

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/148/2017-18

दिनांक / Date: 07.07.2017

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 147वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 147<sup>th</sup> SLBC Meeting of Odisha

हम दिनांक 13.06.2017 को मेफेयर कनवेंशन, भुवनेश्वर के क्रिस्टल हॉल में आयोजित 147वें एस.एल.बी.सी., उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 147<sup>th</sup> SLBC Meeting of Odisha held on 13.06.2017 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 147<sup>TH</sup> SLBC MEETING HELD ON 13.06.2017**

The 147<sup>th</sup> SLBC Meeting of Odisha was held on 13.06.2017 under the Chairmanship of Shri Charan Singh, Executive Director of UCO Bank

Shri Shashi Bhusan Behera, Hon'ble Minister for Finance & Excise

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

Prof. S .N. Pasupalak, Vice Chancellor, OUAT

Shri T. K. Pandey Principal Secretary, Finance, Government of Odisha

Shri P. K. Dash, General Manager (O.i.C), RBI, Bhubaneswar

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

Dr. S.P. Mohanty, General Manager, RBI, Bhubaneswar

Shri Anil Kumar, General Manager, UCO Bank cum Convenor, SLBC, Odisha

The list of participants is annexed.

At the outset, Shri Anil Kumar, Convenor, SLBC, Odisha welcomed all the esteemed dignitaries on the dais, Principal Secretaries, Commissioners cum Secretaries, Directors, Senior Officials of Government of Odisha, RBI & NABARD, Controlling Heads of Banks, representative of SIDBI, Insurance Companies, HUDCO, Lead District Managers of the State & other participants of the Meeting.

In his welcome address, he stated that SLBC has been acting as a consultative / co-ordination body for all Financial Institutions, Central Government and State Government. High level participation in SLBC Meeting ensures an effective and desired outcome with meaningful discussion on various matters / issues on financial services. SLBC conducts Sub-Committee Meeting on specific tasks like Agriculture, MSME, Rural Credit, Export-Promotion, Financial Inclusion, Financial Literacy, Branch Expansion etc. The Sub-Committees examine the specific issues in-depth and advise solutions/recommendations for implementation by the Stake holders.

He expressed thanks to State Government, RBI and NABARD for their excellent support extended to SLBC at the State Level and to the LDMS at the District level.

He requested for the valuable suggestions, kind support & cooperation of all the members to SLBC in discharging its roles & responsibilities sincerely in bringing prosperity of the State through essential credit support and other innovative initiatives.

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

## **KEY NOTE ADDRESS OF THE EXECUTIVE DIRECTOR OF UCOBANK AND CHAIRMAN OF SLBC, ODISHA**

The Executive Director, UCO Bank welcomed all the dignitaries on and off the dais. He considered privileged to be amongst all in this 147th SLBC Meeting. This is an important forum in which all the stakeholders can exchange their views and discuss strategic action plan for economic development of the State.

At present the thrust area of Government is successful implementation of Cashless Transaction through different modes of Digital Payment. With the objective of improving the penetration of banking services through Alternate Delivery Channels, Aadhaar and Mobile, the States and the Centre together have been pursuing distribution of RuPay Cards and seeding of aadhaar and mobile number in all accounts by 30<sup>th</sup> June 2017. Although there is saturation in Aadhaar enrollment and 89.22% Aadhaar Cards have been generated, the percentage of aadhaar and mobile seeding is far below the national average. He requested all the Controlling Heads of Banks in Odisha to finish this onerous task in a mission mode by the fixed deadline. In the State of Odisha, Banks have not been able to penetrate rural areas and reach out to the unbanked location for lack of connectivity which has been a major impediment in providing banking facility across the length and breadth of the State. He requested the State Government to take this matter with Telecom sector to improve the connectivity for providing Banking services to hitherto deprived area.

Banks are playing a pivotal role in the economic development of the State and making sustained efforts in taking forward the initiatives taken by Government of India to achieve the planned objectives. He has mentioned the various initiatives under implementation in the State of Odisha through banking sector.

He informed that with regard to RBI initiative of opening brick and mortar branches in the identified 78 villages having population of more than 5000 to increase the ratio of the brick and mortar branches, only two branches have been opened till 31<sup>st</sup> March 2017. The lack of progress attributes to the connectivity constraints and adequate infrastructure problems in the State. He informed that BSNL would provide optical fibre connectivity under Bharat Broadband Network programme in the blocks of 18 Districts by March 2018 and rest of the districts would be covered in the year 2019. He requested the BSNL Authority for providing alternate connectivity plans for the unconnected location so that Banks will expedite the process of opening of branches.

On behalf of all Banks he expressed his deep sense of gratitude to Principal Secretary, Finance, Govt. of Odisha for the proactive support in notifying the revision in the existing fee structure for registration of Equitable Mortgage/ Reconveyance of Mortgaged landed property. This will reduce the burden of registration charges of

equitable mortgage/ reconveyance charge of mortgaged landed property on the part of the borrowers and may help in boosting credit off take of the State.

He highlighted the achievement of few key indicators of the State in the year 2016-17. The achievement under Annual Credit Plan for the year 2016-17 is 67.63%. The performance under PMEGP and SHG Credit Linkage is 88.04% and 95.00% respectively during the year 2016-17. Deposit and Advance of the Banks have registered an incremental growth of 15.71% and 6.60% respectively against March 2016. The deposit stood at Rs 253115.90 crore where as advance figure is Rs 174539.42 crore as on 31<sup>st</sup> March 2017. The CD Ratio has shown a substantial dip from 74.85% as on 31<sup>st</sup> March 2016 to 68.96% as on 31<sup>st</sup> March 2017 due to proliferation of NPA level leading to subdued credit dispensation in the State and to some extent due to the impact of demonetization resulting in the surge of deposit of all the Banks. He said that Banks should put their strenuous efforts to suitably improve their CD ratio during FY 2017-18. Although the achievement under MSME sector 101.80% against the target under ACP for MSME sector but has registered negative growth of 1.80% over March 2016.

Banks have disbursed Rs 14330.32 crore in 3932020 KCC accounts during 01-04-2016 to 31-03-2017, out of which fresh KCC has been issued in 614990 accounts disbursing Rs 2729.06 crore. He informed that during Kharif-2016, 17.63 lakhs farmers were covered under PMFBY. Out of which 17.33 lakhs were loanee and 0.30 lakhs non-loanee covering 12.57 lakhs hectare area. The programme for Kharif-2017 has been announced and it has been decided to cover 20 lakhs hectare area. 25 lakhs farmers will be insured under PMFBY and out of which 2 lakhs non-loanee farmers. All data relating to farmers are to be loaded in the Crop insurance Portal. This gigantic task has to be accomplished as per time schedule. He requested all Controlling Heads of Banks to bestow their personal attention and to sensitize field level staff for its implementation in a time bound manner. All Banks and Financial institutions have sanctioned Rs 7891.36 crore against target of Rs 6980.72 crore in 2016-17 under PMMY. Rs 7600.68 crore have been disbursed during 01-04-2016 to 31-03-2017.

As per the report of UIDAI, there is saturation in Aadhaar enrolment. There is 100.51% enrolment of total population. However Aadhaar generation is 89.22% as on 10.05.2017. Government attaches a lot of importance for Aadhaar and Mobile seeding in SB accounts. It is only 52% in the State as on 31.05.2017. All the Controlling Heads of Banks are requested to ensure cent percent seeding of aadhaar and mobile number by 30.06.2017.

The recently concluded observance of financial inclusion week for boosting financial literacy at the instruction and guidance by RBI from 5<sup>th</sup> to 9<sup>th</sup> June 2017 has been a great success in Odisha. This will certainly make a fillip in boosting digital payment in the State of Odisha.

He once again welcomed all the participants to the august meeting and requested all members for their active participation and appealed for providing valuable suggestions and inputs for better economic development of the State.

## **HIGHLIGHTS OF SPEECH OF SHRI SHASHI BHUSAN BEHERA, HON'BLE MINISTER, FINANCE & EXCISE, GOVT OF ODISHA**

On the occasion of 147<sup>th</sup> SLBC Meeting, Hon'ble Minister of Finance & Excise extended greeting to the dignitaries on the dais, representative of Banks, other financial institutions, senior officials of State and Central Government and other participants. Shri Behera expressed his happiness to be amongst with Bankers along with development and policy planners of the State Government and Central Government which provides an opportunity to deliberate on various issues pertaining to Banking sector and the developmental needs of the State. SLBC, an apex level body of inter institutional forum which coordinates among Banks and different financial institution has been playing a key role for the development of the State through financial inclusion and deployment of credit. The Banking is life blood of the economy. Banks channel saving to deposit and deposit into borrowing in the form of credit which enhances economic activities. He emphasized that Banks help in boosting financial inclusion for welfare of all and we Bank on the Bank operating in the State for all round social economic development of the State.

He expressed concern over the comparative figure of credit deposit ratio of all Banks in the State during the period 2016-17 vis-a-vis 2015-16 which registered a decline of 5.89%.The Credit Investment to Deposit ratio has deteriorated by 5% in 2016-17 over 2015-16. However considering advance sanctioned outside the State and utilized in the State the CD ratio is 68.96% in the year 2016-17 against the benchmark level of 60%. Achievement under Annual Credit Plan 2016-17 vis-à-vis annual target under priority sector is 67.63%. He further observed that advances under MSME, Education and Minority Community also witnessed marginal decline over 2015-16.

In the mean time realistic Bank wise and District wise target of ACP for 2017-18 amounting to Rs60000 crore has been allocated, which was duly approved by DCC of respective districts. The allocation of target is based on the proportionate deposit enjoyed by the Bank in the district. He urged upon the Controlling Heads of Banks to make all out efforts to achieve the target for 2017-18 and help enhancing credit flow to all segments of priority sector.

He stressed on the improvement of banking penetration to every nook and corner of the State for providing the Banking services to the people of the State. RBI in coordination

with SLBC and Principal Secretary, Finance, Govt of Odisha has prepared a roadmap for allocation of Unbanked GPs over a period of three years to different Banks for opening of Brick & Mortar branches, Fixed Point BC locations and Ultra Small Branch. RBI has surveyed and come with a very ambitious proposal for opening 340 Brick & Mortar branches and 337 Fixed point location of BC over a period of three years in Unbanked GPs for providing Banking services to the people. Connectivity issue is the major impediment for opening of branches and other model in Unbanked GPs. He urged upon the CGM of BSNL to provide feasible solution to this daunting problem.

He assured providing all basic infrastructure facility like premises at GP office for opening of Brick & Mortar Branches or fixed point BC location, power connection and internet connectivity. We also incentivize to promote digital payment. He appealed to Bankers to promote digital transaction by providing POS devices to Govt offices, agencies and business establishment. In order to promote DBT, Bankers should organize camp for Aadhaar and mobile seeding of all Bank accounts on a priority basis which will help completing the process of financial inclusion. Lastly, he made a fervent appeal to the Bankers to work together as a team for providing quality banking services in the State for ensuring better livelihood opportunity to the people of Odisha along with social security of life which will help improving their socio economic condition.

Hon'ble Minister inaugurated a web portal designed by Odisha Space Application Centre in collaboration with RBI for banking network in Odisha which displays the GIS based location map of Bank branches and ATM for public view.

## **HIGHLIGHTS OF ADDRESS OF SHRI R. BALAKRISHNAN, DEVELOPMENT COMMISSIONER CUM ADDITIONAL CHIEF SECRETARY, GOVERNMENT OF ODISHA**

Welcoming the dignitaries on the dais and all the participants of the meeting, he mentioned that banking sector has a vital role in the State's economy. He informed that the recently concluded Collectors' Conference was not a conference rather a workshop. It was an interactive and participatory session where every Collector deliberated on the issues/bottlenecks and the action points for its solution of their respective district and made a presentation before the Chief Minister. The action points emerged out of the Meeting was deliberated on and came with workable solution for the development of the State.

In context of the above, he suggested that there should be Sub-Committee Meeting of different sectors of the priority sector of the economy periodically apart from the regular structured meeting of SLBC. He reminded that last year also he emphasized the importance of such meeting and he appreciated the innovative initiative of the Agriculture Department of Govt of Odisha, RBI & SLBC in this regard. He further

informed the excellent experience of State Government with NABARD towards credit off take and complemented NABARD for the best performance in the State for the last two consecutive years. This was possible because of close coordination and involvement among Finance Department, Govt of Odisha, NABARD and other Organization. The outcome was a reflection of team work.

He requested the Chairman of SLBC to have regular schematic driven workshop of various sectors of priority sector and there should be an interactive and participatory session too. The field level functionaries, Senior Officials from State Government and few Collectors shall be invited along with RBI, SLBC for a meaningful discussion, identify the basic issues and formulate action points for tangible improvement. He suggested inviting few Collectors to offer their views, suggestions and plan of actions in focused segment of the priority sector where there is scope for credit delivery in their respective district. He appreciated the initiative of SLBC, inviting VC of OUAT which shall help in scouting proposal for potential Agri Entrepreneurs from KVK and other research centres of OUAT, thereby boosting the Agriculture lending.

After a series of discussions among Principal Secretary, Govt of Odisha, RBI and SLBC, Annual Credit Plan amounting Rs. 60000 crore has been finalized for the year 2017-18. He requested the Controlling Heads of Banks to be proactive and strategize action plans for its achievement. He highlighted the achievement of State Government in Rural housing Sector and informed that around 60% of the Rural House constructed during 2016-17 under rural housing sector in the nation is from Odisha. Odisha is doing well in most of the sectors except credit off take by Banks.

He reiterated concern over the low CD ratio of 2016-17 and said that it would not inspire any confidence among the people. The CD ratio of the State has come down around 6% over 2015-16 taking into consideration of advances sanctioned outside but utilized in the State. The CD ratio excluding advances sanctioned outside State and utilized in our State is 50.97% against the benchmark of 60%. The credit investment to deposit ratio has also declined by 5% during 2016-17 against 2015-16. Achievement under ACP for 2016-17 is 67.63%. The advances to MSME, Education and weaker section have decreased marginally over 2015-16. He made a fervent appeal to Bankers to introspect and find out the reasons and take remedial steps on a priority basis to improve the credit flow in the State.

## **HIGHLIGHTS OF ADDRESS OF SHRI T.K.PANDEY, PRINCIPAL SECRETARY, FINANCE, GOVT OF ODISHA**

He extended warm welcome to all the dignitaries on the dais and all the participants He Stated that Hon'ble Minister had given a general guidance and DC &ACS, Govt of Odisha given a very clear picture of the challenges and suggested measures to address these challenges. He said that some proactive steps have been taken for improvement in this regard.

He highlighted the early allocation of a relatively realistic and achievable Annual Credit Plan for Rs 60000 crore for the year 2017-18. This time the basis of allocation was fixed with an objective criteria i.e; the proportionate deposit mobilized by Banks in the State. He categorically stated that Banks would enjoy Govt deposits in proportion to their credit delivery in the State. Accordingly field level Govt officials have been directed for keeping Govt deposit at Banks.

He also expressed concern over the declining CD ratio of Banks. He felt that the subdued credit delivery might be the impact partly of demonetization. He conveyed sincere thanks to the Bankers for doing an excellent job during the period of demonetization. The guidance and support of RBI and proper monitoring of State Government have helped in managing the situation successfully. At the same time he questioned about the secular trend which is not happening for extending credit by Banks. He informed that although it has increased in absolute term but not in relative term as compared to national scenario.

He echoed the concern of DC & ACS and stated with the remark that probably there is motivational and leadership issues and for which we have lost appetite to deliver. He suggested for sensitization of branch level functionaries to effectively deliver.

In the last SLBC meeting it was decided that there must be sect oral workshop of various sectors and identify the prospective entrepreneurs for delivery of credit. He expressed happiness over the proactive role of Principal Secretary, Agriculture and Commissioner cum Secretary Higher Education Department for conducting subcommittee meeting and found headway with respect to credit off take.

Kalinga Shikhya Sathi Scheme is not picking because of lack of awareness among Bankers and some issues raised by Bankers for its implementation. He was glad to inform that very soon 90 days default for availing interest subvention would be resolved by State Government. He suggested slight changes in the SLBC format. Initial one and half hour will be devoted for review and rest for resolution of issues and constraints for the different sector of the priority sector in order to boost discernable improvement towards delivery of credit to the respective sector.



He admitted that connectivity issue is a major impediment for branch expansion in Unbanked GPs. CGM, BSNL, Odisha informed that NOFN (National Optical Fibre Network) project is going on and will be completed by 2018 in 18 districts and rest 12 districts will be stretched to 2019.

He requested CGM, BSNL to improve the infrastructure in terms of manpower personnel in the LWE affected districts and monitor the progress to improve the connectivity problem and set it right soon. Connectivity is no longer a luxury but a necessity. It is the blood of economy. Economy would be standstill if there would not be connectivity. He reiterated that Bank should go in a big way for V-SAT where there is connectivity problem. All stakeholders must take initiative in this regard.

He expressed his disappointment over the very meagre number of opening of branches in Unbanked GPs for the year 2016-17. There are only 27 branches opened in 2016-17 in Unbanked GPs as compared to 125 and 69 in the year 2014-15 and 2015-16 respectively. He emphasized on opening of more branches in Unbanked GPs to cater the need for banking services to the people of the State. He appreciated the initiative of RBI. Banks have to mandatorily open 25% of the branches in rural areas. There were series of deliberation and discussion with regard to opening of branches considering the presence of Brick and Mortar and BC location within a radius of 5KM, it has been finalized to open 340 B&M and 337 either fixed point BC location or Ultra Small Branches over a period of three years.

There is saturation in Aadhaar enrollment but seeding exercise of Aadhaar and Mobile to Bank account needs to be undertaken in mission mode for effective implementation of DBT.

He informed that State Government has amended the existing fees structure for registration of Equitable Mortgage/ Reconveyance of Mortgaged property suitably as requested by SLBC. He further announced that Finance Department has recommended amendment of the OPDR Act in line with Andhra Pradesh model to Revenue Department so that Banks would not have to pay upfront charges. It has been discussed at length that the VC of OUAT to sponsor proposal of Agri Entrepreneurs through KVK. Banks should be proactive in sanctioning the cases on merit to fillip agriculture lending. Lastly he informed that the financial literacy curriculum will be included in school text book from next year as suggested by RBI.

# **PROCEEDINGS OF THE 147<sup>TH</sup> SLBC MEETING HELD ON 13.06.2017**

## **AGENDA NO. 1**

### **Confirmation of proceeding of 146<sup>th</sup> SLBC Meeting held on 18.03.2017 at Bhubaneswar.**

The proceeding of the 146<sup>th</sup> SLBC Meeting held on 18-03-2017 was circulated among all the members vide letter no SLBC/ODI/35/2017-18 dated 24-04-2017. 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 in 146<sup>th</sup> SLBC Meeting held on 18-03-2017**

Progress of implementation of Financial Inclusion in the State

#### **1. Provision of Banking outlet in Unbanked villages with population below 2000**

Convenor, SLBC informed that as on 31.03.2017, Banks have covered 43472 villages constituting 94.74% of the total target. Out of these 657 are covered through brick & mortar branches and rest by branchless modes mainly through BC mode. He echoed the concern of Principal Secretary, Finance and requested Banks those have not achieved cent percent, to ensure 100% achievement by 30<sup>th</sup> June 2017.

#### **2. Roadmap for opening Brick & Mortar branches in GPs having neither a Bank branch of a Scheduled Commercial Bank nor Fixed point BC location**

GM, FIDD, RBI informed that there were threadbare discussion over opening of B&M branches in 78 villages having population more than 5000 and in all the Unbanked GPs. After a series of discussions among RBI, State Government and SLBC, and considering the viability proposition as well as profitability position, we reached at a consensus and a broad guideline has been formulated for providing Banking services in Unbanked GPs.

A detail survey by SLBC and LDMs found that there was 4597 Unbanked GP in the year 2014. There are still 4253 GPs remaining unbanked till March 2017. RBI has conducted an in-depth survey and observed that there are 2000 Brick & mortar branches and 68 Urban and Rural Cooperative Bank branches within a radius of 5KM of those Unbanked GPs. Moreover there are 711 BC outlets functioning in those Unbanked GPs. As a result there is 1474 GPs, where there are neither B&M branches nor BCs outlet within 5KM. SBI informed that they had already started allocating 797 Unbanked GP for BCs outlet. Hence broad roadmap has been prepared for allocation of GP to different Banks for opening B&M branches, fixed point BC outlets and Ultra Small branches over a period of three years. Out of which 340 B&M branches and rest 337 either fixed point BC or Ultra small branches will be opened. Last year RBI issued license to 10 Small Finance Bank and 11 Payment Banks. RBI is in the process of contacting the CEOs of those Banks to

conduct a meeting by last week of June 2017 and would request to open branches in Unbanked GP. A clear picture would emerge soon with regard to allocation of Unbanked GP to different Banks and Banks would start preparing action plan for opening branches at the allotted location. The basis of allocation will be the proportion of deposit mobilized by the respective Bank. The number of branches presence should match with the deposit percentage it enjoyed and accordingly the distribution of target for branch opening will be fixed.

Principal Secretary, Finance informed that there is huge backlog in branch opening and suggested to open more branches in the initial first two years as per the new rationalized policy of branch opening. He further advised that the existing commercial Banks to take large chunk of share in opening of branch apart from the new entities. GM, (O.i.C), RBI Stated that 75% of branch opening should be in the first two years.

**3. Solar Powered V-SAT Connectivity to Kiosk/Fixed CSPs in the SSAs- Revision of Scheme.**

Convenor, SLBC informed that NABARD would extend support for implementing Solar Powered V-SAT connectivity to Kiosk/Fixed CSPs in the Sub- Service Areas (SSAs) to the Banks which have been allotted to SSAs. It has been decided that the Scheme for Solar Powered V-SAT connectivity to Kiosks/ Fixed CSPs in SSAs will continue only for “dark areas’ (Areas having no connectivity as per the list of 894 locations circulated by DFS, GOI) till further review.

**4. Implementation of Pradhan Mantri Jan Dhan(PMJDY) Accounts as on 31.03.2017**

Convenor, SLBC, informed that as on 31.03.2017 Banks have opened 126.55 lakhs Basic Saving Banks Accounts (BSBDA) under PMJDY. Out of which 20.41% of accounts are having zero balance. Total deposit is Rs2729.49 crore. 93.83 lakhs Ray cards are issued and 67.94 lakhs activated and percentage of Aadhaar seeding is 52.10.

**5. Performance by Commercial Banks under Social Security Schemes as on 17.05.2017**

Convenor, SLBC, Informed that Banks have enrolled 38.58 lakhs, 10.79 lakhs and 1.60 lakhs in PMSBY, PMJJBY and APY respectively as on 10.05.2017. Insurance Companies are requested to settle the pending claims

**6. Progress of Pradhan Mantri MUDRA Yojana(PMMY) for the period 01.04.2016 to 31.03.2017**

All Banks and Financial Institutions were allotted a target of Rs. 6980.72 crore for FY 2016-17 and they have sanctioned an amount of Rs. 7891.36 crore and disbursed Rs. 7600.68 crores as on 31.03.2017

**7. Review on Banking Developments in Odisha in Key Indicators as on 31.03.2017 (Amt in crore)**

Convenor, SLBC presented comparative position of achievement as on 31.03.2017 vis-à-vis 31.03.2016 on different parameters.

### **Branch Network**

As at the end of March 2017, the total number of Bank Branches in Odisha increased to 5031. During the period from 01.04.2016 to 31.03.2017, Banks have opened 147 new branches in the State. Out of which, Public Sector Banks and Private Sector Banks have opened 92 & 55 branches respectively. 40, 46 and 61 branches have been opened in Urban, Semi-Urban and Rural centres respectively.

### **Deposit Growth**

Deposits of the Banks in the State have increased from Rs.218748.65 Crore as of March 2016 to Rs. 253115.90 Crore as of March 2017, registering an increase of Rs. 34367.25Crore. The year on year incremental deposit growth is 15.71 %.

### **Credit Expansion**

The total outstanding advances increased from Rs.163733.85 Crore as of March 2016 to Rs174539.42 Crore as of March 2017 registering an increase of Rs 10805.57crore. The year on year incremental advance growth is 6.60%.

### **CD Ratio**

The Credit Deposit Ratio of all Banks in the State decreased from 74.85 % as of March 2016 to 68.96 % as of March 2017 .Overall CD ratio is above the benchmark of 60%.

### **Priority Sector Advances**

The percentage of priority sector advances is 65.31 % as of March 2017 against the national norm of 40 %.

### **Agriculture Advances**

The aggregate of agriculture advances extended by Banks in Odisha have increased from Rs.38463.06 Crore as of March 2016 to Rs. 40883.12 Crore as of March 2017, thus registering an increase of Rs. 2420.07Crore in absolute terms and 6.29 in percentage terms. The share of agricultural credit in total advances as of March 2017 is 31.71 % against the national norm of 18 %.

### **Micro, Small & Medium Enterprises (MSME)**

The advances to MSME during the period under review have witnessed decrease from Rs. 28495.25 Crore as at March 2016 to Rs.27982.21 Crore as at March 2017, thus registering decrease of Rs. 513.04Crore in absolute terms and 1.80 in percentage terms on year to year basis.

### **Education Loan**

A decrease of Rs. 95.90 crore in balance outstanding as on 31.03.2017 over 31.03.2016 under Educational Loan represents negative annual growth of 4.17.

### **Housing Loan**

The housing loan balance outstanding has increased from Rs.9802.86 crore as on 31.03.2016 to Rs.10982.32 as on 31.03.2017 registering an increase of Rs1178.59crore in absolute terms. The incremental growth on year to year basis is 12.02 %.

### **Advances to Weaker Sections**

The advances to Weaker Sections decreased from Rs.24334.85 crore as of March 2016 to Rs.23250.18 Crore as at March 2017. The share of weaker section advance to Priority Sector advance is 27.61 % against the bench mark 25 %.

### **Post Offices at a Glance in the State of Odisha**

Representative of Chief Post Master General informed that during 2016-17 40 numbers of Post Offices have been opened in Koraput district alone. Apart from this 6 more Post offices opened, Out of which 4 are departmental Post offices and rest 2 are branch Post Offices.

### **CBS Migration as on 31.03.2017**

1018 (Head Office-35 & Sub-Post offices-983) offices have been migrated to CBS platform as on 31.03.2017. The remaining 183 Sub-Post Offices are pending for network issues.

## **8. Demonetization**

### **Effect of Demonetization on Banking Business in the State of Odisha**

Convenor, SLBC reported the effect of demonetization on banking business in the State of Odisha. He informed that the deposit as on 31.03.2017 is Rs 253115.90 crore against Rs 219482.54 crore as on 30.06.2016 and registered growth of 15.32%. It registered growth in advance by 1.22%. The total advance is Rs174539.42 and Rs172434.02 as on 31.03.2017 and 30.06.2016 respectively.

## **9. Direct Benefit Transfer for LPG (DBTL)**

The State Level Coordinator reported that total number of LPG consumers is 4579308 as on 01.05.2017 and cash transfer compliant is 85.12%.

## **10. Aadhaar Number Seeding**

Convenor, SLBC informed that as reported by the UIDAI, Bhubaneswar, out of 4.43 crore total population biometric enrollment has been done till 10.05.2017 in respect of 4.46 crore which is 100.51%. Government attaches lot of importance for the same for Aadhaar seeding in Savings accounts. Therefore, it is requested to the member Banks to ensure seeding of Aadhaar number in all the accounts on or before 30.06.2017.

## **AGENDA NO. 3**

### **CD Ratio**

Convenor, SLBC reported that CD ratio of the State as on 31.03.2017 computed on the advance sanctioned in other State but utilized in our State as per Thorat Committee is 68.96%. CD ratio computed on advance sanctioned and utilized in the State is 50.93%. District wise CD ratio was discussed and it was observed that 6 districts namely Boudh, Bhadrak, Dhenkanal, Jajpur, Jharsuguda and Sonepur have achieved CD ratio more than 60% and 12 districts have registered below 40% in CD Ratio. These districts are Angul, Nuapada, Sambalpur, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kendrapada, Keonjhar, Puri, Kandhamal and Mayurbhanj.

GM (O.i.C) RBI expressed concern over the low CD ratio in few districts and invited for an interactive meeting at RBI with LDMS of the 12 districts having CD ratio less than 40% in the next week of June. LDMS are advised to come prepared with specific issues which inhibit for upgrading the credit off take in respective district. Then we will have a realistic view at the ground level and take remedial measures for improvement of CD Ratio.

**Action- All Banks & LDMS**

## **AGENDA NO. 4**

### **Branch Network & Position of ATM**

Convenor, SLBC informed that as on 31.03.2017, the total number of Bank branches is 5031( 54.56% in Rural, 26.08% in Semi urban and 19.36% in Urban ) Banks have opened 147 new branches in the State during 01.04.2016 to 31.03.2017. Out of which 40, 46 and 61 branches opened in Rural, Semi urban and urban centre respectively.

The present status of branch & ATM opening in the State indicates that Banks are yet to give due importance for opening of new branches in Unbanked areas and installation of ATM at rural branches. The total number of ATMs is 6129 and out of this there are only 1993 ATMs at rural centres against 2745 number of rural branches. Principal Secretary, Finance reiterated his concern and stressed for opening of more ATMs at rural centre. Convenor, SLBC requested all heads of Banks to submit their road map for opening of ATMs on quarterly basis for the year 2017-18. Allahabad Bank, Andhra Bank, Bank of Baroda, Canara Bank, Central Bank of India, Corporation Bank, Dena Bank, IDBI Bank, Indian Bank, Indian Overseas Bank, OBC, PNB, Syndicate Bank, UCO Bank, Union Bank of India, Vijaya Bank, HDFC Bank, ICICI Bank, Bandhan Bank, OGB &UGB are requested to ensure that each branch shall have at least one ATM.

**Action- All Banks**

## **AGENDA NO. 5**

### **Target Vs achievement of Annual Credit Plan 2016-17 & allotment of target under ACP for the year 2017-18**

Convenor, SLBC reported that the achievement during 01.04.2016 to 31.03.2017 under ACP is 67.63% in various sectors. A special meeting of SLBC on the allocation of Annual Credit Plan (ACP) for the year 2017-18 to different Banks was held in RBI on 19th April 2017 under the Chairmanship of Principal Secretary Finance, Govt of Odisha. The meeting was attended by GM (O.i.C) RBI, GM, FIDD, RBI, GM, NABARD, Convenor, SLBC, CGM, SBI and Controlling Heads of major Banks in the State. The State Potential Credit Plan for 2017-18 amounting Rs 66554.51 Crore was prepared by NABARD. It is decided in the meeting that the revised target of Rs60000crore as against PLP of Rs 66554.51 Crore in view of low achievement in the year 2016-17 and on account of demonetization pressure on Banking sector. The basis for allocation of ACP target to different Banks is fixed in proportion to the deposit mobilized by the Bank in the respective district. Accordingly ACP was prepared and approved by DCC of the respective district.

Principal Secretary, Finance observed that there is significant flow of credit in the last quarter by Banks. He advised for regular credit off take so that there would not be last minute pressure for sanctioning and disbursing of credit proposal. With regard to achievement of ACP for 2017-18, Convenor, SLBC informed that the subdued credit delivery is impacted due to the pressure of demonetization and the surge of deposit by all the Banks. He requested that all Banks should put strenuous efforts to achieve the target under various schemes of ACP for 2017-18.

GM (O.i.C), RBI suggested for monthly meeting for reviewing the performance under ACP and advised SLBC to devise a standard format for reporting by Banks. The allocation of target to different Banks and districts for the year 2017-18 has been approved by the house.

**Action- All Banks, LDMS, NABARD**

## **AGENDA NO. 6**

### **NPA & Overdue position as on 31.03.2017**

Convenor, SLBC informed that the Gross NPA and Overdue % of the State is 11.51 and 35.68 respectively. It is a matter of serious concern. With regard to Govt. sponsored schemes, the NPA and Overdue % is too high, The Banks are facing problem to recycle the funds owing to non repayment of loans, mounting overdue and rising NPA %. Banks & Govt. Departments have to make joint efforts with specific strategies to improve the recovery performance for better recycling of funds. Banks having NPA % above the State Average are Bank of Baroda, CBI, IOB, OBC, PNB, SBI, UCO Bank, OGB & UGB

Principal Secretary, Finance expressed concern over very poor loading the data in the OPDR portal. The entire purpose of having a portal for OPDR got defeated if not data was loaded. GM (O.i.C) also echoed the concern of Principal Secretary, Finance and

stressed the urgency of loading the data in the portal so that a clear picture could be emerged and proper redressal mechanism initiated in this regard.

Chairman, SLBC suggested that the present provision of depositing ad valorem court fees @10% at the time of filing the Certificate may be dispensed with and the proportionate amount of court fees may be deducted/ collected from the amount recovered through the proceeding. A nominal amount may be charged at the time of filing the certificate. Principal Secretary, Finance informed the house that State Government is seriously contemplating amendment in terms of the Andhra Pradesh model.

Convenor, SLBC reported that 752 numbers of applications involving Rs 477.66 Crores of different Banks for attachment of property under section 14 of SARFAESI are pending with District Magistrates. The State Government is requested to issue appropriate instructions for expeditious disposal of Banks' applications for seeking permission for taking over physical possession of charged assets.

**Action- All Banks & State Government**

## **AGENDA NO. 7**

### **Financing to MSME Sector**

Convenor, SLBC reported that advance to MSME sector as on 31.03.2017 registered negative growth of 1.80% over 31<sup>st</sup> March 2016. The achievement under MSME for the year 2016-17 is Rs14815.74 crores against the target of Rs 14554.05 crore which is 101.80%.

Commission cum Secretary, Skill Development & Technical education informed that there are 49 Government ITIs in the State. Recently Govt of India started a process of star rating of these ITIs. He further highlighted that most the Govt ITIs of Odisha were coming under the top rated ITIs of Govt of India. Govt of India has also appreciated in different forum the quality and standard of ITIs of the State. He requested Heads of Banks to instruct branches to visit those ITIs and take one session in every month to make the prospective and budding entrepreneurs aware and sensitize them about the different schemes of the Government for availing credit to start their entrepreneurship.

Development Commissioner exhorted that Bankers should proactively support them by way of extending credit. Chairman, SLBC suggested that each Bank should adopt one ITI and provide financial literacy and sensitize them for embarking on a venture for a successful entrepreneur. Principal Secretary, Finance advised to commissioner cum Secretary to devise an adoption format and share with SLBC for circulation among Bankers and adoption of ITI which should be displayed in Bank's official site.



Director Industries Stated that the declining credit flow to MSME sector could be arrested by focusing on food processing units and cluster finance. He insisted that Bank should accord top priority to these focused sectors of MSME to boost credit to MSME.

**Action- All Banks**

## **AGENDA NO. 8**

### **Agriculture Advance**

Convenor, SLBC reported that Banks have disbursed Rs Rs14330.32 crores in 3932020 KCC accounts during 01.04.2016 to 31.03.2017, out of which fresh KCC has been issued in 614990 accounts disbursing Rs 2729.06 crores.

Convenor, SLBC informed that, under Dairy and Fishery Rs 183.50crore and Rs194.97 crore have been disbursed by Banks respectively for the period 01.04.2016 to 31.03.2017.

Principal Secretary, Agriculture, Cooperation & Farmers Empowerment highlighted that out of total allocation of Rs60000crore under ACP for 2017-18, Rs 31208 crore has been fixed for agriculture lending. During 2016-17 the achievement under crop loan is Rs 15534.23 crore against target of Rs21496.91 crore. He stressed on the Bankers to bring new farmers in to the fold of credit and suggested liberalization of tenancy laws in order to include JLG and requested to strengthen efforts to bring large number of farmers in the fold for extending credit.

Principal Secretary, Agriculture cooperation & farmers Empowerment insisted for monthly review meeting to assess the progress of crop loan and new institutional arrangement for term loan. He stated that different schemes of the Government should be compiled and made available for all concerned in one go and suggested conducting work shop at different centre involving all field level functionaries. He further informed that APICOL be made the Nodal agency for all commercial and agro enterprises and applications would be submitted on line. The online application will be scrutinized within 15 days and then counseling will be done at the district for clearance. He stated that improvement would be noticed in the next SLBC Meeting.

He expressed concern over ever greening in case of crop loan. Hence the total credit reflected is not transferring to farmers' account. Zonal Manager, Allahabad Bank informed that Banks are interested for extending KCC loans but farmers are not turning up. The general perception among people is that there loan waiver might be effected. He requested State Government to give suitable instruction to field level officials for sensitizing farmers for availing fresh loan, enhancement or compromise.

Principal Secretary, Agriculture Stated that very few footfalls of farmers in Banks for availing loan is not a general phenomenon. Credit off take is happening in other

location. Of course a conducive recovery climate must be created to improve the credit delivery mechanism.

Deputy Director, Fishery, Govt of Odisha informed that the unit cost of excavation for pond development has been revised from Rs3 lakhs to Rs8.50 lakhs per hector. People find it difficult to manage this from self finance. The present finance from Banks contributed only 30 to 40%. The subsidy allocation is 50% of the cost amounting Rs4.25 lakhs per hector has been fixed by Govt of India. He requested that Banks should extend credit in a big way to enhance the fishery sector.

In case of brackish water sector the unit cost is Rs 8.50 lakhs. The subsidy involved is Rs4.25 lakhs. Vennamei culture is going on in brackish water which is a very profitable venture. There is hardly any loan given in this sector. Principal Secretary, Finance also highlighted that the Vennamei culture in brackish water is highly lucrative venture and informed its huge potentiality and suggested for conducting workshop for awareness among Bankers as well as prospective entrepreneurs. Development Commissioner advised the Fishery Department to identify the problems involved in Vennamei culture and find out ways and means for its redressal. He suggested for a meeting with Bankers and entrepreneurs.

GM, FIDD, RBI informed that the list of 100 producers are with NABARD. Each producer has more than 100 farmers. NABARD might share the list among Banks and Bank in turn contacts the farmers for availing credit.

### **Identification of Agri-Entrepreneurs**

Vice Chancellor OUAT, informed that the Krishi Vigyan Kendra managed by OUAT is proposed to be associated with the identification of eligible Agri-Entrepreneurs. The KVK spread over all districts and engaged in agricultural extension activities is requested to sponsor such enterprises for financing. The Controlling Heads of Bank may give suitable instruction to their branches to extend finance to such prospective Agri- Entrepreneurs on priority basis.

**Action- All Banks, LDMs, Fishery & Dairy Department.**

## **AGENDA NO. 9**

### **Crop Insurance**

#### **Pradhan Mantri Fasal Bima Yojana (PMFBY)**

The claims of Kharif 2016 have been assessed by the implementing agencies amounting Rs 422.53 crore. Rs 105 crore has been released to different Banks out of Rs 422.53 Crore as on 18.06.2017.

As per the notification no 3346/III-CR-19/17/Coop dated 13/04/2017 of Govt of Odisha it has been decided to implement PMFBY during Kharif 2016-17 Crop Season in the State. During Kharif 2017, the notified crops for insurance under PMFBY are Paddy, Cotton,

Groundnut, Maize, Red Gram (Arhar), Ginger and Turmeric. The details of the above notification has been communicated to all Banks vide letter no SLBC/ODI/29/2017-18 dated 17/04/2017.

Principal Secretary, Agriculture cooperation & farmers Empowerment informed that it is targeted to include 20 lakhs farmers in the insurance fold and out of total 20 lakhs, 15 lakhs from Cooperative Banks and rest 5 lakhs from Commercial Banks. Each Commercial Bank should include 10% from non-loanee farmers. The details of insured farmers are to be loaded mandatorily in the portal. Registrar, Cooperative Societies suggested that each Bank should nominate one dedicated officer for PMFBY who would monitor the progress of loading the data in the portal.

Convenor, SLBC informed that in the Gazette notification no 334 dated 8<sup>th</sup> Feb 2017 and vide letter no 1801/01/2015-Credit II (pt) dated 6<sup>th</sup> March 2017 of Dept of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture, Govt of India has notified that farmers availing crop insurance under any of the Crop Insurance Schemes administered/implemented by Department of Agriculture, Cooperation and Farmers Welfare from Kharif 2017 are hereby required to undergo Aadhaar authentication or furnish proof of possession of Aadhaar w.e.f 01/04/2017. SLBC has circulated the notification vide its letter no SLBC/ODI/23/2017/18 dated 11/04/2017. It is requested to all Controlling Heads of Banks to monitor for its effective implementation.

**Action- All Banks, State Government**

## **AGENDA NO. 10**

### **Finance to Handicrafts Sector**

#### **Silpi Unnati Yojana(SUY):**

Convenor, SLBC informed that Margin Money assistance is provided to individual artisans @ 20% of the project cost to Rs.1,00,000 in seven crafts and to Rs 50,000.00 in rest 43 crafts to avail Bank loan for setting- of own handicraft production unit. During the current financial year 2017-18, an amount of Rs1 crore is made budget provision towards release of Subsidy for setting 800 nos of Handicraft Units under the scheme. During 2016-17, 1583 nos. of applications have been sponsored to different Banks. An amount of Rs65 lakhs has been released as margin money assistance to DICs/RICs for release of subsidy. So far it has been reported that 645 artisans have been assisted under the scheme.

#### **Modernization & Technological -gradation of Handicraft Industries (M.T.U.H.I)**

In order to enhance the productivity of the handicraft items, under the scheme "Modernization & Technological -gradation of Handicraft Industries" (M.T.U.H.I) an amount of Rs 60 lakhs is made budget provision towards release of subsidy during 2017-18 for setting 50 nos of Handicraft Units under the scheme. During the year 2016-17, Rs 248.40 lakhs has been sanctioned to 49 units.

As against 5053 nos. of loan applications have been sponsored/ Collected by the Banks 2328 nos of weavers/ entrepreneurs have been sanctioned loan to the tune of Rs9.57 crore.

The Controlling Heads of some Banks have not submitted to date information in this regard despite several persuasions made.

**Action- All Banks**

## **AGENDA NO. 11**

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

State Financial Inclusion Adviser informed that the achievement of Public Sector Banks during 2016-17 is Rs.466.88 Cr to 33,006 WSHGs against annual target of Rs.455.04 Cr to 35,861 WSHGs. Achievement is 103% Financial and 92% Physical. The achievement of RRBs is Rs.389.05 Cr to 25,127 WSHGs against annual target of Rs.394.14 Cr to 29,515 WSHGs. Achievement is 99 % Financial and 85 % Physical. The achievement of Co-operative Bank is Rs.53.80 Cr to 4,790 WSHGs against annual target of 100.70 Cr to 8,332 WSHGs. Achievement is 53 % Financial and 57 % Physical. The achievement of Private Banks is Rs.5.19 Cr to 1742 WSHGs against target of Rs.16.17 Cr to 1292 WSHGs. The percentage achievement is 32 % Financial and 135% Physical.

### **Target under SHG-Bank Linkage for FY 2017-18:**

The State Target under SHG-Bank Linkage for FY 2017-18 is arrived at Rs.1275 Cr to 90,000 WSHGs has been approved. Bank wise and district wise Target under SHG Credit Linkage is based on Credit Planning exercise at Block and District Level, the Bank-wise and District-wise Target has been approved. The Calculation of District-wise and Bank-wise Target for FY 2017-18 is based on following parameters, viz (i) Overall percentage of SHGs with loan outstanding under SHG-Bank Linkage in district, (ii) Target and Achievement under SHG-Bank Linkage during FY 2016-17, (iii) Cash Credit Loans eligible for renewal during FY 2017-18, (iv) Average Loan size during FY 2016-17 and (v) Number of Intensive Blocks under DAY-NRLM.

### **Cash Credit Loans and Average Loan Size:**

There was National Consultation under SHG-Bank Linkage held on 9<sup>th</sup> and 10<sup>th</sup> May 2017 with Controlling Head of Banks and SRLMs.

The following were discussed in the National Level Consultation (i) Issuing Cash Credit loan for 5 years tenure with yearly DP enhancement, (ii) 1<sup>st</sup> year DP of Rs.1 lakh, 2<sup>nd</sup> year DP of Rs.2 lakh, 3<sup>rd</sup> year DP of Rs.3 lakh, 4<sup>th</sup> year onwards-Rs.5 lakh based on MCP.

### **Interest Subvention:**

Under Government of Odisha scheme of Interest Subvention for SHGs, Banks are to submit claim to Nodal Bank for additional Interest Subvention.

Andhra Bank, Bank of Baroda, Central Bank of India, Corporation Bank, Indian Bank, Indian Overseas Bank, Oriental Bank of Commerce, Syndicate Bank, UCO Bank, Union

Bank of India, United Bank of India, Vijay Bank is yet to submit claim under Government of Odisha scheme of Interest Subvention for FY 2015-16.

Co-operative Banks are yet to participate in the Interest Subvention scheme, due to which SHGs borrowing from Co-operative Banks are devoid of Interest Subvention benefit.

State Financial Inclusion adviser requested that all participating Banks might submit Interest Subvention claims and passed on the benefit to the eligible Women SHGs.

#### **Promotion of SHG NPA free branches:**

During FY 2017-18, OLM would support Banks in promoting SHG NPA free branches.

Bank Branches to provide details of SHG-NPA to the field and community functionaries of OLM like District Project Managers, Block Project Manager, Bank Mitras, Gram Panchayat Level Federation, so that they could support in recovery through organization of Samanwaya Melas and Bank Linkage and Recovery Committee Meetings, and initiatives of Bank Mitras, GPLF and Community cadre.

#### **SHG Members as BC Intervention:**

Odisha Livelihoods Mission will support Banks in covering Unbanked/ under Banked GPs by facilitating engagement of SHG Members as BCs.

OLM is presently working with Odisha Gramya Bank and State Bank of India in engagement of SHG members as BCs.

UCO Bank has shared list of Unbanked GPs to OLM for support in Engagement of SHG members as BCs. OLM has communicated to Bank of India, Canara Bank, Allahabad Bank, Utkal Grameen Bank, Axis Bank & ICICI Bank to engage SHG members as BCs where OLM will facilitate as Corporate BC. Concerned Banks are yet to respond.

All Banks are requested to utilize services of OLM for engagement of SHG members as BCs in unbanked/under Banked GPs.

**Action- All Banks & OLM Department**

## **AGENDA NO. 12**

### **PMEGP**

Director, KVIC complimented all Banks for the excellent support in sanctioning and disbursing the PMEGP loans during 2016-17 and requested to extend the same during 2017-18 as well.

It has been communicated by the Ministry of MSME, Govt of India vide letter no PMEGP/Policy/2017-18 dated 02/05/2017 and State KVIC letter no OZ/PMEGP/Gen/2016-17/2017-18 dated 08/05/2017 that applications received during 2016-17 in PMEGP e-portal shall be processed for sanction & disbursement during 2017-18. The State Director, KVIC, Bhubaneswar has informed that the Director (PMEGP) Mumbai has communicated vide letter no OZ/PMEGP/Target/2017-18 dated 28/04/2017 the tentative target under PMEGP for the year 2017-18 in respect of Odisha State which is implemented by KVIC, OKVIB and DICs of Odisha which was approved

by the House. The details of target in respect of three implementing agencies are as under.

Amt in Lakhs

SL	AGENCY	Target for 2017-18		
		No of Projects	M.M.	Empl(in No)
1	KVIC	675	1338.89	5400
2	KVIB	675	1338.89	5400
3	DIC	900	1785.19	7200
TOTAL		2250	4462.97	18000

The district wise targets in respect of KVIC, KVIB & DIC including of SC/ST categories are prepared as per the direction of Ministry of MSME and Central Office of KVIC, Mumbai to allocate district wise target of minimum 75 PMEGP projects per district (KVIC+KVIB+DIC) at an average of margin money of Rs1.98 lakhs per project are communicated to all Banks and LDMS vide letter no SLBC/ODI/52/2016-17 dated 02/05/2017. The target of SC and ST category for the year 2017-18, including the shortfall in SC and ST achievement during the year 2016-17 has also been communicated.

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

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

Convenor, SLBC reported that against the physical target of 9250, Banks have sanctioned and disbursed 2826 and 2715 applications respectively. Rs 25.13 crore has been disbursed as on 31.03.2017.

Commissioner cum Secretary, Urban Development, Govt of Odisha informed that there are 593 cases under NULM are pending at different banks for the year 2016-17. The pendency in Andhra bank, SBI, CBI, UCO Bank and PNB contributed around 55%. The proposals are scrutinized and recommended by the task force committee of the respective district to Banks. He requested all Heads of Banks to sanction and disburse the cases and cleared the backlog soon. He further informed that there are 4363 pending cases with regard to Skill Training linked employment programme at different Banks since long. There are 2534 cases pending in Andhra bank, Bank of Baroda, IOB, SBI, UCO Bank and Union bank of India. Despite several follow up, there is no sign of improvement. He urged on Controlling Heads of Banks to bestow focused attention and instructed branches to clear the proposal at an early date.

**Action- All Banks**

#### **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 financial year 2016-17, the Corporation had 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 groups 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.

It is observed that as against the target of 21000 SC and 5300 ST beneficiaries, the achievement is only 9908 under SC and 1591 under ST sector, which is 47.18% and 30.01% of total target respectively. The target has been fixed under Bankable IGS of OSFDC during the year 2017-18 and approved in this Meeting.

**Action- All Banks**

**Joint Liability Group (JLG)**

Total amount disbursed for the period 01.04.2016 to 31.03.2017 is Rs.1185.48 crore in 224899 accounts and balance outstanding as on 31.03.2017 is Rs. 1230.64 crore in 292893 accounts.

**Artisan Credit Card (ACC)**

During the period of 01.04.2016 to 31.03.2017, the Banks in the State have issued 230 no. of Artisan Credit Cards involving total amount of Rs1.41 crore. The balance outstanding as on 31.03.2017 is Rs.33.29 crore against 7563 accounts.

**Swarozgar Credit Card (SCC)**

7776 SCCs have been issued for the period 01.04.2016 to 31.03.2017 amounting to Rs 41.59 crore. The balance outstanding as on 31.03.2017 is Rs. 130.51 crore against 58538 accounts. No SCC has been issued by Private Sector Banks and a few Public Sector Banks. The performance of other Banks is not at all impressive and needs lot of improvement.

**AGENDA NO. 13**

**Education Loan**

All Commercial Banks have disbursed Rs.247.68 crores in 9393 accounts during 01.04.2016 to 31.03.2017. The balance outstanding as on 31.03.2017 is Rs. 2380.02 crores in 73396 accounts.

**Implementation of Kalinga Sikhya Sathi Yojana**

Convenor, SLBC informed that 2040 number of applications have been received and sanctioned amounting to Rs 88.41 crore as on 31.03.2017. SLBC vide its letter dated 19.01.2017 has requested all Banks for proper reporting of achievement figure under KSSY against the target.

**Inclusion of Financial Literacy curriculum in School**

In order to enable an ordinary person to effectively manage financial products without falling prey to unscrupulous financial establishment taking away the hard earned money of deposit, it has been decided to include financial literacy and education in early part

of education at school level. Principal Secretary, Finance has assured that the Financial Literacy curriculum would be included in the text book from next year.

**Action- All Banks/State Government**

## **AGENDA NO. 14**

### **Housing Loan**

Convenor, SLBC informed that all Commercial Banks have disbursed Rs.2451.44 crores in 26902 accounts during 01.04.2016 to 31.03.2017. The balance outstanding as on 31.03.2017 is Rs. 10,981.45 crores in 178450 accounts.

Commissioner cum Secretary, Housing & Urban development highlighted that affordable Housing; PMAY is a flagship programme of Govt of India. Awaas Mission and affordable housing for EWS category are also flagship programmes of Govt of Odisha. This scheme provides land as well as housing for economically weaker section at affordable cost. He informed that State Government took green field multi storied project (G+4) for affordable housing to EWS people having income less than Rs1.80 lakhs. Govt of India is supporting under PMAY. The value of the units comes around Rs10 lakhs. Out of which Govt. of India provides Rs 1.50 lakhs and beneficiary has to contribute Rs1.50 lakhs and rest by State government.

In the mean time series of meeting were held under the chairmanship of Minister and Bankers responded positively and have sought approval from their respective Corporate Offices. It has been mutually finalized the TPA among banks, Beneficiary and Govt agency. He expected that very soon it would start functioning in terms of credit delivery to beneficiary.

**Action- All Banks**

## **AGENDA NO. 15**

### **RSETI Issues**

Convenor, SLBC highlighted the achievement of RSETI of Odisha and informed that RSETI, Odisha has been awarded the award of excellence (1<sup>st</sup> prize) for the year 2015-16 and award of merit (2<sup>nd</sup> prize) for 2014-15 in recognition of the excellent support and guidance given to RSETI in the State in the category (B) State having RSETI 25 to30 in numbers. The award was presented on 7<sup>th</sup> June 2017 at Vigyan Bhawan, New-Delhi during celebration of National RSETI Diwas 2017 by Hon'ble Minister, Govt of India.

Hon'ble Minister, Finance & Excise, Govt of Odisha congratulated the Panchayati Raj Department, Govt of Odisha for the excellent support and guidance provided to RSETI in the State and handed over the prize to Joint Secretary, Panchayati Raj Department, Govt of Odisha.

As on 31.03.2017, 20385 rural BPL/NRLM target group youth have been trained against annual target of 18000 for the year 2016-17. (113% achievement)



The overall number of candidates trained as on 31-03-2017 is 25456 against annual target of 23153(110% of achievement). The percentage of candidates settled as on 31.03. 2017 (Cumulative) is 71% against national average 62%. The percentage of candidates settled with Bank finance as on 31-03-2017 (cumulative) is 49% against National Average of 43%.

#### **Status of Infrastructure in RSETI**

Issuance of permissive possession letter is pending in Puri District.

Land is yet to be allocated to Cuttack and Dhenkanal District.

In 11 numbers of RSETIs the building construction has been completed.

In 12 number of RSETI the construction is in progress.

In 4 RSETI, the construction has not yet started.

#### **Electricity connection for RSETIs**

He cited reference of MoRD letter No.1-12011/16/2015- NRLM (RSETI), dated 15.09.2015 issued by Additional Secretary, MoRD addressed to Principal Secretaries, Dep. of RD & PR of all the States. "Demand for water and electricity charges is raised at commercial rates. It is clarified that RSETIs are engaged in training unemployed youth, as per Government of India guidelines and as such, they should not be treated as commercial establishments and hence charges as applicable to domestic rates need only be collected".

**Action- All Banks/OLM Department/Director RSETIs/RUDSETI**

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

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

Convenor, SLBC reported that 18946 no of proposal amounting Rs 794.03 crore have been covered under CGTMSE for the period 01.04.2016 to 31.03.2017. He informed that State wise Report on Guarantee approved during 2016-17 indicates that Odisha ranks 10<sup>th</sup> among all the State of India in respect of approved under the guarantee scheme of CGTMSE.

**All Banks/ SIDBI**

#### **AGENDA NO. 17**

##### **Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities Progress / Achievement made for 2016-17 – Financing under Minority Communities.**

Ministry of Finance, Govt. of India has advised that the share of credit flow to minority communities of Public Sector Banks (PSB) should be 15% of the Priority Sector Advances. During 01.04.2016 to 31.03.2017; the Banks have extended credit of Rs. 423.29 crore to 46759 beneficiaries of minority community. The outstanding balance as on 31.03.2017 is Rs. 2896.10 crore in 329995 accounts.

**Action- All Banks**

## **AGENDA NO. 18**

### **Disposal of loan application**

SLBC has already shared Bank wise and branch wise pending list of sponsored loan applications under different Government Scheme with request to dispose all loan applications as per time norm. No application should be kept pending beyond the stipulated time line for sanction of loan applications. Ineligible cases may be returned to the concerned sponsoring Government departments with valid reasons.

**Action- All Banks/ State Government**

## **AGENDA NO. 19**

### **Grant assistance under Financial Inclusion Fund (FIF) for conduct Financial Literacy Awareness Programme- Support for “Going Digital”**

NABARD and RBI have advised Banks (rural branches and FLCs) to conduct special camps every month for a period of one year beginning 1<sup>st</sup> April 2017 on” Going Digital” In this connection NABARD advised vide circular no 107/DFIBT-24/2017 dated 4<sup>th</sup> may 2017 that it has decided to support ‘Going Digital” as indicated by RBI in their circular no FIDD.FLC.BC.No 22/12.01.018/2016-17 dated 2<sup>nd</sup> march 2017 with the certain modification. The detail of modification and process for sanction and release of grant assistance has already been circulated.

**Action- All Banks/NABARD**

## **AGENDA NO. 20**

### **Promotion of Bee Keeping –National Bee board, Dept of agriculture, Cooperation and Farmers Welfare, GOI**

Convenor, SLBC informed that the scheme of ‘Pollination support through Beekeeping” has been incorporated in Mission for Integrated Development of Horticulture( MIDH) with National Bee board as nodal agency for implementation with financial assistance through Banks.

Various promotional activities and financial support under the scheme include capacity building programme of farmers, distribution of bee colony, bee hives & equipment to train farmers, development of bee breeders, development of Integrated Beekeeping Development centres (IBDC) and extension of subsidy to 40% of cost of investment of 50 bee colonies, which is approximately Rs2.25 lakhs for all categories of farmers. In view of this, Banks may finance for different components under the scheme for promotion of bee keeping in the State.

**Action- All Banks**

## **AGENDA NO. 21**

### **Coir Board**

Coir Board under the Ministry of MSME, Govt. of India, is implementing different schemes for the overall sustainable development of Coir industry in India as a whole. Under these schemes, one of the most important and entrepreneurs friendly scheme

REMOT presently renamed as Coir Udyami Yojana. It is a Central subsidized scheme. The pattern of assistance under the scheme comprises of 40% of the project cost as Government of India subsidy, 55% as Bank Credit and 5% as beneficiary Contribution. Earlier it was 2 lakhs & 5 Lakhs project (REMOT) and presently any Coir projects with project cost to Rs.10 lakhs would cover under the modified Scheme of Coir Udyami Yojana (CUY). Besides this, assistance to 25% of the project cost will be made available as Working Capital loan to the beneficiaries.

#### **Timely submission of error free data to SLBC**

It is observed that some Banks are not providing data in time to SLBC which results in non-compilation / dating of data and correct data is not reflected in the meetings. Banks should ensure that correct data are provided to SLBC in time to enable the later to present the same in the meetings for review.

**Action- All Banks/LDMs**

#### **Improving infrastructure and strengthening of staff at LDM Offices**

The Department of Financial Services, Ministry of Finance, Government of India and Reserve Bank of India has been stressing for the need to improve the infrastructure at LDM offices and strengthen the Office of LDM with the required staff, vehicle, Internet facility etc. to enable the LDM to discharge the duties effectively. Some of the District Collectors have opined that due to lack of required staff at LDM offices is affecting the functioning of the LDM. Controlling Heads of respective assigned Lead Banks are requested to provide adequate staff and infrastructure support to strengthen the LDM's office.

**Action- SBI/UCO Bank/Andhra Bank/Bank of India**

#### **Submission of Reconciliation Statements**

The representative of Coir Board Stated that non submission of the reconciliation Statement despite their repeated requests is creating lot of difficulties for the monitoring of the schemes and to ascertain the NPA etc. Coir Board is not in a position to send the report as desire by the Govt. of India on completion of 11<sup>th</sup> Plan due to the lack of the full form reconciles Statements. It is requested the Nodal Bank branches to provide the Reconciled Statements in full form at the earliest.

**Action- All Banks**

#### **Aadhaar Seeding in Savings Account of MGNREGA Beneficiaries.**

SLBC Odisha was in receipt of M-12014/2/2015-MGNREGA-V (344637) dated 09.01.2017 from Joint Secretary, MGNREGA, Ministry of Rural Development and Joint Secretary, Department of Financial Services, Ministry of Finance where in all Banks were instructed to seed Aadhaar Numbers in the Savings Account of MGNREGA Beneficiaries. The progress in this regard is satisfactory but efforts should be made for 100% seeding.

**Action- All Banks**

## **AGENDA NO. 22**

### **Amendment in Fees structure for Registration of Equitable Mortgage/Re-Conveyance of Mortgaged landed property for Agriculture loans/ Re-conveyance of Equitable Mortgage for Non-agriculture loans.**

Convenor, SLBC informed that the amendment in Fees structure for Registration of Equitable Mortgage/Re-Conveyance of Mortgaged landed property for Agriculture loans/ Re-conveyance of equitable mortgage for Non-agriculture loans as follows.

Revenue & Disaster Management Department, Govt of Odisha vide notification File no Regn. 02/2017-10776 dated 30<sup>th</sup> March 2017 amended the existing fees structure as below.

- 1) Fees for registration of equitable mortgage by deposit of title deeds shall be at the rate of 0.5% of the value of consideration subject to maximum of two thousand rupees.
- 2) Fees for registration of deed of re-conveyance of mortgaged property for agriculture loans shall be at the rate of 1% of the value of consideration of documents subject to maximum of five hundred rupees.
- 3) Fees for registration of deed of re-conveyance of mortgaged property for non-agriculture loans shall be at the rate of 1% of the value of consideration of documents subject to maximum of five hundred rupees.

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

**LIST OF PARTICIPANTS FOR 147<sup>th</sup> SLBC MEETING HELD  
ON 13.06.2017 FOR THE YEAR ENDED-MARCH, 2017.**

Sl.	Name	Designation	Organization
<b>DIGNITARIES</b>			
1	Sri S.B.Behera	Finance Minister	Government of Odisha
2	Sri R.Balakrishnan	Development Commissioner	Government of Odisha
3	Sri T.K.Pandey	Principal Secretary	Government of Odisha
4	Sri Charan Singh	Chairman, SLBC	UCO Bank, Odisha
5	Sri P.K.Das	GM (OIC)	RBI,Bhubaneswar
6	Sri K.C.Panigrahi	CGM	NABARD
7	Prof.S.N.Pasupalak	VICE CHANCELLOR	OUAT, Bhubaneswar
8	Dr. S.P.Mohanty	General Manager	RBI, Bhubaneswar
9	Sri Anil Kumar	Convener, SLBC	UCO Bank,Odisha
<b>GOVERNMENT DEPARTMENT</b>			
10	Sri Manoj Ahuja	Principal Secretary	(A & FC/Coop) Govt.of Odisha.
11	Sri G.Mathivathanan	Secretary (H & UD)	Government of Odisha
12	Sri Sanjay Kumar Singh	Secretary(SD & TE)	Government of Odisha
13	Sri Vinod Kumar	OSD HE Deptt.	Government of Odisha
14	Sri Ramesh Ch.Sai	Director (SC & ST)	Government of Odisha
15	Sri S.R.Pradhan	Joint Secretary	P.R & Deptt.Govt.of Odisha
16	Sri D.K.Jena	Addl.Secretary & DIF	Government of Odisha
17	Sri Niranjana Sahoo	Director of Industries	Government of Odisha
18	Dr.S.B.Padhi	RCS(O) Coop.Deptt.	Government of Odisha
19	Sri B,K.Panda	Addl.Director(Handicraft)	Directorate of HC & CI
20	Shri J.B.Dash	Addl.Director(Fisheries)	Directorate of Fisheries
21	Dr.Uma Sankar Patro	Addl.Director(AH &VS)	Directorate of AH & VS
22	Sri P.K.Bhuyan	Asst.Director (KVIC)	K.V.I.C, Bhubaneswar
23	Sri B.M.Pattnaik	Financial Inclusion Advisor	Odisha Livelihood Mission
24	Ms.Renuprava Nayak	Deputy Secretary	OKVIB
25	Shri P.K.Mohanty	Deputy Director	Directorate of Agril. Odisha
26	Sri Ashok Kumar Naik	Director	Revenue & DM, Odisha
27	Dr.Rajesh Das	Chief Statistician	Agril. & FE Department
28	Sri S.S.Nayak	CGM,Civil Supply FS & CW	FS & CW Deptt. Odisha
29	Dr.S.S Dey	Managing Director	APICOL,
30	Sri A.K.Pahi	GM(EB)	BSNL
31	Sri B,K.Behera	Director	Directorate of Textiles,
32	Sri R.K.Sahoo	Director	Directorate of Textiles, Odisha
33	Sri K A Baby	Regional Officer	Coir Board, Odisha
34	Sri Madhukar Ugemege	AGM(P)	HUDCO
35	Sri Chandan Choudhury	JGM (P)	HUDCO
36	Sri S.K.Behera	JD& IF	Finance Deptt.Govt.of Odisha
37	Sri S.S.Satpathy	Dy. Director(IF)	Finance Deptt,Govt.of Odisha
38	Dr.R.K.Sahoo	Addl.Secretary,	MSME Deptt.Govt.of Odisha
39	Sri B.B.Behera	Addl.Secretary	MSME Deptt.Govt.of Odisha

40	Sri B.N.Guru	Asst.Director	MSME-DI, Govt.of India
41	Prof.Asit Mohanty	Professor	XIMB
42	Sri V.Sudheer	Extension Service Officer	Coir Board
43	Sri P.Mahapatra	Executive	KVIC
44	Dr.Gitansu Mohan Dash	General Manager	OSFDC
45	Sri A.K.Rath	Asst.Director	O/o the Chief PMG, Odisha
<b>NABARD</b>			
46	Sri M.Soren	General Manager	NABARD
<b>R S E T I</b>			
47	Sri D.Pradhan	State Director, Odisha	RSETI, Bhubaneswar
<b>R U D S E T I</b>			
48	Sri B.K.Rout	Director	RUDSETI
<b>INSURANCE COMPANY</b>			
49	Sri Sushil Ku.Mohanty	Nodal Officer(SS)	LIC of India, Bhubaneswar
50	Sri D.Singh	Dy.General Manager	AIC of India, Bhubaneswar
<b>S I D B I</b>			
51	Sri T.H.R.Samad	DGM	SIDBI
<b>PUBLIC SECTOR BANKS</b>			
52	Sri K.Murali Krishna	DGM	Allahabad Bank
53	Sri V.S.Seshagiri Rao	C.G.M.Circle Office	Andhra Bank
54	Sri V.Rama Krishna	DGM	Andhra Bank, Bhubaneswar
55	Sri N.P.Sarangi	DGM	Andhra Bank, Berhampur
56	Sri K.C.Nayak	Senior Manager	Andhra Bank, Bhubaneswar
57	Sri I.C.Mishra	DGM/ ZM	Bank of India, Keonjhar
58	Sri Amit Ray	DGM/ZM	Bank of India, Bhubaneswar
59	Miss.Rajeswari Nayak	Manager(AFD)	Bank of India, Bhubaneswar
60	Sudhansu Sekhar Khamari	AGM(DRM)	Bank of Baroda
61	Sri Dwivendu Kumar Pati	Senior Manager	Bank of Maharashtra
62	Sri Shreekanta Mahapatra	DGM(Circle Head)	Canara Bank
63	Sri M.P.Panda	Divisional Manager	Canara Bank
64	Sri S.K.Bhattacharya	DGM	Central Bank of India
65	Sri Sambit Ku.Das	Senior Manager	Central Bank of India
66	Sri G.C.Bihari	AGM	Corporation Bank
67	Smt.Juicy Nayak	Manager-Agril.	Corporation Bank
68	Sri Sanjay Kabad	AGM	Dena Bank
69	Sri N.K.Mishra	DGM/ZM	Indian Bank
70	Sri L.Panda	Senior Manager	Indian Bank
71	Sri Anirudh Behera	GM	IDBI Bank
72	Sri R.Bisoi	DGM	IDBI Bank
73	Sri R.Shankar Rao	DGM	Indian Overseas Bank
74	Sri B.D.Routray	Senior Manager	Indian Overseas Bank
75	Sri Jyotiranjana Rath	DGM	Punjab National Bank
76	Sri N.C.Mohanty	Senior Manager	Punjab National Bank
77	Sri Subhransu Behera	Asst.Manager	Punjab & Sind Bank
78	Sri Manik Kumar	DGM	Oriental Bank of Commerce
79	Sri P.Gopi Krishna	AGM	Syndicate Bank
80	Sri Gautam Roy	DGM(SME)	State Bank of India
81	Sri Bijay Kumar Dash	DGM(FI & MF)	State Bank of India
82	Sri Arun Kumar Aggarwal	DGM(ABU)	State Bank of India
83	Sri K.Panigrahi	AGM(LB & RRB)	State Bank of India
84	Sri G.N.Devta	AGM(LB & RRB)	State Bank of India
85	Sri M.M.Singh	Manager	State Bank of India

86	Sri P.Sengupta	DGM/ZM	UCO Bank,ZO,Bhubaneswar
87	Sri K.Mohan Doss	DGM/ZM	UCO Bank,ZO,Sambalpur
88	Sri A.C.Pradhan	DGM	UCO Bank,Circle Office
89	Sri R.S.Mangapathy	Asst.General Manager	UCO Bank, Circle Office
90	Sri P.P.Mishra	Chief Manager	UCO Bank,Circle Office
91	Sri D.Panda	Chief Manager	UCO Bank,SLBC,Odisha
92	Sri D.P.Mishra	Senior Manager	UCO Bank,Circle Office
93	Sri Ugrasen Jagadala	Senior Manager	UCO Bank,SLBC,Odisha
94	Smt. Anima Pradhan	Manager	UCO Bank,SLBC,Odisha
95	Sri Sitansu Behera	Manager	UCO Bank,SLBC,Odisha
96	Sri Govinda Sahoo	Manager(Security)	UCO Bank,ZO,Bhubaneswar
97	Sri Kedar Nayak	SLBC,Department	UCO Bank,SLBC,Odisha
98	Sri Mukti Ranjan Ray	DGM	United Bank of India
99	Sri J.Pradhan	Chief Manager	United Bank of India
100	Sri Gurtej Singh	DGM	Union Bank of India
101	Sri A.S.Mahapatra	Manager(RABD)	Union Bank of India
102	Sri Sahadeb Khatai	Chief Manager	Vijaya Bank
<b>PRIVATE SECTOR BANKS</b>			
103	Sri B.R.Panda	Dy.BBPAG Head	Axis Bank
104	Shri Rasmi Ranjan Das	Senior Manager	Axis Bank
105	Sri Ansuman Bhujabal	Cluster Head	Bandhan Bank
106	Sri Arun Ku.Nayak	Senior Manager	City Union Bank
107	Sri Satya Mishra	AVP	DCB Bank
108	Mr. Xavier M.M.	DVP/Regional Head	Federal Bank
109	Sri D.Senapati	Zonal Head	HDFC Bank
110	Sri Anant Pattnaik	Dy.Vice President	HDFC Bank
111	Sri Atul Jain	Zonal Head	ICICI Bank
112	Sri A.K.Mohapatra	AGM	ICICI Bank
113	Sri Ashok Kumar Sahu	R.H / Govt. Banking	Indusind Bank
114	Sri Kishore Ch.Nayak	(R.M.)	Indusind Bank
115	Sri V.T.John	Chief Manager	Karnataka Bank
116	Sri Shibaram Dash	Asst.Manager	Karur Vysya Bank
117	Sri Sijo Paul E	Chief Manager	South Indian Bank
118	Sri Jayadev Das	Vice President	Yes Bank
119	Sri Sangram Keshari Swain	Associate	Yes Bank
<b>ODISHA STATE CO-OPERATIVE BANK</b>			
120	Sri Tusar Kant Panda	Managing Director	OSCB,Bhubaneswar
<b>REGIONAL RURAL BANKS</b>			
121	Sri A.P.Dash	General Manager	Odisha Gramya Bank
122	Sri B,K.Biswal	Senior Manager	Odisha Gramya Bank
123	Sri R.K.Mishra	Chairman	Utkal Grameen Bank
<b>LEAD DISTRICT MANAGERS</b>			
<b>ANDHRA BANK</b>			
124	Sri S.K.Choudhury	LDM	Ganjam
125	Sri Loknath Sahu	LDM	Gajapati
<b>BANK OF INDIA</b>			
126	Sri Jaladhar Sethy	LDM	Keonjhar
127	Sri Dillip Kumar Nanda	LDM	Mayurbhanj
<b>STATE BANK OF INDIA</b>			
128	Sri Malaya Kumar Mahapatra	LDM	Bolangir
129	Sri A.B.Behera	LDM	Bargarh
130	Sri Prakash Chandra Patra	LDM	Boudh
131	Sri Trilochan Meridia	LDM	Deogarh

132	Sri Pratap Chandra Nayak	LDM	Jajpur
133	Sri D.P.Rath	LDM(I/c)	Jharsuguda/ Sundargarh
134	Sri Rabindra Nath Sethi	LDM	Kendrapada
135	Sri Rama Chandra Naik	LDM	Koraput
136	Sri Subash Nimala	LDM	Kandhamal
137	Sri R.Vasudev Rao	LDM	Malkangiri
138	Sri M.L.Swain	LDM(I/c)	Nabarangpur/Kalahandi
139	Sri Raghuram Patro	LDM	Nuapada
140	Sri S.N.Senapati	LDM	Nayagarh
141	Sri P.Srinivas Rao	LDM	Rayagada
142	Sri Debraj Sahu	LDM	Sambalpur
143	Sri J.P.Mohapatra	LDM	Sonepur
<b>UCO BANK</b>			
144	Smt. Geeta Meher	LDM	Angul
145	Sri Jagabandhu Nayak	LDM	Bhadrak
146	Sri K.Hariksirhna	LDM	Balasore
147	Sri Ashutosh Mohapatra	LDM	Cuttack
148	Sri Anil Kumar Pradhan	LDM	Dhenkanal
149	Sri A.K.Pattnaik	LDM	Jagatsinghpur
150	Sri Nilambar Mahanta	LDM	Puri