy Kumar Malik	DGM & Zonal Manager	Bank of India
61	Shri Dilip Kumar Roul	Zonal Manager	Bank of Maharastra
62	Shri Pankaj Kumar	Regional Head	Central Bank of India
63	Shri Rahul Dubey	Dy General Manager	Indian Overseasbank
64	Shri Srikanta Tripathy	Dy General Manager	State Bank Of India
65	Shri Shailesh Chandra Bhatt	Asst General Manager	State Bank of India

66	Shri Dipanarayan Das	Asst General Manager	State Bank Of India
67	Shri Sudeep Dakua	Zonal Manager, Balasore	UCO Bank
68	Shri B S Bhakuni	Zonal Manager, Bhubaneswar	UCO Bank
69	Shri Gourab Chatterjee	Zonal Manager, Sambalpur	UCO Bank
70	Smt. Varsha	Zonal Manager, Cuttack	UCO Bank
71	Shri Niranjan Mishra	Asst. General Manager	Punjab National Bank
72	Shri Ratnakant Singh	Manager	SLBC, Odisha
73	Shri Sambit P Raul	Manager	SLBC, Odisha
74	Shri Amarendra Singh Samanta	Senior Manager	SLBC, Odisha
75	Shri Siladitya Mishra	Senior Manager	SLBC, Odisha
76	Smt. Anima Pradhan	Senior Manager	SLBC, Odisha
77	Smt. Ipsita Satapathy	Manager	SLBC, Odisha
78	Smt. Swagatika P. Behera	Manager	SLBC, Odisha
79	Smt. Sudipta Das	Manager	SLBC, Odisha
80	Ms. Binita N Barla	Manager	Canara Bank
81	Ms. Trupti Mishra	Manager	Indian Overseas Bank
82	Shri Samarendra Sethy	Sr. Manager	Union Bank Of India
83	Shri Manoj Kumar Mathan	Chief Manager	Indian Bank
84	Shri Kalpakanta Pradhan	Manager	Central Bank of India
85	Shri Jitendriya Pradhan	Manager	Bank of Maharastra
86	Shri Neelachal Pradhan	Chief Manager	State Bank Of India
87	Shri Subrat Kumar Dasgupta	Manager	State Bank Of India
88	Shri Sujit Kumar Behera	Sr Manager	Bank Of India
	Private Sector Banks		
89	Shri Sujeet Kumar	Chief General Manager	IDBI Bank
90	Shri Bhabani Dikshit	SVP & State Head	Axis Bank
91	Shri Debendra Sahu	Circle Head	Axis Bank
92	Shri Ashok Kumar Sahu	Regional Head	Bandhan Bank
93	Shri Anupam Das	CH Odisha	DCB Bank
94	Shri Manmohan Rout	Manager	DCB Bank
95	Shri Rituraj	AVP & RH	Federal Bank
96	Shri Suryakanta Nayak	AGM	Federal Bank
97	Shri Ananta Pattnaik	SVP	HDFC Bank
98	Shri Biswajit Dash	Sr. Manager	ICICI Bank
99	Shri Debasis Das	AGM	ICICI Bank
100	Shri Sovereign Parida	VP & CH	IDFC First Bank
101	Shri A K Mohapatra	VP	Indusind Bank
102	Shri Sandeep Kumar	Chief Manager	Karnataka Bank
103	Ms Sonysmita Sahoo	BOM	Karur Vysya Bank
104	Shri Harish Setty	Sr. Mgr	South Indian Bank
105	Shri Samir Rout	VP	Kotak Mahindra Bank
106	Shri Partha Pratim Panda	SVP & CH	Yes Bank
107	Shri Arun Das	VP & CH	Yes Bank
108	Shri Santosh Ku Dash	BM & FI Head, Odisha	Bandhan bank
109	Gypsy Bhuyan	DVP	Catholic Syrian Bank
	Small Finance Banks		
110	Shri Biswaranjan Kar	ASM	ESAF SFB
111	Shri Rajesh Kumar A	VP	Jana SFB
112	Shri Biswonath Mohapatra	VP & RH	Jana SFB
113	Shri Sudhansu Nanda	State Head-Credit	Suryadoya SFB
114	Shri Priyaranjan Mishra	NSM	Utkarsh SFB
115	Shri Bipin Bihari Panda	RM-GIB	Utkarsh SFB
	Payment Bank		
116	Shri Susanta Behera	AGM & CH	IPPB
117	Ms. Prajakta Devroy	Manager	Airtel Payment Bank
	Regional Rural banks		
118	Shri Rishi Singh	Chairman	Odisha Gramya Bank
119	Shri Trupti Ranjan Swain	General manager	Odisha Gramya Bank
	State Cooperative Bank		
120	Shri Prabhu Kalyan Pattnayak	MD OSCB	Odisha State Cooperative Bank
121	Shri Achuta Nanda Patro	Chief General Manager	Odisha State Cooperative Bank
	LDMs		
122	Shri Don Bosco	LDM, Boudh	State Bank of India
123	Shri Kartikeswar Panda	LDM, Sonepur	State Bank of India
124	Shri Rabindra Ku Mohanty	LDM Deogarh	State Bank of India