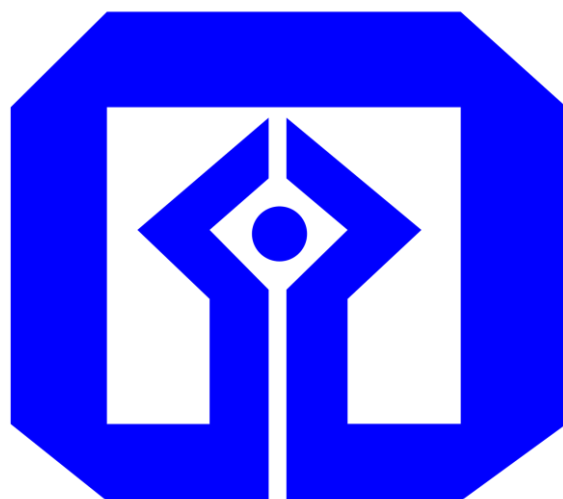


**PROCEEDINGS OF THE 144<sup>TH</sup>  
STATE LEVEL BANKERS' COMMITTEE  
MEETING OF ODISHA HELD ON  
19.08.2016 FOR THE QUARTER ENDED  
JUNE 2016 AT HOTEL MAYFAIR,  
BHUBANESWAR**



**UCO BANK  
CONVENER – SLBC, ODISHA**

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/Lt No-SLBC/ODI/525/2016-17

दिनांक / Date: 05.10.2016

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 144वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 144<sup>th</sup> SLBC Meeting of Odisha

हम दिनांक 19.08.2016 को मेफेयर कनवेंशन, भुवनेश्वर के क्रिस्टल हॉल में आयोजित 144वें एस.एल.बी.सी., उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 144<sup>th</sup> SLBC Meeting of Odisha held on 19.08.2016 at Crystal Hall of Mayfair Convention, Bhubaneswar.

हम आपसे अनुरोध करते हैं कि आप अपने विभाग/ कार्यालय/संस्था से संबंधित मामलों पर तत्काल कार्रवाई करें। आपके द्वारा इस स्तर पर की गई कार्रवाई से हमारे कार्यालय को अवश्य अवगत कराएं ताकि अगली एस.एल.बी.सी. बैठक में इसे शामिल किया जाए।

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.

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,

अनिल कुमार Anil Kumar

महाप्रबंधक व संयोजक, यूको बैंक, एस.एल.बी.सी., उड़ीशा

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Encl: यथोक्त As stated above

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## **PROCEEDINGS OF THE 144<sup>th</sup> SLBC MEETING HELD ON 19.08.2016**

*The 144<sup>th</sup> SLBC Meeting of Odisha was held on 19.08.2016 under the Chairmanship of Shri Charan Singh, Executive Director, UCO Bank. Among others were*

*Shri P. K. Amat, Hon'ble Finance Minister, Odisha,*

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

*Dr. K. C. Panigrahi, Chief General Manager, NABARD, Bhubaneswar*

*Shri BVG Reddy, Chief General Manager, SBI, LHO, Bhubaneswar.*

*Shri P.K. Dash, General Manager (OIC), RBI, Bhubaneswar,*

*Shri Anil Kumar, General Manager, UCO Bank cum Convenor, SLBC.*

*The list of participants is annexed.*

*At the outset Shri Anil Kumar, Convenor, SLBC, Odisha welcomed all the esteemed dignitaries on the dais and the Secretaries, Commissioners, Directors & Senior Officials of Government of Odisha, RBI, NABARD, Controlling Heads of different Banks, representative of UIDAI, BSNL, GRIDCO, Insurance Companies, HUDCO, National Handicapped Finance and Development Corporation, 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 facilitate 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 requested Executive Director, UCO Bank and Chairman of SLBC to deliver the 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 highlighted on*

- ***Role of SLBC***

*He expressed that State Level Bankers' Committee is an important forum where representatives of all the stake holders of Government of India, State Government, RBI, NABARD, SIDBI, Banks operating in the state, Insurance companies, UIDAI and other agencies involving in the economic development of the State are present. Banks are playing a pivotal role as credit providers. State Government as a partner in the growth provides infrastructure, marketing support and other things which add to the enabling environment for inclusive development of the State. Since 70% of our population lives in rural, development of rural areas is the priority. Financial Inclusion is a national priority of the Government as it enables inclusive growth.*

- ***BC Model***

*He expressed that Business Correspondent model has been proved an effective model in providing financial and banking services at door steps. He emphasized on 3 points for making the BC model very effective.*

- i) Each BC should be given proper training about basic banking, insurance, pension product and also on customer handling.*
- ii) BC outlets should be fully equipped with the required infrastructure including the computers, Micro ATM, Bio-metric scanner, printer & internet connectivity.*
- iii) Since BC is the extended arm of branch net work, just like branch head, monitoring and follow up mechanism should be in place for BCs.*
- iv) To make the BC model viable, the suggested remuneration of at least Rs.5000/- per month, comprising of fixed amount and additional transaction/activity based viable component. He expressed his happiness that already different sub-committee of SLBC have been formed to address the operational issues and ground level difficulties pertaining to credit flow to various priority sector of the State Economy.*

**ADDRESS BY SRI R. BALAKRISHNAN, DEVELOPMENT  
COMMISSIONER CUM ADDITIONAL CHIEF SECRETARY, FINANCE  
DEPARTMENT, GOVERNMENT OF ODISHA.**

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

**Direct Benefit Transfer (DBT):** *Highlighting the Direct Benefit Transfer, he explained that DBT envisages a switch from the current system of transfer of benefits to a system wherein the benefits are transferred to Aadhaar-Enabled Bank Accounts (AEBA) of the beneficiaries using the Aadhaar Payment Bridge (APB).*

*Benefits of DBT:*

- *More transparent*
- *Less transaction cost, elimination of wastage*
- *Reduction of Fraud & corruption in subsidy transfer.*
- *De-duplication.*
- *Accurate targeting.*

*DBT is an excellent initiative of Central Govt. but fulfillment of pre-requisites for implementation of DBT is required. Stressing upon expansion of banking services outlets either through brick and mortar branches or branchless mode (Business Correspondent Model) is the requirement for delivery of cash to the customers/beneficiaries. BC model has to be strengthened in the State to ensure door step delivery of banking services. State Government has taken a lot of initiatives for opening of brick & mortar branches in the Unbanked GPs. State Govt. has identified 367 Unbanked Gram Panchayats where Rajiv Gandhi Seva Kendra, power supply and data connectivity are available. But banks are yet to come forward to open the branches in the identified centers.*

**V SAT Connectivity for Bank Branches opened in Unbanked GPs:** *For installation of VSAT in the first 15 new branches to be opened in the Unbanked GP in each district of Malkangiri, Nabarangpur, Kandhamal and Nuapada, financial assistance of Rs.4.00 lakh for solar powered V-SAT or the actual cost of installation whichever is lower to be provided to banks.*

*NABARD is also providing Rs.4.00 lakh (maximum) for setting up of solar V-SAT connectivity to Kiosk/Fixed CSPs in Sub-Service Area. NABARD*

*also provides financial support for setting up of Solar powered V-SAT connectivity for expansion of banking Network in the LWE districts.*

*State Government also extend financial support for the cost of 3-phase power supply of 10 KW load to new bank branches opened or to be opened in the Unbanked Gram Panchayats of the state.*

*Further he informed that Odisha Livelihood Mission, Panchayati Raj Department has started facilitating engagement of SHG members as Business Correspondent in 25 GPs in a pilot basis. In addition, OLM is working with CSC e- Governance which acts as Corporate BC in engagement of SHG members as BC agents in 30 GPs on a pilot basis.*

*As the State Government envisages a greater role of SHGs in implementation of BC intervention in future, the State Financial Inclusion Committee has suggested that OLM becomes a Corporate BC and supports Banks in implementation of SHG members as BC/ BC agents.*

*Since data/ internet connectivity which provide access to the banking services is a major issue in the State of Odisha, he requested Deputy Secretary, Department of Financial Services, Government of India to take up the matter with the concerned department of Central Govt. to address the issue.*

*He also highlighted in brief regarding implementation of interest Subvention Scheme of “Kalinga Sathi Sikhya Yojana” of Govt. of Odisha on Education Loan availed by student of Odisha pursuing higher studies.*

**ADDRESS OF SRI SANJAY KUMAR, DEPUTY SECRETARY,  
DEPARTMENT OF FINANCIAL SERVICES, MINISTRY OF FINANCE,  
GOVERNMENT OF INDIA CUM NODAL OFFICER FOR SLBC, ODISHA**

*Linking effective BC model with banking services at door-step for successful implementation of DBT in the state, he informed that at present there are 4920 branches which cover nearly 9000 population per branch. If we add 4859 BC, one banking service outlet serves approximately 5000 population in Odisha. But it needs to strengthen the BC model through capacity building, equipping with technology based devices, and making it viable by paying adequate remuneration.*

*Focusing on performance under MUDRA, he informed that last year achievement was 57% of the given target. In current year, the performance is not encouraging. Against a target of Rs.2538 crore for both Public Sector & RRBs, the achievement is only Rs.442 crore, which is 17%.*

*Odisha is lagging behind the target. He requested banks to ensure achievement of target with qualitative advance under MUDRA scheme. More income generation activities may be included for asset creation.*

*He also remarked that Stand Up India is also not picking up as desired. During 1<sup>st</sup> quarter of Current Financial year, loan has been given to 686 SC/ST and 1379 Women entrepreneurs respectively. As per Government of India direction, each branch of scheduled Commercial bank operating in India is expected to extend loans to at least one SC/ST and minimum one woman entrepreneur under Stand Up India. For the Current Financial Year the target for Odisha is 4920 SC/ST and 4920 Woman entrepreneurs.*

### **HIGHLIGHT OF THE SPEECH OF SHRI PRADEEP KUMAR AMAT, HON'BLE FINANCE MINISTER, ORISSA**

#### **1. Aadhaar Seeding**

*Finance Minister informed that the Odisha Government has asked bank authorities to take up a drive for Aadhaar seeding to encourage Direct Transfer of Benefits to all beneficiaries under various schemes. Poor Aadhaar seeding of bank accounts is also worrying factor in our State. Although Aadhaar enrolment has been done for 91 per cent of the eligible population, but Aadhaar seeding has been done only for 35 per cent of the bank account holders. Banks may conduct Aadhaar seeding in Camp Mode in coordination with concerned government departments. Further, he added that the State Government is going to set up a DBT Cell to improve direct benefit transfer.*

#### **2. Activation of Business Correspondents.**

*He stated that efforts have been taken to provide basic banking services in interior areas through Business Correspondents (BCs). However, still a sizeable number of people in rural areas are deprived of reliable banking services. He requested all banks to ensure basic banking facilities in the Sub Service Areas allotted to them in a time bound manner. He also added that*

initiatives have been taken to provide banking service in interior areas through Self Help Groups (SHG) as Business Correspondents.

### **3. Expansion of Banking services outlets in rural areas.**

Emphasizing on expansion of banking services outlets, he told that initiatives have also been taken to establish Banks on Wheels through Mobile Vans. Many banks have also started installing Micro ATMs, through which rural customers of any bank can withdraw money from any bank outlet. Banks should think of many more such innovative ideas to reach out to rural masses.

### **4. Account opening under PMJDY**

Finance Minister said that about 97 lakhs new bank accounts have been opened in the state under the Jan Dhan Yojana. However, almost 25 percent of these accounts still have zero balance; this means that these accounts have no transactions at all. Banks should strive to make the existing bank accounts fully operational so that people are not denied basic banking facilities.

### **5. Achievement of Agriculture Credit Target under Annual Credit Plan - 2016-17.**

Stating that agriculture has always been a priority area for the state, Finance Minister pointed out that banks in Odisha could achieve only 85 per cent of their crop loan target for the year 2015-16.

Similarly under Agricultural Term Loan, the achievement was less than 50 per cent. He advised all banks to achieve 100 per cent target under agriculture and allied sector for the year 2016-17. Unless we start achieving our quarterly targets from the beginning of the year, we cannot achieve the annual targets. Therefore, he requested the State Heads of all banks to closely monitor their target achievement under Priority Sector loans.

He called upon the SLBC to ensure equitable distribution of loan targets among all banks and review their progress at Sub Committee level. Difficulties and bottlenecks should be identified at the beginning of the year, so that timely corrective action can be taken,



# **PROCEEDINGS OF 144<sup>th</sup> SLBC MEETING HELD ON 19.08.2016.**

## **AGENDA NO. 1**

*Confirmation of Proceedings of 143<sup>rd</sup> SLBC Meeting held on 18.05.2016 at Bhubaneswar.*

*The Proceedings of the 143<sup>rd</sup> SLBC Meeting held on 18.05.2016 at Bhubaneswar was circulated among all the members of SLBC vide our letter No. SLBC/ODI/306/201-17 dated 18.07.2016. 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 143<sup>rd</sup> SLBC Meeting held on 18.05.2016.*

### *1. Progress of Implementation of Financial Inclusion Plan in the State Opening of Brick & Mortar Branches.*

*Convenor, SLBC informed that Banks have opened 31 branches in the state for the period 01.04.2016 to 30.06.2016, out of which 15 are in rural centres. 7 branches have been opened in Unbanked GPs.*

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

*As on 30.06.2016, Banks have covered 40289 villages constituting 87.80 % of the total target. Out of these villages, 539 are covered through B & M Branches and rest by branchless modes mainly through BC mode.*

*Convenor, SLBC requested those banks which have not achieved cent percent, to achieve the same by 31<sup>st</sup> December 2016.*

### *2. Roadmap for opening of Brick & Mortar branches in villages having population more than 5000 without a bank branch of a Scheduled Commercial Bank.*

*Convenor, SLBC reiterated that 78 identified villages having population more than 5000 without a bank branch of a scheduled commercial bank have been allotted by SLBC among various Banks for opening of branches by March 2017. He requested concerned banks to submit quarterly progress report in a prescribed format for the quarter ended by the 15<sup>th</sup> of the following month to SLBC. The progress is reviewed by Department of*

*Financial Services, Ministry of Finance on weekly basis. RBI, Bhubaneswar also monitors the progress on monthly basis.*

*General Manager (OIC), RBI requested all concerned banks to complete conducting branch opening survey to find out feasibility or non feasibility for branch opening, if not feasible reason thereof, if feasible action taken report for branch opening may be submitted to RBI as well as SLBC in respect of at least 50% of target by end of August, 2016, so that RBI will convene review meeting in the 1<sup>st</sup> week of September, 2016.*

*CGM, SBI & ED, UCO Bank informed their action taken in respect of their allotted villages.*

***Action - All Banks***

### ***3. Branch opening in Unbanked Gram Panchayats***

*Convenor, SLBC reiterated the following action points emerged in Second State Level Financial Inclusion Committee held on 09.08.2016 under the Chairmanship of the Chief Secretary, Odisha, for implementation.*

- 1) Business correspondent model to be strengthened by all banks in the unbanked areas for providing banking services at door step.*
- 2) Potential & Credible SHG members may be engaged as individual BC by banks in the unbanked areas.*
- 3) Banks may ensure qualitative credit flow under MUDRA scheme and achievement of the given target.*
- 4) Completion of Aadhaar & Mobile number seeding in the account of all beneficiaries. He informed that State Government is putting all efforts to facilitate enrollment of Aadhaar number and seeding in camp mode.*
- 5) All Banks were advised to avail the benefit of setting up Solar Power V-SAT connectivity to fixed BC/CSPs in the sub-service area (SSAs) by availing financial support under Financial Inclusion Fund of NABARD.*
- 6) It was decided to form one DBT Cell and one DBT Advisory Board at the State level for carrying forward the activities for implementation Direct Benefit Transfer (DBT) in the State.*

*Regarding branch opening in the Unbanked GP, GM (OIC) opined that only 6 branches have been opened during 1<sup>st</sup> quarter of the current year and the progress is very slow. All the banks may give their feedback about the issues/bottlenecks they are facing in branch opening in the unbanked GP, so that RBI can review the overall position to go ahead.*

Director Institutional Finance reiterated that State Government has already provided the list of 367 identified Unbanked Gram Panchayats where infrastructures (premises, power supply and internet connectivity) are available for opening brick and mortar branches.

Responding to this, Executive Director, UCO Bank and General Manager (OIC), RBI advised all banks to focus on these 367 centres for branch opening at present. All should complete their branch opening survey job and report to SLBC and RBI for review on bank wise progress.

General Manager, FIDD, RBI brought to the notice of house that the instruction of Govt. of Odisha is that the entire Government funds of all Gram Panchayat may be parked in the first bank branch opened within the respective GP. Instruction has already been issued to all district collectors. However, it has come to the notice of SLBC & RBI that the said instructions are not being implemented in some Gram Panchayat in letter and spirit. He requested State Government to look into the matter.

The views of GM, FIDD, RBI was endorsed by the representative of Bank of Baroda, HDFC Bank, Oriental Bank of Commerce and other banks. Further, they added that even the basic facility like drinking water is not available at some Rajiv Gandhi Seva Kendras.

To address the said issues, Chairman, SLBC advised to take a separate meeting of major banks under the chairmanship of the Commissioner cum Secretary, Panchayat Raj Department, and Government of Odisha.

General Manager (OIC), RBI stated that since these are local issues, the matter may be discussed in the DCC meeting and all LDMs may give the feed back to SLBC for needful action.

### **Functioning of Business Correspondents in the State.**

Regarding information on BC in the state, Chairman, SLBC and Deputy Secretary, DFS informed that in the PMJDY website ([pmjdy.gov.in](http://pmjdy.gov.in)), State, Bank, District, Block, Gram Panchayat and Village wise BC detail (Name, Mobile number etc.) is available. It is a public domain.

General Manager, FIDD, RBI informed that their verification of deployment of BC at various places revealed that some BCs are not at functional. BC position needs to be checked and updated. He also suggested that BC data base may be maintained at district level with LDM.

Chief General Manager, SBI informed that 90% of their BCs are active and attrition rate is 10% due to several reasons. Accordingly, BC list is changing. They have proper follow up and monitoring mechanism for BC model.

Chairman SLBC, added that BC activities, their remuneration, technology based devices used etc. are vigorously reviewed in every week through VC meeting by DFS, MoF, GoI with all banks.

Principal Secretary, Agriculture stated that both number of BC and volume of transactions made by them is very important. It will indicate about number of people availing the banking services through BCs. It needs to study the viability of BCs and if necessary, additional incentive may be given to make the BC model viable. State Government wants a system where people will get their money easily at local level.

In this context, Chairman, SLBC informed that Micro ATM is the latest device, which is interoperable, are being used by BCs. Regular high level review is done in order to activate and strengthen technically the BC model. GM, FIDD, RBI pointed out that the agents of corporate BC are not getting their remuneration even to the extent of more than 8 months. Payment of remuneration to the BC agent is a major problem. Responding to this, Executive Director, UCO Bank informed that considering the disadvantages of Corporate BC, UCO Bank has shifted to individual BC. These operational problems are to be resolved.

#### **Setting up of Solar Powered V-SAT**

Chief General Manager, NABARD informed that an amount of Rs.20.55 crore for installation of 516 Solar Powered V-Sat at Fixed Kiosks or CSPs in the areas having connectivity issues in the State has been sanctioned to Public Sector Banks. The Banks may take necessary steps for setting up Solar based V-SAT in the difficult areas on missionary mode and convey the developments regarding the matter to NABARD and SLBC on monthly basis.

#### **4. Progress of Pradhan Mantri MUDRA Yojana (PMMY)**

Convenor, SLBC reported that under MUDRA, banks have disbursed as on 31.03.2016 Rs 620.00, 973.07 and 704.65 crore in respect of Shishu, Kishore and Tarun scheme respectively. Against a target of Rs4011 Crore, achievement is Rs 2297.72 Crore (57.27 %).

From 01.04.2016 to 08.08.2016, banks have disbursed Rs 113.63, 209.97 and 118.30 crore in respect of Shishu, Kishore and Tarun scheme respectively. Target for the year 2016-17 of Public Sector Banks and RRBs is Rs.2537.87 Crore.

*Deputy Secretary, DFS, MoF, GoI requested all banks to actively participate in the scheme and achieve the target. MUDRA loan may be extended on cluster basis. As per direction of DFS, activities allied to agriculture which promote livelihood or income generation may be included under MUDRA loan.*

*Convenor, SLBC informed that as per Code of Bank's commitment, loan applications should be disposed of for credit limit up to Rs.5.00 lakh within 2 (two) weeks, and for credit limit above Rs.5.00 lakh within 3(three) weeks from the date of receipt, provided the application is complete in all respects and is accompanied by documents as per 'check list' provided. Reasons for rejection have also to be recorded on the application.*

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

*Convenor, SLBC informed that as on 30.06.2016 banks have opened 96.77 lakh Basic Saving Bank Deposit Account (BSBDA) under PMJDY. Out of which, number of accounts with 'o' balance is 24.65 %, Total deposit under PMJDY accounts is Rs.1575.38 crore, number of RuPay Cards issued is 75.21 lakh and activated 54.48 lac and % of Aadhaar seeding is 34.46.*

*Convenor, SLBC informed that banks have enrolled 31.91 lakh, 8.57 lakh and 1.21 lakh subscribers under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana respectively as on 30.06.2016.*

*Convenor, SLBC reiterated the direction of DFS as follows -*

*Banks have come a long way in achieving various targets given for financial inclusion like opening of the bank accounts under PMJDY along with associated actions. Still number of tasks remain to be achieved, like seeding of bank accounts of various categories with Aadhaar number, mobile number, distribution and activation of RuPay cards to name a few. Now it is the time to finish this task in mission mode on or before stipulated time frame.*

*Apart from this, henceforth all such new accounts being opened should be simultaneously seeded with Aadhaar number, mobile number and RuPay card distribution and activation.*

*Further, DFS will continue to monitor the achievement through weekly VCs. It is desirable that the authority concerned who all are monitoring the*

target and its achievement, would monitor the progress on daily/weekly basis and in case of any backlog the same should be covered in next day/week, so that no extra burden is carried forward. This strategic approach should be taken seriously by all of us in the right spirit to achieve the targets well before the set deadline.

Banks will continue to operationalize their effort in camp mode on daily basis. In addition to that, the camps indicated below are the Super Camp Mode wherein all out concentrated efforts need to be channelized by the branches and associated entities to achieve the target in mission mode.

#### **6. Atal Pension Yojana (APY)**

Convenor, SLBC informed that In order to improve the performance under APY scheme, PFRDA, Ministry of Finance has planned two campaigns named "EACH ONE FETCH ONE APY 1" to be celebrated on 17<sup>th</sup> and 18<sup>th</sup> August, 2016 and next "EACH ONE FETCH ONE APY 2" to be celebrated on 29<sup>th</sup> & 30<sup>th</sup> August, 2016.

All Banks are requested to percolate this important message to branch level asking the entire employee to source one account each during the campaign period.

He also reported the insurance claim settlement status under different schemes of PMJDY as on 30.06.2016.

**Action - All Banks, LIC, GIPSA and State Govt**

#### **7. 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 31.07.2016 is 3418074 and %age of Cash Transfer Compliant is 93.29.

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**

#### **8. 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 April, 2016, biometric entry (enrollment) has been done till 20.07.2016 in respect of 4.03 crore. Enrollment %age of population is 90.93. Aadhaar number generated /uploaded for 3.40 crore (76.79%). Aadhaar rejection number is 56.96 lakh.

**Action- All Banks, UIDAI, Director, Census, Odisha**

**9. Review on Banking Development in Odisha in key parameters as of 30.06.2016**

Convener, SLBC highlighted the performance of banks in the State under various parameters in terms of growth in % and absolute term as on 30.06.2016. over 30.06.2015.

Deposit:- 9.83 %, Advance- 21.87 %, CD ratio-increase of 6.91 %, Priority Sector-25.22 %, Agriculture Advance-30.64 %, MSME-31.11% , Education loan- 10.35 %, Housing Loan- 10.87 %, Advance to Weaker Section- 15.05 %.

**Action - All Banks & LDMS**

**10. 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 10.08.2016. Total interest subvention utilization by commercial banks for the period 01.04.2013 to 10.08.2016.2016 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. 88.98, 11.79, 0.25, 0.76, 0.53 and 1.16 crore respectively. Subsidy utilization under PDE scheme was Rs 31.72 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.

SLBC has already submitted utilization certificate for interest subvention as on 31.03.2016 to the concerned department.

SLBC has requested to Registrar of Cooperative Societies to release further a sum of Rs.40.00 crore in the current account - Interest Subvention for crop loan for utilization in the current year (2016-17). We are yet to receive the same.

**11. Relief measures to be undertaken by Banks in areas affected by recent Drought.**

Convenor, SLBC informed that as on 30.06.2016, 27602 number of crop loan accounts involving Rs. 151.86 Crore have been converted into medium term loan by different banks.

## **AGENDA NO. 3**

### **FRESH ISSUES**

#### **1. Concessional Credit to Person with Disabilities (PWDs) in the State of Odisha**

The representative of National Handicapped Finance and Development Corporation, New Delhi presented a power point on Refinance Scheme through banks for flow of concessional credit to the Persons with Disabilities (PwDs) for employment and higher education.

- He informed that they are channelizing Concessional Credit to disabled persons mainly through state government nominated organizations. Recently Govt. of Odisha has taken a decision to explore the possibilities of delivering the credit through the banking channels. NHFDC has tie up with 5 Public Sector Banks (PNB, Andhra Bank, State Bank of Hyderabad, IDBI & Bank of Baroda) and 18 Regional Rural Banks in the State of UP, Haryana, Gujarat, MP & Assam. Since banking has wide branch net work in reaching out remote, specially it will be beneficial to the persons of disability having restriction on mobility.
- NHFDC will refinance 100% of loan amount extended by banks to the persons with disabilities under Self Employment Scheme, interest rate is 4 to 8% upto loan amount of Rs.25 lakh and under higher education loan interest is 3.5-4% which is cheaper than Commercial bank. Banks will be entitled 3% interest margin towards their cost. Loans will be provided as per bank's norms/guidelines/ procedure. NHFDC will not interfere in the process of loan sanction.
- He requested banks to come forward for tie up with them under the scheme.  
**Action - All Banks**

#### **2. "Doubling Farmers' Income by 2022".**

CGM, NABARD informed that the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Recently NABARD had two rounds of meeting at State Level with different banks, concerned department of State Government and other stake holders. A meeting was also held under the chairmanship of Principal Secretary, Agriculture, Odisha. NABARD has devised various schemes and modules which will help the farmers to double their income by 2022. NABARD takes various initiatives for enhancement of production and productivity of Agriculture on a sustainable basis, creation of Livelihood in the rural farm and non-farm sector. Use of modern technology along with



adequate credit support to various activities under Agriculture will facilitate to increase production and productivity and which will ultimately increase the income of the farmers. He stressed upon term investment for Agriculture and Allied Activities. Needless to emphasize that acceleration is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursement of loans within specified time limits. He requested the co-operation of all banks to increase their credit flow under agriculture term loan.

He also emphasized on visit by Branch Managers of every rural branch to the villages on a pre determined day of the week with prior intimation to the Panchayat of the concerned village to interact with the borrowers and people is an effective tool to understand the ground situations of the farmers to design and implement suitable interventions.

Doubling of farmer's income should be included as a regular agenda item in the SLBC/DCC/BLBC meetings.

Since Doubling Farmers Income is at conceptual state, it will gradually pick up. He requested all stake holders to put their best efforts to achieve the goals.

Principal Secretary, Agriculture emphasized on:

- Increasing long term Agriculture credit.
- Increasing Short Term Crop loan by Commercial banks.
- Ensuring coverage of all loanee and non- loanee farmers under Crop Insurance scheme.
- Passing on interest subvention amount to the account of farmers in time.

**Action - All Banks/ LDMS / NABARD/ State Govt**

### **3. Waiver of Stamp Duty on Agriculture Loans**

Convenor, SLBC informed that as per suggestion of Indian Banks Association, SLBC Odisha, vide its Letter No SLBC/ODI/221/2016-17 dated 16.06.2016 has requested State Government for complete waiver of stamp duty on Agriculture Loans. Finance Department has referred the matter to Revenue & Disaster Management Department for taking needful action.

## **AGENDA NO. 4**

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

Convenor, SLBC informed that as on 30.06.2016, the total number of Bank branches is 4920 (54.88% in Rural, 25.834% in Semi-Urban and 19.29 % in Urban). Banks have opened 31 new branches in the state.

Total number of ATM as on 30.06.2016 is 6038 (Rural-1827, Semi-Urban-2178 & Urban-2033). Director, Institutional Finance stressed on providing at least one ATM (off-site / on-site) to each bank branch.

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

**Action - All Banks**

## **AGENDA NO. 5**

### ***Banking Key Indicators***

Convenor, SLBC reiterated the achievement of total advance, deposit of the banks in the state as on 30.06.2016

CD ratio of the state as on 30.06.2016 computed on the advance figure sanctioned in other state but utilized in our state as per Thorat Committee is 78.56 %. CD ratio computed on advance sanctioned and utilized in the state is 53.43 %. District wise CD ratio was also discussed.

Sambalpur district registered low CD ratio on account of MCL deposit of Rs.13066 Crore. If this amount is excluded, the CD Ratio will be 60.54%

*It is observed that*

- i) 5 districts - Dhenkanal, Bargarh, Boudh, Kalahandi and Sonepur have achieved CD ratio of more than 60%.
- ii) 12 districts have registered CD ratio below 40 %.  
Angul, Sambalpur, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kendrapara, Malkangiri, Nuapada, Puri, Kandhamal and Mayurbhanj.

General Manager (OIC), RBI suggested for district specific analysis of these 12 districts. If substantial corporate deposit is there, it is acceptable. LDMS are advised to explore the possibility of improving the CD ratio. He opined there is tremendous scope in our State to increase disbursement of loan under various sector.

The LDMS of those districts and the Lead Banks should take needful action for improvement in CD ratio in the coming quarters.

**Action - Banks & LDMS**

## **AGENDA NO. 6**

### *Achievement of Annual Credit Plan (ACP) 2016-17 under Priority Sector*

Convenor, SLBC reported performance of Banks under ACP for the period 01.04.2016 to 30.06.2016 under various sectors. The overall achievement under ACP for the quarter ended June 2016 is 19.01 %.

Chairman, SLBC urged upon to increase Term Loan Lending under Agriculture.

CGM, NABARD requested all commercial banks to give priority on crop loan lending and to increase their share in the State. Cooperative banks were also advised to enhance their term loan lending to agriculture.

The ACP for 2016-17 projects a credit flow of Rs. 58873.50 crore for the State of Odisha, indicating an increase of 23.28 % over the last year target (Rs 47757.13 crore for 2015-16). Convenor, SLBC also informed sector wise and bank wise given target and achievement for 2016-17.

The Controlling Heads all banks were requested to closely monitor the achievement under ACP of the current year from beginning and instruct the branches to achieve the target sector wise and also on a quarterly basis.

**Action - All Banks & LDMS**

## **AGENDA NO.7**

### *NPA & Overdue position as on 30.06.2016*

Convenor, SLBC informed that the Gross NPA and Overdue % of the state is 12.86 % and 39.54% which is at much higher side and alarming. With regard to Govt. sponsored schemes, the NPA and Overdue % is too high.

Convenor, SLBC reported sector wise and scheme wise NPA & Overdue position as on 30.06.2016.

General Manager (OIC), RBI suggested for sub-committee of SLBC on Recovery of Bank dues. He requested Banks to ensure timely review of the NPA accounts, identify the reason thereof, reduce the NPA to the possible level.

### ***Amendment of OPDR Act***

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

*CGM, SBI requested State Government's support for recovery of bank's dues. Public Demand Recovery Act is very effective in UP and MP. We have been requesting State Govt. to amend the existing OPDR Act in order to make it effective.*

*Chairman, SLBC also remarked that development may not be sustained at such high level of NPA & Overdue in the State.*

*Bankers opined that banks are not filling the cases under OPDR act, since it is not effective in the State. In both UP & MP, the recovery of the Government fees for conducting the proceedings is done subsequent to the actually recovery made. Whereas in Odisha, charges of Government for entertaining the certificate case of the bank is recovered at front irrespective of the fact that any amount is actually recovered from the borrower or not.*

*Chairman, SLBC suggested that RBI, NABARD and SLBC may take up the matter directly with Hon'ble Chief Minister.*

### ***Applications for attachment of property under Section 14 of SARFAESI Act pending with District Magistrates.***

*Convenor, SLBC reported that 315 numbers of applications involving Rs.256.53 of different banks for attachment of property under section 14 of SARFAESI are pending with District Magistrates. He requested Development Commissioner cum Addl. Chief Secretary to advise the District Magistrates for early action.*

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

## **AGENDA NO. 8**

### ***AGRICULTURE***

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

*Convenor, SLBC reported that Banks have disbursed Rs.4377.84 crore in 1293720 KCC accounts during 01.04.2016 to 30.06.2016, out of which fresh KCC has been issued in 185372 accounts, disbursing Rs.890.39 crore. Total*

outstanding balance as on 30.06.2016 is Rs.16648.54 crore in 6342098 numbers of KCCs.

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

Convener, SLBC reported that, under Dairy and Fishery Rs 48.63 crore and 17.70 crore have been disbursed by banks respectively for the period 01.04.2016 to 30.06.2016.

Convenor SLBC 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.

**Action - All Banks, LDMS, Fishery & Dairy Department**

### **C. Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY).**

Convenor, SLBC informed that

1. Cut-off date for receipt of Proposals of Farmers / Debit of premium from farmers account (Loanee & non-loanee) - 10<sup>th</sup> August, 2016
2. Cut-off date for receipt of consolidated Declarations / proposal of Loanee farmers covered on compulsory basis and non-loanee farmers covered on Voluntary basis - 25<sup>th</sup> August, 2016 for loanee farmers. 17<sup>th</sup> August, 2016 for non-loanee farmers.
3. Uploading of soft copy of the details of individual insured farmers by Commercial Banks/ RRBs/ PACS - 25<sup>th</sup> August 2016.

The Principal Secretary, Agriculture requested all banks to provide information in writing on number of loanee & non loanee framers covered under the scheme with sanctioned amount today or by tomorrow to them, so that the same will be communicated to Government of India. The progress is reviewed by Govt. of India on weekly basis. He also requested to upload the details in Portal within the timeline.

Responding to the problems of banks in data entry in portal, Principal Secretary stated that certain issues are there to be addressed by Government of India. Regarding issues, he requested banks to give in writing, so that it can be flagged at Govt. of India level. Registrar, Co-operative Societies

informed that against almost 14 lakh insured farmers of Odisha State Cooperative Bank; no data uploading has been done in the portal so far.

He also informed that last year around 21 lakh farmers were covered under crop insurance scheme, but this year the figure is 17 lakh. In the last year around 2 lakh non-loanee farmers were insured, but this year it is reported less.

Regarding uploading of data, he informed that many mandatory fields have been removed. After getting feedback from banks, we may take up the matter with Govt. of India for removing the bottlenecks.

**Action - All Banks & Cooperation Department of Govt. of Odisha**

**D. Progress of Pledge Financing on Negotiable Warehouse Receipts (NWRs) to farmers.**

Convenor, SLBC informed that in our State only State Bank of India has pledge financing against NWRs. During 01.04.2016 to 30.06.2016 no amount has been disbursed and balance outstanding as on 3.06.2016 is Rs 3.47 crore against 8 accounts

**Action - All banks**

## **AGENDA NO. 9**

**Financing to Micro, Small and Medium Enterprises (MSMEs)**

Convenor, SLBC reported the position of finance to MSME in the State as on 30.06.2016.

**Finance to MSME Sector**

**Micro, Small and Medium Enterprises (MSMEs)**

The position of finance to Micro & Small Enterprises in the State as on 30.06.2016 is as follows..

- The advance to MSME as on 30.06.2016 has registered a growth of 31.11 % over June 2015
- Against a target of 7.5% of ANBC, Banks have achieved 12.29 % under Micro Enterprises.
- Year on year growth of outstanding advance to MSE sector is 39.15 % which is above the stipulated target of 20%
- Year on Year growth in number of micro enterprises is 68.36 % as against the Task Force parameter of 10%
- The allocation of Micro sector to MSE advance at the end of June 30, 2016 is 60.23 % which confirms to T.K.A Nair Committee recommendation.

- *The target under ACP for MSME sector (Priority Sector) for the year 2016-17 is Rs.13317.90 crores.*
- *The achievement as on 30.06.2016 is Rs.4029.33 crore which is 30.25% of the target.*
- *The share of MSME advances to total advances as of 30<sup>th</sup> June 2016 is 23.06 %.*

### ***Stand Up India Scheme***

*As on 30.06.2016 Rs.89.58 crore has been disbursed in 686 accounts to SC/ ST applicants and Rs. 70.76 crore has been disbursed in 1379 accounts to Women applicants.*

### ***Time norm for disposal of applications***

*Loan applications are to be processed within the timeframe as stipulated in Code of Bank's Commitment to SME borrower.*

*Application for loan*

*i) up to Rs. 5 lakh within 2 week.*

*ii) Between Rs 5-25 lakh in 3 Weeks*

*iii) Above Rs25 lakh in 6 Weeks from the date of receipt of application provided the application is complete in all respects and is accompanied by required documents.*

### ***Convenor, SLBC enlightened on Role of Lead District Managers in implementation and monitoring of Stand Up India Scheme.***

*Department of Financial Services, Ministry of Finance, Government of India has communicated that LDM has a pivotal role in effective implementation and monitoring of Stand Up India Scheme.*

*This, inter alia, includes the following:-*

- Providing guidance to potential borrowers.*
- Working with local offices of SIDBI and NABARD for problem solving and support for the Stand up India Scheme in the district.*
- Sensitizing the concerned bank branch on potential cases likely to come up or are entered on the Stand Up India portal ([www.standupmitra.in](http://www.standupmitra.in)).*
- Updating the list of connect centres of the district as available on the portal and above SIDBI & NABARD of any change if required.*
- Ensuring updation of data by banks on the portal.*

*LDMS are requested to login on the online portal on regular basis.*

*Identification of unrecognized clusters of MSMEs in Odisha in order to facilitate availability of banking outlets and credit flow in such clusters*

General Manager, FIDD, RBI, Bhubaneswar informed that RBI has carried out a survey for unidentified/unrecognized clusters in Odisha and found 43 clusters comprising of 2605 Micro and Small Units in 14 districts. Out of above, only 1347 units (52%) have credit linkages with banks.

In view of the above, all banks were requested to extend banking facilities to such clusters/agglomerations either through Brick & Mortar branch or through Banking Correspondents. He requested all banks to submit a quarterly progress report as per prescribed format to RBI by 7<sup>th</sup> of succeeding month.

*Action - All Banks*

**AGENDA NO. 10**

**RSETI**

State Director for RSETI reported as follows:

**1. Performance during FY 2016-17.**

- 3641 rural BPL/NRLM Target group youth have been trained against annual target of 18000 as on 31<sup>st</sup> March 2017. (20.% achievement).
- The overall number of candidates trained as on 30<sup>th</sup> June 2016 is 4666 against a target of 23148. (Achievement is 20%)
- The percentage of candidates settled as on 30<sup>th</sup> June 2016 (Cumulative) is 69% against national average 62%.
- The percentage of candidates settled with Bank Finance as on 30<sup>th</sup> June 2016 (Cumulative) is 47 % against national average 43%.

**2. Status of Infrastructure in RSETI:**

- Land is yet to be allotted to Cuttack and Dhenkanal district.
- In 5 RSETIs - Angul, Jagatsinghpur, Gajapati, Ganjam and Deogarh the construction has not yet started. He requested UCO Bank, Andhra Bank & Central Bank of India for taking immediate action to start construction work.

**Claim pending for reimbursement of training cost of BPL candidates from State Government.**

Convenor, SLBC reported that State Bank of India & UCO Bank is yet to get reimbursement Rs 81.97 & 61.51 lakh respectively from State Government. OLM was requested for reimbursement at the earliest.



*Claim pending for reimbursed of EDP training cost of PMEGP candidates from KVIC*

Convenor, SLBC reported that UCO Bank & SBI have lodged claim before KVIC, Bhubaneswar and they are yet to get reimbursement Rs.17.68 & Rs.81.97 lakh respectively. State Director, KVIC was requested to release the claim amount without further delay.

*Request for waiver of payment of Annual Ground Rent, Cess and miscellaneous charge in respect of sanction of Government land for construction of Rural Self Employment Training Institute( RSETI).*

Keeping in view the importance of RSETIs, SLBC requested State Government to waive payment of Annual Ground Rent, Cess and miscellaneous charge in respect of sanction of Government land for construction of Rural Self Employment Training Institute (RSETI).

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

## **AGENDA NO. 11**

### *Finance to Weaver Sector:*

The Commissioner cum Secretary, Textile, Handloom and Handicraft, Odisha informed that Weaver's Credit Card (WCC) Scheme is substituted with MUDRA scheme during the year 2016-17 for the Individual Weavers and Weaver entrepreneurs by the Ministry of Textiles, Govt. of India. The Scheme will be implemented in the identified Handloom Clusters in a project mode with participation of willing banks having presence in those clusters. All the non-defaulter eligible weavers will be covered in three years till 2018-19. The main features of MUDRA Weaver Scheme are as follows:

- Provision of Term Loans and Working Capital Loans @ 6% interest for which maximum interest Subvention to be borne by Govt. of India would be capped at 7%.
- Provision of Margin Money Assistance of Rs.10,000/-, interest subvention upto 7% by Govt. of India and additional dose of 2.5% by State Govt.
- The loan will be sanctioned as composite loan covering working capital and term loan. RuPay card will be issued for withdrawal of working capital loan amount.
- Minimum sanctioned loan amount will be Rs.50,000/- for sick weaving areas, it will be one lakh.
- Coverage of loan under Credit Guarantee and reimbursement of Bunkar Facilitator fees by Govt. of India.

- *Interest Subvention will be available for maximum three years from the date of first disbursement.*
- *Applications pending with the Banks under WCC scheme shall be considered by the concerned banks till 31.08.2016.*
- *Margin Money Assistance & Interest Subvention claim relating to WCC shall be dealt by NABARD, Regional Office, Bhubaneswar as per previous practice.*
- *Five banks i.e, i) PNB, ii) IDBI, iii) UCO Bank, iv) SBI & v) United Bank of India have been identified by the Govt. of India to avail the Concessional Credit benefits while extending loan under MUDRA Weaver Scheme. The other banks are also requested to develop their own products and give their consent for participation under MUDRA Weaver Scheme to avail the concessional benefits while sanctioning loan to the weavers.*
- *In order to formulate a three year Action Plan from 2016-17, the list of the participating banks along with their willingness to the weavers / entrepreneurs in the clusters under MUDRA Weaver Scheme is required for enabling Govt. to provide funds in advance to these banks directly for margin money and interest subsidy.*

*Further, she expressed her concern that out of 20000 WCC disbursed, margin money, Govt. of India interest subsidy and State Govt. interest subvention has been claimed in 9600, 11000 & 8000 WCCs respectively. She requested the participating banks to take immediate step to claim the margin money & interest subsidy in left out cases. Beneficiaries should not suffer for fault of others. Keeping in view the NPA level in Weaver Credit Card Scheme, she opined that if banks take due care of margin money, interest subsidy & CGTMSE, NPA level will be reduced. She has also instructed their field functionaries to extend all co-operation to banks in recovery of bank's dues.*

*She also informed that all the selected loan applications will be sponsored to the branches by 30<sup>th</sup> September and Banks are requested to sanction & disburse the loan within 30 days of receipt of loan applications. It is the general practice that at the flag end of the financial year (February & March), Govt. sponsored schemes are sanctioned and disbursed by the banks. She requested timely sanction, disbursement of loan applications, claim of margin money and interest subsidy.*

*For the current year, she informed that under MUDRA Weaver Scheme, 3000 weavers are to be covered and Rs 15 Crore amount of loan is expected to be sanctioned by banks.*

**Action - All Banks,**

## **AGENDA NO. 12**

### *Finance to Handicrafts Sector.*

*The Commissioner cum Secretary, Textile, Handloom and handicraft, Government of Odisha informed that two schemes namely “Modernization & Technical Up-gradation of Handicraft Industries”. Scheme (M.T.U.H.I) and Silpi Unnati Yojana (SUY) are in operation.*

*She requested Banks to take credit decisions early on receipt of applications from DICs/RICs.*

*Action - Banks & handicraft & Cottage Industries Department*

## **AGENDA NO. 13**

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

*Convenor, SLBC reported performance under SHG-Bank Linkage during for the period 01.04.2016 to 30.06.2016 as mentioned below.*

- Achievement under SHG-Bank Linkage during 01.04.2016 to 30.06.2016 is Rs.144.18 Cr credit linkage to 10706 WSHGs against target of Rs.966.05 Cr to 75000 WSHGs,*
- Physical Achievement is 14% and Financial Achievement is 15%.*

*Strategy for FY 2016-17 was highlighted by the State Financial Inclusion advisor, OLM.*

- There shall be Kharif and Rabi Bank Linkage plan. 35% of annual target to be achieved by 31<sup>st</sup> July 2016. Local Livelihoods Centric Credit Linkage and Entrepreneurship promotion to be given importance. Entrepreneurship Training under RSETI to be provided to members of WSHGs identified for Bank linkage to enhance credit absorption capacity.*

- All Cash credit loans eligible for renewal during FY 2016-17 to be identified on a priority basis and renewed by Bank branches. Necessary instruction in this regard to be communicated by Controlling Heads.*

- OLM in partnership with NABARD will organize Bankers Sensitization programmes at State Level and District level. Controlling Heads to ensure participation of concerned Banks officials in the programme.*

- Bank Linkage and Recovery Committee to be formed in all Bank Branches. OLM will provide support to Banks in SHG-NPA recovery. Controlling Heads to issue necessary instructions to branches.*

- OLM has positioned Bank Mitras in 725 Bank branches in the State. Bank Mitras to be positioned in Non-Intensive blocks as well. Banks to*

consider appointment of these Bank Mitras as B.Cs/B.C Agents/ Recovery Agents.

- OLM will support Banks in engaging SHG members as B.C Agents/ BCs in unbanked and under banked GPs.

Community based Financial Literacy Intervention will be implemented during FY 2016-17. Banks to provide necessary support to OLM in this regard.

State Financial Inclusion Advisor, OLM reported that Co-operative Banks have not started participation in Interest Subvention Scheme for WSHGs. He requested NABARD to extend necessary guidance to Co-operative banks.

*Action - All Banks & OLM*

## **AGENDA NO. 14**

### *Progress under Govt. Sponsored Programmes*

#### **A. PMEGP**

Director, KVIC highlighted the Salient features of the revised modalities of the operation of PMEGP to be effected from 2016-17

1. Application to be received through online only and no off-line application will be received.
2. KVIC/KVIB/DICs after the preliminary scrutiny will forward the finally corrected application simultaneously to the DLTFC as well as to one of the Financing Bank opted by applicant and the Lead District Manager.
3. DLTFC Meeting will be held at least once in every month preferably on every 1<sup>st</sup> Monday of the month. There shall preferably be no Interviews by the DLTFC. If the DLTFC does not clear within 45 days, the Banks can appraise the projects on their own.
4. The Bank will appraise the projects and take their own credit decision on the basis of viability of each project.
5. Either sanction or reject the loan applications within a stipulated period of 30 days. If sanctioned, copy of the sanctioned order will be sent to the applicant (by e-mail / hard copy as well as to KVIC/KVIB/DIC). The sanction advice will also be automatically forwarded to concern RSETI / RUDSETI for EDP training.
6. The Financing Branch will claim the Margin Money subsidy online through the online portal of KVIC of Corporation Bank / KVIC portal. KVIC will validate the subsidy claim and upload the same to Nodal Bank portal within three days.

### ***Pending PMEGP Margin Money Claim***

*Director, KVIC also informed that*

*The Financing Bank Branches will furnish the pending PMEGP margin money claims along with certifying that the claims are fulfilling the PMEGP Scheme norms along with Transient Account Number in which the margin money is to be deposited before it is transferred to TDR Account.*

*Hence, He requested the Controlling Heads of all participating banks to instruct their financing Branches to submit their margin money claims to the State Office, Khadi & V.I. Commission, Bhubaneswar immediately along with a certificate (prescribed format) in certifying that the margin money claims have been scrutinized by them as per PMEGP norms.*

***Action - All Banks / KVIC/ DIC/ KVIB***

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

*The representative of NULM informed that*

- 1. Till now 24 Urban Local Bodies have completed taskforce meeting and sponsored 2069 applications under SEP- Individual, 42 applications under SEP- Group and 446 applications under SHG bank linkage to banks.*
- 2. Only 77 applications under SEP-I, 3 applications under SEP-G and 6 applications under SHG bank linkage have been disbursed during the first quarter of FY-2016-17.*
- 3. In spite of repeated follow up and official reminders from SLBC and SUDA on branch wise credit target distribution, the banks namely HDFC Bank, Kotak Mahindra Bank, Bandhan Bank and DCB bank have not responded till date. Due to non-response of these banks, the target distribution has been delayed.*
- 4. Utkal Grameen Bank (UGB) has expressed their concern and declined to sanction loan under DAY-NULM, since the bank is not eligible to cover the loan under CGTMSE.*
- 5. DAY-NULM is extended to all 110 Urban Local Bodies.*

*It was requested that participating banks should sanction & disburse all eligible cases by 30<sup>th</sup> September 2016*

***Action - Banks, LDMS, & SUDA***

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

*The representative of Odisha Schedule Casts & Schedule Tribe Development Finance Co-operative Corporation limited (OSCSTDFCC Ltd) informed that during the current financial year 2016-17, the Corporation has fixed target for financing 21000 Sch. Caste families through 2100 Self Help Groups, 5300 Sch. Tribes through individual and SHGs under Credit Linked Income*

*Generating Schemes through Banks. It has also been decided to finance SC individual applications during 2016-17 where group applications are not available but the individuals should not be more than 30% of total target of a district. But in case of ST Sector, there is no limitation for financing individual ST candidates.*

*Convenor, SLBC raised the issue that because of restriction on transfer of immovable property by a member of a Scheduled Tribe for execution of mortgage in favour of any bank for securing a loan, the deserving ST applicants are deprived of availing loan from banks. He requested State Government for necessary amendment in Odisha Scheduled Areas Transfer of Immovable Property ( By Scheduled Tribes) Regulation.*

***Action - Banks & State Government***

#### ***D. Joint Liability Group (JLG)***

*Against annual physical target of 40000, 15006 has been achieved 01.04.2016 to 30.06.2016. Convenor, SLBC requested active participation of all Commercial Banks in JLG financing.*

***Action - All Banks***

#### ***E. Artisan Credit Card (ACC)***

*During the period of 01.04.2016 to 30.06.2016, the Banks in the State have issued 69 no. of Artisan Credit Cards with amount Rs.35 lakh. The balance outstanding as on 30.06.2016 is Rs.31.94 crore against 7731 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 704 SCCs have been issued during the period 01.04.2016 to 30.06.2016. The balance outstanding as on 30.06.2016 is Rs. 112.60 crore against 50444 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.66.20 crore in 2948 accounts during 01.04.2016 to 30.06.2016. The balance outstanding as on 30.06.2016 is Rs. 2197.03 crores in 80421 accounts.*

*Interest Subvention Scheme “Kalinga Sikhya Sathi Yojana “on education loan availed by students of Odisha pursuing higher education.*

*The Principal Secretary, Higher Education Department, Government of Odisha informed that SLBC has already communicated the copy of the Resolution No.22869 / HE dated 10.08.2016 and letter No. 23176 (2) dated 12.08.2016 of Higher Education Department on Kalinga Sikhya Sathi Yojana for implementation of the scheme. These communications contain the objective of the scheme, period of implementation, eligibility criteria, course eligibility, quantum of finance, interest subvention, repayment period etc. He highlighted the details of the scheme in brief and requested all Banks to implement the scheme.*

*Action- All banks*

## **AGENDA NO. 16.**

### *Housing Loan*

*Convenor, SLBC, reported that banks have disbursed under housing loan Rs.455.73crore in 6559 accounts during the period 01.04.2016 to 30.06.2016 and balance outstanding as on 30.06.2016 is Rs.9644.66 Crore in 182788 number of accounts.*

### *Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana”- Housing for all (Urban).*

*Regional Chief, Housing and Urban Development Corporation Limited, Bhubaneswar, highlighted on CLSS under PMAY , the Flagship Programme of Ministry of Housing and Urban Poverty Alleviation (MHUPA), Government of India, He provided a pamphlet about the scheme, broad flowchart for processing the CLSS subsidy claims by banks, list of statutory town in Odisha covered under PMAY/CLSS for circulation among the branches of banks.*

#### *Important features of the Scheme*

- *Not having a pucca House in any part of India*
- *Purpose of loan:- Acquisition/New Construction of Dwelling Unit/Additions of Roll, Kitchen, Toilet etc.*
- *Income eligibility-*  
*For Economically Weaker Section (EWS), Annual Income up to Rs.3.00 lakh.*  
*For Low Income Group (LIG), Annual income between Rs.3-6 lakh*
- *Carpet Area-*  
*EWS- Up to 30 sq.ft.*  
*LIG - Up to 60.59 sq.ft.*

- *Proof of Income- Self- Certificate/Affidavit from loan applicant.*
- *Maximum loan Amount:- Rs. 6.00 lakh,*  
*Beneficiary can construct larger carpet area, but interest subsidy will be limited to Rs.6.00 lakh loan.*
- *Interest Subsidy:- 6.5% p.a. subsidy maximum of Rs.2.20 lakhs*
- *Loan period- 15 years maximum.*
- *Primary Lending Institution:- Banks/HFCs*
- *Coverage:- Statutory Towns in Odisha (110)*

*He requested SLBC to make it a regular agenda item in SLBC meeting by SLBC as it is done in other states. He also requested the Controlling Heads of all banks and the lead District Managers of the State to ensure that all eligible beneficiaries are sanctioned affordable housing loans under CLSS-PMAY to achieve the overall objective of the Mission i.e. Housing for All by 2022.*

*Actions- All Banks/LDMS*

### **AGENDA NO. 17**

*Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities - Progress / Achievement made for the period 01.04.2016 to 30.06.2016 - Financing under Minority Communities.*

*During 01.04.2016 to 30.06.2016, the Banks have extended credit of Rs72.60 crore to 6126 beneficiaries of minority community. The outstanding balance as on 30.06.2016 is Rs. 2738.89 crore in 312298 accounts. Lead District Managers were requested to discuss the matter in DCC meeting and monitor the progress. The Controlling Heads of all Banks were requested to improve their performance financing under Minority Communities.*

*Action - All Banks & LDMS*

### **AGENDA NO. 18**

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

*DGM, SIDBI reported that Odisha ranks 10<sup>th</sup> among all the States in India in respect of MSME coverage under the guarantee scheme of CGTMSE. Bank-wise analysis reveals that SBI has sanctioned highest quantum of loans followed by Bank of India during the period 01.04.2016 to 30.06.2016. District-wise analysis reveals that Khordha has highest coverage followed by Cuttack.*

*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**

*Timely submission of error free data by Banks to SLBC*

*Convenor, SLBC stated that timely submission of correct data by all Banks is of prime importance for effective functioning of Lead Bank Scheme. Delayed/Non submission of data to SLBC hampers in verification, compilation and consolidation of data. It also debars the Convenor, SLBC bank to submit complied data to RBI, NABARD, Central and State Government on various items as and when asked for.*

*Further he informed that Laxmi Vilas Bank, Kotak Mahindra Bank Ltd, State Bank of Mysore, State Bank of Travancore and State Bank of Hyderabad have not submitted the online SLBC Statement as on 30.06.2016 to SLBC within the set time period. We have repeated their balance outstanding figures as on 31.03.2016.*

*Chairman, SLBC requested all member banks to adhere the time norm in submission of correct SLBC data.*

## **AGENDA NO. 21**

*Performance of Financial Literacy Centres/Rural branches in Odisha.*

*General Manager, FIDD, RBI, Bhubaneswar informed that progress report on FLCs/Rural Branch for the quarter ended March, 2016 indicates that FLCs have not been able to meet the minimum targets of conducting target specific camps for target groups. Further rural branches in general have not been able to meet the target of either specific camps or target specific camps.*

**Target-**

*1. Minimum of one outdoor camp per month by each FLC and Rural Branch of banks.*

2. One camp per month for each target group by each FLC and Rural Branch of banks.

Adequate publicity may be given before conducting of the camps.

## **AGENDA NO. 22**

*Pilot technology led Kiosk project in the State of Odisha.*

General Manager, FIDD, RBI informed that a pilot technology led kiosk project is proposed to be undertaken. Both Interactive kiosks and Non-Interactive Kiosks (Digital Screens) are proposed to be set up. The content (both audio visual and text) that is administered through these kiosks can be controlled from a central location across different languages. The project is being undertaken to test the proof of concept as well as choosing ideal location for placing such kiosks.

Odisha has been selected as one of the State for the Pilot Project. About 20 kiosks are proposed to be installed in the State of Odisha in the following places in the district headquarters.

RBI has selected five districts-one urbanized district i.e. Khordha and four districts with large number of semi-urban/rural areas viz. Jajpur, Kendrapara, Mayurbhanj and Kalahandi.

Approvals for placing the kiosks in different venues have to be obtained from Government Agencies or Departments/Postal Department/Banks. The procedure in this regard has to be ascertained from Government Agencies or Departments/Postal Department/Banks.

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

**LIST OF PARTICIPANTS FOR 144<sup>TH</sup> SLBC MEETING HELD ON 19.08.2016.**

<i>Sl. No</i>	<i>Name</i>	<i>Designation</i>	<i>Organization</i>
<b>DIGNITARIES</b>			
1	<i>Shri Pradeep Ku. Amat</i>	<i>Finance Minister</i>	<i>Govt. of Odisha</i>
2	<i>Shri R. Balakrishnan</i>	<i>DC cum ACS</i>	<i>Finance Dept. Govt of Odisha</i>
3	<i>Shri Sanjay Kumar</i>	<i>Dy. Secretary</i>	<i>DFS, MOF, GOI</i>
4	<i>Shri Charan Singh</i>	<i>Chairman, SLBC</i>	<i>ED, UCO Bank</i>
5	<i>Shri P.K. Dash</i>	<i>GM (OIC)</i>	<i>RBI, Bhubaneswar</i>
6	<i>Shri K.C. Panigrahi</i>	<i>Chief General Manager</i>	<i>NABARD, Bhubaneswar</i>
7	<i>Shri B.V.G. Reddy</i>	<i>Chief General Manager</i>	<i>SBI, Bhubaneswar</i>
8	<i>Shri Anil Kumar</i>	<i>GM, UCO Bank</i>	<i>Convenor, SLBC, Odisha</i>
<b>GOVERNMENT DEPARTMENT</b>			
9	<i>Shri G.V.V. Sharma</i>	<i>Principal Secretary</i>	<i>Higher Education Dept.</i>
10	<i>Shri L.N. Gupta</i>	<i>Principal Secretary</i>	<i>MSME Department</i>
11	<i>Shri Manoj Ahuja</i>	<i>Principal Secretary</i>	<i>A &amp; F. E Department</i>
12	<i>Smt. Chitra Arumugam</i>	<i>Comm cum Secretary</i>	<i>H, T &amp; H Department</i>
13	<i>Shri T.K. Pradhan</i>	<i>DIF cum Addl. Secretary</i>	<i>Govt. of Odisha (Finance)</i>
14	<i>Shri Balwant Singh</i>	<i>Director</i>	<i>Industries Department</i>
15	<i>Shri S.P. Panda</i>	<i>Addl. Director</i>	<i>S U D A H&amp;UD Department</i>
16	<i>Shri P. K. Prusty</i>	<i>OSD</i>	<i>F&amp;ARD Deptt. Govt. of Odisha</i>
17	<i>Shri J.N. Sarangi</i>	<i>Jt Secy, PR cum Addl CEO</i>	<i>OLM, Govt. of Odisha</i>
18	<i>Shri B.M. Pattnaik</i>	<i>Advisor (FI)</i>	<i>OLM, Govt. of Odisha</i>
19	<i>Dr. S.B. Padhi</i>	<i>RCS (O)</i>	<i>Govt. of Odisha</i>
20	<i>Shri Pratap Ch. Dash</i>	<i>Director A.H.&amp;VS</i>	<i>FARD, Govt. of Odisha</i>
21	<i>Shri Khatna Mallick</i>	<i>F&amp;ARD</i>	<i>F&amp;ARD Dept. Govt. of Odisha</i>
22	<i>Shri Ramesh Ch. Das</i>	<i>Joint Director</i>	<i>Agriculture Department</i>
23	<i>Shri Janaki Ballav Dash</i>	<i>Addl. Director</i>	<i>Fisheries Department</i>
24	<i>Shri P.K. Panigrahi</i>	<i>Director</i>	<i>Directorate Fisheries, Cuttack</i>
25	<i>Shri Govinda Ch. Biswal</i>	<i>Director</i>	<i>H T &amp; H Dept.</i>
26	<i>Smt S. Kanungo</i>	<i>Director</i>	<i>H T &amp; H Dept.</i>
27	<i>Shri Utkal Keshari</i>	<i>Director</i>	<i>KVIC, Bhubaneswar</i>
28	<i>Shri Pradeep Ku. Gardia</i>	<i>Secretary, (K &amp; V.I Board)</i>	<i>MSME Department</i>
29	<i>Shri Gangadhar Patra</i>	<i>GM, OSFDC</i>	<i>SI/SC Dept. Govt. of Odisha</i>
30	<i>Shri P.K. Bera</i>	<i>Sr. Horticulture Officer</i>	<i>National Horticulture Board</i>
31	<i>Shri Deshbandhu Das</i>	<i>Jr. Inspector</i>	<i>Coir Board, Regional Office</i>
32	<i>Dr. Srinibas Sahoo</i>	<i>Dy. Director (Dairy Dev)</i>	<i>Directorate AH&amp;VS, Odisha</i>
33	<i>Shri B.K. Panda</i>	<i>Addl. Director (H)</i>	<i>Directorate of H &amp; CI, Odisha</i>
34	<i>Dr. S.R. Dash</i>	<i>AHO</i>	<i>Directorate of Horticulture</i>
35	<i>Shri Debjit Nandy</i>	<i>Dy. Director</i>	<i>Directorate of Textiles, Odisha</i>
36	<i>Shri T.N. Dash</i>	<i>Dy. Secretary</i>	<i>OKVIB, Bhubaneswar</i>
37	<i>Shri N. Jena</i>	<i>Nodal Officer (PMEGP)</i>	<i>KVIC, SO, Bhubaneswar</i>
38	<i>Shri A.K.B. Bhuyan</i>	<i>Executive</i>	<i>KVIC, SO, Bhubaneswar</i>
39	<i>Shri M.K. Jami</i>	<i>Regional Chief</i>	<i>HUDCO Ltd. Bhubaneswar</i>
40	<i>Shri C. Choudhury</i>	<i>DGM (Project)</i>	<i>HUDCO Ltd. Bhubaneswar</i>
41	<i>Dr. Vineet Rana</i>	<i>Manager Project</i>	<i>NHFDC, Delhi</i>
<b>RESERVE BANK OF INDIA</b>			
42	<i>Shri A.R. Samal</i>	<i>General Manager</i>	<i>RBI, Bhubaneswar</i>

43	<i>Shri Tapan Kumar</i>	<i>Asst. General Manager</i>	<i>RBI, Bhubaneswar</i>
44	<i>Dr.S. R. Behera</i>	<i>Asst. Advisor</i>	<i>RBI, Bhubaneswar</i>
<b>N A B A R D</b>			
45	<i>Shri R. Mishra</i>	<i>Dy. General Manager</i>	<i>NABARD</i>
46	<i>Shri S.K. Nayak</i>	<i>Dy. General Manager</i>	<i>NABARD</i>
<b>RSETI</b>			
47	<i>Shri D. Pradhan</i>	<i>State Director for RSETI</i>	<i>Govt. of Odisha</i>
<b>U I D A I</b>			
48	<i>Shri Uday Kiran Y</i>	<i>SRP</i>	<i>UIDAI</i>
<b>INSURANCE COMPANIES</b>			
49	<i>Mr. D. Singh</i>	<i>Dy. General Manager</i>	<i>AIC of India, Bhubaneswar</i>
50	<i>Shri S. K. Mohanty</i>	<i>Nodal Officer(SS)</i>	<i>LIC of India, Bhubaneswar</i>
<b>SIDBI</b>			
51	<i>Shri T.H.R. Samad</i>	<i>Dy. General Manager</i>	<i>SIDBI, Bhubaneswar</i>
<b>PUBLIC SECTOR BANKS</b>			
52	<i>Shri B. Kumar Doure</i>	<i>AGM/ZH</i>	<i>Allahabad Bank</i>
53	<i>Shri S.K. Mishra</i>	<i>Senior Manager</i>	<i>Allahabad Bank</i>
54	<i>Shri N.P. Sarangi</i>	<i>DGM &amp; ZM</i>	<i>Andhra Bank</i>
55	<i>Shri K.C. Pradhan</i>	<i>DGM</i>	<i>Andhra Bank</i>
56	<i>Shri K.C. Nayak</i>	<i>Sr. Manager</i>	<i>Andhra Bank</i>
57	<i>Shri Sudhansu Khamari</i>	<i>AGM &amp; DRM</i>	<i>Bank of Baroda</i>
58	<i>Shri Kulamani Behera</i>	<i>Chief Manager</i>	<i>Bank of Baroda</i>
59	<i>Shri Amit Roy</i>	<i>DGM/ZM</i>	<i>Bank of India, Bhubaneswar</i>
60	<i>Shri P.R. Kanungo</i>	<i>DGM/ZM</i>	<i>Bank of India, Keonjhar</i>
61	<i>Shri D.K. Pati</i>	<i>Senior Manager</i>	<i>Bank of Maharashtra</i>
62	<i>Shri P. Dash</i>	<i>DGM</i>	<i>Canara Bank</i>
63	<i>Shri S.K. Bhattacharya</i>	<i>DGM/SRM</i>	<i>Central Bank of India</i>
64	<i>Shri Manoj Kumar Sethi</i>	<i>Manager</i>	<i>Central Bank of India</i>
65	<i>Shri S. Venkatramaiah</i>	<i>DGM/Zonal Head</i>	<i>Corporation Bank</i>
66	<i>Smt. Juicy Nayak</i>	<i>Manager-Agril.</i>	<i>Corporation Bank</i>
67	<i>Shri Pradeep Mishra</i>	<i>Senior Mnager</i>	<i>Dena Bank</i>
68	<i>Shri N.K. Mishra</i>	<i>DGM/ZM</i>	<i>Indian Bank</i>
69	<i>Shri L. Panda</i>	<i>Senior Manager</i>	<i>Indian Bank</i>
70	<i>Shri R. Venkateswaram</i>	<i>General Manager</i>	<i>IDBI Bank</i>
71	<i>Shri Paresh Ku. Mohan</i>	<i>AGM, RO Bhubaneswar</i>	<i>IDBI Bank</i>
72	<i>Shri R. Shankar Rao</i>	<i>DGM/CRM</i>	<i>Indian Overseas Bank</i>
73	<i>Shri B.D. Routray</i>	<i>Senior Manager</i>	<i>Indian Overseas Bank</i>
74	<i>Shri Manik Kumar</i>	<i>DGM/RH</i>	<i>Oriental Bank of Commerce</i>
75	<i>Shri J.R. Rath</i>	<i>DGM/ CH</i>	<i>Punjab National Bank</i>
76	<i>Shri N.C. Mohanta</i>	<i>Senior Manager</i>	<i>Punjab National Bank</i>
77	<i>Shri S.S. Sarangi</i>	<i>Manager</i>	<i>Punjab &amp; Sind Bank</i>
78	<i>Shri Sandeep Kumar Ghosh</i>	<i>DGM</i>	<i>Syndicate Bank</i>
79	<i>Shri A.K. Nanda</i>	<i>Senior Manager</i>	<i>Syndicate Bank</i>
80	<i>Shri Tarun Behari</i>	<i>Manager</i>	<i>South Indian Bank</i>
81	<i>Shri Srikanta Hota</i>	<i>DGM</i>	<i>State Bank of India</i>
82	<i>Shri P.C. Saboo</i>	<i>DGM</i>	<i>State Bank of India</i>
83	<i>Shri G.N. Debta</i>	<i>AGM(LB &amp; RRB)</i>	<i>State Bank of India</i>
84	<i>Shri M.M. Singh</i>	<i>Manager(LB &amp; RRB)</i>	<i>State Bank of India</i>
85	<i>Shri R.P. Yadab</i>	<i>Chief Manager</i>	<i>State Bank of B &amp; J</i>

86	<i>Shri P.Sengupta</i>	<i>DGM</i>	<i>UCO Bank</i>
87	<i>Shri Tapas Pal</i>	<i>AGM</i>	<i>UCO Bank</i>
88	<i>Shri Priyapada Mishra</i>	<i>CM</i>	<i>UCO Bank</i>
89	<i>Shri N.Swain</i>	<i>CM</i>	<i>UCO Bank</i>
90	<i>Shri Ugrasen Jagadala</i>	<i>Senior Manager</i>	<i>UCO Bank</i>
91	<i>Shri Srikanta Biswal</i>	<i>Manager</i>	<i>UCO Bank</i>
92	<i>Shri Sitansu Behera</i>	<i>Manager</i>	<i>UCO Bank</i>
93	<i>Shri Govinda Sahu</i>	<i>Manager</i>	<i>UCO Bank</i>
94	<i>Shri Kedar Nayak</i>	<i>Assistant</i>	<i>UCO Bank</i>
95	<i>Shri A.K.Nayak</i>	<i>AGM &amp; Dy. RH</i>	<i>Union Bank of India</i>
96	<i>Smt.Monalisha Mohanty</i>	<i>Manager (RABD)</i>	<i>Union Bank of India.</i>
97	<i>Shri Mukti Ranjan Ray</i>	<i>DGM/CRM</i>	<i>United Bank of India</i>
98	<i>Shri J. Pradhan</i>	<i>Chief Manager</i>	<i>United Bank of India</i>
99	<i>Shri Sahadeb Khatai</i>	<i>Chief Manager</i>	<i>Vijaya Bank</i>
<b>PRIVATE SECTOR BANKS</b>			
100	<i>Shri B. B. Choudhury</i>	<i>Sr. Vice President</i>	<i>Axis Bank</i>
101	<i>Shri Rasmi Ranjan Das</i>	<i>Senior Manager</i>	<i>Axis Bank</i>
102	<i>Shri Prateek Mohanty</i>	<i>Senior Manager</i>	<i>Bandhan Bank</i>
103	<i>Shri Priyabrata Samal</i>	<i>Cluster Head</i>	<i>DCB Bank</i>
104	<i>Shri Xavier M.M</i>	<i>Asst.General Manager</i>	<i>Federal Bank</i>
105	<i>Shri Debasis Senapati</i>	<i>Zonal Head</i>	<i>HDFC Bank</i>
106	<i>Shri Anant Pattnaik</i>	<i>Dy. Vice President</i>	<i>HDFC Bank</i>
107	<i>Shri K. K. Panigrahi</i>	<i>AGM</i>	<i>ICICI Bank</i>
108	<i>Shri V.T.John</i>	<i>Chief Manager</i>	<i>Karnataka Bank</i>
109	<i>Shri B. K. Behera</i>	<i>Manager</i>	<i>Laxmi Vilas Bank</i>
110	<i>Shri Jayadev Das</i>	<i>Vice President</i>	<i>YES Bank</i>
<b>ODISHA STATE CO-OPERATIVE BANK</b>			
111	<i>Shri Tushar Kanta Panda</i>	<i>Managing Director</i>	<i>OSCB, Bhubaneswar</i>
<b>REGIONAL RURAL BANKS</b>			
112	<i>Shri Brundaban Nayak</i>	<i>Managing Director</i>	<i>Odisha Gramya Bank</i>
113	<i>Shri B.K.Biswal</i>	<i>Senior Manager</i>	<i>Odisha Gramya Bank</i>
114	<i>Shri R.K.Mishra</i>	<i>Chairman</i>	<i>Utkal Grameen Bank</i>
<b>LEAD DISTRICT MANAGERS</b>			
<b>ANDHRA BANK</b>			
115	<i>Shri S.K.Choudhury</i>	<i>LDM</i>	<i>Ganjam</i>
116	<i>Shri Loknath Sahu</i>	<i>LDM</i>	<i>Gajapati</i>
<b>BANK OF INDIA</b>			
117	<i>Shri Jaladhar Sethy</i>	<i>LDM</i>	<i>Keonjhar</i>
118	<i>Shri Dillip Kumar Nanda</i>	<i>LDM</i>	<i>Mayurbhanj</i>
<b>STATE BANK OF INDIA</b>			
119	<i>Shri B.B.Mahapatra</i>	<i>LDM</i>	<i>Bolangir</i>
120	<i>Shri A.B.Behera</i>	<i>LDM</i>	<i>Bargarh</i>
121	<i>Shri Ramrai Munduiya</i>	<i>LDM</i>	<i>Deogarh</i>
122	<i>Shri P.C.Nayak</i>	<i>LDM</i>	<i>Jajpur</i>
123	<i>Shri Ashok Kumar Naik</i>	<i>LDM</i>	<i>Jharsuguda</i>
124	<i>Shri Jagabandhu Nayak</i>	<i>LDM</i>	<i>Khordha</i>
125	<i>Shri Rajender Singh</i>	<i>LDM</i>	<i>Kendrapada</i>
126	<i>Shri Krusna Ch.Mallick</i>	<i>LDM</i>	<i>Kandhamal</i>

127	<i>Shri Rama Chandra Naik</i>	<i>LDM</i>	<i>Koraput</i>
128	<i>Shri R. Vasudeva Rao</i>	<i>LDM</i>	<i>Malkangiri</i>
129	<i>Shri S. N. Senapati</i>	<i>LDM</i>	<i>Nayagarh</i>
130	<i>Shri Motilal Swain</i>	<i>LDM</i>	<i>Nabarangpur</i>
131	<i>Shri Raghuram Patro</i>	<i>LDM</i>	<i>Nuapada</i>
132	<i>Shri Debraj Sahu</i>	<i>LDM</i>	<i>Sambalpur</i>
133	<i>Shri Durga Prasad Rath</i>	<i>LDM</i>	<i>Sundargarh</i>
<b>UCO BANK</b>			
134	<i>Smt Geeta Meher</i>	<i>LDM</i>	<i>Angul</i>
135	<i>Shri Jagabandhu Nayak</i>	<i>LDM</i>	<i>Bhadrak</i>
136	<i>Shri Prafulla Kr. Dash</i>	<i>LDM</i>	<i>Balasore</i>
137	<i>Shri P.K. Biswal</i>	<i>LDM</i>	<i>Cuttack</i>
138	<i>Shri Anil Kumar Pradhan</i>	<i>LDM</i>	<i>Dhenkanal</i>
139	<i>Shri Dasarathi Pattnaik</i>	<i>LDM</i>	<i>Jagatsinghpur</i>
140	<i>Shri Nilambar Mohanta</i>	<i>LDM</i>	<i>Puri</i>