

यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं-SLBC/ODI/920/2014-15

दिनांक / Date: 12.01.2016

To

All the Members of State Level Bankers' Committee, Odisha

Sir/Madam,

Sub: Proceedings of the 141st SLBC Meeting of Odisha

We are sending herewith the proceedings of 141st SLBC Meeting of Odisha held on 18.11.2015 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,

Yours faithfully,

(B. P. Samantaray)

**General Manager, UCO Bank cum
Convener, SLBC, Odisha**

Encl: As stated above

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PROCEEDINGS OF THE 141st SLBC MEETING HELD ON 18.11.2015

The 141st SLBC Meeting of Odisha was held on 18.11.2015 under the Chairmanship of Shri Charan Singh, Executive Director, UCO Bank. Among others were

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

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

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

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

Shri M. Soren, General Manager, NABARD, Bhubaneswar and

Shri B.V.G.Reddy, 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.

He expressed that pervading drought situation of the State is a matter of concern for everybody and the hardship faced by the majority section of population dependant on agriculture is being addressed by the State Govt. in an extremely urgent manner. The Chief Minister, Council of Ministers, Chief Secretary & other Senior Govt. functionaries are seriously deliberating on the

Issues and executive actions have been swift to counter the onslaught of the drought. Banking being an integral part of the economic well being of the community has to play its role by rising up to the occasion. The advice of the Chief Minister regarding providing ample Rabi Finance and extending measures as per guidelines of RBI under natural calamities are of paramount importance and all the Banks have drawn up their strategy in this regard. The Committee will deal this aspect at length during progress of the Meeting.

He requested Executive Director, UCO Bank and Chairman of SLBC to deliver Key Note Address.

Key Note Address of the Executive Director, UCO Bank cum Chairman of SLBC

The Executive Director, UCO Bank welcomed all the distinguished dignitaries on and off the dais.

In his key note address he deliberated on

1. The role & responsibilities of SLBC and Banks, He expressed that SLBC is the apex forum of Bankers in the state. Banks are playing a dynamic and pivotal role in the economic development of the state. Banking System as a whole has an important influence on the tempo of economic activities. State Government as a partner in the growth provides infrastructure, marketing support and other things which add to the enabling environment for growth and development of the State.

2. As the state is reeling under drought, it is the responsibilities of all of us, State Government and Banks at this time of difficulties to provide full support to the affected farmers. State Govt. is taking required measures to help the distress farming community. SLBC has already communicated to all banks. The action point emerged in the meeting taken by Hon'ble Chief Minister and Chief Secretary with the banks. He expressed sincere thanks to all the banks because they have assured the State Government to fulfill suggestions made by the Chief Minister in the meeting held on 07.11.2015. He appealed to all banks to take a lenient view in financing Rabi crops and to achieve the target under Agriculture and Allied Sector for the year, 2015-16.

As the repaying capacity of the farmers affected by drought due to crop loss, relief in repayment of loans becomes necessary in areas affected by drought. Hence, restructuring/ re-scheduling of the existing loans will be required immediately. Guidelines issued by RBI for relief measures to be undertaken by banks in areas affected by natural calamities may be followed scrupulously. The situation warrants concerted efforts and whole hearted involvement of Banks in revival of the economic activities of victims in the state. SLBC has already communicated the recent guidelines in this regard to all banks. He requested all banks to take special care in financing to tenant farmers, share croppers and farmers farming on leased land.

He expressed that Government of Odisha has introduced a lot of initiatives for stepping up credit flow to Agriculture and Allied Sector, MSME sector etc. The State Agriculture Policy, 2013, exclusive budget for Agriculture Sector, Odisha Food Processing policy-2013, Interest Subvention & Subsidy Scheme, Industrial Policy Resolution, 2015, Entrepreneurship Development Policy-2015, Poultry Policy, 2015, Fishery Policy, 2015 etc. will provide ample opportunities to the Banks to boost credit flow and will improve and enhance the economic activities of the people under various sectors in the state.

He also expressed that Government of Odisha has taken good initiative in implementation of Financial Inclusion in the state. To provide sustainable banking services in all unbanked areas, 4597 Unbanked Gram Panchayats

have been identified and allocated to various banks for opening Brick and Mortar branches in each Unbanked GPs within a period of 5 years (2014-15 to 2018-19). Out of 19 Left Wing Extremist (LWE) districts, two districts namely Koraput and Malkangiri have been identified by Ministry of Home Affairs, Govt. of India as the most affected LWE districts in Odisha. The expansion of banking services, i.e. the progress of new Bank Branches and Bank Mitras (BMs) in these two districts are monitored by both Home Departments and Finance Department of Government of India. He requested all banks to come forward to open the branches in the Unbanked GPs on priority basis and strengthen the BC model so that they will function very effectively.

Highlighting on major regulatory National Parameters achieved by banks in Odisha, he informed that as on 30th September, 2015 the CD ratio is 70.74 %, against national parameter of 60 %, priority sector advances is 64.45 % against bench mark of 40 %, Agriculture advances is 33.07 % against the national parameter 18 %.

The matter of great concern is gradual decline in CD ratio. Slow growth of advance in comparison to deposit growth is the cause of slippage in CD ratio. He urged upon the banks to accelerate credit disbursement so that the declining trend is arrested. He also appealed to all banks to take special care to improve the CD ratio and arrest the declining trend.

He stressed that CD Ratio is an important parameter for economic growth of the State. Credit is a major input for any economic growth. Few districts have registered CD ratio below 40 %. Banks operating in these districts need to put special efforts to ensure more and more credit flow in these districts.

In Odisha, the NPA % has reached an alarming level of 9.34 % and overdue % has gone up to 41.69 %. The State figure is much higher than National Average. He impressed upon banks to address these challenges over the next few quarters.

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

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

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.**

ACS, Finance focused on the following areas in his address to the gathering.

- Focusing on **drought relief measure**, he informed that the State Government has announced a Drought Relief Package for the farmers in October 2015. He requested all banks to ensure adequate flow of credits to the Agriculture and Allied Sectors in the affected area. Banks may sanction small loans to all eligible marginal farmers with minimum necessary documentation and without too many hassles.
- Expressing concern on decline in overall **CD ratio** in the State (down from 74.30% to 70.74% over last year, he remarked that it indicates a fundamental structural deficiency in the banking operation.

As many as 11 districts in the State have a CD ratio below 40%, which is deplorable. Districts like Sambalpur (14%), Gajapati (22.6%), Jagatsinghpur (25%), Malkangiri (26%) and have CD ratio below 30 %. Sambalpur needs immediate and focused attention, as 14% CD ratio is very low. He suggested if necessary we may have a separate SLBC meeting at Sambalpur.

- He informed that during 2014-15 only 118 Unbanked GPs are covered through brick and mortar branches. During the next two quarters another 5 and 13 Unbanked GPs have been covered. As such, the achievement in one and half years is 136 only.
- He expressed that slow progress in branch opening in the Unbanked GP is also a matter of concern. Six months ago, Finance Department had prepared a list of 367 GPs where all basic infrastructure regarding power and connectivity is available. However the banks have not submitted their branch opening plan in those 367 GPs.
- Chief Secretary, Odisha has written to CMDs of all banks to open branches in Unbanked GPs as per their allocated targets, assuring all kinds of support from the State Government. However, the responses of some banks are not positive.
- Regarding Credit Delivery, he pointed out that there are many areas where banks can improve their performance.

a) For example, the banks have achieved only 16.78 % of the annual Agriculture Term Loan target till date.

b) Also, during the first six months of the year, only 8.59% of the Education loan has been achieved.

c) Under Handloom Sector, as against the target of issuing 15000 Weaver Credit Card, only 1270 have been issued till date.

- Stressing upon Micro Finance by the MFI, in the State of Odisha, he said that in the absence of adequate credit flow from banks to the rural areas as well as to the unorganized sector in urban areas, Micro Finance Institutions (MFIs) have become an important player in the financial market. As per RBI guidelines these MFIs can charge a maximum interest rate of 26 % per annum. As MFIs are being regulated by RBI, and as they are likely to remain an important player in the credit delivery mechanism in interior areas, this house may consider how their activities can be better regulated.
- Regarding Business Correspondents in the State of Odisha, he reiterated that SLBC & all banks had been advised to upload the Name, Address, Photograph and Mobile Number of all BCs on their website. However, it has not been done for most BCs. In absence of such authentication by banks about the BCs 'identity, an atmosphere of trust cannot be generated in rural areas about the BC operation.
- On progress of implementation of Pradhan Mantri Jan Dhan Yojana, he expressed that more than 68 lakh accounts have been opened under the scheme since August 2014, 37% of these accounts still have Zero balance, meaning these accounts have no transactions at all. Also only 33% of the accounts have been Aadhaar linked, due to which direct transfer of benefits to people is yet to be pushed fully in the State.

Banks should focus on making the existing accounts fully operational, with all basic banking facilities.

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

The Development Commissioner and Additional Chief Secretary, Govt. of Odisha focused on the following areas.

- Overall CD ratios of the state before two years was around 86% which has come down to 70% is a matter of great concern. CD ratio excluding advance sanctioned in other state and utilized in our state is 48.86%. CD ratio of Commercial Bank excluding RIDF and advance sanctioned in other state & utilized in our State is 41.38% only. This figure is just half of national average CD ratio. Therefore, it is need of hour to improve credit flow to different segments.
- He expressed concern over low achievement under ACP 2015-16 against Annual Target. Overall achievement under Priority Sector lending is only 32.43%. The achievement under Crop Loan, Agriculture term loan, total agriculture & MSE is 37.78% , 16.78% 33.32 % and 36.86% respectively. He impressed upon the banks to sanction and disburse Rabi Crop liberally so that, it will not only help the drought affected farmers, but also increase the Crop Loan Financing figure.
- Regarding branch opening in Unbanked Gram Panchayat, he reiterated that the decision was taken in SLBC meeting to have bank branch in all the Unbanked GPs over a period of 5 years (2014-15 to 2018-19). During 2014-15, we have achieved 10% of the target. This year against a target of 1926, achievement is only 17 (0.88%). Banks prefer to open branches in the banked area. In Malkangiri district, not a single branch has opened in last two years in the Unbanked GP. 14 & 15 Centres have been identified by District Collectors of Malkangiri and Nabarangpur respectively for opening branches. For Malkangiri the identified Unbanked GPs have already been allotted by SLBC. Meetings of concerned banks have already been taken by him & Additional Chief Secretary, Finance in presence of Regional Director, RBI. He requested the banks to be very proactive in opening of branch in the identified centers. State Government will ensure data Connectivity & required power supply. BSNL, BBNL & GRIDCO have been advised suitably by State Government in this regard.

He is happy to note that banks have done reasonably well in account opening under PMJDY. Already 68.60 lakh accounts have been opened. SLBC may report number and amount of overdraft facility provided to the eligible PMJDY Account Holders.

He expressed that performance under DRI advance is not satisfactory and needs improvement. He requested all banks to put best efforts on Credit disbursement to all the needy people.

Highlight of Speech of Shri G. C. Pati, Hon'ble Chief Secretary, Odisha,

- **Relief measures by Banks in areas affected by recent drought.**

Chief Secretary, Odisha informed that a meeting of major banks, RBI, NABARD & High Level State Government officials was held under the Chairmanship of Chief Minister on 07.11.2015. 139 Blocks in 21 districts have been reported crop loss due to drought condition as per eye estimation. After completion of Crop Cutting experiment, the actual damage or extent of Crop Loss data will be determined. State Government will notify Block wise/District wise Crop loss data.

He requested all banks to execute the action points emerged in said meetings. Restructuring/ rescheduling of existing loans of the affected farmers to be followed by all banks as per existing RBI guidelines. Normal Agricultural Finance should be carried out during Rabi Season, so that whatever crop loss has been registered during Kharif Crop Season due to drought can be made up to some extent. Timely and adequate finance should be available to the farmer.

Matter of concern is gradual decline in **CD ratio** in Odisha. Sensitization & Public awareness campaign launched under the leadership of RBI as well as Economic Offence Wing of the State Government has substantially curbed deposit of Money in Chit Fund as a result of which, deposits are flowing to the banking sector. SLBC data reveals that year to year deposit growth is 11%, whereas advance growth is only 6 %. Due to low growth in advance portfolio in comparison with growth of deposit, CD ratio became low. There is lot of scope for increasing advances particularly in small & medium sector.

He informed that the Share of income of 61% of population is only 16% in Odisha, whereas income of rest 39% of population in non-agriculture sector is 84%. There is wide gap between per capita income of non- farm sector and farm sector and ratio is 8:1. It indicates that the people engaged in Agriculture Sector suffer from low income. Agriculture Sector needs adoption of scientific technology and scientific management practices. The Rural non- farm Sector also needs to be developed by support of adequate infrastructure, skill development and promotion of entrepreneurship.

Without Institutional Finance both Farm Sector and non farm Sector cannot be modernized and income of the entrepreneurs cannot be increased. Banks should come forward proactively to finance viable projects of different economics activities.

- He is happy to inform that RSETIs in Odisha are functioning well. But it needs further improvement. Training Programme should be rolled out in collaboration with Financial Institutions. We need to increase substantially the skill development training Centres.

- Regarding willful defaulters, who have capability to repay but do not repay the bank dues, on behalf of the State Government, he assured that administration would come forward to take action as per provision of law.

He opined that inadequate finance or under finance is one of the reasons for inviting willful defaulter. When a part of project cost is financed by the banks, the entrepreneurs will be forced to borrow rest amount from the Money Lender at high rate of interest. Once a borrower is declared willful defaulter he/she and his/her family members will also be debarred for availing any bank loans in future which is a very serious state of affairs. He advised all bank not to resort to the path of inadequate/ under finance to the deserving projects, otherwise state administration will be constrained to take up at high level committee to ascertain such type of irregular finance.

Banking community has tremendous responsibility as a partner for the economic development of the State.

- He advised all banks to identify some successful or outstanding entrepreneurs at district level and State Level and invite them to some important forum (SLBC/DCC) to share their experience and to felicitate them which will inspire and encourage to other entrepreneurs. They may act as Brand Ambassador for the banks. Not only they will provide encouragement to new entrepreneurs but also may provide hand hold support to the existing entrepreneur particularly those are facing problem in repaying the bank loan.
- State Government has decided that all villages in Odisha are to be covered under banking services outlets, may be brick & mortar branch, BC model, Mobile vans and other mode. He advised that till establishment of Brick & Mortar branches in Unbanked GP, banks should strengthen the BC model very effectively. He suggested when a BC agent or CSP is not performing as required; the same may be replaced so that banking services to the villages should not be disrupted. He requested Regional Director, RBI to take a special meeting of all banks to ensure effectiveness of BC Model.

Lastly he requested all banks to consider financing with all seriousness.

PROCEEDINGS OF 141st SLBC MEETING HELD ON 18.11.2015.

AGENDA NO. 1

The proceeding of 141st SLBC Meeting held on 18.11.2015 was circulated to all members vide Letter No. SLBC/ODI/920/2015-16 dated 12th January, 2016. 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 141st SLBC meeting held on 18.11.2015.

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 30.09.2015, banks have opened 61 branches in the state, out of which 30 are in rural centers.

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

As on 30.09.2015, banks have covered 39392 villages constituting 85.84% of the total target. Out of these villages, 446 are covered through brick & mortar branches and rest by BC model and other mode.

Convenor, SLBC requested the banks who have not achieved 100% coverage to ensure achievement immediately.

Action - All 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.162.57 crore in 4951 accounts during 01.04.2015 to 30.09.2015. Out of which banks have disbursed Rs.2.26 crore in 1070 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

Branch opening in Unbanked Gram Panchayats

Convenor, SLBC reported that against a target of 1926, Banks have opened 17 branches in Unbanked GP for the year 2015-16. Govt. of Odisha has identified 367 GPs as feasible (having required infrastructure) for opening of bank branches. The allotted banks are yet to provide their plan of action to provide banking services outlets.

Responding to the concern of Development Commissioner and Additional Chief Secretary, Finance, Regional Director, RBI informed that regarding branch opening in 14 identified unbanked GPs of Malkangiri district and 367 identified unbanked GPs in different districts having feasibility with regard to availability of internet connectivity, required power supply, Rajiv Gandhi Seva Kendra the allotted banks have already taken initiative to conduct survey.

Chairman, SLBC requested all the allotted banks to ensure that survey work is completed within a month of time.

Convenor, SLBC reiterated that we have developed a monitoring chart in SLBC website in which list of 4597 unbanked GPs have been placed. BSNL, BBNL and GRIDCO are to update the information on availability of internet connectivity, power supply- 3 phase line etc. Basing on the availability of basic information / inputs, banks will plan their branch opening programme. He again requested the stake holders to upload the required data.

Regional Director, RBI added that even though instruction from State level has gone to district administration for parking of govt. fund of the Unbanked GP with the first bank branch opened in that GP, it is not happening. Viability of newly branch opened in the rural unbanked area is also a matter of concern. Non availability of internet connectivity, required power supply, BC remuneration Issues are continuing. RBI is closely monitoring functioning of BCs. He stressed on strengthening BC model. BC agents are not getting remuneration in time from Corporate BC. Regular and timely payment of commission to BCs for the services rendered by them would be the key factor in ensuing their continuance at village level.

ACS, Finance advised the banks to bring to his notice of non parking of GP's Fund with the particular branch. He also advised to BSNL to give confirmation regarding availability of data connectivity in respect of 14 & 15 identified unbanked GPs of Malkangiri & Nabarangapur district respectively. Representative of BSNL informed that many sites are more than 20 Kms away and even if connection is extended through underground cable, it does not work. Putting Optical Fiber is required. ACS told that State Govt. has to ensure investment for providing infrastructure. It is the felt need.

Regarding 14 identified centers of Malkangiri for branch opening, he informed that, District Collector has done the detail exercise, but kind of response received from banks is not positive. He suggested next round of discussion with concerned bankers for sorting out the problem. He has already discussed with BSNL & BBNL State Govt. will ensure data connectivity and power supply.

Lead District Manager, Khordha and DGM, IOB brought to the notice of the house that internet connectivity is a major problem in opening branch in rural areas.

Bank on Wheel.

Managing Director, Odisha State Cooperative Bank informed that 20 Mobile Vans (Banks on Wheel) are working covering 20 backward blocks covering 16 districts. Initially, Mobile Vans were plying on fixed route and now they have changed the route. One Van covers 15 to 20 villages. Initially, bank may incur loss if cost benefit analysis is done.

CGM, SBI gave his views that if a brick and mortar branch is opened, initial outlay will be around Rs 15 lakh, minimum 3 staff to be posted, and recurring expenditure will be around Rs.50 lakh every year. In many of the places, there are no economic activities for every day. Under this situation, if Mobile Vans works well, it is advisable to have more Banks on Wheel. One village can be visited once in a week for which two staff members are required. Yearly expenditure may be around Rs.30 lakh, which is a viable proposition.

Sharing the experience, the representative of ICICI Bank informed that they have two Mobile Vans in operation. They have specific route chart, each covers 9-10 villages, well equipped with ATM, has VSAT connectivity and real time transactions are taking place.

ACS, Finance suggested Mobile Van for tribal areas to provide banking service at weekly Hat/ Market day which is prefixed. MD of OSCB was requested to provide detail information on Bank on Wheel to Finance Department, Govt. of Odisha, RBI and SLBC to work out the modalities/guidelines for implementation of Mobile Van.

Point No. 4

Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

Convenor, SLBC informed that as on 30.09.2015 banks have opened 68.60 lakh Basic Saving Bank Deposit Account (BSBD) under PMJDY. Out of which, number of accounts with '0' balance is 37.29 %, Total deposit under PMJDY accounts is Rs.616.96 crores, number of RuPay Cards issued is 54. 83 lakh and % of Aadhaar seeding is 33.00.

Convenor, SLBC informed that banks have enrolled 31.44 lakh, 8.36 lakh and 48150 subscribers under Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana respectively as on 30.09.2015.

The last date for enrolment under PMSBY & PMJJBY is 30th November 2015. As a portion of the eligible bank account holders are still uncovered, Banks & Insurance Companies were requested to continue to make all efforts to create awareness and access under the scheme to bring large section of the population within the ambit of these Jan Suraksha Schemes.

Convenor, SLBC also informed the insurance claim settlement status under Jan Suraksha Schemes of PMJDY.

Action - All Banks, LIC, GIPSA and state Govt.

Roll out of Pradhan Mantri MUDRA Yojana (PMMY)

Convenor, SLBC informed that District wise Credit Camp under Pradhan Mantri MUDRA Yojana with main emphasis on disbursement of loans under "SHISHU "category has already been organized during 25th September,2015 to 1st October,2015 in our State.

He reported that under MUDRA, banks have disbursed as on 02.11.2015 Rs 269.92, 263.44 and 186.15 crore in respect of Shishu, Kishore and Tarun Scheme respectively.

He requested all banks to ensure achievement of their given target as on 31.03.2016.

Capacity Building of BCs (IIBF Certification)

Convenor, SLBC, informed that communication of Indian Banks' Association has already been circulated among all Banks regarding capacity building of BCs. Cut off dates set by DFS for training and certifying the BCs/BMs, was 31st December 2015. List of centers where online examination will be conducted has already been communicated to all banks.

All the Banks are requested to monitor the progress of BCs on a mission mode and ensure that it is completed by 31.12.2015

Point No.5**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 03.11.2015 is 29,98,713 and % of Cash Transfer Compliant is 88.97.

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 - All Banks**Point No.6****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 30.09.2015 in respect of 3.69 crore (95.84%), Aadhaar number generated /uploaded for 3.03 crore (78.70%). 100% Aadhaar generation is yet to be achieved.

Development Commissioner reiterated that in first phase Aadhaar data of 2.01 crore population has already been shared with SLBC and all banks. He advised to the Director, Census, Govt. of Odisha to share Aadhaar data of rest 70 lakh with SLBC which in turn will share the data with all banks. It will facilitate the seeding of Aadhaar. He wanted to know the total Aadhaar seeding accounts in all banks. SLBC replied that information in respect of PMJDY account only is available.

Action- All Banks, 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 30.09.2015. Total interest subvention utilization by commercial banks for the period 01.04.2013 to 30.09.2015 under crop loan, agriculture term loan, short term fishery loan, long term fishery loan, short term dairy loan and long term dairy loan was Rs. 60.81, 4.72, 0.17, 0.29, 0.14 and 0.67 crore respectively. Subsidy utilization under PDE scheme was Rs 22.65 crore for the same period.

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. SLBC has already taken up this

matter with the central / Head Office of the concerned banks. We are yet to receive response from them.

Development Commissioner expressed his concern for not claiming interest subvention amount and not passing the benefit to the farmers. The very objective of introduction of state govt. interest scheme is defeated.

The representative of Cooperation Department, Govt. of Odisha impressed upon bankers that if bank fails to pass on the benefit to the farmers and the deserving farmers lodge complaint against a particular bank, the concerned bank will be in trouble and will compensate the financial loss of the farmers. He urged upon the bank to ensure timely passing on of interest benefit to the farmers by crediting to their bank accounts.

ACS, Finance remarked that on account of non passing or delay in passing of interest subvention not only farmers suffer, but also credibility of the State Govt. is lost.

Chairman, SLBC stated that very few states are implementing interest subvention schemes. It will not only benefit the farmers' community but also will reduce NPA level of banks. He made requested all Banks to ensure timely claiming of interest subvention.

Replying to the queries of LDMs, Development Commissioner clarified that State Interest Subvention is an ongoing scheme and it will continue till further instruction of State Govt.

Action - Banks.

Point No.7

Review on Banking Development in Odisha in key parameters as of September 30, 2015.

Convener, SLBC highlighted the performance of banks in the State under various parameters in terms of growth in % and absolute term as on 30.09.2015. over 30.09.2014.

Deposit:- 11.20%, Advance- 5.93 %, CD ratio-Negative, Priority Sector-11.74%, Agriculture Advance-7.72 %, MSME-5.83% , Education loan-9.65 %, Housing Loan- 25.86 %, Advance to Weaker Section- 14.75% and DRI advance-Nil

Focusing on DRI advance, Chief Secretary stated that DRI loan is not picking up as required.

Director of Institutional Finance cum Ex-Officio, Addl. Secretary, Finance explained that since the Tahasildars were not issuing Income Certificate to persons having annual family income of less than Rs 24000/-, the banks were facing difficulties for extending DRI loans to the applicants having family income up to Rs 18000/- in rural areas. However, the matter has been well

communicated by Revenue & Disaster Management to all concerned that income certificate may be issued by the Revenue Officers to the applicants as per the provisions of the Odisha Miscellaneous Certificates Rules, 1987 without debarring applicants having annual family income of less than Rs.24000/- for the purpose of DRI loan.

Action - All Banks & LDMs

AGENDA NO. 3

NPA & Overdue position as on 30.09.2015

Convenor, SLBC informed that the NPA and Overdue % of the state is 9.34 % and 41.69% 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 30.09.2015.

The representation of SBI , Andhra Bank and Indian Bank brought to the notice of the house that in some districts (Rayagada, Khordha, Kalahandi etc.) due to inordinate delay in considering the petition filed u/s (14) of the SARFAESI Act by the District Magistrate, banks are unable to proceed further. The matter is adjourned several times by District Collector for filing of the counters by the other side. Banks are facing problem while taking over possession of the secured assets. In some cases Bank Officer may not be able to carry out the statutory recovery action due to resistance by parties.

CGM, SBI pointed out that in some districts Certificate Officers are not present. In Kalahandi district, District Collector has been assigned with additional charge of Certificate Officer under SARFAESI Act. Chief Secretary clarified that law & order support has to be given to the banks for implementation of SARFAESI Act. Collectors should go by the order of DRT. No further hearing is to be taken by District Collector. Where Certificate Officer is not there to handle OPDR cases, District Collector has to take specific action. A particular officer may be identified to discharge the role of Certificate Officer on bank related cases under OPDR Act. He advised to Convenor, SLBC to write a letter to the ACS, Finance to take measure to eliminate inordinate delay in considering Bank's application filed under section (14) of SARFAESI Act before the District Magistrate.

Convenor, SLBC informed that for securitization, it does not require the permission of DRT. Banks are empowered to proceed straight way for section 13 (14) after 13(2).

Chairman, SLBC, requested State Govt. to take some exemplary action against some willful defaulter under OPDR Act.

Action:- All Banks /State Government.

AGENDA NO. 4

Fresh Issues:

1. Relief measures by Banks in areas affected by recent drought.

Convenor, SLBC reiterated on emerged action points of the meeting held under the chairmanship of Hon'ble Chief Minister for implementation

1. All Banks not to collect Kharif crop loan from farmers till March-2016.
2. Normal agricultural finance may be extended for Rabi crops during 2015-16 depending on irrigation potential. Agriculture Dept at district / block level will sponsor / identify borrowers for financing.
3. Credit requirement through Kissan Credit Card (KCC) should be encouraged and loan amount under KCC may be calculated strictly as per RBI/NABARD guidelines.
4. Banks Officers may advise farmers to go for multiple cropping (including pulses, oil seeds and fodder etc) as a safeguard against total crop losses due to natural calamities.
5. The Banks must achieve the annual target of 2015-16 in lending to agriculture sector.
6. As there has been scarcity of fodder in the draught affected areas, Bank should provide loan to fodder crop considering fodder cultivation as commercial crop.
7. District Level Technical Committee may examine revision of scale of finance of various crops for implementation. Fodder crop may be included in the crop list.
8. Banks were advised to be very proactive in timely sanction and disbursement of loan applications relating to agriculture and allied sector.
9. Regarding Restructuring/Rescheduling of existing loans Banks should follow the guidelines of RBI. SLBC has already circulated the master circular – Guidelines for relief measures by Banks in areas affected by natural calamities (RBI/2015-16/68/FIDD.No.FSD.BC.01/05.10.001/2015-16 dated 01.07.2015 and RBI/2015-16/156/FIDD.No.FSD.BC.12/05.10.001/2015-16 dated 21st August 2015 among the Banks.
10. The relief measures initiated and undertaken may be reviewed in monthly meetings of specially constituted task force or sub-committee of the DCC.

He informed that a pre- SLBC meeting was held and all the banks have been advised suitably.

Replying to the queries of LDM, Jajpur, Chief Secretary clarified that at present a provisional notification on the basis of eye estimation has been published. Final notification will be done only after Crop Cutting experiment

is over. Thereafter, banks will undertake the exercise of Restructuring/ Rescheduling of Existing Loans of the farmers of affected areas. He advised to Agriculture and Co-operation Department to share the list of district & Block which have been declared as drought affected areas as per eye estimation with the banks for their needful action.

Scale of Finance.

Managing Director, OSCB informed that out of 30 districts, in 15 districts, Special District Level Technical Committee review meeting was held and revision of scale of finance of various crops has been completed.

Chief Secretary advised ACS, Finance to instruct the District Collectors of rest 15 district over telephone to call the DLTC meeting with 7 days to review on revision of scale of finance of crops for implementation.

Solar power V-SAT connectivity to Kiosk /Fixed CSP in the sub-service Area supported under FIF.

Convenor, SLBC informed that SLBC has already circulated details of the scheme to all Banks with request to take advantage of the scheme.

Highlighting the details of the scheme, General Manager, NABARD reiterated that the scheme will provide support under Financial Inclusion Fund for setting up of Solar Power V SAT to Kiosk/fixed CSPs only to address the issue of connectivity and power supply in the Sub Service Areas:

The support will be available to any bank, which have been allotted Sub Service Areas as indicated in the list. Support will also be available to those SSAs which have not been included in the given list, provided that the areas having no connectivity and banks are interested subject to clearance of SLBC. Limit of support to be extended by NABARD is 100% of the fixed cost subject to cap of Rs.4.00 lakhs per unit. He requested all banks to submit the proposals to NABARD Regional Office, Bhubaneswar by **31st January, 2016**.

Chief Secretary suggested to NABARD that since the scheme is limited to specific services outlets (Kiosk/ identified fixed CSPs), it should be extended to Mobile Van and newly opened branch in Unbanked Gram Panchayat. NABARD may take up the matter with their Central Office/Head office to have desired result.

Chief Secretary also advised to ACS, Finance to work out for providing Financial Assistance to the tune of Rs.4.00 lakhs in the line of NABARD, in case NABARD does not agree to the above suggestion.

Action - NABARD, State Govt. & all Banks.

AGENDA NO. 5

Branch Expansion in Odisha

Convenor, SLBC informed that as on 30.09.2015, the total number of Bank branches is 4727 (54.66% in Rural, 26.17% in Semi-Urban and 19.17 % in Urban). Banks have opened 61 new branches in the state.

Total number of ATM as on 30.09.2015 is 5491 (Rural-1561, Semi-Urban-2042 & Urban-1888.)

Development Commissioner stressed that Banks are yet to give due importance for opening of new branches in Unbanked areas.

Action - Banks

AGENDA NO. 6

Banking Key Indicators

Convenor, SLBC reiterated the achievement of total advance, deposit of the banks in the state as on 30.09.2015.

CD ratio of the state as on 30.09.2015 computed on the advance figure sanctioned in other state but utilized in our state as per Thorat Committee is 70.74%. CD ratio computed on advance sanctioned and utilized in the state is 48.86%. District wise CD ratio was also discussed.

Replying to the query of Chief Secretary, LDM Sambalpur told that if bulk deposit of Mahanadi Coal Field Ltd (MCL) is deducted, the CD ratio of Sambalpur district will come to 41 % against 14.61%.

General Manager, NABARD reiterated that it is the guideline of RBI to form Sub Committee of DCC to review the CD ratio if it is below 40%. This is mandatory.

Chief Secretary advised ACS, Finance to instruct the District Collector to ensure CD ratio more than 40 %. Matter should be reviewed in Sub Committee of DCC. It is RBI guideline and to be followed up. Convenor, SLBC requested all LDM to take appropriate step to improve CD ratio.

Action - LDMs & NABARD DDMs

AGENDA NO. 7

Achievement of Annual Credit Plan (ACP) 2015-16 under Priority Sector

Convenor, SLBC reported performance of Banks under ACP for the half year ended September 2015 under various sector. The overall achievement under ACP is 32.43%.

Chairman, SLBC stated that achievement should be minimum 50% of annual target. All banks should try to make it in next quarter. He also urged upon to increase Term Loan Lending under Agriculture

Action – All Banks

AGENDA NO. 8

Meeting of Chiefs of Priority Sector of Scheduled Commercial Banks on Agriculture Credit -Action points

General Manager, NABARD, Regional Office, Bhubaneswar informed that the Annual Meeting of Chiefs of Priority Sector of Scheduled Commercial Banks on Agriculture Credit was organized by NABARD on 28th August 2015 at Mumbai. Some of the action points that emerged during the meeting are as under:

1. Legal and other related operational issues in agriculture financing may be taken up with the State Government by SLBC for solution. In this context, GM, NABARD requested all Banks to inform SLBC the various legal and other operational issues in agriculture financing so that SLBC may take up those issues with the State Government, RBI & NABARD for solution.

(Issues like delay / non availability of Stamp in the state etc.)

2. Banks to innovate credit delivery mechanism to reach the farmers in Eastern and North Eastern region where the agriculture credit flow is very low compared to the net sown area. SLBC may consider constituting a sub-group/committee to give focused attention to this and also suggest various measures for increasing credit flow to agriculture.

3. Coverage of Crop Insurance Scheme.

NABARD requested all Banks to report SLBC the reasons for low coverage of loans under Crop Insurance Scheme in the state. All Banks should give their feedback/ suggestion. Managing Director, OSCB informed that it is 100% coverage under Agriculture Crop Insurance Scheme in Cooperative bank. There is no option for farmers. DGM, Agriculture Insurance Company Ltd informed that as on 30.09.2015, 15.80 lacs farmers have been insured out of total crop loan of 7038 crores, sum insured amount is Rs. 4829 crores (68% coverage) Chief Secretary advised all Banks to instruct their branches to ensure crop insurance coverage of notified crop within cutoff date.

Action – All Banks

Agriculture

A. Kissan Credit Card (KCC)

Convenor, SLBC reported that Banks have disbursed Rs.7261.11 crore in 2229165 KCC accounts during 01.04.2015 to 30.09.2015, out of which fresh KCC has been issued in 343155 accounts, disbursing Rs.1377.20 crore. Total outstanding balance as on 30.09.2015 is Rs.15760.72 crore in 6231271 number of KCCs. He also reported the name of banks who have not issued KCC.

B. Dairy & Fishery

Convenor, SLBC reported that, under Dairy and Fishery Rs 75.07 crore and 75.28 crore have been disbursed by banks respectively for the period 1.04.2015 to 30.09.2015.

Responding to the performance of banks, Chief Secretary told that the performance of banks is very poor. Loaning is not taking place as required. Particularly in Fishery sector, there is good potential in our State.

Since there is mismatch in figure reported by Fishery Department and SLBC, Development Commissioner advised to SLBC to collect district wise data from banks and share the same with Fishery Department for reconciliation of figure.

Convenor requested all Banks to give more importance for credit delivery to different schemes of allied sector which are supported by subsidy and interest subvention schemes of state government. All Banks were requested to dispose of the pending loan applications and ensure timely sanction and disbursement of loan application. Any return / rejection of application are to be informed to the loan application sponsored Department with reasons

Actions - All Banks

Area Development Scheme

Highlighting on Area Development Scheme, NABARD informed that with a view to promoting disbursement of term loans by the Banks, they have initiated preparation of Area Based Schemes since 2014-15. As on date, Area Based Schemes on 'Fresh Water fish farming' in selected blocks in 05 districts, viz, Balasore, Cuttack, Jagatsinghpur, Mayurbhanj and Rayagada, on ' Dairy Development' in Sambalpur district and on 'Farm Mechanization' in Ganjam district are being implemented in the State. Besides, Area Development Schemes are being prepared on farm mechanization in potential blocks across 10 more districts and on the various potential activities identified in the PLPs prepared by NABARD for each district. As per the Banking plans prepared, total term loans estimated to be disbursed by the participating Bank branches is around Rs.100 crore. And loan component will be Rs.75 Crore. All the Banks and government departments are required to play a proactive role in this regard and share the success stories among peers to facilitate emulation.

Establishment of Agri-Clinics and Agri-Business Centres (ACABC)

Focusing on Establishment of Agri-Clinics and Agri-Business Centres (ACABC), NABARD explained that Govt. of India is according priority to the Scheme of ACABC. The objective of the Scheme is to boost agricultural production through adoption of technology, encourage better farming practices by farmers as also to provide self – employment opportunities to educated youth. In the national level review meeting of the Scheme held in New Delhi on 26.08.2015, concern was raised on poor credit linkage and Banks were expected to advise their branches to adopt “ One Branch one Agrclinic” concept. The Nodal Training Institutes (NTIs) (listed in ‘[http://www, agriclinics.net /nticontact.asp](http://www.agriclinics.net/nticontact.asp)) may be contacted in the matter of identification and training of prospective entrepreneurs. It was decided that clearing the pending loan application should be attached utmost priority by Banks. Inadequacies, if any, in the project report may be brought to the notice of the concerned NTI for making the same good. One nodal officer at each of the controlling offices of Banks may be identified and name and contact details of the officer may be advised to NABARD, Regional Office and MANAGE (National Institute of Agricultural Extension Management), Hyderabad. Banks may prefer subsidy claim under the scheme to NABARD as per the scheme guidelines.

Action – All Banks

AGENDA NO. 9

Financing to Micro, Small and Medium Enterprises (MSMEs)

Convenor, SLBC reported that

- The advance to MSME as on 30.09.2015 has registered a growth of 9.65 % over September 2014.
- The allocation of Micro Sector to MSE advance at the end of September 2015 is 54.73 % against the parameter of 60 %.
- Against a target of 7.5% of ANBC, we have achieved 10.20 % finance under Micro Enterprises.
- The achievement under MSME up to September 30, 2015 is Rs.4424.24 crore which is 36.86 % of the target.
- The share of MSME advances to total advances as of 30.09.2015 is 21.84 %.

Chairman, SLBC requested all banks to achieve more than 75% of the target by the end of December, 2015.

Chief Secretary pointed out that there is decrease in number of Small Enterprise outstanding from 120685 as on 31.03.2015 to 110648 as on 30.09.2015.

Rehabilitation of Sick Units in Micro and Small Enterprises

Convenor, SLBC impressed upon all Banks to detect early the distressed MSMEs and address the issue of rehabilitation of the MSMEs as per guidelines of RBI.

Startup India Programme

Convenor, SLBC requested the Controlling Heads of all Banks to instruct all their branches to ensure strict compliance to provide at least one loan to Dalit/Tribal Entrepreneur as start-ups to the tribal in the locality where there is any tribal habitation and where there is no tribal habitation, the branch can provide loans to a Dalit to promote start-up entrepreneur under start-up India programme.

Action – All Banks

AGENDA NO. 10

RSETI

1. Performance during FY 2015-16.

The State Project Director, RSETI reported that

- 5,857 rural BPL/NRLM Target group youth have been trained against annual target of 19,800 as on 30th September 2015. (30% achievement).
- The overall number of candidates trained as on 30th September 2015 is 9,565.
- The percentage of candidates settled as on 30th September 2015 (Cumulative) is 71%.
- The percentage of candidates settled with Bank Finance as on 30th September 2015 (Cumulative) is 28 %.

2. Status of Infrastructure in RSETI:

- Out of 30 RSETIs in the State, 6 UCO Bank Sponsored RSETIs do not have residential training facility.
- Issue of permissive possession is pending in Cuttack, Puri and Dhenkanal districts.
- Out of 30 RSETIs, in 7 numbers of RSETIs the building construction has been completed, in 13 number of RSETI the construction is in progress and in 6 RSETI, the construction has not yet started.

3. Settlement of Claims:.

- As per information from DRDAs, it is ascertained that claims amounting to Rs.61 lakh is pending. Out of 30 RSETI, there is no claim pending in 17 RSETIs, in 8 RSETIs claim is pending due to lack of funds and in 5 RSETIs claims of 2014-15 is in process for payment and expected to be completed by 30th November 2015.

4. Updating training and settlement data in RSETI MIS Website:

The State Project Director, RSETI requested all Controlling Heads of Banks sponsoring RSETIs to ensure that the training and settlement data is updated on a regular basis.

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

AGENDA NO. 11

Finance to Weaver Sector:

Finance to Weaver Sector:

The following points have been reported by the Director, Handloom & Textile, Odisha.

1. Interest Subvention:

NABARD has released Rs 63.64 lakh towards interest subvention and share of State Govt.2.5% will be released soon.

2. Submission of Margin Money claim:

Although, 19000 nos. of WCC have been issued up to September'2015, only 8610 nos. of loan accounts released with Margin Money claim by NABARD. Due to non submission of Margin Money claims, the loan accounts are becoming NPA. Director requested the Controlling Heads of Banks to claim Margin Money at the earliest

General Manager, NABARD informed that they observe following deficiencies during scrutiny of some claim applications.

1. Claims are not submitted in the prescribed formats.
2. The claimed amount is not certified by statutory auditor/chartered accountant.
3. Photo copies of claim applications instead of the original applications are submitted to NABARD.

He requested Controlling Heads of the participating banks to take a careful note of the above lapses while claiming the margin money and interest subvention to NABARD.

3. Issuance of Weavers' Credit Card:

- Director, Textiles and Handloom reported that as against the target fixed by the Govt. of India for issuance of 15,000 nos. of Weaver's Credit Cards for the State during the year 2015-16, only 1270 nos. of WCC issued by the Banks till September'2015 although the Bank-wise / district-wise target for issuance of WCC during the year 2015-16 has already been issued by the SLBC to all the Controlling Heads of the Banks.

4. Sanction of fresh loan to the PWCSs recapitalized under the Package:

Recapitalization Assistance to the tune of Rs.99.85 Crore placed with 17 DCCBs through OSCB by NABARD Regional Office, Bhubaneswar, in favour of 430 nos. of PWCS & 1 Apex WCS i.e., Boyanika with a pre-condition to sanction fresh loan.

However, none of the PWCS has been sanctioned although several meetings & Video Conferencing have been made with the OSCB & DCCBs.

Managing Director, OSCB requested Director, Handloom to provide list of applications pending for easy follow up and coordination.

5. Appointment of Bunkar Facilitator:

Though, there is a provision to appoint Bunkar Facilitator, Grievance Redressal Officer by the concerned Banks for smooth implementation of the Weaver's Credit Card scheme, but none of the Banks have taken any step on this score. Director requested the Controlling Heads of Banks to issue suitable instruction to branches for appointment of Bunkar Facilitator.

6. Submission of Utilization Certificates:

Director, Textile and Handloom thanked to NABARD for submission of Utilization Certificate.

Action – All Banks,

AGENDA NO. 12

A. Financing under Self Help Groups (SHGs).

As reported by State Financial Inclusion Advisor, OLM, the achievement under SHG-Bank Linkage as on 30th September 2015 is Rs.256.53 Cr to 21,084 WSHGs against annual target of Rs.724.14 Cr to 60,346 WSHGs. The physical achievement is 35 % and financial achievement is 35%.

Financial achievement

- Public Sector Banks - 21%
- RRBs - 57%
- Co-operative Bank - 34 %
- Private Banks - 1%.

B. Status of SHG loan applications pending in Bank branches:

State Financial Inclusion Advisor, OLM reported that in spite of regular follow up and commitment of participating banks in Sub- committee of SLBC, about 19000 sponsored applications are pending with different branches. Some branches are not responding and delaying the sanction process. In Puri district, out of 122 banks branches 55 branches have registered Nil achievement so far. The action points emerged in SLBC and Sub-Committee of SLBC on SHG & RSETI are not percolating to the branches by the Controlling Heads. He requested all the participating banks to perform well.

He also requested for further loaning to those SHGs which are regular in repaying

ACS, Finance suggested for thematic discussion in a separate review meeting.

Convenor, SLBC requested all the participating banks to achieve minimum 75% of the target by December 2015.

Data Sharing by Banks:

The Banks have to share the data on a monthly basis.

C) SHG Non Performing Asset management.

- Commissioner-cum-Secretary has advised all District Collectors for SHG-NPA Management. The districts and blocks have been allotted targets for NPA reduction.
- 275 Bank Linkage and Recovery Committee (BLRC) has been formed in all intensive blocks as on 30th September 2015 which facilitate NPA reduction.

D) Bank Mitras:

363 Bank Mitras are now positioned in different Bank branches in erstwhile 38 TRIPTI Blocks. The Bank Mitras are facilitating WSHG members with hassle free access to Banking services and also supporting the branches in opening individual and SHG SB accounts, loan documentation and recovery of loans.

As on 31st October 2015, 183 more Bank Mitra have been identified. It is decided that Bank Mitra will be provided 6 days training in RSETI/RUDSETI and will be placed in Bank branches in December 2015. Around 500 Bank Mitras will be trained and placed in Bank branches during FY 2015-16.

Controlling Heads of Banks were requested to issue necessary instructions to the branches for utilizing the services of Bank Mitras.

Bank may consider appointment of Bank Mitras as Business Correspondents as the Bank Mitras have expertise in SB account opening, documentation, follow up etc.

E) Formation of Bank Linkage and Recovery Committee (BLRC):

About 275 BLRCs have been formed. During FY 2015-16, BLRCs will be formed in all Bank branches of Intensive Blocks. Though it has been advised to form BLRCs in intensive blocks due to presence of community functionaries, Bank branches may form BLRC in non intensive blocks by involvement of active SHG leaders and PRI representatives.

F) Samanwaya-cum-Recovery Mela:

- As on 30th September 2015, 602 Samanwaya Mela have been organized.
- Controlling Heads of Banks were requested to issue instructions to branches to provide necessary support for organizing Samanwaya Mela.

**G) Status under Interest Subvention scheme for WSHGs-
Government of Odisha Scheme of Interest Subvention in Category-I districts
(18 IAP districts):**

All Banks were requested to share the list of WSHGs to whom Interest Subvention has been released with SMMU, OLM.

- Co-operative Banks were requested to implement the decision taken in the nodal officer meeting and participate in Interest Subvention.

**Government of India scheme of Interest Subvention in Category-II districts:
Non-IAP districts**

- Interest Subvention transfer to 31,470 WSHG loan accounts amounting to Rs.3.17 Cr has been rejected due to reasons like account closed and other technical errors.
- OLM advised Nodal Bank to release the subvention to SB accounts of SHGs where the release to loan account has been rejected.
- Interest Subvention for January-March 2015 will be released by 30th November 2015.

Action – Banks, State Govt. and OLM**AGENDA NO. 13**

The Director of Handicraft & Cottage Industries Department expressed thanks to all banks for achieving the target of last year.

She requested all banks to take credit decision early on receipt of applications from DICs / RICs in respect of Modernization & Technical Up-gradation of Handicraft Industries". Scheme and Rehabilitation of Handicraft Artisans. It was requested that all the schemes in respect of Handcraft sector may be covered under CGTMSE scheme.

Director, Handicraft requested SBI to take care of some proposals under Stone Carving Artisan sponsored by DIC, Mayurbhanja to their Khichiry branch which have been rejected assigning the reason that the scheme is not viable. She emphasized that Stone Carving activity nationally famous for that area.

Action- All Banks

AGENDA NO. 14

Progress under Govt. Sponsored Programmes

A) PMEGP :-

Convenor, SLBC reported that a target of Rs.5416.10 lakh has been allocated for the state of Odisha. The participating banks are requested to achieve the target before 31st March, 2016

Lead District Managers brought to the notice that the applications under PMEGP have not reached branches. LDM, Nabarangapur informed that KVIC is yet to take interview in this district.

Convenor, SLBC requested KVIC to ensure that all the applications are sponsored to branches at the earliest.

Action – All Banks / KVIC

B) National Urban Livelihood Mission (NULM)

Director, NULM reported that 3145, 91 and 148 applications are pending with branches in respect of Self Employment Programme Individual, Group and SHG-Bank Linkage respectively.

The progress in sanction and disbursement of loan under NULM is not satisfactory. Hence the Controlling Heads of all Banks are requested to take appropriate action so that target under all Bankable components of NULM can be achieved before 31st March 2016.

Convenor, SLBC requested the Controlling Heads of all Banks to take appropriate action so that target can be achieved before 31st 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 they will complete sponsoring of application by end of December 2015. He requested all banks to sanction and disburse all the eligible cases at the earliest.

Convenor, SLBC highlighted on Credit Enhancement Guarantee Scheme for Schedule Caste (CEGSSC)

The new Scheme "Credit Enhancement Guarantee Scheme for Schedule Caste has been notified by the Ministry of Social Justice and Empowerment, Government of India for the purpose of providing guarantees in respect of credit facilities provided by Banks to Scheduled Casts Entrepreneurs. The

Small and Medium Enterprises, projects / Units being set up, promoted and run by Scheduled Castes in manufacturing, trading and service sector which are not covered under any State / Central Government Subsidy/ Guarantee Scheme shall be covered under the scheme.

The Controlling Heads of all Banks were requested to ensure implementation of the scheme by all the branches.

Action – All Banks & LDMs

D) Joint Liability Group (JLG):-

GM, NABARD informed that they are providing support to NGO, Co-operative Banks & RRBs for promotion of JLGs. Against annual physical target of 25000, 16962 has been achieved as on 30.09.2015. 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 30.09.2015, the Banks in the state have issued 373 no. of Artisan Credit Cards with amount Rs.2.94 crore. The balance outstanding as on 30.09.2015 is Rs.38.22 crore against 7824 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 3276 SCCs have been issued for the period 01.04.2015 to 30.09.2015. The balance outstanding as on 30.09.2015 is Rs. 99.16 crore against 38296 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.106.04 crore in 6422accounts during 01.04.2015 to 30.09.2015. The balance outstanding as on 30.09.2015 is Rs. 2182.59 crores in 76072 accounts.

Dr. Ambedkar Central Sector Scheme of Interest Subsidy on Educational Loan for other Back ward classes &Economically Backward Classes (ACSISOBCEBC) scheme.

Convenor, SLBC, highlighted on new Scheme informed that Ministry of Social Justice & Empowerment, Govt. of India has recently launched a Central Sector Scheme, in the name of Hon'ble Dr. Ambedkar, that provides interest subsidy on educational loans, linked to the existing Educational loans, linked to the existing Educational loan scheme of Indian Bank Association (IBA), to students belonging to Other Backward Classes (OBC) & Economically Backward Classes (EBCS) for pursuing studies overseas of Master's and Ph.D. levels.

The Scheme is effective from 01.04. 2014 and will provide interest subsidy up to the end of moratorium period, i.e. Course Period plus 1 year or 6 months after getting services which is earlier.

Controlling heads of all Banks were requested to advise the branches to create awareness among the customers and explain the benefits of the scheme for the people of OBC and EBC.

Action- All banks

AGENDA NO. 16

Housing Loan

Convenor, SLBC, reported that banks have disbursed under housing loan Rs.1011.57 crore in 11978 accounts and balance outstanding as on 30.09.2015 is Rs.9567.05 Crore in 180604 numbers of accounts.

Highlighting on a new Scheme of Housing Loan to Urban Poor- EWS/ LIG category under Pradhan Mantri Awaas Yojana, Convenor, SLBC told that the Ministry of Housing & Urban Poverty Alleviation (MH & UPA). Govt. of India has designed a Credit Linked Subsidy Scheme –named as “PMAY- Housing for all Urban” as an instrument for addressing the need of the house of the Economically Weaker Section(EWS)/ Lower Income Group (LIG) segments in urban areas. In all 4041 statutory towns with focus on 500 class-I cities would be covered in 3 phases and to be completed by March, 2022.

The name envisages the Provision of an interest subsidy at the rate of 6.5% on interest charged on the admissible loan amount to EWS & LIG segments of Urban poor for a tenure of 15 years of the tenure of loan whichever is lower, to enable them to buy or construct a new house for carrying out addition of a (room/ kitchen/ toilet/bathroom) to the existing building.

He requested, the Controlling Heads of all Banks to instruct all the branches to market the scheme and finance as per the guidelines of the schemes.

Actions- 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.

During 01.04.2015 to 30.06.2015, the Banks have extended credit of Rs157.07crore to 19694 beneficiaries of minority community. The outstanding balance as on 30.09.2015 is Rs. 2472.93 crore in 291075 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 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 01.04.2015 to 30.09.2015. District-wise analysis reveals that Khordha has highest coverage followed by Cuttack.

Further, he informed that a meeting of representatives of RBI, NABARD, RRBs, SLBC and SIDBI was held and it was decided to have a differential treatment to both RRBs for CGTMSE coverage keeping in view their participation in implementation of Financial Programme in Odisha. Recommendation of the Committee has already been forwarded to CGTMSE for favorable consideration

Further he informed that a meeting of representatives of RBI, NABARD, RRBs, SLBC and SIDBI was held and it was decided to have a differential treatment to both RRBs or CGTMSE coverage keeping in view their participation in implementation of Financial Inclusion Programme in Odisha. Recommendation of the Committee has already been forwarded to CGTMSE for favourable consideration

Convenor, SLBC also requested DGM SIDBI for close follow up with Credit Guarantee Trust for MSE.

DGM, SBI pointed out the operational problems they are facing for settlement. He explained that there are certain accounts where because of lack of knowledge of dealing officers of the bank, claim under CGTMSE has not been lodged within the timeline or the date of NPA could not be informed to CGTMSE. In the said situation, special window may be opened

for claiming the backlog as one time measure, so that it will further improve the coverage under CGTMSE. SBI is trying at their level, but SIDBI, Bhubaneswar is requested to take a special care at their end.

Action – All Banks/SIDBI

AGENDA NO. 19

Disposal of Loan application under various Govt. Schemes.

Chairman, SLBC, requested all banks to ensure that all the eligible loan applications under Govt. Sponsored schemes are sanctioned and disbursed as per the prescribed time line. Loan applications may be returned to the sponsoring authority with valid reasons. Each bank should reconcile the pending loan applications with the sponsoring agencies.

Action – State Government/All Banks

AGENDA NO. 20

Conduct of Financial Literacy Camps

DIF cum Additional Secretary, Finance, Govt. of Odisha informed that State Govt. has taken a decision to safe guard the interest of the investor and the collectors of all the districts have been directed to conduct awareness campaign in their districts, which may include the following initiatives.

1. Road show by local traditional artists, like (Pala/ Daskathia / Drama/ Skit sand sculpture etc.)
 2. Quiz/ essay/ debate/ pending and poster competition among school children and college students at district level and conducting rallies.
 3. Seminar, Panel discussion on Investor Awareness.
 4. Setting up of hoarding, bill board, wall painting etc. on protection of common deposit.
 5. Any other matter, to be decided in consultation with LDMs, LDOs & DDMs.
- The contents of the awareness campaign may include.
- i. Safe banking habits.
 - ii. Financial Literacy.
 - iii. Protecting common man from financial frauds.
 - iv. Dangers of depositing money in unauthorized deposit taking companies/entities etc.

All the LDMs are requested to provide required support and assistance to the District Collector in conducting the investors Awareness campaign.

Action – All Banks & FLCCs

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

LIST OF PARTICIPANTS FOR 141st SLBC MEETING HELD ON 18.11.2015

Sl	Name	Designation	Organization
DIGNITARIES			
1	Shree G.C.Pati	Chief Secretary	Govt. of Odisha
2	Shree U.N.Behera	D.C. cum Addl. Chief Secretary	Govt. of Odisha
3	Shree R.Balakrishnan	Addl. Chief Secretary, Finance	Govt. of Odisha
4	Shree Charan Singh	Executive Director cum Chairman SLBC	UCO Bank
5	Shree P.K.Jena	Regional Director	RBI, Bhubaneswar
6	Shree M Soren	General Manager	NABARD
7	Shree B.V.G Reddy	Chief General Manager	SBI
8	Shree B.P.Samantaray	GM, UCO Bank & Convener, SLBC	UCO Bank
GOVERNMENT DEPARTMENTS			
9	Dr.T.K.Pradhan	Director of Institutional Finance	Finance Deptt. Govt.of Odisha
10	Shri Manoj Ahuja	Principal Secretary,	Agriculture, Govt. of Odisha
11	Shri Bishnu Prasad Sethi	Secretary,	F & ARD, Govt.of Odisha
12	Shri Ramesh Ch.Sai	Director	SC & ST Development Deptt.
13	Shri Maheswar Agasti	Joint Secretary,	MSME Department
14	Shri Debendra Mahapatra	Mission Director & Addl.Secretary	NULM & H & UD Deptt.
15	Shri S.K.Hota	Joint Director	Industries & MSME Deptt.
16	Shri Anupam Bose	Dy.Director (Agril.Extn)	Directorate of A & FP, Bhubaneswar
17	Shri D.P Panda	Director	Directorate of AH & VS
18	Dr.D.Nayak	Dy.Director(Dairy)	Directorate of AH&VS
19	Shri D.Bhanja	Joint Director	Directorate of Fisheries
20	Shri G.C.Biswal	Director	Directorate of Textiles, Odisha
21	Shri S.Kanungo	Director (H&CI)	Directorate of H & CI
22	Shri P.K.Gupta.	Director I/c	MSME, GoI, Cuttack
23	Shri R.Kerketta	Secretary,OKVIB	MSME Deptt.Govt.of Odisha
24	Shri Sarat Mahapatra	Addl.Secretary &F.A	Agriculture Department
25	Shri R.Mallick	Joint Secretary(Ministry of Agril)	Revenue & Disaster Management Deptt.
26	Shri Bani Singh	Dy.Director	NHB, Govt.of India
27	Shri B.M.Patnaik	State Financial Inclusion Advisor	Odisha Livelihood Mission
28	Shri P.K.Tripathy	State Director	RSETIs,NAR, Bangalore
29	Shri J.Ganta	Sr.General Manager	BSNL,(Enterprise Business)
30	Shri Trinath Panda	SDE	BSNL Department
31	Shri V.Sudheer	Regional Officer (I/C)	Coir Board,Bhubaneswar
32	Shri Bansidhar Bhoi	CT & EI	Coir Board,Bhubaneswar
33	Shri Ramesh Ch.Das	Joint Director	Directorate of Horticulture
34	Shri B.B.Sahoo	Coordinator(PMEGP & KVIB)	KVIB, Odisha
35	Shri Srichandan Das	Asst.Fisheries Officer	Directorate of Fisheries.
36	Shri U.K.Mahapatra	I.O.to Chief Secretary	Govt.of Odisha,Secretariat
37	Shri Gangadhar Patra	GM	OSFDC,Bhubaneswar
38	Shri Debjit Nandy	Dy.Director, Textiles	Directorate of Textile,Odisha
RESERVE BANK OF INDIA			
39	Shri Shreedhar Behera	GM	RBI,Bhubaneswar
40	Shri Tapan Kumar	AGM	RBI,Bhubaneswar
41	Shri S.Subramanian	Manager	RBI,Bhubaneswar
42	Dr.Samir Ranjan Behera	Asst. Advisor	RBI, Bhubaneswar
NABARD			
43	Shri S.K.Nayak	Dy.General Manager	NABARD
44	Shri R.K.Roy	Dy.General Manager	NABARD
45	Dr.R.Mishra	Dy.General Manager	NABARD
INSURANCE COMPANIES			
46	Shri Nirakar Madhi	Manager (Admn)	L.I.C.of India, Bhubaneswar
47	Shri S.K.Mohanty	Nodal Officer(SS)	L.I.C.of India, Bhubaneswar
48	Shri P.K.Das	Manager	The New India Assurance Co.Ltd.
49	Shri D.P.Senapati	Manager	National Insurance Co.Ltd.

50	Smt.Neha Kour	Admn.Officer	National Insurance Co.Ltd.
51	Shri Mahua Mukherjee	Asst.Manager	National Insurance Co.Ltd
52	Shri V.Viswanadham	Asst.Manager	National Insurance Co.Ltd
53	Shri D.Singh	DGM	Agriculture Insurance Corporation of India.
SIDBI			
54	Shri Santanu S. Barua	Dy.General Manager	SIDBI
COMMERCIAL BANKS			
55	Shri Dinesh Kumar	DGM & Zonal Head	Allahabad Bank
56	Shri S.K.Mishra	Senior Manager	Allahabad Bank
57	Shri V.Prasad Rao	DGM,Circle Head	Andhra Bank
58	Shri K.C.Nayak	Sr.Manager	Andhra Bank
59	Shri A.K.Panda	DGM,Regional Head	Bank of Baroda
60	Shri R.K.Lenka	DGM & RM	Bank of India, Keonjhar
61	Shri D.P.Mishra	DGM & RM	Bank of India, Bhubaneswar
62	Shri P.Dash	DGM & Circle Head	Canara Bank
63	Shri M.P.Panda	Sr.Manager	Canara Bank
64	Shri S.K.Bhattacharjee	Regional Manager	Central Bank of India
65	Shri M.K.Sethi	Manager(Dev)	Central Bank of India
66	Shri Venkatramaiah	Asst.General Manager	Corporation Bank
67	Mrs.Juicy Nayak	Manager(Agril)	Corporation Bank
68	Shri A.K.Paliwal	DGM/Zonal Manager	Dena Bank
69	Shri Pradeep Kishor Mishra	Sr.Manager	Dena Bank
70	Shri R.N.Mishra	DGM & Regional Head	IDBI Bank
71	Shri Deepak Kumar Pati	AGM	IDBI Bank
72	Neera Chakravarty	DGM/Zonal Head	Indian Bank
73	Shri L.Panda	Sr.Manager	Indian Bank
74	Shri P.K.Mohanty	DGM/CRM	Indian Overseas Bank
75	Shri B.D.Routray	Sr.Manager	Indian Overseas Bank
76	Shri Manik Kumar	Regional Manager	Oriental Bank of Commerce
77	Shri J.R.Rath	DGM/Circle Head	Punjab National Bank
78	Shri Bhaskar Patro	Sr.Manager	Punjab & Sind Bank
79	Shri Arun Kumar Aggarwal	DGM(ABU)	State Bank of India
80	Shri P.C. Saboo	DGM(SME)	State Bank of India
81	Shri Fanindra Kumar Mishra	AGM(LB & RRB)	State Bank of India
82	Shri Manmohan Singh	Manager(LB & RRB)	State Bank of India
83	Shri Sadanand Mahapatra	Manager(Liason)	State Bank of India
84	Shri Prasanna Kumar Naik	Manager(SME)	State Bank of India
85	Shri R.P.Yadav	Chief Manager	State Bank of B & J
86	Shri P.K.Samal	AGM	State Bank of Hyderabad
87	Shri Harish Ch.Pradhan	AGM	Syndicate Bank
88	Shri Ajay Kumar Nanda	Sr.Manager	Syndicate Bank
89	Shri Ishraq Ali Khan	DGM-Regional Head	Union Bank of India
90	Shri Ashok Mohanty	Chief Manager	Union Bank of India
91	Shri Narayan Pradhan	CRM	United Bank of India
92	Shri D.Choudhury	Manager (Dev)	United Bank of India
93	Shri P.Sengupta	ZM, Bhubaneswar	UCO Bank
94	Shri A.K.Samantaray	ZM,Cuttack	UCO Bank
95	Shri V.C.Mahajan	ZM,Sambalpur	UCO Bank
96	Shri B.C.Biswal	Dy.ZH,Balasore	UCO Bank
97	Shri N.Swain	Chief Manager,SLBC	UCO Bank
98	Shri Ugresan Jagadala	Sr.Manager, SLBC	UCO Bank
99	Shri P.K.Panigrahi	Sr.Manager(SO)	UCO Bank
100	Shri Sitansu Behera	Manager, SLBC	UCO Bank
101	Shri S.K.Rout	Officer(OGS Branch)	UCO Bank
102	Shri Kedar Nayak	SLBC	UCO Bank
103	Shri Sahadeb Khatei	Chief Manager	Vijaya Bank

PRIVATE SECTOR BANKS			
104	Shri Binod Bihari Choudhury	Sr.Vice President	AXIS Bank
105	Shri Rashmiranjan Das	Senior Manager	AXIS Bank
106	Shri Ansuman Bhujabal	Circle Head	Bandhan Bank
107	Shri Bindusagar Nayak	Asst.Manager	Bharatiya Mahila Bank
108	Shri Ajaya Mahapatra	Officer	City Union Bank
109	Shri Sandeep Mahapatro	Cluster Head	DCB Bank
110	Shri Manoj Ku. Mahapatra	Chief Manager	Federal Bank
111	Shri Jiwanjit Singh	Circle Head	HDFC Bank
112	Shri Debasis Senapati	Zonal Head	HDFC Bank
113	Shri Anant Patnaik	Cluster Head	HDFC Bank
114	Shri A.K.Mahapatra	Chief Manager	ICICI Bank
115	Shri Rudra Narayan Pati	Circle Head	Indus Ind Bank
116	Shri Nitin Sharma	Chief Manager	Indus Ind Bank
117	Shri S.K.Rath	Regional Manager	Karnataka Bank
118	Shri Ashutosh Rath	AVP	Kotak Mahindra Bank Ltd.
119	Shri T.K.Nayak	Manager	Laxmi Vilas Bank
120	Shri Suvendu Biswal	Asst.Manager	South Indian Bank
REGIONAL RURAL BANKS			
121	Shri B.Nayak	Chairman	Odisha Gramya Bank
122	Shri Bijay Kumar Biswal	Senior Manager	Odisha Gramya Bank
123	Shri D.Mishra	General Manager	Utkal Grameen Bank
124	Shri Saroj Kumar Mishra	HOD (Adv)	Utkal Grameen Bank
LEAD DISTRICT MANAGERS			
Andhra Bank			
125	Shri Bhagirathi Khuntia	LDM	Ganjam
126	Shri Lokanath Sahu	LDM	Gajapati
Bank of India			
127	Shri Jaladhar Sethi	LDM	Keonjhar
128	Shri Dillip Kumar Nanda	LDM	Mayurbhanj
State Bank of India			
129	Shri B.Mohapatra	LDM	Bolangir
130	Shri Prakash Ch.Patra	LDM	Boudh
131	Shri Ramrai Munduiya	LDM	Deogarh
132	Shri Ashok Kumar 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 S. N. 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
UCO Bank			
147	Shri A.K.Chand	LDM	Angul
148	Shri Harekrushna Behera	LDM(O)	Balasore
149	Shri Debendra Nath Ray	LDM(O)	Bhadrak
150	Shri D. Behera	LDM	Cuttack
151	Shri D.Sahoo	LDM	Dhenkanal
152	Shri Nilambar Mohanta	LDM	Puri
153	Shri Dasarathi Pattnaik	LDM	Jagatsinghpur

