



STATE LEVEL BANKERS COMMITTEE, ODISHA
CONVENOR UCO BANK

संदर्भसं-SLBC/ODI/2025-26/1094

दिनांक/ Date: 02.02.2026

All the Members of State Level Bankers' Committee

Respected Madam/ Sir,

Sub: Proceedings of the 181st SLBC Meeting of Odisha.

We are enclosing herewith the proceedings of 181st SLBC Meeting of Odisha held on 24th November, 2025.

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.

Yours faithfully,

**Asst. General Manager, In-Charge
SLBC, Odisha**

Encl: As stated above



0674-2620430, 2620431, 2620432, 2620433 @ slbc.odisha@uco.bank.in www.slbcorissa.com

**GOVERNMENT OF ODISHA
FINANCE DEPARTMENT**

No 2675 /F., Date 02.02.2026
FIN-PUIF-MEET-0011-2025

From

Debasmita Subudhi,
Under Secretary to Government

To

The CGM UCO Bank-cum-Convenor,
SLBC, Odisha, C-2, Ashok Nagar, Bhubaneswar

Sub: **Proceedings of the 181st SLBC meeting held on 24.11.2025 for the quarter ending September 2025**

Sir,

In inviting a kind reference to the subject cited above, I am directed to enclose herewith the approved proceedings of the 181st SLBC meeting of Odisha held on 24.11.2025 for your kind information and necessary follow-up action.

Yours faithfully,


02/02/2026
Under Secretary to Government

Proceedings of the 181st SLBC meeting of Odisha for the quarter ended September 2025 held on 24.11.2025.

The 181st SLBC meeting of Odisha for the quarter ended September 2025 was held in hybrid mode on 24.11.2025 under the Chairmanship of Shri Rajendra Kumar Saboo, ED, UCO Bank cum Chairman, SLBC, at Hotel Mayfair Convention, Jayadev Vihar, Bhubaneswar in presence of:

Principal Secretary, Finance Department, Govt. of Odisha, Shri Sanjeeb Kumar Mishra, Virtual presence of Deputy Director General, Department of Financial Service, Govt. of India, Shri Chandradeep Kumar Jha, Regional Director, RBI, Bhubaneswar, Dr. Sarada Prasan Mohanty, Commissioner cum Secretary, MSME Department, Shri D. Prasanth Kumar Reddy, Chief General Manager, NABARD, Shri Sanjay K Talukdar, Additional Secretaries, Joint Secretaries, Directors of different Departments of Government of Odisha, General Manager of NABARD, Convenor-SLIC, General Manager- BSNL, Senior Officials of State Government, Controlling Heads of different Banks, LDMs of Deogarh, Kandhamal & Gajapati, representatives from SUDA, Dept. of Post, NHB, NSFDC, NCST and OSFDC. 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 180th SLBC Meeting held on 10.09.2025

The proceedings of the 180th SLBC meeting for the quarter ended June 2025 held on 10.09.2025 was confirmed.

AGENDA NO.2 : Annual Credit Plan (ACP) and CD Ratio

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

As of September 30, 2025, during the financial year 2025-26, total Priority Sector loan disbursement in Odisha stood at ₹ 1,20,132.81 Crore, achieving **47.65%** of the annual target of ₹ 2,52,095.66 crore under the Annual Credit Plan (ACP) under Priority Sector. Only, 13 banks have met 50% or more of their ACP targets as of 30th September 2025.

Under ACP Non-Priority Sector, banks have disbursed ₹90,807.53 crore against the annual target of ₹1,47,899.69 crore, achieving **61.40%** of the target as of 30.09.2025. Overall, under the Annual Credit Plan, total disbursement as of 30.09.2025 stands at ₹2,10,940.34 crore against the total annual target of ₹3,99,995.35 crore, reflecting an achievement of 52.74%.

MSME sector accounts for the highest share of achievement at 56.42%, followed by the Agriculture sector contributing 35.41%, Housing sector contributes 1.48%, Education sector 0.32%, the Export Credit sector 1.61%, and the Other Priority Sector comprises 4.76% of the total achievement.

Banks like Bank of Maharashtra, Indian Overseas Bank, Bank of India, UCO Bank, State Bank of India, Catholic Syrian Bank, DBS Bank, South Indian

Bank, HDFC Bank, DCB Bank, Kotak Mahindra Bank, IDBI Bank and ICICI Bank have achieved at least 50% of their ACP target while the achievement of remaining banks is below 50%.

Out of the 30 districts in Odisha, 9 districts have achieved 50% or more of the ACP target as of 30th September 2025, and Lead District Managers of the three low performing districts had been called for a discussion.

Performance of Deogarh District in the first quarter was only 14.62% of the target due to low SHG sponsorship and MSME issues, prolonged non-functionality of the PMEGP portal affecting application processing and approvals, which continued to impact second-quarter achievement at 31%. The issue has been discussed in the BLBC and DCC meetings, where the District Collector advised banks to improve their performance.

During the review meeting chaired by the Hon'ble Governor of Odisha, banks were advised to ensure saturation of all eligible SB accounts with PMJJBY and PMSBY, prompt settlement of claims, strictly adhere to the prescribed guidelines of all Government-sponsored schemes, and sanction applications promptly without seeking additional documents. Banks were further instructed to improve the turnaround time for disposal of applications and to refrain from rejecting cases on flimsy or non-substantive grounds. Further, each bank branch located in ULBs should emphasize on achieving the PMSVANidhi target.

NABARD has communicated the Ground Level Credit (GLC) targets for the Agriculture allied sector for FY 2025–26 for the State of Odisha for distribution among the banks.

It was decided that,

- i. **All banks to furnish scheme-wise disbursement details to SC/ST and women beneficiaries from next quarter onwards.**
- ii. **Banks that have not yet achieved 50% of their ACP target are advised to intensify their efforts, to ensure 100% achievement of the target by 31st March, 2026.**
- iii. **NABARD Regional Office, Bhubaneswar to allocate the block-wise additional target of ₹4,924 crore and advise their DDMs to furnish these targets to the concerned LDMs for placement and approval in the respective DCC meetings.**
- iv. **Deogarh, Kandhamal and Gajapati districts to increase the performance in achieving the ACP targets**
- v. **LDMs to ensure diligent conduct of BLBC meetings in each quarter.**
- vi. **All banks to achieve the targets set under all Government-sponsored schemes as these programmes are reviewed at the apex level including PMO.**
- vii. **Banks to conduct awareness camps to educate people about the claim settlement process under PMJJBY & PMSBY**

2.1. i. Education Loan

During the FY 2025-26, as of 30th September 2025, the total education loan disbursement was ₹548.02 Crores in 15,223 accounts and the cumulative balance outstanding as on 30.09.2025 was ₹2,627.20 Crores in 46,844 accounts. Against a target of ₹ 1,355.32 Crore under Priority Sector Education Loan, the achievement as of 30.09.2025 was ₹382.45 Crore which is **28.22%** of the target.

2.1. ii Housing Loan

During the Financial Year 2025-26, as of 30.09.2025, banks have disbursed a total of ₹5,101.97 crore (covering both priority and non-priority sectors). The cumulative total outstanding balance as on 30.09.2025 stands at ₹35,524.23 crore across 2,90,713 accounts. Under the Priority Sector Housing Loan segment, against an annual target of ₹8,524.03 crore, banks have achieved a disbursement of ₹1,782.28 Crore, which accounts for **20.91%** of the target.

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 30.09.2025 shows that 8,662 households have benefitted from the scheme, with 5,056 households under the EWS/LIG category receiving ₹106.53 crore in subsidy and 3,606 households under the MIG category receiving ₹71.01 crore, amounting to a total subsidy of ₹177.55 crore.

2.1.iii 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 September 2025, the achievement stands at ₹1,52,478.48crore, which is **40.54%** of total credit.

2.2 CD Ratio

The CD ratio as of September'2025 is 73.72%. 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 September 30, 2025, 21 districts are having CD ratio above 60%, 7 districts are having CD ratio above 50% but below 60%, 2 districts namely **Mayurbhanj & Gajapati are having CD ratio below 50% but above 40%**. No district is having CD ratio below 40%.

It was decided in the meeting that,

- (i) All banks to increase their efforts to achieve the target under Housing and Education sectors**
- (ii) Banks having CD ratio less than 60% to improve the performance in coming quarter.**
- (iii) LDMs of districts having CD ratio less than 60% to discuss the matter in DCC/BLBC to increase the performance**

AGENDA NO. 3 : Financial Inclusion/ Financial Literacy/ Banking Infrastructure

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

Out of the 906 locations, one is allotted to banks where branch (Hatigaon) has been operational by Central Bank of India since 04.08.2025. Out of remaining 905 villages, 177 have been identified by IPPB out of which in 33 locations post offices are present, 22 can be relocated, in 2 locations BO can be opened by redeployment & new BO proposed in 10. Remaining 110 locations BO cannot be opened.

Out of the 4,235 identified locations, CSP plus outlets have been opened in 3,671 unbanked GPs and 6 partner Banks need to open CSP plus outlets in remaining 564 unbanked GPs shortly. Some of the member banks have raised the issue of nonperformance of CSP Plus Outlets on some parameters like social security schemes.

Social Security schemes:

As of 30.09.2025, a cumulative total of **2,34,47,421** accounts have been opened under PMJDY with total deposits amounting to Rs. 11,803.27 Crore. Out of these accounts, Rupay Cards have been issued to 1,67,98,699 accounts (71.64%), and 2,00,04,230 accounts (85.32%) are Aadhaar seeded.

As per the eligibility assessment, 3,82,33,399 SB accounts fall within the prescribed age group for PMJJBY and 5,21,78,911 for PMSBY, out of which 97,92,188 and 2,30,45,032 enrollments have been completed respectively, reflecting coverage levels of 25.61% under PMJJBY and 44.17% under PMSBY.

As of 30.09.2025, a total of 26,761 PMJJBY claims amounting to Rs. 53,522 lakh and 5,811 PMSBY claims totaling Rs. 11,567 lakh have been settled cumulatively. During the September 2025 half year, 2,694 PMJJBY claims worth Rs. 5,388 lakh and 549 PMSBY claims worth Rs. 1096 lakh were settled, with 641 PMJJBY and 335 PMSBY claims still pending.

Campaign to Facilitate Efficient and Faster Settlement of Unclaimed Assets

Financial Stability and Development Council (FSDC) has decided to conduct a district-level, week-long joint campaign during October–December 2025 for settlement of unclaimed funds, including deposits, dividends, interest warrants, and pension dues. As of 04.12.2025, 2,128 claims amounting to Rs.35.15 Crore have been settled in Odisha State.

Aspirational Block Program

The Aspirational Blocks Programme (ABP) aims to enhance quality of life and public service delivery in remote and underdeveloped regions, with Laxmipur Block of Koraput district included among the 100 identified blocks. As of 30 September 2025, the block has not achieved targets under PMJDY, PMJJBY and PMSBY, and the deadline for 100% achievement has been extended up to 31.03.2026.

The following decisions were taken in the meeting:

- i. Canara Bank (2), Bank of India (1), Bank of Baroda (1), Bank of Maharashtra(1), Indian Bank (1), Indian Overseas Bank (1) and Punjab National Bank (2) are advised to open brick-and-mortar branches in DFS identified 9 villages with populations over 3,000.
- ii. B&M Branches to be opened in three unbanked villages or rural centers with populations over 5,000 i.e. Gadajit (Cuttack), Balukhanda (Puri), both allotted to PNB and Tikarpada (CT) (Rayagada) allotted to CBI shortly.
- iii. RBI Bhubaneswar highlighted that 38,423 Tier-6 villages lack CBS-enabled banking outlets, LDMs were instructed to review the issue in DCC meetings and take necessary actions to ensure adequate banking coverage in accordance with RBI's directive dated 25.10.2024.
- iv. Banking touch points/BCs to be provided in 3 villages (Kadamdiha, & Newmanduam of Mayurbhanj district, Makadikhol of Sundargarh district) allotted to Punjab National Bank shortly.
- v. BSNL/Banks to take steps for resolving issue of Connectivity so as to open BC points in 3 unbanked villages i.e. Kaing (Sambalpur) allotted to OGB, Balarama (Sambalpur) allotted to SBI & Telibandh(Mayurbhanj) allotted to PNB immediately.
- vi. IPPB need to fix a timeline for covering 905 villages as identified by DFS and to coordinate with the respective District level Authorities for identifying villages for opening IPPB access points.
- vii. Six partner banks to revisit the scheme of recurring expenditure and to suggest for allocation of some portion of recurring expenditure as performance-linked incentives.
- viii. Finance Department to reallocate the CSP plus outlets showing zero transaction/ minimum earmarked transactions among other five partner banks for better management of the outlets. Performance of reallocated banks will be evaluated after 6 months. If performance of the outlets will still not improve, the same outlets may be reallocated among other empanelled banks.

- ix. SLBC to allot 255 CSP Plus locations having transactions exceeding ₹5 crore in the last year among banks for opening of Brick & Mortar Branches.
- x. All banks to ensure that all eligible accounts opened under PMJDY are issued RuPay Cards and Aadhaar seeded promptly as the coverage is 71.64% and 85.32% respectively.
- xi. Banks to ensure that their branches prominently display information on various Government schemes like PMJJBY, PMSBY, APY etc. for better public awareness and accessibility.
- xii. All banks to spread awareness on claim settlement process under PMJJBY/PMSBY/ Ru-Pay Card and to settle the claims promptly in close coordination with insurers.
- xiii. All banks operating are to refund the funds of State Government officers/ establishments under various Departments parked in inoperative bank accounts and DEAF accounts centrally to designated accounts of Finance Department.
- xiv. LDM, Koraput is to sensitise among the bankers in Laxmipur Block under Aspirational Blocks Programme (ABP) achieveth the targets under PMJDY, PMJJBY and PMSBY etc. by 31.03.2026
- xv. All banks to overage of all savings and current accounts opened between 01.04.2023 and 30.09.2025 with at least one digital mode of payment at least one digital mode of payment by 31.03.2026
- xvi. All Banks to send proposals under FIF through ENGAGE Portal only and no physical applications will be entertained by NABARD.

AGENDA NO. 4 : Financing to Agriculture Sector

SAFAL (Simplified Application for Agricultural Loans) Portal.

As on 30.09.2025, under the SAFAL Portal, a total of 1,13,981 applications have been received, of which 75,348 applications have been sanctioned, 3,960 rejected and 11,966 remain pending. Sanctions have steadily increased from 50,832 as on 31.03.2025 to 73,721 as on 30.06.2025 and further to 75,348 as on 30.09.2025, with 24,516 sanctions recorded in the current year. Cumulatively, 2,939 term loan applications and 1,11,042 crop loan applications have been received, with 62 and 75,286 sanctioned respectively, while pending applications stand at 658 for term loans and 11,308 for crop loans. In the current year, only 3 term loan & 24,513 crop loan applications are sanctioned. Rejection reasons for term loans during this period continue to be dominated by improper DPRs (39.41%), wrong applications (19.92%), and unsatisfactory due diligence (13.83%), followed by issues such as customer non-reachability, applicant disinterest, insufficient collateral or documents, loans availed outside SAFAL, and other miscellaneous factors.

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

All banks together have disbursed ₹42,533.42 crore to the Agriculture sector under the Annual Credit Plan as of 30.09.2025 for FY 2025–26, achieving 45.09% of the total annual target of ₹94,325.04 crore allocated to them.

As of 30.09.2025, during the, FY 2025-26, all Banks have disbursed ₹25,906.34 Crores under Crop Loan against annual target of ₹57,430.22 Crores achieving 45.11 % of the annual target. All banks have achieved 82.02% of the Kharif'25 crop loan target.

All Banks have disbursed ₹16,626.98 Crores under Agriculture Term Loan against target of ₹36,894.81 Crores achieving 45.07 % of the target as of 30.09.2025 during the FY 2025-26.

During the FY 2025-26, as of 30.09.2025, Banks have disbursed 23,35,813 numbers of KCC accounts amounting to ₹17,550.56 Crore. Total outstanding balance as on 30.09.2025 is ₹42,286.57 crore in 49,32,218 KCC accounts. The average loan size for the disbursements made during the half year is ₹75,136.84. The Odisha Grameen Bank & OSCB have lowest KCC ticket size with Rs. 0.66 lac & Rs.0.55 lac respectively.

BALARAM (Bhoomi Hina Agriculturist Loan & Resources Augmentation Model)

As of 30.09.2025, under the BALARAM scheme for FY 2025-26, a total of 636 JLG applications have been sponsored and 573 have been disbursed against the annual target of 20,000, while 61 cases remain pending.

Agriculture Infrastructure Fund

Cumulatively, as of 30.09.2025, banks have sanctioned 3,560 cases out of 5,339 sponsored applications amounting to ₹2,002.88 crore, while 1,090 applications were rejected and 689 remain pending across banks. During the current FY, out of 1,076 sponsored applications, 472 cases amounting to ₹200.49 crore have been sanctioned, 134 rejected, and 470 remain pending as of 30.09.2025.

Mission for Integrated Development of Horticulture (MIDH)

The Directorate of Horticulture, Government of Odisha, reported that out of 250 forwarded applications banks have sanctioned 212 applications amounting to Rs.7.67 Crores & 33 applications are pending with different banks amounting to Rs.0.80 Crore as on 07.11.2025.

Agriculture Allied Sectors

As of 30.09.2025, banks have disbursed ₹4,331.82 crore under Allied Sectors against the annual target of ₹11,676.26 crore, achieving 37.10% of the target. Sector-wise performance shows mixed progress: Dairy achieved 36.85%, Fishery 37.72%, Poultry 45.10% and Sheep/Goatery/Piggery 28.23% of their respective annual targets. Bank sector wise performance reflects higher contributions from Public Sector Banks with 56.89% achievement, followed by Private Sector Banks at 29.39%, SFBs at 16.64%, RRBs at 7.60% and Cooperative Banks at 10.34%. significant efforts are required to meet the annual target by year-end.

Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of 30.09.2025, under the Mukhya Mantri Krushi Udyog Yojana (MKUY) scheme, out of 9,677 applications sponsored, banks sanctioned 5,111 cases while rejecting 2,088, with 2,478 applications pending. Out of the total sanction, 2,734 are from Agriculture, 2,303 from AH&VS, 54 from Fishery, 245 from Horticulture & 135 from intersectoral.

KCC Saturation Drive

As of 30.09.2025, in the Animal Husbandry sector, out of 69,187 applications accepted, 19,167 were sanctioned, 47,620 were rejected, and 2,400 are pending. Similarly, in the Fisheries sector, 11,845 applications were accepted, of which 2,544 were sanctioned, 9,061 were rejected, and 240 applications remain pending.

Financing to FPOs (Farmers Producer Organization)

As of 30.09.2025, credit linkage to FPOs has shown significant progress, with Public Sector Banks financing 27 FPOs amounting to ₹372.72 lakh, Regional Rural Banks financing 11 FPOs with ₹130.00 lakh, and NABAKISAN financing 38 FPOs totaling ₹541.70 lakh. This marks a substantial improvement from the position as of 30.06.2025, when 29 FPOs were financed with a total credit of ₹429.72 lakh, which has now increased to 76 FPOs with a cumulative credit linkage of ₹1,044.42 lakh.

AHIDF (Animal Husbandry Infrastructure Development Fund):

Under the Animal Husbandry Infrastructure Development Fund (AHIDF), 147 applications amounting to ₹371.50 crore were received in Odisha as of 30.09.2025, of which 39 applications (₹284.00 crore) were found eligible, 26 applications (₹231.60 crore) were sanctioned, and 7 applications were disbursed involving ₹101.50 crore.

Financial Assistance to Cold Storages

As of 30.09.2025, a total of 15 applications were received, 6 Go-Ahead letters were issued, the cumulative project cost stands at ₹52.33 crore, and banks have sanctioned 2 projects in Puri and Jajpur. All banks are advised to sanction 2-3 proposals on priority basis.

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

Under Ground Level Credit (GLC) Targets for FY 2025–26 for eNWR-based Pledge Finance and Agricultural Allied Activities, a total target of ₹7 crore has been allocated to the State of Odisha for eNWR-based Pledge Finance during FY 2025–26. Accordingly, the bank-wise targets for Odisha have been finalized and shared with all banks.

The following decisions were taken in the meeting:

- i. **APICOL, SLBC & Agl& FE Department to coordinate for resolving the technical issues & improving portal functionality and to take steps to create awareness about the portal**
- ii. **All banks were advised to achieve at least 75% of their ACP target by 31.12.2025.**
- iii. **Odisha Grameen Bank & OSCB to enhance the average KCC ticket size from Rs. 0.66 lac & Rs.0.55 lac respectively**
- iv. **A sub group chaired by Director, Agriculture to be formed by Agl & FE Department to examine the issues of financing under BALARAM Scheme and to take steps increase sponsorship to banks.**
- v. **All the banks to dispose of the pending applications under all above schemes as a priority and to give suggestions for improvement in AIF.**
- vi. **All banks are advised to clear the pending applications without insisting collateral up to Rs.2 lac.**
- vii. **NABARD is requested to create intensive awareness about FPO credit linkage.**

AGENDA NO.5: Financing to MSME Sector

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

As of 30.09.2025, all banks in Odisha have disbursed ₹₹67,781.24 crore to the MSME sector, achieving 55.73% of the FY 2025-26 target of ₹1,21,634.99 crore. Share of Micro Enterprises is 38%, Small Enterprises is 38% and Medium Enterprises is 24%. Revision in criteria of MSME should be taken into account for last year also while comparing the achievement with previous year.

Pradhan Mantri Employment Generation Program (PMEGP)

As of 30.09.2025, under PMEGP, 623 applications have been sanctioned involving margin money of ₹2,826.93 lakh, which is 15.20% of the target of 5,000 projects with MM ₹18,600.00 lakh.

As of 31st October, 2025 out of 6,351 cases banks have sanctioned 974 cases. He also informed that Odisha ranks fifth in terms of physical verification of PMEGP units.

PMFME (Pradhan Mantri Formalization of Micro food processing Enterprise)

For FY 2025-26, a target of 3,000 units has been set under the PMFME scheme. As of 30.09.2025, 1,720 applications have been sponsored to banks, of which 499 have been sanctioned. Cumulatively, banks have sanctioned 2,625 proposals, while 757 applications have been rejected and 1,364 remain pending.

Pradhan Mantri MUDRA Yojana (PMMY)

As of 30.09.2025, all Banks and Financial Institutions have sanctioned 8,41,941 accounts amounting to Rs. 9,365.78 crore and disbursed Rs. 9,173.37 crore during FY 2025-26, achieving 37.17% of the annual target of Rs. 25,200 crore. Category-wise performance shows that under the Shishu segment, 3,79,709 accounts were sanctioned with Rs. 1,458.59 crore; under Kishore, 4,28,557 accounts with Rs. 4,584.41 crore; under Tarun, 33,108 accounts with Rs. 3,243.85 crore; and under Tarun Plus, 567 accounts with Rs. 78.93 crore.

Stand Up India Scheme

As per Stand-Up India guidelines, every scheduled bank branch is mandated to extend loans to at least one SC/ST and one woman entrepreneur. As of 30.09.2025, a total of 8,385 loan applications have been sanctioned with disbursements amounting to Rs. 1,531.00 crore. While the target under the Women sector has been surpassed, the performance in the SC/ST sector remains meagre (34.53%).

Finance to Start Ups

During FY 2025-26 up to 30.09.2025, only State Bank of India, IDBI Bank, Union Bank of India, and Bank of India have financed start-ups, while other banks are yet to extend credit support.

PM Vishwakarma Yojana

As on 30.09.2025 under PM VISWAKARMA yojna 54,503 loan applications sent to various banks after completion of training. Banks have sanctioned 15,544 applications rejected 36,951 applications and 2,007 applications are pending at banks. Out of total sanctions, banks have disbursed in 13,901 cases.

The analysis of PM Vishwakarma loan application rejections reveals that as of 01.11.2025, a total of 36,890 PM Vishwakarma applications have been rejected by banks due to various reasons.

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

As of 30.09.2025, a total interest subsidy amounting to ₹3,518.01 lakhs has been disbursed against 3,444 applications, providing crucial financial relief and enabling smoother operations for these enterprises.

PMSVANidhi (Street Vendors)

As of 30.09.2025, 1,35,718 no. of applications sponsored out of which 1,03,058 applications are sanctioned & disbursement made in 99,847 number of accounts. 20,071 applications are pending in different bank branches.

Export Credit

During FY 2025-26, banks have disbursed Rs. 1,931.82 crore against the annual target of Rs. 8,376.94 crore, achieving 23.06% of the target. Only 8 banks have extended credit facilities under Export Credit Sector. and requested other banks to explore the possibility of financing under Export Credit.

The following decisions were taken in the meeting:

- (i) All banks to achieve the annual targets under MSME sectors
- (ii) All banks to cooperate with DOP enumerators to complete physical verification of PMEGP units
- (iii) Several applications appear to have been rejected without proper justification. So, all concerned were advised to re-examine the previously rejected applications under PMFME.
- (iv) All banks are advised to improve the ticket size of Kishore category and take necessary steps to achieve the annual target under PMMY.
- (v) Banks to focus on improving financing to the SC/ST category under the Stand-Up India Scheme.
- (vi) All banks to review the reasons for rejection, sanction all eligible applications, and exercise due diligence before rejecting any case under the PM Vishwakarma Scheme
- (vii) Banks to sensitize their branches to log into the CM-SRIM portal and verify applications, as the portal is expected to go live in the first week of December 2025.
- (viii) LDMs to review the progress of Government-sponsored schemes at the Block level and resolve issues at that level for improved implementation.
- (ix) Export Credit is a priority area and all banks to accord due importance and demonstrate greater proactiveness in supporting export-oriented units.
- (x) Banks to clear pending applications under the above schemes on priority basis.

AGENDA NO.6 : Financing to WSHG in Odisha

As of 30th September 2025, a total of 69,902 SHGs have been credit linked during FY 2025-26 with an amount of ₹4,232.63 crore, reflecting an average loan size of ₹6.06 lakh. The physical linkage achievement stands at 17.48%, while the financial linkage achievement is 21.16% which further improved to 28% and 34% respectively as of 31st October 2025.

Cash handling Charges

A total of 6,794 Gram Panchayat Level, 338 Block Level and 30 District Level Federations are operational under the Department of Mission Shakti, with substantial funds provided under Revolving Fund, CISF and VRF for on-lending to SHGs. Savings bank accounts have been opened for these federations in nearby bank branches to facilitate transactions; however, banks are levying significant cash handling charges on SHG repayments, causing financial losses due to frequent deposits.

The following decisions were taken in the meeting:

- (i) Banks were advised to organize Branch level - Special Drive for Bank Linkage and scout proposals from the eligible WSHGs.
- (ii) Banks were requested to examine and resolve this issue.

Other Agenda:

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 58 have been sponsored and 50 disbursed as of 30.09.2025. Subsidy amounting to ₹206.25 lakhs has been released for the disbursed applications.

PM Surya Ghar: Muft Bijli Yojana (PMSGMBY):

As of 20.11.2025, out of 46,817 sponsored applications, banks have sanctioned 16,113 cases, rejected 21,565 and 9,085 cases are under progress.

SUBHADRA scheme

Due to technical issues, benefits under SUBHADRA scheme could not be credited to some of beneficiary accounts could not be credited. Some of the banks have not yet submitted the required data, as discussed in the meeting held on 9th September 2025.

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 8,61,195 CKYC generations, 16,47,467downloads and 7,72,588 updates with 58% inter-usability during 01.07.2025 to 30.09.2025.

Timely submission of data by banks

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.

Conduct of Town Hall Meetings at District Level.

During the September 2025 quarter, all the 30 LDMs have 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 resolved.

The following decisions were taken in the meeting:

- i. Banks are advised to expedite the sanction and disbursement of the remaining pending applications under IGS, PMSGMBY etc. at the earliest.
- ii. Banks to take help of Govt. departments for effective recovery of loan.
- iii. State Govt. is requested to carry out required legislative/ administrative changes in the State laws for acceptance of the SVAMITVA property cards for bank loans and to provide the information on weekly basis as the same is required by DFS.
- iv. 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.
- v. Banks were requested to resolve the issues of some of the beneficiaries account under SUBHADRA scheme for timely credit to benefits and to submit information as required by WCD Department.
- vi. Banks to make CKYC mandatory to promote better and more ethical business practices and betterment of economy. A small committee to be formed by SLBC to discuss the deadline for sharing the information on the linked accounts submitted for C-KYC with the State Tax Authorities as per Section 158 of OGST/CGST Act.
- vii. DCC/DLRC/BLBC meetings to be conducted in every district at quarterly intervals within stipulated time without being rescheduled number of times.
- viii. All banks were advised to issue suitable instructions to the district coordinators for attending the DCC/DLRC meetings regularly with full preparation.
- ix. All banks are requested to adhere to the timeline for submission of information for SLBC meetings.
- x. All lead banks to ensure their LDMs conduct quarterly town hall meetings without fail.

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