

## **PROCEEDINGS OF 140<sup>TH</sup> SLBC MEETING HELD ON 26.08.2015**

The 140<sup>th</sup> SLBC Meeting of Odisha was held on 26.08.2015 under the Chairmanship of Shri N. Sambasiva Rao, the Corporate General Manager, UCO Bank. Among others were

Shri Pradeep Kumar Amat, Hon'ble Finance Minister, Odisha,

Shri G.C.Pati, Chief Secretary, Odisha,

Shri U.N.Behera, Development Commissioner and Additional Chief Secretary, Govt. of Odisha,

Shri R .Balakrishan, Additional Chief Secretary, Finance, Govt. of Odisha

Shri P.K.Jena Regional Director, RBI, Bhubaneswar,

Shri S.K.Kale, CGM, NABARD, Bhubaneswar and

Shri B.V.G.Rao, CGM,SBI, LHO, Bhubaneswar.

The list of participants is annexed.

At the outset Shri B. P. Samantaray, General Manager, UCO Bank cum Convenor, SLBC, Odisha welcomed all the esteemed dignitaries on the dais and the Secretaries, Commissioners, Directors of Government of Odisha, Officials of RBI, NABARD, Controlling Heads of different Banks, representative of UIDAI, BSNL, GRIDCO, Insurance Companies, Lead District Managers & other participants of the meeting.

In his welcome address he remarked that SLBC has been acting as a coordinating agency for Banks, RBI, NABARD, Government and other Financial Institutions and agencies. The suggestion, support and co-operation of all the stakeholders facilitates in removing the bottlenecks arising in the implementation of various policies of the Govt. aimed at Socio economic development of the people of the state.

Expressing views on low CD ratio of the State, he told that parking of fund by cash rich mining, coal and metal products companies of the State because of lack of expansion activity resulted in low credit up take in these sectors. This has led to declining CD ratio, though the CD ratio is above the bench mark level. Further he added that though there has been positive achievement in opening of Jan Dhan accounts and bringing vast population within Banking folds, the plan to deliver banking services through opening of branches in unbanked areas is yet to get momentum. He complemented Panchayati Raj Department, Govt. of Odisha for putting in place a sound recovery mechanism to improve recovery performance of SHG accounts.

SLBC has submitted a proposal to Finance Department, Govt. of Odisha for amendment of OPDR Act to revitalize the recovery climate in the state.

He requested the Corporate General Manager, UCO Bank to deliver Key Note Address.

### **Highlights of Key Note address of Corporate General Manager, UCO Bank and Chairman SLBC.**

The Corporate General Manager, UCO Bank welcomed all the distinguished dignitaries on and off the dais.

In his key note address he enlightened on

- Pradhan Mantri MUDRA Yojana (PMMY)

Under Pradhan Mantri MUDRA Yojana (PMMY), Department of Financial Services, MoF, Gol has fixed target for Public Sector Banks, Private Sector Banks & Foreign Banks. Three products are available under the PMMY namely Sishu, Kishore, & Tarun to signify the stage of growth and funding needs of the beneficiary Micro units or entrepreneurs.

All the banks are requested to focus on this area to achieve the target set for the year 2015-16.

- Suraksha Bandhan

Introduction of two Micro Insurance schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) as a move towards creation of universal social security system for the people

Both these schemes are very attractive for their convenience in enrolment, low premium, high insurance coverage and affordability to the general public.

All the stake holders, Government, Banks and Insurance Companies will put their Joint efforts to cover all the eligible subscribers under Insurance and Pension scheme within the prescribed time limit

Govt. of Odisha has been consistently striving to achieve a sustainable and inclusive higher economic growth and accelerated overall development,

through reduction of regional and social disparities which will lead to faster rate of poverty reduction. Several Schemes launched and various initiatives taken by State Government to enhance the socio-economic status of both farming and non farming community have started delivering good results. Despite adverse impact of global economic slowdown, Odisha registered a reasonable high average annual growth rate of 6.84 % during the 1<sup>st</sup> two years of the 12<sup>th</sup> Plan as against National average of 4.7%.

All Banks in the state have achieved major National Parameters. As on 30<sup>th</sup> June, 2015 the CD ratio is 71.65 %, against national parameter of 60 %, priority sector advances is 59.77 % against bench mark of 40 %, Agriculture advances is 30.38 % against the national parameter 18 %.

The matter of great concern is decline in CD ratio. CD ratio has declined from 78.95 % as on 30.06.2014 to 71.65 % as on 30.06.2015. Though there is growth of 13.79 % in priority sector advance, but overall growth of advance (5.04%) has not registered proportionate growth corresponding to the growth of Deposit i.e.17.19 on year to year basis, resulting in slippage in CD ratio. Bankers are thus urged upon to accelerate credit disbursement so that the declining trend is arrested.

In Odisha, the NPA % has reached an alarming level of 8.60 % and overdue % has gone up to 46.50 %. The State figure is much higher than National Average.

An all-out efforts which includes efforts by the bank administration and recovery mechanism system of State Government, can correct the health position of the loan assets and bring NPAs down to improve recovery performance substantially of the State.

SLBC has requested State Government to strengthen the implementation of OPDR Act and provide required support in case of SARFAESI Action.

He expressed his happiness to learn that Govt. of Odisha has been providing a lot of incentives to the farming & non-farming community in terms of interest subvention & subsidy/ margin money which provides business opportunities to the banks for increasing credit flow to priority sectors. Under these circumstances, he requested all banks to explore all the possibilities for financing to various Government schemes for providing financial assistance to the farmers, entrepreneurs, artisans, weavers, SHG/JLG and other sector

and to ensure achievement of the target set for the year 2015-16 under Annual Credit Plan (ACP).

He once again welcomed all to this august gathering and requested all members for their active participation in deliberations and to give valuable suggestions for better economic development of this state.

**Address by Shri R. Balakrishnan, Additional Chief Secretary,  
Finance Department, Govt. of Odisha.**

While analyzing the performance of banks operating in the State he critically observed as follows.

- CD ratio has come down from 79% to 71%, is a matter of concern of all stake holders. CD ratio of Commercial Banks is 69%, where as CD ratio of Co-operative banks is 118%.
- In some priority areas the performance of private sector banks is dismal. SHG Bank – Linkage is a priority area of the State Government. Most of the banks have not achieved even 50% of their target. Banks like ICICI, Axis & Federal have achieved only 3% of their target. Performance under major segments of Priority Sector is not satisfactory. Against the annual target of Rs.3869 crore, in respect of Agriculture term loan Rs.444.00 crore (11.48%) has been disbursed. Regarding crop loan financing, Co-Operative Banks have shown better performance.
- Performance in opening of bank branches in Unbanked Gram Panchayat is not impressive. Only 119 branches have been opened against the target of 1118 during 2014-15. Achievement is 10%. He suggested that the matter should be discussed in the Sub Committee of SLBC involving RBI, SLBC, Finance Department, DIF and Concern Departments of State Government.
- He expressed concern that beneficiaries under Indira Awas Yojana (IAY) are facing a lot of difficulties in receiving funds through the banking channel. The matter has become a major concern in some of the Tribal Districts like Malkangiri, Rayagada, Koraput, Nabarangpur, Kandhamal etc.

Delay in delivery of economic benefits under MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) through the bank accounts of the identified beneficiaries is a major issue.

He suggested that SLBC may devise mechanism in a small committee to identify this area of concern and ensure smooth implementation of this payment system.

- He emphasized that the State Government would prefer to give more weightage to customer services and financial inclusion in the eligibility criteria for empanelment of banks for handling business of State Government.

**Address by Shri U. N. Behera, Development Commissioner and  
Additional Chief Secretary, Govt. of Odisha.**

The Development Commissioner focused on the following areas.

- At the cost of repetition he told that the figure (quarterly advance and deposit) provided by the controlling offices of banks in the State to SLBC does not match with the figure reported by Central Office/Head Office of each bank to the Central office of RBI resulting in wide gap. He requested both RBI and SLBC to put sincere efforts to reconcile the figure and to ensure correct reporting of data.
- He stressed upon advance sanctioned and utilized in the State which indicate the real efforts made by the banks in the state.
- He expressed serious concern for continuous decline in CD ratio. Rural CD ratio in 2009 was 56 % as on June 30, 2015, it has come down to 36%. He mentioned about Andhra Pradesh and Telengana where the rural CD ration is in excess of 130%.
- He stressed upon advance sanctioned and utilized in the State which indicate the real efforts made by the banks in the state.
- As on 30.06.2015 average CD ratio of all banks in the state is 49.68, whereas CD ratio of Commercial Banks is 47%. As per RBI reporting the CD ratio of Commercial bank is 42% as on 31<sup>st</sup> March, 2015. There is gap of 5 % in CD ratio. RBI needs to work on this point. In 2009 rural CD ratio was 56%, which has slipped to 36%, a serious concern. Deposit is growing at faster rate, but advances are increasing at very low rate.
- He suggested that much emphasis should be given on expansion of banking service outlets in rural unbanked areas for increasing rural credit and thereby improving rural credit and improving rural CD ratio. He also expressed concern regarding very slow progress in opening of branches in Unbanked Gram Panchayats. In the 1<sup>st</sup> quarter of current financial year only 5 branches

have been opened. It indicates that focus to this area has been lost. Despite best efforts and supports of State Government, banks are yet to be geared up in opening branches in rural areas. Rajiv Gandhi Seva Kendras are being offered free of rent for five years, electricity provision is made, data connectivity has been improved and if banks are willing to open in any Unbanked GPs, State Government is ready to provide the required infrastructure. In many centers all these facilities are already available and banks should target those locations.

- State Government is providing interest subvention under various schemes of Agriculture and allied Sector, Textile and Handloom Sector, MSME sector, & Self Help Group. Except State Co-operative bank, other Commercial banks are not able to utilize the interest subvention amount. Loans have been extended to the borrowers, but interest Subvention has not been passed on to the borrowers. Some Banks have not claimed interest subvention to the Nodal Banks. He urged upon all the defaulting banks to do so on urgent basis. Non passing on or delay in passing on the economic benefit provided by State Government has adverse effect in repayment of bank dues.
- He requested Banks and Insurance Companies to make all efforts to create awareness and access under Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) to bring larger sections of the population within the ambit of these Jan Suraksha Scheme. Bank should ensure providing overdraft up to Rs.5000/- to all eligible PMJDY customers.

A review mechanism should be in place to assess the progress and SLBC should take care of it.

## **Address by Shri G. C. Pati, Hon'ble Chief Secretary, Odisha,**

Shri G. C. Pati highlighted on the points mentioned below.

- Low Credit growth is really a matter of great concern, Deposit is growing consistently, but advance growth is very slow, which is not acceptable.
- State Government has taken decision to safeguard the interest of the Investors, protect common man from financial frauds and create awareness about dangers of Depositing Money in unauthorized deposit taking companies/entities. This will provide opportunities to get more funds from public.
- State Government has taken a lot of initiatives like, provision of interest subvention and capital subsidy under various schemes of Agriculture & Allied Sector, MSME, Women SHG, Textiles & Handloom Sector, Cottage Industry etc. It provides good opportunities to the banks for increasing the credit flow to rural mass. Credit support to the economic activities will increase employment generation and reduce poverty. He advised all banks to come forward to Finance the prospective entrepreneurs both in farming & non farming sector.
- Delay in payment of wages to MNREGA workers is really a serious concern and need to be addressed in a time bound manner. He advised banks to strengthen the BC model and ensure functioning of BC at village level to render quick banking services to the villages at door step.
- He advised to activate the Sub-Committee on Agriculture & Allied, MSME, SHG, Textile, Handloom & cottage. The recommendation of such thematic group may be circulated among all banks and concerned line departments for implementation. The issues which are not resolved in the Sub- Committee may be escalated to SLBC meeting for redressal.
- For improving Finance, the Potential Linked Credit Plan (PLP) prepared by NABARD for each district is a road map to the banks for preparation of their action plans for investments under priority sector. Identification of potential beneficiaries and financing in cluster will improve the growth of credit from present 5% to more than 12%. The growth of credit should match with deposit growth, so that we can arrest the decline trend in CD ratio.
- Some banks have registered high NPA, is a matter of concern to all. This needs to be addressed sincerely. He requested Additional Chief Secretary, Finance to take step for necessary amendment in OPDR Act taking into consideration the suggestion of SLBC.

State Government is equally concerned about for high NPA and overdue in the state. Joint effort of State Government and Banks will improve recovery position.

### **Address of Shri Pradeep Kumar Amat, Hon'ble Finance Minister, Odisha**

On the occasion of the 140<sup>th</sup> meeting of the State Level Bankers Committee, He extended warmest regards to the representatives of all banks, financial institutions and other stakeholders, who will deliberate at the meeting for the overall improvement of banking services in the State.

- He informed that out of the 6200 Gram Panchayats in the State, almost 4400 GPs still do not have a brick and mortar bank branch. In interior areas like Malkangiri and Koraput etc, the availability of basic banking services is very poor.
- SLBC has prepared a plan to cover all unbanked Gram Panchayats with bank branches over the next five years. For this, the State Government is providing the basic infrastructure support. He urged all banks to focus on expanding basic banking services in the unbanked areas on a priority basis.
- The State Government is receiving a lot of grievances from people who are denied timely bank loans for their various needs. He urged all banks to simplify their loan sanctioning process so that common people get timely bank credit. Banks should also make their branches more approachable for the common man through improved customer service.
- He was happy to note that some banks in the State have started providing door-step delivery of services to villagers. Some banks have also started Mobile Van banking. Other banks should also make use of latest technology to reach the common man.
- Real financial inclusion can take place only when the poorest people in the most interior backward areas of the State can get timely bank loans and basic banking facilities, so that they can come out of the poverty cycle.
- The priority areas of the State Government include Improvement of rural infrastructure, Agriculture and allied activities; small and cottage industry. These are the areas which provide massive employment opportunity for the rural poor. Therefore, in addition of focusing on cities and large towns, banks should explore these untapped areas. Because, past experience has shown, the Poor are definitely bankable.

He requested the participants of the 140<sup>th</sup> SLBC meeting to deliberate on these few issues, so that we can truly achieve 100% meaningful financial inclusion in the State. He wished the meeting all success.



## PROCEEDINGS OF 140<sup>TH</sup> SLBC MEETING HELD ON 26.08.2015.

### **AGENDA NO. 1**

Confirmation of proceeding of 139<sup>th</sup> SLBC meeting was circulated to all members vide Letter No. SLBC/ODI/259/2015-16 dated 15<sup>th</sup> June, 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 139<sup>th</sup> SLBC meeting held on 26.08.2015.

#### **Point No.1**

Progress of Implementation of Financial Inclusion Plan in the State

#### **A) Opening of Brick & Mortar Branches.**

Convenor, SLBC informed that during the period 01.04.2015 to 30.06.2015, banks have opened 21 branches in the state, out of which 14 are in rural centers.

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

As on 30.06.2015, banks have covered 38693 villages constituting 84.32% of the total target. Out of these villages, 438 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.121.96 crore in 1797 accounts during 01.04.2015 to 30.06.2015. Out of which banks have disbursed Rs.0.90 crores in 408 accounts to persons with disability.

Convenor, SLBC requested all Banks to achieve sanction and disbursement of minimum 10 applications per branch under DRI scheme to PWD for the year 2015-16.

#### **Action – All Banks**

### **Point No.3**

#### **Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)**

Convenor, SLBC informed that as on 08.08.2015 banks have opened 64.11 lakh Basic Saving Bank Deposit Account (BSBD) under PMJDY. Out of which, number of accounts with '0' balance is 42.23 %, Total deposit under PMJDY accounts is Rs.522.41 crores, number of RuPay Cards issued is 48,01,044 and % of Aadhaar seeding is 31.11.

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.

The Commissioner cum Secretary, Panchayati Raj reiterated that existing PMJDY accounts (no-frill accounts) do not allow for crediting beyond certain limit for which the beneficiaries under IAY and Biju Pucca Ghar are facing great problem. He has already issued direction to the District Collectors and Project Directors to convert the existing no- frill accounts to fully KYC compliant accounts in a mission mode. He requested all the banks to extend full cooperation in this regard.

Replying to the queries of banks, Commissioner cum Secretary, Panchayati Raj told that his department has already pointed out the problem bank wise and branch wise in a separate meeting. However, the list may be shared with the banks for resolving the issue.

**Action - All Banks & P.R. Dept**

### **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 08.08.2015 is 28,10,355 and % of Cash Transfer Compliant is 87.13

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 30.06.2015 in respect of 3.57 crore (92.72%), Aadhaar number generated /uploaded for 2.96 crore (76.88%).

**Action- UIDAI , Director, Census, Odisha.**

**Point no.6**

**Utilization of interest subvention for the year 2015-16,**

Convenor, SLBC reported Bank-wise and Scheme wise State Govt. Interest Subvention Utilization under various schemes of Agriculture & Allied sector during 01.04.2015 to 30.06.2015.

Further he reported that Private Sector 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. They are requested to submit the claim immediately.

Timely claiming of interest subvention by Banks was requested.

**Action - Banks.**

**Point No.7**

**Review on Banking Development in Odisha in KEY parameters as of June30, 2015**

Convener, SLBC highlighted the performance of banks in the State under various parameters in terms of growth in % and absolute term as on 30.06.2015. over 30.06.2014.

Deposit:- 15.79%, Advance- 5.09 %, CD ratio-Negative, Priority Sector-4.71%, Agriculture Advance-7.59 %, MSME-5.83% , Education loan-7.88 %, Housing Loan- 15.02 %, Advance to Weaker Section- 3.87% and DRI advance- Negative.

**Action - All Banks & LDMS**

**AGENDA NO. 3**

**NPA & Overdue position as on 3.06.2015**

Convenor, SLBC informed that the NPA and Overdue % of the state is 8.60 % and 46.50% which is at much higher side and alarming. With regard to Govt. sponsored schemes, the NPA and Overdue % is too high.

Convenor, SLBC reported sector wise and scheme wise NPA & Overdue position as on 30.06.2015

Additional Chief Secretary, Finance suggested that both State Govt. & Banks must put Joint and coordinated efforts to improve recovery position.

Commissioner cum Secretary, Panchayati Raj Department informed that keeping in view high level NPA which may restrict the flow of credit to SHGs, he has written letter addressing to all Collectors cum District Mission Directors,

OLM to reduce the NPA level to a substantial low level. The Project Director, DRDA has been designated as the District Nodal Officer for implementing the SHG-NPA Recovery campaign. He requested all banks to ensure participation in recovery camp organized by PD, DRDA at district level and by BDO at block level. He also requested to share the list of irregular/NPA SHGs accounts with Block Level OLM staff and Lead District Manager for effective follow-up. The Convenor SLBC requested Banks to forward feedback on implementation with suggestion for further improvement.

**Action:- All Banks /State Government.**

#### ***AGENDA NO. 4***

##### **Fresh Issues:**

#### **A. Implementation of 2<sup>nd</sup> phase of Pradhan Mantri Jan Dhan Yojana.**

Convenor, SLBC informed that banks have enrolled 28.54 lakh, 7.41 lakh and 26547 subscribers under Pradhan Mantri Surakshya Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana as on 08.08.2015.

Convenor, SLBC highlighted about three schemes of Suraksha Bandhan namely – i) Suraksha Deposit Scheme ii) Jeevan Suraksha Deposit Scheme and iii) Jeevan Suraksha Gift Cheque introduced by Govt. of India.

He also requested to the Controlling heads of all banks, State Head of LIC of India and GIPSA, Lead District Managers and State Govt. to take necessary steps on the matter to tap the eligible target group for enrolment under Jansuraksha schemes.

The Commissioner cum Secretary, Panchayati Raj

**Action:- Banks, Insurance companies and State Govt.**

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

Convenor, SLBC informed that DFS, MoF, Gol have already allocated targets for MUDRA for all the Public Sector Banks for financial year 2015-16. Target for RRBs and Co-operative Banks have been fixed by NABARD and the targets of Private Sector Banks and Foreign Banks have been fixed by IBA.

SLBC has been advised to follow up with all the Banks for the targets and monitor the progress of MUDRA on a regular basis and include performance under MUDRA as one of the main agenda of SLBC meeting.

He further added that SLBC has already circulated the common loan application both in English & Odiya for PMMY to the Controlling Heads of all Banks. All Banks should make it available to their branches functioning in the state. IBA has devised this simplified common loan application from taking into consideration views/ suggestions from member banks.

**Action - Banks**

**C) Food Processing Fund-2015-16 –Operational Guidelines.**

NABARD informed that Govt. of India (GoI) has accorded top priority for the development of the food processing industry in the country. For this, the Ministry of Finance has set up a Special Fund of Rs.2000 crore in NABARD to make available affordable credit to Agro-processing units being designated as Food parks. The fund has been established in NABARD designated as Food processing Fund-2014-15. The Loan will be provided by NABARD either directly or through consortium arrangements with other financing agencies. State Government, entities promoted by State/Central Governments, Joint ventures, co-operatives, Federation of co-operatives, SPVs, Farmers producer Organization, Corporates, Companies, Entrepreneurs, etc. may avail loan from this fund for establishing the designated Food parks and also for setting up of individual food/agro processing units in the designated Food parks. NABARD also gave power point presentation on Food processing Fund 2015-16.

**D) Submission of advance subsidy claims by banks for the projects sanctioned by banks on or before 05.08.2015 under Agriculture Marketing Infrastructure (AMI) Sub-Scheme of Integrated Scheme for Agricultural Marketing (ISAM) latest by 31.08.2015.**

On the captioned subject, Convenor, SLBC informed that all the banks have been requested to ensure submission of the advance subsidy claims of all the projects for which term loan has been sanctioned by the banks under the above mentioned scheme.

**E) Capacity Building of Business Correspondents**

**Training of BCs:**

Convenor, SLBC highlighted on the decision of the Meeting of the Standing Committee on Financial Inclusion of Indian Banks' Association held on 7<sup>th</sup> July 2015 and requested all stake holders to take serious note of this and put forward their best effort on urgent basis to ensure that the BCs are trained and certified at the earliest.

**F) Review of Progress of Pledge financing on Negotiable warehouse Receipts (NWRs) to farmers.**

Convenor, SLBC appraised all member banks that the Committee constituted by Govt. of India for strengthening financing of NWRs with Warehousing Development & Regulatory Authority (WDRA) in the country has submitted its report.

For reporting and monitoring of pledge of financing against NWR, the Committee has suggested that the progress is to be reviewed by SLBC/DCC.

From the next quarter the review of performance against NWR should be an agenda item of SLBC & DCC meeting and its progress is to be reviewed and monitored.

**Action- LDMs**

**G) Inclusion in the ~~AGENDA NOTE~~ of DCC Meeting- Payment of Benefit to IAY, Biju Pucca Ghar, MGNREGS beneficiaries/workers through Public Financial Management system (PFMS).**

11<sup>th</sup> Meeting of Small Committee of SLBC on NRLM was held under the chairmanship of the Commissioner cum Secretary, Panchayati Raj Department, Govt. of Odisha on 07.08.2015. In the meeting, the issues relating to the delay in payment of IAY, Biju Pucca Ghar, MGNREGS beneficiaries/worker through Public Financial Management System, were discussed. In order to address the issues, SLBC has requested all LDMs to keep an agenda item- Payment of Benefit to IAY, Biju Pucca Ghar, MGNREGS beneficiaries/workers through Public Financial Management system (PFMS) in the DCC meeting.

**Action- LDMs & Controlling Heads**

**H) Pilot project for E- Portals- Publicity.**

Chief General Manager, NABARD informed that they have supported on a pilot basis, development of e-portals for marketing of rural artisans' products online. The e-portals viz. 'Shilpihaat.com' and ekraftindia.com have been developed by M/S. Zaak e-Ventures Pvt. Ltd. & M/S e-Fresh portal Pvt. Ltd., respectively.

2. The first PMRC meeting on e-portals was held at NABARD, HO on 30 April, 2015 to review the performance of the portals. It was observed that these portals have been gradually registering improvement in their performance in terms of growth in on line sales. However, still a lot more is required to be

done to improve their visibility as also to augment the sales in order to help the artisans to access wider market.

Convenor, SLBC therefore, requested the Controlling Heads of all Banks to give publicity of the e-portals developed, so as to enable more and more artisans to enter into e-commerce mode

### **Action – All Banks**

#### ***AGENDA NO. 5***

#### **Branch Expansion in Odisha**

Convenor, SLBC informed that as on 30.06.2015, the total number of Bank branches is 4687 (54.79% in Rural, 26.03% in Semi-Urban and 19.18 % in Urban). Banks have opened 21 new branches in the state.

Total number of ATM as on 30.06.2015 is 5289 (Rural-1519, Semi-Urban-1983 & Urban-1787.)

#### **Branch opened in Unbanked Gram Panchayat.**

Regional Director, RBI expressed that progress in branch opening in the Unbanked Gram Panchayat is quite disappointing. As against the target of opening 1118 branches in Unbanked GPs for 2014-15, the banks have opened 119 branches and during the June quarter 5 branches. Infrastructural constraints like power supply and internet connective are continuing. However, he informed that a list of 367 Unbanked GPs where required infrastructure is available provided by finance department has already been shared with banks. Hence the banks should go ahead on priority basis to open branches in these 367 GPs in the year 2015-16. RBI is monitoring the progress in this regard. Banks have been advised to submit their plan of action for opening of branches in allotted Unbanked GP to SLBC. It has been reported that banks have not submitted the same. The branch opening in Unbanked GP is also very slow.

It is observed that some banks have not taken initiative to open branch in some of their allotted GPs, but other banks have shown interest to open the branch in that Unbanked GP. Regional Director, RBI stressed that in the said situation permission may be accorded to the willing banks to open branches in the allotted Unbanked Gram Panchayat of other banks. There is no need to obtain permission either from RBI or SLBC. This was also approved in the SLBC meeting.

Additional Chief Secretary, Finance suggested that if the banks provide the list of Unbanked GP where they planned to open branches in other than these 367 GPs and they need any infrastructural support they may write to Finance Department as well as Panchayati Raj Department. He also requested the Commissioner cum Secretary, Panchayati Raj Department to prepare a list of GPs where electricity, internet connectivity are readily available for sharing with banks.

Additional Chief Secretary also pointed out that Human Resource i.e. Man Power shortage is the real problem in the banking sector, which needs to be addressed urgently. Infrastructure and viability are issues, but State Government is ready to address the same.

Regarding viability of the branch in the Unbanked GP, the Commissioner cum Secretary informed that out of 6209 GPs at present after merger, 4500 GPs have no branch. In next five year Rs.16000 crore fund will be parked with GP directly. All transactions viz. payment to MGNREGS worker, beneficiary of IAY, Biju Pucca Ghar will be made through bank account. Viability will not be a issue.

Chief Secretary, Odisha endorsed the views of Additional Chief Secretary & Commissioner cum Secretary, Panchayati Raj and advised the banks to open the branches on priority basis in the allotted Unbanked GP. He also requested RBI to review the progress in the meeting of Banks. He advised all banks to strengthen the BC model and ensure proper functioning of BC immediately. Branch opening is a time taking process. To provide basic banking services at door step of the villages, BC is the most effective channel for providing prompt services at villages. He requested all banks to ensure 100% banking services through BC by March, 2016.

He stressed on three points:

- 1) Action plan of the banks to open branches in 367 Unbanked GPs where infrastructure is available.
- 2) State Government to ensure providing required infrastructure facilities to the centers identified by the banks to open branches.
- 3) Coverage of all villages by Business Correspondent (BC).

The Commissioner cum Secretary, Panchayati Raj Department suggested for engagement of Gram Panchayat Level Federation members as BC of Banks because of their good experience and potentialities.

Regional Director, RBI emphasized on active BCs of banks. BCs should be supported by technology based hand holding machines / devises.



### **Parking of Government Funds in the Bank branches in the Gram Panchayat area.**

Referring to the communication of Panchayati Raj Department ( letter No.17-plan-2139/8165/PR dated 19.05.2015 , issued by FA- cum Addl. Secretary addressed to all P.D, DRDA/ E.O. ZPs/ BDOs/DPOs, Convenor ,SLBC reiterated the guidelines..

- Government funds parked by the GPs in the bank branches located either in the District Head Quarter or Block Head Quarter or any other locality may be withdrawn and parked in the bank branches located in the concerned Gram Panchayat area. After transferring of the funds, such accounts opened earlier in the bank may be closed.
- If two or more bank branches are located in a Gram Panchayat, the Government funds may be parked in the bank branch which is opened first in the G.P.
- In case of those GPs which are Unbanked at present the Government funds may be parked in the bank branch proposed to be set up in due course under the State Financial Inclusion Plan 2014-19.

The Commissioner cum Secretary, Panchayati Raj requested banks to write him for any specific problem relating to availability of fund.

The Commissioner cum Secretary, Panchayati Raj pointed out that the decisions of SLBC meeting as well as Sub Committee meeting of SLBC are not percolating by some Controlling Heads of banks in the State to their branches. Banks branches are also not implementing the decision of SLBC meeting on the basis of proceedings. They follow the instruction of their Controlling Heads.

Chief Secretary, requested the Controlling Heads of all Banks to issue circular containing the decision of the meeting under the Chairmanship of Chief Secretary/Development Commissioner cum Additional Chief Secretary/ Additional Chief Secretary, Odisha/ Principal Secretary/Commissioner cum Secretary/Regional Director/Convenor, SLBC for implementation to get desired result expeditiously.

**Action – All Banks**

## ***AGENDA NO. 6***

### **Banking Key Indicators**

Convenor, SLBC reiterated the achievement of total advance, deposit of the banks in the state as on 30.06.2015.

CD ratio of the state as on 30.06.2015 computed on the advance figure sanctioned in other state but utilized in our state as per Thorat Committee is 70.80%. CD ratio computed on advance sanctioned and utilized in the state is 49.68%. District wise CD ratio was also discussed.

Additional Chief Secretary, Finance expressed concern for the fact that only 2 out of 30 districts showed CD ratio of more than 60 % as on June 30, 2015 while 10 districts has CD ratio of less than 40%.

Regional Director, RBI suggested that the Lead District Officers from RBI, the Lead District Managers from Banks and the District Development Managers of NABARD would submit reports suggesting action points for improvement in CD ratio the districts having CD ratio of less than 40%.

### **Action - LDMs & NABARD DDMs**

## ***AGENDA NO. 7***

### **Achievement of Annual Credit Plan (ACP) 201-16 under Priority Sector**

Convenor, SLBC reported performance of Banks under ACP for the June quarter of the year 2015-16 under various sector. The overall achievement under ACP is 17.46%.

Chief General Manager, NABARD remarked that analysis of ACP achievement for the quarter ended June 2015 indicates that the overall achievement of ACP is 17.46 % against the quarterly target of 25 %. There should be a conscious effort to ensure achievement of the target. Special attention should be given on Term Loan Lending because the achievement is only 11.48 %. The share of term loan should be 30-35 % of total agriculture advance. NABARD has already circulated unit cost for guidance.

Chairman, SLBC, urged upon increasing Term Loan Lending under Agriculture

### **Action – All Banks**

## ***AGENDA NO. 8***

### **Agriculture**

#### **A. Kissan Credit Card (KCC)**

Convenor, SLBC reported that Banks have disbursed Rs.3718.91 crore in 1153340 KCC accounts during 01.04.2015 to 30.06.2015, out of which fresh KCC has been issued in 93791 accounts, disbursing Rs.395.09 crore. Total outstanding balance as on 30.06.2015 is Rs.14317.21 crore in 6012462 numbers of KCCs.

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

#### **B. Dairy & Fishery**

Convenor, SLBC informed that Fishery Department has provided to SLBC bank wise & branch wise application pending list to individual bank and SLBC for effective monitoring & follow up. We are yet to receive the list from Animal Husbandry and Veterinary Services Department.

Since the performance of banks in financing under Dairy & Fishery sector is not encouraging, Convenor, SLBC requested all banks to focus on credit delivery to different schemes of Fishery and dairy which are supported by capital subsidy and interest subsidy by state Government. He also requested timely sanction and disbursement of loan applications.

## ***AGENDA NO. 9***

### **Financing to MSME Sector:**

Secretary, MSME requested all banks for strict compliance of guidelines in term of recommendation of Prime Ministers Task Force on MSME under the Chairmanship of Sri T. K. A. Nair.

Banks are advised as under:

1. Achieve a 20 percent year on year growth in credit to Micro and Small Enterprises.
2. Achieve a 10 percent annual growth in number of Micro Enterprises accounts.

As per extant guidelines of RBI on lending to MSME Sector, banks are advised to ensure that:

- i) 40 percent of the total advances to MSE sector should go to Micro (Manufacturing) enterprises having investment in plant & machinery up to Rs.5 lakh and Micro (Service) enterprises having investment in equipment up to Rs.2 lakh.
- ii) 20 percent of the total advances to MSE sector should go to Micro (Manufacturing) enterprises with investment in plant and machinery above Rs.10 lakh and up to Rs.25 lakh, and Micro (Service) enterprises with investment in equipment above Rs.4 lakh and up to Rs.10 lakh .

- iii) Thus, 60 percent of MSE advances should go to the micro enterprises. Further he informed that State Government has already fixed a target to promote 60000 startup (New Units) under MSE mainly focusing on manufacturing sector during 2015-16. District wise target has already been communicated to the LDMs. It was requested to review the progress in the DCC meeting regularly.

Referring to the Notification dated 29<sup>th</sup> May 2015 of Ministry of MSME, which contains the Framework for Revival and Rehabilitation of MSME. He requested all banks to take significant measures for nursing of potentially viable units so that they become viable.

He requested Controlling Heads of all Banks to ensure sensitization of all Branch Heads regarding timely sanction and disbursement of loan applications and coverage of loan accounts under CGTMSE.

**Issue of NOC for Mortgage right in case Supplementary Lease Deed not executed.**

Convenor, SLBC informed that

“As per decision taken in the 101<sup>th</sup> meeting of Board of Directors of IDCO held on 29.05.2015, NOC for mortgage right will be issued in favour of lessee in Industrial Estates / Areas in anticipation of execution of supplementary lease deeds with GA / Revenue Department. The Divisional Heads will take prompt action to execute the supplementary lease deeds after issue of such NOCs”.

The share of Micro Sector to MSE advance at the end of June 2015 is 53.03 % against the parameter of 60 %. Member Banks were requested to ensure achievement of 60% norm.

Against a target of 7.5% of ANBC, we have achieved 8.94 % finance under Micro Enterprises.

**Action – All Banks & LDMs**

## **AGENDA NO. 10**

### **RSETI**

The Commissioner cum Secretary, Panchayati Raj Dept, Govt. of Odisha stressed on the following points.

#### **i) Construction of RSETI Building**

The Banks may ensure that the building construction is started and completed as per MoRD direction .No infrastructure grant will be released to the sponsoring bank, if the construction work is not initiated before 30.06.2015. The ongoing construction of RSETIs should be the priority for the banks and construction work must be completed latest by 30.06.2016.

Convenor, SLBC requested the Secretary, Panchayati Raj Department to take up the matter with MoRD for extension of the date of completion of construction work, if completion is delayed for genuine reasons.

#### **ii) Timely settlement of claims**

The Commissioner cum Secretary, Panchayati Raj Department informed that all training reimbursement claim of training organized from 1<sup>st</sup> April, 2015 will be settled directly by SMMU, OLM. at State level. The concerned Sponsoring Bank shall submit the claim to SMMU, OLM as per claim reimbursement guidelines.

#### **iii) Improving quality of RSETI Training.**

- Youth from the BPL households are to be given priority in the programme.
- Promote rural entrepreneurship
- Develop confidence in unemployed youth
- Provide hand- holding support
- Ensure credit linkage. He requested the Controlling Heads of Banks to instruct the branches to be very proactive in providing credit linkage to the trainees of RSETIs
- Maintenance of data base of trainees

**Action - All Banks /OLM &Directors, RSETIs / RUDSETI**

## ***AGENDA NO. 11***

### **Finance to Weaver Sector:**

To the issue raised by the Director, Handloom & Textile, Odisha, regarding submission of Utilization Certificate along with Bank/Branch-wise list of beneficiaries under Revival, Reform & Restructuring (RRR) Package, CGM, NABARD informed that they have forwarded the Utilization Certificates received from the Banks except for Odisha Gramya Bank. As required by the Director, Handloom & Textile, NABARD will provide information in the given format to the former.

ACS, Finance requested both CGM, NABARD & Director, Textile & Handloom to solve the issues like submission of Utilisation Certificate with the list of beneficiaries, amount and name of account, State Govt. Interest Subvention claim etc by mutual discussion within a specified time line.

Convenor, SLBC requested the Controlling Heads of Banks to put all out efforts for achieving the annual target under Weaver Credit Cards. He also requested the Director, Textile & Handloom to provide Bank wise & Branch wise number of applications sponsored to the concerned Controlling Head of Banks as well as SLBC for better monitoring.

**Action – All Banks, NABARD and Textile & Handloom Department, Govt. of Odisha.**

## ***AGENDA NO. 12***

### **Financing under Self Help Groups (SHGs)**

The Commissioner cum Secretary, Panchayati Raj Department expressed that the performance of Banks in financing to SHGs is very poor for the quarter ended June 2015. RRBs have done reasonably well, Public Sector Banks slightly better and performance of Private Sector is almost negligible.

Keeping in view, the high level of NPA in SHG sector, he assured to extend all help and cooperation to Banks in improving the recovery position and reducing the NPA level. He has already instructed all functionaries of Panchayati Raj Department in this regard. Bank Linkage and Recovery Committee (BLRC) is a community based recovery mechanism as per instructions of RBI. The concept of BLRC has been circulated by SLBC to all Banks. He requested all Banks to ensure formation & function of BLRC at branch level of all TRIPTI Blocks. He also requested for active participation of branches in Samanwaya Mela which shall be utilized for resolving issues like

pending applications of SHGs, for credit linkage and recovery of overdue from SHGs.

ACS, Finance stated that the recovery performance of Micro Finance institutions is more than 95% in spite of their lending at higher rate of interest.

CGM, SBI informed that Micro Finance Institutions engage intermediaries for recovery of dues by paying a certain % of interest charged to the borrower's account. Since Banks are unable to give high remuneration to the BCs, State Govt. may think to provide some extra remuneration to Banks those engage BCs as recovery agent for SHG. Lack of contact with the borrowers is one of the reasons for low recovery.

Regional Director, RBI expressed that the above suggestion may be accepted.

Convenor, SLBC requested the Controlling Heads of all Banks to achieve the target of SHG for the year 2015-16 positively.

#### **Action – Banks, State Govt. and OLM**

#### ***AGENDA NO. 13***

#### **Financing to Handicraft Sector**

The representative of Handicraft & Cottage Industries Department reported that under the scheme “Modernization & Technological Up-gradation of Handicraft Industries (M.T.U.H.I)” Rs.90 lakh is available towards release of subsidy. The project cost ranges from Rs 3.00 lakh to Rs 50.00 lakh. 20% subsidy(maximum Rs10.00 lakh) is given to special category entrepreneurs. During 2015-16, 160 nos of applications have been received in different districts & the process of sponsoring of application is under progress.

He requested Banks to take credit decision early on receipt of applications from DICs / RICs

#### **Rehabilitation of Handicraft Artisans**

Margin money assistance is provided to individual artisans @ 20% of the project cost(up to Rs.50000) with maximum ceiling of Rs.10,000/- per artisan to avail Bank loan for setting up own handicraft production unit. During 2015-16, 1274 nos. of applications have been received in different districts & 26 nos of applications have been sponsored to Banks.

The representative of Handicraft & Cottage Industries Department 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 Programmes**

##### **A) PMEGP :-**

Regarding participation of Private Sector Banks in financing under PMEGP Scheme, the State Director, KVIC told that if the individual Bank finances minimum 10 projects in a year, it will come under fold of PMEGP.

He requested all participating Banks to disburse the backlog and utilise the available balance in the subsidy account of nodal branch so that they can release next instalment of subsidy.

For providing EDP training to PMEGP beneficiaries through RSETIs and RUDSETI. He requested the Director of RSETIs to clear backlog around 5000 candidates in a time bound manner.

He further informed that as per tentative calendar for implementation of PMEGP during 2015-16, the programme is continuing as per schedule.

Action – All Banks / RSETIs/RUDSETI

##### **B) National Urban Livelihood Mission (NULM)**

Convenor, SLBC requested the Controlling Heads of all Banks to take appropriate action so that target can be achieved before 31<sup>st</sup> March 2016. LDMs are also requested to monitor closely the progress in DCC meeting.

**Action – Banks & LDMs**

##### **C. Financing under SC/ST Schemes:-**

The representative of OSFDC informed that during the financial year 2015-16, OSFDC has fixed target for financing 21000 Sch.Caste and 5300 Sch.Tribes beneficiaries under Credit linked Income Generating Schemes through Banks. It has also been decided to finance SC individual applications during 2015-16 where group applications are not available but the individuals should not be



more than 30% of total target of a District. But in case of ST Sector, there is no limitation for financing individual ST candidates.

He requested all Banks and LDMs for taking necessary steps to achieve the annual target.

**Action – All Banks & LDMs**

**D) Joint Liability Group (JLG):-**

CGM, NABARD informed that they are providing support to NGO, Co-operative Banks & RRBs for promotion of JLGs. Against annual physical target of 25000, 6200 has been achieved for the 1<sup>st</sup> quarter of 2015-16. He requested active participation of all Commercial Banks in JLG financing so that the target will be achieved.

**Action – All Banks**

**E) Artisan Credit Card (ACC):-**

During the period of 01.04.2015 to 30.06.2015, the Banks in the state have issued 35 no. of Artisan Credit Cards with amount Rs.0.21 crore. The balance outstanding as on 30.06.2015 is Rs.31.13 crore against 7776 accounts.

Convenor, SLBC requested all Banks to take steps to finance more under Artisan Credit Card (ACCs) to all eligible persons.

**F) Swarozgar Credit Card (SCC):-**

Convenor, SLBC informed that 1229 SCCs have been issued for the period 01.04.2015 to 30.06.2015. The balance outstanding as on 30.06.2015 is Rs. 83.94 crore against 26552 accounts. The performance of Banks is not at all impressive and needs lot of improvement.

***AGENDA NO. 15***

**Education Loan**

All commercial Banks have disbursed Rs.52.91 crore in 3303 accounts during 01.04.2015 to 30.06.2015. The balance outstanding as on 30.06.2015 is Rs. 1990.86 crores in 71714 accounts.

ACS, Finance stated that the finance to this sector is very low. Average size of loan is also small. He informed that State Govt. is going to introduce interest subvention scheme. Regional Director RBI requested all Banks to finance more in this sector.

## ***AGENDA NO. 16***

### **Housing Loan**

Bankers expressed following constraints in financing under housing loan.

- Delay in approval of housing projects by the BDA/CDA
- Mortgage of lands in the name of Schedule Tribe persons.

Regarding delay in approval of housing project, ACS, Finance said that he would take up the matter with the concerned department.

## ***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.**

During 01.04.2015 to 30.06.2015, the Banks have extended credit of Rs. 56.22 crore to 9078 beneficiaries of minority community. The outstanding balance as on 30.06.2015 is Rs. 2614.88 crore in 303383 accounts.

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

**Action - All Banks & LDMs**

## ***AGENDA NO. 18***

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

The Deputy General Manager, SIDBI reported that Odisha ranks 8<sup>th</sup> 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 01.04.2015 to 30.06.2015. District-wise analysis reveals that Khordha has highest coverage followed by Cuttack.

Further, he informed that SIDBI is taking active part in creating awareness and sensitizing the entrepreneurs and bankers. Chairman, SLBC requested SIDBI to give priority in educating the bankers.

The representatives of RRBs reiterated that they are not eligible to be the member of Credit Guarantee Trust for which they are not getting the benefit of CGTMSE Scheme. Chairman, SLBC suggested that RRBs, RBI, SIDBI and NABARD should sit together, discuss on the matter to find the solution.

Action: All Banks / SIDBI/NABARD/RBI

### ***AGENDA NO. 19***

#### **The Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)**

Member Banks were requested to ensure that all transactions related to immovable properties done by them are registered on the portal of CERSAI within the prescribed period. A confirmation certificate to this effect may please be submitted along with the other data on quarterly basis to the SLBC.

#### **Action – Banks**

### ***AGENDA NO. 20***

#### **Disposal of loan application under various Govt. Schemes**

Chairman, SLBC also suggested that the Controlling Heads of Banks should be provided bank-wise and branch-wise loan application sponsored by various department of Government for effective monitoring.

#### **Action - State Government/Banks**

### ***AGENDA NO. 21***

#### **Conduct of Financial Literacy Camps**

RBI has observed that some of the FLCs are non-functional and many rural branches are not conducting financial literacy camps regularly as per RBI guidelines.

Convenor, SLBC requested Controlling Heads of all Banks to ensure that FLCs, if defunct, be made functional urgently and financial literacy efforts are scaled up conducting more financial literacy camps as per RBI guidelines which would act as an enabler for financial inclusion particularly to this target group

CGM, NABARD informed that they are providing support to the FLCs of RRBs & State Cooperative Banks.

The representative of OLM suggested that the community resource persons, book keepers and Bank Mitras of Gram Panchayat Level Federation of 18 category-1 districts may be imparted training on financial literacy at Financial Literacy Centres of Banks and they in turn will educate the members of all SHGs.

Further he added that FLCCs may conduct training programme at Block level for getting better result.

ACS, Finance suggested for creating Financial Literacy Corpus/ Fund which can be utilized for spreading financial literacy. Electronic media, Radio, News Papers Workshop, rally with placard and all other media may be utilized for the purpose.

Regional Director, RBI suggested for a subcommittee to discuss on the matter.

**Action – All Banks & FLCCs**

## ***AGENDA NO. 22***

### **COIR BOARD**

The representative of Coir Board, Govt. of India reported that against 106 loan applications sponsored to different Banks under Coir Udyami Yojana, the Banks have sanctioned 13 Units only. 93 applications are pending with the bank for sanction of loan. He requested the concerned Banks to ensure timely sanction & disbursement of loan applications.

Bank of Baroda informed that most of the units financed by them are not in existence. Accounts are NPA and no support is available from Coir Board.

Replying to the issues of Coir Board, Chairman, SLBC suggested that regarding any specific problem, Coir Board may take up the matter with concerned Banks for settlement.

Action – Banks and Coir Board

## ***AGENDA NO. 23***

### **Service Area Approach:-**

Convenor, SLBC reiterated the guidelines of RBI issued during the year 2004 as under:

“The allocation of villages among the rural and semi-urban branches of Banks shall not be applicable for lending, except under Government sponsored schemes. While the Commercial Banks and RRBs will be free to lend in any rural and semi-urban area, the borrowers will also have the choice of approaching any branch for their credit requirements.”

It reveals that there is no service area concept except for Government sponsored scheme. It is the choice of the beneficiary to avail loan (except Govt. sponsored) from branch of his choice. All the loan applications/proposals sponsored by different departments of Government of India & Govt. of Odisha will be treated as Govt. Sponsored proposals.

Chairman, SLBC requested all Banks to follow the existing RBI guidelines.

**Action – All Banks**

## ***AGENDA NO. 24***

### **A) Information to be submitted quarterly by Banks and LDMs**

All Banks and LDMs were requested to submit the quarterly SLBC information through online to SLBC within timeline after completion of the respective quarter to enable the SLBC to reconcile and consolidate the data and to prepare & circulate the agenda notes to the members of SLBC Banks and convene the SLBC meeting as per schedule.

Delay and incorrect data submission do not give us opportunity to verify the consistency and complete the entire process of compilation smoothly. Hence,

Convenor, SLBC requested all Banks and LDMs to submit the data in time and adhere to the time schedule.

### **Action – Banks & LDMs**

### **B) Participation of Branch Managers in BLBC /DCC Meeting.**

It is reported by some Lead District Managers to RBI & SLBC that some banks branches are not attending DCC/BLBC meeting regularly which is a matter of serious concern. DCC/BLBC is a forum for achieving coordination between credit institutions, on one hand and field level development agencies on the other. The forum resolves operational problems in implementation of the different credit linked schemes of Government and Banks and Financial Inclusion etc.

If the Branch Manager or District Coordinator do not attend BLBC or DCC Meeting, it will not be possible to review the Annual Action Plan performance of the on a quarterly basis. Non participation of member banks in both meetings defeats the very objective of holding the meetings.

We therefore, request all the Controlling Heads of Banks to kindly issue suitable instruction to the Branch Manager or District Coordinator concerned to attend the meeting every quarter without fail.

The meeting ended with vote of thanks to the chair and participants by the Zonal Manger, UCO Bank, Bhubaneswar.

**LIST OF PARTICIPANTS FOR 140<sup>TH</sup> SLBC MEETING HELD ON 26.08.2015**

<b>SI</b>	<b>Name</b>	<b>Designation</b>	<b>Organization.</b>
<b>DIGNITARIES</b>			
1.	Shri Pradeep Ku. Amat	Finance Minister	Govt. of Odisha
2.	Shri G.C.Pati	Chief Secretary	Govt. of Odisha
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 P.K.Jena	Regional Director	RBI, Bhubaneswar
6.	Shri S.K.Kale	Chief General Manager	NABARD
7.	Shri B.Venu Gopala Reddy	Chief General Manager	State Bank of India
8.	Shri N.Sambasiva Rao	Chairman, SLBC	UCO Bank
9.	Shri B.P.Samantaray	GM Cum Convener SLBC, Odisha	UCO Bank
<b>GOVERNMENT DEPARTMENTS</b>			
10.	Dr.T.K.Pradhan	Director of Institutional Finance	Finance Dept.Govt.of Odisha
11.	Shri P.Dash	Secretary	MSME, Dept.Govt.of Odisha
12.	Shri D.K.Singh	Secretary,	PR Deptt.Govt.of Odisha
13.	Shri R.Kerketta	Secretary	OKVIB, Odisha Khadi & Village Industries Board
14.	Shri P.K.Gupta	Divisional I/C,MSME	MSME,DI,GOI
15.	Shri Varat Mohapatra	AS & FA,	Agriculture Department
16.	Shri B.K.Prusti	Deputy Secretary	FS & CW Deptt.Govt.of Odisha
17.	Shri B.M.Pattnaik	State Financial Inclusion Advisor	OLM, Panchayati Raj Deptt.
18.	Shri D.P.Panda	Director AH&VS	F& ARD Department,
19.	Shri P.K.Mohan	Director,	Fisheries Department
20.	Shri G.C,Biswal	Director	Handloom, Textiles & Handicrafts Department
21.	Shri Utkal Keshari	State Director	KVIC, Khadi & V.L.Commission
22.	Shri D.Nandy	Dy.Director	Directorate of Textiles, Odisha
23.	Shri D.P.Singh	Dy.Director,	Horticulture, Bhubaneswar
24.	Shri D.Nayak	Dy.Director	AH & VS , Cuttack
25.	Shri B.K.Panda	Addl. Director(Handicraft)	Directorate of Handicraft & Cottage Industries
26.	Shri S.P.Panda	Addl.Director	SUDA , H & UD Department
27.	Shri Rajesh Dash	Chief Statistician	Directorate of Agriculture
28.	Shri Uday Kiran Y	SRP,Odisha	UIDAI.
29.	Shri J.Ganta	Sr.General Manager	BSNL,(Enterprise Business)
30.	Shri R.C.Khuntia	DGM	BSNL Department

31.	Shri Trinath Panda	SDE	BSNL Department
32.	Shri Bansidhar Bhoi	CT & EI	Coir Board
33.	Shri Deshbandhu Das	Junior Inspector	Coir Board, Bhubaneswar
34.	Shri P.K.Satpathy	Asst.Director	KVIC
35.	Shri P.Mahapatra	Asst.Development Officer	KVIC
36.	Shri B.B.Sahoo	Coordinator(PMEGP)	KVIB
37.	Shri P.K.Panigrahi	A.F.O.	Directorate of Fisheries
38.	Shri D.Bhanja	Joint Director	Directorate of Fisheries
39.	Dr.G.M.Dash	GM, OSFDC	OSFDC Ltd. ST & SC Dev. Deptt.
40.	Dr.Bijaya Chandra Behera	Asst.Director	SSEPD Department
41.	Shri Manmohan Mishra	Joint Secretary	Revenue Department
42.	Shri B.N.Guru	Asst.Director	MSME,-DI, Govt.of Odisha
43.	Shri B.N.Bhoi	Addl.RCS Co.	O/O the RCS Co. Bhubaneswar
<b>RESERVE BANK OF INDIA</b>			
44.	Shri Shreedhar Behera	GM	RBI,Bhubaneswar
45.	Shri Tapan Kumar	AGM	RBI,Bhubaneswar
46.	Dr.Samir Ranjan Behera	Asst. Advisor	RBI, Bhubaneswar
<b>NABARD</b>			
47.	Shri A.Chandra Sekhar	General Manager	NABARD
48.	Dr.R.Mishra	Dy.General Manager	NABARD
<b>INSURANCE COMPANIES</b>			
49.	Shri S.K.Samantaray	Divisional Manager(P&GS)	LIC of India
50.	Shri N.Madli	Manager-(Administration)	LIC of India
51.	Shri A.K.Dash	Administrative Officer	LIC of India
52.	Shri B.Mallick	Regional Manager	Oriental Insurance Co. Ltd.
53.	Shri A.B.Jena	Regional Manager	New India Assurance Co. Ltd.
54.	Shri Haribandhu Pati	Administrative Officer	New India Assurance Co. Ltd.
55.	Shri D.Singh	DGM	Agriculture Insurance Corporation of India.
56.	Shri S.R.Haque	Manager	United India Insurance Co Ltd
<b>SIDBI</b>			
57.	Shri Santanu S. Barua	Dy.General Manager	SIDBI
<b>COMMERCIAL BANKS</b>			
58.	Shri P.Ramana Murthy	General Manager	Allahabad Bank
59.	Shri Dinesh Kumar	Dy. General Manager	Allahabad Bank
60.	Shri S.K.Mishra	Sr. Manager	Allahabad Bank
61.	Shri PVSTR Seshagiri Rao	CGM	Andhra Bank
62.	Shri N.P.Sarangi	DGM/ZM	Andhra Bank
63.	Shri K.C.Pradhan	DGM/ZM	Andhra Bank
64.	Shri K.C.Nayak	Sr. Manager	Andhra Bank

65.	Shri K.Behera	DRM	Bank of Baroda
66.	Shri Pravakar Jhapat Singh	Senior Manager,RO	Bank of Baroda
67.	Shri R.K.Lenka	DGM/ZM	Bank of India, Keonjjhar
68.	Shri P.Pattnaik	AGM	Bank of India Bhubaneswar
69.	Shri S.K.Basa	Chief Manager	Bank of India
70.	Shri M.P.Panda	Sr.Manager	Canara Bank
71.	Shri Prema Nanda Dash	DGM & CH	Canara Bank of India
72.	Shri S.K.Bhattacharya	Regional Manager	Central Bank of India
73.	Shri M.K.Sethi	Manager-RD	Central Bank of India
74.	Shri S.Venkataramaiah	AGM,Zonal Head	Corporation Bank
75.	Smt.Juicy Nayak	Manager-Agril-ZO	Corporation Bank
76.	Shri S.P.Singh	AGM	Dena Bank
77.	Shri Anirudh Behera	General Manager	IDBI Bank
78.	Shri D.K.Pati	Manager	IDBI Bank
79.	Smt.Neera Chakravarty	DGM & Zonal Manager	Indian Bank
80.	Shri Prasant Kumar Mohanty	DGM/CRM	Indian Overseas Bank
81.	Shri Basudev Routaray	Sr.Manager	Indian Overseas Bank
82.	Shri Manik Kumar	Regional Head(DGM)	Oriental Bank of Commerce
83.	Shri Ashok Pattnaik	AGM	Punjab National Bank
84.	Shri P.P.Samal	Manager	Punjab National Bank
85.	Shri Rudra Prasad Mohanty	Chief Manager	Punjab & Sind Bank
86.	Shri Venkatesh G.Hegde	DGM(ABM)	State Bank of India
87.	Shri Srikant Hota	DGM(OR/SMS)	State Bank of India
88.	Shri F.K.Mishra	AGM(LB & RRB)	State Bank of India
89.	Shri Manmohan Singh	Manager(LB&RRB)	State Bank of India
90.	Shri Sadananda Mahapatra	Manager	State Bank of India
91.	Shri R.P.Yadav	Chief Manager	State Bank of B & J
92.	Shri Pradipta Kumar Samal	Chief Manager	State Bank of Hyderabad
93.	Shri A.N.Das	Regional Manager	Syndicate Bank
94.	Shri A.Nanda	Sr.Manager	Syndicate Bank
95.	Ishraq Ali Khan	DGM	Union Bank of India
96.	Shri P.P.Pal	DGM/CRM	United Bank of India
97.	Shri Debashish Choudhury	Manager	United Bank of India
98.	Shri P.Sengupta	ZM, Bhubaneswar	UCO Bank,
99.	Shri Sanjay Sahare	ZM, Cuttack	UCO Bank
100.	Shri Tapas Pal	ZM, Balasore	UCO Bank
101.	Shri N. Swain	CM, SLBC, Odisha	UCO Bank
102.	Shri Ugrasen Jagadala	Sr.Manager (SLBC)	UCO Bank
103.	Shri Kishore Kumar Kanungo	Manager, Circle Office	UCO Bank
104.	Shri Sitansu Behera	Manager, SLBC	UCO Bank
105.	Shri Kedar Nayak	(SLBC)	UCO Bank
106.	Shri Maheswar Rath	DGM	Vijaya Bank



107.	Shri Sahadeb Khatai	Chief Manager	Vijaya Bank
108.	Shri Binod B Choudhury	Sr.VP & Circle Head	AXIS Bank
109.	Shri Rashmi Ranjan Das	Senior Manager	AXIS Bank
110.	Shri Ajaya Mahapatra	Manager	City Union Bank
111.	Shri M.K.Mahapatra	Chief Manager	Federal Bank
112.	Shri Debashis Senapati	Sr.V.P.&Zonal Head	HDFC Bank
113.	Shri Anant Pattnaik	Dy.Vice President	HDFC Bank
114.	Shri Atul Jain	Zonal Manager	ICICI Bank
115.	Shri K.K.Panigrahi	AGM	ICICI Bank
116.	Shri V.T.John	Chief Manager	Karnataka Bank
117.	Shri Ashutosh Rath	AVP	Kotak Mahindra Bank Ltd.
118.	Shri Sumit Samantaray	Branch Manager	Kotak Mahindra Bank
119.	Shri T.K.Nayak	Branch Manager	Laxmi Vilas Bank
120.	Shri Praveen Joy	Sr. Manager	South Indian Bank
<b>REGIONAL RURAL BANKS</b>			
121.	Shri Sumanta Kumar Mishra	Chief General Manager	Odisha Gramya Bank
122.	Shri Prakash B.Divekar	Chairman	Utkal Grameen Bank
<b>O S C B</b>			
123.	Shri Tushar Panda	Managing Director	O S C B
<b>LEAD DISTRICT MANAGERS</b>			
<b>Andhra Bank</b>			
124.	Shri Bhagirathi Khuntia	LDM	Ganjam
125.	Shri Lokanath Sahu	LDM	Gajapati
<b>Bank of India</b>			
126.	Shri Jaladhar Sethi	LDM	Keonjhar
127.	Shri G.M.Murmu	LDM	Mayurbhanj
<b>State Bank of India</b>			
128.	Shri T.L.Seth	LDM	Bargarh
129.	Shri B.Mohapatra	LDM	Bolangir
130.	Shri Prakash Ch.Patra	LDM	Boudh
131.	Shri R.Mundia	LDM	Deogarh
132.	Shri A.K.Naik	LDM	Jharsuguda
133.	Shri C.R.Mishra	LDM	Jajpur
134.	Shri B.Lal	LDM	Khordha
135.	Shri K.C.Mallick	LDM	Kandhamal
136.	Shri Abhimanyu Behera	LDM	Kalahandi
137.	Shri Prafulla Kumar Das	LDM	Kendrapara
138.	Shri Rama Chandra Naik	LDM	Koraput
139.	Shri R.Vasudeva Rao	LDM	Malkangiri
140.	Shri Surendra Nath Senapati	LDM	Nayagarh
141.	Shri Motilal Swain	LDM	Nabarangpur
142.	Shri Raghuram Patro	LDM	Nuapada

143.	Shri Siba Prasad Panda	LDM	Rayagada
144.	Shri M.R.Mishra	LDM	Sambalpur
145.	Shri J.P.Mohapatra	LDM	Sonepur
146.	Shri S.K,Nial	LDM	Sundargarh
<b>UCO BANK</b>			
147.	Shri Harekrushna Behera	LDM(O)	Balasore
148.	Shri Debendra Nath Ray	LDM(O)	Bhadrak
149.	Shri D. Behera	LDM	Cuttack
150.	Shri Dileswar Sahoo	LDM	Dhenkanal
151.	Shri Nilambar Mohanta	LDM	Puri
152.	Shri Dasarathi Pattnaik	LDM	Jagatsinghpur