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(भारत सरकार का उपक्रम)



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STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/259/2015-16

दिनांक / Date: 15.06.2015

To

All the Members of State Level Bankers' Committee, Odisha

Sir/Madam,

Sub: Proceedings of the 139th SLBC Meeting of Odisha

We are sending herewith the proceedings of 139th SLBC Meeting of Odisha held on 22.05.2015 at Crystal Hall of Mayfair Convention, 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 to apprise in the next SLBC Meeting.

With regards,

**Circle Head, UCO Bank cum
Convener, SLBC, Odisha**

Encl: As stated above

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PROCEEDINGS OF 139TH SLBC MEETING HELD ON 22.05.2015.

The 139th SLBC meeting of Odisha was held on 22.05.2015 at Bhubaneswar under the Chairmanship of Shri Charan Singh, Executive Director, UCO Bank. Among others, Shri Pradeep Kumar Amat, Hon'ble Finance Minister, Odisha, Shri U. N. Behera, Development Commissioner cum Additional Chief Secretary, Govt.of Odisha, Shri R.Balakrishnan, Additional Chief Secretary, Finance, Govt. of Odisha, Sri Sanjay Kumar, Deputy Secretary, DFS, MoF ,Govt. of India, Shri P. K. Jena Regional Director, RBI, Bhubaneswar, Shri S K Kale, Chief General Manager, NABARD, Bhubaneswar, Shri K.M. Trivedi, Chief General Manager, SBI, Local Head Office, Bhubaneswar and Shri B.P.Samantaray, General Manager, UCO Bank cum Convenor, SLBC, Odisha participated in the meeting. The list of all participants is annexed.

At the outset Shri Charan Singh, Chairman, SLBC, Odisha welcomed Shri Pradeep Kumar Amat, Hon'ble Finance Minister, Odisha by presenting flower bouquet.

Shri B.P.Samantaray, Convenor, SLBC, Odisha welcomed Shri U.N.Behera, Development Commissioner cum Additional Chief Secretary, Odisha Shri R. Bal Krishnan, Additional Chief Secretary, Finance Department, Govt.of Odisha, Shri Sanjay Kumar, Deputy Secretary, Department of Financial Services, Ministry of Finance, Govt.of India, Shri P.K.Jena, Regional Director, RBI and other distinguished dignitaries on the dais by presenting flower bouquets. He also welcomed all other participants from banks, RBI, NABARD, State Government, Insurance companies and other agencies to the 139th SLBC meeting.

In his welcome address Mr. Samantaray, remarked that SLBC, Odisha has been performing its role & responsibility in close coordination with State Government, RBI, NABARD, all banks and agencies in the state.

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

**Highlights of the Keynote address of Shri Charan Singh,
Executive Director, UCO Bank and Chairman of SLBC, Odisha.**

He extended warm welcome to Shri Pradeep Kumar Amat Jee, Hon'ble Finance Minister, Odisha and other distinguished dignitaries on the dais, various executives of different Department of State Government, Senior Officials from RBI, NABARD, Insurance Companies, Senior Executives from Banks-Public sector, Private Sector, RRBs and State Co-operative Banks and executives representing other institutions.

Reiterating the role and responsibilities of SLBC, an apex level Committee of the State, which focuses on the economic development of the state through involvement of banks, Govt. and other agencies, he requested all to participate actively and to give valuable suggestions for the economic development and inclusive growth of the state.

He requested the banks with Lead Bank responsibility in the State (SBI, UCO Bank, Andhra Bank & Bank of India) and all the Lead District Managers to play major role and to contribute a lot for economic development of the state.

Regarding Financial Indicator of the State as on 31.03.2015, he expressed that CD ratio is 73.19% (bench mark-60%). % of Priority Sector Advance to total advance is 56.76% (bench mark- 40%), % of Agriculture advance to total advance is 29.38(bench-mark-18%). Low CD ratio (below 25%) of the districts-Gajapati, Jagatsinghpur, and Makangiri & Sambalpur is a matter of concern. He requested Lead District Managers of those districts having CD ratio below 40% to explore the possibility of improving CD ratio. Appropriate steps

should be taken to increase credit absorption capacity of those districts. He requested also the State Govt. to play its own role in this regard.

As far as the recovery environment is concerned, he expressed his concern about high NPA % i.e. 8.26 %. Overdue % is 51.55 %, particularly in Govt. sponsored schemes PMEGP, SHG, SJSRY, Weaver Credit Card the NPA & overdue % is too high. Unless the recovery climate is improves, banks may face difficulty to recycle the funds. The urgency of the issue is also a matter of concern. He requested all banks & State Govt. authorities to make joint efforts with specific recovery strategies to Improve the situation. He requested all stakeholders to deliberate on the issue in DCC/BLBC meeting to improve the situation.

Regarding implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY), banks have done wonderful job in the state. 53.60 lakh accounts have been opened. Out of which almost 60% are with '0' balance. In order to bring these people under real financial inclusion, the accounts are to be functional, as PMJDY envisages ensured access to financial services, timely and adequate credit to the excluded sections i.e. weaker sections & low income groups.

Under the two ambitious social security schemes pertaining to the insurance sector, namely Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB) and Pradhan Mantri Suraksha Bima Yojana(PMSBY), banks in Odisha have enrolled 3.19 and 21.30 lakh subscribers respectively. The performance is remarkable. Under Atal Pension Yojana (APY) all the stake holders, banks, Insurance companies & State Government should work jointly to cover all eligible subscribers.

Again he welcomed all to the meeting and sought their active participation in deliberation for the economic development of the people of Odisha.

**Highlights of address of Shri R. Balakrishnan,
Additional Chief Secretary, Finance Govt. of Odisha.**

Welcoming the dignitaries on the dais and all the participants of the meeting, he mentioned that banking sector has a vital role in the State's economy. Analysing the CD ratio of the State and different banks as on 31.03.2015, he informed that CD ratio of the state is 73.19% which has come down from 85.31 % as on 31.03.2014. Negative trend in CD ratio is really a matter of concern for the state. CD ratio excluding advance sanctioned in other state and utilized in our state is 52.32%, which has slipped from 56.03 % as on 31.03.2014. Negative trend in CD ratio is really a matter of concern for the state. Again he observed variation in CD ratio of rural branches and semi-urban branches, 64.43% and 41.88 % respectively. CD ratio of Commercial Bank is 49.69% whereas CD ratio of Co-operative bank is 121.63%. He stressed on improvement of CD ratio and requested all concerned to put extra effort so that a real and lasting impact is possible.

Highlighting achievement under Annual Credit Plan (ACP) for the year 2014-15, he said that, the overall achievement is 70.03% and achievement under Crop Loan, Term Loan and allied loan is 73.92%, 40.03 % and 31.82 % respectively.

Relating to NPA position in the state, he observed inter bank disparity. Some banks have shown less % NPA while most of the banks have reported more % of NPA. There is need for introspection.

Regarding branch opening in Unbanked Gram Panchayat he informed that the State Govt. has taken a lot of initiative to support the banks for opening Brick & Mortar branch in identified Unbanked Gram Panchayat. Various meetings have been taken by Chief Secretary, Development Commissioner and Additional Chief Secretary, Finance with Banks , BSNL, BBNL & GRIDCO to resolve the issues viz. telecom connectivity, low power supply etc. The

Commissioner cum Secretary, Panchayati Raj Department has already issued instructions to all the District Collector for parking of Gram Panchayat fund with the bank branch opened in that Unbanked GP to make the newly opened branches viable. Further he informed that for the year 2014-15, only 119 banks branches have been opened in the Unbanked Gram Panchayat. He requested all banks to be more proactive in achieving the target.

Referring the views of the Secretary, Panchayati Raj Department, he expressed with displeasure that except Odisha Gramya Bank, Indian Bank and HDFC Banks, Most of the banks have not achieved the SHG bank linkage target for the year 2014-15. Even the banks like ICICI, AXIS & Federal bank have not achieved even 3% of their target. This is the area of concern. The performance under SHG bank linkage has been identified as criteria for selection of banks for handling Govt.business. Regarding implementation of three social security schemes namely, PMJJBY, PMSBY & APY, Chief Secretary has already issued instruction to all the District Collector to ensure full coverage of eligible people.

He expressed concern over the number of Units being classified as non-viable and he requested all the banks to comply with the RBI guidelines on sick units. He also expressed his views that banks should conduct proper credit appraisal before granting loan to the applicants. Banks appear to be not monitoring the sickness of MSME as per RBI guidelines and are not taking effective steps to identify potential sick units in advance for initiating necessary steps to prevent sickness.

He requested all banks to ensure sanction, return & disbursement of all eligible loan applications under various govt. sponsored schemes within a reasonable period of time. Loan applications may be returned with valid reason.

Additional Chief Secretary expressed his concern for low performance in financing handloom & textile sector. As against the target of 20000 number of Weaver's Credit Card (WCC) to be issued by the banks in Odisha for the year,2014-15, the achievement is only 2281. Banks are requested to issue suitable instruction to the branches for sanction of fresh loan under WCC scheme.

**Highlights of speech of Sri Pradeep Kumar Amat,
Hon'ble Finance Minister, Odisha.**

On the occasion of 139th SLBC meeting he extended heart felt greeting to the dignitaries on the dais, the representatives of all banks, other financial institutions, senior officials of the State Govt. & other participants who will be deliberating in the meeting for overall development of banking services in the state. He was happy to note that under Pradhan Mantri Jan Dhan Yojana, Banks in the state have opened 53.60 lakh of deposit accounts. Next stage is to make the newly opened accounts operational by ensuring regular transactions. Bank account is now a medium to transfer all sort of financial benefits directly to the accounts of the beneficiaries.

State Govt. has decided to open a brick & mortar branch in all unbanked Gram Panchayat over a period of 5 years (2014-15 to 2018-19).He requested all banks to help in achieving the goal. This will help to ensure that the common people in the interior backward area can have access to the banking services. Recently three ambitious Social Security Schemes pertaining to Micro Insurance (PMJJBY & PMSBY) and Pension (APY) have been launched to remove the fear and apprehension from the mind of common man as to what will happen to his family after his demise. The schemes are available to all eligible people for a very small annual subscription without documentation. Our immediate challenge is inclusion of all eligible account holders in these schemes. Till date more than 24 lakh people have been covered under PMJJBY & PMSBY.

Especially the persons engaged in the unorganized sector & hazardous activities should be positively covered. All the District Collectors have been advised to popularize the schemes at grass root level.

Most of the people in rural areas of our state have no basic knowledge about bank's loan sanctioning process. It needs all out efforts to improve the financial literacy at grass root level.

Now Micro Units Development and Refinance Agency Ltd. (MUDRA) has been launched as a new financial entity, for developing and financing very small & tiny units which are being denied of bank loan. In order to extend credit to small & micro enterprises in the manufacturing, trading and service sector, MUDRA bank will be very helpful.

Highlighting on banking developments in Odisha as on March, 2015, Hon'ble Finance Minister was happy to note that % of Weaker Section advance to Priority Sector is 33.24 % against bench mark of 25 % . Incremental growth on year to year basis in respect of priority sector, Agriculture advance, MSME advance, Education Loan & Housing Loan is 10.12, 9.46, 5.03, 9.43 & 17.27 % respectively. He requested all banks to make branches more approachable to general public.

Particularly by financing MSME & PMEGP programme, the common man will get a lot of benefit. In agriculture & allied sector there are ample opportunities for the bank for financing. Providing financial support will improve the economic condition of needies.

He remarked that this meeting will achieve its objective through meaningful deliberation on the important areas like cold storage, dairy & milk product, agriculture, MSME & fishery sector.

He wished 139th SLBC meeting a grand success.

Convener, SLBC highlighted on banking at a glance in Odisha as on 31.03.2015. Total deposit, total advance utilized in the State, total advance sanctioned and utilized in the state and total business was Rs.196232, 143614,101963 and 339846 crores respectively. CD ratio as per Thorat Committee is 73.19% (bench mark-60%),CD ratio excluding advance sanctioned in other state and utilized in our state is 52.32 %, CD ratio of Commercial Banks excluding RIDF and advance sanctioned in other state and utilized in our State is 45.64%. % of priority sector advance to total advance is 56.76% (bench mark 40%), % of Agriculture advance to total advance is 29.38 % (bench mark 18%), % of MSME advance to total advance is 21.04 %, % of advance of Weaker Section to priority sector advance is 33.24 %(bench mark 25%), % of DRI advance to total advance is 0.11 % (bench mark is 1%).

Average NPA % in the state is 8.26. Total no. of branches is 4672. Out of which rural branches, semi-urban branches, urban branches % is 54.43, 26.13 & 19.44 respectively. Achievement under ACP for 2014-15 is 69.10 %.

PROCEEDINGS OF 139TH SLBC MEETING HELD ON 22.05.2015.

Agenda No.1

Confirmation of proceeding of 138th SLBC meeting was circulated to all members vide letter No.SLBC/ODI/831/2014-15 dated 11th March, 2015. 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 138th SLBC meeting held on 18.02.2015.

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 as service area to different banks.

For the period 01.04.2014 to 31.03.2015, banks have opened 372 branches in the state, out of which 200 are in rural centers. Banks namely SBI, Canara Bank, HDFC & ICICI banks have opened good number of branches.

B) Provision of banking outlets in unbanked villages with population below 2000.

As on 31.03.2015, banks have covered 38621 villages constituting 84.16% of the total target. Out of these villages, 431 are covered through brick & mortar branches and rest by BC model and other mode.

Convenor, SLBC requested the banks which have not achieved the target to ensure achievement by August, 2015.

Action:- Banks.

Point No.2

DRI loans in favour of Persons with Disability (PWD) - Convenor, SLBC informed that total amount disbursed under DRI scheme is Rs.25.41 crore in 4880 accounts during the year 2014-15. Out of which banks have disbursed Rs.4.03 crores in 2095 accounts to persons with disability. The performance of the participating banks is not encouraging. Banks are requested to achieve sanction and disbursement of minimum 10 applications per branch under DRI scheme to PWD.

Point No.3

Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

Convenor, SLBC informed that as on 29.05.2015 banks have opened 53.60 lakh Basic Saving Bank Deposit Account (BSBD) under PMJDY. Out of which, number of accounts with '0' balance is 59.65%, total deposit under PMJDY accounts is Rs.411.60 crores, number of RuPay Cards issued is 4228793 and % of Aadhaar seeding is 30.79.

Regarding continuance of opening of BSBD accounts under PMJDY, Banks should not refuse opening of new account and continue to open accounts in normal course and issue Rupay Debit Cards. But the benefits of Life cover of Rs.30, 000/- will not be available in the accounts opened after 26.01.2015.

He further informed that, as reported by Lead District Managers, household coverage with minimum one account under PMJDY has already been completed in our State.

Except Jajpur, Boudh, Koraput, Angul, Cuttack, Kendrapara, Ganjam, Jharsuguda districts, SLBC is yet to receive the saturation certificate from rest District Collectors. The Director of Institutional Finance, Govt. of Odisha requested the Lead District Managers to provide district wise number of

household coverage and number of accounts opened for arranging issuance of saturation certificate by District Collectors.

Regional Director, RBI & Chairman SLBC advised the LDMs to furnish district wise information to SLBC for onward transmission to state govt. immediately.

Action:- LDMs , SLBC, Banks & State Government.

Point No.4

Progress on implementation of DBTL in our State.

As per report of the State Level Coordinator for DBTL, total number of LPG consumers as on 13.05.2015 is 26,39,660 and % of Cash Transfer Compliant is 82.08.

Convenor, SLBC requested the controlling heads of all banks to ensure that no pending is there at branch level for Aadhaar seeding in the bank's account. Necessary instruction may be issued to branches in this regard.

Action: - Banks

Point No.5

Aadhaar Number seeding:

Convenor, SLBC informed that as per report of UIDAI, out of 3.85 crore targeted population (five years above) biometric entry (enrollment) has been done till 11.05.2015 in respect of 2.95 crore (76.62%), Aadhaar number generated /uploaded for 2.80 crore (72.27%).

Responding to the issue of Aadhaar seeding, the representative of UIDAI informed that the enrollment is going in camp mode in the identified centres. Rejection cases are also being taken care of. 100 % generation is yet to be achieved.

Action- UIDAI & Director, Census, Odisha.

Point no.6

Utilization of interest subvention for the year 2014-15,

Convenor, SLBC reported that some banks are yet to submit the interest subvention claim to SLBC (UCO Bank, Nodal Bank) in the prescribed format in respect of short term crop loan, Term loan, Dairy & Fishery for the year 2014-15. They are requested to submit the claim without further delay.

Action - Banks.

Point No.7

Review on Banking Development in Odisha in KEY parameters as of March, 2015.

Convener, SLBC highlighted the performance of banks in the State under various parameters in terms of growth in % and absolute term as on 31.03.2015. over 01.03.2014.

Deposit:- 15.67%, Advance- negative, CD ratio-Negative, Priority Sector- 10.12%, Agriculture Advance-9.46 %, MSME-5.03% , Education loan-9.43 %, Housing Loan- 17.27%, Advance to Minority Communities-5.30 %, Advance to Weaker Section- Positive and DRI advance-Negative.

Action: All Banks & LDMS.

Agenda No.3.

NPA & Overdue position as on 31.03.2015.

Convenor, SLBC informed that the NPA and Overdue % of the state is 8.26 % and 51.55% which is at much higher side and alarming. With regard to Govt. sponsored schemes, the NPA and Overdue % is too high.

At the request of SLBC and initiative taken by Director of Institutional Finance cum Additional Secretary, Finance, the State Govt. has amended the OPDR Act. by covering more number of schemes.

Schemes to be covered under OPDR Act in Odisha

The State Government has notified that:

“All the schemes requiring composite loan sponsored by the District Industries Centre (DIC) as well as subsidy and interest subvention linked schemes, implemented in the state by different departments of State Government.”

Convenor, SLBC requested all banks to take advantage of amended OPDR Act, which has widened the scope by covering more number of schemes.

Chief General Manager, SBI suggested for implementation of UP & MP model with regard to recovery under Public Demand Recovery Act. Under the Act certain % of recovery (over and above the bank due) is paid to the state government officials involved in the recovery process. The provision of commission to the Govt. Officials engaged in recovery process provides encouragement to them in getting better result in recovery. Secondly, Branch Manager is empowered to issue recovery certificate. In Odisha, through amendment of OPDR Act the scope was widened, but process improvement is required.

Director of Industries suggested preparing structured calendar for recovery camp. Both State Govt. & Banks should put Joint and coordinated efforts to improve recovery position. Last resort will be filing cases under OPDR.

Deputy General Manager, Bank of India suggested that in case of finance under Small Road Transport Operator (SRTTO) Govt. should insist “No objection” Certificate from financing Banks at the time of renewal of permit so that account can be saved from NPA and recovery position will be improved. Further he added that the timely support and co-operation of district administration is required for taking possession of immovable property

under SARFESI. There are many cases pending. If the pendency is reviewed at quarterly interval, then only things can be improved.

DGM, Canara Bank remarked that OPDR scope was widened but efficiency of the system is not improving. Many OPDR cases are pending with certificate officers for disposal. There should be time limit for disposal of OPDR cases.

The representative of Andhra Bank brought to the notice of the house that the collectors of certain district do not give permission to take physical possession on the ground that the performance of that bank under Govt. sponsored scheme is not satisfactory. Since these are two unrelated matter, should not be linked with each other. The District Collectors may be advised by the State authority suitably.

Chairman, SLBC informed that in some states, it is the practice to get the no objection certificate from the financing banks for renewal of permit in case of Transport Operator. Odisha govt. is requested to issue instruction to the concerned department which can be easily implemented.

Finance Minister opined to procure the PDR Act of other states & compare with Odisha PDR Act. The positive aspects may be considered and accordingly the OPDR Act may be amended for implementation.

Chairman SLBC suggested that 3-4 major banks in a sub-committee should examine the MP/UP model and submit the report to SLBC for taking up the matter with State Government.

Action:- All Banks/ SLBC /State Government.

Agenda No.4.

Fresh Issues:

A. Implementation of 2nd phase of Pradhan Mantri Jan Dhan Yojana.

Convenor, SLBC informed that banks have enrolled 21.30 lakh and 3.20 lakh subscriber under Pradhan Mantri Surakshya Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) as on 12.05.2015. The schemes are picking up well.

The details guidelines and applications forms both in English and Odiya are available with all banks and insurance companies.

Convenor also requested State Government to provide full support and co-operation to maximize collection of application from the eligible subscribers.

Deputy Secretary, DFS, MOF, Gol advised that Banks and Insurance Companies shall target institutional entities like government offices, anganwadi workers, industrial clusters, Mela/ Festival venues, colleges, PSUs, industrial units etc. to canvass enrolments in the schemes through special camps.

Responding to the queries of DGM, Bank of India, the Deputy Secretary stressed on claim settlement. Claims reported under PMJJBY and PMSBY shall process on high priority without any delay. Banks and Insurer concerned shall pro-actively help the claimants in collecting the necessary documents and furnishing details requirement for claim processing.

Insurers shall comply strictly with instructions to publicize claim process through posters in bank branches, insurance branches, blocks, police station & hospitals etc.

Action:- Banks & Insurance companies.

B. Roll out of Pradhan Mantri MUDRA Yojana (PMMY)

Convenor, SLBC highlighted the objective of introduction of Micro Units Development and Refinance Agency Ltd.(MUDRA) and launching of Pradhan Mantri MUDRA Yojana (PMMY). The MUDRA Loans mainly consist of non-farm enterprises in manufacturing, trading and services whose credit needs are below Rs.10.00 lakhs. All advances granted on or after 8th April, 2015 falling under this category be classified as MUDRA.

C. Crop Insurance

Referring to the notification (Resolution No.937 dated 2.12.2014) which has already been circulated by SLBC among all banks for implementation of the National Agricultural Insurance scheme (NAIS) during Rabi-2014-15 crop season in the state for paddy, Groundnut, Mustard & Potato, the Convenor ,SLBC requested all banks to ensure 100% coverage of crop loans sanctioned to notified crops in notified area.

The representative of NAIS requested all banks to adhere to the time norm regarding submission of declaration and premium to Agriculture Insurance Company. He informed that under crop insurance scheme, 10 & 4 crops are being covered during Kharif & Rabi-2015 respectively.

Action:- Banks

Agenda no.5

Branch Expansion in Odisha.

Convenor, SLBC informed that as on 31.03.2015, the total number of Bank branches is 4672 (54.30% in Rural, 26.13% in Semi-Urban and 19.44 % in Urban). Banks have opened 372 new branches in the state.

Total number of ATM as on 31.03.2015 is 5142 (Rural-1438, Semi-Urban-1928 & Urban-1776.)

DGM, RBI urged upon branch opening in unbanked districts. The experience reveals that banks prefer to open branches in 4-5 districts only.

Branch opened in Unbanked Gram Panchayat.

Convenor, SLBC reported that against a target of 1118 for the year, 2014-15, 119 branches have been opened in the Unbanked GP as on 31.03.2015.

He informed that GRIDCO limited has already instructed to CESU, NESCO Utility, SOUTH CO Utility to allow for a separate electricity connection to the new bank branches for opening brick & mortar branch in the Unbanked Gram Panchayat in the building of Rajiv Gandhi Seva Kendra (RGSK), by producing a copy of their agreement with Sarapanch as proof of occupancy of the RGSK.

Further he informed that, SLBC has developed a monitoring chart in SLBC website in which list of 4597 Unbanked GPs has been placed. BSNL, BBNL & GRIDCO are to update the information availability of internet connection, power supply-3 phase line/10 KVA power supply etc. Basing on the availability of basic information /inputs, banks will plan their branch opening programme. He requested the stake holders to upload the required data at the earliest.

Regional Director, RBI expressed that the constraints for opening of branches in rural areas like telecom connectivity, unstable and low voltage power supply are continuing. However, the state Govt. has done a commendable job by providing 400-500 sq. ft rent free space for 5 years in Rajiv Gandhi Seva Kendra at Gram Panchayat Office. Instructions have also been issued to all District Collectors to address infrastructural issues promptly and to part Panchayat funds with the newly opened branch in that Gram Panchayat to ensure viability of the branch.

The progress of branch opening in Unbanked GP is slow during the year 2014-15. RBI, Bhubaneswar has already taken up the matter with Central Office/Head Office of all Banks. He was happy to inform that Andhra Bank & PNB will open 75 & 45 branches in the year, 2015-16. Bandhan Financial Services, a new private Bank is going to open 20 branches. He requested all the Controlling Heads to identify branch opening centres in Unbanked GP on priority basis on availability of infrastructure, get the approval from the Board. The analysis reveals that in case of branch opening in Unbaked GP, branches are viable in the 1st year itself, except few cases. Because of lack of presence of bank branches in rural areas credit flow to different sectors is restricted. Expansion of branch net work will improve both advance as well deposit.

Regarding any specific issues faced by the bank, may be flagged to RBI or SLBC for solution.

Chairman SLBC remarked that since branch opening in rural areas is a business opportunity, state govt. facilitates in providing infrastructure. Profitability is not an issue, all banks should go ahead with branch opening in Unbanked GPs.

Agenda No.6

Banking Key Indicator.

Convenor, SLBC reiterated the achievement of total advance, deposit of the banks in the state as on 31.03.2015.

CD ratio of the state as on 31.03.2015 computed on the advance figure of sanctioned in other state but utilized in our state as per Thorat Committee is 71.19%. CD ratio computed on advance sanctioned and utilized in the state is 52.32%. District wise CD ratio was also discussed.

Chairman SLBC advised that the Lead District Manager and the banks with Lead Bank responsibility should take effect steps to improve the CD ratio of the district having below 40%. Matter should be discussed in DCC meeting.

Agenda No.7

Achievement of Annual Credit Plan (ACP) 2014-15 under Priority Sector

Convenor, SLBC reported overall performance of Banks under ACP for the year 2014-15 as 70.03%. He also reported the achievement under various sector.

Chief General Manager, NABARD remarked that analysis of ACP achievement for last 3 years indicates that the overall achievement is around 70%. There should be a conscious effort to increase the achievement nearer to 100%. Special attention should be given on Term Loan Lending because the achievement is only 30-40 %. NABARD has already launched Area Development Scheme for Fishery in 5 districts. NABARD is in the process to launch Farm Mechanization and Dairy Development in some other districts. Chairman, SLBC, urged upon increasing Term Loan Lending under Agriculture. Area based scheme can go in a long way in co-coordination with NABARD, line department; banks should go financing the schemes in a big way.

Agenda No.8

Agriculture:

A. Kisan Credit Card (KCC)

Convenor, SLBC reported that Banks have disbursed Rs.12148.30 crores in 3759348 KCC accounts during 01.04.2014 to 31.03.2015, out of which fresh KCC has been issued in 522492 accounts, disbursing Rs.4490.93 crore. Total outstanding balance as on 31.03.2015 is Rs.13656.24 crore in 6062914 numbers of KCCs.

He also reported the name of banks who have not issued KCC.

B. Dairy

The representative of Animal Husbandry and Veterinary Services raised the issue that some banks have issued instruction to their branches for slow financing under Dairy. Huge numbers of loan applications are pending with various banks for disposal.

Responding to this issue, Chief General Manager, SBI replied that availability of Milch cattle is a great problem in the state. SBI has tie up with Milk Mitra & Pragati. But they procure the cattle from Andhra Pradesh & Chhattisgarh state which is a costly affair. Department should take care of it. He requested the department to take up specific issue of any Bank, with the controlling head of concern bank for settlement. Each bank has its own system to determine the level of financing.

Convener, SLBC requested the department to provide bank-wise & branch wise application pending list to individual bank and SLBC for effective monitoring & follow up.

C: Fishery

The Director, Fishery, Odisha informed that the achievement under Allied Sector is only 32% as per ACP-2014-15.

He requested all banks to focus on credit delivery to different schemes of Fishery which is supported by capital subsidy and interest subsidy by state Government. He also requested timely sanction and disbursement of loan application.

D: Poultry Insurance Scheme:

Convenor, SLBC informed that the rate of premium and detailed claim settlement for insurance coverage of broilers/layers/hatchery birds has already been communicated to all the banks and LDMS for implementation.

Agenda No.9

Financing to MSME Sector:

In order to understand the issues and constraints faced by the MSME sector in the state, RBI has conducted the field study which has brought out many issues and challenges at ground level. RBI gave a power point presentation on the study Report.

Convener, SLBC informed that as per revised guidelines of RBI dated 15th April, 2015, Bank loans to Micro, Small and Medium Enterprises for both manufacturing and services sector are eligible to be classified under the priority sector as per certain norms.

A target of 7.5 % of ANBC or Credit equivalent amount off-balance sheet exposure, whichever, is higher has been prescribed for Micro enterprises to be achieved in phased manner i.e. 7% by March, 2016 and 7.5% by March, 2017.

The advance to MSE as on 31.03.2015 has registered negative growth over the 31st March,2014. The achievement of Micro sector to MSE advance as on 31.03.2015 is 53.86% against the parameter of 60%.

Convener, SLBC requested that all banks should ensure to achieve 60% norm.

Director, Industry, Odisha requested all banks

- to share the list of sick units with the concerned DIC/RIC to place the same in District Level Committee(DLC) for IPR benefits.
- to report the DIC/RIC regarding number of MSME units directly financed by bank without reference to DIC/RIC.
- to ensure timely sanction & disbursement of loan application.
- to ensure achievement as per T.K.A Nair committee recommendation.
- to comply with the RBI guidelines on sick units.

Agenda No.10.

RSETI :-

State Director, OLM informed that no infrastructure grant will be released to the sponsoring banks of RSETI, if the construction work is not initiated before 30.06.2015. The ongoing construction work must be completed latest by 30.06.2016 failing which,

- i) the banks forfeit the eligibility to receive balance funds if any and
- ii) the unspent funds, if any as on the said date would have to be refunded to the National Institute of Rural Development (NIRD).
- iii) In respect of the RSETI, which is yet to start the construction, the issues there on must be sorted out as to commence the actual physical construction work on or before 01.07.2015, failing which the banks are liable to refund the amounts released to the said RSETI, if any, to NIRD.

The State Project Director, RSETI reported that against the target of 19800, the training (total number trained) achievement is 23321(118%).The settlement with Bank finance is just 23% (against national average 44%), which is a matter of concern.

He requested UCO Bank to ensure that the RSETIs have residential facilities. He requested OLM to ensure that permissive possession is issued to the RSETIs of Cuttack, Deogarh, Dhenkanal, Gajapati, Ganjam, Sundargarh and Puri.

State Project Director also requested the sponsoring banks to ensure that RSETIs are fully staffed.

He also informed that the physical target for FY 2015-16 is 19800.

Replying to the query raised by SBI, the representative of OLM, informed that pending claim settlement will be settled shortly. From FY 2015-16 the claim will be settled at State level.

Action:- All RSETI Directors , sponsoring Banks & OLM.

Agenda No.11.

Finance to Weaver Sector:

The Commissioner cum Secretary, H.T & H. Department focused on the following points.

1. Submission of Utilization certificate (UC) along with Bank/branch-wise list of beneficiaries.

She informed that UC is yet to be received from NABARD in respect of Odisha State Co-Operative Bank, Odisha Gramya Bank & SBI. The matter has been discussed several times in SLBC Sub-Committee meetings, State Implementation and Monitoring, Chief Secretary, Odisha.

2. Release of Interest subvention claim to Participating banks.

While releasing the interest subvention claim upto 7% towards Govt.of India share to the concerned banks, NABARD should forward a copy of the same to both SLBC and Director of Textiles, Odisha to release the State Share of 2.5% . But the same is yet to be received from NABARD.

3. Release of Margin Money Assistance.

The banks are requested to submit the margin money claim in time. NABARD is requested to release the MM claim in time to the concerned bank. NABARD shall furnish the status on year-wise release of MM assistance to the SLBC as well as Director of Textiles.

4. Issuance of Weaver's Credit Card (WCC) by the Bank. As against the target of 20000 numbers of WCC to be issued by the branch for the year, 2014-15, the achievement is only 2281. The performance is dismal. It is reported that some Regional Heads of the controlling heads are not issuing suitable instruction to their branches for issuance of WCC and sanction of fresh loan.

5. Sanction of Fresh loan to the PWCS recapitalized under RRR package. As a pre condition, 75% overdue loan interest & 100% penal interest of the PWCS recapitalized under the package are to be adjusted by

DCCBS. But till date, most of the banks have not adjusted the CC loan account of the PWCS for which 'No due Certificate are yet to be issued in favour of PWCS for sanction of fresh loan.

6. Credit Guarantee for Micro & Small Enterprises (CGTMSE).

The banks who are member of the CGTMSE should ensure that each and every Weaver who availed loan under WCC must be covered under CTMSE and the Credit Guarantee Fees should not be charged to the weaver.

7. Appointment of Bunkar Facilitator (BF).

Controlling Heads of the banks are requested to issue necessary instructions to the branches for appointment of Bunkar Facilitator for smooth processing of the loan application forms issuance of WCC and improving recovery. The banks may claim the prescribed fees for engagement of BF to NABARD, Bhubaneswar for reimbursement.

The Chief General Manager, NABARD stressed on

- Claims for margin money assistance & interest subvention should be submitted in the prescribed format.
- Claim amount should be certified by Statutory auditor/chartered accountants.
- Submit original application only, photo copy is not admissible.

Action:- Bank, NABARD.

Agenda No.12.

Financing under Self Help Groups (SHG).

The State Mission Director, OLM reported that against the financial target of Rs.928.72 crore for the year, 2014-15, the achievement is Rs.575.59 crore (61.97%). Except HDFC & OGB, no bank has achieved the annual target for the year, 2014-15.

The Bank-wise and District-wise, Women SHGs has already been communicated to all the participating banks and Lead District Managers. Physical target is 60346 and financial target is Rs.724.15 crore.

He also highlighted the strategy to be adopted by OLM for SHG- Bank Linkage, NPA Management and Recovery for the year 2015-16.

The representative of OLM reiterated on the interest subvention scheme under NRLM.

National Rural Livelihood Mission(NRLM) has a provision for interest subvention to cover the difference between the lending rate of the banks over and above 7% , on all credits from banks availed by eligible Women SHGs, for a maximum of Rs.3.00 lakh per SHG. For timely repayment, additional interest subvention is available. The effective interest will be 4%.

- a. For IAP districts (18- Category - 1), all WSHGs will get an interest subvention of 2 % combined with the interest subvention already allowed under NRLM reducing the effective rate of interest to 2 %.
- b. For Non-IAP districts(12- Category II), the interest subvention for NRLM compliant WSHGs will be difference between the lending rate of Banks and 7% on regular repayment. Here the interest subvention combined with already available under NRLM and a further subsidy @ 5% in case of timely re-payment, reducing the effective rate of interest to 2% for NRLM Compliant WSHGs.
- c. For Non-IAP districts, the interest subvention for non- NRLM compliant WSHGs will be to the extent of difference between the lending rate and 2 % in case of timely re-payment, thus reducing the effective rate of interest to 2%.

Agenda No.13.

Financing to Handicraft Sector.

1. The Commissioner cum Secretary, Handicraft Department reported that under the scheme "Modernization & Technological Up-gradation of Handicraft Industries (M.T.U.H.I)" Rs.297.36 lakh has been disbursed to Rs.54 units with involvement of Rs.79.65 lakh as subsidy. During 2015-16, there is a budget provision of Rs.90.00 lakh under the scheme to provide subsidy to 40 units.
2. Under the Rehabilitation of Handicraft Artisans an amount of Rs.44.70 lakh has been released as Margin Money to 526 units against bank loan of Rs.223.50 lakh during 2014-15. There is a budget provision of Rs.70.00 lakh under the scheme to provide margin money assistance to 500 units.

She requested all Banks

- to ensure timely sanction and disbursement of loan application.
- to achieve the target
- to cover all the finance under CGTMSE scheme.

Action:- All Banks.

Agenda No.14

Progress under Govt. sponsored programme.

A) PMEGP.

The representative of KVIC informed about the PMEGP target for the year 2015-16 as mentioned below.

- Total number of projects- 2534
- Margin Money (subsidy) involvement - Rs.5416.10 lakh
- Employment in number – 20272.

Out of which target for SC/ST.

SC.

No. of projects- 490

Margin Money – Rs.707.60 lakh

Employment in number- 3917

ST

No. of projects- 326

Margin Money- Rs.471.09 lakh.

Employment Money- Rs.471.09 lakh

Employment in number- 2608

The representative of KVIC reported that claim received at the end of March, 2015 or during extension period delays release of margin money from Govt. of India. He requested all participating banks to ensure timely sanction, disbursement of loan application and margin money claim

Chairman, SLBC advised the KVIC to sponsor the application in time to the banks. Sponsoring bunch application late, delays the process. He also suggested that Banks' can also mobilize the applications from genuine or deserving entrepreneurs.

Action – All Banks & KVIC.

A) Financing under National Urban Livelihood Mission (NULM) for the year 2014-15.

The representative of State Urban Development Department reported that against the target of 3000 in respect of SEP-Individual, 3799 no of applications have been sponsored to Banks and 307 cases have been disbursed. Against the target of 70 in respect of SEP-Group, 126 no of applications have been sponsored to Banks and 25 cases have been disbursed. He requested all banks to give more importance in financing under NULM.

Action: All Banks & SUDA

B) Financing under SC/ST Schemes:-

Representative of OSFDC reported that against the target of 21000 Sch. Caste and 6000 Sch. Tribe beneficiaries the achievement for the year 2014-15 is 14765 (70.30%)& 3930 (65.50%) respectively. Target under Bankable

Income Generating Scheme (IGS) for the year 2015-16 has already been communicated to all Lead District Managers by OSFDC & SLBC.

Convenor, SLBC requested all banks to achieve the target for the year 2015-16.

Action: All Banks & LDMs

C) Joint Liability Group (JLG):-

Total amount disbursed for the period 01.04.2014 to 31.03.2015 is Rs. 222.73 crore in 23870 accounts and balance outstanding as on 31.03.2015 is Rs.623.27 crore against 62407 accounts.

Chief General Manager, NABARD expressed concern for not financing under JLG by most of the banks. Out of 23870 cases disbursement, the contribution of HDFC bank is 7620 (32%). He requested all the controlling heads of banks to look into the matter.

CGM, NABARD informed that physical JLG target for the year 2015-16 is 25000. Highlighting the JLG financing, he informed that a revised approach of financing the JLGs on a mission mode both for farm and non-farm activities has been evolved by NABARD. Certain deserving Tenant Farmers / Oral Lessees / Share Croppers / Artisans who have not been covered by SHGs may also need bank loan for taking up Livelihood /Farming activities. The JLG formed of such members may also be provided with adequate credit support by banks.

Action: All Banks

D) Artisan Credit Card (ACC):-

During the period of 01.04.2014 to 31.03.2015, the Banks in the state have issued 350 no. of artisan credit cards with an amount of Rs.4.87 crore. The balance outstanding as on 31.03.2015 is Rs. 31.12 crore against 7840 accounts.

The state of Odisha is having abundant scope for skill development of Rural artisans. Issuance of artisan credit cards should be a priority of Banks & Banks

should take steps to finance more under artisan credit card (ACCs) to all eligible persons.

Action: All Banks

E) Swarozgar Credit Card (SCC):-

3950 SCCs have been issued for the period 01.04.2014 to 31.03.2015. The balance outstanding as of 31.03.2015 is Rs. 74.85 crore against 24843 accounts. No SCC is being issued by all Private Sector Banks and few Public Sector Banks.

Chairman, SLBC remarked that the performance of banks is not at all impressive and needs lot of improvement.

Action: All Banks

Agenda No. 15

Education Loan:

All commercial banks have disbursed Rs.246.28 crore in 13359 accounts during 01.04.2014 to 31.03.2015. The balance outstanding as on 31.03.2015 is Rs. 2040.70 crores in 83621 accounts.

The Convenor, SLBC requested all the banks and particularly private sector banks to improve performance substantially and ensure achievement of the target during 2015-16.

Action: All Banks

Agenda No. 16

Housing Loan

Convenor, SLBC reported that during the period 01.04.2014 to 31.03.2015 all banks have disbursed Rs.1877.20 crore in 31342 accounts under housing loan. The balance outstanding as on 31.03.2015 is Rs.8636.43 crore in 174618 accounts.

Clarification on implementation Rajiv Rinn Yojana (RRY) Scheme .

Convenor, SLBC informed that the RRY Scheme which has been in effect from September 3, 2013 has come to an end now. Ministry of Housing & Urban Poverty Alleviation (Housing Division) is in the process of launching comprehensive mission "Housing for all".

Action: All Banks

Agenda No. 17

Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities – Progress / Achievement made for 2014-15 – Financing under Minority Communities.

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 31.03.2015, the Banks have extended credit of Rs. 218.65 crore to 23013 beneficiaries of minority community. The outstanding balance as on 31.03.2015 is Rs. 2606.88 crore in 302316 accounts.

Lead District Managers have been requested to discuss the matter in DCC meeting and monitor the progress.

Action: All Banks & LDMs

Agenda No. 18

Advance to Weaker Sections:

The advances to Weaker Sections increased from Rs. 16464.96 crore as of March 2014 to Rs.19240.00 crore as at the end of March 2015 and constitutes 33.24 % of Priority Sector advance against the national norm of **25 %**.

Action: All Banks

Agenda No. 19

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

The Deputy General Manager, SIDBI reported that Odisha ranks 8th among all the States in India in respect of MSME coverage under the guarantee scheme of CGTMSE. Bank-wise analysis reveals that SBI has sanctioned highest quantum of loans followed by Bank of India for the period 01.04.2014 to 31.03.2015. District-wise analysis reveals that Khordha has highest coverage followed by Cuttack.

Further, he informed that a meeting on CGTMSE was held on 09.04.2015 under the chairmanship of Chief Secretary and the important suggestions of the meeting may be considered at appropriate level for implementation.

Action: All Banks / SIDBI

Agenda No. 20

Disposal of loan application under various Govt. Schemes

Regional Director, RBI suggested the departments of State Government to upload the sponsoring application details in the website of SLBC so that banks, SLBC and department can monitor the position/status regarding sanction/returns /pending of loan application.

It is also suggested that reconciliation of present loan application should be completed.

Chairman, SLBC also suggested that the controlling heads of banks should be provided bank-wise and branch-wise loan application sponsored for effective monitoring.

Action: - State Government/Banks/SLBC.

LIST OF PARTICIPANTS-139th SLBC MEETING HELD
ON 22.05.2015

Sl.No	Name	Designation	Organization
DIGNITARIES			
1.	Shri Pradeep Kumar Amat	Finance Minister	Govt.of Odisha
2.	Shri Sanjay Kumar	Dy.Secretary	MOF,GOI
3.	Shri U.N.Behera	D.C.cum Addl.Chief Secretary	Govt.of Odisha
4.	Shri R.Balakrishnan	Addl.Chief Secretary,Finance	Govt.of Odisha
5.	Shri Charan Singh	Executive Director,	UCO Bank
6.	Shri B.P.Samantaray	Convener SLBC,Odisha	UCO Bank
7.	Shri P.K.Jena	Regional Director	RBI
8.	Shri K.M.Trivedi	Chief General Manager	SBI
9.	Shri S.K.Kale	Chief General Manager	NABARD
GOVERNMENT DEPARTMENTS			
10.	Dr.T.K.Pradhan	Director of Institutional Finance	Finance Deptt.Govt.of Odisha
11.	Smt. Chithra Arumugam	Commissioner cum Secy.	Handloom,Textiles& Handicraft
12.	Shri B.P.Sethi	Secretary, F & ARD	Govt.of Odisha
13.	Shri R.Kerketta	Secretary,OKVIB	MSME,Deptt.Govt.of Odisha
14.	Shri Prasanna Ku. Mishra	Deputy Secretary	Cooperation Deptt.Odisha
15.	Shri Sarat Kumar Sahoo	Deputy Secretary	OK & VIB
16.	Shri R.N.Mohanty	Addl.Secretary,	FS & CW Deptt.Govt.of Odisha
17.	Shri Biswanath Mallick	Addl.Secretary,	H & UD Deptt.Govt.of Odisha
18.	Shri R.Mallick	Jt.Secy to Govt.	Revenue & DM Deptt,Odisha
19.	Shri D.P.Panda	Director	A.H & V.S Deptt.Cuttack
20.	Shri Nityananda Palai	Director	Directorate of Industries Deptt.
21.	Shri P.K.Mohan	Director	Directorate of Fisheries Deptt.
22.	Shri S.Kanungo	Director	Directorate of H & CI
23.	Shri Pranab Jyoti Nath	SMD & CEO	OLM, Odisha
24.	Shri B.M.Pattnaik	State Financial Incl.Advisor	OLM, Odisha
25.	Shri Dibakar Moharana	PE (BL)	OLM, Odisha
26.	Shri Anupam Bose	Deputy Director	Directorate of Agriculture
27.	Shri Birakakishore Parida	Deputy Director	Directorate of A.R.D. Deptt.
28.	Shri Debjit Nandy	Deputy Director	Directorate of Textiles,Odisha
29.	Shri Subrat Dash	Deputy Director (I&E)	Fisheries Deptt.Odisha
30.	Shri P.K.Das	Deputy Director	MSME, Deptt.Cuttack
31.	Shri P.K.Gupta	Director I/C	MSME, Deptt.Cuttack.
32.	Shri B.K.Panda	Addl.Director	Directorate of H & CI
33.	Shri P.K.Panigrahi	AFO	Directorate of Fisheries Deptt.
34.	Shri J.Ganta	Sr.GM(Enterprise Business)	BSNL, Odisha
35.	Shri Sujit Sumit Purty	Horticulture (Officer)	National Horticulture Board
36.	Shri Anjani Kumar		KVIC
37.	Shri Bhramarbar Sahoo	State Coordinator	OKVIB
38.	Shri Uday Kiran Y	SRP-UIDAI	UIDAI
RESERVE BANK OF INDIA			
39.	Smt.Puspamitra Sahu	DGM,	RBI, Bhubaneswar
40.	Smt.Basanti Rath	AGM	RBI, Bhubaneswar
41.	Shri Gourang Charan Bisoi	Manager	RBI, Bhubaneswar
42.	Dr.Samir Ranjan Behera	Asst. Advisor	RBI, Bhubaneswar
NABARD			
43.	Shri B.K.Mishra	DGM	NABARD
INSURANCE COMPANIES			
44.	Shri Seepati Hansda	Sr.Divisional Manager	LIC of India
45.	Shri S.K.Samantaray	Divisonal Manager	LIC of India
46.	Shri N.Sahoo	Manager,	National Insurance Co. Ltd.
47.	Shri S.R.Haque	Manager	United India Insurance Co. Ltd.

48.	Shri Dasarathi Singh	Dy. General Manager	A I C of India Ltd.
R-SETI.			
49.	Shri G.C.Mishra	SPC for RSETIs, Odisha	MORD, Govt.of India
D.R.T. (Debt.Recovery Tribunal)			
50.	Shri Amit Roy Choudhury	Registrar	Debt Recovery Tribunal
C E R S A I			
51.	Smt.Kabita Mohanty	Sr.Manager	C E R S A I
O S F D C			
52.	Dr.Gitansu Mohan Dash	General Manager	OSFDC
S I D B I			
53.	Shri S.S.Acharya	DGM,SIDBI	SIDBI
PUBLIC SECTOR BANKS			
54.	Shri B.Kumar Doure	AGM- ZO, Bhubaneswar	Allahabad Bank
55.	Shri N.P.Sarangi	Zonal Manager	Andhra Bank, ZO- Berhampur
56.	Shri K.C.Pradhan	Zonal Manager	Andhra Bank-ZO-Bhubaneswar.
57.	Smt. Nayanika Tripathy	Sr. Manager	Andhra Bank, Bhubaneswar
58.	Shri Jagabandhu Rout	Sr. Manager	Andhra Bank, Berhampur
59.	Shri A.K.Grover	DGM	Bank of Baroda
60.	Shri D.P.Mishra	Zonal Manager(BBSR)	Bank of India
61.	Shri R.K.Lenka	Zonal Manager(Keonjhar)	Bank of India
62.	Shri S.K.Basa	Chief Manager	Bank of India,
63.	Shri R.K.Swain	DGM,	Canara Bank
64.	Shri M.P.Panda	Sr.Manager	Canara Bank
65.	Shri D.N.Mandal	Dy.Regional Manager	Central Bank of India
66.	Shri S.Venkataramaiah	AGM,Zonal Head	Corporation Bank
67.	Smt Chanda Kumari	Sr.Manager	Corporation Bank
68.	Shri S.P.Singh	AGM	Dena Bank
69.	Shri Anirudh Behera	General Manager	IDBI Bank
70.	Smt.Neera Chakravarty	DGM & Zonal Manager	Indian Bank
71.	Shri U.C.Patra	Senior Manager	Indian Bank
72.	Shri P.C.Mohapatra	Chief Manager	Indian Overseas Bank
73.	Shri B.D.Routray	Sr .Manager	Indian Overseas Bank
74.	Shri Manik Kumar	Regional Head(DGM)	Oriental Bank of Commerce
75.	Shri Biswajit Das	A R M	Oriental Bank of Commerce
76.	Shri Ashok Pattnaik	AGM	Punjab National Bank
77.	Smt P.P.Samal	Manager	Punjab National Bank
78.	Shri Bhaskar Patra	Sr.Manager	Punjab & Sind Bank
79.	Shri Venkatesh G.Hegde	DGM	State Bank of India
80.	Shri Srikant Hota	DGM	State Bank of India
81.	Shri Fanindra Kumar Mishra	AGM	State Bank of India
82.	Shri M.M.Singh	Manager(LB & RRB)	State Bank of India
83.	Shri R.P.Yadav	Chief Manager	State Bank of Bikaner & Jaipur
84.	Shri Narayan Panda	CM	State Bank of Hyderabad
85.	Shri Don Bosco	Chief Manager	State Bank of Mysore
86.	Shri A.N.Das	DGM	Syndicate Bank
87.	Shri S.R.Mohanty	Sr.Manager	Syndicate Bank
88.	Shri A.K.Parichha	AGM	Union Bank of India
89.	Smt.Monalisa Mohanty	Manager	Union Bank of India
90.	Smt Sarada Singh	AM	Union Bank of India
91.	Shri P.P.Pal	DGM	United Bank of India
92.	Shri K.P.Mishra	Manager	United Bank of India
93.	Shri Sanjay Sahare	ZM,Cuttack	UCO Bank
94.	Shri V.C.Mahajan	ZM,Sambalpur	UCO Bank
95.	Shri Tapas Pal	ZM,Balasore	UCO Bank
96.	Shri N.Swain	CM,SLBC,Circle Office	UCO Bank
97.	Shri Ugresan Jagadala	Sr.Manager (SLBC)	UCO Bank
98.	Shri P.K.Panigrahi	Sr.Manager(Sec)ZO,BBSR	UCO Bank
99.	Shri Kishore Kumar Kanungo	Manager, Circle Office	UCO Bank

100.	Shri Sitansu Behera	Manager, SLBC	UCO Bank
101.	Shri Kedar Nayak	SWO A, SLBC	UCO Bank
102.	Shri D.Vaidyanatham	Manager	Vijaya Bank
103.	Shri B.R.Panda	AVP	AXIS Bank
104.	Shri Rashmi Ranjan Das	Manager	AXIS Bank
105.	Shri Bindusagar Nayak	Asst.Manager	Bharatiya Mahila Bank
106.	Shri Ajaya Ku. Mahapatra	Manager	City Union Bank
107.	Shri Puspabhanu Bhuyan	Manager	DCB Bank
108.	Shri Arnab Roy	Asst.Manager	Federal Bank
109.	Shri Debashis Senapati	Sr.V.P.&Zonal Head	HDFC Bank
110.	Shri Anant Pattnaik	Dy.Vice President	HDFC Bank
111.	Shri Diptabhanu Satapathy	AVP	Indus Ind Bank
112.	Shri Amitava Dasgupta	Zonal Manager(SLBC)	ICICI Bank
113.	Shri Pradeepta Dash	AGM & Regional Head	ICICI Bank
114.	Smt Shilpa P	Asst. Manager	Karnataka Bank
115.	Shri Ashutosh Rath	AVP	Kotak Mahindra Bank Ltd.
116.	Shri Shibaram Dash	Asst. Manager	Karur Vysya Bank
117.	Shri T. K. Nayak	Branch Manager	Laxmi Vilas Bank
118.	Shri Praveen Joy	Sr. Manager	South Indian Bank
119.	Shri Bibhu Mohanty	Branch Manager	Standard Chartered Bank
RRBs			
120.	Shri Brundaban Nayak	Chairman	Odisha Gramya Bank
121.	Shri R.N.Mohanty	General Manager	Odisha Gramya Bank
122.	Shri Prakash B.Divakar	Chairman	Utkal Grameen Bank
Odisha State Co-operative Bank			
123.	Shri Tushar Panda	Managing Director	Odisha State Co-operative Bank
LEAD DISTRICT MANAGERS			
Andhra Bank			
124.	Shri Bhagirathi Khuntia	LDM	Ganjam
125.	Shri Ashok Kumar Panda	LDM	Gajapati
Bank of India			
126.	Shri Jaladhar Sethi	LDM	Keonjhar
127.	Shri G.M.Murmu	LDM	Mayurbhanj
State Bank of India			
128.	Shri T.L.Sethi	LDM	Bargarh
129.	Shri B.B.Mohapatra	LDM	Bolangir
130.	Shri Prakash Ch.Patra	LDM	Boudh
131.	Shri R. Munduiya	LDM	Deogarh
132.	Shri C.R.Mishra	LDM	Jajpur
133.	Shri A.K.Naik	LDM	Jharsuguda
134.	Shri B.Lal	LDM	Khordha
135.	Shri Krushna Ch.Mallick	LDM	Kandhamal
136.	Shri Prafulla Kumar Das	LDM	Kendrapara
137.	Shri B.G.Rao	LDM	Koraput
138.	Shri R.Vasudeva Rao	LDM	Malkangiri
139.	Shri M M Kar	LDM	Nabarangpur
140.	Shri Surendra Nath Senapati	LDM	Nayagarh
141.	Shri Raghuram Patro	LDM	Nuapada
142.	Shri Siba Prasad Panda	LDM	Rayagada
143.	Shri M.R.Mishra	LDM	Sambalpur
144.	Shri S.S.Rout	LDM	Sonepur
145.	Shri Shraban Kumar Nial	LDM	Sundargarh
UCOBANK			
146.	Shri A.K.Chand	LDM	Angul
147.	Shri L.N.Swain	LDM	Balasore
148.	Shri P.K.Mohanty	LDM	Bhadrak
149.	Shri D.Behera	LDM	Cuttack

150.	Shri Dileswar Sahoo	LDM	Dhenkanal
151.	Shri Dasarathi Pattnaik	LDM	Jagatsinghpur
152	Shri Shambu Prasad Rath	LDM	Puri