

**PROCEEDINGS OF THE 149th STATE
LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
21.12.2017 FOR THE QUARTER
ENDED SEPTEMBER 2017 AT
HOTEL MAYFAIR, BHUBANESWAR**



**UCO BANK
CONVENER – SLBC, ODISHA**

यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

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Honours Your Trust

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/501/2017-18

दिनांक / Date: 19.01.2018

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 149वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 149th SLBC Meeting of Odisha

हम दिनांक 21.12.2017 को मेफेयर कनवेंशन, भुवनेश्वर के क्रिस्टल हॉल में आयोजित 149वें एस.एल.बी.सी., उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 149th SLBC Meeting of Odisha held on 21.12.2017 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 149TH SLBC MEETING HELD ON 21.12.2017

The 149th SLBC Meeting of Odisha was held on 21.12.2017 under the Chairmanship of Shri G Subramania Iyer, Executive Director of UCO Bank, among others were

Shri S.B.Behera, Hon'ble Minister for Finance & Excise, Govt of Odisha

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

Shri Saurav Garg, Principal Secretary, Agriculture & Farmers' Empowerment, Govt of Odisha

Shri A.R.Samal, General Manager, RBI, Bhubaneswar

Shri M. Soren, General Manager, NABARD

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

Shri Sudhir Thakore, General Manager, SBI

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, Secretaries, Directors, Senior Officials of Government of Odisha, RBI & NABARD and Controlling Heads of different Banks, representative of SIDBI, Insurance Companies, HUDCO, Lead District Managers & 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. The suggestion, support and co-operation of all stake holders facilitate in removing bottlenecks arising in the implementation of various policies of the Govt. aimed at socio economic development of the people of the State.

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 149th 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.

Reiterating the role and responsibility of SLBC, he said that this forum is perceived to create a medium to synergize the working of Banks and development agencies to be effective in achieving collective goals of multidirectional development and prosperity of the State and the dynamic support from State Government machinery in terms of infrastructural provisions and coordination is instrumental for the Banks to achieve the desired objectives of inclusive growth and upliftment of estranged class, besides acting as lifeline for fiscal system of the State.

Out of 1474 Unbanked Gram Panchayats identified having neither Bank Branch nor Banking Correspondents within 5 KM radius as on 31st march 2017, 818 Banking Outlets have been opened till 30.09.2017. It was targeted to complete the exercise by the Banks over a period of three years (2017-2018 to 2019-2020) in proportion 50:25:25. He expressed satisfaction over the significant development in this regard and urged upon Bankers fraternity to open banking outlet in the remaining 656 Unbanked GPs to cater to the need of providing banking services to the deprived and marginalized people of the State. He further requested to complete the exercise by 31st March 2019 instead of 31st March 2020.

He highlighted the successful implementation of Cashless transactions through different mode of Digital payments. With the objective of improving the penetration of banking services through Cards, Aadhaar and Mobile phone, the State and the Centre together have been pursuing distribution of Rupay Cards. As per the report of UIDAI, there is saturation in Aadhaar enrolment. There is 102.34% enrolment of total population. However Aadhaar generation is 63.77% as on 20.10.2017. Government attaches lot of importance for Aadhaar and Mobile number seeding in SB accounts. It is only 67.10% & 69.80% as on 08-09-2017 in operative Current and Savings Bank accounts in the State against national average of 72.80% 75.90% respectively.

He informed that the deadline has been extended up to 31st March 2018 by the Government and requested to all Heads of Banks in the State to go for a massive drive in a planned manner to complete the exercise well before the deadline.

In the mean time RBI, Bhubaneswar organized a meeting with CEOs/MDs of Small Finance Banks and 6 Payment banks under the Chairmanship of Principal Secretary, Finance, Govt of Odisha and invited to have their foothold in Odisha. The initiative bore fruit as Suryoday SFB and Ujjivan SFB opened their first branches in Bhubaneswar. The SFBs have assured to open more branches in Unbanked Rural Centers of the State in near future.

Recently in the event of occurrence of Natural Calamities in large part of the State and subsequent Govt of Odisha Gazette notifications dated 25/10/2017, 10/11/2017 & 29/11/2017, SLBC Sub-committee meeting of Agriculture Credit was held on 1st December 2017 under the Chairmanship of Principal secretary, Agriculture & Farmers' Empowerment Department, Govt. of Odisha and the following action points were emerged for meticulous implementation by Banks within the three months of the Govt notification.

All short term loans, except those which are overdue at the time of occurrence of natural calamity, should be eligible for restructuring. The Principal amount of the short-term loan as well as interest due for repayment in the year of occurrence of natural calamity may be converted into term loan.

The repayment period of restructured loans may vary depending on the severity of calamity and its recurrence, the extent of loss of economic assets and distress causes. Banks may allow a maximum period of repayment of up to 2 years (including the moratorium period of 1 year) if the loss is between 33% and 50%. If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum of 5 years (including the moratorium period of one year).

Bank should grant fresh Crop loan to the affected Peoples based on the scale of finance for the crop and the cultivation area.

The rescheduling process must be completed within 3 months of the notification of Natural Calamity.

He highlighted the achievement of few key indicators of the State in the half year ended year 30th September 2017

The achievement under Annual Credit Plan during the period 01.04.2017 to 30.09.2017 is 41.60%. Deposit and advance of the Banks have registered an incremental deposit and advance growth of 13.54% and 7.90% respectively against September 2016. The deposit stood at Rs 262576.22 crore where as advance figure is Rs 180764.34 crore as on 30th September 2017.

The CD ratio has shown a decline from 72.45% as on 30th September 2016 to 68.84 % as on 30th September 2017 due to high level of NPA, leading to subdued credit dispensation in the State. He was optimistic that Banks will put their strenuous efforts to suitably improve their CD ratio in the ensuing quarter. The initiative to review the monthly performance of ACP achievement and CD ratio by RBI start impacting the performance among Banks and RBI concerted efforts since June 2017 have led to discernible results in the number of districts below 40% CD ratio has come down from 12 districts as on 31st June 2017 to 9 as on 30th September,2017.

He congratulated all the stake holders for the successful organizing the Mudra Promotion Campaign on 14th October 2017 at Bhubaneswar. All Banks and Financial Institutions have disbursed Rs 4752.04 Crore to 1670037 numbers of beneficiaries under PMMY as on 30th September 2017

Total agriculture loan disbursed under ACP is Rs11851.46 crore against a target of Rs 31208.41 crore as on 30th September 2017 which is 37.98% against ACP. Banks have disbursed Rs 8767.45 crore in 2160577 KCC accounts during 01-04-2017 to 30-09-2017, out of which fresh KCC has been issued in 396150 accounts disbursing Rs 1931.63 crore. The achievement under MSME sector is 66.04% against the target under ACP during 01.04.2017 to 30.09.2017. MSME sector has registered a growth of 17.30% over September 2016

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

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

Principal Secretary, Finance, extended warm welcome to all the dignitaries on the dais and all the participants

He said that we are passing through a very critical period of time where the vagaries of nature played its cruel role and made huge damage to farmers' on the occurrence of drought, incidence of pest attack and unseasonal cyclonic rain in almost all part of the State. Govt of Odisha had promptly conducted the survey and notified the respective areas and evaluated the quantum of loss suffered in term of areas on the occurrence of different type of natural calamities and provided input subsidy within the norms of State Disaster Response Fund to ameliorate the condition of distress farmers.

He urged upon the Heads of Banks to be guided by RBI policy directives and implement it in letter and spirit wherein it is mentioned that Crop loan up to Rs50000 can be sanctioned on the strength of affidavit only. It is our bounden duty to help farmers during this crucial time to come out of the plight. He further requested Convenor SLBC to deliberate this matter at length in the beginning which is included as a table agenda for 149th SLBC meeting.

He reminded that in last SLBC meeting we have decided to resolve two important issues namely banking outlet expansion and improvement in CD ratio.

Banking Expansion:

In the last meeting of SLBC Sub-Committee on Banking Expansion held under the Chairmanship of General Manager (OIC), RBI, Bhubaneswar on August 18, 2017. RBI in consultation with SLBC allotted 247 unbanked GPs to different banks on the basis of their response for 677 unbanked GPs and the remaining 430 GPs were allocated for opening banking outlets among banks based on SSA and the entire exercise was to be completed over a period of three years.(2017-18, 2018-19, 2019-20)

He was pleased to inform that out of 1474 GPs having neither bank branch nor BC within a 5 km radius as on March 31, 2017, Banking Outlets (BOs) have been opened in 818 GPs(GP-Wise list of banking outlets opened furnished by SLBC) so far and opening of Banking Outlets in the remaining 656 GPs is in progress. The achievement has exceeded the target for the current financial year 2017-18 which was 735. He expressed satisfaction and congratulated the bankers for such achievement.

Status of banking outlets in Unbanked GPs of LWE affected Malkangiri District:

As on 21st November 2017 out of 19 unbanked Gram Panchayats , 6 GPs are covered by Brick and Mortar branches, 6 GPs by BCs/CSPs. BCs were appointed in 4 number of GPS and are not operational. Remaining 3 GPs are yet to be covered by banking outlets. Connectivity and identification of BC are the two major issues for operationalization of BCs in Malkangiri. We would take up other LWE district in next phase for covering all unbanked GPs.

GIS Mapping of Bank branches, BCs and ATMs:

For accurate and exact location of bank branches and ascertaining the extent of banking services, Orissa Space Application Centre (ORSAC) requested RBI to share the exact latitude and longitude data of bank branches for the first phase of Geographic Information System (GIS) mapping. Accordingly, RBI obtained latitude and longitude details from all banks operating in the state. After thorough screening, the data will be shared with ORSAC. After hosting the updated branch data, ATMs and BCs will be uploaded by ORSAC based on their

latitude and longitude in the next phase. Therefore, all banks are advised to be ready with latitude and longitude details of their ATMs & BCs. The exercise should be completed within a fixed timeline.

Advent of Small Finance Banks (SFB) in Odisha:

With a view to extending the banking network in unbanked areas of the State, RBI, Bhubaneswar organized a meeting with CEOs/ MDs of 5 Small Finance Banks (SFBs) and 6 Payment Banks (PBs) in its premises on June 27, 2017 which was chaired by the Principal Secretary, Finance Department, Govt. of Odisha. Thus, a historic step was taken by RBI to invite SFBs and PBs to have their foothold in Odisha. The banks were also provided by RBI with a list of 677 unbanked GPs (with no branch or BC within a radius of 5 kms) for opening their branches, with the State Govt. assuring them of all possible assistance. The efforts of RBI bore fruit as Suryoday SFB and Ujjivan SFB opened their first branches in Bhubaneswar in November 2017. While Ujjivan SFB has assured to open three branches in unbanked GPs by March 2018, Suryoday SFB has decided to open 16 branches in unbanked rural centers in near future. This is in addition to conversion of their existing MFI branches to SFB branches. This is very good development and he welcomed their entry in Odisha and wishes success to both the SFBs and requested Reserve Bank of India should pursue with the other SFBs and Payment Banks to open their branches in urban as well as unbanked rural centers.

Chairman SLBC pointed out that Progress under Pradhan Mantri MUDRA Yojana (PMMY) in Odisha with MFI is satisfactory. However commercial bank should enhance their share in numbers and amounts as well in this regard.

In the 148th SLBC meeting it has been decided that RBI should take initiative for review of CD Ratio (CDR) on monthly basis. Accordingly RBI started reviewing of 14 large public/ private sector banks in 12 districts of Odisha (viz. Angul, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kandhamal, Kendrapara, Keonjhar, Mayurbhanj, Nuapada, Puri and Sambalpur) with CD ratio below 40% as on March 31, 2017. It was observed that despite setting up Special Sub-committees (SSC) of DCC as per Lead Bank Scheme (LBS) guidelines to draw and monitor Monitorable Action Plan (MAP) to increase CDR in these districts, these districts have been reeling under low CDR for a long time as the banks were not reviewing their district-wise CDR position and reviewed only CDR for the state. Thus, it was decided to provide specific thrust on the issue and monthly meetings with the Controlling Heads of 14 large public/ private sector banks and govt. officials are being conducted by RBI to review CDR of above districts and obtain district-wise commitments/ targets from the bankers about their CDR in these districts on a monthly basis

He expressed concern over the low CD ratio of the State i.e. 51.35% considering advance sanctioned in the State and utilized in the State of Odisha against the benchmark of 60%. It is 68.84 taking advance sanctioned outside the state and utilized in our state. The CD ratio of rural branch is reasonably good because large chunk of advance is from either RRB or Co-operative Banks. He requested the bankers' community to deliberate upon and evolve strategies to improve CD ratio in Urban and Semi-Urban branches as well.

RBI concerted efforts since June 2017 have led to discernible results in that the number of districts with CDR below 40% has come down from 12 as on March 31, 2017 to 9 as on September 30, 2017 as CDR of three districts namely Kandhamal, Keonjhar and Nuapada has improved above the mark of 40%. Further, banks have started monitoring their district-wise CDR on a monthly basis. This momentum needs to be sustained and special efforts need to be continued for other districts as well.

**HIGHLIGHTS OF ADDRESS OF
SHRI SASHI BHUSAN BEHERA,
HON'BLE MINISTER OF FINANCE & EXCISE,
GOVERNMENT OF ODISHA**

Extending a hearty welcome to all the dignitaries on the dais he considered it was pleasure to be among the Controlling Heads of Banks operating in the State along-with the apex level Development and Policy planners of the State Government, Senior Officers of the Central Government, State Government and Financial Institutions in the 149th Meeting of State Level Banker's Committee. This inter- institutional forum for coordination among Banks and different agencies of the State and Central Government plays a pivotal role in all round development of the State through expansion of banking services and deployment of credit. It is a platform to facilitate 'enablers' and remove and minimize 'impeders' for development of banking to bring about inclusive growth.

This forum has been pursuing the twin objectives of expansion of the banking services to reach the unbanked population of the State and enhancing deployment of credit to boost economic activity in the State which would not only create employment opportunities but also help in generating higher income.

This inter institutional forum provides an interface between the Banks, Financial Institutions and Government Agencies to address various issues pertaining to expansion of banking services and deployment of credit in the State.

He congratulated the State Heads of Banks and Financial Institutions for successfully organizing the mega event on Mudra Promotion Campaign at Bhubaneswar on 14th October, 2017. However, a review of the Mudra Loan portfolio revealed that the percentage share of high value Kishore and Tarun loans is very low which is a cause for concern. In the present context, when large parts of the State have been affected by natural calamities like drought, pest attack and unseasonal rain, the banks have a critical role to play in rescheduling of loans taken from Kharif 2017 and sanction of fresh loans for Rabi crops.

He said that that the Meeting of the Sub-Committee of SLBC on Agriculture Credit was held on 1st December, 2017 and the State Controlling Heads of the Commercial Banks were advised to issue instructions to their branches to restructure the loan account of the affected farmers, sanction consumption loans as well as fresh loans. Principal Secretary, Agriculture and Farmer's Empowerment Department, Govt. of Odisha has also issued an advisory to the Collectors to review the position in the DCC Meetings. Further, NABARD Regional Office, Bhubaneswar has issued an advisory for the guidance of Cooperative Banks in this regard. He directed Panchayati Raj Department to issue necessary certificate to affected farmers which would facilitate bankers for restructuring their loan account. He called upon the Banking fraternity to provide adequate relief measures to the affected farmers and suggested SLBC would also review the action taken by the Banks in this regard.

The Reserve Bank of India, Bhubaneswar has recommended a number of measures to address the farmers' distress arising out of non-availability of institutional credit at affordable rates. There is a need to create awareness about the facility for Bank lending to landless farmers and share croppers in terms of the RBI guidelines which will go a long way in providing access to formal credit to the hitherto excluded category of farmers.

In the 148th Meeting of SLBC it was decided to frame up a programme for opening up of Banking outlets in Gram Panchayats having neither a Bank Branch or BC within a five kilometer radius as on 31st March, 2017 out of which 818 Banking outlets have been opened so far and the process of opening of 656 Gram panchayats are in progress. The joint effort made by the State Government and Reserve Bank of India to bring in the New Generation Small Finance Banks has borne fruit with the opening up of branches at Bhubaneswar by Suryoday and Ujjivan Small Finance Banks. We look forward to their expansion in the unbanked Gram Panchayats.

He expressed satisfaction to note that due to continuous monitoring by the Reserve Bank of India, the low Credit Deposit ratio of below 40% in 12 Districts has come down to 9 Districts with four Districts viz. Kandhamal, Keonjhar and Nuapada and going above the threshold of 40% CD ratio. In order to correct the imbalance in deployment of credit, the major Banks in the remaining 9 Districts should take appropriate steps to increase the CD ratio.

The Department of Financial Services have now identified a list of villages uncovered/inadequately covered by financial infrastructure i.e. Bank Branch, ATM and Banking Correspondent within a radius of 5 kilometer and advised to prepare a suitable action plan to cover these uncovered villages in the meeting of SLBC and forward it to them. In this context, he called upon all to prepare the action plan and simultaneously open Banking outlets in the remaining 656 GPs having neither a Bank nor BC by March, 2019. He ensured all support from State Government for accomplishment of this onerous task for the development of the state and wished all success in its endeavor.

Principal Secretary, finance initiated agenda wise discussion.

AGENDA NO. 1

Confirmation of proceeding of 148th SLBC Meeting held on 30.08.2017 at Bhubaneswar.

The proceeding of the 148th SLBC Meeting held on 30-08-2017 was circulated among all the members vide letter no SLBC/ODI/292/2017-18 dated 29-09-17. Since no comments have been received from any quarter, the same was confirmed by the house.

Table Agenda (Relief Measures by banks in areas affected by Natural Calamities)

Convenor SLBC informed the house that meager number of short term crop loans was restructured and there was hardly any consumption loan sanctioned despite RBI directive and the action points emerged in the meeting of Sub-Committee on Agriculture held on 1st December 2017 under the Chairmanship of Principal Secretary, Agriculture & Farmers' Empowerment, Govt of Odisha.

Principal Secretary, Agriculture & Farmers' Empowerment, Govt of Odisha, stated that issue with regard to restructuring and sanctioning of consumption loan had been discussed at length by most of the dignitaries. He reiterated the

importance of restructuring and sanction of fresh loan and focused on three points.

1) Restructuring of the Kharif loan

2) Sanction of fresh Rabi Loan

3) Rescheduling has to be completed within months of the date of notification

Government notified the occurrence of drought on 25/10/2017, incidence of pest attack on 10/11/2017 and unseasonal cyclonic rain of 25/11/2017 and 29/11/2017. He requested all Heads of Banks to complete the exercise well before time and

Principal Secretary, Agriculture & Farmers' Empowerment, Govt of Odisha. Informed that advisory had been issued to all the Collectors for monitoring and review of its implementation at district level. He expressed concern over very small numbers of consumption loan sanctioned by banks and urged Heads of Banks to be proactive in sanctioning consumption loan.

He requested Bankers to recover the due premium amount from farmers for notified crops on or before 31st December 2017 and to upload in the portal within fixed time limit i.e 7th January 2018 and 15th January 2018 for loanee and non-loanee farmers respectively, otherwise the farmers would be deprived of the benefit although opted for it. He cited the instance of particular case in Nuapada district where Bank could not debit the premium amount in time due to some issues mainly connectivity and the farmer was deprived of the benefit. He appealed to bankers to strictly adhere to the timeliness for debiting the premium, remitting and uploading in the portal. He stated that due to lack of manpower banks are unable to upload in the crop insurance portal. He requested that dedicated manpower may be located to upload in the portal so that eligible farmers would not be deprived of the benefit especially at the time of distress.

He further informed that often there is inordinate delay in crediting the claim amount in the account of the farmers. He requested to flag off the issues at DCC meeting at district level and necessary action may be taken to address the problems.

He expressed concern over low sanction of long term Agriculture loan by banks. About 80% of loan sanctioned are of short term crop loans. He requested Controlling Heads of banks to extend long term investment in agriculture sector. He congratulated RBI for actively pursuing the matter in recent past and credit off take start improving. He suggested that, it should find a place as a regular sub agenda in SLBC meeting as well. He further highlighted the huge subsidy to the tune of 70% available in floriculture sector and noted with concern that banks are insisting for 200% collateral against financing such loan

which is not desirable. He suggested evolving frame work to provide guarantee cover in agriculture credit in line with CGTMSE to be in place to further augmenting the credit dispensation in agriculture sector.

Principal Secretary, Finance, Govt of Odisha also expressed displeasure over the small number of restructuring done and consumption loan sanctioned by banks in the aftermath of the occurrence of natural calamities in the State and despite Government prompt survey and notification in this regard. He enquired to know the problems from bankers which hindered them from going in a big way.

MD, OSCB said that as per NABARD guidelines the rate of interest is 11.20% for medium term conversion loan. So there is huge difference in interest rate as compared to 1% up to Rs50000 and 2% in case of more than Rs50000 to Rs300000. Hence there is resentment among borrowers. Interest subvention is not available in medium term conversion loan. He further informed that in this matter Govt of Odisha has written to Govt of India for addressing the issues but yielded no result till date. He also requested State Govt for issuing Annewari Certificate except Sambalpur district for effecting restructuring to medium term.

GM, NABARD stated that restructuring and refinance are two different matters. Refinance can be availed by banks at a specified rate of interest and it depends on case to case basis. As per NABARD guidelines banks can restructure to medium term loan with any interest subvention. However the interest subvention matter has been taken up with Head Office for consideration.

Principal Secretary, Finance Department, Govt. of Odisha reiterated his concern that in such a high interest regime, massive restructuring to medium term could not happen and that to bankers cannot restructure against the will of the farmers as well. He apprehended low progress of conversion to medium term of distress farmers.

Convenor, SLBC assured that restructuring exercise will start picking up despite low happening in the initial stage. He requested all Heads of banks to instruct their branches for doing restructuring within three months of notification.

Principal Secretary, Agriculture & Farmers' Empowerment, Govt of Odisha suggested that the issues may be referred to RBI, NABARD for reconsideration on this matter.

GM, RBI also echoed the concern of high rate of interest and advised Heads of Banks to give their suggestion in this regard within a week so that it can be taken up with policy decision cell at Central office of RBI, Mumbai.

Agriculture & Allied Sector :

Secretary, Fishery & Animal Husbandry Department congratulated NABARD for conducting special work-shop on DEDS among bankers. He pointed out although achievement under ACP and total agriculture lending during the year from 01-04-2017 to 30-09-2017 is 41.60% and 37.98% respectively where as there is meager finance extended to allied sector namely fishery and dairy which is only 10.79% and 11.21% respectively.

He highlighted that there is huge potential in fishery, dairy and Goatery scheme and subsidy is also available. He said large number of application sponsored under EDEG UNDER NLM to banks are kept pending and it is observed that only 10% to 15% are sanctioned. The progress is very low. In case of Net and Boat scheme also the applications sponsored are two to three times higher than the target but sanctions are very few in number.

He expressed dissatisfaction over pendency of huge number of applications and for insistence of collateral in few cases. He opined some guarantee cover scheme in line with CGTMSE where collateral can be exempted.

He said that, 422 Nos of Proposal for development of 399.02 hacters amounting to Rs.1873.93 lakhs for pond development under Blue Revolution & RKVY schemes are pending in different banks and 525 Nos. of cases are pending in different banks covering water area of 414.13 hacters amounting to Rs.317.47 lakhs under Short term credit.

Government of Odisha has launched a new State Plan Scheme “ Machha Chasa Pain Nua Pokhari Khola Yojana” termed as “**Mastya Pokhari Yojana**” and sanctioned Rs.47,99,96,000/- towards released of subsidy during 2017-18. The unit cost for construction of new pond/tanks has been fixed to Rs.8.50 lakh/Ha with 50% subsidy. Fish farmers/entrepreneurs can avail subsidy for construction of new ponds/tanks up to 2.0 ha per individual/family.

Govt. of India has revised the Unit Cost for pisciculture from Rs.3.50 lakh/Ha to Rs.8.50 lakh/Ha. With 50% subsidy support for the year 2016-17 (40% subsidy for General & 60% subsidy to ST/SC and women beneficiaries for the year 2017-18) under Blue Revolution Scheme. All the bankers may please be requested to extend the credit flow to Fisheries sector to double the Inland Fish production as envisaged in the Odisha Fishery Policy 2015.

Principal Secretary, Finance Department, Govt. of Odisha said that farmer's income had to be increased and diversified. Fishery and Dairy has got fair amount of potential particularly fishery in some of the areas. Hence banks should extend credit in a big way to these sectors. He said SBI should take lead he requested Bankers to expedite sanction and disbursement.

GM, SBI informed that these schemes are coming under MUDRA and collateral is not an issue and banks would finance. He informed that SHG groups involved in this scheme are getting loans at a very nominal rate of interest.

Action – All Banks & LDMS

AGENDA NO. 2

1. Progress of implementation of Financial Inclusion Plan in the State.

Provision of banking outlets in unbanked URCs with population below 2000

GM, RBI informed that SLBC convenor Bank has to submit a certificate that all the villages with population below 2000 are covered by 31st December 2017. Almost 95% has been covered and only 8 banks have not achieved their target under the Roadmap for providing banking services in every villages having population below 2000. He requested to expedite the process and complete it by 31st December 2017,

2. Aligning roadmap for Unbanked Rural Centers (URCs) having population more than 5000 with revised guidelines on Branch Authorization Policy of RBI.

GM, RBI informed that 64 villages out of 78 identified URCs in villages having population more than 5000 have been covered by CBS enabled banking Outlet. He requested the defaulting banks for opening of CBS enabled banking outlet by 31st December 2017. SLBC has to submit a certificate that all villages having population more than 5000 have been covered by CBS enabled banking Outlet to RBI Central office.

3. Banking Service Expansion in allotted GPs of LWE district of Malkangiri

GM, RBI informed that SLBC allotted 19 unbanked Gram Panchayats (GPs) among banks for opening of banking outlets. As on November 21, 2017 seven GPs are serviced by branches and six GPs are serviced by BCs/CSPs and BCs were appointed in four GPs which became non-functional. Banks are yet to appoint BCs in remaining 3 GPs.

Principal Secretary, Finance, Govt. of Odisha suggested for convening a VC meeting with District administration and bankers of Malkangiri district in January 2018 at RBI Bhubaneswar for resolving issues if any for opening of Banking outlet in remaining 7 GPs. He assured all necessary support and cooperation from State Government and requested to expedite the opening of banking outlet in rest of the GPs.

4. Branch opening in Unbanked Gram Panchayats (GPs)

GM, RBI informed that RBI identified 1474 Unbanked GPs having neither bank branch nor BC within 5KM radius as on 31.03.2017. RBI in consultation with SLBC allotted 247 unbanked GPs to different banks based on their response for 677 unbanked GPs and the remaining 430 GPs were allocated for opening banking outlets among banks based on SSA. SBI has been allotted 797 locations for opening banking Outlet. He was pleased to inform that banking Outlets have been opened in 818 GPs so far opening of banking Outlets in the remaining 656 GPs are in progress. The opening of banking outlets in all 1474 unbanked GPs is to be completed over a period of three years i.e. from 2017-2018 to 2019-2020.

5. GIS Mapping of Bank branches, BCs and ATMs

GM, RBI informed that for accurate and exact location of bank branches and to ascertain the extent of banking services, ORSAC requested RBI to share the exact latitude and longitude of bank branches for the first phase of GIS mapping. Accordingly, RBI obtained latitude and longitude details from all the banks operating in the state. RBI collected the data and shared with ORSAC. He requested State Government to instruct ORSAC to upload and host the updated branch data. He further requested Heads of Banks to submit the longitude and latitude details for ATMs and BCs for sharing with ORSAC for uploading. Another fresh agreement will be executed between RBI and ORSAC for uploading the longitude and Latitude details of ATMs and BCs and the expenditure will be borne by RBI

Principal Secretary, Finance, Govt. of Odisha suggested uploading the longitude and latitude of Post Offices as well. There are more than 1400 Post offices functioning in the State where Aadhaar enrollment/ updating are being done.

6. Advent of Small Finance Banks (SFB) in Odisha

Convenor, SLBC informed that Suryoday SFB and Ujjivan SFB opened their first branches in Bhubaneswar in November 2017. Ujjivan SFB has assured to open three branches in Unbanked GPs by March 2018. Suryoday SFB has decided to open 16 branches in Unbanked Rural centres in near future.

7. Solar Powered V-SAT Connectivity to Kiosk/Fixed CSPs in the SSAs- Extension of time for installation:-

Convenor, SLBC informed that NABARD has issued circular vide No.244/DFIBT-45/2017 that the banks may complete the process of installation of V-SATs by 31 December 2017 against all existing sanctions.

GM, NABARD informed that 1379 numbers V –SAT have been sanctioned in favour of banks by NABARD since last one year. No bank has lodged any claim for reimbursement so far. He requested for submission of claim and to inform the progress in this regard.

DGM, SBI informed that SBI has already installed 62 V-SAT and claims lodged for reimbursement for 55 V-SAT.

8. Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 30.09.2017.

Convenor, SLBC reported that 126.69 lakhs PMJDY accounts opened from 16.08.2014 to 30.09.2017. The total deposit under PMJDY is Rs.2962.32 Crore. 92.03 lakhs Rupay Card issued and 69.12 lakhs activated.

9. Performance by Commercial banks under Social security Schemes as on 30.09.2017

Convenor, SLBC reported that the number of enrollment s under PMSBY, PMJJBY and APY are 34.36 lakhs, 8.62 lakhs and 2.32 lakhs respectively. He requested Insurance Companies to settle the pending claim at an early date.

10. Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2017 to 30.09.2017.

Convenor, SLBC informed that all Banks and Financial Institutions have sanctioned an amount of Rs. 5018.30 crore and disbursed Rs. 4752.04 crore as on 30.09.2017 during the period 01.04.2017 to 30.09.2017.

11. Review on Banking development in Odisha as on 30.09.2016 vis-à-vis 30.09.2017

Branch Network

As at the end of September 2017, the total number of Bank Branches in Odisha increased to 5035. During the period 01.04.2017 to 30.09.2017, Banks have opened 16 new branches in the State. Out of which, Public Sector Banks and

Private Sector Banks have opened 12 & 04 branches respectively. 06, 03 and 07 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. 231253.38 Crore as of September 2016 to Rs. 262576.22 Crore as of September 2017, registering an increase of Rs. 31322.84 Crore. The year on year incremental deposit growth is 13.54%

Credit Expansion

The total outstanding advances increased from Rs. 167534.50 Crore as of September 2016 to Rs.180764.34 Crore as of September 2017 registering an increase of Rs 13229.84crore. The year on year incremental advance growth is 7.90%.

CD Ratio

The Credit Deposit Ratio of all Banks in the state decreased from 72.45 % as of September 2016 to 70.73 % as of September 2017 .Overall CD ratio is above the benchmark of 60%.

Priority Sector Advances

The percentage of priority sector advances is 69.15 % as of September 2017 against the national norm of 40 %.

Agriculture Advances

The aggregate of agriculture advances extended by Banks in Odisha have increased from Rs. 40566.97 Crore as of September 2016 to Rs. 43624.80 Crore as of September 2017, thus registering an increase of Rs. 3057.83 Crore in absolute terms and 7.54 in percentage terms. The share of agricultural credit in total advances as of September 2017 is 32.35 % against the national norm of 18 %.

Micro, Small & Medium Enterprises (MSME)

The advances to MSME during the period under review have increased from Rs. 28047.83 Crore as at September 2016 to Rs. 32899.45 Crore as at September 2017, thus registering an increase of Rs. 4851.62 Crore in absolute terms and 17.30 in percentage terms on year to year basis.

Education Loan

A decrease of Rs. 227.49 crore in balance outstanding as on 30.09.2017 over 30.09.2016 under Educational Loan represents negative annual growth of 10.05%

Housing Loan

The housing loan balance outstanding has increased from Rs. 9943.06 crore as on 30.09.2016 to Rs. 11617.35 Crore as on 30.9.2017 registering an increase of Rs1674.29 crore in absolute terms. The incremental growth on year to year basis is 16.83 %.

Advances to Weaker Sections

The advances to Weaker Sections increased from Rs. 22467.70 crore as of September 2016 to Rs. 25361.27 Crore as at September 2017. The share of weaker section advance to Priority Sector advance is 27.20% against the benchmark 25 %.

12. Requisition for Interest Subvention amount for Short Term Loan & Long Term Loan.

Govt of Odisha is requested vide SLBC letter no SLBC/ODI/106/2017-18 dated 17.06.2017 and SLBC/ODI/367/2017-18 dated 17.11.2017 for release of subsidy to the tune of Rs 50 crores under Short Term Loan. SLBC also requested to Director, Animal Husbandry & Veterinary Services, Cuttack for releasing Rs7 crores under PDE and Rs5 crore under Long Term Dairy Loan.

Action – All Banks & LDMS

AGENDA-3

CD Ratio

Convenor, SLBC informed that Sambalpur district registered lowest CD ratio of 20.22 only on account of MCL deposit of Rs11784.89 Crore. If this amount is excluded, the CD Ratio will be 37.52%. It is observed that 9 districts namely Bhadrak, Dhenkanal, Jajpur, Boudh, Jharsuguda, Kalahandi, Nayagarh, Sonapur and Khurda have achieved CD ratio of more than 60% & 09 districts have registered CD ratio below 40%, namely, Angul, Sambalpur, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kendrapara, Puri and Mayurbhanj.

Monthly meetings to review CD Ratio (CDR) of 12 districts with CD ratio below 40% as on March 31, 2017

RBI, Bhubaneswar started monthly reviewing of CD Ratio (CDR) of 14 large public/ private sector banks in 12 districts of Odisha (viz. Angul, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kandhamal, Kendrapara, Keonjhar, Mayurbhanj, Nuapada, Puri and Sambalpur) with CD ratio below 40% as on March 31, 2017 since June 2017. It was decided to provide specific thrust on the issue and monthly meetings with the Controlling Heads of 17 large public/ private sector banks and govt. officials are being conducted by RBI to review CDR of above districts and obtain district-wise commitments/ targets from the bankers about their CDR in these districts on a monthly basis

RBI concerted efforts since June 2017 have led to discernible results in that the number of districts with CDR below 40% has come down from 12 as on March 31, 2017 to 9 as on September 30, 2017 as CDR of three districts namely Kandhamal, Keonjhar and Nuapada has improved above the mark of 40%. Further, banks have started monitoring their district-wise CDR on a monthly basis. This momentum needs to be sustained and special efforts need to be continued for other districts as well by all stake holders.

Action- All Banks & LDMs

AGENDA NO. 5

Achievement under ACP as on 30.09.2017

Convenor, SLBC reported that the achievement during 01.04.2017 to 30.09.2017 under ACP is 41.60% in various sectors against the ideal of 50%.

Principal Secretary, Finance advised for regular credit off take. With regard to achievement of ACP for 2017-18, Convenor, SLBC requested that all Banks should put strenuous efforts to achieve the target under various schemes of ACP for 2017-18.

RBI, Bhubaneswar started reviewing of ACP achievement of large public/ private sector banks has been put in place since July 2017. The monthly meetings are being held with the Controlling Heads of concerned banks and Govt. officials to review the ACP achievement of banks, obtain monthly commitments / assurances from bankers about future ACP achievements of banks and sensitize all stakeholders to improve the situation in the intervening months of SLBC meetings which are held on a quarterly basis. The review enabled to take stock of the performance and get ground level feedback from the bankers as well as Govt. Departments concerned.

Action- All Banks, LDMs, NABARD

AGENDA NO. 6

NPA & Overdue position as on 30.09.2017

Convenor, SLBC informed that The NPA of the State is 11.66% and overdue is 37.03%. In Govt Sponsored loan PMRY / PMEGP / SJSRY (NULM)/ SHG (NRLM) / WCC, the NPA & Overdue percentage is too high.

Status of OPDR cases as on 30.09.2017

Convenor informed that 12027 no. of OPDR cases involving Rs 106.89 crore are pending as on 30.09.2017. Highest number of cases(1614) are pending in Khordha district followed by Kendrapara district (1179 cases).

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

Convenor, SLBC reported that 879 numbers of applications involving Rs.448.33 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.

Action- All Banks & State Government

Agenda No. 7

Financing to MSME Sector

Micro, Small and Medium Enterprises (MSMEs)

Hon'ble Minister said that there is no much scope in employment in Government sector. MSME contributes significantly to employment generation, export and overall growth of the country economy. In Odisha, MSME units are generating maximum employment next to agriculture. Hence there is potential in MSME and much importance is to be given to this sector in term of credit off take.

Convenor, SLBC informed that the advance to MSME as on 30.09.2017 has registered growth of 17.30% over 30.09.2016. The target under ACP for MSME sector (Priority Sector) for the year 2017-18 is Rs.15424.32 crore and the achievement as on 30.09.2017 is Rs. 10185.87crore which is 66.04% of the target.

Representative of MSME (DI), Govt of India said MSME sector provides maximum a income and employment generation. He further said the achievement of ACP under MSME sector as reported is satisfactory and insisted more credit flow to this sector. He said that MUDRA statistic is good but the real picture is different at ground level.

Principal Secretary, Finance, Govt. of Odisha informed that credit dispensation towards MSME under ACP is quite good. He further said if statistic is good then thing are definitely better.

Stand Up India Scheme

As reported by different banks as on 30.09.2017, Rs.8.06crore has been disbursed in 53 accounts to SC/ ST applicants and Rs. 18.16crore has been disbursed in 306 accounts to Women applicants.

Action- All Banks

AGENDA-10

Director, Handicraft informed that 1082 applications sponsored to different banks against a target of 900. As on date only 84 cases have been sanctioned and 987 applications are pending at bank branches. ZM, IOB said that it would sanction all pending proposal within two days. Chaiman, SLBC suggested that a copy of pending list may be shared with SLBC for monitoring and reviewing the progress.

Principal Secretary, Finance, Govt of Odisha expressed dissatisfaction over very low sanction in Handicraft sector and urged for early sanction and disbursement of all pending cases, which happened to an important sector for generation of employment.

Action- All Banks

AGENDA NO. 11

Livelihood Mission/ SHG Linkage

The representative of Odisha Livelihoods Mission informed the house that the financial achievement as on 30th November 2017 was 58%. The performance of Odisha Gramya Bank, Allahabad Bank, UCO Bank and Bank of India was found to be good. He requested the major public sector banks and cooperative banks, to step up their performance

Interest Subvention Claims under NRLM have not been submitted by Syndicate Bank, Indian Overseas Bank, Andhra Bank, UCO Bank and United Bank of India.

In spite of repeated follow up Odisha State Cooperative Bank is not issuing the Interest Subvention Circular to District Central Cooperative Banks. Again the District Central Cooperative Banks are not compiling the WSHG data and uploading in the NRLM portal. As a result, Women SHGs, who are credit linked to Cooperative Banks, are deprived of interest subvention benefits under NRLM.

Principal Secretary, Finance, Govt of Odisha enquired about the functioning of SHG as corporate BC and requested other banks to sign MOU in line with SBI for providing banking services in unbanked GPs

The representative of Odisha Livelihoods Mission informed that OLM has MOU with SBI and BCs have been appointed in 39 locations and target is 250 by March 2018. OLM appoints BCs only in intensive Block of the State. OLM has received a list of 64 unbanked GPs and 71 of UGB to open CSP/BCA. OLM is in the process of selection of CSP/BCA from WSHG members.

Action- All Banks

AGENDA NO. 12

Progress under Govt. sponsored Programme.

PMEGP

Director of Industries stated that PMEGP is the flagship programme under MSME. But against target of 5625 cases only 1161 cases have been sanctioned indicating slow progress and requested the banks to complete the sanction process by February 2018.

Huge number of applications is pending at bank branches. If 50% sanction made than the target would be achieved. He said around 300 application are sponsored to banks under MSME but only 73 are sanction and rest are returned.

They started examining case to case basis and take of the matter with Director Institutional Finance and SLBC for a solution in this regard.

Principal Secretary, Finance, Govt of Odisha asked for the recovery in PMEGP/PMRY and said unless healthy type of recovery climate created banks would show much interest in financing.

Director Industries replied that Rs4.50 crore recovered through joint recovery drive by DIC and Banks. Moreover 15 GM DIC has been appointed by Collectors as Certified Officer in those districts and requested other GM DIC for acting as Certified Officers.

Action- All Banks

AGENDA-13

Education loan

OSD, Higher Education expressed concern over insistence of collateral up to loan sanctioned for Rs.7.50 lakhs. As per guidelines loan of Rs7.50 lakhs need not be insisted upon collateral as guarantee cover is available. Moreover it is found in few cases bank branches are asking for deposit to be kept as security. The very purpose of interest subvention is defeated as is meant for poor student who are not in a position for pursuing higher education. He requested Controlling Heads of bank to look into the matter and ensure stopping that practice and compliance of guidelines. He further informed the glaring disparities in sanction and disbursement in case of SBI and Vijaya banks.

GM, SBI informed that disbursement made in phases considering the performance of the student on submission of semester/yearly Mark sheet/certificate etc. So far the figure of sanction and disbursement is concerned SBI would submit the correct position to SLBC

Chairman, SLBC requested OSD, Higher Education that if any such instances found it should be brought to the notice of the Heads of Banks/SLBC for its immediate redress. SLBC will also escalate to Controlling Heads in this regard. He further requested to all Heads of Banks to submit correct figure to SLBC and the correct consolidated figure may be given to the department. He replied to specific question raised by OSD, Higher Education and informed that as per guidelines the applicant has to apply loan at the nearest branch of his permanent residence.

GM, RBI informed that it is observed that in few cases inordinate delay in crediting the interest subsidy in the account. He requested the Nodal bank to lodge the claim and resolve the issue. He stated the BCSBI guidelines and said that as per para 12 of BCSBI code of commitment 2014 loan application up to Rs 20 lakhs has to be sanctioned within 30 days. Valid reason may be given for rejection. He requested banks to adhere to the guidelines of BCSBI code of commitment or may come under the preview of BCSBI code or consumer protection cell of RBI.

Action- All Banks

AGENDA NO. 14

Housing Loan

Convenor, SLBC informed that all Commercial Banks have disbursed Rs. 1579.53 crore in 17740 accounts during 01.04.2017 to 30.09.2017. The balance outstanding as on 30.09.2017 is Rs. 11617.35 crore in 189793 accounts.

Action- All Banks

AGENDA NO. 15

RSETI Issues

Convenor, SLBC informed that as on 30.09.17, 7154 rural BPL/NRLM target group youth have been trained against annual target of 15000 for the year 2017-18 (48% achievement).

State Coordinator, RSETI requested Heads of Banks of Andhra Bank and Central Bank of India to start construction of RSETI building at Ganjam, Gajapati and Deogarh. He further informed that State Government has not yet provided land at Dhenkanal and Cuttack for construction of RSETI building. SLBC should pursue the matter with State Government for allocation of land.

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 7026 no of proposal amounting Rs 380.67 crore have been covered under CGTMSE for the period 01.04.2017 to 30.09.2017. He informed that State wise Report on Guarantee approved during June 17 Quarter indicates that Odisha ranks 8th among all the State of India in respect of approved under the guarantee scheme of CGTMSE.

Action - All Banks/ SIDBI

AGENDA NO. 19

Coir Board

Manager Coir Board informed that 125 applications are pending with various banks in Odisha for considering loan sanction under the Scheme. He requested SLBC to give necessary directions to the Banks concerned to extend their support and cooperation to consider the Coir Udyami Yojana applications pending with them for sanctioning loan and release of first installment so as to achieve both the physical and financial targets fixed for Odisha for the current year. If there is rejection, return the applications with valid reason.

The representative of Coir Board informed 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. He said Coir board has given Rs2.40 crores as subsidy to 108 units. It is requested that the Nodal Bank branches to provide the Reconciled Statements in full form at the earliest during 2015-16 & 2016-17.

Action- All Banks

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 / updating 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

The meeting ended with vote of thanks to the chairs

**LIST OF PARTICIPANTS FOR 149th SLBC MEETING HELD ON 21.12.2017
FOR THE QUARTER ENDED-SEPTEMBER, 2017.**

Sl. No	Name	Designation	Organization
DIGNITARIES			
1	Shri Sashi Bhusan Behera	Hon'ble Finance Minister	Government of Odisha
2	Shri T.K.Pandey	Principal Secretary, Finance	Finance, Govt. of Odisha
3	Shri Saurav Garg	Principal Secretary, Agriculture	Agril. & Farmers' Empowerment
4	Shri G.S.Iyer	Executive Director/Chairman	UCO Bank, SLBC, Odisha
5	Shri A.R.Samal	GM (FIDD)	Reserve Bank of India
6	Shri M.Soren	General Manager	NABARD
7	Shri Sudhir Thakore	General Manager	State Bank of India
8	Shri Anil Kumar	Convenor-SLBC, Odisha	UCO Bank, Circle Office
GOVERNMENT DEPARTMENT			
9	Shri Vinod Kumar	OSD, H.E. Deptt.	Higher Education Deptt. Govt. of Odisha
10	Shri V.Gagan	Secretary, F & ARD Deptt.	Government of Odisha
11	Shri Gangadhar Patra	Special Secretary	FS&CW Deptt. Govt. of Odisha
12	Shri D.K.Jena	Director Institutional Finance	Finance Deptt. Govt. of Odisha
13	Shri S.K.Behera	Joint Secy. & Joint Director	Institutional Finance, Govt. of Odisha
14	Shri Nigamananda Panda	Secretary	OK & VIB, Odisha
15	Shri S.K.Mishra	Dy. Secretary	Cooperation, Govt. of Odisha
16	Shri P.K.Dey	Under Secretary,	Home Deptt. Govt. of Odisha
17	Smt. U. Behera	Directorate of Fisheries	Directorate of Fisheries, Odisha
18	Shri S.R.Pradhan	Director of Industries	MSME Deptt. Govt. of India
19	Shri Pratap Chandra Dash	Director, AH & VS	F & ARD, Govt. of Odisha
20	Shri S.K.Sarangi	Director	Handicraft, Govt. of Odisha
21	Shri S.K.Jena	Director, EPM	DEPM, MSME, Govt. of Odisha
22	Shri R.C.Das	Addl. Director, Horticulture	Agriculture Deptt. Govt. of Odisha
23	Shri R.P.Nayak	Deputy Secretary	OK & VIB, Odisha
24	Shri B.Bankira	AD (DOT)	Government of India
25	Shri B.M.Pattnaik	State Financial Inclusion Advisor	Odisha Livelihood Mission (OLM)
26	Dr. S.K.Sahoo	Dy. Director Incharge	MSME, Govt. of India, Cuttack
27	Dr. Rajesh Das	Nodal Officer (PMFBY)	Directorate of Agriculture
28	Shri Ashok Ku. Rath	Asst. Director	O/O CPMG(O), Bhubaneswar
29	Shri P.K.Dash	Manager	Coir Board, Regional Office, BBSR

30	Shri S.K.Behera	Senior ,SDE	BSNL, Odisha,Bhubaneswar
31	Shri B.C.Behera	RCS(O)	Govt.of Odisha
32	Mrs. N.Jena	AD-II, KVIC	KVIC, Odisha,Bhubaneswar
33	Shri A.K.Bhuyan	Executive(VI)	KVIC,Odisha,Bhubaneswar
34	Dr. Gitansu Mohan Dash	AGM(Project)	OSFDC,Ltd,Bhubaneswar
35	Shri B.N.Guru	Asst.Director	MSME-DI,Govt.of India
36	Shri P.K.Panigrahi	AFD,Fisheries	Directorate of Fisheries,GoO
37	Shri D.Bhanja	Jt.Director,Fisheries	Directorate of Fisheries,GoO
38	Dr.Srinibas Sahoo	Dy.Director of Fisheries	Directorate of AH & VS,Odisha
39	Dr. S.S.Dey	Managing Director	APICOL, Bhubaneswar
40	Shri Nirmalya Behera	Senior Correspondent	B Standard,Bhubaneswar
RESERVE BANK OF INDIA			
41	Dr. Samir Ranjan Behera	Assistant Advisor	RBI,Bhubaneswar
NABARD			
42	Shri P.K.Das	Asst.General Manager	NABARD,Bhubaneswar
R S E T I			
43	Sri D.Pradhan	State Director,Odisha	RSETI,Bhubaneswar
R U D S E T I			
44	Shri B.K.Rout	Director	RUDSETI, Odisha
INSURANCE COMPANY			
45	Sri Sushil Ku.Mohanty	Nodal Officer(SS)	LIC of India, Bhubaneswar
46	Sri D.Singh	DGM,AICIL	AIC of India, Bhubaneswar
PUBLIC SECTOR BANKS			
47	Shri K.Murali Krishna	DGM & ZH	Allahabad Bank
48	Shri Dipankar Chakraborty	CGM,Circle Office	Andhra Bank,Bhubaneswar
49	Shri BVSN Murthy	AGM,Zonal Office	Andhra Bank,Berhampur Zone
50	Shri K.C.Nayak	Senior Manager	Andhra Bank,Bhubaneswar
51	Shri Iswar Chandra Mishra	DGM/ ZM	Bank of India,Keonjhar Zone
52	Miss.Rajeswari Nayak	Manager(AFD)	Bank of India, Bhubaneswar
53	Mrs.Nandini Gaikwad	AGM	Bank of Baroda
54	Shri Sudhamaya Panda	Senior Manager	Bank of Baroda
55	Sri A.K.Nayak	Manager	Bank of Maharastra
56	Sri Shreekanta Mahapatra	DGM(Circle Head)	Canara Bank
57	Sri N.K.Dora	Manager	Canara Bank
58	Sri S.K.Bhattacharya	DGM	Central Bank of India
59	Sri Sambit Ku.Das	Sr.Manager	Central Bank of India
60	Sri G.C.Bihari	AGM	Corporation Bank
61	Smt.Juicy Nayak	Manager-Agril.	Corporation Bank
62	Sri N.K.Mishra	DGM	Indian Bank
63	Sri L.Panda	Senior Manager	Indian Bank
64	Sri Paresh Ku.Mahana	AGM	IDBI Bank

65	Sri R.Shankar Rao	CRM	Indian Overseas Bank
66	Sri Jyoti Ranjan Rath	DGM/Circle Head	Punjab National Bank
67	Sri Mukesh Mohanty	Manager	Punjab National Bank
68	Sri Manmohan Khilar	Senior Manager	Punjab & Sind Bank
69	Sri Manik Kumar	DGM	Oriental Bank of Commerce
70	Mr. B.L.Meena	RM	Syndicate Bank
71	Sri A.K.Nanda	Senior Manager	Syndicate Bank
72	Sri Bijay Kumar Dash	DGM	State Bank of India
73	Sri Bijan Kumar Parhi	AGM (AB&D)	State Bank of India
74	Sri Bibhudatta Mohanty	AGM,SME	State Bank of India
75	Sri K.Panigrahi	AGM(LB & RRB)	State Bank of India
76	Sri Sudarshan Sahoo	Manager	State Bank of India
77	Sri D.Patwardhan	Zonal Head & AGM	UCO Bank,ZO,Bhubaneswar
78	Sri A.C.Pradhan	DGM	UCO Bank,Circle Office
79	Sri Prasanna Kumar Mohanty	AGM	UCO Bank, Circle Office
80	Sri Damodar Panda	AGM	UCO Bank,SLBC,Odisha
81	Sri Jagadish Dash	Senior Manager	UCO Bank, SLBC,Odisha
82	Sri D.P.Mishra	Senior Manager	UCO Bank,Circle Office
83	Sri Sunil Kujur	Senior Manager	UCO Bank,SLBC,Odisha
84	Sri Kishore Kumar Kanungo	Manager	UCO Bank,Circle Office
85	Smt. Anima Pradhan	Manager	UCO Bank,SLBC,Odisha
86	Sri Govinda Ch Sahoo	Manager(Security)	UCO Bank,ZO,Bhubaneswar
87	Sri Kedar Nayak	SLBC,Department	UCO Bank,SLBC,Odisha
88	Sri Mukti Ranjan Roy	DGM	United Bank of India
89	Sri J.Pradhan	Chief Manager	United Bank of India
90	Sri Sushil Kumar Panigrahi	DGM	Union Bank of India
91	Sri Abhilas S.Mahapatra	Asst.Manager(RABD)	Union Bank of India
92	Sri Anantaram Mishra	Chief Manager	Vijaya Bank
93	Sri Sangram GP Behera	Senior Manager	Vijaya Bank

PRIVATE SECTOR BANKS

94	Sri Satyabhusan Rout	Cluster Head	Axis Bank
95	Sri Rashmiranjan Das	Senior Manager	Axis Bank
96	Sri Ansuman Bhujabal	Cluster Head	Bandhan Bank
97	Sri Ajith Kumar M	Chief Manager	Federal Bank
98	Sri Anant Pattnaik	Dy.Vice President	HDFC Bank
99	Sri Pradosh Rout	Zonal Head	ICICI Bank
100	Sri A.K.Mohapatra	AGM	ICICI Bank
101	Sri Ashok Kumar Sahu	R.H / Govt. Banking	Indusind Bank
102	Sri Kishore Chandra Nayak	Chief Manager	Indusind Bank
103	Sri Ajit Kumar Rath	Manager	Indusind bank
104	Sri Sijo Paul E	Chief Manager	South Indian Bank

ODISHA STATE CO-OPERATIVE BANK			
105	Sri Tusar Kant Panda	Managing Director	OSCB,Bhubaneswar
REGIONAL RURAL BANKS			
106	Sri Pravakar Sahoo	General Manager	Odisha Gramya Bank
107	Sri B.K.Biswal	Senior Manager	Odisha Gramya Bank
108	Sri R.K.Mishra	Chairman	Utkal Grameen Bank
LEAD DISTRICT MANAGERS			
ANDHRA BANK			
109	Sri S.K.Choudhury	LDM	Ganjam
110	Sri Chintamani Bhuyan	LDM	Gajapati
BANK OF INDIA			
111	Sri Manoj Kumar Sasanee	LDM	Keonjhar
112	Sri Dillip Kumar Nanda	LDM	Mayurbhanj
STATE BANK OF INDIA			
113	Sri Malaya Kumar Mahapatra	LDM	Bolangir
114	Sri Sitaram Meher	LDM	Bargarh
115	Sri Prakash Chandra Patra	LDM	Boudh
116	Sri Pratap Chandra Nayak	LDM	Jajpur
117	Sri Ashok Ranjan Das	LDM	Jharsuguda
118	Sri R.N.Pattnaik	LDM	Koraput
119	Sri Kailash Ch.Panigrahi	LDM	Kandhamal
120	Sri Bijaya Nanda	LDM	Kalahandi
121	Sri J.B.Nayak	LDM	Khordha
122	Sri R.Vasudev Rao	LDM	Nabarangpur & I/c Malkangiri
123	Sri Raghuram Patro	LDM	Nuapada
124	Sri S.N.Senapati	LDM	Nayagarh
125	Sri P.Srinivas Rao	LDM	Rayagada
126	Sri Debraj Sahu	LDM	Sambalpur
127	Sri J.P.Mohapatra	LDM	Sonepur
128	Sri Durga Prasad Rath	LDM	Sundergarh
UCO BANK			
129	Smt. Geeta Meher	LDM	Angul
130	Sri Jagabandhu Nayak	LDM	Bhadrak
131	Sri K.Hariksirhna	LDM	Balasore
132	Sri Atulya Kumar Pattnaik	LDM	Cuttack
133	Sri G. Mohapatra	LDM	Dhenkanal
134	Sri A.K.Pattnaik	LDM	Jagatsinghpur
135	Sri J.K.Sarangi	Sr.Manager	Puri