

यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

GM/SLBC/ODISHA/369/2014-15

Date: 17.09.2014

All the Members of State Level Bankers' Committee, Odisha.

Dear Sir/Madam,

Sub: **Proceedings of the 136th SLBC meeting, Odisha.**

We are sending herewith the proceedings of 136th SLBC meeting of Odisha held on 18.08.2014 at Hotel Mayfair, Bhubaneswar.

We would request you to initiate action on the points related to your Department / Office/ Organization immediately. The action taken report may please be intimated to us so as to apprise in the next SLBC meeting.

Yours faithfully,

**Asst. General Manager
SLBC, Odisha.**

Encl: - As stated above.

PROCEEDINGS OF 136th SLBC MEETING HELD ON 18.08.2014

The 136th SLBC Meeting of Odisha was held on 18.08.2014 at Bhubaneswar under the Chairmanship of Shri Arun Kaul, Chairman & Managing Director, UCO Bank. Among others, Shri Pradeep Kumar Amat, Hon'ble Finance Minister, Odisha, Sri G.C. Pati, Chief Secretary, Odisha, Shri U.N. Behera, Addl Chief Secretary, Finance, Govt.of Odisha, Shri P.K.Jena, Regional Director, RBI, Regional Office, Bhubaneswar, Shri K.M. Trivedi, GM, SBI, Local Head Office, Bhubaneswar, Shri S.K.Kale, Chief General Manager, NABARD, Bhubaneswar and Dr. S. K. Nandi, General Manager, UCO Bank-cum-Convenor, SLBC, Odisha participated in the meeting. The list of all participants is annexed.

Dr. S. K. Nandi, Circle Head, UCO Bank Cum Convenor, SLBC, Odisha, welcomed Shri Pradeep Kumar Amat, Hon'ble Finance Minister, Odisha, Shri Gokul Chandra Pati, Chief Secretary, Govt of Odisha, Shri Arun Kaul, CMD, UCO Bank, Shri U.N.Behera, Addl Chief Secretary, Finance, Govt.of Odisha, Shri P.K.Jena, Regional Director, RBI, and other distinguished dignitaries and participants from Banks, Govt. Departments / Agencies to the 136th SLBC meeting.

In his welcome address Dr. Nandi remarked that SLBC Odisha has been performing its role effectively in close coordination with State Govt., RBI, NABARD and all Banks in the State. It has been taking and facilitating steps to remove the bottlenecks arising in implementation of various policies of the Govt. aimed at socio economic development of the people of the State.

He once again welcomed all to the quarterly review meeting & requested for every body's active participation in the deliberations and sought suggestions for economic development of the state. He wished the meeting a grand success.

Highlights of the Key note address of Sri Arun Kaul, Chairman and Managing Director, UCO Bank & Chairman, SLBC, Odisha.

At the outset, he welcomed Sri Pradip Kumar Amat, Hon'ble Finance Minister, Odisha by presenting a flower bouquet.

On behalf of the banking fraternity, he congratulated the present Govt. of Odisha under the able guidance and leadership of Hon'ble Chief Minister for commitment to improving the quality of life of people of Odisha and creating congenial climate for faster and inclusive growth.

He extended warm welcome to Sri Amat Jee, Hon'ble Finance Minister, from the august forum for his present assignment for economic development of the state. He requested his guidance and suggestion to SLBC for the all round economic development of the state as a general and Banking sector in particular.

He also welcomed Sri G. C. Pati , Senior IAS Officer who has taken charge of the Chief Secretary of the State recently, who has given priority for the development of agriculture, farmers, preparedness for natural calamities, infrastructure development and industrial progress. He also requested his kind support and guidance for effective functioning of SLBC in the state.

Highlighting the importance of “Financial Inclusion” he expressed that Inclusive Growth has become a buzzword now-a days. The fruits of economic growth is not felt by the down trodden of the society. Exclusion of large segment of society from financial services affects the overall economic of the country. Hence, equitable distribution of the benefits of the growth is not enjoyed by them. Financial Inclusion of the poor will help in bringing them to the mainstream of growth and would also provide the Financial Institutions an opportunity to be partners in inclusive growth. Despite various measures for Financial Inclusion, poverty and exclusion continue to dominate socio economic and political discourse in India even after six decades of post independence era. Learning from past, the present scheme “Sampoorn Vitteeyea Samaveshan (SVS)” (Pradhan Mantri Jan Dhan Yojana) incorporates ensuring access to financial services and timely & adequate credit to the excluded sections i.e, weaker sections & low income groups. which has been launched by Hon’ble Prime Minister on the Independence Day 15th August 2014,

He is glad to say that 1st meeting of State Level Implementation Committee has already been convened under the chairmanship of Hon’ble Chief Secretary. Communication has also been sent by State Govt. to all the District Collectors for readiness to launch the Scheme- Pradhan Mantri Jan Dhan Yojana and successful Implementation of the programme. He requested active and whole hearted involvement of the stake holders in the matter.

Coming to the Banking development in the state as on 30.06.2014, he informed that State has achieved almost all the National Banking Parameters. But in the state, the NPA level has gone up to 8.26% which is much higher than national average and alarming. This is a matter of great concern of all the state holders.

He reiterated that the new agriculture policy of state government provides ample scope to banks to increase credit flow to Agriculture and allied sector with the support of interest subvention and subsidy provision. Separate Interest Subvention scheme is also provided by the State Govt. to Women Self Help Groups and Weavers.

The MSME department, Govt. of Odisha is also taking steps to make interest subvention support to banks to finance start up micro enterprises at 7 percent and start up small enterprises at 8 % interest rate.

He remarked that since Govt. of Odisha has been consistently striving to achieve a sustainable and inclusive growth, all banks should come forward to meet the credit requirement of the people of the State. He appealed to all the banks (Public Sector, Private Sector, RRBs and Cooperative Banks) to achieve the target set under Annual Credit Plan for the current year. He also made earnest request to the controlling head of all banks to ensure the achievement under various Government sponsored scheme like PMEGP, DRI loan to Persons with disability, SHGs, Weaver Credit Cards, Artisan Credit Cards, Swarojgar Credit Card etc.

Floods have been a permanent foe of Odisha and people are virtually left to the mercy of nature. Although ample measures have been taken by state govt. to prevent floods, they continue to menace the State. He requested all banks to take a proactive and lenient view while extending financial support to the people of the affected areas.

Again he welcomed all to the meeting and sought their active participation in deliberation and requested all to give suggestion for overall development of the State.

Highlights of address speech of Sri Pradip Kumar Amat, Hon'ble Finance Minister, Odisha.

Welcoming to the dignitaries on the dais and the participants of the meeting, Hon'ble Finance Minister addressed the SLBC Meeting, which is an important forum to discuss and resolve various issues pertaining to the banking sector.

He mentioned that the banking sector has a very vital role in the State's economy. The rapid industrialization and urbanization in the State during last one decade has no doubt opened new avenues for expansion of banking sector in our State.

Govt. of Odisha announced various measures for stepping up credit flow to Agriculture & Allied Sector and MSME Sector. The State Agriculture Policy, 2013, MSME Policy, Interest Subvention and Subsidy Schemes will definitely improve and enhance the economic activities under various sectors in the State.

He is happy to note that during the last year 457 new branches have been opened in the State by the Public Sector Banks, Private Sector Banks, RRBs and Cooperative banks. However, this is a matter of concern that we have still about 4597 unbanked Gram Panchayats, which pose a stumbling block for achieving comprehensive financial inclusion in our State. We have to make concerted effort to establish a Brick and Mortar branch in all these unbanked GPs in the next five years. He reiterated that State Government's commitment for achieving comprehensive financial inclusion within a reasonable time frame. The State Government is committed to provide support to the banks particularly for opening of branches in unbanked GPs.

Another area of concern for the State is the low Credit-Deposit Ratio. While the deposits of the banks recorded a growth of 15.82% during the last financial year, the credit recorded lower growth of 13.65%. He impressed upon all the bankers to show positive improvement and bring the C D Ratio at par with the all India average.

He was pleased to note that the lending for Agricultural Sector, MSME Sector, Education Sector and Weaker Sections has increased during the last year. Equally the priority sector lending is found to be above the national norm, although the share of priority sector lending has slightly decreased in comparison to the previous year. It is observed that as against the national goal of 1% of the previous year's Gross Bank Credit, only 0.16% of the total credit could be given under the DRI Scheme by the Commercial banks in the State during 2013-14. He is sure that there will be perceptible improvement in these sectors during the current year. He was also happy to note that RIDF funding from NABARD crossed the Rs.10000 Cr. during 2013-14.

He is sure, today's deliberations will help in resolving the co-ordination issues between the government departments and the Banks. All should work together in a concerted manner for wider financial inclusion and higher investment for propelling robust economic growth.

Highlights of the Address Speech of Sri G. C Pati, Chief Secretary, Odisha

Welcoming to Hon'ble Finance Minister, CMD, UCO Bank, Regional Director, RBI, ACS (Finance), CGM, NABARD, CGM, SBI, Convenor, SLBC, other participants, Chief Secretary covered the following issues:

(i) Financial Inclusion

The Chief Secretary informed that access of banking service to people in Odisha is a major area of concern. About in 27500 villages out of total 46000 villages with less 2000 population, there is no commercial banking service (as per Agenda note) i.e. about 60% of villages do not have easy access to banking services. There has been some improvement due to initiatives of banks towards financial inclusion, but we need a quantum jump. Lack of access is reflected in low CD ratio for major banks like SBI, UCO Bank, Bank of India, etc. if one considers the credit deposit figures for 01.04.2014 to 30.6.2014. Figures of CD ratio are also inconsistent as indicated by ACS (Finance) – previous meeting. Bottlenecks mentioned in agenda note in this regard include unsatisfactory functioning of BCs in respect of transactions, poor internet connectivity, manpower constraints, etc. Question is, can we think of ways and means to get over these constraints and go ahead? One step that can be to consider existing good Primary Agriculture Credit Societies (PACS) and good Women Self Help Groups (WSHG), Common Service Centers, etc. working in the State for being engaged as Banking Correspondents backed by proper training and monitoring. Internet connectivity through mobile network can be improved. This way majority of

uncovered villages can be covered quickly to provide banking services. Women SHGs/PACs may be encouraged to stress on mobilisation of savings and loan transactions. Committee with Secretary, P.R., I.T. and W&C.D. has been constituted in last meeting of State Level Committee to suggest road map in this regard, within a month. This needs to follow up.

(ii) Credit flow to agriculture and allied sector:

Agricultural term loan is about 23% of total Agriculture. Credit flow to AH & Fisheries sector is about 10% of total agricultural loan although AH & Fisheries sector contributes to about 25% of Agri-GDP. Fisheries loan is about 1% of total agricultural loan. This indicates comparatively less credit flow to horticulture, animal husbandry and fisheries sub-sectors. Growth in income generation is higher in these sub-sectors of agriculture where credit would be financially more viable. Odisha has excellent potential for horticulture particularly in hilly and tribal areas and for fisheries in all the districts. We need to direct agriculture loans to more income generating activities through adoption of better technology and linkage with extension machinery. Further, Joint Liability Group (JLG) Mechanism was evolved to address non-collateralized credit flow to small and marginal farmers and tenant farmers. But credit through JLG in Odisha accounts for only about 1.5% of total agriculture credit. With a majority of farmers being small and marginal as well as landless, there is an excellent scope for agricultural credit flow through JLGs, which can ensure better repayment performance with better monitoring by banks, since number of a/cs would be reduced to about one-tenth. RBI, NABARD, Leading Banks and State Government can examine how this can be achieved. This along with innovative agricultural projects may be an effective method to address the problem of higher NPA in agriculture sector in Odisha, which is a matter of serious concern. He suggested a higher target for JLG financing and financing of projects/schemes under horticulture, fisheries including shrimp culture, etc. with adequate technology and marketing linkages to structurally change the composition of agriculture credit flow.

(iii) Credit flow to MSME & SHGs.

Although credit flow here is by and large satisfactory, but NPA is high about 8.8% for MSME and 21% for SHGs. For MSME, it is seen that credit covered under Credit Guarantee Fund of SIDBI is about 16% of total credit flow to MSME sector in Odisha. SLBC may discuss how this can be enhanced since coverage under credit guarantee fund would improve credit worthiness of the projects. We may also examine if some of the economic activities of SHGs can be categorized as MSME and covered under credit guarantee fund scheme.

Other concerns are that banks appear to be not monitoring the sickness of SMEs as per RBI guidelines and taking steps to identify potential sick units in advance for initiating necessary steps to prevent sickness. This is obvious from page 25 of agenda note. Similarly, for NPA for SHGs, there is provision for regularization by State Government. But information from banks

are not forthcoming, as indicated in page 29 of agenda note. Hence, higher NPA in SHGs may be due to lack of adequate monitoring and follow up. SHG is an important scheme for state and we cannot afford this scheme to be implemented in this manner generating higher NPAs.

He suggested that district and block/Panchayat level federation of SHGs/federation of SHGs working in a particular area should be considered for routing the finance for women SHGs through federations for better monitoring, follow up handholding and recovery performance.

State Govt. officers should assist banks to recover all loans through joint recovery camps so as to reduce NPA level.

IV) **Employment and self-employment generation**

Hon'ble Chief Minister has announced a scheme for providing employment/self employment facility to about 2.5 lakh youths each year (distributed over all GPs and urban areas) for next 5 years. For this purpose, the activities under ongoing schemes may require to be scaled up and skill based training linked to placement may be increased. RSETI activities and agriculture allied sector loan in areas like precision horticulture, organic and off-season vegetable and fruit production, floriculture, production of quality seeds/seedlings, fisheries activities may be formulated to facilitate self-employment through linkage with bank credit. He suggested SLBC to constitute a sub-committee to discuss and suggest measures to achieve the target under this important initiative of Government of Odisha.

He requested cooperation of banks in achieving the objectives of overall development of State through smooth implementation of various schemes.

PROCEEDINGS OF 136th SLBC MEETING HELD ON 18.08.2014

AGENDA NO.1.

Confirmation of proceedings of 135th SLBC meeting was circulated to all members vide letter No.GM/SLBC/ODISHA/99/2014-15 dated 10.06.2014. Since no comment has been received from any quarter, the same was confirmed by the house.

AGENDA NO.2.

Action Taken Report on major decisions taken in 135th SLBC meeting held on 26.05.2014

Point No.1

Progress of Implementation of Financial Inclusion Plan in the State.

A) Opening of Brick & Mortar Branches.

Convenor, SLBC informed that as per road map for providing banking services in every unbanked village having population below 2000, 45888 numbers of villages have been allotted to different service area banks. The road map has been prepared for three year i.e. 2012-13 to 2014-15. The progress is being monitored by RBI, Bhubaneswar. As on 30.06.2014, 359 brick & mortar branches have been opened.

As per direction of RBI, at least 5% of total villages should have Brick & Mortar Branches.

B) Banking outlet through BC / other mode

16933 villages have been covered by branchless mode (BC & other mode). Total achievement against the target of providing banking service outlet as on 30.06.2014 is 18541 (40.40%).

Bottlenecks in implementation of FIP in Odisha.

- a) The performance of both RRB remains sub optimal on account of post-merger issues like CBS.
- b) BC functioning is not up to mark. Account opening is in progress, but transactions are low.
- c) Poor internet connectivity and power supply.
- d) Inadequate Remuneration paid to the BCs.
- e) No proper training to BC about basic banking, banking products, customer handling etc.
- f) Manpower constraints of banks.

Action: All Banks**Point No.2****DRI Loans in favour of Persons with Disability(PWD)**

Total amount disbursed under DRI scheme for the quarter ended June 2014 is Rs.19.37 crore in 497 accounts during 01.04.2014 to 30.06.2014, out of which Banks have disbursed 213 applications amounting Rs4.30 crores under DRI loan to disabled persons.

The performance of the participating banks is not encouraging The Director , Welfare of Persons with Disability was requested to ensure sponsoring of more number of application and submission of bank wise application list to SLBC for effective follow up.

Banks are requested to achieve sanction and disbursement of minimum 10 applications per branch under the scheme for the current year.

Action : Banks / LDMs/Director(PWD)

Point No.3**Variation in CD ratio between Trend & Progress report (RBI) and SLBC.**

Convenor, SLBC reported that in the last two SLBC Meetings, the Additional Chief Secretary, Finance had pointed out wide variation in the CD ratio as compiled by SLBC and as published by RBI in the Trend and Progress of Banking India.

To clarify the issue, RBI gave a power presentation. DGM, RBI explained that based on discussion of last two SLBC Meetings, they have analyzed the data as on 31.03.2012 of both RBI & SLBC. They found variation due to the following reasons.

1. SLBC figure includes both RIDF & OSCB (Odisha State Cooperative Bank) figure for credit sanctioned and utilized in the state, where as RBI figure excludes the said data.
2. Wrong Reporting Regarding credit utilization i.e. Credit sanctioned in other state but utilised in the state of Odisha :

Analysis of Data Flow to SLBC & RBI (BSR driven) indicates that the figures reported by controlling heads of banks to SLBC through online do not tally with the figures reported by Head Office of the concerned bank to the Central Office, RBI, Mumbai through BSR statement. It is happened due to lack of internal check-up mechanism as well as lack of co-ordination between the controlling head of bank in Odisha who compiles data for SLBC and bank's head office which submits BSR data.

3. For quarter ending report, RBI report is based on last Friday of that quarter, but SLBC figure is based on last day of that quarter, which makes some difference.

The Additional Chief Secretary, Finance remarked that this difference in CD ratio consistently happens in all the quarter. Banks are not reporting figure correctly and we have no way of means to know the correctness of data. In Odisha we are mainly concerned about data of individual bank pertaining credit sanctioned and utilized.

However, the additional Chief secretary, Chaiman, SLBC and Regional Director, RBI suggested for separate discussion in a small meeting to sort out the issues.

SLBC has already requested the controlling heads of all banks in the State to ensure data consistency while reporting the deposit & credit figure to SLBC and RBI to avoid such discrepancy in computation of CD Ratio of the State. The matter should be brought to the knowledge of Head Office of each bank for taking due care.

Action ; Banks, RBI and SLBC

Point No.4

Opening of Clearing House in Odisha at centers with more than 5 bank branches.

Convenor, SLBC informed the house that clearing operation has already been started in all the three identified centers namely Gopalpur, Gunupur & Dhamara.

Point No.5

Bank wise and Scheme wise interest subvention utilization for the year 2013-14

Convenor, SLBC reported to the house with regard to Interest Subvention & Subsidy Budget Vs. Utilization for the year 2013-14.

The Commissioner cum Secretary, Co-operation Department expressed his concern for non utilization of interest subvention fund for the year ,2013-14. He informed that out of Rs90 crore provision for crop loan, only Rs 23.97 crore has been utilized. Similarly against budget of Rs.16.00 crore, only Rs.85.93 lacs has been utilized in respect of agriculture term loan. Interest subvention utilization under different schemes of allied activities are meager.

The Additional Chief Secretary, Finance also viewed the matter seriously. He requested all banks to ensure that interest subvention amount is claimed in time and credited to the borrower's account accordingly.

Convenor, SLBC requested all banks to submit their claim to nodal bank (UCO Bank) for the half year September 2014 latest by 31st October 2014 in the prescribed format. The banks which have not claimed the interest subvention for the period 2013-14 were requested to submit the same within 31st August 2014. All banks were also requested to give certificate to the SLBC to the effect that interest subvention amount received has been credited to the account of the beneficiaries in time.

Point No. 6

Review on Banking Developments in Odisha in KEY Parameters as of March 2014.

Convenor, SLBC highlighted the performance of banks in the State under various parameters in terms of growth in % as on 30.06.2014 over June 2013.

Deposit – 13.66 %, Advance – 4.45 %, Branch expansion – 12.90%, Priority Sector Advance -11.97, Agriculture Advance – 15.40 %, MSME Advance – 13.06 % , Advance to Minority Communities – 12.45 % & Advance to Weaker Section -16.06 %.

Agenda No.3

Fresh Issues :-

A) SLBC in implementation of Sampurn Vittiyea Samaveshan (SVS)- Pradhan Mantri Jan Dhan Yojana(PMJDY) in the state.

Convenor, SLBC informed that Department of Financial Services, Ministry of Finance, Govt.of India has circulated a draft paper on Comprehensive Financial Inclusion (CFI)- Sampurn Vittiyea Samaveshan (SVS) which is scheduled to be launched on 15th August,2014. There are three major shifts from the earlier programme on Financial Inclusion. First, the earlier efforts of financial inclusion had village as the unit for coverage while the present plan focuses on coverage of households. Second, only rural areas have been the focus so far while both rural and urban areas have been included now. Third, the present plan is proposed to be implemented as a Mission Mode Project. It envisages a comprehensive coverage of all excluded households in the country by a six pillar approach in two phases. The comprises of:

Phase-1(15th August-2014 to 14th August (2015) comprising of following 4 pillars:

- Universal access to banking facilities
- Providing Basic Saving Deposit Accounts with overdraft facility of Rs.5000/- and RuPay Debit Card.
- Financial Literacy Programme

- Creation of Credit Guarantee Fund for coverage of default overdraft account
- **Phase-II(15th August,2015 to 14th August 2018) comprising of following 2 pillars.**
- Micro Insurance
- Unorganized sector Pension scheme like Swavalamban

The entire programme is proposed to be implemented in a Mission mode.

For discussion on its readiness for implementation of above Mission Mode Project, number of meetings have been conducted by Department of Financial Services, Ministry of Finance, Govt.of India addressed by Secretary (FS).

It is the responsibility of all the banks in the state for smooth and timely implementation of this Project to communicate the importance and action plan of above Mission Mode Project immediately to all the field functionaries for time bound implementation in mission mode.

Secretary, Department of Financial Services has written to Chief Secretaries of all States for their cooperation and support in the implementation. The role of State Government is very critical in the implementation of the plan. Government of Odisha has already constituted a 19 member State Level Implementation Committee. The Chief Secretary is the Chairman, Director of Institutional Finance is the Mission Director and Convener of the SLBC is the Secretary to the State Level Implementation Committee.

The Additional Chief Secretary informed that as per recent communication dated 6th August 2014, the programme may be launched on 28th August 2014 at State level, District Level with Mega Camps for opening of at least one saving bank deposit account for each house hold and opening of accounts will be completed by 15th August 2015. The Panchayati Raj Department will help in organizing camps for opening of accounts.

He also reiterated that as per earlier discussion as per present service area, banks have to open accounts of the people. The present allotment of unbanked GP to banks may take time for opening of branch for providing banking services. However, the banks that have opened in their allotted GP, may open accounts of the people of that service area.

A) A Special SLBC meeting was convened on 05.08.2014 for successful implementation of the Comprehensive Financial Inclusion Plan.

First meeting of State Level Implementing Committee was held on 06.08.2014 under the chairmanship of the Chief Secretary, Odisha. Taking stock of the present situation in Odisha, Chief Secretary directed to all stake holder to work out a comprehensive model for fastening banking service coverage to all Gram Panchayats through Business Correspondents model till permanent

brick and mortar branches are established in uncovered areas. He has also advised to include SHGs Federations, Primary Agricultural Cooperative Societies and Common Service Centers in selection of BCs.

The Chief Secretary has also advised to make an attractive package for Bank Correspondents converging various services like dealing of other products of the banks, agri-extension services, agri- business etc. so that young talents will have interest to work as BC and earn a substantial amount.

B) Unbanked Gram Panchayat in the State under Financial Inclusion Plan.

Under the guidance of Additional Chief Secretary, Finance, Odisha and in consultation with RPCD, RBI, Bhubaneswar, SLBC has prepared the road map allotting 4597 unbanked GPs of the State among all the banks for opening of Brick & Mortar branches covering the identified unbanked GPs over a period of 5 years(2014-15 to 2018-19). The list of Bank wise & District wise allocation of unbanked GPs is available in SLBC website. SLBC has also supplied a book to all banks and Lead District Managers containing the list of Bank wise & District wise allocation of unbanked GPs. All the banks have been requested to provide SLBC the list of the GPs in which they propose to open branches month wise for the current year and year wise for next four year by 31st July 2014 for regular monitoring and reviewing in every quarter. We have not received the response so far. Convenor, SLBC requested all banks to submit the said list immediately to SLBC for doing the needful.

In order to extend banking facilities to all the panchayats, the State Government has already assured that the banks would be provided space of 400-500 sq feet in Rajiv Gandhi Seva Kendra for opening of bank branches free of rent for five years.

The Additional Chief Secretary wanted to review the progress of opening of branches in allotted unbanked GP in the SLBC meeting. The data (Target Vs Achievement) should be collected in a prescribed format.

C) Banks to submit information on their progress in FIP through SLBC on line.

At present banks are directly submitting the information to RBI for compilation. Since the LDMs are not in a position to know bank-wise progress in terms of coverage of number of villages with banking facilities in respect their districts, RBI suggested for collecting the above information in the given format from the banks as per the prescribed periodicity through SLBC on line. RBI will be given rights to access SLBC website to view the above data filled in by banks on SLBC website.

2 Data on Branch opening status.

In order to streamline the process and to have the updated information on branch opening status of banks in the state on an ongoing basis, RBI suggested SLBC to provide prescribed format on website where banks can fill in their branch opening details on a real time basis using specific user ID and Password.

D) RBI, in association with ORSAC has developed a Geographic Information System (GIS) based application for mapping the existing bank branches and ATMs in the State which can be accessed through www.orsac.org > Banking Network > Odisha. The application is expected to help banks to identify the unbanked stretches with other important information like population, distance from nearest bank branch and to reduce the regional gap in terms of banking penetration.

All banks were requested to expedite their branch opening plan with symmetrical distribution among districts.

E) Direct Benefit Transfer and Aadhar Number Seeding.

A meeting on preparation of database of beneficiaries under Direct Benefit Transfer (DBT) Scheme for transfer through bank accounts was held on 30.07.2014 under the chairmanship of Additional Chief Secretary, Finance, Govt. of Odisha. Different departments have been advised to provide list of the beneficiaries of various schemes for facilitating DBT. Panchayati Raj Department has already prepared a data base of all families – District –wise, Block-wise, GP-wise and Village – wise showing the age of individuals. The data-base has already been shared among the banks. The banks who have not received was requested to collect from SLBC today.

It is reported by the Director Census that out of total population of 4.19 crore in Odisha, target population (five years above) is 3.85 crore, Biometric entry has been done till 27.07.2014 is 2.72 crore (70.72%), AADHAR No. generated for 2.14 crores (55.66%). Additional Chief Secretary, Finance has emphasized that every individual beneficiary account will have to be linked with AADHAR number. Director, Census will add village name (with code), G.P. name (with code) and Block name (with code) from the Panchayati Raj Department data base received from UIDAI Authorities. This will help in AADHAR seeding of Bank Accounts by uniquely identifying the beneficiaries.

The Commissioner cum Secretary, SC & ST Department informed that for distribution of student's scholarship, his department needs to open 10 lakhs account in the current year. Welfare Extension Officers and line department will help to the banks in organizing camps for opening of accounts.

F) Stoppage of sanction of subsidy for new projects under Agriculture Marketing Infrastructure Sub Scheme of ISAM.

It has been informed by NABARD, Bhubaneswar that the Director (marketing), Department of Agriculture and Cooperation, Govt. of India vide his e-mail dated 05 August, 2014 has directed to stop with immediate effect, sanction of subsidy for new projects under Agriculture Marketing Infrastructure sub Scheme of ISAM (erstwhile Gramin Bhandaran Yojana and Development Strengthening of Agricultural Marketing Infrastructure Grading Standardization). Accordingly all banks were advised not to sponsor any new projects for subsidy to NABARD.

Replying to the query of the Commissioner cum Secretary, Food Supply & Consumer Welfare Department, CGM, NABARD clarified that actually the scheme has not been closed, it has been kept in abeyance. After receiving clear instruction, the matter will be communicated.

G) Information on collection of stamp duty & registration fees towards execution of Equitable Mortgage Deeds.

Revenue & Disaster Management Department, Govt. of Odisha desires to get information regarding collection of revenue in shape of stamp duty and registration fees towards execution of equitable mortgage deeds. SLBC has already requested all banks to furnish the information in a given format for onward transmission to the State Govt. We are yet to receive the same from the banks. All controlling heads of banks were requested to ensure submission of the information to SLBC by 20th August 2014.

H) Extending credit to Rice Mills against Pledge/ Mortgage/Hypothecation of Paddy, Rice and Gunny Bales.

It has been informed by Food, Supplies & Consumer Welfare Department, Govt. of Odisha vide its letter No.1297 dated 07.08.2014 - that some Millers have availed loan from the Banks by hypothecating paddy belonging to State Agencies like OSCSC or MARKFED. The Banks are not doing due diligence before sanctioning loan. These Millers sometimes have misled the Bank by declaring the stock of paddy, rice & gunny bales of State Agencies hold by them as agent, as their own stock. If bank extends any credit on stock of State Agents lying at the Mills, it would be entirely at the risk of the bank concerned.

All banks were requested to take a careful note of the said content, for compliance.

Elaborating the issue, the Secretary, Food, Supplies and Consumer Welfare Department, Govt. of Odisha remarked that all banks must interact with State Agencies before sanctioning loan as most of the Stock of CMR/ Paddy/Gunny lying in the Mill premises belongs to State Agencies.

Action ; All Banks

Agenda No.4

Branch Expansion in Odisha.

Convenor, SLBC informed the house that during 01.04.2014 to 30.06.2014, banks have opened 43 branches in the state. Out of 43 branches, Public Sector Banks, Private Sector Banks and RRBs have opened 24.18 and 1 number of branches respectively.

Out of 4338 branches as on 30.06.2014, the share of Rural, Semi-urban and Urban branches is 54.68 %, 26.51 % and 18.81 % respectively. He informed that per bank branch population in the State of Odisha is 9675.

Total No. of ATMs is 4368 as on 30.06.2014. He requested all banks to give priority on opening of ATMs in LWE districts and ensure that all branches have On-site ATM.

Agenda No. 5

NPA & Overdue position as on 30.06.2014

Convenor, SLBC informed that the NPA % of the State is 8.26 which is at a higher side and alarming. For PMRY / PMEGP / SJSRY/SHG WCC the recovery performance the NPA & Overdue % is too high, which can only be rated as unsatisfactory. Banks & Govt. Departments have to make joint endeavor with specific strategies to improve the recovery performance for better recycling of funds. SLBC has already requested all the banks to submit the list of NPA in respect of SHG & PMEGP to OLM & KVIC/DIC/KVIB (implementing agencies) for improving the recovery position and regularization of NPA accounts.

CGM, SBI supplemented that very high NPA % of SBI in Odisha is a matter of great concern. NPA % of PMRY/ PMEGP, SJSRY, SHG, WCC & Agriculture is 63.79, 64.00, 39.34, 24.66 and 25.72 % respectively. Since SBI has largest branch net work in the state, they need the support of line departments for recovery which will facilitate recycling of fund, so that the people of the state will be benefited.

CMD of UCO Bank also informed that his Board has taken decision that where the NPA % is more than 10 %, financing has been restricted. At this moment, State govt. should come forward in helping recovery of bank's dues to ensure continuance of credit flow.

Replying to the remark of Additional Chief Secretary, Finance regarding monitoring of loan accounts, Chairman of SLBC informed that under CBS platform banks monitor centrally. Huge focus is given on monitoring and recovery. All banks desperately look at recovery and branches are under tremendous pressure for the same. He requested state govt. to expedite disposal of OPDR cases pending with certificate office, so that banks will be benefited and motivated to file more eligible cases under OPDR Act.

The representative of Utkal Gramin Bank informed that they have financed to NGO – BMSS under SHG and more than Rs10 crores have become NPA. The matter has already been taken up with the District Collector. For filling OPDR case, it requires stamp duty and property details. Under the circumstances, kind intervention of state government is solicited in getting recovery.

Convenor, SLBC informed that under OPDR Act. 12365 Cases involving Rs.157.56 crores are pending for disposal by Certificate Courts.

LDM, Cuttack raised an issue that Certificate Officer of the district Cuttack is reluctant to accept filing of cases under OPDR Act under schemes like SJSRY, SGSY, SHH, etc which have not been sponsored by District Industries Centre (DIC).

As per provision“ As per provision of clause (c) explanation to item (XI) of Sch.1 of OPDR Act, State Sponsored Scheme means, a scheme notified as such by State Govt. for financial assistance by Scheduled Banks or Regional Rural Bank

Govt. of Odisha Finance Dept. Notification No.2722/F dt.20.01.98 has notified the schemes requiring composite loan sponsored by District Industries Centre (DIC) of the State Govt.

As per provisions of aforesaid notification the cases sponsored by other than DIC do not come under State Sponsored Scheme.”

Under the above situation , clarification is sought from State Govt. “whether loans sanctioned under Govt. sponsored programs other than DIC can be filed under OPDR Act.”

Chairman, SLBC requested state govt. to follow the recovery procedure under Public Recovery Act of other state like UP, MP, Rajasthan etc. No court fees should be collected upfront while filing the cases under OPDR. A certain % of recovered amount (Bank dues + Court fees + commission) may be adjusted towards govt. dues and a certain % will be adjusted towards remuneration to the govt. officials involved in the recovery process. The provision of remuneration payment to govt. official will encourage them to recover more and more amount.

The Additional Chief Secretary informed that the matter was referred to the Law department of the state, but was not accepted as existing Act does not permit. He suggested SLBC to make a request in this regard, so that necessary step will be taken to amend the present Act.

Action – Banks / Govt. / LDMs

Agenda Item No.6

Banking Key Indicators

CD Ratio (All banks):

Convenor, SLBC informed that as per Thorat Committee, CD ratio of the state is 78.95% as on 30.06.2014. Excluding advance sanctioned in other state , but utilized in our state, the CD ratio is 52.92 %.

Additional Chief Secretary told that CD ratio of the state has been definitely deteriorated from March 2014 figure. Between March 2014 and June 2014 there is increase in deposit, but there is decrease in total advance, priority sector & MSME sector advance. He reviewed individual banks having CD ratio below 40 %. Reviewing the CD ratio of individual district, he observed that only 4 districts namely Khordha, Kalahandi, Dhenkanal and Bhadrak) have achieved CD Ratio of more than 60 %.

Districts having CD Ratio below 40%:

Deogarh, Gajapati, Kandhamal, Kendrapara, Malkangiri, Sambalpur, Jagatsinghpur, Nuapada, Keonjhar and Puri .

Chairman, SLBC suggested that the LDMs of those districts having CD Ratio below 40 % should constitute sub-committee of DCC to review the same and take appropriate steps to improve the CD ratio.

The Secretary, MSME stated that in the DCC the matter should be reviewed on no. of loan proposals received, returned, sanctioned and disbursed. It has come to their notice that many applications are remain pending with banks. Applications are being returned without mentioning the reasons.

Sharing the experience, the Commissioner cum Secretary, Panchayati Raj Department sated that in various review meeting on progress of SHG, it is observed that in spite of huge funds are being mobilized to all banks, the credit inflow / intake is comparatively very low, which is not acceptable. Benefit is not reached the beneficiary/ entrepreneurs. All the stake holders in the process should be very serious. Financial along with technical support should be provided to the new as well as existing entrepreneurs for the interest of the development of the state. Ultimately CD ratio of the state will improve.

Principal Secretary, Agriculture stated that the banks having CD ratio below 40 % should be debarred in getting deposit of State Govt & Public Sector Under taking. The Additional Chief Secretary, Finance informed that the selection criteria for handling business & deposit will be revised. SLBC will prepare the list for approval.

The Additional Chief Secretary, Finance requested controlling head of all banks to ensure improvement in CD ratio and to achieve minimum 60%.

Action – Banks/ LDMs
Agenda Item No.7

(A) Achievement of Annual Credit Plan(ACP) 2013-14 :-

The above data reveals that the performance of Banks under ACP for the June quarter 18.63 %.

All the controlling heads of banks and LDMs in the state are requested to ensure that the target allocated is achieved before 31 March 2015. Banks are advised to accelerate investment credit for agriculture and allied activities for sustainable growth of priority sector lending to increase food production and productivity in Odisha.

The Principal Secretary, Agriculture informed that a sub-committee meeting of SLBC was held on 31.07.2014 in which bank wise performance under crop loan, term loan and different activities of allied sector. Except, Odisha State Cooperative Banks, the performance of all banks under crop loan disbursement for 1st quarter was not encouraging. Poor performance under agriculture term loan, Fishery, Dairy & Poultry was observed.

Dismal performance of OGB was viewed very seriously. Non utilization of interest subvention under different schemes was also a matter of serious concern. A suggestion was given to segregate the target of crop loan into Kharif & Rabi season as it is done in OSCB to review more meaningfully.

Replying to the suggestion of the Principal Secretary, Agriculture, CGM, SBI informed that in case of KCC, a limit is fixed, which is valid for 5 years.

For the 1st year the limit will be - Assessment of crop loan component for 1st year both for Kharif & Rabi based on the scale of finance for the crop plus insurance premium plus 10% limit towards household/ consumption requirement plus 20% of limit towards maintenance expenses of farm asset. For every successive year, an increase of 10 % in limit is allowed.

The Additional Chief Secretary, Finance suggested marking 70 % and 30 % of the crop loan annual target for Kharif and Rabi respectively.

The CGM, NABARD expressed that during last three years the achievement under ACP varies between 60-70%. He requested all banks to achieve the target for this year.

(B) Brief Analysis of Trend in Agriculture Credit. Outstanding:

Agenda Item No.8 Agriculture.-

B) Kisan Credit Card(KCC):-

It is observed that banks have disbursed Rs. 4750.11 crores in 1173041KCC accounts during 01.04.2014 to 30.06.2014, out of which **fresh KCC** has been issued in 87442 accounts disbursing Rs. 314.52 crore . Total outstanding balance as on 30.06.2014 is Rs. 12421.43 crores in 5799198 no. of KCC.

No KCC has been issued so far by the following banks –

Public Sector Banks

Bank of Maharashtra, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Travancore.

Private Sector Banks

Indus Ind Bank, ING Vysya Bank, Karur Vysya Bank, Kotak Mahindra Bank Ltd., Laxmi Vilas Bank, The South Indian Bank Ltd.

C) Horticulture

Odisha has immense potential in horticulture, particularly in vegetable cultivation and micro irrigation. Horticulture is becoming popular in the hilly districts. Commercial floriculture is also increasing. Since income derived from horticulture per hectare of land is generally higher than in cereals and pulses, State Govt. has taken many steps through promotional policy for expanding the area under horticulture to increase the production and productivity. Introduction of interest subvention and subsidy scheme by State Govt. will provide ample scope to the banks for augmenting their credit flow to different activities of Horticulture. Govt. of Odisha provides subsidy to the following schemes.

1. Development of Nursery(Large / Small).
2. Vegetable Seed Production.
3. Seed Infrastructure.
4. Vegetable cultivation in Open condition.
5. Establishment of New Garden. (Fruits- perennial / non- perennial, Tissue Culture Banana, inter cropping).
6. Floriculture.
7. Mushroom Cultivation
8. Plantation
9. Spices
10. Post Harvest Management (Cold Storage Units- Construction/Expansion/ Modernisation, Process Unit, Preservation Unit etc.)
11. Establishment of Marketing Infrastructure
12. Protected Cultivation(Green House, Mulching, Plastic Tunnel etc)
13. Organic Farming
14. Vermi Compost Unit
15. Minor Irrigation (Drip/ Sprinkler/ HDPE Pipe)

National Horticulture Board (NHB) , Bhubaneswar, Odisha

The representative of NHB highlighted about the revised Operation Guidelines for release of subsidy in respect of projects under NHB Schemes.

Convenor, SLBC requested the concerned banks not to keep any proposal pending under any schemes of NHB. If project is not viable, it should be returned in time with reasons.

Agriculture Allied Sectors (Fishery & Dairy).

The Commissioner cum Secretary, F & ARD informed that during this quarter banks have disbursed Rs.10.79, 5.74, 7.38 crore in respect of Dairy, Poultry and Fishery respectively. He expressed his displeasure over low credit flow to the allied sector in spite of interest subvention and subsidy support of State Govt.

The Director, Fishery, Govt. of Odisha requested all banks to sanction and disburse the eligible loan proposals without keeping long pending. The support of interest subvention and subsidy scheme of State Govt. will help the bank in reducing loan burden and in recovery of bank dues.

The Principal Secretary, Agriculture stated that unless the entrepreneurs are provided financial support by banks, visible growth of this sector cannot be achieved. He requested all banks to be very positive & proactive in financing various activities under agriculture allied sector which is supported by subsidy and interest subvention schemes of State Government.

Convenor SLBC requested all the banks to dispose of the pending loan applications and ensure timely sanction and disbursement of loan application. Any return / rejection of application is to be informed to the loan application sponsored department with reasons.

The allocated budget for Odisha under Dairy Entrepreneurship Development (DED) Scheme for the year 2014-15 as follows.

NABARD shall accept/process the subsidy claims under DED only upto the allocated budget (General including ST category Rs 245 lakh & Special Component Plan for SC Rs.210 lakh). No claims are permitted after the allocated budget is exhausted until additional budget is provided by Govt. Since fund will be available on first-come –first serve basis, banks are advised to proceed and forward their claims as per the scheme guidelines without any time-lag/ delay. NABARD reiterate that all financing banks are required to forward the subsidy claims through their controlling office to NABARD, Odisha Regional Office, Bhubaneswar within two months of disbursement of first installment of bank loan. Claims received by NABARD after the specified period of two months (from the date of release of first installment of loan) will not be permitted for release of subsidy during the financial year 2014-15.

Keeping in view the above allocated budget, submission of increased number of claims under Special Component Plan (SCP) category may please be expedited by banks. As per the policy guidelines Utilization Certificate in the prescribed format should be submitted by the banks to NABARD, RO within 15 days of receipt of subsidy. Controlling Offices of Banks are requested to monitor the same. Submission of Utilization Certificates in respect of all DEDS subsidy released by NABARD since inception of the scheme may please be reviewed and certificates obtained from the branches may please be forwarded to NABARD, RO, Bhubaneswar at the earliest.

Action : All Banks
Agenda Item No.9

Financing to MSME Sector :-

The Secretary, MSME, Odisha pointed out that as per recommendation of T.K.A Nair Committee on MSME, banks are advised to achieve a 20% year on year growth in credit to Micro & Small enterprises and 10% annual growth in number of Micro Enterprises account. The allocation of 60% of MSE advances to Micro Enterprises is to be achieved. In order ensure that sufficient credit is available to start up micro enterprises within the MSE sector, banks should ensure 40 per cent of the total advances to MSE sector should go to micro (manufacturing) enterprises having investment in plant and machinery up to Rs. 10 lakh and micro (service) enterprises having investment in equipment up to Rs.4 lakh. But this 40% information is not available with SLBC.

The Additional Chief Secretary, Finance advised SLBC to capture the data as per recommendation of Nair Committee for analyzing the information.

In Odisha it is observed that Year-on-Year growth in credit to Micro on Small Enterprises as on 31.03.2014 was 29.16 % against the target of 20 %. But The advances to MSE sector during the period 01.04.2014 to 30.06.2014 has registered a decrease by Rs. 1686.25 crores over the March 2014 figure.

The allocation of Micro Sector to MSE advance at end of June 2014 is 53.93 % against the parameter of 60 %. He remarked that we are unable to achieve the recommendation of T. K. A Nair Committee.

Emphasizing on different attractive schemes of National Mission on Food Processing (NMFP), he impressed upon banks to sanction more loan proposal under NMFP.

Convenor, SLBC also requested banks to speed up the flow of credit to Micro Enterprises so that the 60% norm can be achieved.

Rehabilitation of Sick SMEs

The Secretary, MSME expressed his concern that no information regarding rehabilitation of sick units is forthcoming from banks. As a result, there is no proposal for providing assistance under IPR-2007 and MSME Development Policy-2009 through SLIIC. Besides, Odisha Govt. is not able to submit information on Assembly / Parliament Questions relating to revival of sick units. He requested all banks to submit the information regularly to the Director, Industries on rehabilitation of Sick MSME accounts.

The recommendation of Dr. K. C. Chakrabarty on Rehabilitation of potential viable sick units of MSE sector is to hasten the process of identification of a unit as sick, early detection of incipient sickness, and to lay down a procedure to be adopted by banks before declaring a unit as unviable. Banks have been advised that the decision on viability of the unit should be taken at the earliest but not later than 3 months of becoming sick under any circumstances and the rehabilitation package should be fully implemented with six months from the date the unit is declared as potentially viable / viable.

**Action ; All Banks
Agenda Item No.10**

RSETI: -

The representative of OLM informed that the Ministry of Rural Development , Government of India has given a target of 19800 number of trainees to be trained by RSETIs for the year 2014-15 in Odisha and expects a settlement ratio of around 70 % and credit linkage ratio at least 50 %. It involves a great deal of challenges for the RSETIs and suitably strategic planning should be put in place for an immediate action plan by all the RSETIs.

Land allotment to RSETIs –

The Director of RSETIs Cuttack, Puri, Ganjam, Gajapati, Sambalpur, Deogarh, Dhenkanal and Sundargarh were requested to pursue the matter with the PD, DRDA for early allotment of land for RSETIs. Land has already been identified. The Secretary of Panchayati Raj Department was also requested to look into the matter.

A) RSETI Functioning.

Strategies for RUDSETI/ RSETIs during 2014-15.

Odisha Livelihood Mission enumerated the main features of the strategy are:

- Nodal officers will be identified in DRDAs and Block office for dealing with all matters relating to RSETIs including sponsoring of trainees, monitoring training programmes, facilitating bank linkage, settlement of claims, land and construction related issues.
- A District Level Workshop will be organized by DRDA for sensitization, strategy finalization and convergence. This has to be completed by end of August 2014.
- Regular conduct of Local Advisory Committee of RSETI under the chairmanship of Collector. DPM-OLM will participate in the meeting. Similarly RSETI Directors may be invited to District NRLM committee meetings.
- Sponsoring of trainees by BDO/DRDA.
- Quick settlement of claims submitted by RSETIs to DRDAs.

- Collector/DRDA support for solution of issues relating to allotment of land/ permissive possession of land/ approval of construction plans by municipal authorities/ construction related issues.
- Conduct of OLM sponsored training programmes in RSETI for youth graduates on financial literacy, Master Book Keepers and Bank Mitras of GPLF.

Action ; Banks, OLM and Directors RSETIs

Agenda Item No.11

Finance to Weaver Sector:

The representative of the Textile & Hand Loom, Govt. of Odisha informed that individual weavers overdue loan outstanding in respect of 10668 weavers have been waived out, the issuance of weavers credit card to the concerned weavers is not up to the mark though it is precondition to sanction fresh loan to the concerned weavers whose loan have been waived off.

Convenor, SLBC reported that 7973 number of beneficiaries have been refinanced with amount Rs.21.26 crores under RRR Package.

Total No. of fresh WCC issued for the quarter ended June 2014 is 613 and amount disbursed is Rs.1.35 crore. Balance outstanding as on 30.06.2014 is Rs.43.83 crore in 13476 accounts.

Chairman, SLBC requested the participating banks to take a note of the concern of the department for compliance.

Action ; Banks

Agenda Item No.12

Financing Under Women Self Help Group (WSHG)

Target of WSHGs Bank Linkage Programme for the year 2014-15:

The representative of OLM informed that District wise and Bank wise target has been circulated by SLBC to all Banks . The SHG- bank linkage achievement as on 30.06.2014 is Rs.96.44 crore and 8582 SHGs against target of 928.72 Cr and 93032 SHGs.

The overall target of WSHGS in Odisha for the year 2014-15 will have the following norms & Strategies

1. SHGs promoted under other livelihood programs like OTELP, IWMP etc, are included in the target.
2. All SHGs promoted in intensive and non intensive blocks by OLM are a part of total target of the district.
3. The Bank wise target shall include both fresh and repeat linkage.70% of the target shall be contributed as repeat finance while 30% as fresh finance mostly in TRIPTI and Intensive blocks

4. Interest subvention shall be available to all WSHGs which avails a Bank loan up to Rs.3 lakh from any Bank subject to prompt repayment.
5. Based on the target, Branches will identify SHGs for linkage during 2014-15.
6. Training to identify SHGs on SHG Bank linkage may be imparted at the earliest. The training will be held at Branch site and Branch Managers will train the SHGs on various aspects of Bank linkage. Concerned BDOs will make logistic arrangement for the training program.
7. Constitution of Branch Linkage and Recovery Committee at the branch level in TRIPTI blocks and hold monthly meetings.
8. Organisation of Recovery camps and involves the field staff.
9. Identify branch staff for training and exposure to be organised by OLM.
10. Include SHG- Bank linkage as an item of study/ discussion in banks' in-house review meetings/ training programmes.
11. The identification of SHG both for repeat and fresh shall be done jointly by Banks and Block OLM team which shall be discussed in the monthly Block Level NRLM committee meeting

Interest Subvention scheme under NRLM Status of Implementation of Interest Subvention in Odisha

- Controlling Heads of all Banks have been intimated regarding Scheme of Interest Subvention and have been asked to communicate the same to their bank branches.
 - OLM opened interest subvention account with UCO bank for Non-IAP districts and state Govt scheme.
 - The reimbursement of interest subvention over and above amount paid by NRLM in the eligible accounts shall be claimed by the banks in the prescribed format attached to the letter addressed by OLM to all Banks for the IAP districts (Category -1) to all banks in the given format.
 - During the workshop held with bankers to discuss the operational issues in implementation of interest subvention scheme, it transpired that 17 commercial banks and 2 RRBs have submitted claims to Nodal Bank (Canara Bank) over and above 7% interest to WSHGs. 12 commercial banks have submitted claims for 3% NRLM interest subvention for prompt payee WSHGs in category - I districts. Concerned banks as well as other commercial banks and both the RRBs were advised to submit 2% OLM interest subvention claims immediately to Nodal Bank(UCO Bank), Odisha Government Secretariat Branch.
- Representative of OLM requested NABARD, Canara Bank, UCO Bank (Nodal Bank for administration of interest subvention) to organize periodical meeting with the banks for smooth implementation of interest subvention scheme

Regularisation of Non Performing Assets / Revival of defunct or dormant SHGs

Convenor, SLBC requested all the banks to furnish the list of NPA accounts (SHG) to the OLM by e-mail (spmu.tripti@gmail.com) for putting efforts to regularize the accounts.

Name of category -1 Districts

Bolangir, Deogarh, Gajapati, Ganjam, Jajpur, Kalahandi, Kandhamal, Keonjhar, Koraput, Malkangiri, Mayurbhanja, Nabarangpur, Nayagarh, Nuapada, Rayagada, Sambalpur, Sonepur and Sundargarh.

Action: All Banks

Agenda item No.13

Finance to Handicraft

Representative of Handicraft, Govt. of Odisha informed that 3 schemes have been in force for providing financial support to the Handicraft Sector in Odisha.

1. Finance to Artisans/SHGs under the scheme of "Modernization & Technical Up- gradation of Handicraft Industries"(MTUHI).

During 2014-15 there is a budget provision of Rs100.00.lakhs under the scheme to provide subsidy to 53 units.

2. Bank Linkage of SHGs promoted in handicraft sector under craft village scheme.

During the year 2014-15, total 480 artisans are to be trained of 32 SHGs and total funds of Rs.70.00 lakh has been sanctioned by Govt. for implementation of the same. The bankers are requested to make credit linkage with the SHGs after skill up gradation training programme are over.

3. Rehabilitation of Handicraft Artisans.

Margin money assistance is provided to individual artisans @ 20% of the project cost with maximum ceiling of Rs.10,000/- per artisan to avail bank loan for setting up own handicraft production unit. During 2014-15 there is a budget provision of Rs.50.00 lakhs under the scheme to provide margin money to 5000 units.

Action : All Banks
Agenda Item No.14
Progress under Govt. Sponsored Programmes

A) PMEGP :-

Director, KVIC, Bhubaneswar informed that Ministry of MSME, Government of India has communicated approval for continuation of PMEGP Scheme for the 12th Five Year Plan (From 2012-13 to 2016-17) with the existing guidelines. Bank wise, District wise and Agency wise (KVIC, DIC & OKVIB) tentative target under PMEGP for 2014-15 has already been communicated to the participating banks and LDMS.

Convenor, SLBC requested the State Director, KVIC to give target to Private Sector Banks for the current year.

Director, KVIC informed that **EDP training** has been mandatory before the disbursement of 1st installment of loan under PMEGP with effect from 01.04.2014. It has been decided in the State Level Local Committee Meeting to accredit to all the banks sponsored RSETIs & RUDSETIs and Govt. Training Centers to conduct EDP training during 2014-15 for completion of EDP backlog cases and ongoing. Accordingly, SLBC has already requested all the banks financing under PMEGP to sponsor the name of beneficiaries in the given format to the RSETI of the concerned district for undergoing EDP training.

1. Physical Verification and Margin Money Adjustment

Director, KVIC informed that as per guidelines of PMEGP, it is necessary to adjust the margin money after 3 years on the basis of physical verification report received by the implementing agency and adjustment letter issued in this connection. All the controlling heads of participating banks have been requested by SLBC to instruct the branches to send the certificate of M.M. Subsidy under PMEGP Scheme has been adjusted in the beneficiary accounts as per format already circulated along with Adjustment Letter.

Despite the above communication of SLBC to the controlling heads of all participating banks, the implementing Agencies have not received certificate and statement in the given format.

Convenor, SLBC requested the participating banks to submit the required certificate & documents without further delay.

The Secretary, MSME reported that on physical verification of the PMEGP units of a particular year, it was observed that 42 % units are not in existence. He stressed on sanction of loan proposal to genuine entrepreneurs. His humble request to banks was to take utmost care while sanctioning the loan proposals.. The implementing agencies forward sufficient number of applications (3 times) to the banks. Banks get opportunities to select genuine entrepreneurs to protect the interest of the bank.

Action: Participating Banks

B) SJSRY :-

Convenor, SLBC reported that during the period of 01.04.2014 to 30.06.2014, all the banks have provided credit of Rs. 8.44 crores. The balance outstanding as on 30.06.2014 is Rs. 110.18 crores in 15376 accounts.

State Urban Development Authority (SUDA) of Odisha informed that at present 33 nos. of towns have been covered under National Urban Livelihood Mission (NULM) in the State. In future Swarna Jayanti Sahari Yojana (SJSRY) will be replaced by NULM and all the towns of the state will be covered under this flagship programme.

Convenor, SLBC, informed that NULM Operational Guidelines for Self-Employment Programme has already been communicated to all banks.

Action – All Banks

Financing under SC/ST Schemes:-

The representative of Odisha SC/ST Development Finance Corporation informed that against the annual target of 21000 Sch. Caste families and 6000 Sch. Tribes families for the year 2014-15, the achievement is 57 & 32 respectively during the June quarter.

Convenor, SLBC impressed upon all banks to take all possible steps for extending bank credit to SC/ST entrepreneurs of the State for their all round economic development keeping in view the findings of National Human Right Commission.

The Commissioner cum Secretary, SC&ST Department reiterated that he is yet to receive the list of SC /ST beneficiaries under different scheme/ sector of advance. Chief Manager, SLBC informed that the required information has already been collected from different banks, but on account of data inconsistency, the same could not be placed in the agenda note. However, it was assured that after reconciliation, the information will be provided.

DGM, PNB clarified that when plant & machinery is installed or building is constructed or asset created out of loan is embedded on the land, creation of mortgage on that land is treated as Primary Security.

He pointed out that some banks insist collateral security even for small loan. The land in the name of person belongs to SC/ST category can not be transferred easily for creating mortgage. Under PMEGP Scheme upto Rs 10 lakh loan, no collateral security is to be asked. He requested SLBC to ensure that instruction in this regard is being followed at branch level.

He also expressed that under finance particularly in case of SHG is a serious concern. Giving one example he told that out of Rs.2 lakh loan, Rs one lakh is kept under Fixed Deposit, only Rs1 lakh is available for undertaking business.

This is no doubt is a loss proposition to SHG .He requested to discontinue this irregular practice.

He suggested to maintain the histogram of the loan account. Quantum wise loan accounts information should be available for better monitoring.

Action – All Banks

C. Joint Liability Group (JLG):-

Convenor, SLBC reported that total amount disbursed for the period 01.04.2014 to 30.06.2014 is Rs19.62 crore in 1985 accounts and balance outstanding as on 30.06.2014 is Rs.282.63 crore against 51834 accounts.

SLBC has already communicated the district wise target to the LDMS with request to distribute the district target to the banks in the districts with copy to SLBC for preparing bank wise target at state level. 40000 JLGs(Farm sector) are to be credit linked during 2014-15.

The Principal Secretary, Agriculture Department requested NABARD to organize work shop at state level to sensitise the bankers and line department o JLG formation and Finance.

Action – Banks & LDMS

D. Artisan Credit Card (ACC):-

During the period of 01.04.2014 to 30.06.2014 the banks in the state have issued 96 no. of artisan credit cards with amount Rs. 0.80 crores. The balance outstanding as on 30.06.2014 is Rs. 34.33 crores against 8153 accounts.

Convenor, SLBC impressed upon the bankers that the state of Odisha is having abundant scope for skill development of Rural artisans. Banks should take steps to finance more under artisan credit card (ACCs) to all eligible persons.

Action; All Banks

Swarojagar Credit Card (SCC):-

Convenor, SLBC informed that 787 SCCs have been issued for the quarter ended June 2014. The balance outstanding as on 30.06.2014 is Rs. 73.35 crores against 24909 accounts. No SCC is being issued by all Private Sector Banks and some Public Sector Banks. Banks are required to put more attention on this area.

Action: All Banks
Agenda Item No.15
Education Loan:

All commercial banks have disbursed Rs.32.06 crore in 1846 accounts during 01.04.2014 to 30.06.2014. The balance outstanding as on 30.06.2014 is Rs. 1845.42 crores in 73407 accounts.

The outstanding balance as on 30.06.2014 of all private sector banks is only Rs. 2.36 crores in 107 number of accounts.

Chairman, SLBC requested both Public & Private Sector Banks to improve their performance remarkably in the current year.

Action : All Banks
Agenda Item No.16
Housing Loan

Convenor,SLBC reported that during the period 01.04.2014 to 30.06.2014 all banks have disbursed Rs.349.27 crore in 4401 accounts under housing loan. The balance outstanding as on 30.06.2014 is Rs.7562.75 Crore in 152945 accounts.

Emphasizing on Rajiv Rinn Yojana (RRY), he informed that Bank wise and District wise target under RRY has already been communicated to the banks and Lead District Managers. They are requested to ensure achievement of the target.

Action : All Banks
Agenda Item No.17

Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities – Progress / Achievement made for 2013-14 – Financing under Minority Communities.

Convenor, SLBC informed that Ministry of Finance, Govt. of India has advised that the share of credit flow to minority communities of Public Sector Banks (PSB) should be 15% of the Priority Sector Advances. During 01.04.2014 to 30.06.2014 the banks have extended credit of Rs. 85.37 crores to 9730 beneficiaries of minority community. The outstanding balance as on 30.06.2014 is Rs. 2517.40 Crore in 294185 accounts.

He requested all the banks to increase their Minority Sector Lending to achieve the target fixed by Ministry of Finance.

Action : All Banks
Agenda Item No.18
Advance to Weaker Sections:

Convenor, SLBC informed that advances to Weaker Sections increased from Rs. 16464.96 crores as of March 2014 to Rs.17556.84 crores as at the end of June 2014 and constitutes 34.07 % of Priority Sector advance against the national norm of **25 %**.

Action : All Banks

Agenda Item No.19
Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
Scheme

Convenor, SLBC informed the house on CGTMSE coverage during the period 01.04.2014 to 30.06.2014. Proposals covered for the 1st quarter are 5919 number of accounts with amount of Rs.294.88 crore. He also informed the progress made by banks in the state for last five years. He requested all commercial banks to ensure that all eligible accounts are covered under CGTMSE Scheme.

The Secretary, MSME expressed his concern that even if CGTMSE Scheme is there, banks are insisting collateral security for small loan. SIDBI is requested to conduct sensitization programme to make the scheme more familiar to bankers as well as entrepreneurs. Bankers should see how best the scheme helps the entrepreneurs.

Director, MSME flagged an issue that SBI, Bolangir did not entertain one MSME proposal sponsored by them stating the reason that branch is not handling any Govt. sponsored scheme. The matter was referred to CGM, SBI, but no response has been received so far from SBI.

CGM, SBI assured to look into the matter. He informed that some specific branches (if located in the campus of any institution etc) are not permitted to deal with Govt. sponsored loan proposal.

Replying to the query of Secretary, MSME regarding risk involved in financing under CGTMSE Scheme, Chairman, SLBC informed that in case of financing Commercial Vehicle, the lock-in period for 18 month is there to lodge the claim under CGTMSE. If the account became NPA before 18 months financing bank cannot lodge claim.

Action; All Commercial Banks
Agenda Item No.20
Organizing DCC & DLRC Meeting

A) Holding of DCC/DLRC Meeting

It has been observed by RBI that in many occasions the banks having sizable presence in the district either remains absent in the DCC/DLRC meetings or send their junior representatives without information or not conversant with the issues. As a result, the house suffers from adequate representation and meaningful discussion. As DCC/DLRC meetings are important for the districts, RBI suggested the Controlling Heads to participate in few such meetings. All banks are requested to take a careful note of the advice of RBI for compliance.

The Additional Chief Secretary, Finance suggested that the presence of Controlling Head of Bank and also Secretary of the state Govt. will have definitely positive impact in the DCC/ DLRC meeting.

DGM, RBI requested the LDMs to ensure holding of DCC meeting strictly as per calendar and preferably prior to the SLBC meeting so that any unresolved issues can be discussed in SLBC meeting. She informed that 20-25 LDMs conduct the DCC before SLBC meeting. It is reported that in the district Malkangiri & Nuapada irregularity is observed in holding DCC meeting.

Interacting with some LDMs, the Additional Chief Secretary advised all the LDMs to prepare the calendar in time under intimation to RBI & SLBC and conduct the meeting accordingly.

Action ; All LDMs
Agenda Item No.21

Applications pending at Bank branches under different schemes of State Government.

It is informed by banks that applications rejected / returned long back are still appearing as pending in the list provided by different departments of State Government. For reconciliation of data, SLBC requested application sponsoring departments, to reconcile the pendency position by collecting the information from the respective banks branches. SLBC will assists in this regard.

Action : Banks, Sponsoring Govt. Departments and SLBC
Agenda Item No.22
Financial Literacy

The second important pillar of Sampurn Vittiyea Samaveshan (SVS) is Financial Literacy Programme, focuses on preparing the people for financial planning and availing credit. SVS aims at Expansion of Financial Literacy and Credit Counseling (FLCC) to the block level. Financial Literacy is a prerequisite for effective financial inclusion. Convenor, SLBC requested RBI, NABARD, BANKs and State Govt. to work in a collaborative manner to increase financial literacy among the financially excluded sections.

Action : SLBC, RBI, NABARD & State Govt.
Agenda Item No.23

1) Unit Costs of various farm sector investment activities.

The unit costs for various farm sector investment activities approved by the State Level Unit Cost Committee (SLUCC) has been circulated among all banks. NABARD has informed that the unit costs are purely indicative and the financing banks / institutions are at liberty to adopt costs as per their discretion.

Action; All Banks

2. National Project on Organic Farming (NPOF)

NABARD, Bhubaneswar informed that two components viz. Fruit and Vegetable Market Waste Compost and Bio-fertilizers-Bio-pesticides production unit of the NPOF scheme are in operational for the year 2014-15.

As per the operational guidelines, each unit of Bio-fertilizers-Bio-pesticides will be provided with a subsidy of @ 25% of the capital cost of the project subject to a ceiling of Rs.40 lakh and each unit of Fruit and Vegetable Market Waste Compost production unit will be provided with a subsidy @33% of the capital cost of the project subject to a ceiling of Rs.63 lakh. The remaining cost will be met through term loan from banks and margin money. The subsidy is credit linked and back ended.

Convenor, SLBC requested member banks to implement the scheme.

**Action; All Banks
Agenda Item No.24**

Establishment of Ultra Small Branches (USBs) in the villages with population 2000 and above in LWE affected districts of Odisha by Utkal Grameen Bank, sponsored by State Bank of India.

Convenor, SLBC reported that the Chairman, Utkal Grameen Bank had made a commitment in the last SLBC meeting in the presence of the Director (Financial Inclusion), Ministry of Finance ,Govt.of India to complete establishment of USBs in LWE affected districts by 30.06.2014, the cut off date given by Department of Financial Services. As per the reporting of Utkal Grameen Bank, USBs are yet to be opened in 175 villages. As Department of Financial Services, Ministry of Finance Govt.of India is constantly monitoring the progress made in this regard, kind intervention of Chief General Manager, SBI (Sponsoring Bank) in the matter was requested to ensure completion of establishment of USBs without further delay.

**Action ; - UGB
Table Agenda No.1**

**National Agricultural Insurance Scheme (NAIS)
Implementation during Kharif- 2014 Crop Season- Extension of cut-off date.**

In partial modification of Co-operation Department's Resolution No.5247/Coop dated 02.07.2014 which has already been circulated among the banks. Government have been pleased to extend the last date i.e. the cut-off date for availing Crop Insurance by the non-loanee farmers under NAIS pertaining to Kharif-2014 season upto 16.08.2014. The resolution No.6466 dated 12.08.2014 in this regard has already been communicated to all the banks and LDMs in the state by e-mail dated 12.08.2014.

Table Agenda No.2.

Farmer's problem in encashment of cheque issued them towards selling price of paddy through paddy procurement process of Govt. of Odisha.

A Power point prepared by RBI, Bhubaneswar on the above matter could not be presented because of absence of concerned secretaries. However, General Manager, RBI informed that the matter has already been discussed with different stock holders. Regional Director will have meeting with Co-operation Department and Food Supply and Consumer Welfare Department, Govt. of Odisha.

Table Agenda -3

With a view to ensure seamless direct transfer of funds to the accounts of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) beneficiaries, the State Government and banks in the State signed on Memorandum of Understanding (MOU) in the State Level Bankers' Meeting held on 18.08.2014. Sri Deoranjana Kumar Singh, the Commissioner cum Secretary, Panchayati Raj Department, represented the Odisha Government, Sri K.M.Trivedi, Chief General Manager, represented State Bank of India, Local Head Office, Bhubaneswar (sponsor bank) and General Manager, UCO Bank cum Convenor, SLBC, Odisha Dr. S.K.Nandi signed the memorandum on behalf of all other banks in the state.

The project envisages hassle free credit of wages and benefits payable by the State Government to the bank accounts of the identified beneficiaries of MGNREGS disbursed all over the State in a efficient , Convenient and cost effective manner avoiding the possibility of impersonation, duplication , misuse and delay and enable withdrawal thereof by the beneficiaries from their respective bank accounts at the respective branches of bank and/or availing of the service of Business Correspondents (BCs)/Ultra Small Branches (USBs/any other mode of door step banking facility (other than Brick & Mortar Branch) appointed by the Sponsor bank and the other banks all the case may be.

Finally, the meeting ended with a vote of thanks proposed by Zonal Manager, UCO Bank, Bhubaneswar.

LIST OF PARTICIPANTS-136th SLBC MEETING HELD
ON 18.08.2014

Sl. No.	Name	Designation	Organization
DIGNITARIES			
1.	Shri Pradeep Amat	Finance Minister	Govt.of Odisha
2.	Shri G.C.Pati	Chief Secretary	Govt.of Odisha
3.	Shri U.N.Behera	Addl.Chief Secretary,Finance	Govt.of Odisha
4.	Shri Arun Kaul	CMD & Chairman,SLBC	UCO Bank
5.	Shri P.K.Jena	Regional Director	RBI
6.	Shri S.K.Kale	Chief General Manager	NABARD
7.	Shri K.M.Trivedi	Chief General Manager	SBI
8.	Dr.S.K.Nandi	General Manager cum Convenor,SLBC	UCO Bank
Government			
9.	Shri Rajesh Verma	Principal Secretary	Agril. Deptt. Govt.of Odisha
10.	Shri Bishnupada Sethi	Commissioner cum Secretary	Coop/F &ARD Deptt.
11.	Shri Sanjeeb Ku. Mishra	Commissioner cum Secretary	ST & SC Development Deptt.Govt.of Odisha
12.	Shri P.Dash	Secretary	MSME Deptt.Govt.of Odisha
13.	Shri Madhusudan Padhi	Secretary	Food Supply & CW Deptt,Govt.of Odish.
14.	Shri D.K.Singh	Secretary	P.R.Department,Odisha
15.	Shri S.K.Sahoo	Dy.Secretary	OK&VIB,Odisha Khadi& Village Industries Board.
16.	Dr.Sidhartha Kanungo	Joint Director& Joint Secy.	Institutional Finance,Finance Deptt. Govt.of Odisha
17.	Shri N.Palai	Director	Industries Department,Odisha
18.	Shri R.K.Choudhury	Director	KVIC, Govt.of Odisha
19.	Shri D.P.Panda	Director	A.H &V.S & ARD Deptt.
20.	Shri S.Kanungo	Director	(H & CI) Deptt.Odisha
21.	Shri Sanjeev Ku.Chadha	Director, (Horticulture)	Agril.Deptt.Govt.of Odisha
22.	Shri R.C.Sai	Director (SC Welfare) & MD,OSFC.	ST & SC Development Deptt.
23.	Shri R.K.Choudhury	Director	KVIC, Bhubaneswar.
24.	Shri P.Krishna Mohan	Director	Fisheries Department,Odisha
25.	Shri Bani Singh	Dy.Director	National Horticulture Board
26.	Shri Sadananda Mahapatra	Dy.Director	Directorate of Fisheries,Odisha
27.	Shri P.K.Gupta	Dy.Director I/C	MSME-DI Govt.of Odisha
28.	Dr. B.K.Parida	Dy.Director	Directorate of AH&VS,Odisha
29.	Dr. S.B.Mahapatra	Asst.Director	Directorate of AH&VS,Odisha
30.	Shri S.C.Mohanty	Joint Director	Directorate of Textile,Odisha
31.	Shri B.M.Pattnaik	Advisor	State Financial Inclusion,OLM
32.	Shri Dibakar Maharana	Project Executive (Bank Linkage)	OLM , Govt.of Odisha
33.	Shri B.N.Bhue	Joint Registrar(CS Credit)	O/O R.C.S(O) Bhubaneswar

34.	Shri Rabindra Ku.Behera	Senior.Assistant	O/O R.C.S(O) Bhubaneswar
35.	Shri Ashis Kumar Mohanty	Senior Assistant	O/O R.C.S(O) Bhubaneswar
36.	Shri Srichandan Das	AFO,	Directorate of Fisheries,Odisha
37.	Shri P.K.Panigrahi	A.F.O.	Directorate of Fisheries,Odisha
38.	Shri Bhramarbar Sahoo	KVIB	KVIB, Odisha
39.	Shri Pravakar Mahapatra	KVIC	KVIC, Odisha
RESERVE BANK OF INDIA			
40.	Shri D.Sethy	General Manager	RBI,Bhubaneswar
41.	Smt.Puspamitra Sahu	DGM,	RBI,Bhubaneswar
42.	Smt.Maya Parhi	AGM	RBI,Bhubaneswar
43.	Shri S.K.Baksi	AGM	RBI, Bhubaneswar
NABARD			
44.	Shri A.C.Sethi	General Manager	NABARD
45.	Shri A.P.Das	DGM	NABARD
SIDBI			
46.	Shri S.S.Acharya	DGM	SIDBI
NATIONAL HOUSING BANK			
47.	Shri Vivekananda Hembram	Regional Representative	National Housing Bank
INSURANCE COMPANY			
R-SETI			
OSFC			
DEBT.RECOVERY TRIBUNAL.			
OSFDC			
OSCSC			
PUBLIC SECTOR BANKS			
48.	Shri Dinesh Kumar	DGM,	Allahabad Bank
49.	Shri S.K.Hota	Manager	Allahabad Bank
50.	Shri P.K.Molari	ZM/DGM	Andhra Bank,ZO- Berhampur
51.	Shri Sujit Kumar Das	DGM	Andhra Bank, Bhubaneswar
52.	Shri R.P.Behera	Sr.Manager	Andhra Bank,Bhubaneswar
53.	Shri A.K.Grover	DGM	Bank of Boroda
54.	Shri D.Bahinipati	Sr.Manager	Bank of Boroda
55.	Shri R.K.Lenka	DGM,	Bank of India
56.	Shri L.K.Sethi	AGM	Bank of India
57.	Shri S.S.Kumar	Manager	Bank of India
58.	Shri R.K.Swain	DGM	Canara Bank
59.	Shri M.P.Panda	Sr.Manager	Canara Bank
60.	Shri Basudev Rakshit	AGM	Central Bank of India
61.	Shri M.K.Sethi	Manager	Central Bank of India
62.	Shri Sudarasan Sethi	Zonal Head	Corporation Bank
63.	Shri J.K.Nayak	Manager(Agril.)	Corporation Bank
64.	Shri S.P.Singh	AGM	Dena Bank
65.	Shri M.K.Sha	AGM	Dena Bank
66.	Shri Sapan Dash	AGM	IDBI Bank
67.	Smt.Neera Chakravarty	DGM & ZM	Indian Bank
68.	Shri U.C.Patra	Senior Manager	Indian Bank
69.	Shri Prasanta Kumar Mohanty	DGM	Indian Overseas Bank

70.	Shri T.P.Prusty	Chief Manager	Indian Overseas Bank
71.	Shri D.K.Malhotra	DGM	Oriental Bank of Commerce
72.	Shri Biswajit Das	Sr.Manager	Oriental Bank of Commerce
73.	Shri S.K.Dokania	Circle Head	Punjab National Bank
74.	Shri A.P.Behera	Sr. Manager	Punjab National Bank
75.	Shri V.G.Hegde	DGM	SBI,Bhubaneswar
76.	Shri P.B.Divekar	DGM	SBI,Bhubaneswar
77.	Shri Fanindra Kumar Mishra	AGM	SBI,LHO,Bhubaneswar
78.	Shri Sadananda Mahapatra	Manager	SBI,Bhubaneswar
79.	Shri Nand Kumar	Chief Manager	State Bank of Bikaner & Jaipur
80.	Shri P.K.Samal	AGM	State Bank of Hyderabad
81.	Shri Gopal Krushna Patra	Manager	State Bank of Mysore
82.	Shri Jaganathan K.	Chief Manager	State Bank of Travancore
83.	Shri A.N.Das	DGM	Syndicate Bank
84.	Shri S.R.Mohanty	Sr.Manager	Syndicate Bank
85.	Shri Ashok Pattnaik	AGM	Union Bank of India
86.	Mrs. Monalisa Mohanty	Manager	Union Bank of India
87.	Shri B.C.Sethy	Sr.Manager	United Bank of India
88.	Shri K.P.Mishra	Manager	United Bank of India
89.	Shri Satish Gupta	AGM,SLBC	UCO Bank
90.	Shri U.C.Saxena	ZM,Bhubaneswar	-do-
91.	Shri S.D.Sahare	ZM,Cuttack	-do-
92.	Shri V.C.Mahajan	ZM,Sambalpur	-do-
93.	Shri Tapas Pal	ZM,Balasore	-do-
94.	Shri N.Swain	CM,SLBC	-do-
95.	Shri P.P.Mishra	CM, Circle Office	-do-
96.	Shri Jagadish Dash	Sr.Manager (SLBC)	-do-
97.	Shri Sunil Kujur	Sr.Manager (IT)Nimapara	-do-
98.	Shri P.K.Panigrahi	Manager(Security)	-do-
99.	Shri Kedar Nayak	(SLBC)	-do-
100.	Shri D.Vaidyanatham	Manager	Vijaya Bank
PRIVATE SECTOR BANKS			
101.	Shri R.R.Rath	Head RBO	AXIS Bank
102.	Shri Suresh Kumar Swain	AVP	AXIS Bank
103.	Shri S.K.Padhi	Manager	Bharatiya Mahila Bank
104.	Shri Bikash Das Adhikari	Manager	City Union Bank
105.	Shri Durga Prasad Rath	Regional Head	DCB Bank
106.	Shri Surya Narayan Sahu	Asst. Manager	DCB Bank
107.	Shri Manoj Ku.Mahapatra	Chief Manager	Federal Bank
108.	Shri Debashis Senapati	Zonal Head	HDFC Bank
109.	Shri Anant Pattnaik	Dy.Vice President	HDFC Bank
110.	Shri Vikash Bahuwala	DGM	ICICI Bank
111.	Shri K.K.Panigrahi	AGM	ICICI Bank
112.	Shri Dipta Bhanu Satpathy	Regional Head	Indus Ind Bank
113.	Shri Manoj Kumar Bisoi	Manager	ING Vysya Bank
114.	Shri Chandrasekhar	Chief Manager	Karnataka Bank
115.	Shri Shibaram Dash	Asst.Manager	Karur Vysya Bank
116.	Shri T.K.Nayak	Branch Manager	Laxmivilas Bank
117.	Shri Praveen Joy	Senior Manager	South Indian Bank

118.	Shri Abhijit De	Asst.Vice President	YES Bank
RRBS			
119.	Shri S.Siddarthan	Chairman	Odisha Gramya Bank
120.	Shri G.C.Behera	Chairman	Utkal Grameen Bank
OSCB-Odisha State Co-operative Bank.			
121.	Shri T.K.Panda	Managing Director	Odisha State Co-operative Bank
LEAD DISTRICT MANAGER			
ANDHRA BANK			
122.	Shri B.Khuntia	LDM	Ganjam
123.	Shri A.K.Panda	LDM	Gajapati
BANK OF INDIA			
124.	Shri Jaladhar Sethi	LDM	Keonjhar
STATE BANK OF INDIA			
125.	Shri T.L.Sethi	LDM	Bargarh
126.	Shri P.K.Pattnaik	LDM	Bolangir
127.	Shri J.P.Mohapatra	LDM	Boudh
128.	Shri B.B.Rath	LDM	Deogarh
129.	Shri Jagabandhu Nayak	LDM	Jajpur
130.	Shri B.Lal	LDM	Khurdha
131.	Shri K.C.Mallick	LDM	Kandhamal
132.	Shri P.K.Das	LDM	Kendrapara
133.	Shri B.G.Rao	LDM	Koraput
134.	Shri R.Vasudeva Rao	LDM	Malkangiri
135.	Shri Bipin Bihari Dash	LDM	Nayagarh
136.	Shri Raghuramo Patro	LDM	Nuapada
137.	Shri Manindra Mohan Kar	LDM	Nabarangpur
138.	Shri M.R.Mishra	LDM	Sambalpur
139.	Shri Mayadhar Mallick	LDM	Sonepur
140.	Shri S.P.Acharya	LDM	Sundergarh
UCO BANK			
141.	Shri A.K.Chand	LDM	Angul
142.	Shri L.N.Swain	LDM	Balasore
143.	Shri P.K.Mohanty	LDM	Bhadrak
144.	Shri D.Behera	LDM	Cuttack
145.	Shri D.Sahu	LDM	Dhenkanal
146.	Shri Rabindra Kumar Dash	LDM	Jagatsinghpur
147.	Shri Sambhu Prasad Dash	LDM	Puri