

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं-SLBC/ODI/1148/2014-15

दिनांक / Date: 31.03.2016

To

All the Members of State Level Bankers' Committee, Odisha

Sir/Madam,

Sub: Proceedings of the 142nd SLBC Meeting of Odisha

We are sending herewith the proceedings of 142nd SLBC Meeting of Odisha held on 22.02.2016 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

PROCEEDINGS OF THE 142ND SLBC MEETING HELD ON 22.02.2016

The 142nd SLBC Meeting of Odisha was held on 22.02.2016 under the Chairmanship of Shri Charan Singh, Executive Director, UCO Bank. Among others were

Shri A. P. Padhi, Hon'ble Chief Secretary, Odisha,

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

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

Shri S.K.Kale, Chief General Manager, NABARD, Bhubaneswar and

Shri A.K. Choudhury, General Manager, 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 & senior officials of Government of Odisha, Officials of RBI, NABARD, Controlling Heads of different Banks, representative of UIDAI, BSNL, GRIDCO, Insurance Companies, CERSAI, 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 informed that the credit disbursement during the Financial Year up to 31.12.2015 stands at Rs. 30,246 crores as compared to Rs. 19,203 crores for the same period in 2014-15. There has been some encouraging growth in the last quarter. During 2014-15, the credit flow to priority sector grew at 33 % over 2013-14 and this year the growth is expected to be at that same level or a little higher. However, the achievement of credit flow vis a vis target of 2015-16 has a huge gap of Rs. 17,511 cores which requires lot of effort from the Bankers in this quarter.

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, Odisha.**

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

He expressed that State Level Bankers' Committee (SLBC) is the apex forum of Bankers in the state. Representatives of all the stake holders – RBI, NABARD, Banks, State Government, Government of India, Insurance Companies and other agencies are the members of the SLBC. Banks are playing a dynamic and pivotal role as credit providers 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. Hence, full potential of the SLBC should be utilized for the economic development of the State.

2. Formation of Sub- committee of SLBC

He suggested for formation of Sub- committee for few important economic activities where State Government has ample potential. For example – Subcommittee for Handloom, Textile and Cottage industries. The sub – committee will discuss in detail the scope/ opportunities, bottlenecks and solution for creating enabling environment for the weavers and artisans to a commercial exploitation which can really change the economy of the state. The Sub-committee of important sectors would make the SLBC more effective as a vehicle for the development of the State.

3. Branch Net work

As at the end of December 2015, the total number of bank branches in Odisha is 4765 and total numbers of Business Correspondents are more than 4700. These good numbers of banking service outlets should be properly utilised to provide different banking services to the people at door step.

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). 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.

He also reiterated that as per the directives of the Reserve Bank of India, 5% of the unbanked villages are to be covered by brick and mortar branches.

He further reiterated that as per direction of Department of Financial Services, Ministry of Finance, Government of India and Reserve Bank of India, villages with population above 5000 without a bank branch of a scheduled commercial bank should have a bank branch before March, 2017. SLBC has already identified 78 villages with population above 5000 without a bank branch of a scheduled commercial bank in Odisha and the identified villages have been allotted among scheduled commercial banks for opening of branches. He requested concerned banks to arrange for opening of branches in these villages before March, 2017.

4. Zero balance accounts under PMJDY and Aadhaar Seeding

Appreciating the banking fraternity in Odisha for opening a large number of saving bank accounts, he stated that banks need to improve in some areas for benefit of banks as well as customers. The percentage of “Zero” balance accounts to total account opened is 32.46. Bankers should educate the customers to deposit some money and bring the account to operational status, so that the customer will get benefit under PMJDY Scheme.

These basic saving bank deposit accounts would be linked with Aadhaar number of the account holder and would become the single point of receipt of all Direct Benefit Transfer (DBT) from the Central Government / State Government/ Local Bodies. DBT makes the transfer of benefits of various subsidy schemes of the government more efficiently.

The percentage of Aadhaar seeding is 32.14, which is below national average. Although it is not mandatory as per Supreme Court Order, but Aadhaar is a great enabler for Direct Benefit Transfer scheme. Since, Aadhaar seeding is beneficial to the beneficiaries, Government and banks; it needs attention of all of us to cover more and more accounts under Aadhaar.

5. Financial Literacy

Financial Literacy is a prerequisite for effective financial inclusion. Subsequent to financial inclusion efforts by RBI and opening of accounts by banks through the PMJDY, it is considered that Financial Literacy is central to this in the coming years as it enables consumers to understand the benefits of formal products and providers and to make choices that fit their needs and represent good value for money. Financial Literacy will ensure that financial services reach the unreached and under-reached sections of the society.

6. Credit Deposit (C.D.) Ratio

The matter of great concern is gradual decline in CD ratio in the State. 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 all banks to take special care to improve the CD ratio and arrest the declining trend.

7. High NPA Level

Rising NPA level in the State is matter of concern. If we stop our financing, it will increase NPA percentage and reduce the income to the banks. He suggested to put coordinated efforts of banks and State Govt. machineries to improve recovery performance in the State and simultaneously ensure fresh financing.

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, Development Commissioner cum Additional Chief Secretary, Finance Department, Govt. of Odisha.

Development Commissioner cum Additional Chief Secretary, Finance Department, Govt. of Odisha focused on the following areas in his address to the gathering.

1. Formation of Sub – committee of SLBC

He emphasized on constitution of thematic group/sub-committee on various sectors such as Agriculture and allied, MSME, NULM, NRLM & RSETI, Textile & Handloom and Cottage industries, Branch opening and financial inclusion. He suggested that the Secretary of the concerned department should take lead in organizing the meeting. Banks having major involvement should be the members of the sub-committee. In this specific meeting, matter may be discussed or deliberated in detail, strategic action plan may be formulated for implementation or execution and resolving the problems . The issues which are not settled in the sub-committee may be escalated in SLBC meeting for solution.

2. Decline in C.D. Ratio

Expressing concern on gradual decline in overall CD ratio in the State ,he remarked that it indicates a fundamental structural deficiency in the banking operation. He expressed that banks at present are under stress because of high NPA. However, for their survival, they have to recover the bank dues so that they provide further finance to the eligible applicants. Fresh lending will reduce the NPA level, increase the income and increase CD ratio.

3. Branch Opening

He expressed that slow progress in branch opening in the Unbanked GP is also a matter of concern. Opening of bank accounts is of no use unless banking service outlets are provided at each village. Referring to Nachiket Mor Committee recommendations on Comprehensive Financial Services for Low Income Household, banking service outlets through various modes (opening Brick & Mortar branches/ deployment of Business Correspondents with technology based devices/ Mobile Banking, etc) should be ensured at each village of the State. He observed that the ground reality reveals that people move more than 25 Kms to get banking services.

Highlights of Speech of Shri A. P. Padhi, Hon'ble Chief Secretary, Odisha,

1. Role of SLBC.

Chief Secretary expressed that SLBC is the highest forum for discussion in the State level about credit delivery. It is connected with State Government and people of the State. Credit delivery lies at the core of development of any economy, it is the life blood of the enterprises. Since banks are the credit providers, this forum is very important. SLBC should function in proper manner to provide justice to the people of the State. SLBC has to see both quantitative and qualitative aspect of performance of different economic activities undertaken by banks in the State. He also stressed on sector wise analysis or for thematic discussion for better performance.

2. C. D. Ratio

He expressed with displeasure that CD ratio has come down to 71.95%. Credit deposit ratio excluding advance sanctioned in other state and utilised in our state is 47.17%, is a matter of concern. Without desired credit flow, there will be no growth in economy.

3. Branch opening

He informed that State Government has identified four districts (Malkangiri, Nabarangpur, Nuapada and Kandhamal) as worst developed districts in State of Odisha. Govt. of India has also identified Nabarangpur district as most under developed district in the country. There is a need for all round push in these districts to ensure growth. Senior officials have been assigned for each district. The common deficiency observed is that banking services are abysmally poor in these districts. In some districts 85 % of GPs are not covered by banking service outlets. Non availability of banking in these four districts is one of the reasons for under development. State Government is willing to provide financial support to the banks for installation of VSAT connectivity for first 15 branches to be opened in each district.

He also observed that NABARD has provision for providing support for setting up of solar powered VSAT to Kiosk/fixed CSPs to address the issue of connectivity. State Govt. already provides 400-500 sq ft spaces in Rajeev Gandhi Seva Kendra of each unbanked GP with rent free accommodation for five years. He clarified that two major infrastructure issues are taken care of by State Govt for branch opening in unbanked GPs. He requested all banks to ensure opening of 60 branches in these four districts during the year 2016-17.

4. Financing to basic enterprises in general and to MSME Sector in particular.

He informed that banks have disbursed Rs 3900 Crore under PMMY in 16.25 lac, 42500 and 8700 accounts in respect of Shishu, Kishore & Tarun products respectively.

The MSME sector is the nursery of entrepreneurship and has been recognised as the engine of growth. The MSME Sector also has a vital role in the generation of employment opportunities. Both central Govt and State Govt. are serious about creation of jobs in MSME sector in the economy. Since credit flow is the life blood of any economy, adequate and timely finance to the entrepreneurs is very important.

5. Provision of banking services at door step

He focussed on providing banking services at door step through any modes. He opined that mere account opening without operation is of no use.

6. Finance to Agriculture sector.

He informed that 2/3rd population of the State depend on agriculture. Odisha is the only state in the country where the contribution of Cooperative banks to the total crop loan lending in the state is 65-70%. Rest 30-35% is contributed by Commercial banks. In other states the reverse is true. He requested all commercial banks to reverse the ratio by increasing credit flow to Crop loans in the State.

He wished the meeting all success.

PROCEEDINGS OF 142ND SLBC MEETING HELD ON 22.02.2016.

AGENDA NO. 1

The Proceedings of 141st SLBC Meeting held on 18.11.2015 at Bhubaneswar had been circulated among all the members of SLBC vide our letter No. SLBC/ODI/920/2015-16 dated 12.01.2016. Since no comments have 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 31.12.2015, banks have opened 99 branches in the state, out of which 50 are in rural centers. 33 branches opened in unbanked GPs.

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

As on 31.08.2015, banks have covered 39928 villages constituting 87.01% 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.171.69 crore in 9150 accounts during 01.04.2015 to 31.12.2015. Out of which banks have disbursed Rs.4.85 crore in 2747 accounts to persons with disability. He 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

Regional Director, RBI informed that initially 4597 unbanked GPs were allotted to different banks for opening of brick & mortar branch in each unbanked GP within a period of five years (2014-15 to 2018-19). Banks have opened 152 branches so far. The branch opening progress is slow for infrastructure constraints – non availability or poor availability of data connectivity, non availability of three phased power connection, etc.

Further he added that State Govt. has provided a list of 367 unbanked GPs having required infrastructure facility, viz. power supply, internet connectivity and availability of Rajiv Gandhi Seva Kendra, which has already been circulated among banks by SLBC. Most of the banks have completed the survey work.

Some controlling heads of banks have sent the survey report in respect of feasible centers for branch opening with their recommendation to Head Office / Central Office for approval. Banks are on the job.

Welcoming the suggestion of Chief Secretary, Odisha regarding opening of 15 branches in each district of Malkangiri, Nabarangpur, Nuapada and Kandhamal with financial support of State Govt for setting up VSAT, he informed that already 15 identified centers in Malkangiri district have been allotted to different banks for branch opening.

As per direction of Department of Financial Services, Ministry of Finance, Government of India and Reserve Bank of India , SLBC identified 78 villages with population above 5000 without a bank branch of a scheduled commercial bank in Odisha. The identified villages have been allotted to scheduled commercial banks for opening of branches. The opening of bank branches under this roadmap should be completed by March, 31, 2017.

He requested the allotted banks to accord top priority to this roadmap and take action for opening of branch under this road map by March, 31, 2017.

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 opening of brick and mortar branches in unbanked GPs and 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 ensuring their continuance at village level.

Point No. 4

Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

Convenor, SLBC informed that as on 31.12.2015 banks have opened 78.47 lakh Basic Saving Bank Deposit Account (BSBD) under PMJDY. Out of which, number of accounts with '0' balance is 32.46 %, Total deposit under PMJDY accounts is Rs.857.70 crore, number of RuPay Cards issued is 61.57 lakh and % of Aadhaar seeding is 32.14.

Convenor, SLBC informed that banks have enrolled 31.73 lakh, 8.41 lakh and 0.63 lakh subscribers under Pradhan Mantri Suraksha Bima Yojana (PMSBY) , Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana respectively as on 31.12.2015.

Department of Financial Services, Ministry of Finance, Govt. of India have further extended the last date for enrollment under PMJJBY (without self Certificate of good health) from 30.11.2015 to **31.05.2016**

The last date for enrollment under PMSBY has also been extended beyond **30.11.2015**. There is no requirement of any certificate of good health in PMSBY.

As a portion of the eligible Bank account holders are still uncovered, Banks and Insurance companies were requested to continue to make all efforts to create awareness and access under the schemes to bring large sections of the population within the ambit of these Jan Suraksha Schemes.

Renewal of Insurance Coverage under PMSBY/PMJJBY for 2016-17.

It is suggested by Mission office (PMJJBY & PMSBY), Department of Financial Services, Ministry of Finance, Govt. of India that Banks and Insurance Companies may gear up to notify all the subscribers through SMS, banners displayed in bank branches and other cost effective methods, regarding the upcoming renewal date, and remind them to maintain sufficient balance in their account for auto debit of premium, thereby facilitating continuous insurance coverage.

All efforts should be taken to ensure that the subscribers who joined the scheme since May, 2015 renewed their insurance for the ensuing year without break.

Banks & Insurance Companies were requested to come up with their exact plan of action proposed to achieve this.

Extension of timeline up to 31st March, 2016 for Government Co-contribution under the Atal Pension Yojana (APY).

The Government of India has decided that the co-contribution by the Central Government of 50 % of the total prescribed contribution up to Rs.1000 per annum, will be available for those eligible subscribers, who join APY before 31st March, 2016.

This measure is likely to benefit substantial number of people who have not been able to join APY and therefore have failed to avail the benefit of co-contribution by the Government till 31st December, 2015.

Atal Carnival

Department of Financial Services has allocated target to banks for sourcing APY accounts till 31.03.2016.

Banks operating in the state to initiate the following activities to achieve the target:-

- Participating in “Atal Carnival” Scheduled on 10th and 11th of February/24th and 25th of February, 2016.
- Allocation of target of minimum 10 APY accounts per branch during APY Carnival and close monitoring of the same.
- Activating BC channel during APY Carnival.
- Activating branches with more than 50 APY accounts.

It is also to inform that, PFRDA is in the process of constituting a series of awards for recognizing the best performers for the period till 31.03.2016 and also for best branches/banks that excel in APY Carnival.

All the Banks were requested to actively participate in registration of subscriber under APY till 31st March, 2016 to provide the benefit of guaranteed pension to the targeted group.

Convenor, SLBC also reported the insurance claim settlement status under different Schemes of PMJDY as on 31.12.2015.

Action - All Banks, LIC, GIPSA and State Govt

Roll out of Pradhan Mantri MUDRA Yojana (PMMY)

Convenor, SLBC reported that under MUDRA, banks have disbursed as on 19.01.2016 Rs 405.60, 555.81 and 464.39 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.

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 03.02.2016 is 3151659 and % of Cash Transfer Compliant is 90.90.

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 4.43 crore total population eligible for Aadhaar enrolment up to January,2016, biometric entry (enrollment) has been done till 31.12.2015 in respect of 3.88 crore. Enrolment % on population is 87.64. Aadhaar number generated /uploaded for 3.24 crore (73.11%). Aadhaar rejection number is 53.60 lac.

Action- All Banks, UIDAI, Director, Census, Odisha**Relief measures by Banks in areas affected by recent drought.**

Convenor, SLBC informed that the list of 28 Districts, 235 Blocks and 55 Urban Local Bodies declared by the State Government as affected by drought received from finance department has already been circulated among all banks.

As per guideline, if the crop loss has been 33% or more, restructuring / rescheduling of existing loan will be required. The repayment period including the moratorium of the restructured loan will vary depending on the extent of crop loss.

SLBC has requested, Finance Department, Odisha to provide the copy of notification of the State Govt. regarding the extent of crop loss of the drought affected area so that the same will be shared among all banks for needful action.

Action – Govt. of Odisha**Point No.7****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 01.04.2013 to 09.02.2016. Total interest subvention utilization by commercial banks for the period 01.04.2013 to 09.02.2016 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. 73.83, 6.92, 0.20, 0.35, 0.29 and 0.95 crore respectively. Subsidy utilization under PDE scheme was Rs 26.05 crore for the same period.

Further he reported that Private Sector Banks are yet to submit the interest subvention claim 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 and RBI, Bhubaneswar.

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 requested all Banks to ensure timely claiming of interest subvention.

Action - Banks.

Point No.8

Review on Banking Development in Odisha in key parameters as of 31st December, 2015

Convener, SLBC highlighted the performance of banks in the State under various parameters in terms of growth in % and absolute term as on 31.12.2015. over 31.12.2014.

Deposit:- 9.63%, Advance- 3.96 %, CD ratio-Negative, Priority Sector-20.39%, Agriculture Advance-15.66 %, MSME-24.39% , Education loan-25.81 %, Housing Loan- 21.97 %, Advance to Weaker Section- 2.25%.

Action - All Banks & LDMS

AGENDA NO. 3

NPA & Overdue position as on 31.12.2015

Convenor, SLBC informed that the NPA and Overdue % of the state is 9.49 % and 42.52% 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 31.12.2015.

Providing assistance to the secured creditors under Section 14 of SARFAESI Act-2002.

In the last SLBC meeting it was brought to the notice of the Chief Secretary that some District Magistrates are allowing several adjournments leading to inordinate delay in disposal of the applications filed under section 14 of the Act.

Convenor, SLBC was pleased to inform that Finance Department, Govt. of Odisha has already issued suitable instruction to all District Collectors vide letter No. 857 dt.11.01.2016 to dispose off all petitions filed by the banks under SARFAESI Act as early as possible which has already been circulated among all banks and Lead District Managers.

Amendment of OPDR Act

SLBC is yet to receive response from State Govt. on amendment of OPDR Act in the line of suggestions given by Bankers.

Action:- All Banks /State Government.

AGENDA NO. 4

Fresh Issues:

1. Agriculture Loan:- Part payment not accepted by Bank.

Chief General Manager, NABARD, Bhubaneswar informed that Director (IT & DRT), DFS, Ministry of Finance, Govt. of India during a SLBC meeting in Thiruvananthapuram observed that “ part payment are not accepted by banks for Agriculture loan, defaulters and banks put the collateral on sale’.

Ministry of Finance wants to ascertain that whether such practice is being followed by any bank in the state of Odisha.

All bankers expressed that such practice is not followed in Odisha.

2. Financing under RIDF.

NABARD, Regional Office, Bhubaneswar has reported that during 2015-16, they have sanctioned 841 projects involving RIDF loan of Rs.2909.35 crore in different districts of state.

The Banks may provide credit facility to farmers engaged in agricultural activity where irrigation projects (Lift irrigation and other) were sanctioned. Similarly for projects pertaining to connectivity (roads and bridges) Credit facility may be provided for farm and non-farm activities. Banks may coordinate with the concerned implementing departments to identify the potential areas for augmenting credit.

3. Printing of Banks Forms used by retail customers in Local language

Chief General Manager, NABARD, Bhubaneswar informed that

In terms of Para 4.3 of circular DBR No. Leg. BC.21/09.07.006/2015-16 dated July 01,2015 wherein the banks are advised to make available all printed material used by retail customers including account opening forms, pay-in-slips, pass books, etc, **in trilingual** form i.e. English, Hindi and the concerned Regional Language (Odiya).

RBI has observed that the said materials are not made available in regional language in the branches. As it is resulting in a linguistic barrier to financial literacy. It needs to be addressed so as to succeed in connecting the unbanked sections of society.

Convenor, SLBC informed that SLBC has already brought to the notice of all banks operating in the State to ensure compliance to the above instruction of RBI.

4. FIF- Solar powered V-SAT connectivity to Kiosk/Fixed CSPs in the SSAs- Extension of support for OPEX Model.

NABARD has informed that support under Financial Inclusion Fund for Solar powered V-SAT connectivity to Kiosk/Fixed CSPs in the Sub Service Areas (SSAs) has been extended for OPEX Model. The support will be available for a maximum of Rs.4.00 lakh per SSA, on an Annual reimbursement basis for a period of 5 years. Support will be restricted up to the maximum ceiling or actual whichever is lower

SLBC has already communicated the copy of the communication

AGENDA NO. 5

Branch Expansion in Odisha

Convenor, SLBC informed that as on 31.12.2015, the total number of Bank branches is 4765 (54.66% in Rural, 26.17% in Semi-Urban and 19.17 % in Urban). Banks have opened 99new branches in the state.

Total number of ATM as on 31.12.2015 is 5796 (Rural-1742, Semi-Urban-2094 & Urban-1960)

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 31.12.2015.

CD ratio of the state as on 31.12.2015 computed on the advance figure sanctioned in other state but utilized in our state as per Thorat Committee is 71.95%. CD ratio computed on advance sanctioned and utilized in the state is 47.17%. District wise CD ratio was also discussed.

Sambalpur district registered low CD ratio on account of MCL Deposit of Rs.12050 Crore. If this amount is excluded, the CD ratio will be 36.53%

It is observed that only in 5 districts – **Nabarangpur, Sonapur, Kalahandi, Bargarh & Boudh** have achieved CD Ratio of more than 60 %. Sambalpur and Bargarh districts have registered lowest (14.10%) and highest (82.37%) CD ratio respectively in the State.

Districts having CD Ratio below 40%:

8 districts have registered CD ratio below 40 %

Chairman, SLBC advised that the LDMS of those Districts having CD Ratio below 40 % should discuss in DCC and take appropriate steps to improve the CD ratio.

AGENDA NO. 7

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

Convenor, SLBC reported performance of Banks under ACP for the period 01.04.2015 to 31.12.2015 under various sectors. The overall achievement under ACP is 63.33%.

Chairman, SLBC stated that achievement should be minimum 75% of annual target. All banks should try to make it in next quarter. He also urged upon to increase Term Loan Lending under Agriculture.

Preparation of Annual Action Plan (ACP)/LBS-MIS-1 for the year, 2016-17.

Convenor, SLBC informed that all the Lead District Managers have been advised by SLBC to prepare ACP in line with the district Potential Linked Plan (PLP) 2016-17 prepared by NABARD. The PLP will serve as a road map to the Lead District Managers for preparation of ACP under Priority sector during 2016-17 for the district.

After finalization of district ACP, it should be approved by DCC. The copy of the bank-wise ACP (LBS-MIS-1) for the district for 2016-17 will be submitted by Lead District Managers to SLBC by 25th February, 2016.

Action – All Banks & LDMs

AGENDA NO. 8

AGRICULTURE

A. Kissan Credit Card (KCC)

Convenor, SLBC reported that Banks have disbursed Rs.9210.57 crore in 2834983 KCC accounts during 01.04.2015 to 31.12.2015, out of which fresh KCC has been issued in 581346 accounts, disbursing Rs.2273.86 crore. Total outstanding balance as on 31.12.2015 is Rs.15449.95 crore in 6227490 number of KCCs. He also reported the name of banks who have not issued KCC so far.

B. Dairy & Fishery

Convenor, SLBC reported that, under Dairy and Fishery Rs 135.19 crore and 92.78 crore have been disbursed by banks respectively for the period 1.04.2015 to 31.12.2015.

Director, Fishery informed that as per our record 1800 and 1200 applications are pending under long term and short term fishery scheme respectively with various banks. Bank wise and branch wise lists of pending applications have already been shared with SLBC and banks. As per SLBC communication only 89 applications have shown under pending. It needs to be reconciled.

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, Fishery & Dairy Department

C) Crop Insurance

National Agricultural Insurance Scheme (NAIS) – Implementation during Rabi 2015-16 Crop Season

Convenor, SLBC informed that details regarding NAIS implementation has been notified by Cooperation Department, Government of Odisha vide Resolution No.

8603 dated 27.11.2015 has already been circulated by SLBC among all banks and Lead District Managers.

The DGM, National Agricultural Insurance Company informed that "Pradhan Mantri Fasal Bima Yojana (PMFBY) a new Crop Insurance scheme has been launched by Hon'ble Prime Minister of India". The scheme will be implemented in every State of India and will be administered under the Ministry of Agriculture and Farmers' Welfare, Govt. of India.

The main motto of this new crop insurance scheme is to provide a more efficient insurance support to the farmers of the country and become a financial support to thousands of farmers. Govt. has decided to provide low premium insurance cover to the farmers so that they can sustain even if the yield is damaged.

Taking into consideration of all disadvantages of National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS) the PMFBY has been launched. Under this Insurance plan, the premium rate will be 2 % of the actual sum and amount for Kharif Crops and for the Rabi crops, it will be 1.5% of total sum assured. For the Commercial & horticulture crops, the premium rate will be 5%.

All farmers availing Seasonal Agricultural Operations loans from Financial Institutions (i.e. loanee farmers) for the notified crop (s) would be covered under the scheme. All non-defaulter loanee farmers shall be covered under the programme based on credit limit sanctioned against them.

AGENDA NO. 9

Financing to Micro, Small and Medium Enterprises (MSMEs)

Director of Industry informed that though they have no separate sub-committee of MSME, but the quarterly meeting of Empowered Committee on MSME under the chairmanship of Secretary, MSME meets the purpose.

Rehabilitation of Sick Units- Incentives under IPR-2015 & MSMED Policy-2009.

Emphasizing the incentives available under IPR-2015 & MSMED Policy-2009. Director of Industries informed that as banks are not reporting the identification of incipient sick units to RICs/DICs, no such cases are being placed in District Level Committee (DLCC) and recommended to Sub- SLIIC and as such the viable Sick Units are debarred to get the incentives available under IPR-2015 & MSMED Policy-2009. Some of the MSEs are getting Sick due to various factors beyond their control for which immediate assistance should be provided to such units. As per the guidelines of Reserve Bank of India the Banks have to identify sick MSEs and provide necessary support to potentially viable sick units for their revival along with hand-holding support.

He requested all Controlling Heads of Banks to advise their branches to initiate immediate steps not only for identification of sick units, but also for providing

package of assistance for their revival in time and submit the details to RICs/DICs for placement in the DLC for recommendation to Sub- SLIIC/SLIIC.

Director of Industry requested all banks to share the list of MSME entrepreneurs (with Name and Address) directly financed by the banks

With DIC so that they can guide the entrepreneurs, create awareness about the incentives are available under different policy of State Government.

He also requested all bankers to give priority on manufacturing sector.

Action – All Banks

AGENDA NO. 10

RSETI

1. Performance during FY 2015-16.

The State Director, for RSETIs reported that

- 11067 rural BPL/NRLM Target group youth have been trained against annual target of 19,800 as on 31st December 2015. (56% achievement).
- The overall number of candidates trained as on 31st December 2015 is 16506 (83% achieved).
- The percentage of candidates settled as on 31st December 2015 (Cumulative) is 71%.
- The percentage of candidates settled with Bank Finance as on 31st December 2015 (Cumulative) is 28 %.

He requested the sponsoring banks to achieve their annual target for 2015-16.

2. Status of Infrastructure in RSETI:

- Out of 30 RSETIs in the State, 6 UCO Bank Sponsored RSETIs do not have residential training facility. He requested UCO Bank for needful action.
- Issue of permissive possession is pending in Cuttack, Puri and Dhenkanal districts. He requested concerned authority of State Government to ensure allotment of land without further delay.
- He requested all the sponsoring banks to ensure that at least 4 batches of training under Project LIFE is completed in identified RSETIs by 31st March 2016

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

AGENDA NO. 11

Finance to Weaver Sector:

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

1. Issuance of Weavers' Credit Cards (WCCs):

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 845 nos. of WCC issued by the banks till December'2015 as per our record. SLBC has reported that 2245 nos WCCs have been issued which needs to be checked. 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. Bank-wise / branch-wise application pending with different banks has also been shared with the banks. The commissioner cum Secretary requested all participating banks to achieve at least issuance of 5000 WCCs against a target of 15000. Bank wise and branch wise pending of list of 18000 applications has already been shared with SLBC & Controlling Heads of Banks.

Convenor, SLBC urged upon banks to reconcile the pending applications figure provided by the Director Textile & Handloom Department.

Replying to the query of Development Commissioner, the Secretary, Textile & Handloom informed that out of 21 participating banks major banks are OGB, UGB, OSCB, SBI and United Bank of India. DC advised to the Secretary to talk regularly with the controlling heads of these five major banks to get desired result.

2. Interest Subvention:

Although, fresh loan is sanctioned to the weavers by the banks, Interest subvention claims are not submitted timely to NABARD by most of the banks for which the loan accounts are shown NPA. Hence, all Controlling Heads of different banks were requested to intimate the rate of interest charged against the loan sanctioned under the Weaver's Credit Card Scheme so that the State share of the Interest Subvention can be released to the banks in time.

3. Submission of Margin Money claim:

As per the revised guideline of RRR Package, Margin Money assistance to a maximum of Rs.10,000/- per weaver will be provided, which will enable the handloom weavers, their Self Help Groups and Joint Liability Groups to leverage this amount for borrowing loans from the banks. However, it is observed that most of the banks are not submitting the Margin Money claims to NABARD through their controlling heads in time for which the loan accounts are shown as N.P.A. Hence, the controlling heads of all the banks were requested to extend

necessary instructions to their branches to submit the Margin Money claim proposal to NABARD early.

The Secretary informed that almost 18000 WCCs have been issued within last 2-3 years, but banks have claimed Margin Money and interest subvention to NABARD in respect of 8800 and 9700 cases only. She expressed her displeasure on the matter. She reiterated that under WCCs Scheme Govt. of India and State Govt. provide interest subvention upto 7% and @2.5% respectively, margin money is provided up to Rs10000 per beneficiary and the loan is covered under CGTMSE Scheme.

Chairman, SLBC explained that if banks are not claiming margin money, the project becomes economically unviable. Further if no interest subvention is credited to the account of beneficiary, the account will become NPA, invites provisioning. Hence both the bank and the beneficiary will incur financial loss. He requested the controlling heads of participating banks to look into the matter seriously.

4. Appointment of Bunkar Facilitator:

So far, no bank has taken any steps to engage / appoint Bunkar Facilitator, Grievance Redressal Officer to expedite for issuance of Weaver's Credit Card for fresh finance to the weavers, although there is a provision in the guideline of the RRR Package of Govt. to engage / appoint Bunkar Facilitator, Grievance Redressal Officer. Controlling heads of all banks were requested to issue necessary instruction to their branches for appointment of Bunkar Facilitator for smooth processing of loan application forms and issuance of WCC to the weavers.

5. Sanction of fresh loan to the PWCs recapitalised under the RRR Package.

Director of Textile , Odisha has provided a list of 108 PWCS for sanction of fresh cash credit loan. They are yet to receive the status report.

Action – All Banks,

AGENDA NO. 12

A. Financing under Self Help Groups (SHGs).

State Mission Director, OLM, reported that the achievement under SHG-Bank Linkage as on 31st December 2015 is Rs.401.87 Cr to 33623 WSHGs against annual target of Rs.724.14 Cr to 60,346 WSHGs. The physical achievement is 56 % and financial achievement is 56%.

Financial achievement against target

- Public Sector Banks - 40%
- RRBs - 79%

- Co-operative Bank - 49 %
- Private Banks - 45%.

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

State Financial Inclusion Advisor, OLM reported that Bank wise and branch wise loan applications pending with different branches have already shared with the controlling heads of concerned banks. He requested the participating banks to ensure timely disposal of pending loan applications.

C. Bank Mitras.

Regarding Bank Mitras, he informed that 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.

During April- December 2015, 247 more Bank Mitra have been identified, trained and placed in Bank branches of intensive Blocks. In addition, 125 more Bank mitras will be identified and placed in Bank branches by 31st March 2016

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

State Financial Inclusion Advisor, OLM requested the banks to pay some remuneration to the Bank Mitras for ensuring their sustainability.

D . Formation of Bank Linkage and Recovery Committee (BLRC):

State Financial Inclusion Advisor, OLM informed that about 569 BLRCs have been formed and by March 2016, BLRCs formation will be saturated.

E. Samanwaya-cum-Recovery Mela:

Controlling Heads of Banks were requested to issue instructions to branches to provide necessary support for organizing Samanwaya Mela.

F. Financial Literacy for WSHGs and Community Cadre

Sponsoring Banks of FLCs were requested to provide necessary training to community functionaries under NRLM, who in turn will share the knowledge with SHG members.

G) OLM taking effective steps to reduce NPA level. He requested all banks to utilise Bank Linkage and Recovery Committee (BLRC) for improving recovery performance.

Action – Banks and OLM

AGENDA NO. 13

Finance to Handicraft Sector

The Commissioner cum Secretary reported that during this year 160 nos. applications have been received in different districts and 114 no. of applications have been sponsored to different banks under Modernization & Technical Up-gradation of Handicraft Industries” scheme. Only 6 no. of applications have been disbursed by banks.

Under Rehabilitation of Handicraft Artisans scheme 1293 no. of applications have been sponsored to different banks. 195 no. of applications have been sanctioned by banks.

She requested all banks to take credit decision early on receipt of applications from DICs / RICs.

Action- All Banks

AGENDA NO. 14

Progress under Govt. Sponsored Programmes

PMEGP

Convenor, SLBC reported that Bank wise target received from KVIC has already been communicated to all Banks. The participating banks were requested to achieve the annual target for the year 2015-16

Replying to the issue of the bankers in delay or no response from the concerned agency for giving permission to adjust the subsidy amount in the NPA account, the representative of KVIC told that as per the scheme norm, after completion of 3 years, subsidy will be adjusted. On completion of physical verification of PMEGP units by third party agency, the subsidy amount may be adjusted. Because of delay in conducting the physical verification of the unit, subsidy amount is not credited to the account in time. To avoid this disadvantage, it was suggested to KVIC that physical verification by outsourcing agency may be discontinued.

Representative of KVIC also pointed out that some banks are charging interest on total amount of loan disbursed. Bank should charge interest on net of subsidy loan amount i.e Total loan amount minus subsidy amount.

Action – All Banks / KVIC

National Urban Livelihood Mission (NULM).

The Commissioner cum Secretary, Housing & Urban Development Department expressed concern on pending cases of applications under SEP component of NULM. He reported that bank wise and branch wise applications sponsored has been communicated to SLBC and concerned banks. Banks should ensure timely sanction and disbursement of loan application. The Controlling Heads of Banks were requested to impress upon the LDMs/Branch Managers to look into the matter and take necessary action so that annual target for 2015-16 under all bankable components of NULM are achieved.

The progress in sanction and disbursement of loan under NULM is not satisfactory.

Development Commissioner cum Additional Chief Secretary, Finance advised to call a meeting of participating banks within 7 days and review the status of pending loan applications.

Convenor, SLBC requested the Controlling Heads of all Banks to take appropriate action so that target can be achieved before 31st March 2016.

Action – Banks & LDMs

Financing under SC/ST Schemes:-

It is reported by OSFDC that as against the target of 21000 Sch. Caste and 5300 Sch. Tribe beneficiaries the achievement is only 2796 under Sch. Caste Sector and 538 under Sch. Tribe Sector

Till 31.12.2015, this is 13.31 % and 10.15% of total target. Under Sch. Caste Sector against the sponsoring of 12046 applications, disbursement has been made in respect of 2796 cases. Similarly under Sh. Tribe Sector against the sponsoring of 3569 applications, disbursement has been made in 358 cases. Hence, banks were requested to sanction and disburse all eligible cases at the earliest.

Action – All Banks & LDMs

Joint Liability Group (JLG)

Against annual physical target of 25000, 28755 has been achieved as on 31.12.2015. Convenor, SLBC requested active participation of all Commercial Banks in JLG financing.

Action – All Banks

Artisan Credit Card (ACC)

During the period of 01.04.2015 to 31.12.2015, the Banks in the state have issued 459 no. of Artisan Credit Cards with amount Rs.3.17 crore. The balance outstanding as on 31.12.2015 is Rs.37.05 crore against 8119 accounts.

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

Swarozgar Credit Card (SCC)

Convenor, SLBC informed that 4868 SCCs have been issued for the period 01.04.2015 to 31.12.2015. The balance outstanding as on 31.12.2015 is Rs. 113.03 crore against 43699 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.282.58 crore in 11739 accounts during 01.04.2015 to 31.12.2015. The balance outstanding as on 31.12.2015 is Rs. 2309.86 crores in 87284 accounts.

Odisha State Interest Subvention Scheme (OSISS) on education loan.

Highlighting the OSISS on education loan, Convenor, SLBC informed that the salient features of implementation of the scheme have been circulated by SLBC. The scheme is implemented w.e.f. 1st April, 2015. Loan disbursed by banks prior to 2015-16 shall not be taken into consideration.

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

Action- All banks

AGENDA NO. 16

Housing Loan

Convenor, SLBC, reported that banks have disbursed under housing loan Rs.2115.66 crore in 21331 accounts and balance outstanding as on 31.12.2015 is Rs.9858.86 Crore in 186857 numbers of accounts.

Actions- All Banks

AGENDA NO. 17

Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities – Progress / Achievement made for the period 01.04.2015 to 31.12.2015 – Financing under Minority Communities.

During 01.04.2015 to 31.12.2015, the Banks have extended credit of Rs284.12 crore to 31267 beneficiaries of minority community. The outstanding balance as on 31.12.2015 is Rs. 2650.55 crore in 302889 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.

Convenor, SLBC reported that Odisha ranks 10th 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 31.12.2015. District-wise analysis reveals that Khordha has highest coverage followed by Cuttack.

DGM, SIDBI informed that the time line for claiming under CGTMSE in all the pending NPA cases is 29th February, 2016. This is the one time measure for claiming backlog.

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

A) Financial support under Financial Inclusion Fund to Commercial Bank for organizing Financial Literacy/Awareness camps.

CGM NABARD informed that under “Financial support under Financial Inclusion Fund (FIF) to Commercial Banks for organizing Financial Literacy/Awareness camps’. The cost of organizing financial literacy programme can be shared

between NABARD and the bank in the ratio of 60:40, subject to maximum of Rs.15,000/- per programme' (One-day duration)

Banks were requested to forward the proposals under the scheme with details, viz. no. of programmes, places and tentative budget for prior approval to the Regional Office of NABARD.

B) Financial Literacy Centre (FLCs)- Revised Guidelines

General Manager, RBI informed that the revised guidelines for Financial Literacy Centres of Lead Banks and Operational guidelines for the conduct of camps by FLC and Rural Branches of Banks have been communicated by RBI to all banks including RRBs.

The revised reporting mechanism will be followed by SLBC convener bank, Lead Banks/ Banks. All the Controlling Heads of Banks and Lead District Managers were requested to be guided by the referred circular.

C) Mapping of various skilling centres with FLCs.

Banks / FLCs have been advised to conduct financial literacy sessions for trainers who will in turn train the participants at the skilling centres in coordination with mapped FLCs / Banks.

Action – All Banks & FLCCs

AGENDA NO. 21

District Level Review Committee (DLRC) Meeting.

Convenor, SLBC informed that in a Meeting of member of Parliaments (MPs) taken by the Hon'ble Minister of Finance, Govt. of India, concern was expressed by some MPs that they are not being involved in DLRC meetings to the extent required.

It is therefore, essential that Lead District Managers should fix the date of DLRC meeting with due regard to the convenience of the representatives of MPS/MLAs etc. and invite MPs/MLAs and involve them in all functions conducted by the banks in the districts, such as opening of new branches, distribution of Kissan Credit Cards etc. as per extant instructions of RBI.

It is also requested that the progress of five schemes of Department of Financial Services namely Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Surakshya Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) and Pradhan Mantri MUDRA Yojana (PMMY) should also be shared with MPs/MLAs.

The suggestions and advises with a view to improve the systems and delivery mechanism received from them should also be considered in the DLRC meeting. The Banks with Lead Bank responsibilities were requested to issue necessary instructions to their Lead District Managers and other field functionaries in this regard for compliance.

Action – Banks having lead bank responsibilities and LDMs

AGENDA NO. 22

Calendar of Programme for conducting SLBC Meetings for the year, 2016-17 for the State of Odisha.

Convenor, SLBC informed that we have already communicated calendar of programme to all the members of SLBC for conducting SLBC meeting for the year, 2016-17. This may serve as advance intimation for blocking of future dates of Senior functionaries of Banks, State Government, RBI, NABARD etc. and enable them to attend the SLBC meeting.

Controlling Heads of Banks & Lead District Managers should submit on line SLBC statement within the cut-off date.

Action :- All Banks & SLBC

AGENDA NO. 23

The representative of Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) focused on the following important points:

1. The total number of mortgage in CERSAI portal may be checked with the total number of equitable mortgage created in Odisha as on date.
2. It is observed from Data quality assessment that the mandatory fields have been filled up with only a same word like plot, plot and plot. If this type of data fed in CERSAI portal, then the very purpose of creation of Central Registry i.e checking multiple finance against same property will be defeated.
3. Like CIBIL Report, the CERSAI report should be mandatory before taking a credit decision. It should also be followed religiously after a proper analysis.
4. Creation of public awareness about utility of CERSAI. Before going to purchase a land or property, the purser may visit CERSAI portal, then Public Search link and put all the details of property, and by paying ten rupees plus service tax there which the system will prompt to pay, he/she can get the report of earlier mortgage of that property to any financial institution if exists. This will be very helpful.

The meeting ended with vote of thanks to the chair and participants by the Chief Manager, SLBC, Odisha.

LIST OF PARTICIPANTS OF 142ND SLBC MEETING HELD ON 22.02.2016

Sl. No.	Name	Designation	Organization
DIGNITARIES			
1	Shri A.P.Padhi	Chief Secretary	Govt. of Odisha
2	Shri R.Balakrishnan	DC-cum ACS, Finance	Govt. of Odisha
3	Shri Charan Singh	Chairman of SLBC	UCO Bank
4	Shri P.K.Jena	Regional Director	Reserve Bank of India
5	Shri S.K.Kale	Chief General Manager	NABARD
6	Shri B.P.Samantaray	GM, UCO Bank	Convenor, SLBC, Odisha
7	Shri A.K.Choudhury	General Manager	State Bank of India
GOVERNMENT DEPARTMENTS.			
8	Shri T.K.Pradhan	Director of Institutional Finance	Finance Department, Govt.of Odisha
9	Shri Sanjib Ku.Mishra	Addl. Secy.FS & CW Deptt.	Govt.of Odisha
10	Shri Jagannath Pradhan	FA-cum Spl. Secy.	Higher Education Deptt.
11	Shri Gokul Chandra Panda	FA cum Addl. Secy, ST/SC Development Deptt.	Govt. of Odisha
12	Chithra Arumugam	Commissioner cum Secy.	Handloom, Textiles, &Handicraft Deptt.
13	G.Mathivathanan	Secretary	H & UD Deptt. Govt. of Odisha
14	Shri N.Palai	Director of Industries	Govt. of Odisha
15	Shri Pranab Jyoti Nath	Director	OLM, Odisha
16	Shri B.M.Pattnaik	SFIA,OLM	Govt. of Odisha
17	Shri D.Hembram	Addl.Secy.to Govt.	F & ARD Deptt. Govt.of Odisha
18	Shri Pratap Chandra Dash	Director, AH & VS	Govt. of Odisha
19	Shri P.K.Mohan	Director	Fisheries, Odisha
20	Shri G.C.Biswal	Director	Textiles, Govt.of Odisha
21	Shri S.Kanungo	Director	(H & C),Govt. of Odisha
22	Shri T.N.Dash	Secretary,	OK & VIB, Govt. of Odisha
23	Shri P.K.Satapathy	Asst.Director	KVIC, Govt. of Odisha
24	Shri B.K.Rout	Director,	RUDSETI
25	Shri D.Pradhan	State Director	RSETI
26	Shri P.K.Gupta	Director I/c	MSME-DI, Cuttack
27	Shri D.K.Pattnaik	RCS(O)	Co-operation Deptt. GoO
28	Shri Deshbandhu Das	Jr.Inspector	Coir Board, GOI

29	Shri R.C.Khuntia	DGM,BSNL	BSNL Department
30	Shri Sarat Mohaptra	Addl.Secy.,SIFA	Agriculture Deptt.GoO
31	Subhra Mohanty	Dy.Secy.WCD	W&CD Deptt.Govt.of Odisha
32	Nandita Nayak	SPM,WCD Deptt.	W & CD Deptt.Govt.of Odisha
33	Shri Tapan Ku.Behera	Asst.Director	AH &VS,Odisha,Cuttack
34	Shri D.Bhanj	Jt.Director	Directorate of Fisheries
35	Sanjaya Samal	AFO(Fisheries)	Directorate of Fisheries
36	Shri B.N.Guru	Asst.Director(EI)	MSM-DI,Govt.of India,
37	Shri Pravakar Mohapatra	ADO,SO	KVIC,Bhubaneswar
38	Rashmita Samal	SPC,MAMATA,Scheme	W &CD Deptt.GoO
39	Dr.Bishnu Prasad Mishra	I/C AEC I G I S	DA & FP, Odisha
40	Smt.Kabita Mohanty	CERSAI	CERSAI, New Delhi
41	Shri Uday Kiran.Y	SRP	UIDAI
RESERVE BANK OF INDIA			
42	Shri S.Behera	General Manager	RBI, Bhubaneswar
43	Shri Tapan Kumar	Asst. General Manager	RBI, Bhubaneswar
44	Dr.Samir Ranjan Behera	Asst. Adviser	RBI, Bhubaneswar
N A B A R D			
45	Shri R.Mishra	DGM	NABARD
46	Shri S.K.Nayak	DGM	NABARD
INSURANCE COMPANIES			
47	Shri S.K.Mohanty	Nodal Officer(SS)	LIC of India,Bhubaneswar
48	Shri D.Singh	DGM	AIC of India,Bhubaneswar
49	Shri B.Mallick	RM I/c.	Oriental Insurance Co.
50	Shri Prankrushna Das	Manager	New India Assurance Co.
S I D B I			
51	Shri Santanu S Barua	DGM	SIDBI
OSFDC			
52	Shri Gangadhar Patro	GM(SC/ST Dev)	OSFDC
53	Shri R.C.Khuntia	DGM	BSNL
PUBLIC SECTOR BANKS			
54	Shri Dinesh Kumar	DGM & Zonal Head	Allahabad Bank
55	Shri S.K.Mishra	Senior Manager	Allahabad Bank
56	Shri PVSTR Seshagiri Rao	CGM	Andhra Bank
57	Shri K.C.Pradhan	DGM	Andhra Bank, Bhubaneswar

58	Shri N.P.Saranghi	DGM	Andhra Bank, Berhampur
59	Shri K.C.Nayak	Senior Manager	Andhra Bank
60	Shri P.K.Das	AGM(DRM)	Bank of Baroda
61	Shri R.K.Lenka	DGM	Bank of India, Keonjhar
62	Shri D.P.Mishra	DGM	Bank of India, Bhubaneswar
63	Shri Sudeep Nanda	Senior Manager	Bank of India
64	Shri N.K. Kar	DM	Canara Bank
65	Shri M.P.Panda	Senior Manager	Canara Bank
66	Shri S.K.Bhattacharjee	Regional Manager	Central Bank of India
67	Shri Manoj Kumar Sethi	Senior Manager	Central Bank of India
68	Shri S.Venkatramiah	Zonal Head	Corporation Bank
69	Shri S.P.Singh	AGM	Dena Bank
70	Shri Anirudha Behera	General Manager	IDBI Bank
71	Shri Deepak Ku.Pati	AGM	IDBI Bank
72	Smt.Neera Chakravarty	DGM(ZM)	Indian Bank
73	Shri L.Panda	Senior Manager	Indian Bank
74	Shri Prasant Ku.Mohany	DGM (CRM)	Indian Overseas Bank
75	Shri B.D.Routray	Senior Manager	Indian Overseas Bank
76	Shri Manik Kumar	DGM(Regional Head)	Oriental Bank of Commerce
77	Shri J.R.Rath	DGM	Punjab National Bank
78	Shri A.P.Behera	Senior Manager	Punjab National Bank
79	Shri Bhaskar Patro	Senior Manager	Punjab & Sind Bank
80	Shri Srikant Hota	DGM	State Bank of India
81	Shri P.C.Saboo	DGM	State Bank of India
82	Shri Gopinath Dash	AGM(LB-RRB)	State Bank of India
83	Shri Abanikanta Biswal	AGM(Agril.)	State Bank of India
84	Shri Subhakanta Kanungo	AGM(SME-I)	State Bank of India
85	Shri Manmohan Singh	Manager(LB-RRB)	State Bank of India
86	Shri N.Panda	Chief Manager	State Bank of Hyderabad
87	Shri Y.P.Yadav	Chief Manager	State Bank of Bikaner & Jaipur.
88	Shri Harish Ch.Pradhan	Regional Manager	Syndicate Bank
89	Shri Ajaya Kumar Nanda	Senior Manager	Syndicate Bank
90	Mr.Ishraq A.Khan	DGM	Union Bank of India
91	Smt.Monalisa Mohanty	Manager	Union Bank of India
92	Shri Narayan Pradhan	Regional Manager	United Bank of India
93	Shri D.Choudhury	Manager	United Bank of India

94	Shri P.P.Mishra	Chief Manager	UCO Bank
95	Shri N.Swain	Chief Manager(SLBC)	UCO Bank
96	Shri Ugresan Jagadala	Senior Manager(SLBC)	UCO Bank
97	Shri P.K.Panigrahi	Senior Manager(SO)	UCO Bank
98	Shri Sitansu Behera	Manager (SLBC)	UCO Bank
99	Shri Kedar Nayak	(SLBC)	UCO Bank
100	Shri Sahadev Khatai	Chief Manager	Vijaya Bank
PRIVATE SECTOR BANKS			
101	Shri B.R.Panda	AVP	AXIS Bank
102	Shri Rashmi Ranjan Das	Senior Manager	AXIS Bank
103	Shri Ansuman Bhujabal	Cluster Head	Bandhan Bank
104	Shri S.K.Padhi	Senior Manager	Bharatiya Mahila Bank
105	Shri Ajaya Ku. Mohapatra	Officer	City Union Bank
106	Shri M.K.Mohapatra	Chief Manager	Federal Bank
107	Shri Debashis Senapati	Sr.Vice President(Zonal Head)	HDFC Bank
108	Shri Anant Patnaik	Dy.Vice President	HDFC Bank
109	Shri Atul Jain	DGM	ICICI Bank
110	Shri Basant Kumar Behera	Deputy Manager	Laxmi Vilas Bank
111	Shri Taruna Behari	Manager	South Indian Bank
112	Shri B.P.Mohanty	Manager	Standard Chartered Bank
113	Shri Jayadev Das	Vice President	YES Bank
114	Shri Samir Mishra	Sr.Manager	YES Bank
REGIONAL RURAL BANKS			
115	Shri R.N.Mohanty	General Manager	Odisha Gramya Bank
116	Shri P.B.Divekar	Chairman	Utkal Grameen Bank
OSISHA STATE CO-OPERATIVE BANK			
117	Shri T.K.Panda	Managing Director	OSCB
LEAD DISTRICT MANAGERS			
ANDHRA BANK			
118	Shri Bhagirathi Khuntia	LDM	Ganjam
119	Shri Shri Lokanath Sahoo	LDM	Gajapati
BANK OF INDIA			
120	Shri Jaladhar Sethi	LDM	Keonjhar
121	Shri Dillip Kr.Nanda	LDM	Mayurbhanj
STATE BANK OF INDIA			
122	Shri Artabandhu Behera	LDM	Baragarh
123	Shri B.B.Mohapatra	LDM	Bolangir
124	Shri Prakash Chandra	LDM	Boudh

	Patra		
125	Shri Ramarai Munduiya	LDM	Deogarh
126	Shri Pratap Chandra Nayak	LDM	Jajpur
127	Shri Ashok Ku.Nayak	LDM	Jharsuguda
128	Shri B.Lal	LDM	Khordha
129	Shri Krushna Ch.Mallick	LDM	Kandhamal
130	Shri Abhimanyu Behera	LDM	Kalahandi
131	Shri Rajender Singh	LDM	Kendrapada
132	Shri Rama Chandra Naik	LDM	Koraput
133	Shri R.Vasudev Rao	LDM	Malkangiri
134	Shri Surendranath Senapati	LDM	Nayagarh
135	Shri Motilal Swain	LDM	Nabarangpur
136	Shri Raghuram Patro	LDM	Nuapada
137	Shri B.K.Sethi	LDM	Rayagada
138	Shri M.R. Mishra	LDM	Sambalpur
139	Shri J.P.Mohapatra	LDM	Sonepur
140	Shri Shrabhan Ku.Nial	LDM	Sundergarh
UCO BANK			
141	Shri Harekrushna Behera	LDM	Balasore
142	Shri Debaraj Behera	LDM	Cuttack
143	Shri Dileswar Sahoo	LDM	Dhenkanal
144	Shri Dasarathi Pattnaik	LDM	Jagatsinghpur
145	Shri Nilambar Mahanta	LDM	Puri