

PROCEEDING OF 125th SLBC MEETING HELD ON 15.11.2011 AT
BHUBANESWAR

The 125th SLBC Meeting of Odisha was held on 15.11.2011 at Bhubaneswar under the Chairmanship of Shri S Chandrasekharan, Executive Director, UCO Bank. Among others, it was attended by Shri P.C Ghadei, Hon'ble Finance Minister, Odisha, Shri R.N. Senapati, I.A.S., Development Commissioner and Agriculture Production Commissioner of Odisha, Shri J.K Mohapatra, I.A.S., Principal Secretary to Govt., Finance Department, Govt. of Odisha, Shri B.K Bhoi, Regional Director, RBI, Regional Office, Bhubaneswar, Shri K.K Gupta, Chief General Manager, NABARD, Shri P Gupta, Chief General Manager, State Bank of India, Local Head Office, Bhubaneswar and Shri S.K Dey Purkayastha, General Manager, UCO Bank-cum-Convenor, SLBC, Odisha. The list of participants is annexed.

Shri S.K Dey Purkayastha, General Manager, UCO Bank and Convenor, SLBC, Odisha welcomed Shri P.C Ghadei, Hon'ble Finance Minister, Odisha, other distinguished guests and participants & dignitaries from Banks, Govt. Departments/Agencies/Press/ Media, to the 125th SLBC Meeting being conducted on 15th of Novemebr 2011.

At the outset, he introduced the Executive Director of UCO Bank Shri S. Chandrasekharan to the house, as he would be Chairing the Meeting in the following words:

“Born on 23rd June, 1954, Mr. S. Chandrasekharan has a distinguished career in banking industry.

Mr. S. Chandrasekharan assumed the charge as the Executive Director of UCO Bank on 01.10.2011. Before moving to UCO Bank as Executive Director, Mr. Chandrasekharan was the General Manager of Delhi Region, the largest region of Indian Overseas Bank.

A Bachelor of Science from Kerala University, Mr. Chandrasekharan is a Certified Associate of Indian Institute of Bankers (CAIIB). Mr. Chandrasekharan's

career in Banking began when he joined Indian Overseas Bank as Probationary Officer on 11th October, 1976.

His thirty-five years of service at Indian Overseas Bank saw him rise in his career with key responsibilities held in Branches, Corporate Offices, Staff College and Overseas Branches in Hong Kong and Singapore covering a vast spectrum of banking operations. Basically an operation man, his career at Indian Overseas Bank was spent in the field, where he could gauge the market pulse and take proactive, result oriented measures to garner market share.

A man with a penchant for independent thinking, Mr. Chandrasekharan has painstakingly taken several initiatives for bank's growth through varied strategies. During his tenure in Indian Overseas Bank, he was actively involved in International Business and Foreign Trade. At the Central Office of Indian Overseas Bank, he held various positions as Head of Corporate Credit, International Banking and Human Resource Management. His hands-on and practice driven experience facilitated balanced decision making with insight into all aspects."

On behalf of SLBC, he welcomed Shri Chandrasekharan, to the land of Lord Jagannath. Then Shri Purkayastha went on to analyze the happenings in Orissa in general and Banking sector in particular, the gist of which is given in the following paragraphs.

"The quarter ending September, 2011 has been very trying for all of us. The State was ravaged by two waves of floods and the entire State administration was engaged in relief and rehabilitation works. Bankers on the other hand were dealing with a flood of another kind - the system generated NPAs. As per Government guidelines 30th September, 2011 was the deadline for all banks to get their NPAs identified through the system - which is a complete changeover from the earlier procedure of manually identifying the NPAs. Expectedly on changeover to the new system there were lot of glitches and banks were working overtime to set them right. Both State Govt. and Banks have now got the situation under control and we look to taking the State forward.

A look at the Banking Key indicators for the state would reveal some changes. The CD ratio in the State is now at a level of 70.32% up from 63.78% a year ago. The increase is on account of following the Thorat Committee recommendation of taking into account the credit utilized in the State irrespective of the place of disbursement which was deliberated upon in the last SLBC. As some of the major banks have resubmitted figures on the above basis, their CD ratio has been recalculated in consultation with RBI and submitted to the State Government. The rise in the figure of Total advances has had consequential effects on the percentages of advances given to Priority Sector and Agriculture which have also come down on account of reclassification issues. The CD ratio now being at a fairly comfortable level above the RBI stipulations, all banks have to now strive to regain the earlier percentages in respect of advances to Priority Sector and Agriculture.

The other area where he requested all his banker friends to give their preferred attention is their performance under the Annual Credit Plan. This year the performance up-to the reporting quarter is only 43% which is unusually low. The results could be attributed to some extent to: (1) the devastations caused by drought and floods in majority of districts in the State and consequential slow credit off-take (2) flow of applications under Government sponsored schemes (especially PMEGP) gathering steam only since September (3) credit absorption and utilization in non-farm sector being affected by high input costs and inflationary factors (4) preoccupation of banks in dealing with system generated NPAs etc.

Other reasons why this figure looks low is that this year, the Sept end targets are 70% of the Annual targets whereas it is normally 50% in earlier years and also increase in ACP outlay of around 50% compared to last year. Hence though there is growth, in % terms it appears less.

Whatever be the reasons, it is the responsibility of all the Banks in the State to ensure that the commitments under the ACP are met in the ensuing quarters.

The recovery performance of Banks continues to be a cause of serious concern. The overall recovery percentage as on 30/09/2011 is 55.12%. This is a drop from the recovery level of 59.24% as reported in June, 2011. He requested the

Govt. Line Departments to extend all cooperation to improve the recovery performance of banks, especially in the Government sponsored schemes where for example recovery in PMRY is only 18.68%, to foster a good repayment climate and credit culture in the State. Only if recovery is forthcoming the field level functionaries of Banks will have confidence to participate wholeheartedly in further financing of sponsored projects.

During the past couple of months SLBC has been busy in implementing the issues that had been flagged in the last SLBC by the Hon'ble Chief Minister, Hon'ble Finance Minister and Deputy Governor of RBI. While financial inclusion efforts are gaining momentum, steps have been taken to extend finance under DRI scheme to differently abled persons. Financing through Women SHGs and JLGs are progressing satisfactorily. Sub-committees have been formed at 6 DCCs to monitor and improve the CD ratio and a sub-committee of SLBC is examining how to improve the agriculture extension support services in the state. The website of SLBC is being revamped and members can access the same at www.slbcorissa.com after it is launched today evening by the Chairman of SLBC. He requested the members to bear for some more time till the full range of information is made available through the website.

The Department of Financial Services, Ministry of Finance, Government of India, is expecting the SLBC forum to play a more active role in not only taking banking services closer to the masses through implementation of Financial Inclusion in identified villages, but also making use of technology in place in the Banks, to render services like e-payments. Discussions are underway with the State Government and a roadmap shall shortly be laid out in this regard. Closer interaction with State Govt. is also envisaged in respect of industrial projects being implemented in the state where bankers have made financial commitments.

As advised by RBI, the Convener Bank is sticking strictly to the calendar of programme for holding SLBC Meetings during the year 2011-12. This has been facilitated by the cooperation extended by the members and he wished to thank them for it. However, there is scope for improvement especially from associate banks of SBI and Private Sector Banks and the LDMs. He requested all

members to submit data for next SLBC meeting by 14th Jan,2012 so that we can hold the meeting for Dec'2011 quarter on 15th February,2012 as scheduled.

All the stake holders like Banks, Government Departments and Agencies should render their services for the cause of the economic development of the State to bring joy to the people of Odisha.

Finally, he once again welcomed all to the meeting and requested Shri S. Chandrasekharan, Executive Director, UCO Bank & Chairman, SLBC, Orissa to give his keynote address.

**HIGHLIGHTS OF THE KEYNOTE ADDRESS OF SHRI S Chandrasekharan,
Executive Director, UCO Bank and Chairman, SLBC, Odisha**

Sri Chandrasekharan addressed the Honourable Finance Minister of Odisha, Shri Prafulla Chandra Ghadei, Shri R.N. Senapati, Development Commissioner & Agriculture Production Commissioner, Govt. of Odisha, Shri Jugal Kishore Mohapatra, Principal Secretary to Government, Finance Department, Govt. of Odisha Shri B.K. Bhoi, Regional Director, Reserve Bank of India, Regional Office, Bhubaneswar Shri K. K. Gupta, Chief General Manager, NABARD, Regional Office, Bhubaneswar Shri Praveen Gupta, Chief General Manager, State Bank of India, LHO, Bhubaneswar Shri S.K. Dey Purkayastha, General Manager, UCO Bank cum Convenor, SLBC, Odisha and Participants from Government line Department, Agencies & Banks, and expressed his great pleasure to welcome them all to this 125th SLBC meeting of the State of Odisha.

At the outset, he conveyed his extreme delight to be present in the land of Lord Jagannath and stated that it is indeed a privilege to address this august gathering.

In the year 2008, there was a global economic turmoil and most of the parts in US as well as Europe started tightening their economy. It was thought that world economy will come out of the crisis. But it has not come out rather a new crisis has started in the European Countries.

On the Global economic front, the economic slowdown has resulted in near collapse of some of the European economics led by Greece and other European countries. For the first time in world history, the rating of USA has been downgraded by rating agency Moodys. If we compare this with India it has not affected our country as it has affected the world economy. One of the reason for that as all of us know that in some of the European countries the debt of the Govt. was more than their GDP where as in our country it was only 67% of our GDP.

Coming to national level, he mentioned that India has till now managed very much to avoid being affected by Global recession. This can be attributed to the stringent measures and control imposed by Finance Ministry, RBI, and other statutory authorities over the Indian Financial Institutions. The economy is robust though inflation is high which is expected to moderate atleast in a manageable range by the end of this financial year.

Coming to the State scenario, he observed a lot of happenings - the foremost being the state finally being renamed as Odisha from Orissa. This was a long cherished dream of people of the State and he congratulated the people of Odisha and shared their joy for this recognition. .

As SLBC Chairman, he shared the grief and agony of a state reeling under two consecutive devastations by flood in the month of September 2011. He said that we cannot compensate the loss of life and property caused by nature's fury but we can be an active partner in rehabilitation of the unfortunate victims. We are aware of the legendary powers of resilience, grit and determination of the people of Odisha in overcoming any adverse situation be it super cyclone, flood or drought.

This time the floods have taken severe toll. Being aware of the enormity of the situation SLBC has come forward with a revised credit plan for the Rabi season

to compensate for the crop loss. He urged the Govt. agencies, Bankers and NGOs to come forward and extend their might to assuage the suffering of the affected people. It is indeed heartening to learn that Govt. agencies, Universities and Bankers are filling in the gap in extension work, which was mooted by none other than Shri H.R Khan, Deputy Governor of RBI, in his key note address in the last SLBC.

One of the reasons for the slow rate of increase in food production is the shrinking of cultivable lands. He stressed that we should endeavour to increase the per hectare food production. A second green revolution is to be brought about to meet the rising food demand of the growing population. The Agricultural Marketing, Storage facilities and establishment of cold chains for perishable food products has to be streamlined and put into place, which ask for investment in infrastructure. The bankers may find it worthwhile to finance such ventures. In short there is enormous scope for increasing the credit portfolio in the agri-sector.

Odisha is a land of plenty but submerged in avoidable poverty. It has got vast deposits of mineral resources not yet fully tapped, diverse forest wealth, and plenty of ground water. It has plentiful water bodies and 480 kms of coastline. There is thus, ample scope for industrial growth, Pisciculture and increasing irrigation to facilitate agriculture.

It is matter of great satisfaction that many industrial houses are planning setting up of industries in this state. Big names like Posco, Vedanta, Mittals, Jindals and other frontline Indian Industrial Houses have entered into MOUs with Govt. of Odisha to set up industries here. He requested the State Govt. to expedite sundry clearances for many of these projects where Banks have already committed long financing lines so that they can start production at the earliest. All these ventures when materialized will open up doors for ancillary industries with resultant employment potential.

For the existing industries which are facing crunch of supply of raw materials mainly iron ore and coal, he again requested the State Government to ensure that these are made available at competitive prices so that the industries can run viably and the Bank's funds do not get locked up in non performing assets.

Coming to the micro level, he observed that Odisha is in the forefront of women empowerment. The dynamic Honorable Chief Minister of Odisha, inherited the inspired vision from his great father the illustrious shri Biju Patnaikji and has implemented many programmes like Mission Shakti and Samyarthya Sibira etc. As desired in the last SLBC, by the Honourable Chief Minister, Banks are in the process of collecting applications from the eligible candidates for finance under DRI in the Samyarthya Sibira's and the process will be completed soon.

Coming to the performance of the Banks during the half year ended September 2011, he admitted that the performance under ACP is dismal as only 43% of the plan target has been met. Not only is the performance under Agriculture Term loans and Allied sectors very poor but performance under Non Farm sector and Other Priority Sectors which are otherwise normally good are also very poor. As far as the performance of the districts are concerned, he observed that, only 5 districts have been able to achieve 50% or more of their ACP targets. It is the responsibility of all banks in the State to achieve 100% credit deployment. He exhorted the controllers of all the banks participating in the ACP to monitor the performance of their branches on a regular basis and take whatever steps are necessary to ensure that all targets under the ACP are met.

Credit deposit ratio is another field where some of the Banks are lagging behind. He shared with the State Govt. their concern regarding low CD ratio in some of the leading Banks and would like to advise them to deploy more funds in the state.

On the SME front much is needed to be done, because it has got the potentiality of providing large-scale employment to the youth of the state. He expressed his happiness at proposed formation of a separate ministry of MSME which will expedite the growth of SME in Odisha.

No meet of bankers can be complete without a reference to or discussion on Financial Inclusion. In our state we have identified 1877 habitations with

population of over 2000 where Banks have to extend services through either the ICT based BC model branch or through the traditional brick and mortar structures which are found successful in other States or innovative methods like mobile vans, kiosks etc. can also be deployed. The deadline for accomplishing this task is 31st March, 2012. As of September, 2011 banks have been able to extend banking services to 1160 habitations i.e. an achievement of 61.80%. The RBI and the Govt. of India are keeping a close watch on the situation and banks are geared up to achieve the task well in time. However, our task will not end there. We will have to plan for extending banking services to habitations with population between 1000 and 2000 in the next year and then cover the remaining habitations. In this regard he said that merely extending banking by opening a Brick and Mortar branch or appointing a BC is not enough. Banks have to open accounts of all households in the villages to garner the savings of the villagers and at the same time, they can extend credit to the villagers through financial inclusion model, then only the real financial inclusion will take place.

Along with Financial Inclusion, banks will be embarking on making e-payments on a massive scale. This will facilitate the State and Central Government subsidies reaching the ultimate beneficiaries' accounts directly bringing in much required transparency. This will reduce paper transactions and help the beneficiaries.

Finally, he looked forward to a concerted and joint effort by all the arms of the development mechanism be it Bankers, be it State Govt. agencies, the NGOs and last but not the least the populace of Odisha, for a better, brighter and vibrant Odisha.

HIGHLIGHT OF THE SPEECH OF SHRI R.N SENAPATI, IAS, DEVELOPMENT COMMISSIONER & AGRICULTURE PRODUCTION COMMISSIONER, ODISHA

The Development Commissioner & Agriculture Production Commissioner, Sri R.N.Senapati in his address welcomed the Hon'ble Finance Minister, Odisha Sri Prafulla Chandra Ghadei ,other dignitaries in the dias , participating Govt agencies and representatives of the Banks and Financial Institutions .

On behalf of Govt. of Odisha, he extended hearty welcome to Sri S.Chandrasekharan, Executive Director, UCO bank & also the Chairman of SLBC, who has newly joined the Bank. He expressed his expectation of excellent co-operation from different Banks for achieving targets fixed under Annual Credit Plan.

On the achievement under ACP, which is 43%, he observed the need for improvement. He pointed out that though the overall achievement under Crop loan is 59%, Agricultural term loan is 24% & Allied sector is 13% and is not good, the position in the case of some Banks are still miserable. He sought preferred attention of all Bankers to improve performance under these important sectors.

While observing the performance under Financial Inclusion Plan, he suggested for increasing the pace of growth in order to cover the entire target of 1877 villages with 2000 plus population well within the time schedule prescribed by RBI.

He informed the house that there are many Govt. schemes like NREGS/MNREGS/Various Pension & welfare Schemes where the Govt. needs the Banking services with close involvement as the objective is to ensure direct credit to the accounts of the beneficiaries. He expressed his hope that with co-operation & involvement of all Banks it will be possible for effecting direct credit of funds in the accounts of the beneficiaries under various welfare schemes of the govt. at the beginning of the ensuing New Year. He appealed to all Banks to work together so that we can achieve 100% financial inclusion not only in this 1877 villages but every village should be provided with banking services and that would certainly help the state to come out of poverty. He expected a good deal of development in the state, through the financial institutions and the banking facilities. He thanked SLBC & appreciated the holding of the SLBC meeting at the right time. He expressed his confidence on the Bankers in achieving the ACP targets.

HIGHLIGHTS OF THE SPEECH OF SHRI B.K BHOI, REGIONAL DIRECTOR, RBI., BHUBANESWAR

At the outset he congratulated the convener Bank for convening the meeting as per the calendar this time & expressed his hope that the future meetings will also be convened as per the calendar drawn for the purpose.

He expressed that the DCC meetings for several districts of the state had been held after considerable delay. He highlighted the importance of holding the subject meetings timely & preferred to have the DCC meetings well ahead of SLBC meeting for the respective quarter. For the purpose he suggested to draw a calendar for holding DCC meetings synchronizing that with the calendar set for holding SLBC & urged the State government to issue necessary instruction to all District Collectors.

On the issue of Financial Inclusion, he observed that only 62% has been achieved. He expressed his serious concern on the poor performance of RRBS as only 23% of their allocated villages have been covered. As the full implementation of FIP in Odisha within the prescribed time would largely depend on the performance of the RRBs, he suggested the sponsor Banks to expedite the process and pursue the matter in a mission mode. He felt that the performance of RRBs would not have been so tardy had the sponsor Banks involved themselves in right earnest in the past. He informed the house that the field visits, interaction with the Banks & their BCs reveal that the banking facility in true sense has not reached to most of the villages wherein FIP have been reported as implemented. Mere identification of the Business Correspondents does not mean that banking facility has been provided. Availability of banking facility at door step means the villagers should be able to transact the banking business like open accounts, deposit & withdraw money from account, have a credit and fund transfer facilities in their village itself. He informed that constant watch on the development of the issue is being done and periodic interaction with the controlling heads of Banks, their BCs & CSPs are also being done. He advised the controlling heads to seriously drive this project to ensure that banking facilities, in true sense, are available at village level within the stipulated time. He reminded the discussion made during the last SLBC meeting on opening of brick and mortar branches wherein it was decided to open branches in at least 10% of the villages allocated. As only 38 Branches have been opened accounting for only 2% of the villages allocated, he advised the Banks to expedite on the matter.

Regarding performance under ACP, he remarked that performance under Agriculture and Allied sector is far from satisfactory. He informed the house that in pursuance to the direction of the Dy. Governor, RBI a sub- committee has been formed by SLBC to study the gap in agriculture extension support system & hoped that the exercise will be over by end of Dec, 2011.

He informed the house that a recent study conducted by RBI on the return pattern of MSME proposals reveal that Banks are not maintaining loan application register. The entrepreneurs were found unaware of the existence of customer service committee at branch level. In this backdrop he advised the banks to introduce a system of online application and a tracking system as recommended by a working group on rehabilitation of sick MSME units. He advised the controlling heads to bestow their personal attention to the matter & ensure holding periodic customer service meetings. The number of sick units reported by banks has been on the lower side not commensurate with incidence of actual sickness in the MSME sector in the state. A large proportion of identified sick units are classified as non viable. The banks should put the entire process in a more realistic, caring & nurturing frame work. Banks should ensure that rehabilitation package is implemented without fail within six months from the date the unit is declared as potentially sick. Banks, the industry association, DIC & more importantly the entrepreneurs at the grass root level need to be sensitized.

He observed that recovery climate is a matter of serious concern for the banks with an overall recovery percentage of less than 50%. In the case of Govt. sponsored schemes it is still worse. It is the collective responsibility of all of us to correctly guide the mass and improve the recovery atmosphere at the ground level and to avoid the vicious cycle of NPA. He advised the state Govt. to review the effectiveness of OPDR Act in the light of deliberations in the last SLBC meeting.

As the dead line is fast approaching, he advised the lead Banks to ensure the setting up of all RSETIs & FLCCs within the time limit of 31st Dec, 2011 in their respective districts.

He informed the house that like last year this year also RBI is going to organize three outreach programmes. The first programme is scheduled to be held at Chandipur of Balasore district on 5th Dec, 2011 and is going to be graced by Sri. Subir Gokarn, Dy. Governor, RBI. These programmes are being organized at length & breadth of the entire country in order to promote Financial Inclusion & Financial Literacy. RBI expects participation of Banks and State govt. at the highest level in these events.

HIGHLIGHTS OF THE SPEECH OF SHRI PRAFULLA CHANDRA GHADAI, HON'BLE FINANCE MINISTER, ODISHA

At the outset he welcomed Sri Chandrasekharan who is visiting Odisha & chairing SLBC for the first time after assuming office & expressed his hope that he will guide the SLBC in the right direction. He thanked the convener SLBC for the timing of the meeting which is most appropriate, as a large number of districts of the state are

affected by the flood ravages in one side and large areas are victims of drought on the other. He observed that the economy of the state has been stabilized to a great extent and is a performing state in the whole country. But due to the frequent visit of natural calamities the economy of the state is shattered. The most important job of the Govt. at present is to rehabilitate the vast majority of people affected by recent floods by helping them to be engaged in various income generating activities with liberal doses of institutional credit & thereby restore the economy of the state. Massive Rabi cultivation programme has to be undertaken to compensate the lost crop of Kharif season. This necessitates huge relief & rehabilitation operations of government which is to be supplemented by liberal extension of production and investment credit by the Banks. Reschedulement, Rephasement and extension of moratorium period in agricultural and other credits of people affected by floods can also be considered.

He informed the house that the govt. has decided to disburse relief amounts to the flood victims by means of account payee cheques & this decision of the Govt. casts heavy responsibility on the Banks to cover more & more households under Financial Inclusion. He requested the Bankers to complete the process of financial inclusion at the earliest.

He observed that the CD ratio has improved but it is still below the national average. He expressed his confidence that under the guidance of the new chairman the things will improve.

He expressed his concern over the matter of non existence of any commercial bank, either in public sector or in private sector with core banking facility in seven blocks of Nawrangpur & Malkangiri districts. He suggested that SBI, being the largest beneficiaries of the Govt. patronage and has lead bank responsibility of those two districts must come forward to open branches in the subject blocks before the end of current financial year. He requested RBI to look into the matter & facilitate issue of authorization for opening of branches in those blocks. Because of nonexistence of branches MFIs are taking advantage & there is hue & cry everywhere that the activities of MFIs should be curbed. unless we open branches, activities of MFIs can not be curbed.

He urged on all the bankers present to bestow their preferred attention to improve the flow of institutional credit to Agriculture & Allied sector. As our state is basically an agrarian state, the percentage of people below poverty line will never come down unless we give advances to people who depend on agriculture and their per capita income is increased. He observed that everybody says there is huge potential in SME sector in Odisha but the performance under this sector is only 15% and not keeping tune with the policies of the state Govt. for this sector.

Regarding FIP he observed that 1160 villages out of 1877 villages have been covered & insisted that all the villages should be covered within the time frame prescribed .He informed the house that the state Govt. has various programmes including programmes with assistance from central Govt. with a view to address the problem of regional disparity & expedite the development of interior tribal dominated districts. He sought sincere involvement of all banks for successful implementation of the programmes the Govt. has already drawn & also the programmes that are likely to be drawn in future. He drew attention of the new chairman of SLBC to the fact that Odisha is one of the best managed states and has fiscal discipline and has revenue surplus & no overdraft. He acknowledged the cooperation from Banks & sought still more cooperation & involvement particularly in the agriculture sector, which he feels is the abundant duty of everybody .By strengthening agriculture sector he is hopeful of expansion of the economy & development of the state.

AGENDA-WISE DELIBERATION

Agenda Item No.1

The proceedings of the 124th SLBC Meeting held on 18.08.2011 for the quarter ended June, 2011 at Bhubaneswar was taken as confirmed.

Agenda Item No. 2

ACTION TAKEN REPORT ON DECISIONS TAKEN IN LAST MEETING

1. **Regarding financing the differently abled persons of the State under DRI Scheme as desired by Hon'ble Chief Minister, Odisha -** SLBC convened a meeting of the Bankers and Govt. line department officials on 19.9.2011 and the meeting was chaired by the Secretary Women & CD Department. Action points were drawn up for collecting applications/sponsoring to banks from differently able persons in the Samarthya Sibir to be organized by the Govt. Department. It is reported that about 16 such Samarthya Sibirs have been organized by the Govt. The progress made on the issue will be placed in the next meeting for comment.

ACTION : SLBC/Banks/LDMs/Women & CD Department, Govt. of Odisha

2. **It is suggested by the Hon'ble Chief Minister, Odisha to cater banking facilities in all identified villages with 2000+ population by the year end.** It is observed that out of 1877 villages identified

each with 2000+ population, banking services have been provided in 1160 villages as per FIP till end of Sept. 2011. Out of 1160 villages new bank branches have been opened in 38 villages. All the banks of the State are committed to cover all the 1877 under FIP by the year end. It was reported by the FGM, UCO Bank - cum- Convenor, SLBC, Odisha that all banks are committed to achieve the target before the deadline.

ACTION : SLBC/Banks/RBI

- 3 **Hon'ble Finance minister, Odisha, sought the cooperation of banks for their active participation under Mission Shakti Scheme, the flagship programme of the Hon'ble Chief Minister, Odisha.** It was reported by the Convenor, SLBC, Odisha that Banks are actively associated with the programme and under the guidance of Women and CD Department, there has been a remarkable achievement under the scheme. During the half year end Sept. 2011 banks in the State have financed 22626 WSHGs for Rs.22764.00 Lacs. Bankers are working wholeheartedly to show outstanding performance during the year.

ACTION : SLBC/Banks/Women & CD Deptt., Govt. of Odisha

4. **Hon'ble Finance Minister, Odisha wanted Banks to finance the Oral Leasee, Tenant farmers and Share croppers through JLG in a big way.** It was stated by the Convener, SLBC, Odisha that Banks have started organizing formation of JLGs for lending to the said category of borrowers. By end of Sept., 2011 the banks have financed 32802 JLGs for Rs.142.18 Lacs. In the State JLG formation started in a big way during the current year and this is also discussed in the Sub-Committee formed for KCC distribution and banks have taken an ambitious target for the year and he was hopeful of achieving the target.

ACTION : SLBC/Banks

5. **It was advised in the 124th SLBC Meeting by Shri H.R Khan, Deputy Governor, RBI to have separate Sub-Committee for the districts where CD Ratio is below 40%.** The issue was taken up by SLBC with LDMs of 6 Districts of the State namely Sambalpur, Deogarh, Jagatsingpur, Gajapati, Malkangiri and Rayagada. It is reported by LDMs that Sub-Committee have been formed in all the 6 districts mentioned above and strategies adopted for improving the CD Ratio. The CD Ratio figure as on Sept. 2011 have shown

marginal improvement in 5 districts. The LDMs were advised to continue to take proactive steps in DCC and review the low CD Ratio in DCCs till it reaches the required stipulations.

ACTION : SLBC/LDMs/RBI

6. **To have better agricultural production and productivity in the State, Shri H.R Khan, Deputy Governor, RBI advised for formation of a Sub-Committee to revamp the Agriculture Extension System of the State.** In response to that a Sub-Committee has been constituted under the Chairmanship of Dr. S.S Nanda, Dean of Agril. Extension and Research, O.U.A.T with the members from Agril. Dept., Fisheries and ARD Dept., Water Resources Department, Co-operation Dept., Finance Dept., UCO Bank, SBI, OSCB and Neelachal Gramya Bank. The Sub-Committee has met twice during the intervening period and deliberated on the issue. It is expected that the final report will be submitted by December, 2011 as suggested by the General Manager, RBI in the meeting.

ACTION : RBI/SLBC/NABARD/Banks/Agril. Deptt, Govt. of Odisha

7. **The Chairman, SLBC had in the 124th SLBC Meeting requested the State Govt. to take suitable action for making iron ore available at cheaper process to prevent large chunk of money invested in this sector by the Banks from turning NPA.** It was reported by the Finance Secretary, Govt. of Odisha that the Govt. is aware of the situation and the issue is being taken up in the Committee headed by Finance Minister. Convenor, SLBC, Odisha requested for early settlement of the issue.

ACTION : Finance Department, Govt. of Odisha

8. **It was suggested by the Chairman, SLBC to reassess the CD Ratio of Banks in terms of Thorat Committee recommendation.** In response to this the Principal Secretary, Finance Dept. issued necessary instruction to SLBC to re-calculate the CD Ratio of Banks based on Thorat Committee recommendation

after necessary clearance from RBI. Accordingly revised CD Ratio of Banks have been recalculated as on 31.3.2011 and a copy of revised statement was enclosed in Annexure-I of

SLBC Agenda Note. It was suggested by the General Manager, RBI that while submitting the statement on CD Ratio to SLBC, the bankers should attach a separate statement showing the details of amount disbursed outside the State but utilized in Odisha and also stated that RBI will provide the required format to SLBC.

ACTION : SLBC/Banks/RBI

9. **On revamping of SLBC website**, it was reported by the Convenor, SLBC, Odisha that the website of SLBC is under reconstruction and it will be ready for browsing on the same day evening. SLBC wants to enrich the website with current/day to day information/data.

ACTION : SLBC

10. **On the issue of giving exposure to LDMs and other official stake holders to National Academy of RUDSETI, BIRD and SDME TRUST**, it was reported by the Principal Secretary, Panchayati Raj Department that 4 batches of officers have visited BIRD, Lucknow and bankers should send trainee from their list also. Convenor, SLBC, Odisha requested Panchayati Raj Department, Govt. of Odisha to inform about the schedule of training to SLBC so that it can be taken up with individual banks to depute trainees for the training programme.

ACTION : Panchayati Raj Department, Govt. of Odisha/SLBC/Banks

11. **Regarding 100% Financial Inclusion in Malkangiri District**, it was reported by the representative of SBI that they have achieved 87% by the end of October, 2011 and they are committed to achieve 100% Financial Inclusion in the district by the end of December, 2011.

ACTION : SBI

11. (a) Agenda Item -2 (05) of 124th SLBC Meeting - Referring to said agenda, GM, RBI wanted that the Planning and Coordination Department, Govt. of Odisha should inform the House about the result of sample survey in some districts with regard to reality of 100% Financial Inclusion. It was reported by APC that the modalities of Sample Survey has been finalised by the Govt. Director of Economic and Statistics has been assigned to undertake the Survey work. It was reported by the representative of Planning and Coordination Department that necessary budgetary provision to undertake the Survey has been made by the State Govt. and it is expected that the task will be completed by December, 2011.

ACTION : Planning & Co-ordination Department, Govt. of Odisha

12. **Regarding the nil performance shown by the banks under Interest Subsidy for Housing of Urban Poor (ISHUP) Scheme**, the Chairman, SLBC informed the House about NHB conducting a meeting of Chairman of all PSBs. As it is a Priority Sector, he

wanted active participation of all the banks in the Scheme. He requested all the Controlling Head of Banks to take up the matter with their Head Offices and they should go through the minutes and financing under the scheme is to be done on priority basis. As per the direction of the Hon'ble Finance Minister, Odisha and APC in the meeting it was decided to constitute a Sub-committee under

the Chairmanship of Secretary, H&UD Department and all Controlling Heads/LDMs are to attend the meeting and the performance is to be reviewed regularly.

ACTION : H&UD Deptt., Govt. of Odisha/SLBC/Banks/LDMs.

- 13 & 14. **Regarding registration charges for Equitable Mortgage and Stamped deed re-conveyance charges under Section 4 (1) of OACOMP (Banks act)** the Govt. Notification has been issued and copies of the same was placed in the Agenda Note for circulation among member banks.

ACTION : BANKS

15. **Regarding opening of FLCCs**, it was stated by the Convenor, SLBC, Odisha that UCO Bank has opened 6 FLCCs out of its 7 Lead Districts and assured the House to open the remaining one FLCC by December, 2011. DGM , Andhra Bank informed the House to open FLCCs in its two Lead Districts by 15.12.2011. Representative of Bank of India informed the House about opening of its 2 FLCCs by the end of December, 2011. The DGM, SBI declared in the House that they will open 12 FLCCs in their Lead Districts by the end of December, 2011 and the remaining 7 FLCCs will be opened by the end of January, 2012.

ACTION : Bank of India/Andhra Bank/SBI/UCO Bank.

16. **On the issue of timely submission of information/statement to SLBC**, it was stated by Convenor,

SLBC that there has been improvement in submission of information by LDMs and Controlling Heads of Public Sector Banks (excluding the associate Bank of SBI) but other banks particularly the Private Sector Banks are lagging behind. Controlling

Head of Banks were requested to ensure that data for next SLBC meeting to be submitted before 14th January, 2012. RD, RBI advised the Convenor, SLBC, Odisha to report the names of defaulter banks to their office so that action can be initiated at their end.

ACTION : Banks/FIs/RBI

17. Principal Secretary while reacting to the issue informed that Panchayat Raj Department had already allotted certain districts to certain banks for EBT and performance is to be reviewed by September, 2011. He wanted RBI, all Banks, Panchayat Raj Department to sit together to take this initiative forward.

GM, RBI informed that while reallocating of Service Area on Panchayat basis, the 2000+ villages should be kept away from that. Convenor, SLBC reiterated about the guideline received for Minister of Finance about Service area allocation. Principal Secretary, Panchayat Raj informed the House about the guidelines received from Ministry of Rural Development which is in variance with RBI guidelines.

GM, RBI further stressed on keeping the 2000+ villages away from the revised Service Area allocation for smoother implementation of FIP.

Convenor, SLBC told that they have not analyzed the impact of reallocation of villages on FIP. After the meeting the SLBC proposes to call a meeting of Sub-Committee of FIP and the issue can be discussed where GM, RBI is also a member.

Chairman, SLBC informed the House that at this juncture when there is only 4 & ½ months of time to complete the exercise and Govt. is pressing hard to lessen it by 2 months, it will not proper to disturb the allocation of 2000+ villages.

ACTION : SLBC/Finance Deptt., Govt. of Odisha/Panchayati Raj Deptt., Govt. of Odisha/RBI

18. Convenor, SLBC initiating the discussion on the issue regarding recovery made in top 5 PMRY cases of each DIC mentioned that no remarkable progress has been made so far even if it is being discussed in last two SLBC meetings regularly. Reacting to this Special Secretary, Industries Department informed that the matter has been taken up with all the DICs and the issue is being given top priority by the Department. It will be reviewed again to see that the recovery goes up.

ACTION : Industries Deptt., Govt. of Odisha

Agenda Item No. 3 - Fresh Issues

1. Issue raised by the NABARD -

(a) Financing of Tenant farmers/Oral lessees and Share croppers
Andhra Pradesh State Govt. has recently promulgated an ordinance titled "Andhra Pradesh Land Licensed Cultivators Ordinance, 2011" under Article 39 (b) of Constitution of India to facilitate financing tenant farmers, oral lessees and share croppers by financial institutions. Under the provision of law " Loan and Other Benefits of input subsidy, crop insurance compensation of damage to crop and for matters connected therewith and incidental thereto. It is requested that similar line of action may be initiated by Govt. of Orissa to facilitate financing to JLGs by Banks.

The CGM, NABARD highlighted the importance of JLG formation in the State in view of large number of Small and Marginal holdings. He wanted an act is to be promulgated in line with Andhra Govt. for issuing the eligibility card for the Share Croppers and Tenant farmers for accessing to institutional credit for this and more in the context of preparing us for the future. The planning commission has approved finance to agricultural credit to the tune of 42000 Crore during the 12th Plan period i.e. 2.33 time of more funding will be done in agriculture and more over BGRE is being done in Assam and four more States in Eastern India and so there will be more focus on tenant farmers and Share croppers etc. otherwise it will be difficult to achieve the target. So he requested to have a law in the line with Andhra Pradesh.

Reacting to this Hon'ble Finance Minister stated that A.P Govt. has now promulgated ordinance and law is yet to be passed in the Assembly. But it is a ticklish issue for the State of Odisha. The Chief Secretary has already taken up a meeting with Secretary, Agriculture & Secretary, Co-operation and APC has also participated in the meeting. For introduction of this law, the State has to amend our own OLR act. There will be further discussion on the issue.

Further APC stated that State Govt. is aware of the fact. This will require a lot of amendment to the existing law of the State. Therefore, he advised to strengthen the present JLG Mode of financing till the legislative reform/amendment is made.

(b) Swarojgar Credit Card Target - 2011-12 -

Convenor, SLBC informed the House about the revised SCC target of 45000 for the year 2011-12 fixed by NABARD. The target of RRB as revised and proposed by SLBC was accepted. The target of Commercial Banks was not revised as the earlier target was slightly more than present allocation made by NABARD.

The following revised target for RRB was accepted / approved in the SLBC.

| Name of the RRB | Revised SCC Target for 2011-12 |
|------------------------|--------------------------------|
| Baitarani Gramya Bank | 900 |
| Utkal Gramya Bank | 1500 |
| Kalinga Gramya Bank | 2300 |
| Neelachal Gramya Bank | 4000 |
| Rushikulya Gramya Bank | 300 |
| Total | 9000 |

Regarding promoting JLG, DGM, NABARD told that the pace of promoting JLG by Commercial Banks very low, i.e. 103 Groups against 30,000 target. NABARD has fixed a target of 1 Lac JLG for the year 2011-12 of which 50,000 is from Cooperative Sector. NABARD is giving Rs.2000/- per group for promoting JLG and Commercial Banks should take advantage of that for financing more JLGs.

ACTION : Banks/NABARD**(c) FI Programmes in each district -**

NABARD is conducting various programmes to promote financial inclusion in the State, like wall paintings, village level awareness programmes, block level awareness programmes, district level meet for bankers/NGOs through DDM Offices, traditional musical art Daskathia through BASUMATA NGO in Cuttack district and Puppet show through SHANTI MAITREE NGO in Kandhamal district. All Banks were requested to associate themselves in the programmes.

ACTION : Banks/NABARD**(2) Issue raised by SBI****(a) Allocation of PMEGP target to Banks**

It was reported by SBI that the target allocated to them under PMEGP is not proportionate to their branch network. They are always taking a higher target. They are taking the burden of other banks and they should be given proportionate target.

Representative of KVIC stated that under PMEGP about 80% of target is from Rural area and SBI has large number of branches in rural area, for which their target is little more.

The representative of SBI stated that although target is given as per branch network their allotted target is more in physical and financial term. So at the end of the year the financial target is exceeding. Hence it appears as if SBI has taken the load of other Banks.

CGM, SBI stated that they have more branches in rural areas and the numbers of staff are very few. Large number of labor intensive schemes are introduced with limited number of staff and when all these agenda/schemes are taken up by their branches, it remains as loss making branches for a number of years. How to operate those

branches in rural area and still be able to commercially justify these branches, he wondered.

(b) Reopening of RSETI at Bhawanipatna - It is reported that the premises of RSETI at Bhawanipatna has been occupied by CRPF Staff and the matter has been taken up with District Collector and Secretary, Panchayat Raj Department for reopening of the RSETI.

Secretary, Panchayat Raj reported that the matter has been taken up with District Collector and hopefully the RSETI will start functioning very shortly.

ACTION : Panchayati Raj Deptt., Govt. of Odisha.

3. Issued raised by Bank of India -Interest Subsidy of 2% Granted to Crop Loanee by State Govt.

(a) Bank of India wanted the same subsidy should be extended to Commercial Banks. Principal Secretary, Agriculture stated that such issue should be raised with Central Govt. If state Govt. has helped the State Co-operative Bank, Govt. of India should provide limited assistance to Commercial Banks. DIF stated that Commercial Banks with Pan India presence should take up the issue with RBI/ Govt. of India.

CGM, NABARD stated that for loanee at Commercial Banks crop loan is available at 7% over and above 3% Subsidy is available for prompt repayment. He also stated that State Govt. Subsidy of 2% for prompt repayment is available in case of Co-operative Banks. Many State Govt. have declared separate schemes. APC participating in the discussion stated that as per Govt. of India norm some concessions are available to Commercial Banks. In Odisha, the outreach of

Cooperative Banks are extensive and the Small and Marginal farmers are availing credit from Cooperative Banks. So it is the State Govt. Policy to extend further concession (interest subvention) of 2%. Commercial Banks should operate with what ever interest Subvention/concessions available to them.

(b) Mounting NPA at Branches - Bank of India stated that in certain branches (about 23) the % of NPA is above 15%. They have been advised to concentrate on recovery and finance only to the extent of NPA recovery. DIF wanted to know whether Bank of India has taken decision in the whole country to finance on the basis of NPA recovery or only at Odisha. Reacting to this the DGM, Bank of India stated that this issue is raised for creating better recovery atmosphere by timely disposal of OPDR and OACO M.P (Banks) cases and cases filed under SARFAESI act. Principal Secretary, Finance stated that State Govt. will reiterate its advice to all Collectors to give expected supports to Banks for expeditious disposal of Certificate Cases and allow where necessary assistance is needed for disposal of SARFAESI cases. Convenor, SLBC requested Bank of India that the decision of Bank of India should not affect the ACP lending/target fixed for it. The DGM, Bank of India agreed to his suggestion.

ACTION : Revenue Deptt., Govt. of Odisha/Other Line Deptts, Govt. of Odisha/Banks

4. Issue raised by OSFC

It was raised by OSFC that the GA Department vide their Notification No. 17743 dated 09.11.2004 decided that IPICOL and OSFC will not sell land of any Industrial Unit within BMC/BDA area without specific permission from GA Department. As a result, the recovery performance of OSFC is affected. They wanted to reverse the order imposed by State Govt. The representative of OSFC informed about the difficulties faced by them because of the said restriction. APC advised OSFC to take up the issue with GA as no representative of GA is member of SLBC forum, so no decision can be taken in SLBC and

OSFC was advised to take up with GA Department, Govt. of Odisha separately. Hence the issue was dropped.

5. Issue raised by the Director, Animal Husbandry and Veterinary Services, Odisha

- (a) Out of 10,000 applications sponsored for establishment of Dairy Development Unit, only 279 applications have been sanctioned and in view of current flood situation, expeditious sanction of the remaining applications was sought.

Reacting to the above, the representative of Director, Veterinary Services reported that by this time about 22000 applications have been sponsored of which more than 500 have been sanctioned. Due to the flood, the progress was tardy and now he was hopeful of making good progress. He further reiterated that Smaller Dairy Unit with 2 to 4 Dairy animal and can be considered under the Scheme. RD, RBI stated that the pendency position of application can be discussed in the District level and LDMs can give us feed back on the scheme. Convenor, SLBC advised the LDMs to take it as a regular agenda item in DCC meetings and give feed back to SLBC particularly regarding the reason of rejection.

Action: LDMs/Banks

- (b) The representative of Director, Veterinary Sciences mentioned. regarding chick rearing unit, that the bankers are not giving any importance to the scheme, He appealed all bankers to give importance for financing of these units in 6 districts like Sundargarh, Bolangir, Khurda, Koraput, Sambalpur and Rayagada.

Chairman, SLBC stated that why the scheme is not viable, when applications are sponsored. The bankers should see that they are sanctioned.

ACTION : Banks/LDMs

6. Issue raised by KVIC- Asst. Director, KVIC stated that regarding allocation of target, a meeting was held on with KVIC, KVIB, DIC, DGM, SBI and AGM, RBI at KVIC Office, Bhubaneswar and in that meeting

DGM, SBI assured to allot target to all branches of SBI. He wanted the target distribution (district-wise) placed in 123rd SLBC is to be approved. It was clarified by Chief Manager, SLBC that in 123rd SLBC, the district-wise, Bank-wise target was placed for approval and it was decided to fix the branch-wise target (bottom to top) after selection of beneficiaries. Now after selection of beneficiaries, KVIC is of the view that it is not possible to decide bank-wise/branch-wise target because of the availability of application/margin money, concentration of beneficiaries etc. Hence the district target given in 123rd SLBC is to be approved in stead of waiting for bottom to top approach. AGM, SBI stated that the district-wise target has already been distributed among bank branches and they are going ahead with that Convenor, SLBC stated that this being the month of November the allocation of target as reported in 123rd SLBC is to be approved and the bankers should go ahead for sanction/disbursement.

Action : KVIC

7. It was raised by Boudh LDM that he has apprehension whether they would receive necessary margin money for the sanction cases of this year. KVIC representative stated that all pending margin money claim have been cleared. It was clarified by KVIC representative that the shortfall in Margin money of last year has been made from current year allocation. It has been represented to KVIC Central Office by Industry Department, Govt. of Odisha to make good for the said amount and on 17.11.11 there is a meeting at Central Office which is to be attended by the Director of KVIC and things will be clear there after. The Asst. Director further

stated that on 31.12.2011 there will be review meeting to study the pattern of utilization of margin money and accordingly they will take decision.

The Hon'ble Minister of Finance advised the representative of KVIC to initiate action through the Department for additional margin money provision if necessary.

Chairman, SLBC stated that since it is a time bound programme the success of the scheme depends on timely availability of margin money. The KVIC is to be proactive and ensure availability of Margin Money what ever earmarked for the year.

Action : KVIC/Industry Department, Govt. of Odisha

LDM, Dhenkanal raised issue relating to field level problem of lower target fixed by SBI where as large number of viable applications from its service area are sponsored to a particular branch. RD, RBI stated that there is no issue of target if the application is found viable/bankable. It was stated by CGM, SBI that the sanction is depending on margin money availability. It was clarified by SBI that financial target keeping intact the physical target can be reworked and branches have been advised accordingly. It was reiterated by GM, RBI that the sponsoring of application should be based on availability of application and the target should be bottom to top approach. Because of SBI fixing of branch-wise target prior to selection of beneficiaries there has been difficulty and RBI has also received certain complaints. He suggested allocation of target on bottom up approach not top down. GM, RBI suggested SBI to fix up branch-wise target based on application sponsored/selected to its branches from its service area. The AGM, SBI stated that they have issued instruction to field level functionaries to divert application from one area/branch to nearby branch.

CGM, SBI once again stated that they are flexible in reallocating the target and they assure to achieve the target but not beyond the target because of apprehension of no receipt of margin money.

ACTION : SBI/DIC/KVIC/KVIB

Agenda Item No. 4 - Banking Key Indicator of Odisha as on 30.9.2011

Banks having low CD Ratio have to increase their CD Ratio. The Public Sector Banks and Private Sector Banks having very low CD Ratio are given below.

Public Sector Banks

| Sl. No. | Name of the Bank | CD Ratio (%) |
|---------|-------------------------|--------------|
| 1 | Central Bank of India | 42.23 |
| 2 | Punjab and Sind Bank | 11.42 |
| 3 | State Bank of Hyderabad | 10.57 |
| 4 | Syndicate Bank | 35.84 |
| 5 | Vijaya Bank | 35.42 |

Private Sector Banks

| Sl. No. | Name of the Bank | CD Ratio (%) |
|---------|------------------------|--------------|
| 1 | ING Vysya Bank | 20.29 |
| 2 | South Indian Bank Ltd. | 1.51 |
| 3 | Laxmi Vilas Bank | 15.47 |

All the Banks and Districts with low CD Ratio were requested to increase their CD Ratio. In district with low CD Ratio, special monitoring exercise is to be undertaken to increase the same.

ACTION : Respective Banks and LDMs

Agenda Item No. 5 - Recovery as on 30.9.2011

The Certificate authorities should take immediate step to dispose of 17363 cases amounting to 48.75 Crores under OPDR act and 3106 cases amounting to 3.38 Crores under OACO&MP(Bank) act 1975, The NPA position of special schemes furnished in agenda notes need immediate attention of all concerned.

The FGM, UCO Bank-cum-Convenor, SLBC requested the Govt. line department officials to extend their help and cooperation to banks for recovery under Govt. sponsored schemes and the Banks will speed up recovery in the other schemes. He also informed the House about views of Director of Industries about the difficulties faced by Certificate Courts in recovering the bank dues. Director of Industries has further suggested for establishment of Special Certificate Courts in all the other districts, keeping in view the manpower constraints and lack of support from Govt. The officials of Revenue Department present in the House stated that special courts are opened in 5 districts and the rest will be opened by them in due course, since the retired officers have already attended the interview in all the districts, the vacant posts will be filled up. Regarding the time frame for such appointment, APC informed that it may take atleast 3 months to complete the exercise. Convenor, SLBC corroborated the same with remark that even in next 3 months, 5 such Courts will be functioning; it will be a good beginning.

ACTION : Revenue Deptt., Govt. of Odisha/Director of Industries/Banks

Agenda Item No. 6 - Review of performance under Annual Credit Plan as on 30.9.2011.

The performance of Banks under Annual Credit Plan 2011-12 upto the 2nd quarter ended 30.9.2011 is only 43%. Stress should be given by banks in achieving the target fixed for the year rather than increasing the target as suggested by APC.

Principal Secretary, Finance in his remarks stated that the Public Sector banks achieved 59% of Crop loan by Sept. 2011 and the achievement in Khurda district is quite miserable which is only 21% and besides Khurda in 9 more districts the situation is equally bad and he was very apprehensive of 100% achievement of target by year end. The APC requested the LDMs of concerned 10 districts to take note of this and expedite the sanction.

ACTION : LDMs/Banks

Agenda Item No. 7 - Assistance to Flood Victims

The Convenor, SLBC initiating discussion on the agenda stated that loss has been made to people and wanted to know whether any notification has been made about the affected block. Govt. notification on extent damage etc. is required for conversion/rescheduling of loan. It was stated by APC that notification has not yet been issued.

It was stated by Finance Secretary that SRC has issued the notification whereas Govt. has not yet issued the notification. It was stated by APC that SRC notification is the final and one has to go by this notification. Convenor, SLBC requested Govt. to send a copy of SRC notification for circulation among the member banks.

Chairman, SLBC stated that based on the Govt. notification only as per RBI guidelines the account will not be treated as NPA and restructuring/rescheduling can be done. Notification is a pre-condition to that.

Thereafter Convenor, SLBC sought clarification from RBI, whether the converted loan will carry the interest subvention part. Since the converted loan will continue for a period of 3 to 5 years whether subvention will continue for the entire period. GM, RBI wanted to seek clarification from their Central Office on the subject and thereafter they will disseminate the same among SLBC and the other Banks.

It was further agreed that although the State Govt. has not yet created risk fund, the existing OD limit of Rs.10,000/- to the landless farmers may be extended to all farmers who are not willful defaulters.

Regarding settling the crop insurance claim on eye estimation, it was stated by APC that insurance claim are only settled based on crop cutting experiment. So this suggestion can not be accepted.

The house agreed that:

(a) Banks/Financing Institutions should postpone/stop taking the coercive measures for collection of dues in the affected areas.

(b) Banks may rephrase/reschedule dues in respect of short term and term loan installments and grant fresh finance to non-willful defaulters provided the extent of default does not exceed Rs.10,000/-

(c) Loan applications sent to Bank Branches under different Govt. sponsored programmes such as SGSY, PMRY and OSFDC etc. should be disposed of expeditiously to accelerate income generation by the people in the affected area.

(d) Steps should be taken for credit linkages of all eligible SHGs, particularly SHGs under Mission Shakti by the branches within a period of 3 months and the progress in this regard should be reviewed by the Controlling Heads at monthly intervals.

(e) All the banks must collect information from the branches regarding relief provided to the affected people in the Proforma prescribed at monthly interval starting from 30.11.2011 and submit the same to SLBC for compilation and submission to RBI.

(f) Banks should disburse crop loans to all the new borrowers under Kissan Credit Cards and cover them under personal accident insurance schemes.

(g) Banks should prepare action plan to extend credit under DRI Scheme to the Physically Challenged in the affected Blocks so that the poorest section of the society derive the benefit of concessional rate of interest.

Banking Plan: - The Convenor, SLBC explained to the House about the modalities adopted for calculation and enhancement of Rabi Crop Loan target for 2011-12. He stated that to the balance of target for the year 2011-12, SLBC has loaded the amount of finance made in Kharif that has been lost/eroded due to flood to arrive at the revised Rabi target. It was reiterated by APC that the additional acreage during in Rabi will be for mostly pulses and oil seed. These crops do not require much credit and it can be grown by farmer by their own resources. Principal Secretary, Agriculture stated that under ACP 2010-11, the achievement under crop loan during Kharif is only 59%. He suggested to achieve the target by 100% instead of hiking the target. It was finally agreed to stick to the ACP target instead of the revised target proposed in the Agenda Note. The Principal Secretary, Agriculture expressed his displeasure over the

performance of State Bank in financing Agriculture during last half year inspite of their 665 branch network in the State.

ACTION : Banks/SLBC/Revenue Deptt., Govt. of Odisha/Agril. Deptt., Govt. of Odisha

Agenda Item No. 8 - PROGRESS UNDER MISSION SHAKTI

The Convenor, SLBC informed the House that during the first half year, the banks in the State have financed 22526 WSHGs for Rs.227.64 Crores as per details given in Annexure - VII.

The Secretary, Women and CD Department reacting to it said that the achievement has been satisfactory. There is only one issue, i.e the LDM and DSWO should sit together and the data inconsistency is to be resolved. The meeting has not yet been conducted.

The other one was regarding “No-Frill” accounts under Mamata Scheme. About 2.5 Lacs beneficiaries have already opened account by now but there are still instances of women facing harassment in opening of account in some interior part of the State.

DGM, NABARD stated that they are supposed to get month-wise/district-wise/Bank-wise data from Banks regarding SHG formation/financing. LDMs are required to send the statement to SLBC and it is reported that only 2/3 LDMs are sending the statement to SLBC. The monthly data is not being submitted because of non-receipt of data. It was requested by the LDMs that the Controlling Heads are to advise their branches to send the information to LDMs. The LDMs are not receiving the Statutory return likeLBR-2/3 from branches in time.

Reacting to this Chairman, SLBC stated that LDMs are required to collect all data from branches and report to SLBC, other-wise the discussion in the meeting is not fruitful. They should be proactive and collect the data.

Regarding difficulty in opening the account RD,RBI wanted to know about the bank and the area. The Secretary, Women and CD department stated that it is in area like Bhadrak/Kendrapara and not limited to any specific area/Bank. The experience is same with all Banks. RD advised to identify the problem so that they can solve it.

Convenor, SLBC stated that the guidelines for opening of simplified account have been circulated among all banks. Since most of the women are newly married they have difficulty in getting identity/residence proof, Secretary, Women & CD reiterated.

In this connection, Chairman, SLBC reported that Govt. of India/Ministry of Finance has issued new guidelines regarding residence proof and for people who migrate from one place to another. He advised the bankers go through the same that will facilitate opening of accounts. LDM, Boudh stated about the lack of co-operation by Women and CD Department in opening the Mamata Accounts. While concluding the discussion, Convenor, SLBC stated that Mamata Scheme is an important scheme of the State Govt. and banks are whole heartedly working for success of the Scheme. Considering the RBI guidelines issued for small deposit account and guidelines issued by Finance Department, Govt. of India regarding opening of accounts for migratory people there will be no problem in opening the account of Mamata beneficiaries. Hon'ble Finance Minister opined that this is a flagship programme of the Chief Minister. Banks have already opened many accounts, where ever there is any difficulty; the banks should cooperate and help in opening of accounts.

ACTION : Banks/RBI/Women& CD Deptt., Govt. of Odisha/LDMs

Agenda Item No. 9 - Distribution of Kissan Credit Cards (KCC) to all eligible Farmers by 15.10.2011

For undertaking the exercise a review committee has been constituted and finance to all eligible farmers under KCC is deliberated upon. Common application format has been devised and sent out. The applications are to be sponsored to commercial and regional rural banks. The Controlling Head of all Commercial Banks have been sensitized so that all eligible farmers will be issued with KCC. Although the deadline has already elapsed, bankers will ensure that in the ensuing Rabi season all eligible farmers will be given KCC. This is a very serious and important exercise and Convenor, SLBC requested the Controlling Heads to pass on instruction to their branches that distribution of KCC to eligible farmers is to be taken up with all seriousness. The Govt. of India guideline is to be followed in letter and spirit. This will help the banks to achieve the crop loan target of this year.

ACTION : SLBC/Banks/Agril. Deptt., Govt. of Odisha

Agenda Item No. 10 - Performance under PMEGP and SGSY

PMEGP - Since threadbare discussion already made earlier on the subject, all the banks of the State were advised to sanction and disburse all the eligible pending applications with the shortest possible time and achieve the target set for the year.

SGSY - Initiating discussion on the subject, Director, Special Project extended his appreciation to all LDMs for convening special DCC /DLRC and discussing the issue. He stated that this is the last year of implementation of SGSY which will transit into NRLM Scheme. NRLM is little different from SGSY that Govt. will promote the institution for poor, the financial intermediation will be through the federation of SHGs. Therefore, the bank linkage, repeat financing would be very important. All the guidelines at SGSY have been issued to all Collectors, LDMs and Convenor, SLBC for circulation and all other stake holders. He requested all the bankers to complete disbursement of all sanctioned cases by 31.12.2011 as that is the deadline for implementation of SGSY. As on date he

stated that 47% of sponsored applications have already been sanctioned and he was confident of achieving the target.

He further informed the House that in 10 coastal districts Rural Livelihood Project TRIPTI is in operation, where uncovered women members are organized to SHGs. They are given hand holding and technical support for their livelihood activities. He requested the bankers to give support to these SHGs so that they can graduate themselves out of poverty.

ACTION : Banks/Panchayati Raj Deptt., Govt. of Odisha

Agenda Item No. 11 - Progress made in Financing under MSME Sector

Under this sector during the half year, Banks have financed 23660 MSME proposals for 938.56 Crores of which 1689 numbers of applications for 375.52 Crores are under Manufacturing Sector. Convenor, SLBC further stated that during the last half year, the growth under this sector is the highest which is about 70%. Convenor, SLBC expected that the bankers of the State may take up all pending applications under this sector without any delay.

ACTION : Directorate of Industry/Banks

Agenda Item No. 12 - Financing to SC/ST Self Help Groups under Bankable IGS during 2011-12

The GM, OSCSTDFCC informed the House about the pendency of large number of applications under Individual and Group Schemes. He requested the bankers to attend SC/ST cases on priority. The APC advised him to personally visit the Bankers and District Collectors, discuss the matter in DCC so that the position will improve.

The Chairman, SLBC also advised to take up the matter in DCCs and advised the Controllers to ensure that the sanction and disbursement goes up.

The GM, OSCSTDFCC also stated that Utilization Certificates for large amount is pending with Banks. Last year they have disbursed Subsidy for 24 Crores of

which Utilization Certificates has been received for 10 Crores only and 14 Crores Utilization Certificates are still pending, so that they are unable to furnish the UCs to Govt. of India. He requested the bankers to submit the UCs to the department.

ACTION : OSCSTDFCC/Banks

Agenda Item No. 13 - Financing under Pisciculture Scheme

The representative of Department stated that during the first two quarters only 11% of applications have been sanctioned and to make the State self sufficient in fish production in the prospective plan, they have a target of developing 8000 hector of water area and during the last month only 166.95 hectores of water area have been developed. He also elaborated that the bank-wise sanction position. He requested the bankers to accelerate sanction and disbursement during the remaining period of the year. He also stated regarding implementation of New Scheme, i.e. NFDB Scheme. APC requested the Bankers to accelerate the sanction position.

The representative of fishery department informed the House about one new scheme. NMPS (National Million for Protein Supplement) implemented through RKVY. The target is 350 hector. He requested the Banks to come forward and finance NMPS proposals so that the State can become self sufficient in fish production.

He also explained the introduction of Mastya Credit Card Scheme by the Hon'ble Chief Minister of Odisha where 50% of input subsidy is available and banks are charging interest on the full amount. MD, OSCB stated that instruction has been issued to all branches to charge interest on the loan component only.

ACTION : Banks/Fisheries Department, Govt. of Odisha

Agenda Item No. 14 - Progress under Swarna Jayanti Sahari Rozgar Yojna (SJSRY)

The representative of HUD stated that they have sponsored 2064 applications of which 950 cases have been sanctioned and banks are extending good cooperation and they have advised the ADM-cum-PDDUDA to take up the issue at the district level and he requested the banks to sanction the pending applications by the end of December, 2011 and he also assured the House to take up the pending subsidy release cases expeditiously.

ACTION : Banks/HUD Deptt., Govt. of Odisha

Agenda Item No. 15 - Credit Flow to Handloom and Handicraft Sector

Additional Secretary, Textiles highlighted about the various schemes implemented through the department. Regarding ACC, a large numbers of application are pending for disposal. APC advised that the Secretary Textiles can take up separate review with Regional Heads of various Banks for speedy implementation of the Scheme.

Chairman, SLBC stated that since CGTSME cover is available to the beneficiaries under this scheme, there is no problem with bankers in financing the schemes.

ACTION : Banks/Director of Handloom & Handicraft Deptt., Govt. of Odisha

Agenda Item No. 16 - Financial Inclusion Plan

Out of 1877 villages 2000+ population, in 1160 villages Banking services have been provided through BC Model, Brick and Mortar branches and by other mode as on 30.9.2011. RBI is taking regular review meeting and bankers are committed to achieve the target ahead of the schedule.

Convenor, SLBC further elaborated about Govt. of India instruction in opening of brick and Mortar branches in villages with 5000+ population by September, 2012. The bankers were advised that in Annexure - XVII a list of 83 identified centers were furnished with the name of the Service Area Bank for their taking necessary action.

ACTION : RBI/Banks**Agenda Item No. 17 - Performance under KCC/SCC/ACC/JLG and Employment Mission**

The banks were advised to achieve the target set for the year.

Regarding Employment Mission, the representative of State Govt. stated that no target is imposed by State Govt. on the bankers for the Schemes. The self imposed target taken by the banks are to be achieved.

Agenda Item No. 18 - Financing under National Housing Loan Scheme, Home Loan, Rural Housing Finance to Minority Committee, Education Loan and Reverse Mortgage Loan.

Banks have to improve their performance and correct reporting should be made by Banks in respect of finance to the above sectors. Banks should make sincere efforts to finance Minority Communities and shall achieve the target of 15% of their outstanding priority sector advances at the end of the previous year.

Agenda Item No. 19 - Progress under ISHUP Scheme

The issue has already been discussed in agenda item No.2 (Action Taken Report)

Table Agenda Item No. 1 - Opening of Branch of Public/Private Sector Banks in 7 Blocks of Malkangiri and Nawarangpur Districts.

Already discussed in Finance Minister's address.

ACTION : SBI**Table Agenda Item No. 2 - Revised procedure of reporting Counterfeit Notes**

Convenor, SLBC stated that the RBI guidelines to this effect has been circulated and further it will be uploaded in SLBC website for information of Bankers.

GM, RBI advised the bankers to send their feed back to RBI regarding the operational problems if any in implementing the guidelines so that it can be taken up with Central Office for revision.

Table Agenda Item No. 3 - Disposal of application seeking finance from Public Sector Banks for want of clearance from various Govt. Departments of State Govt.

Govt. of India has written that large projects are there in the State where it is held up for clearance for Environment of some other Departments. Govt. wants that some review is to be undertaken by Convenor, SLBC at regular intervals. Convenor, SLBC also stated that he has taken up with the State Govt. Officials for a meeting and any development in the matter will be reported in due course.

Any other matter

The DGM, RBI stated that in some of DCC meetings there is no regularity and intimation is received by RBI very late and some time the meetings are clubbed together. She wanted that all DCC meetings should be held before SLBC meeting hence forth. LDMs were advised by the Convenor, SLBC to take note of this point.

ACTION : LDMs

DGM, Allahabad Bank wanted to convene few meetings together so that the number of meeting to be attended by Controlling Heads is reduced. Chairman, SLBC requested the Govt. to convene its various meetings so that it will be convenient for the Controlling Heads to attend the meeting.

The meeting was ended with vote of thanks by Shri P.L Mitra, Deputy General Manager, UCO Bank, FGM's Office, Bhubaneswar.

List of Participants - 125th SLBC MEETING

| Sl. No. | Name | Designation | Organization |
|--------------------|--------------------------|----------------------------------------------------------------------|---------------------|
| DIGNITARIES | | | |
| 1 | Shri P.C Ghadei | Finance Minister | Odisha |
| 2 | Shri R.N Senapati, IAS | Development Commissioner & Agril. Production Commissioner | Govt. of Odisha |
| 3 | Shri J.K Mohapatra | Principal Secretary, Finance Department | Govt. of Odisha |
| 4 | Shri S Chandrasekharan | ED-cum-Chairman, SLBC, Odisha | UCO Bank |
| 5 | Shri B.K Bhoi | Regional Director | RBI |
| 6 | Shri P Gupta | Chief General Manager | SBI |
| 7 | Shri K.K Gupta | Chief General Manager | NABARD |
| 8 | Shri S.K Dey Purkayastha | G.M.,UCOBank -cum- Convenor, SLBC, Odisha | UCO Bank |
| GOVERNMENT | | | |
| 9 | Shri R.K.Mishra | DIF & Ex.-Officio Addl. Secy., F.D. | Govt. of Odisha |
| 10 | Shri B.K Rath | Spl. Secretary, Finance Dept. | -do- |
| 11 | Jayashree Tripathy | Under Secretary, Finance Dept. | -do- |
| 12 | Shri R.L Jamuda | Principal Sec., Agriculture | -do- |
| 13 | Dr. A.K Padhee | Director, NRLM, Employment Mission & Addl. Secretary to P Raj Deptt. | -do- |
| 14 | Shri S.R Pradhan | Deputy Director, P Raj Dept. | -do- |
| 15 | Shri K.N Jena | Addl. Secretary, F&ARD | -do- |
| 16 | Shri D Bhanja | DDF (P&E), Fisheries Dept. | -do- |
| 17 | Sujata Karthikeyan | Dir. Mission Shakti, Addl. Secretary to W &CD | -do- |
| 18 | Dr. S.S Nanda | Dean Extension, OUAT | -do- |
| 19 | Dr. K.C Swain | Director, Housing, H&UD | -do- |
| 20 | Shri R Jamuda | Principal Sec., Agril. | -do- |
| 21 | Shri Pradeep Jena | Secretary, PR Dept. | -do- |
| 22 | Shri S.S Rout | SPO, DH&CS | -do- |
| 23 | Shri S.N Ahmed | Spl. Sec., Revenue Dept. | -do- |
| 24 | Shri M.M Sahoo | Jt. Director, Textiles | -do- |
| 25 | Shri A.K Bhuyan | ADO (PMEGP) | -do- |
| 26 | Shri P Dash | Spl. Secretary, Industries | -do- |
| 27 | Shri S.K Mishra | Deputy Secretary, Corporation | -do- |

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| | | Department. | |
| 28 | Shri G Nayak | PM, SUDA | -do- |

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| 29 | Shri A.K Mishra | Director, (DF&C)-cum-Addl. Secretary, Planning & Co-ordination Department. | Govt. of Odisha |
| 30 | Shri C.S Mohapatra | Industries Promotion Offr. | -do- |
| 31 | Shri B.M Mohanty | DDI (Anc.), Industries Dept. | -do- |
| 32 | Shri A.K Mohanty | I.S, Industries Dept. | -do- |
| 33 | Shri B.K Das | Addl. Dir., Handicraft | -do- |
| 34 | Shri B Majhi | AD/MMO, KVIC | -do- |
| 35 | Shri P.K Bose | MD, OSFC | -do- |
| 36 | Shri A.K Das | DGM, OSFC | -do- |
| 37 | Shri D.P Dash | GM, OSFDC | -do- |
| RESERVE BANK OF INDIA | | | |
| 38 | Shri B. Chakraborty | General Manager | RBI |
| 39 | Smt. Puspamitra Sahu | DGM | RBI |
| 40 | Shri S.N Mishra | AGM | RBI |
| 41 | Shri N Balu | AGM | RBI |
| NABARD | | | |
| 42 | Shri B.K Mallick | GM | NABARD |
| 43 | Shri S Panda | DGM | NABARD |
| SIDBI | | | |
| 44 | Shri Ramesh Chand | DGM | SIDBI |
| PUBLIC SECTOR BANK | | | |
| 45 | Shri P Datta | DGM | Allahabad Bank |
| 46 | Shri A.C Kundu | Sr. Manager | -do- |
| 47 | Shri R.N Senapati | SM | Andhra Bank |
| 48 | Shri G Mohapatra | Zonal Manager | Bank of India |
| 49 | Shri H Kundu | Chief Manager | -do- |
| 50 | Shri P Mohapatra | AGM | Central Bank of India |
| 51 | Shri M.K Das | Sr. Manager | -do- |
| 52 | Shri B.K Mohanty | AGM | Dena Bank |
| 53 | Shri J.K Das | DGM | Bank of Baroda |
| 54 | Shri D Bahinipati | Sr. Manager | -do- |
| 55 | Shri S Saha | DGM | Canara Bank |
| 56 | Shri M.P Panda | Sr. Manager | -do- |
| 57 | Shri Y.P Rao | CM | Corporation Bank |
| 58 | Shri O.P Ambasht | DGM | Indian Bank |
| 59 | Shri S.N Nayak | DGM | IOB |
| 60 | Shri T.K Sahoo | Sr. Manager | -do- |
| 61 | Shri Rajbir Singh | AGM | OBC |
| 62 | Shri S.K Mohanty | DGM | PNB |

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| 63 | Shri L.K Mishra | Sr. Manager | PNB |
| 64 | Shri A.K Mishra | AGM | SBI |
| 65 | Shri Himansu Sekhar Bal | Asst. Manager | SBBJ |
| 66 | Shri S.K Mahunta | DGM | Syndicate Bank |
| 67 | Shri R.K Sarangi | Sr. Manager | -do- |
| 68 | Shri S Behera | Manager | Vijaya Bank |
| 69 | Shri A Dey | Regional Head | Union Bank of India |
| 70 | Shri C.S Jena | Sr. Manager | -do- |
| 71 | Shri S.N Mishra | Sr. Manager | UBI |
| 72 | Shri Manoj Kumar | DGM, Head Office | UCO Bank |
| 73 | Shri P Mitra | DGM, FGM's Office | -do- |
| 74 | Shri B.B Sahay | Zonal Manager, Bhubaneswar | -do- |
| 75 | Shri Vinod Kumar | Zonal Manager, Cuttack | -do- |
| 76 | Shri A.S Rao | CM, Sambalpur | -do- |
| 77 | Shri B.N Sahoo | CM, Cuttack | -do- |
| 78 | Shri N.K Panda | Chief Manager, SLBC | -do- |
| 79 | Shri S.K Parmanik | Senior Manager, SLBC | -do- |
| 80 | Shri C.S Raju | DCO (Security) | -do- |
| 81 | Shri B.C Dash | Manager, SLBC | -do- |
| 82 | Shri K.K Kanungo | Manager | -do- |

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| PRIVATE SECTOR BANK | | | |
| 83 | S Das | Asst. Manager | Laxmi Vilas Bank |
| 84 | Shri A Choudhury | Officer | Karnataka Bank Ltd. |
| 85 | Shri D Mishra | Sr. VP | AXIS Bank |
| 86 | Shri P.K Dash | AGM | ICICI Bank |
| 87 | Shri P.K Jaju | Prob. Officer | South Indian Bank |
| National Housing Bank | | | |
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| AIC | | | |
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| RRBS | | | |
| 88 | Shri B.K Sinha | Sr. Manager | Baitarani Gramya Bank |
| 89 | Shri N.R Das | Chairman | Kalinga Gramya Bank |
| 90 | Shri D.K Nanda | Chairman | Neelachal Gramya Bank |
| 91 | Shri R.K Mohapatra | GM | Rushikulya Gramya Bank |
| 92 | Shri A.N Parida | Chairman | Utkal Gramya Bank |

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|------------------------------|---------------------|-------------------------|--------------------------------|
| Cooperative Banks | | | |
| 93 | Shri T.K Panda | M.D | Orissa State Co-operative Bank |
| LEAD DISTRICT MANAGER | | | |
| Andhra Bank | | | |
| 94 | Shri S.R Mohanty | LDM | Ganjam |
| 95 | Shri A.K Panda | LDM | Gajapati |
| Bank of India | | | |
| 96 | Shri M R Mishra | LDM | Mayurbhanj |
| 97 | Shri K.C Naik | LDM | Keonjhar |
| State Bank of India | | | |
| 98 | Shri S.K Khadanga | LDM | Bargarh |
| 99 | Shri S. K.Praharaj | CM (LB) | Boudh |
| 100 | Shri SCPC Mohapatra | LDM | Khurda |
| 101 | Shri P.C Shial | LDM | Bolangir |
| 102 | Shri B.B Dash | LDM | Kalahandi |
| 103 | Shri N.K Das | CM (LB) | Rayagada |
| 104 | Shri J.B Nayak | LDM | Jajpur |
| 105 | Shri B.N Satpathy | CM (LB) | Kendrapara |
| 106 | Shri G.C. Rath | CM(LB) | Sundargarh |
| 107 | Shri Harihar Nanda | CM (LB) | Sonepur |
| 108 | Shri B.R Acharya | CM (LB) | Nabarangpur |
| 109 | Shri G.D Mishra | LDM | Nayagarh |
| 110 | Shri U.S Das | LDM | Jharsuguda |
| 111 | Shri N Mallick | LDM | Nuapada |
| 112 | Shri R.J Achary | LDM | Kandhamal |
| UCO Bank | | | |
| 113 | Shri B.P Tripathy | LDM | Dhenkanal |
| 114 | Shri R Chakraborty | LDM | Angul |
| 115 | Shri R.K Parida | LDM | Puri |
| 116 | Md. Anwaruddin | LDM | Balasore |
| 117 | Shri P.L Mahalik | LDM | Bhadrak |
| 118 | Shri R.K Dash | LDM | Jagatsingpur |
| Press Reporter | | | |
| 119 | Shri J Dash | Principal Correspondent | Business Standard |
| 120 | Shri M.R Das | Reported | Naxatra TV |
| 121 | Shri J Sahu | Reported | -do- |