

**PROCEEDINGS OF THE 145<sup>TH</sup> STATE  
LEVEL BANKERS' COMMITTEE  
MEETING OF ODISHA HELD ON  
22.11.2016 FOR THE QUARTER  
ENDED SEPTEMBER 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/720/2016-17

दिनांक / Date: 19.12.2016

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 145वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 145<sup>th</sup> SLBC Meeting of Odisha

हम दिनांक 22.11.2016 को मेफेयर कनवेंशन, भुवनेश्वर के क्रिस्टल हॉल में आयोजित 145वें एस.एल.बी.सी., उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 145<sup>th</sup> SLBC Meeting of Odisha held on 22.11.2016 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 Enclo: यथोक्त As stated above

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## **PROCEEDINGS OF THE 145<sup>TH</sup> SLBC MEETING HELD ON 22.11.2016**

The 145<sup>th</sup> SLBC Meeting of Odisha was held on 22.11.2016 under the Chairmanship of Shri Charan Singh, Executive Director, UCO Bank. Among others were

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

Shri T.K. Pandey, Principal Secretary, Finance, Government 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 S. P. Mohanty, General Manager, 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 Principal Secretaries, Commissioners cum Secretaries, Directors, Chief Post Master General, Bhubaneswar, Senior Officials of Government of Odisha, RBI & NABARD, Controlling Heads of different Banks, representative of SIDBI, Insurance Companies, HUDCO, Lead District Managers & other participants of the Meeting.

Convenor, SLBC extended hearty welcome to Sri T. K. Pandey, Principal Secretary, Government of Odisha to the 145<sup>th</sup> SLBC meeting for the first time and requested for continuance of all support, co-operation and guidance of finance department to SLBC.

In his welcome address, he stated 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.

Appreciating the coordinated and sincere efforts of RBI, Banks and State Government in managing the post-demonetization situation smoothly, he

requested all banks for deployment of Business Correspondents with Micro ATMs in the Gram Panchayats where there is no brick & mortar branch nor BCs, providing adequate cash to BCs to meet cash requirement of customers in rural areas, taking care of old age pensioners, MGNREGA workers, scholarships of students and other beneficiaries.

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 Demonetization

Demonetization of higher denomination currency notes in circulation to check black money has been a public suggestion to the Central Board of Direct Taxes (CBDT) since long. We are happy that Union Government has taken effective step to implement it. True, it has caused enormous difficulties to the common people who have been queuing up in front of banks. But no riotous situation arose anywhere in Odisha so far. It is observed that in Odisha under demonetization process cash exchange and distribution position is better in comparison to other states. He thanked to the coordinated and sincere efforts of RBI, Banks and State Government.

In the post-demonetization scenario role of BC/Bank Mitra is very important. BCs basically act as agents of a Bank at places where opening branches of banks is not feasible. Department of Financial Services, Ministry of Finance, Govt. of India has taken so many steps to activate all channels for dispensing cash. Over Draft Limit of BC has been increased to Rs.50,000/-. Banks have been given flexibility to increase this limit on case to case basis. It has been also decided to provide cash multiple times to the BCs so that rural population is served.

State Level Monitoring Committee headed by Hon'ble Chief Secretary, started review exercise on daily basis in Odisha. I am glad to know that the Committee has suggested the banks to ensure availability of cash in the Unbanked Gram

Panchayats by deploying the reliable or credible Women Self Help Groups and Bank Mitras of Odisha Livelihood Mission of Panchayati Raj Department, Government of Odisha as Business Correspondences. Since they are the local persons, well experienced in dealing banking activities and credible by local community, their services can be effectively utilized as BCs. The Committee has also suggested to the banks to explore having mobile banking or temporary banking counter in those Panchayats that are not having bank branches for the benefit of the people.

Ever since the announcement of demonetization of specified Banks Notes, branches of banks all across the country have been working, even for extended hours, to facilitate exchange/deposit of old 500 & 1000 rupee notes by general public. The technical handicap of ATMs had also added to the pressure of branches in meeting the cash requirement.

For activation of ATMs, recalibration for 2000 & 500 new note recalibration is going on. Cash crunch crisis would be over if the new Rs.500 rupee notes come into system sufficiently. Chairman requested RBI to ensure adequate supply of 500 note to resolve the cash supply problem.

He once again welcomed all to this august meeting and requested all members for their active participation in deliberation and for providing valuable suggestions and input for better economic development of state.

### **SPEECH OF GENERAL MANAGER (OIC), REGIONAL OFFICE, RBI, BHUBANESWAR).**

Focusing on demonetization, he expressed his satisfaction in managing the crisis erupted out of currency demonetization because of coordinated and cohesive effort of all banks and Govt. Departments. He further elaborated that on 8<sup>th</sup> Nov 16 there was Rs 6000 crore with system as a whole. We have received Rs 5000 crore currency and Rs 18000 crore was sucked out from the system in term of Specified Bank Note (SBN). Hence the mismatch will continue for some time and requested all concerned to keep patience, forbearance till the situation improves.

He pinpointed few issues for strict compliance.

- Ensure the account is KYC complied and properly accounted for where bulk deposits are received.
- Keep a strict vigil and monitor daily basis on deposit and withdrawal of currency. Some unscrupulous and corrupt employee by underhand dealing are delivering new currency note of Rs 2000 & Rs 500 in huge quantity.
- Unless we reach people in remote area and unbanked GPs, the entire process will come to stand still. On random checking we observed that 50% of BC are either non-existent or in active. He suggested for quarterly updating the BC list bank wise and even district wise.
- He expressed serious concern that off-line transactions are not happening despite clear postulation by the regulator. He further requested to make off-line transaction in this crisis situation to reach the people although operational risks are involved so that masses will be benefitted.

## **SPEECH OF SRI TUHIN KANT PANDEY, PRINCIPAL SECRETARY, FINANCE DEPARTMENT, GOVERNMENT OF ODISHA.**

### Highlights of the Speech

#### ❖ **Currency Demonetization.**

Welcoming dignitaries on and off the dais, he congratulated RBI team and Bankers fraternity for their best efforts to mitigate the initial crisis that erupted out of currency demonetization. Despite hard work and even working for extended hours by bankers, RBI and other stake holders, it was a big challenge for access to hinterland areas because of trickle of Currency particularly Rs.500 denomination.

#### ❖ **Pension Payment**

Principal Secretary expressed satisfaction over the excellent job done by all District Collectors with the fullest co-operation of RBI and Banks to make old age pension payment to 35 lakh in 6200 odd Gram Panchayats on 15<sup>th</sup> November, 2016, which is recorded as a great success in such a crisis situation. It would have been a terrible misery if any disruption has happened.

### ❖ Financial Inclusion

Principal Secretary informed that 70% GPs are Unbanked. 47% of Rural population do not have banks nearby. Business Correspondents net work in the rural areas is not so strong. Data connectivity is major issue in rural areas. BCs are provided limited cash (Rs.10000 to Rs.50000) to meet cash requirement of the customers. Off-line transaction is not happening in spite of RBI guideline which is affecting many small business and livelihood of village population in a massive way.

He requested all banks to explore having mobile banks or temporary banking counters in those Panchayats that are not having bank branches for the benefit of the people. He assured the banks that the State Government will provide necessary support including building infrastructure for functioning of Mobile banks and the temporary bank counter.

He emphasized on strengthening BC model in all Unbanked GPs. State Government is providing premises at GP head quarter for opening of BC outlet. Special DCC meeting is to be organized to discuss how to activate the BCs with Micro ATMs in all uncovered Unbanked GP in a big way. He even suggested taking the help of retired bankers to accomplish this onerous task.

He expressed his concern that not a single branch has been opened so far in the 78 identified villages having population more than 5000. As per direction of Department of Financial Services, Ministry of Finance, Government of India, banking facilities are to be provided within a radius of 5 KMs to all people. State Government & NABARD are providing financial support to Banks for setting of V-SAT where there is connectivity issue. He further expressed that there is no tangible improvement in opening banking services outlets in LWE districts. He made an appeal to all banks, not to be very conservative and despondent. Banks should come forward proactively to contribute for the growth of the State and people of the state at large.

## **ADDRESS BY SRI R. BALAKRISHNAN, DEVELOPMENT COMMISSIONER CUM ADDITIONAL CHIEF SECRETARY, 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.

➤ **Currency Demonetization**

DC cum ACS appreciated the role of RBI, Banks and other stake holders in mitigating the crisis evolved to the extent possible amidst shortage of currency. He emphasized the role of banks and said that banking is basically a trust and instills confidence amongst constituents. He lavishly praised the exemplary leadership played by the Chief Secretary for managing this crisis in coordination with Banks and RBI.

➤ **Providing Banking Services outlets in unbanked areas.**

He expressed serious concern about reaching of banking facilities to people particularly in unbanked GPs in terms of either Brick & Mortar Branch or branchless banking (BC model). Govt. of Odisha has mapped up 367 unbanked GPs with all infrastructure facilities but yet to materialize in the form of bank branch or BC outlet. Brick and Mortar branches are yet to be opened in the 78 identified and allotted villages having population more than 5000. He questioned the reason for such inordinate delay in opening branches and requested to introspect and let discernable action be taken in this regard for offering banking facilities to mainly people of inaccessible area. He appeals emotionally to bankers to reach the people in a massive way.

As suggested by Principal Secretary, Finance, Chairman of SLBC requested the house to discuss the issue of demonetization upfront before taking up the agenda item.

### **Issues & Solutions**

**Chief Post Master General (CPMG)** informed that 1200 Post Offices(POs) are exchanging Specified Bank Notes (SBN) out of total 8174 POs. Rest 6974 POs are doing the normal business. Being largest by number and serving all 6234 GPs in Odisha and catering the need of the masses in nook and corner of the State. He claimed Postal Department as the largest Banker.



He expressed his concern with regard to short supply in remittance of 100 & 500 denomination of currency and requested SBI to make good of the mismatch.

Regarding vision of BC model with respect to POs, **Director, Institutional Finance (DIF)** informed that Postal Department has been authorized for India Post Payment Bank (IPPB). Odisha will have its first state level IPPB on 17<sup>th</sup> March 2017. By Sept 2017, all Head Post Offices would be IPPB. All POs will act as BC on behalf of IPPB. IPPB is also authorized for microfinance up to Rs. 100 lacs.

**General Manager (OIC) RBI** emphatically assured the house that there would not be any trickle of currency and requested the house to maintain patience and forbearance for some more time as huge mismatch happened between supply of currency and pilling up of SBN.

**Principal Secretary, Finance** raised some pertinent points about off-line transaction and other related matter with regard to financial inclusion.

- 1) Whether the present hand holding limit of BC for Rs50000 is adequate. Banks may enhance the limit as per requirement of BCs.
- 2) BC location should be at GP Office.
- 3) On random check by RBI, it was found that either BCs are non-existent or inactive. It has been decided that OLM will act as corporate BC and active SHG members will be BCs. Collectors have been instructed to identify credible SHGs and share the list with LDMs who in turn shall convey to Banks so that Bank Mitras can also be appointed as BC.
- 4) Mobile van may be used as branch banking model.

He sought opinion/suggestion/reaction in this regard from Controlling Heads of banks.

Principal Secretary, Agriculture highlighted on two points.

#### 1) Liquidity Issue

He apprehended that demonetization induced cash crunch may inhibit the payment of insurance claim of farmers to the tune of Rs.1776 crore against Kharif 2015. Moreover Rabi season has commenced and even procurement of paddy started. He requested all concerned to make available liquidity so that

farmers may not suffer while withdrawing from their account. He informed the house that CM has written letters to Govt. of India to allow DCC Banks to accept SBNs for repayment of loan accounts if not allowed for exchange and limit could be fixed. DCC banks are well equipped with CBS technology and forge note detecting machine also.

## **2) BC Model**

Different banks are following different BC model. Some banks insist deposit of Rs 50000 upfront for doing transaction. BC are not taking much interest because of low volume of transactions hence not viable. He suggested PACS may be considered for BC for accepting deposit only.

**State Financial Inclusion Advisor** informed that 1500 Gram Panchayat Level Federations working for SHGs. We have shared the data for Gram Panchayat Level Federations (GPLF)/ Bank Mitra to SLBC and SLBC forwarded to banks. Presently Bank Mitra are basically banking facilitator. These bank Mitras can also be engaged as BC and do banking business as well. OGB has appointed 25 Bank Mitra as BC. We are in touch with SBI and UGB also for engagement of Bank Mitra as BC. The objective of OLM is to facilitate provision of banking services in all unbanked GPs through SHG members.

**Chief General Manager, SBI** informed that there are 3200 to 3300 active CSPs in SBI in Odisha. Around 2600-2700 CSPs are involved in deposit/withdrawal business and the deposit is around RS 7 crore. As far as off-line transactions is concerned, he said that connectivity is not a problem for SBI,

SBI is in touch with Panchayati Raj Dept and will enter into MOU by the end of this month and start operation by engaging bank Mitra of OLM.

He further suggested for forming a sub-committee of SLBC to decide the modalities of off-line transaction.

Intervening into the matter, **GM (OIC)** of RBI said that there is operational risk involved in off-line transaction. So to mitigate the risk let the amount be reduced so that it will be acceptable to all. He requested with all humility to banks to resolve for a minimum amount so that BC can make transaction off-line which will be a great help to people.

He advised Banks to accept pre 2005 note of Rs500 & Rs1000 denomination for both deposit and exchange as well.

It was suggested that Rs 500 may be paid through off-line & BC should operate from GP Head Quarter.

## **PROCEEDINGS OF 145<sup>TH</sup> SLBC MEETING HELD ON 22.11.2016.**

### ***AGENDA NO. 1***

**Confirmation of Proceedings of 144<sup>th</sup> SLBC Meeting held on 19.08.2016 at Bhubaneswar.**

The Proceedings of the 144<sup>th</sup> SLBC Meeting held on 19.08.2016 was circulated among all the members of SLBC vide our letter No. SLBC/ODI/525/2016-17 dated 05.10.2016. 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 144<sup>th</sup> SLBC Meeting held on 19.08.2016.**

**Progress of Implementation of Financial Inclusion Plan in the State.**

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

As on 30.09.2016, Banks have covered 40605 villages constituting 88.49 % of the total target. Out of these villages, 584 are covered through Brick & Mortar 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 31st March, 2017. He also requested all the banks to provide district wise progress report to SLBC for onward submission to RBI.

**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 reported status of branch opening in 78 villages. Few banks have submitted branch opening proposal to their Head Office in respect of 11 villages for approval. He requested the concerned banks to take steps to open brick and mortar branch at all feasible cases within the stipulated time.

Convenor also reiterated that Department of Financial Services, Ministry of Finance, Government of India and RBI, Bhubaneswar monitors the progress regularly.

### **3. Summary on status of 367 Identified Unbanked GPs for branch opening as on 06.10.2016**

Out of 138 unbanked gram panchayats whose survey is yet to be made, 14 Banks (DCB Bank, Dena Bank, Federal Bank, ICICI Bank, IndusInd Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, Laxmi Vilas Bank, Oriental Bank of Commerce, Punjab & Sind Bank, State Bank of Mysore, State Bank of Travancore, South Indian Bank) are yet to respond.

Reasons for 154 unbanked gram panchayats being unfeasible for branch opening are either poor / no internet connectivity or a BC/CSP is operating in that centre. Director, Institutional Finance requested all banks to focus on these 367 unbanked GPs where infrastructures (premises, power supply and internet connectivity) are available for opening brick and mortar branch. All should complete their branch opening survey job and report to SLBC and RBI to review bank wise progress.

### **4. Branch opening in Unbanked GPs.**

Convenor, SLBC informed that only 15 brick and mortar branches have been opened in unbanked GPs.

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

The concerned Banks were requested to take necessary steps for setting up Solar based V-SAT in the sanctioned Sub Service Areas on missionary mode and convey the developments regarding the matter to NABARD and SLBC on monthly basis. SLBC is yet to receive the progress report.

**6. Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)** Convenor, SLBC informed that as on 30.09.2016 banks have opened 113.59 lakh Basic Saving Bank Deposit Account (BSBDA) under PMJDY. Out of which, number of

accounts with "0" balance is 23.84 %, Total deposit under PMJDY accounts is Rs.1744.69 crore, number of RuPay Cards issued is 80.59 lakh and activated 61.65 lakh and % of Aadhaar seeding is 38.50 %.

Convenor, SLBC further informed that banks have enrolled 32.40 lakh, 8.83 lakh and 1.46 lakh subscribers under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana respectively as on 30.09.2016.

Convenor, SLBC stated that a large number of small bank accounts have been opened during the initial phase of the campaign which can be converted to regular account by carrying out eKYC/KYC. When such accounts holders come forward to use these accounts by way of deposit and / or withdrawal, steps should be taken to carry out the e-KYC/KYC exercise and simultaneously seed the accounts with their Aadhaar and mobile number as appropriate.

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

Convenor, SLBC reported that under MUDRA, banks have disbursed from 01.04.2016 to 11.11. 2016, Rs 255.70, 479.55 and 266.95 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.

He requested all banks to raise the flow of credit under MUDRA to the beneficiaries from present 35 % to at least 45% in the current financial year. He requested the controlling heads of all banks to ensure that ineligible loan applications are returned with valid reasons under intimation to the applicants.

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

Convenor, SLBC informed that

- APY targets are allotted on yearly basis by DFS and the targets are based on the number of branches of each Bank. The numbers of accounts vary from 20-70 accounts/year as per the category of Banks. The target for FY 2016-17 is as follows.

# 70 Accounts per branch for PSBs/Selected Private Banks like Axis, ICICI, and HDFC.

# 50 Accounts per branch of RRBs

# 20 Accounts per branch of Cooperative Banks.

- DCC/BLBC are requested to incorporate APY as one of the important agenda in the discussions and monitor the performance of Banks as per the number of branches/target in each District or Block as the case may be.
- Efforts for meeting the target and reasons for increasing APY outreach are to be analysed and report is to be submitted after conduct of meetings at Block and District Levels.
- In the meetings, emphasis is to be laid on the following important aspects for enhanced APY outreach.
  - # All Branches of Banks should mobilize minimum accounts as per its category (PSB, Private Banks, RRB or Coop Bank.
  - # Involving Banking correspondents (BCs) for sourcing APY.
  - # Establishing tie up by Banks with Non Bank Aggregators/MFI/NGO for sourcing APY.
  - # Inclusive participation by Bank branches in various APY campaigns to increase the coverage.

**Action - From point 1 to 8 - All Banks**

### **9. Utilization of interest subvention**

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 31.10.2016. SLBC has already submitted utilization certificate for interest subvention as on 30.09.2016 to the concerned department.

He also reported that due to non availability of fund with nodal bank, claims amounting to Rs. 2136.85 lakh with respect to crop loan has been kept pending in respect of 7 banks.

SLBC has requested to Registrar of Cooperative Societies to release further a sum of Rs.40 crore in the current account - Interest Subvention for crop loan for utilization in the current year (2016-17). SLBC is yet to receive the required fund.

**Action - Registrar Cooperative Societies, Govt. of Odisha**

## **10. Review on Banking Development in Odisha in key parameters as of 30.09.2016.**

Convener, SLBC highlighted the performance of banks in the State under various parameters in terms of growth in % and absolute term as on 30.09.2016. over 30.09.2015.

Deposit:- 13.27 %, Advance- 16.01 %, CD ratio-increase of 1.71 %, Priority Sector-16.61 %, Agriculture Advance-22.98 %, MSME - 28.74%, Education loan- 3.67 %, Housing Loan- 3.93 %, Advance to Weaker Section- 10.37 %, Advance to Minority Communities - 11.35 %.

## **11. 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 31.10.2016 is 3875741 and %age of Cash Transfer Compliant is 91.13.

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

**Action - All Banks**

## **12. 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 05.11.2016 in respect of 4.07 crore. Enrollment %age of population is 91.73. Aadhaar number generated /uploaded for 3.55 crore (79.95%). Aadhaar rejection number is 56.96 lakh.

### **Mandate given by Ministry of Finance, Government of India :-**

- Aadhaar Seeding - 75 % to be completed by 31<sup>st</sup> December 2016 and 100% to be completed by 31<sup>st</sup> March, 2017.
- Ensure that all new pension accounts opened at branches must have Aadhaar number.

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

## **13. Relief measures to be undertaken by Banks in areas affected by Drought during Kharif 2015**

Convenor, SLBC informed that as on 30.09.2016, 33063 number of short term crop loan accounts involving Rs. 273.04 Crore have been converted into medium term loan by different banks.

### **AGENDA NO. 3**

#### **A) Issues & Suggestions**

GM, RBI, pointed out some important areas with issues and suggestions regarding present functioning of Lead Bank Scheme in the State of Odisha.

- DCC/DLRC meetings are to be conducted within one and half month from the end of the quarter.
- DCC/DLRC Meeting are to be conducted separately. There should be separate agenda for both. Public representatives attend the DLRC meeting. Those public representatives want to attend DCC, should request to DCC who should forward the request letter to RBI for consideration.
- It has been observed that most of the banks are not sending their Dist coordinator to the meetings. In DLRC meeting most bankers and line department officers are not attending.
- Active Officers having long service left should be posted as LDM.
- LDM offices often lack the minimum infrastructure such as staff and vehicle etc.

#### **Other areas**

- Vice Chancellor / Senior Scientist of OUAT may be invited to SLBC Meeting.
- Because of restriction on transfer of immovable property by a member of a Schedule Tribe for execution of mortgage in favour of any bank for securing a loan, deserving ST applicants are deprived of availing loan from banks. The representative of SC/ST department clarified that as per present law in force, any transfer of immovable property by a member of ST, except by way of mortgage executed in favour of any public financial institution for securing a loan granted by such institution for any agricultural purposes, shall be absolutely null and void and of no force or effect whatsoever, unless such transfer is made in favour of another member of a Scheduled Tribe.

Convenor, SLBC informed that we have already taken up the matter with State Government for necessary amendment in Odisha Scheduled Areas Transfer of Immovable Property (By Scheduled Tribes) Regulation.



**Suggestive action points emanated from a seminar among different stake holders were highlighted by the GM, RBI.**

- Improving credit flow to small and marginal farmers.
- Increasing credit flow to agriculture and allied sectors through JLG financing and cluster financing.
- Improving farmers' income through agriculture allied sector - Animal Husbandry and Fisheries.
- Financing of Crop Diversification- from field crop to horticultural crop.
- Financing Seed production and other commercial field crop.
- There should be joint collaboration between all agencies like RBI, NABARD, OUAT, Government Department to enhance agricultural credit and for doubling of farmer's income by 2022.

**Action - All Banks, RBI, NABARD & State Govt.**

**B)** The Chief General Manager, NABARD focused on the action points that emanated from the deliberation in the Annual Meeting of Priority Sector Chiefs of Scheduled Commercial Banks held on 26<sup>th</sup> October, 2016 with request to implement the same by banks.

**Action Points**

1. All Banks to accelerate investment credit for agriculture and allied activities for the sustainable growth of Primary Sector leading to increased food production and productivity.
2. Area Based Schemes formulated in the PLP may be effectively implemented.
3. All Banks to achieve the sub-target of 8% of ANBC towards Small and Marginal Farmers (SMF) by March, 2017, as laid down in the relative priority sector lending guidelines of RBI and also to achieve physical target of 10% new SMF accounts every year.
4. Banks to make concerted efforts to bring lease/tenant/oral lessee including small and marginal farmers to their fold.
5. Formation of Joint Liability Groups (JLG) to be encouraged among lease land /tenant / oral lessee farmers.
6. Banks should consider engaging SHGs with good performance credentials, as BCs.
7. There is a need for reinvigorating village level credit planning process by bank branches, attaching special importance to financing solar power generation

project especially financing solar powered agri. pumps, digitization of land record etc. for increasing credit flow to Agriculture.

8. Considering thoughts of Government of India on various social security schemes such as Atal Pension Yojana, PMSBY, PMJJBY etc. banks need to put right kind of efforts for promoting these schemes suitably bundling them with other credit product.
9. Banks may initiate steps to issue ATM enabled RuPay KCC to all eligible KCC account holders by 31<sup>st</sup> December, 2016 and explore the possibility of setting up PoS, Micro ATMs at Merchant establishment (agri. Input dealer), PACS etc.
10. Banks need to come forward in supporting the concept of aggregation by producer Organizations, NGOs, JLGs, etc. Producer organizations are expected to be an emerging sector for financing by banks in the coming days.

**Action - All Banks/ LDMs / NABARD/ State Govt.**

#### **Highlight on Solar Pumping System Scheme, Solar Lighting System Scheme-2016 & Agri-Clinic and Agri-Business Center (ACABC) Scheme**

CGM, NABARD highlighted the important features of these schemes. He requested the controlling heads of all Banks to sensitize their branches about the schemes, allocate targets and ensure sanction of at least one solar pump system loan per rural branch by March, 2017.

#### **C) Procurement of electronic point of sale (e-POS) at Fair Price Shops (FPS)/Public Distribution Shop (PDS) to support Financial Inclusion.**

The representative of Food Supplies and Consumer Welfare Department, Govt. of Odisha appraised the house about the present status of procurement of e-POS in the State. He informed that it has been decided to use the FPS with e-POS as Business Correspondents (BCs) for delivery of banking services. This will augment the income of shop owners and make them viable.

He further informed that they have already placed tender to procure the e-POS machines in a big way. Five machines have been started functioning on pilot basis in Bhubaneswar. They will roll out to 9000 shops by January 2017. However, RuPay / ATM version is not there at present, but will be upgraded soon.

**Action - Food Supplies and Consumer Welfare Department, Govt. of Odisha**

## **Crop Insurance**

### **Crop Insurance Claim Pertaining to Kharif-2015.**

Convenor, SLBC informed that AIC of India, the designated implementing Agency for NAIS has appraised the claims of Rs.1776.34 crores for Kharif 2015 Crop Season for Odisha on 05.10.2016 to 11.61 lakh farmers of Odisha.

### **Pradhan Mantri Fasal Bima Yojana (PMFBY)-Implementation during Rabi 2016-17 Crop Season.**

SLBC has already communicated on 10.11.2016, the copy of the Notification No. 8196/Coop dated 04.11.2016 of Co-operation Department, Government of Odisha regarding implementation of PMFBY (detail guidelines) for Rabi-2016-17 Crop Season.

## **AGENDA NO. 4**

### **Branch Expansion in Odisha**

Convenor, SLBC informed that as on 30.09.2016, the total number of Bank branches is 4959 (54.71% in Rural, 26.05% in Semi-Urban and 19.24 % in Urban). Banks have opened 70 new branches in the state during 01.04.2016 to 30.09.2016.

Total number of ATM as on 30.09.2016 is 6056 (Rural-1845, Semi-Urban-2204 & Urban-2007).

Principal Secretary, Finance emphasized on opening of more ATMs in rural areas. There are only 1845 ATMs in rural areas which is 30%. However, branches in rural area constitute 55%. The direction of Department of Financial Services, Ministry of Finance, Government of India and RBI should be strictly adhered to. He stressed on providing at least one ATM (off-site / on-site) to each bank branch. He suggested that all banks would submit their action plan for installation of ATM in Rural / semi-urban / Urban to convenor, SLBC to arrive at a clear picture of ATM net work in the State.

Controlling head of Canara Bank & Bank of India informed that their bank fulfills the directives laid down by RBI. CGM, SBI informed that they have 2453 ATMs and it has more than one ATM per branch in rural centre. SBI will go in a massive way by installing 700 additional ATM in this financial year.

**Action - All Banks**

## **AGENDA NO. 5**

### **Banking Key Indicators**

Convenor, SLBC reported that CD ratio of the State as on 30.09.2016 computed on the advance figure sanctioned in other state but utilized in our state as per Throat Committee is 72.45 %. CD ratio computed on advance sanctioned and utilized in the state is 50.31 %.

District wise CD ratio was also discussed.

It was observed that:

- i) 6 districts - Dhenkanal, Bargarh, Boudh, Kalahandi, Nabarangpur and Sonepur have achieved CD ratio of more than 60%.
- ii) 11 districts have registered CD ratio below 40 %.  
Sambalpur, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kendrapara, Keonjhar, Malkangiri, Puri, Kandhamal and Mayurbhanj. On Year to Year basis analysis, deterioration in CD ratio is observed in respect of 10 districts.

Principal Secretary, Finance expressed serious concern for low CD ratio. He appraised the house that Odisha being an underdeveloped State needs more investment. Unless we push the CD ratio, we continue to be underdeveloped. He requested all stake holders to work upon bankable projects and MUDRA Scheme in order to give momentum to CD ratio. He also pointed out that Micro Financial Institutions are in the lead in MUDRA Finance in the State. Commercial Banks should increase their share to a substantial level in financing under MUDRA Scheme. Bankers expressed that proliferation of NPA is a hindrance for increasing CD ratio which was acknowledged by the house.

**Action - Banks & LDMs**

## **AGENDA NO.6**

### **NPA & Overdue position as on 30.09.2016**

Convenor, SLBC informed that the Gross NPA % of the State is 12.96 % against national figure of 9.23 as on 31.03.2016. It is a matter of concern. With regard to Govt. sponsored schemes, the NPA and Overdue % is too high.

Convenor, SLBC reported sector wise and scheme wise NPA & Overdue position as on 30.09.2016 and alarming. When the investment of banks get stuck up in terms of NPA/ nonpayment of bank's dues, funds would not get recycled.

The representative of Odisha State Civil Supplies Corporation Ltd (OSCSC) informed that the paddy procured by OSCSC is milled through rice mills located

throughout the State. The rice millers, called custom millers are appointed through an agreement executed by District Manager, OSCSC and the Custom Millers. The custom millers are guided by the terms & conditions of the agreement. As such, the ownership of stock of paddy & Custom Milled Rice lying at the mills premises belongs to OSCSC to the extent of paddy of OSCSC delivered to the mills & resultant rice due from the mills.

Some millers have availed credit from the Banks under stock hypothecation/pledge. These millers sometimes have misled the banks by declaring the stock of paddy & rice of OSCSC held by them as their stock and availed working capital loan. These unscrupulous millers neither return the entire rice due to OSCSC nor repay the bank dues and thereby create NPA of the Banks. It amounts to push the NPA percentage and retards CD ratio as well. He requested all banks to seek prior approval of OSCSC before extending of loan in future.

Chairman, SLBC intervened and clarified that these are specific cases which is tantamount to fraud. Banks should desist from extending finance in such cases as it may invite accountability for them. DCB Bank informed that they have identified such cases and cases have been filled in the high court.

#### **Status of OPDR cases as on 30.09.2016.**

Convenor, SLBC reported that 12131 no. of OPDR cases involving Rs 101.43 crore are pending as on 30.09.2016. Highest number of cases (1901) are pending in Khordha district followed by Cuttack district (1444 cases).

All District Collectors may be advised by State authority for early disposal of pending OPDR cases. All the Lead District Managers may put their coordinated efforts to yield desired result. SLBC is yet to receive communication from State Government regarding the amendment in OPDR Act as suggested for improving the recovery position in the State.

The system of upfront payment of advalorem stamp duty should be discontinued. Instead, the same should be adjusted proportionately from the amount recovered. It is to be ensured that Certificate Officers are posted in all districts and cases are disposed of in a time bound manner. As reported by LDMS, no certificate Officers are available in the district of Ganjam, Kandhamal, Malkangiri, Nabarangpur, and Sambalpur.

Chairman, SLBC expressed concern that there is no progress in amendment of OPDR ACT despite discussion in all SLBC meeting. CGM, SBI also pointed out the upfront payment of stamp duty and further added that in some districts certified officers are not posted. The cooperation of State Govt. in creating a healthy recovery atmosphere is the need of the hours.

Principal Secretary, Finance realized the reasonable concern of the bankers and emphasized for conducive recovery climate to exist for growth of advances and thereby enhance CD ratio as well. SLBC advised to develop an online portal and all banks should enter the details so that there will be greater transparency and review periodically. The online portal shall be operational before next SLBC Meeting

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

It is reported that 531 numbers of applications involving Rs.351.94 Crore of different banks for attachment of property under section 14 of SARFAESI are pending with District Magistrates. The State Government is requested to kindly issue appropriate instruction to the District Magistrate for expeditious disposal of Bank's applications seeking permission for taking over physical possession of charged assets.

CGM, SBI said that there should not be any problem for Collector to issue an order unless there is restriction from Court. Representative of Central Bank of India informed the house that 16 cases are long pending in the office of District Magistrate. He requested for early release of order.

Principal Secretary, Finance advised all banks to furnish the detail list of reasonably long pending cases to SLBC. SLBC will compile and submit to Finance Department. He assured the house to take up the matter with the Collectors to resolve the issue.

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

## **AGENDA NO. 7**

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

Convenor, SLBC reported the performance of Banks under ACP for the period 01.04.2016 to 30.09.2016 under various sectors. The overall achievement under ACP for the half year ended September 2016 is 34.11%.

Regarding the poor achievement of ACP, representative of Odisha Gramya Bank (OGB) informed that as per the directive of RBI, OGB has to restrict its finance to the tune of recovery in 2016.

Principal Secretary, Finance also echoed the legitimate concern of OGB for fixing high target which is not achievable being restricted by the regulator. He enquired about the basis of allocation of target. The target fixed should be bottom up and that does not happen. It is imposed as top down. The target fixed should be realistic and achievable. It should be hybrid of bottom up and top down.

GM, RBI reiterated that ACP is very close to or equal to PLP prepared by NABARD. ACP targets are not being achieved whereas PLP is increased by 15% every year. He expressed concern that there is no point of increasing ACP when it is not achieved.

CGM, NABARD intervened and explained that Potential Linked Plan (PLP) is prepared considering the potentiality available in the district. The state figure is arrived by adding the entire districts figure. PLP document is a reference or guidance to the Lead District Managers for preparation of Annual Action Plan of each district. He further added that, ACP is deliberated upon, discussed, approved and vetted at DCC meeting in presence of collector. If any Bank feels that the target allotted is very much on higher side than it should be rectified there. SLBC collects the district wise data, consolidates and prepares bank wise and district wise ACP and communicates the same among all stake holders.

Principal Secretary, Finance suggested that let a sub-committee be formed under the chairmanship of NABARD. LDMs should participate and workout a system for improvement in the existing one.

**Action - All Banks. LDMs & NABARD**

## **AGENDA NO. 8**

### **AGRICULTURE**

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

Convenor, SLBC reported that Banks have disbursed Rs.7837.44 crore in 2194216 KCC accounts during 01.04.2016 to 30.09.2016, out of which fresh KCC has been issued in 442363 accounts, disbursing Rs.1994.51 crore. Total Outstanding balance as on 30.09.2016 is Rs.18481.03 crore in 6596398 numbers of KCCs.

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

Convener, SLBC reported that, under Dairy and Fishery Rs 82.74 crore and 148.54 crore have been disbursed by banks respectively for the period 01.04.2016 to 30.09.2016.

The representative of Fishery Department reported that 4392 applications have been sponsored to different banks branches, where as 2500 cases are pending. He requested all banks to gear up the momentum for sanction and disbursement of all eligible cases without further delay.

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.

CGM, NABARD informed that as per direction of Government of India, share of agriculture term loan should be in the range of 30 to 34 % of total Agricultural credit. Banks are requested to achieve the term loan target under ACP for the year 2016-17.

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

#### **C) 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 30.09.2016 no amount has been disbursed and balance outstanding as on 30.09.2016 is Rs 3.26 crore against 7 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 30.09.2016.

- The advance to MSME as on 30.09.2016 has registered a growth of 28.74 % over September 2015.
- Against a target of 7.5% of ANBC, Banks have achieved 11.61 % under Micro Enterprises.
- Year on year growth of outstanding advance to MSE sector is 29.41 % which is above the stipulated target of 20%
- Year on Year growth in number of micro enterprises is 47.87 % as against the Task Force parameter of 10%
- The allocation of Micro sector to MSE advance at the end of September 30, 2016 is 56.19%.
- The target under ACP for MSME sector (Priority Sector} for the year 2016-17 is Rs.14554.03 crore and the achievement as on 30.09.2016 is Rs.6113.00 crore which is 42.00 % of the target.
- The share of MSME advances to total advances as of 30th September 2016 is 24.11 %.

### **Stand Up India Scheme**

As on 30.09.2016 Rs.204.52 crore has been disbursed in 710 accounts to SC/ST applicants and Rs. 177.54 crore has been disbursed in 1379 accounts to Women applicants.

It was requested to all banks to please update the data in the Stand UP India Portal. There is huge difference between the figure reported by banks to SLBC at State level and the figure uploaded in the portal.

Principal Secretary, Finance expressed concern about the huge gap between the figures reported to SLBC at State level and the figure uploaded in stand up portal. He requested to the Controlling Heads of Banks and LDMs to take immediate steps to remove the gap.

### **Udyog Samasya Samadhan Sibir (USSS)**

Convenor, SLBC informed that In order to redress grievances relating to MSME Sector, MSME Department, Government of Odisha organizes USSS in different places in the state for interaction of the MSME entrepreneurs with line

department. This Sibir is organized in collaboration with the State and Local Industries. Association, Banks is invited to the Sibir for discussion.

The Controlling Heads of all banks and Lead District Managers were requested to take necessary action.

### **Rehabilitation of Sick Units (Micro & Small Units).**

Regarding nursing and rehabilitation of all identified potential viable sick units, all banks were requested by SLBC to take necessary steps for undertaking nursing and rehabilitation measures. Timely identification of sick units, close monitoring and taking corrective measures as per guidelines were advised.

**Action - All Banks**

## ***AGENDA NO. 10***

### **RSETI**

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

State Director for RSETI reported as follows:

- As on 31.10.2016, 11063 Poor/NRLM Target group trained against Annual target of 18000 for the year 2016-17. (60.33.% achievement)
- The Bank-wise performance (% of achievement) under BPL as on 31.10.2016 is as follows.

RUDSETI -85.39%, SBI - 71.03%, Bank of India- 63.77%, Central Bank of India - 61.80%, UCO Bank- 52.95% & Andhra Bank - 33.58%.

- Land is yet to be allotted to UCO Bank RSETI Cuttack and Dhenkanal.
- Issuance of permissive possession letter is pending in Puri District.
- Building construction is completed in respect of 8 RSETIs
- Building construction is in progress in respect of 12 RSETIs.
- In 5 RSETIs, construction is yet to start.
- State Director, RSETI in association with OLM will prepare and finalize selection parameters for Credit Linkage.
- All Directors, RSETIs were requested to lodge claims in time to OLM for reimbursement of training cost of BPL candidates. OLM was also requested to ensure prompt settlement of claim.

State Director for RSETI requested to State Government to charge electricity from RSETI on the basis of residential purpose in lieu of commercial purpose.

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

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

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

The Commissioner cum Secretary, Textile, Handloom and Handicraft, Odisha reported that the margin money claim towards weaver's credit card scheme by Banks is extremely on lower side. Most of other banks have not yet lodged the claim. This scheme is closed by NABARD on 31.10.2016. This may likely to be extended. Banks are requested to claim the amount before March 2017.

Sub Committee of SLBC was held in Sept 2016 and it was requested to banks to participate in Mudra Weavers Scheme and let the beneficiary avail 7% & 2.5 interest concession from GOI and State Govt. respectively, Margin Money is 10%. PNB, IDBI, UCO bank, SBI and UBI submitted the 3 years action plan for participation under MUDRA Weaver Scheme to avail the concessional benefits like interest subvention, margin money assistance, credit guarantee, Bunkar facilitator etc.

She requested Bankers to disburse earlier and claim Margin Money rather than waiting till the fag end of the financial year. This scheme is supported not only by Ministry of Finance but also by Ministry of Textile.

**Action - All Banks**

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

### **Finance to Handicrafts Sector.**

The Commissioner cum Secretary, Textile, Handloom and handicraft, Government of Odisha reported that 200 applications have been received under "Modernization & Technical Up- gradation of Handicraft Industries" (M.T.U.H.I) Scheme and 94 number have been sponsored to different banks. No case has been sanctioned as on 31.10.2016.

She further reported that during this year, 1467 nos of applications have been received in different districts and 1108 nos. of applications are sponsored to different banks, out of which only 47 cases have been sanctioned under Silpi Unnati Yojana (SUY) Scheme.

Banks were requested to take credit decisions early.

**Action - All Banks**

## **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 30.09.2016 as mentioned below.

- Achievement under SHG-Bank Linkage during 01.04.2016 to 30.09.2016 is Rs.315.24 Cr credit linkage to 24346 WSHGs against target of Rs.966.05 Cr to 75000 WSHGs,
- Physical Achievement is 32% and Financial Achievement is 33%

Further he informed that in Sub- Committee of Rural Credit held on 4<sup>th</sup> November 2016 details have already been discussed on SHG financing.

### **Engagement of SHG member on Business Correspondents with Odisha Livelihood Mission (OLM) as Corporate BC.**

The representative of OLM informed that as per decision of State Government, OLM may act as Corporate BC and may appoint Gram Panchayat (GP) Level SHG federation as Sub -BC who will appoint SHG member as BC Agents.

All Banks are requested to engage the SHG members as BC under this BC model.

OLM proposes to scale up the Financial Literacy intervention in the entire State as it will help to sensitize the SHGs on prompt payment, Interest Subvention and NPA reduction.

**Action - All Banks & OLM**

## **AGENDA NO. 14**

### **Progress under Govt. Sponsored Programmes**

#### **A. PMEGP**

The State Director, KVIC, Odisha informed that the revised tentative target for the year 2016-17 under KVIC, KVIB & DIC components of PMEGP has already been communicated to all banks and Lead District Managers in the State. As per direction of Ministry of MSME, Govt. of India, the total target has been distributed with minimum 75 projects per district at an average of Rs. 2 lakh. The district wise SC/ST target in respect of KVIC, KVIB & DIC are prepared on 1.5 times of population on SC/ST category at average margin money of Rs. 2 lakh per project. The revised target has already been circulated to all concerned i.e. Controlling Heads of Banks and Lead District Managers for speedy implementation of PMEGP programme to achieve the target. All the

participating banks are requested to ensure sanction and disbursement of loan before December 2016 and achieve the given target for 2016-17.

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

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

Convenor, SLBC informed that Bank wise & Branch wise applications sponsored, disbursed and pending with banks under SEP (Individual), SEP (Group) and SHG Bank linkage component of DAY-NULM has already been shared with the concerned Banks. It was requested to all concerned banks to please achieve the target for 2016-17 by December 2016.

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

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

Convenor, SLBC reported that sector-wise target fixed by Odisha Schedule Casts & Schedule Tribe Development Finance Co- Operative Corporation limited (OSCSTDFCC Ltd) for the year 2016-17 has already been shared with all banks and LDMS. It was requested to achieve the target.

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

Against annual physical target of 40000, 12648 has been achieved 01.04.2016 to 30.09.2016. Convenor, SLBC requested active participation of all Commercial Banks in JLG financing.

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

During the period of 01.04.2016 to 30.09.2016, the Banks in the State have issued 111 no. of Artisan Credit Cards with amount Rs.71 lakh. The balance outstanding as on 30.09.2016 is Rs.31.87 crore against 7499 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 1843 SCCs have been issued during the period 01.04.2016 to 30.09.2016. The balance outstanding as on 30.09.2016 is Rs. 110.02 crore against 49535 accounts. The performance of Banks is not at all impressive and needs lot of improvement.

**Action - All Banks**

## ***AGENDA NO. 15***

### **Education Loan**

All commercial Banks have disbursed Rs.155.46 crore in 8105 accounts during 01.04.2016 to 30.09.2016. The balance outstanding as on 30.09.2016 is Rs. 2262.99 crore in 80564 accounts.

**Interest Subvention Scheme "Kalinga Sikhya Sathi Yojana" (KSSY) on education loan availed by students of Odisha pursuing higher education.**

Convenor, SLBC requested all banks to ensure achievement of the given target on priority basis.

**Action- All Banks**

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

### **Housing Loan**

Convenor, SLBC, reported that banks have disbursed under housing loan Rs.1178.10 crore in 15055 accounts during the period 01.04.2016 to 30.09.2016 and balance outstanding as on 30.09.2016 is Rs.9943.06 Crore in 183968 number of accounts.

**Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awaas Yojana"- Housing for all (Urban).**

Regional Chief, Housing and Urban Development Corporation Limited, Bhubaneswar 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 30.09.2016 - Financing under Minority Communities.**

During 01.04.2016 to 30.09.2016, the Banks have extended credit of Rs160.35 crore to 18794 beneficiaries of minority community. The outstanding balance as on 30.09.2016 is Rs. 2753.57 crore in 317130 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 9<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 30.09.2016. 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***

**Intimation by the Lead District Managers to the MPs / MLAs etc well in time for the DLRC.**

Convenor, SLBC reiterated that as per direction of Department of Financial Services, Ministry of Finance, Government of India, all LDMs are requested to intimate the MPs/ MLAs well in time in connection with DLRC meetings. He advised all LDMs to ensure strict adherence to the guidelines as mentioned in the RBI Master Circular FIDD.CO.LBS.BC. NO.3/02.01.001/2015-16 dated July 01, 2015 on Lead Bank Scheme. Public Representatives I.e. local MPs/MLAs/Zilla Parishad Chiefs should be invited to attend DLRC Meetings. Lead Banks are required to ensure the presence of public representatives in DLRC Meetings as far as possible. Therefore, Lead Bank should fix the DLRC Meetings with due

regard to convenience of the representatives of the public and invite and involve them in all functions conducted by the banks in the districts.

**Action - All LDMs**

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

**Timely submission of correct data by Banks/LDMs to SLBC.**

Timely submission of error free data by all banks & LDMs is of prime importance for effective functioning of Lead Bank Scheme. Delay/Non-submission of data to SLBC hampers in verification, compilation and consolidation of data.

For such lapses or deficiencies, Convenor, SLBC is facing a lot of problems in ensuring submission of the compiled data to RBI, NABARD, Central & State Government on various items as and when asked for. In spite of our repeated requests, we do not record desired improvement in reporting information data.

Convenor, SLBC, requested controlling heads of all banks to look into the matter sincerely and ensure timely submission of error free data to SLBC.

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

**District wise banking plan for three years for development of potential activities**

CGM, NABARD, Bhubaneswar informed that with a view to facilitating capital formation in agriculture, disbursement of term loans for agricultural and allied activities is required to be augmented. In this context, NABARD, in consultation with State Government, bankers and other stakeholders, has prepared a district wise banking plan for three years for development of potential activities. The plan envisages total bank loan of which Rs.4729.78 crore, of which Rs.1419.65 crore has been earmarked for the current year, i.e. 2016-17.

SLBC approved the Banking Plan placed by NABARD for implementation in the districts of the State.

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



**LIST OF PARTICIPANTS FOR 145<sup>TH</sup> SLBC MEETING  
HELD ON 22.11.2016**

SL	NAME	DESIGNATION	ORGANIZATION
<b>Dignitaries</b>			
1	Shri R.Balakrishnan	D.C cum A.C.S	Finance Dept. Govt of Odisha
2	Shri T.K.Pandey	Principal Secretary	Finance Dept. Govt. of Odisha
3	Shri Charan Singh	ED & Chairman	UCO Bank, SLBC, Odisha
4	Shri P.K. Das	GM (OiC) SLBC	RBI, Bhubaneswar
5	Shri K.C. Panigrahi	Chief General Manager	NABARD
6	Shri B.V.G. Reddy	Chief General Manager	SBI, Bhubaneswar
7	Shri S.P. Mohanty	General Manager	RBI, Bhubaneswar
8	Shri Anil Kumar	General Manager & Convener	UCO Bank, SLBC, Odisha
<b>Government Department</b>			
9	Shri G.V.V. Sharma	Principal Secretary	Higher Education Dept, GoO
10	Shri Manoj Ahuja	Principal Secretary	Agriculture Dept, GoO
11	Dr. T.K. Pradhan	D(IF) & Addl. Secretary	Finance Dept, GoO
12	Smt.Chithra Arumugam	Comm cum Secretary	Textile & Handloom Dept. GoO
13	Dr. U.S. Patro	Addl. Director	AH & VS Dept. Odisha
14	Shri Deshbandhu Das	Jr. Inspector	Coir Board, Govt. of India
15	Dr. Rajesh Das	Chief Statistician	Directorate of Agriculture
16	Shri Debananda Bhanja	Jt. Director	Directorate of Fisheries,
17	Shri Prasanta Panigrahi	AFO	Directorate of Fisheries,
18	Shri Ramesh Ch. Das	Jt. Director	Directorate of Horticulture
19	Shri Debjit Nandy	Dy. Director	Directorate of Textiles, Odisha
20	Shri K. Mallick	OSD	F & ARD Department
21	Shri B.K. Upadhyaya	Director, Fisheries	F & ARD Deptt. Govt. of Odisha
22	Shri B.M. Pattnaik	Financial Inclusion Advisor	Finance Deptt. OLM, GoO
23	Shri Niranjana Nayak	MD, OSCSC	FS & CW Dept, Govt. of Odisha
24	Shri Paramaeswar B	Jt Secretary	H & UD Dept
25	Shri S. Kanungo	Director	H, T & H Department, GoO
26	Shri Murali Krishna Jami	Regional Chief	HUDCO Ltd. Bhubaneswar
27	Shri S K Kamik	CPMG	India Post
28	Shri Utkal Keshari	Director	KVIC, Bhubaneswar
29	Shri Arup Kumar Bhuyan	Executive	KVIC, Odisha, Bhubaneswar
30	Shri Anjani Kumar	Assistant	KVIC, Odisha, Bhubaneswar
31	Shri S.K. Sarangi	Addl. Director	MSME Dept, Govt. of Odisha
32	Shri B.N. Guru	Asst. Director	MSME-DI, Cuttack
33	Shri P.K. Bera	Sr. Horticulture Officer	National Horticulture Board
34	Shri Pradeep Ku. Gardia	Secretary	OKVIB, Bhubaneswar
35	Dr. Sashi Bhusan Padhi	RCS(O)	RCS, Govt. of Odisha
36	Shri R. Mallick	Jt. Secretary	Rev. & Disaster Management
37	Shri D. Pradhan	State Director for RSETIs	RSETI, Bhubaneswar
38	Shri B.K. Rout	Director	RUDSETI, Bhubaneswar
39	Shri Gangadhar Patra	GM, OSFDC	ST/SC Dept. Govt. of Odisha
<b>NABARD</b>			
40	Shri M. Soren	General Manager	NABARD
41	Shri D. Mishra	Asst. General Manager	NABARD
42	Shri D.K. Beuria	Manager	NABARD
<b>SIDBI</b>			
43	Shri T.H.R. Samad	Dy. General Manager	SIDBI, Bhubaneswar
<b>Insurance Companies</b>			
44	Shri Susil Kumar Mohanty	Nodal Officer(SS)	LIC of India, Bhubaneswar
45	Shri B.K. Sahu	Manager	New India Assurance Co. Ltd.

<b>Public Sector Banks</b>			
46	Shri K.Murali Krushna	DGM	Allahabad Bank
47	Shri S.K.Mishra	Senior Manager	Allahabad Bank
48	Shri N.P.Sarangi	DGM & ZM	Andhra Bank, Berhampur
49	Shri V.Rama Krishna	DGM	Andhra Bank, Bhubaneswar
50	Shri K.C.Nayak	Sr. Manager	Andhra Bank
51	Shri S.S. Khamari	AGM & DRM	Bank of Baroda
52	Shri S.Behera	DGM/ZM	Bank of India, Bhubaneswar
53	Shri P.R.Kanungo	DGM/ZM	Bank of India, Keonjhar
54	Shri S.Nanda	Senior Manager	Bank of India
55	Shri D.K.Pati	Senior Manager	Bank of Maharashtra
56	Shri P.Dash	DGM	Canara Bank
57	Shri M.P.Panda	Divisional Manager	Canara Bank
58	Shri U.K.Maheswari	DRM/RO	Central Bank of India
59	Shri Manoj Kumar Sethi	Manager	Central Bank of India
60	Shri Bibekananda Sarangi	AGM/Zonal Head	Corporation Bank
61	Smt Juicy Nayak	Manager-Agril.	Corporation Bank
62	Shri Sanjay Kabal	AGM	Dena Bank
63	Shri N.K.Mishra	DGM/ZM	Indian Bank
64	Shri L.Panda	Senior Manager	Indian Bank
65	Shri Paresh Kumar Mahana	AGM,RO	IDBI Bank
66	Shri R.Shankar Rao	DGM/CRM	Indian Overseas Bank
67	Shri B.D.Routray	Senior Manager	Indian Overseas Bank
68	Shri Manik Kumar	DGM/RH	Oriental Bank of Commerce
69	Shri Jyotiranjana Rath	DGM/ CH	Punjab National Bank
70	Shri N.C.Mohanta	Senior Manager	Punjab National Bank
71	Shri Subhranshu Behera	Manager	Punjab & Sind Bank
72	Shri Brajesh Ganlan	AGM	Syndicate Bank
73	Shri A.K.Nanda	Senior Manager	Syndicate Bank
74	Shri Praveen Joy	Chief Manager	South Indian Bank
75	Shri Arun Kumar Aggarwal	DGM	State Bank of India
76	Shri Gautam Ray	DGM	State Bank of India
77	Shri Gopinath Debta	AGM(LB & RRB)	State Bank of India
78	Shri Bhimsen Maharana	AGM(Outreach)	State Bank of India
79	Shri Manmohan Singh	Manager(LB & RRB)	State Bank of India
80	Shri Kishore Ch Bohidar	Manager(Liaison)	State Bank of India
81	Shri S.K.Sahoo	Chief Manager	State Bank of Hyderabad
82	Shri P.Sengupta	DGM/ZM	UCO Bank
83	Shri R.N.Singh	Zonal Manager	UCO Bank
84	Shri K.Mohan Doss	Zonal Manager	UCO Bank
85	Shri N.Swain	Chief Manager	UCO Bank
86	Shri D.Panda	Chief Manager	UCO Bank
87	Shri Ugrasen Jagadala	Senior Manager	UCO Bank
88	Shri Gobinda Sahoo	Security Officer	UCO Bank
89	Shri Sitansu Behera	Manager	UCO Bank
90	Shri Kedar Nayak	Assistant	UCO Bank
91	Shri A.K.Nayak	AGM & Dy. RH	Union Bank of India
92	Smt Monalisha Mohanty	Manager	Union Bank of India.
93	Shri Mukti Ranjan Ray	DGM & CRM	United Bank of India
94	Shri Jogeswar Pradhan	Chief Manager	United Bank of India
95	Smt Sujata Sethy	Senior Manager	Vijaya Bank
<b>Private Sector Banks</b>			
96	Shri B.B. Choudhury	Sr.Vice President	Axis Bank
97	Shri Rasmi Ranjan Das	Senior Manager	Axis Bank
98	Shri Anshuman Bhujabal	Cluster Head	Bandhan Bank
99	Shri Sahanawaz Khan	Asst.Vice President	Bandhan Bank

100	Shri S.K.Padhi	Senior Manager	Bhartiya Mahila Bank
101	Shri Arun Ku.Nayak	Senior Manager	City Union Bank
102	Shri Sandeep Mohapatra	Cluster Head	DCB Bank
103	Shri Tapas Ranjan Swain	Cluster Operations Manager	DCB Bank
104	Shri Anant Pattnaik	Dy. Vice President	HDFC Bank
105	Shri K.K. Panigrahi	AGM	ICICI Bank
106	Shri S.K.Samal	RM	IndusInd Bank Ltd.
<b>RRBs &amp; O.S.C.B</b>			
107	Shri K.K. Mishra	General Manager	OSCB, Bhubaneswar
108	Shri A.P.Dash	General Manager	Odisha Gramya Bank
109	Shri B.K.Biswal	Senior Manager	Odisha Gramya Bank
110	Shri R.K.Mishra	Chairman	Utkal Grameen Bank
<b>Lead District Managers</b>			
<b>Andhra Bank</b>			
111	Shri S.K. Choudhury	LDM	Ganjam
112	Shri Loknath Sahu	LDM	Gajapati
<b>Bank of India</b>			
113	Shri Jaladhar Sethy	LDM	Keonjhar
<b>State Bank of India</b>			
114	Shri Malaya Kumar Mahapatra	LDM	Bolangir
115	Shri Artabandhu Behera	LDM	Bargarh
116	Shri Prakash Chandra Patra	LDM	Boudh
117	Shri Ramrai Munduiya	LDM	Deogarh
118	Shri Pratap Chandra Nayak	LDM	Jajpur
119	Shri Ashok Kumar Naik	LDM	Jharsuguda
120	Shri Jagabandhu Nayak	LDM	Khordha
121	Shri Rabindra Nath Sethi	LDM	Kendrapada
122	Shri Rama Chandra Naik	LDM	Koraput
123	Shri Abhimanyu Behera	LDM	Kalahandi
124	Shri Subash Nimala	LDM	Kandhamal
125	Shri R. Vasudeva Rao	LDM	Malkangiri
126	Shri Surendra Nath Senapati	LDM	Nayagarh
127	Shri Motilal Swain	LDM	Nabarangpur
128	Shri Raghuram Patro	LDM	Nuapada
129	Shri Barendra Ku Sethi	LDM	Rayagada
130	Shri Jagdish Prasad Mohapatra	LDM	Sonepur
<b>UCO Bank</b>			
131	Smt Geeta Meher	LDM	Angul
132	Shri Jagabandhu Nayak	LDM	Bhadrak
133	Shri Prafulla Kr.Dash	LDM	Balasore
134	Shri Ashutosh Mohapatra	LDM	Cuttack
135	Shri Anil Kumar Pradhan	LDM	Dhenkanal
136	Shri Natabar Nayak	LDM	Jagatsinghpur
137	Shri Nilambar Mahanta	LDM	Puri