



Proceedings of the 182nd SLBC meeting of Odisha for the quarter ended December 2025 held on 10.03.2026.

The 182nd SLBC meeting of Odisha for the quarter ended December 2025 was held on 10.03.2026 under the Co-Chairmanship of Shri Ashwani Kumar, MD & CEO, UCO Bank cum Chairman, SLBC and Shri Deoranjana Kumar Singh, Development Commissioner cum Additional Chief Secretary, Govt. of Odisha at Hotel Mayfair Convention, Jayadev Vihar, Bhubaneswar in presence of:

Principal Secretary, Finance Department, Govt. of Odisha, Shri Sanjeeb Kumar Mishra, Regional Director, RBI, Bhubaneswar, Dr. Sarada Prasan Mohanty, Commissioner cum Secretary, MSME Department, Ms. Rashmita Panda, Commissioner cum Secretary, F & ARD Deptt, Shri Prem Chandra Chaudhary, Chief General Manager-NABARD, Shri Vinod Kumar Arya, Directors of different Departments of Government of Odisha, General Manager of RBI, General Manager of NABARD, Convenor-SLIC, General Manager- BSNL, Senior Officials of State Government, CGM UCO Bank & Convenor, SLBC, Controlling Heads of different Banks, LDMs of Bargarh, Koraput & Deogarh representatives from, Dept. of Post, NHB, NSFDC, NCST and OSFDC. The list of participants is annexed.

The CGM UCO Bank & Convenor SLBC welcomed all the participants and started agenda-wise discussion through a power point presentation.

AGENDA NO.1

Confirmation of Proceedings of 181st SLBC Meeting held on 24.11.2025 at Bhubaneswar.

The proceedings of the 181st SLBC meeting for the quarter ended September 2025 held on 24.11.2025 was confirmed.

AGENDA NO.2

Annual Credit Plan (ACP) and CD Ratio

As of December 31, 2025, in the financial year 2025-26, the total Priority Sector loan disbursement stands at Rs. 1,73,662.58 Crore, achieving 68.89% of the annual target of Rs. 2,52,095.66 crore under the Annual Credit Plan (ACP). Only, 11 banks have achieved 75% or more of their ACP targets as of 31st December 2025.

Total achievement under the Non-Priority Sector stood at ₹2,16,357.18 crore against an annual target of ₹1,47,899.69 crore, registering 146.29% achievement. Overall, under the Annual Credit Plan, total disbursement as of 31.12.2025 stands at ₹3,90,019.76 crore against the total annual target of ₹3,99,995.35 crore, reflecting an achievement of 97.51%.

Out of the 30 districts in Odisha, only 6 districts have achieved 75% or more of the ACP target as of 31st December 2025. The Lead District Managers of Bargarh, Koraput and Deogarh were advised to improve their performance and to achieve the assigned target for the districts.

As per the PLP projections received from NABARD, the overall ACP target for the FY 2026-27 has been fixed for Rs. 6,00,004.48 Crore with Priority Sector target of Rs. 3,15,004.48



Cre and Non Priority Sector Target of Rs. 2,85,000.00 Crore. All the Districts were advised to allocate the Block-wise & Bank-wise target and approve the same in their respective DCC meetings.

Education Loan

During the FY 2025-26, as of 31st December 2025, the total education loan disbursement was ₹822.80 Crores in 20,406 accounts and the cumulative balance outstanding as on 31.12.2025 was ₹2,731.77 Crores in 48,383 accounts. Against a target of ₹1,355.32 Crore under Priority Sector Education Loan, the achievement as of 31.12.2025 was ₹614.25 Crore which is 45.32% of the target.

Housing Loan

During the Financial Year 2025-26, as of 31.12.2025, banks have disbursed a total of ₹7,702.44 crore (covering both priority and non-priority sectors). The cumulative total outstanding balance as on 31.12.2025 stands at Rs.36,646.59 Crore in 2,88,180 accounts. Under the Priority Sector Housing Loan segment, against an annual target of ₹8,524.03 crore, banks have achieved a disbursement of ₹2,707.93 Crore, which accounts for 31.77% of the target.

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

As per data provided by the National Housing Bank (NHB), the CLSS implementation in Odisha as of 31.12.2025 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.

PMAY-U 2.0

Under the Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0), announced in the Union Budget 2024, the Government aims to support housing for 1 crore urban poor and middle-class families over the next 5 years through four verticals—BLC, AHP, ARH, and ISS.

Under the Interest Subsidy Scheme (ISS) vertical, 26 applications amounting to ₹9,84,153 are sanctioned for Odisha (up to 31.12.2025) through various Primary Lending Institutions.

Advance to Weaker Section

As of 31st December 2025, the achievement stands at ₹1,59,724.79 crore, which is 45.53% of ANBC as of 31.03.2025 against benchmark of 12%

CD Ratio

The CD ratio as of December'2025 is 73.55%. The CD ratio of all public sector banks, 16 private sector banks, OSCB, OGB & all SFB are is above 60%.



As of December 31, 2025, 22 districts are having CD ratio above 60% and 8 districts are having CD ratio above 50% but below 60%. No district is having CD ratio below 50%.

It was decided in the meeting that:

(i) All banks to increase their efforts to achieve the target under Housing and Education sectors

(ii) All Banks to achieve 100% of the target under ACP by 31.03.2026.

AGENDA NO. 3

Financial Inclusion/ Financial Literacy/ Banking Infrastructure

Banking Network in Odisha

As of 31st December 2025, Odisha's total banking network stood at 54,796 (6,266 branches, 41,398 BCs, and 7,132 ATMs).

Pradhan Mantri Jan DhanYojana (PMJDY)

As on 31.12.2025, cumulative number of accounts opened under PMJDY is 2,36,53,470 and total deposit in these accounts is Rs. 12,228.64 Crore. Out of total PMJDY accounts Rupay Card issued in 1,70,77,981 accounts and 2,02,49,329 accounts are Aadhaar seeded. For FY 2025-26, against the annual target of 16,00,000, banks have opened 7,68,656 PMJDY accounts till 31.12.2025 which is 48.04% of the target.

Social Security Schemes

Banks have enrolled 25,18,351 beneficiaries under PMSBY against a target of 38,00,000, achieving 66.27% of the target. Under PMJJBY, 14,91,573 beneficiaries have been enrolled against a target of 20,25,000, achieving 73.66% of the target. Under APY, 4,85,471 enrollments have been achieved against a target of 4,76,170 as of 31.12.2025, surpassing the target with 101.90% achievement. Cumulative enrollments as on 31.12.2025 are 2,40,28,375; 1,04,99,701 & 32,96,711 under PMSBY, PMJJBY & APY respectively.

As of 31.12.2025, a total of 27,939 PMJJBY claims amounting to Rs. 558.78 crore and 5,729 PMSBY claims totaling Rs. 114.08 crore have been settled cumulatively. Further 578 claims are pending under PMJJBY and 423 claims are pending under PMSBY as of 31.12.2025.

Monitoring of Re-KYC

As on 31.12.2025, banks (including rural cooperatives) have completed 43,27,487 re-KYC cases against a target of 67,88,242, achieving 63.72%.

Efficient and Faster Settlement of Unclaimed Funds

Finance Department, Govt. of Odisha vide letter no.FIN-PUIF-MISC-0022-2025/35758 dated 29.12.2025 directed all banks to identify inoperative Government accounts of all DDOs and implementing agencies including deposits lying in DEAF accounts and transfer the balance to the Current Account of the DDO-cum-Deputy Secretary to Government, Finance Department.



Aspirational Block Program (ABP)

To uplift the quality of life and improve public service delivery in India's most remote and underdeveloped regions, the Government of India has launched the Aspirational Blocks Programme (ABP). MicroSave Consulting (MSC), Development Partner to NITI Aayog informed that Odisha has 40 Aspirational Blocks spread across 16 districts under Aspirational Block Programme.

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

The coverage of savings and current accounts opened between **01.04.2023** and **31.12.2025** with at least one digital payment mode (Debit/RuPay cards, Internet banking, Mobile banking, UPI, USSD, or AEPS) stands at **98.37%** and **89.13%**, respectively.

The following decisions were taken in the meeting:

- (i) **The branch network to be expanded in alignment with the growth potential of the location.**
- (ii) **Allottee banks to expedite the process of providing BC points at 3 villages (Kaing allotted to OGB, Balarama allotted to SBI and Talbandh allotted to PNB).**
- (iii) **As envisaged in NSFI 2025-30, all banks are advised to achieve the target of 30% women BCs in the following calibrated manner:**
 - a) **All new onboarding of BCs should ensure that share of women BCs as a proportion of total is minimum of 30% henceforth.**
 - b) **Banks should endeavor to increase their women BC share to 20% by December 2026, 25% by December 2027 and 30% by December 2028.**
- (iv) **As envisaged in NSFI 2025-30, SLBC to draw up timebound plan, bank-wise allocations, and monitoring mechanism by March 2026 to cover all unbanked revenue centres in a calibrated manner by establishing banking outlets - branch / Digital Banking Unit / Fixed Point Business Correspondents (FBCs).**
- (v) **SBI and AXIS Bank to increase their ATM network.**
- (vi) **6 partner banks to open CSP Plus outlets in remaining GPs on priority basis.**
- (vii) **Banks to prioritize pending re-KYC for active accounts and inoperative accounts (up to one year).**
- (viii) **Targets under PMSBY and PMJJBY are to be achieved.**
- (ix) **All banks to increase the status of issuance of Rupay card and Aadhaar seeding in the PMJDY accounts.**
- (x) **All banks present in the 40 aspirational blocks to increase the enrolment under PMJJBY, PMSBY and APY through personalized outreach**
- (xi) **All banks to identify inoperative Government accounts and transfer the balances to the Current Account of the DDO-cum-Deputy to Government, Finance Department and submit a compliance report at the earliest.**
- (xii) **All banks to cover all of their savings and current accounts opened after 31.03.2023 with at least one of the digital modes of payment.**



AGENDA NO. 4

Financing to Agriculture Sector

SAFAL (Simplified Application for Agricultural Loans) Portal.

As of 31.12.2025, out of 1,19,656 applications received, 80,251 applications are sanctioned, 7,931 applications are rejected and 8,366 applications are pending. In case of Term Loan, out of 2,967 applications, total sanction is 62 whereas rejections are 1,602.

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

All the Banks have disbursed Rs. 63,783.11 Crore to Agriculture Sector under Annual Credit Plan as of 31.12.2025 for FY 2025-26 which is 67.62% of the total Annual target of Rs. 94,325.04 Crore allotted to different Banks.

All Banks have disbursed Rs. 38,196.53 Crores under Crop Loan against annual target of Rs. 57,430.22 Crores achieving 66.51 % of the annual target as of 31.12.2025.

All Banks have disbursed Rs. 25,586.58 Crores under Agriculture Term Loan against target of Rs. 36,894.81 Crores achieving 69.35 % of the target.

As per Ground level credit target received from Central office of NABARD total crop loan target is revised to Rs. 58,500.00 Crore from the ACP target of Rs.57,430.22 Crore which is based on PLP given by NABARD regional office. Similarly under Term Loan, the revised target is Rs.51,000.00 Crore against the PLP based ACP target of Rs.36,894.81 Crore For FY 2025-26. SLBC is in the process of circulating the revised bank-wise and district-wise target.

Kisan Credit Card (KCC)

Banks have disbursed **31,82,327** numbers of KCC accounts amounting to **Rs.23,641.73 Crore** from **01.04.2025** to **31.12.2025**. Total outstanding balance as on **31.12.2025** is **Rs.32,796.52** crore in **46,43,447** KCC accounts. The average loan size for the disbursements made during the quarter is **Rs. 74,290.71**

Crop Insurance: Pradhan Mantri Fasal Bima Yojana (PMFBY)

SLBC, Odisha got all India 3rd prize for implementation of PMFBY for Kharif 24 and Rabi 24-25. Odisha State Co-operative bank got all India 1st prize for implementation of PMFBY for Kharif 24 and Rabi 24-25. Under Pradhan Mantri Fasal Bima Yojana for the Rabi season 2025-26 covering the period from 01.10.2025 to 31.12.2025, a total of 1,24,245 farmers have been covered with total enrolments of 6,77,543. The total area insured under the scheme is 121.10 thousand hectares and the total sum insured amounts to ₹1,115.76 crore. The gross premium collected under the scheme stands at ₹16.30 crore.

BALARAM (Bhoomi Hina Agriculturist Loan & Resources Augmentation Model)



As of 31.12.2025, For FY 2025–26, against a target of 20,000 JLGs, 744 have been sponsored, 583 disbursed, and 162 remain pending.

Agriculture Infrastructure Fund

As of 31.12.2025 out of 6,959 applications sponsored to various banks, 5,035 cases have been sanctioned amounting to Rs. 3,394.57 Crores with Rs. 2,427.90 Crores disbursement made in 4,708 accounts. Banks have rejected 1,477 cases, and 447 cases are pending with various banks.

Financial Assistance to Cold Storages

As of 31.12.2025, out of 9 applications, 4 applications have been sanctioned with an amount of Rs.30.41 Crore.

Financing to FPOs (Farmers Producer Organization)

As of 31.12.2025, credit linkage to FPOs has shown significant progress, with Public Sector Banks financing 28 FPOs amounting to ₹422.72 lakh, Regional Rural Banks financing 11 FPOs with ₹130.00 lakh, and NABAKISAN financing 41 FPOs totaling ₹579.20 lakh.

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 and no finance made so far.

Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)

With the Budget Announcement for FY 2025–26, the Government of India has launched the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) in partnership with States, inspired by the success of the Aspirational Districts Programme, to enhance agricultural growth across 100 identified districts with low productivity, moderate crop intensity, and limited credit flow. In Odisha, the districts of Kandhamal, Malkangiri, Sundargarh, and Nuapada have been selected for implementation.

Mukhya Mantri Krushi Udyoga Yojana (MKUY)

As of 31.12.2025, under the Mukhya Mantri Krushi Udyog Yojana (MKUY) scheme, out of 10,309 applications sponsored, banks have sanctioned 5,921 cases while rejecting 2,205, with 2,183 applications pending. Out of the total sanction, 2,887 are from Agriculture, 2,542 from AH&VS, 60 from Fishery, 284 from Horticulture & 147 from intersectoral.

Agriculture Allied Sectors

Banks have disbursed **Rs. 6,949.28 Crores** against annual target of **Rs.11,676.26Crores** achieving 59.52% of the target as of 31.12.2025.

KCC Saturation Drive



As of 31.12.2025, in the Animal Husbandry sector, out of 69,313 applications accepted, 19,774 were sanctioned, 47,703 were rejected, and 1,836 are pending. Similarly, in the Fisheries sector, 11,936 applications were accepted, of which 2,584 were sanctioned, 9,067 were rejected, and 285 applications remain pending.

AHIDF(Animal Husbandry Infrastructure Development Fund):

Under the Animal Husbandry Infrastructure Development Fund (AHIDF), 163 applications amounting to ₹595.50 crore were received in Odisha as of 31.12.2025, of which 45 applications (₹474.40 crore) were found eligible, 30 applications (₹422.07 crore) were sanctioned, and 13 applications were disbursed involving ₹212.70 crore.

Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

In Odisha, 11 projects (1 private and 10 government) with a total cost of ₹144.87 crore have been undertaken, of which ₹84.18 crore is eligible for interest subvention; 7 proposals have been sanctioned by NABARD with loans amounting to ₹50.35 crore.

The following decisions were taken in the meeting:

- (i) All banks have to achieve the annual ACP target by 31.03.2026.
- (ii) OSCB and OGB to improve the average ticket size under KCC.
- (iii) Performance of MKUY to be improved by reducing the pendency level.
- (iv) Under KCC saturation the performance should be improved, Pendency to be reduced and rejection level should be genuine.
- (v) Cooperative Bank & RRB to improve the Finance under Term Loans.
- (vi) Performance under AIF & MIDH to be improved.

AGENDA NO.5

Financing to MSME Sector

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

All banks in Odisha have disbursed **Rs.93,585.78 crore** to the MSME sector as of 31.12.2025 under the Annual Credit Plan (ACP) during FY 2025-26 achieving **76.94%** of the total target of **Rs.1,21,634.99 crore**.

Pradhan Mantri Employment Generation Program (PMEGP)

As of 31.12.2025, under PMEGP, 1,961 applications have been sanctioned involving margin money of ₹7,908.12 lakh, which is 42.52% of the target of 5,000 projects with MM ₹18,600.00 lakh.

PMFME (Pradhan Mantri Formalization of Micro food processing Enterprise)

Against a target of 3,000 units, as of 31.12.2025, 3,017 applications have been sponsored to banks, of which 949 have been sanctioned. Cumulatively, banks have sanctioned 3,075 proposals, while 1,134 applications have been rejected and 1,777 remain pending.



Pradhan Mantri MUDRA Yojana (PMMY)

All Banks and Financial Institutions have sanctioned 14,53,165 accounts with an amount of Rs. 16,442.05 Crore and disbursed Rs. 16,257.97 Crores as on 31.12.2025 in the financial year 2025-26. The sanction achievement is 65.25% of the annual target of Rs 25,200 crore

Finance to Start Ups

As of December 31st, 2025, in the FY 2025-26, six banks i.e. State Bank of India, Bank of Baroda, IDBI Bank, Union bank of India, Bank of India & UCO Bank have financed start-ups in the state, with an amount of Rs 18.32 crore in 40 accounts.

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

As of 31.12.2025 in FY 2025-26 number of accounts covered under CGTMSE is 60,138 and the amount covered is Rs. 9,693.55 crore. Cumulatively 4,86,503 accounts are covered with amount covered of Rs. 40,141.28 crore. Public Sector Banks covered 44,839 accounts, while Private Sector Banks covered around 9,014 accounts.

Onboarding of MSMEs on Udyam Portal

The onboarding of MSMEs on the portal is increased. As on 31.12.2025, a total of 4,44,00,346 MSMEs are registered on the platform in whole country out of which 12,93,655 MSMEs are registered in Odisha (increased from 11,90,277 registrations as on 30.09.2025). Out of this 12,83,081 (99.18%) registrations are micro, 9,970(0.77%) are small & 604 (0.05%) are medium enterprises.

PM Vishwakarma Yojana

As on 31.12.2025, total 55,361 applications are sent to banks after completion of basic training out of which 16,914 applications are sanctioned by bank branches, 16,879 applications are disbursed, 35,877 applications rejected and 2,570 applications are pending. The in charge SLBC requested all banks to process all the pending loan proposals in a time bound manner.

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

As of 31.12.2025 total 3,492 applications sanctioned, and Rs 37.14 crore interest amount reimbursed to the beneficiaries.

Silpi Unnati Yojana (SUY) – State Government Scheme

In the financial year 2025-26 as on 31.12.2025 out of 2,701 applications sponsored, 296 number of loan applications are sanctioned, 2,192 applications are pending.

PMSVANidhi (Street Vendors)



As of 31.12.2025 a total of 1,42,343 no. of applications sponsored to banks out of which 1,13,953 applications are sanctioned & disbursement made in 1,08,752 number of accounts. 15,462 applications are pending in different bank branches. The sanction increased to 1,16,041 as on 21.01.2026.

Export Credit

During FY 2025-26, banks have disbursed Rs. 5,517.22 crore against the annual target of Rs. 8,376.94 crore, achieving 65.86% of the target. Only 8 banks have extended credit facilities under Export Credit Sector.

The following decisions were taken in the meeting:

- (i) All banks need to enhance their performance under the Annual Credit Plan (ACP) to meet the targets for the financial year 2025-26.**
- (ii) Banks have to improve sanction & disbursement under PMEGP.**
- (iii) Banks have to improve the performance under PMFME.**
- (iv) Banks have to dispose pending applications under PM Vishwakarma Yojna in order to reduce the pendency.**
- (v) Banks to increase financing under PMMY to achieve the annual target with focus on increasing average ticket size of Kishore category.**

AGENDA NO.6

Financing to WSHG in Odisha

As of 31st December 2025, during the FY 2025-26, 2,46,945 SHGs have been credit linked with an amount of Rs.14,979.10 crores, with an average loan size of Rs. 6.07 lakh. The physical linkage achievement is 61.74% with the financial linkage achievement of 74.90% against the physical target of 4,00,000 & financial target of 20,000 Crore.

Enterprise Financing for WSHG Members

As of 31.01.2026, under the Enterprise Financing under Lakhpati Didi scheme, 32,318 beneficiaries have been supported with ₹2,998 crore against a target of 1,00,000 accounts with an amount of ₹1,000 crore. Banks are advised to proactively extend tailored support to women-led enterprises.

SHG members as Business Correspondent Agents

A total of 4,144 WSHG members have been selected as BCAs, of which 2,318 are currently engaged across six banks (UCO-115, SBI-299, OGB-138, YES Bank-871, and ICICI-662). 1,073 IIBF-certified members are yet to be engaged and Partnering banks are advised to share the list of unbanked GPs for positioning of WSHG members as BCAs.

RSETI

During the current FY 2025-26, from 01.04.2025 to 31.12.2025, total number of candidates trained is 19,232 against the annual target of 34,570 achieving 56% of the target. Further, 15,785 **(82%)** number of trained candidates are settled and 10,369 **(66%)** trained candidates have been credit linked.



Infrastructure related status in RSETIs

Infrastructure related issues of 7 RSETIs viz. Angul, Cuttack, Puri, Ganjam, Gajapati, Rayagada and Kalahandi are pending with Revenue & Disaster Management Department which is to be resolved at the earliest.

Bankable Income Generating Scheme (IGS)

Against the target of 78 applications, 11 applications have been sponsored to banks and 1 application have been disbursed as on 31.12.2025.

The following decisions were taken in the meeting:

- (i) Concerned banks to upload the WSHG data in BLIS portal by 7th of every month for calculation and settlement of interest subvention.**
- (ii) Banks to facilitate individual enterprise finance to WSHG members**
- (iii) Sponsoring banks of RSETIs to review the progress of RSETIs on monthly basis.**

AGENDA NO.7

NPA position

As of 31.12.2025, total NPAs stood at ₹14,106.74 crore, constituting 3.87% of total advances, with 4.39% in the Priority Sector and 3.02% in the Non-Priority Sector.

Banks require support from District Magistrates under Section 14 of the SARFAESI Act for property attachment and enforcement, as 823 applications involving ₹329.90 crore were pending, including 697 applications worth ₹250.75 crore pending for over 60 days as of 31.12.2025.

As of 31.12.2025, 2,242 OPDR cases amounting to Rs.137.89 Crore are pending.

PM Surya Ghar: Mun Bijli Yojana (PMSGMBY)

As of 07.03.2026, out of 95,806 sponsored applications, banks have sanctioned 36,887 cases, rejected 46,572 and 12,266 cases are under progress.

Property Cards Under SVAMITVA scheme

Total 271 nos. of Gram Panchayats pertaining to 5 districts (Rayagada-140, Dhenkanal-11, Nabarangpur-34, Gajapati-8, Jharsuguda-78) in the state of Odisha have been covered under the Scheme "SVAMITVA. State Govt. is requested to carry out the required legislative/ administrative changes in the state laws for acceptance of the SVAMITVA property cards for bank loans.

Digitization of land records

Revenue Department, Govt. of Odisha is requested to give access of the digital land records data base to the banks enabling them to create online charge on land for sanction of loans.

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

As per CERSAI data, Odisha recorded 5,55,830 CKYC generations, 21,11,485 downloads and 7,63,352 updates with 73% inter-usability during 01.10.2025 to 31.12.2025.



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 15.04.2026 for March'26, 15.07.2026 for June'26, 15.10.2026 for September'26 & 15.01.2027 for December'26 quarter.

Apart from this, SLBC also seeks information on various items as & when required giving a timeline to submit. Banks to strictly adhere to the same in order to enable SLBC to compile the same and submit to appropriate authority within the timeline.

Conduct of Town Hall Meetings at District Level.

During the December 2025 quarter, all 30 LDMs in the State conducted town hall meetings across their respective districts, engaging MSME entrepreneurs, bankers, and other key stakeholders. These forums facilitated meaningful discussions on bank linkage and operational challenges, providing a platform to address issues and resolve queries faced by MSME entrepreneurs.

Issues faced by transgender persons in availing loans for self-employment and measures for their effective financial inclusion

As per RBI's Priority Sector Lending directions, transgender persons are included under the "Weaker Sections"; however, the Department of Social Justice and Empowerment has highlighted persistent challenges in accessing bank credit, particularly due to lack of fixed address and income proof, and has recommended focused discussions in SLBC meetings along with targeted financial literacy initiatives. Banks to conduct dedicated financial literacy camps and ensure timely provision of credit to eligible beneficiaries.

Grameen Credit Score (GCS)

The Union Budget 2025–26 announced the development of a Grameen Credit Score (GCS) to improve credit assessment of rural borrowers, with Phase I launched on October 1, 2025 by credit information companies. The GCS is now accessible to member institutions such as banks and NBFCs, and its widespread adoption is expected to strengthen credit appraisal processes and enhance the flow of formal credit in rural areas.

During the discussion the following main action points are emerged.

- 1. Banks to achieve 100% of the ACP target by 31.03.2026.**
- 2. SBI & Axis Bank to increase ATM Network.**
- 3. Targets under PMSBY & PMJJBY are to be achieved by 31.03.2026.**
- 4. While monitoring the progress of re-KYC, banks to prioritize pending re-KYC for active accounts and inoperative accounts (up to one year) where Re-KYC remains pending.**
- 5. All banks to cover all of their savings and current accounts opened after 31.03.2023 with at least one of the digital modes of payment.**



6. Cooperative Bank & RRB to improve the Finance under Agriculture Term Loans
7. Banks have to improve sanction & disbursement under PMEGP and PMFME.
8. Revenue Department is requested to resolve the land related issues of 7 RSETIs.
9. Performance under PMSVANidhi is to be improved.
10. Performance under PM Suryaghar is to be improved.