

**PROCEEDINGS OF THE 153<sup>rd</sup> STATE  
LEVEL BANKERS' COMMITTEE  
MEETING OF ODISHA HELD ON  
28.11.2018 FOR THE QUARTER  
ENDED SEPTEMBER 2018 AT  
HOTEL MAYFAIR, BHUBANESWAR**



**UCO BANK  
CONVENER – SLBC, ODISHA**

यूको बैंक

(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/545/2018-19

दिनांक / Date: 31.12.2018

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 153वें एस.एल.बी.सी. , बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 153<sup>rd</sup> SLBC Meeting of Odisha

हम दिनांक 28.11.2018 को मेफेयर कनवेंशन, भुवनेश्वर के क्रिस्टल हॉल में आयोजित 153वें एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 153<sup>rd</sup> SLBC Meeting of Odisha held on 28.11.2018 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,

पी.के.सी. दास

(पी.के.सी. दास / P.K.C Dash)

संयोजक, एस.एल.बी.सी., उड़ीशा

Convener, SLBC, Odisha

अनुलग्नक Encl: यथोक्त As stated above

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# PROCEEDINGS OF THE 153<sup>TH</sup> SLBC MEETING HELD ON 28.11.2018

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The 153<sup>st</sup> SLBC Meeting of Odisha was held on 28.11.2018 under the Co-Chairmanship of Shri T K Pandey, Additional Chief Secretary, Finance Deptt. Govt. of Odisha and Shri M K Mall, Regional Director, RBI, Bhubaneswar, among others were

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

Shri M. Mishra, General Manager, FIDD, RBI, Bhubaneswar

Shri M. Chandrasekhar, General Manager, NABARD

Shri A. K. Sharma, General Manager, UCO Bank, Head Office

Shri D. K. Mishra, General Manager, SBI

Shri A C Pradhan, Convenor, SLBC

The list of participants is annexed.

At the outset, Shri A. C. Pradhan, 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 General Manager, UCO Bank, Head Office to deliver the Key Note Address.

## **KEY NOTE ADDRESS BY GENERAL MANAGER, FI, UCOBANK HEAD OFFICE**

The General Manager, Head Office, UCO Bank welcomed all the dignitaries on and off the dais. He considered privileged to be amongst in the 153rd SLBC Meeting. SLBC is an important forum in which all the stakeholders can exchange their views and discuss strategic action plan for economic development of the State.

He considered it was a matter of great privilege to be amongst you in this 153rd 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.

SLBC 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. 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 marginalized class, besides acting as lifeline for fiscal system of the State.

He highlighted the achievement of few key indicators of the State for the Quarter ended 30th September 2018.

The achievement under Annual Credit Plan during the period 01.04.2018 to 30.09.2018 is 43.63%. Banks have registered an incremental deposit and advance growth of 9.47% and 07.33% respectively against September 2017. The deposit stood at Rs. 287437.15 crore where as total advance is Rs. 194032.12 crore as on 30th September 2018.

The CD ratio is decreased from 68.84% as on 30th September 2017 to 67.50 % as on 30th September 2018.

Total agriculture loan disbursed under ACP is Rs. 13395.31 crore against a target of Rs 38378.41 crore as on 30th September 2018 which is 34.90% against ACP. Banks have disbursed Rs 9519.04 crore in 2281627 KCC accounts during 01-04-2018 to 30-09-2018. The achievement under MSME sector is 72.69% against the target under ACP during 01.04.2018 to 30.09.2018. Total priority sector achievement for the year is 43.63% of the total target for the quarter ended 30th September 2018.

Under PMJDY 4,27,569 nos. of accounts have been opened and 36677 beneficiaries under PMSBY, 47618 beneficiaries under PMJJBY have been enrolled from 1st April 2018 to 30th September 2018. Under Atal Pension Yojana(APY) 22769 nos. of beneficiaries have been enrolled.

All Banks and Financial Institutions have sanctioned an amount of Rs. 6761.16 Crore and disbursed Rs.6344.86 crores as on 30.09.2018 during the financial year 2018-19 under Pradhan Mantri MUDRA yojana(PMMY). However, the achievement under Sishu Category is 94.75% while under Kishore it is 4.65% Tarun it is 0.60% of the total achievement. All the lending institutions are requested to put more thrust on sanction under Kishore & Tarun Category. The share of Public Sector Banks & Regional Rural Banks should be increased.

For the FY 2018-19 (up to Sept' 18), 120 loan applications have been disbursed as per report generated from Stand up Mitra portal provided by SIDBI, Bhubaneswar which is not up-to the desired level. As per guidelines of Stand up India, each branch of a scheduled bank is expected to extend loans to at least one SC/ST and minimum one woman entrepreneur under this scheme.

The Government of India in the Union Budget 2016-17 had announced that the income of the farmers will be doubled by 2022. Several steps have been taken towards attaining this objective. Government of Odisha is adopting various strategies aimed at increase of farmer's income like increasing production and productivity, reducing the cost of cultivation, adoption of scientific and improved package of practices, crop diversification and substitution, agriculture marketing and processing, agriculture extension etc.

Under PMEGP the achievement is 43.82% of the total target up-to 30.09.2018. With the advent of PMEGP online portal, there is no limit on receiving of applications. Hence there is no relevance of 30:30:40 ratio among the implementing Agencies i.e KVIC, KVIB & DIC. The concept of First in – First out would be observed in processing of applications and the ratio of 30:30:40 will be dispensed with."

Under SHG-Bank linkage, during the period of 01.04.2018 to 30.09.2018, financial achievement is 34.51% and physical achievement is 35.69% of the total target for the year 2018-19. He requested all the Controlling Heads of Banks to advise their branches to ensure that the loan size in first linkage is at least Rs. 1.5 lakhs and to charge 7% rate of interest for loans up to Rs 3 Lakhs to women SHGs in category 1 districts.

Rising NPA in Odisha is a matter of great concern. NPA % of the state is 9.23 and overdue % is 33.32 which are at much higher and alarming. He requested both Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in NPA. Further he requested Government to kindly take up the matter with appropriate authority to sort out the issue regarding huge expenses incurred by Banks for taking Physical Possession of Property under SARFAESI as the recovery made of sticky loans is ultimately in the larger interest of Govt. & Public.

RSETIs are engaged in empowerment of unemployed youth by imparting free training and skill development. Hence MoRD, Govt. of India has come out with a scheme to support RSETIs to have their own premises by extending a grant support of Rs. 1.00 Crore and advised State Governments to allot land free of cost for construction of RSETI building. Again MoRD has instructed to all sponsoring Banks having RSETI to construct the RSETI building within 2019. There are 30 RSETIs functioning in 30 Districts & he highlighted as under:

1. Land is yet to be allotted For Cuttack RSETI,
2. In case of Dhenkanal & Angul Districts Land is allotted but execution of Lease Deed and hand over of physical possession is still pending.
3. Issuance of permissive possession letter is pending in Puri District.
4. Construction of RSETI building not yet started for Ganjam, Gajapati and Deogarh Districts.
5. RSETIs are engaged in empowerment of unemployed youth by imparting free training and skill development and that there is no commercial interest involved. Moreover, it is serving an important National cause of youth empowerment. Hence he request the Energy Deptt., Govt. of Odisha to issue instruction for charging of domestic tariff to RSETI instead of commercial Tariff.
6. Waiver of various charges like ground rent, cess, stamp duty, registration fees etc.

He humbly requested to Director, Institutional Finance to kindly take up the matter with respective Departments of State Government to resolve the issues.

With the aim of providing banking facilities in all the uncovered locations, Department of Financial Services identified 2268 nos. of uncovered villages in the state of Odisha for deployment of BCs. As of 21.11.2018 the deployment of BC is completed in 1908 nos. of villages. He request all the Controlling Heads envisaged with task of deployment of BCs to complete the process by 15th December 2018 in remaining 289 nos. of villages. Against the total target of 8 Brick & Mortar branches to be opened in Aspirational Districts, only one branch has been opened till date. Other Banks should take step to open Branches on or before 15.12.2018.

As reported by General Manager, BSNL, the status as on 31.10.2018 of BharatNet Phase-I covering 18 districts, 3602 no. of GPs have been connected through Optical Fibre Cable out of total 3860 GPs. The remaining GPs will be connected through Optical Fibre by Dec 2018.

He requested General Manager, BBNL to complete the process with regard to the remaining 12 districts as connectivity is a major hindrance in providing banking service in those areas.

In a strategic initiative by SIDBI, supported by consortium of 5 public sector Banks, incubated under aegis of DFS, Ministry of Finance, the [psbloansin59minutes.com](http://psbloansin59minutes.com) portal sets a new benchmark in loan processing and reduces turnaround time substantially. The portal is a first of its kind and in MSME banking credit space, which integrates advanced financial technology (Fintech), to ensure seamless loan approval and management. The process is undertaken without human intervention and all the required data is fetched from various portals such as GST portal, Income Tax Portal, Banks IBS portal, etc. Further the portal also various portals for fraud and data available in bureau portal.

Hon'ble Prime Minister launched a support and outreach campaign for MSMEs on 2nd November 2018, implanted for 100 days in 100 selected districts of the country. As a part of this programme, the Prime Minister unveiled 12 key initiatives addressing 5 key aspects for facilitating the sector which includes access to credit, access to market, technology up gradation, ease of doing business, and a sense of security for employees. Specific product lines have been identified in each district where clusters have emerged over time.

In Odisha 4 districts viz. Puri for handicrafts, Cuttack for Gems and Jewellery, Paradip in Jagatsinghpur District for Food Processing and Bargarh for Handloom have been identified for said campaign. LDMs of these districts in coordination with Banks, Associate MSME associations and Local Authorities are to organize the special support and outreach programme on camp mode. The mega camp should be organized every week i.e. on Friday from 07.12.2018 till the end of the programme. From 2nd November to 26th November 2018, 227 a/cs amounting to Rs. 44.74 Crore are sanctioned in the four districts under the said campaign.

Based on the recommendations of the Group of Secretaries made to Hon'ble Prime Minister, the Government decided that GeM SPV(Special Purpose Vehicle) will create a one stop Government e-Marketplace (GeM) to facilitate online procurement of common use Goods & Services required by various Government Departments / Organizations / PSUs. GeM aims to enhance transparency, efficiency and speed in public procurement. It provides the tools of e-bidding, reverse e-auction and demand aggregation to facilitate the government users, achieve the best value for their money.

Under Pradhan Mantri Fasal Bima Yojana(PMFBY) Kharif 2018, 2021954 nos. of Farmers have been registered till 11.10.2018. However Rs. 16.97 Crore balance claim is pending for settlement under PMFBY Kharif 2017.

Gajapati District has been severely affected by cyclone 'Titli' in the recent past. The financial assistance and relief is being provided to the beneficiaries in their bank account through DBT mode. Hence he appealed to Bankers fraternity to take immediate steps to verify the data from the DBT files before transferring the fund to the individual beneficiaries. He requested all the Controlling Heads of Banks to

deploy additional manpower in the bank branches of Gajapati District for smooth functioning of bank branches. It is needed to make appointment of Banking Correspondents in all the Gram Panchayats in the district and provide mobile ATMs and Micro ATMs for facilitating cash withdrawal in the remote areas.

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

### **ADDRESS BY ADDITIONAL CHIEF SECRETARY, FINANCE, GOVT OF ODISHA**

Additional Chief Secretary, Finance, Govt of Odisha has appreciated the pivotal role played by Convenor SLBC in pushing the economic agenda of the State by excellent co-ordination among RBI & State Government. He conveyed his best wishes to Mr. Pradhan on his retirement and welcomed new incumbent Mr Dash for effective functioning of SLBC.

He also recollected the recent superannuation of CGM, NABARD and General Manager (OiC), RBI and lauded the immediate action displayed by new Regional Director, RBI and CGM, NABARD in the economic landscape of the State. RD, RBI immediately directed SLBC to form Steering Sub-committee for preparing compact agenda for deliberation in SLBC meeting.

Additional Chief Secretary, Finance, Govt of Odisha then requested Convenor, SLBC to initiate agenda-wise discussion and appealed to all stake holders to actively participate in the deliberation.

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## **AGENDA NO. 1**

### **Confirmation of proceedings of 152nd SLBC Meeting held on 25.10.2018 at Bhubaneswar**

The proceedings of 152nd SLBC Meeting held on 25.10.2018 was circulated among all the members vide letter no. SLBC/ODI/122(a)/2018-19 dated 19.05.2018. Since no comments have been received from any quarter, the same was confirmed by the house.

## **AGENDA NO. 2**

### **Action Taken Report on major decisions taken in 152nd SLBC Meeting held on 25.10.2018**

Director, Fishery, Govt of Odisha expressed his ignorance with regard to the compelling circumstances which enabled excess sponsored and consequent sanction of loan by Canara Bank and assured to resolve the pending subsidy issue soon by convening a meeting between the Bank and Department official.

Convenor, SLBC informed the house that SLBC is yet to receive information of comparative position of NPA in different neighbouring States. He said SLBC is in constant touch with those State and we will place the information in next SLBC meeting.

Deputy Director, Co-operative Department informed that Rs 45 Crore and Rs 20 Crore have been provided in the supplementary budget towards Short term and long term crop loan respectively. It has been sanctioned by the Finance Department. She assured to get it materialised within a fortnight.

Convenor, SLBC highlighted the long pending issues of RSETI. Land has not been allotted in Cuttack. Permissive possession is yet to be given in Dhenkanal and Angul. Commercial tariff is being recovered despite mandate from the Rural Development Dept, Govt of India. He requested DIF, Govt of odisha to take up the matter with concerned department for early resolution and waiver of various charges like ground rent, Cess, Stamp Duty, Registration fees etc as per the provisions under Revenue Act & Rules.

### **Action – All Banks/State Government**

## **AGENDA NO.3**

### **Annual Credit Plan/Priority Sector Lending/Sectoral Financing**

#### **(A) Achievement under ACP 2018-19**

Convenor, SLBC reported that overall achievement under ACP is 43.63% during the period 01.04.2018 to 30.09.2018 against the ideal achievement of 50%. The achievement under Agriculture, MSME are 34.90% & 72.69% respectively.

CGM, NABARD enquired about the authenticity of achievement of 510.88% under export credit expressed happiness over high achievement mostly by SBI. Additional Chief Secretary highlighted that there is huge potential for export credit in the State rather the allocation of target is meagre. Banks should come forward for extending credit to these commercially viable projects.

#### **(B) Agriculture**

Additional Chief Secretary expressed concern over low performance under crop loan. CGM, NABARD informed that OSCB has sanctioned around Rs.6806.10 crore as on 30.09.2018 against target of Rs.12217.48 crore which is 55.71% and refinanced amounting Rs.4400 crores. He exhorted upon the Commercial Banks and RRBs to enhance crop loan in a more aggressive manner.

Principal Secretary, Agriculture & FE, Govt of Odisha responded to Additional Chief Secretary, Finance that the demand is always latent crop loan. Co-operative banks cater to about 70% of crop loan. He further said that Commercial Banks are often reluctant to deliver crop loan so that farmers do not have choice but to knock the doors of co-operative Banks.

CGM, NABARD informed that two landmark initiatives have been taken by AP for extending finance to share cropper and landless labourer. Revenue Dept of Andhra Pradesh issued one loan eligibility certificate and Banks extended credit on the strength of the said certificate. Banks showed little interest to finance when there was happening of delinquent in those loans. AP came with another scheme called COC (Certificate of Cultivator) with every detail such as name, land holding, survey number etc signed and issued by Agriculture Department in the year 2012-13 for Rs 1 lakhs without any collateral. He requested State Government to contemplate similar scheme to give impetus to crop loan portfolio by the lending institutions.

AGM, RBI supplemented that Govt should ensure procurement as well. Farmers can deposit the sale proceeds in their account and can avail relending for cultivation. PS, A&FE assured that procurement is not an issue and suggest crediting the proceeds of their produce to liquidate the loan and thereby facilitate further lending.

DGM, SBI pointed out the grim reality in case of KCC loans. He said KCC limit of Rs1 lakhs after five years become Rs1.65 lakhs where as the scale of finance permits only

Rs 1.40 lakhs. It is very difficult for renewal as farmers are not getting any amount rather have to repay the excess amount. Zonal Head, Allahabad bank also echoed the same and shared the difficulty experienced during renewal of KCC loans. He said farmers are not even responding to very benign One Time Settlement Scheme also. These problems are further accentuated because of either inordinate delay in issuance of DM permission or non-issuance of the same in most of the districts particularly Khurda. In the absence of DM permission there is no legal recourse left for disposal of the asset mortgaged for liquidation of the NPA accounts.

General Manager, FIDD, RBI intervened and said that "Certificate of Cultivator" only gives the identity of the borrowers. Tenant farmers are not eligible for loan under Odisha Tenancy Act. He further said that line department i.e., Co-operation department can only provide certificate but not giving any ownership of the assets. Moreover standing crop cannot be hypothecated unless it is routed through an escrow account with the same lending bank. Standing crops are perishable and not permanent even if Govt procured in tie up arrangement, that proceeds may be deposited in other accounts. Banks have the prerogative to dispense with any collateral security eventually. This may be examined in next the sub-committee of Agriculture of SLBC and discuss whether standing crop can be taken as proxy for collateral security and the proceeds can be deposited in banks' accounts by opening an escrow account.

Additional Chief Secretary, Finance suggested that the Agriculture Department should give the issues and possible solution for lending to tenants if any should be deliberated in the Sub-committee of SLBC and in close coordination of RBI for a tangible solution. The AP model has its own strength and weakness. He advised to contemplate evolving a comprehensive scheme by experiencing Odisha problem and leveraging AP model if possible.

Additional Chief Secretary, Finance expressed satisfaction over credit off-take to allied sectors though marginally.

Representative of Animal Husbandry Department informed that applications under EDGNL have been sponsored to bank and districts wise and few sanctions happened. Banks have assured to clear all pending cases by 30.11.2018 in the meeting held on 20-11-2018.

General Manager, FIDD, RBI informed that RBI has received a letter from Collector of Malkangiri with regard to sanction of loans sponsored by Animal Husbandry Dept. It has been observed that in most of the cases due formalities have not been complied such as certificate by the Veterinary Dept etc of the respective districts.

Additional Chief Secretary, Finance advised Director, Animal Husbandry Dept to convene meeting among bankers at regular interval and sponsor proposal and follow up for sanction . Director, Fishery requested to refund the unutilised subsidy amounting Rs 18 crore. Convenor and Chairman SLBC assured to finance under the scheme and utilise the subsidy during 2018-19. Director, Fishery informed that it has

been decided to conduct a meeting among nodal officers of banks and District Fishery officers in the 2<sup>nd</sup> week of December 18 to sort out issues and extending credit to eligible cases.

Principal Secretary, A&FE expressed concern over very low achievement under Agriculture term loan particularly by public sector banks. He also informed poor performance under Commercial Agri Entrepreneurs (MKUY). MD APICOL reported that 3100 application forwarded to different bank and only 312 are sanctioned under the old guidelines last year. Under the new scheme (CAE) 360 proposal have been sponsored to different banks. He requested the Controlling Heads of banks to monitor the pending applications of their bank and give suitable instructions to bank branches for early disposal.

General Manager, OSCB said that although there is huge potential for term loan but he expressed reservation for financing due to constraint in net worth. NABARD refinance is available for five years only where the repayment period for units approved by NABARD prolonged up to 10 to 15 years. CGM, NABARD also endorsed the view and urged the commercial Banks to finance which will augment to the income generation in a big way.

DGM, IOB informed that user-id & password have not been received. He requested to provide the details for accessing to portal and sponsor proposals for lending. General Manager, Canara Bank suggested joint verification of beneficiaries and projects for facilitating quick lending. Principal Secretary, Agriculture &FE responded and endorsed the suggestion and said if banks are ready for lending then subsidy would not be a hindrance under Mukhyamantri Krushi Udyog Yojana (MKUY). General Manager, UCO Bank said that there is no dearth of liquidity with commercial Banks and banks should be after the proposal in order to meet the national parameter of 40% under Agriculture/ priority sector lending.

Regional Director, RBI expressed that there are number of sub-committee of SLBC, but most of the committee are not very active barring very few. MSME sub-committee is very active and hence there is discernible improvement in MSME sector. Additional Chief Secretary, Finance opined and advised that SLBC should play a meaningful role in convening meeting of Sub-committee at regular interval and discuss, deliberate the issues and constraints in order to resolve the same.

### **(C) Education Loan**

Representative of Higher education, Govt of Odisha informed that although banks are reporting sanction and disbursement but not claiming the interest subvention from SBI.

All Commercial banks have disbursed Rs.292.62 crore in 9993 accounts during 01.04.2018 to 30.09.2018. The balance outstanding as on 30.09.2018 is Rs 1939.69 crore in 67475 accounts. It is matter of concern that there is negative growth in education loan vis-a-vis last year. Heads of Banks are requested to sensitize their

branch functionaries about the Kalinga Sikhya Sathi Yojana (KSSY) where the net interest is only 1% up to 10 lakhs (up to Rs.6 lakhs income) for repayment over a period of 15 years including moratorium.

#### **(D)Housing Loan**

Convenor, SLBC reported that all Commercial banks have disbursed Rs.1583.43 crore in 15337 accounts during 01.04.2018 to 30.09.2018. The balance outstanding as on 30.09.2018 is Rs 13231.29 crore in 171657 accounts.

#### **Action – All Banks & concerned Line Department**

## **AGENDA NO. 4**

#### **Credit Deposit ratio**

Convenor, SLBC reported that 9 districts have registered CD ratio below 40%. The districts are Sambalpur, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kendrapara, Malkangiri, Mayurbhanj and Puri. The LDMs of those districts & Controlling Heads of Banks operating in the districts are requested to take needful action for improvement in CD ratio in the ensuing quarter.

LDM, Sambalpur informed that CD ratio is the lowest in the State on account of bulk deposit of MCL to the tune of Rs 13540 Crore in different banks as on 30.09.2018. He said that advance sanctioned outside State but utilised in the State has been restricted by RBI for calculating CD ratio. CD ratio will be 50.61% if this bulk amount is excluded.

General Manager, FIDD, RBI informed that only Sambalpur district has been dispensed with advance sanctioned outside State but utilised in the State due to large amount for calculation of CD ratio. In other district the outside fund utilised is very much reckoned for CD ratio. Additional Chief Secretary, Finance remarked that still it was not even at comfort level to the benchmark of 60% and needs further improvement.

LDM, Gajapati said low CD ratio (30%) is attributed to adverse geography, mostly hilly terrain area and five blocks are identified as schedule area. Moreover bank branch penetration is very low. He informed that about 150000 SB accounts have been opened and amount transferred to account by DBT mode in the aftermath of TITLI. DGM, Andhra Bank, Berhampur informed that all banks staffs worked beyond the working hours and even on holidays post TITLI. Mobile ATM for Gajapati was provided for facilitating cash transaction in an effective manner.

Additional Chief Secretary, Finance congratulated the hard work put by all banks in providing banking services and effecting DBT mode of transfer of fund to the accounts of the beneficiaries after the devastating natural calamity TITLI.

LDM, Jagatsinghpur also cited the case bulk deposit of Paradip Port Trust for low CD ratio. The CD ratio would be 57% if bulk deposit excluded. He was optimistic of improved CD ratio in the coming quarter because of special support and outreach for MSME is implanted for 100 days from 02.11.2018 in clusters in Jagatsinghpur district out of 4 select districts of Odisha and Mukhyamantri Krushi Udyoga Yojana (MKUY) etc.

AGM, RBI informed that RBI team along with representative of SBI, UGB and Andhra Bank visited Gajapati at the request of State Government. It is found that Banker rendered excellent service during and post TITLI including validation of 150000 accounts. He brought to the notice of Collector Gajapati for the problems encountered by account holders for withdrawal amount of relief provided to beneficiaries because of restriction imposed on BSBD accounts for withdrawal beyond limit i.e.Rs10000. We have requested the line department to collect the required documents for conversion of BSBD to general account. Few banks, especially SBI & UGB have also deputed excess staff from neighbouring districts to manage the post TITLI effectively. Additional Chief Secretary, Finance requested major Banks to provide at least five number of mobile ATM to meet the alarming situation under the aegis of SBI. General Manager, SBI assured functioning of two mobile ATM immediately.

**Action – All Banks & LDMs**

## **AGENDA NO. 5**

### **Financial Inclusion and Banking Infrastructure**

#### **(A) Deployment of BC in the identified uncovered 2268 villages & opening of Brick and Mortar Branches in Aspirational districts**

Convenor reported that DFS had advised vide their letter no. F.No.21 (23)/2014-FI dated 17.05.2018 to deploy BCs in the 2268 uncovered villages and inactive locations by 31.08.2018 extended to 15.12.2018.

Accordingly 2268 nos. of villages are distributed among 23 nos. of Banks for deployment of BCs. There is very encouraging response from banks and as on date there are 1981 BCs have been deployed and only 287 are still uncovered. The major defaulting banks are HDFC and UGB. In the mean time it is though not reported there is improvement in deployment of BC by HDFC Bank. He requested all banks to report the updated information so that realistic position can be assessed. All the allottee banks are requested to deploy BCs in the identified uncovered villages by 15.12.2018.

Controlling Head, HDFC Bank highlighted that that 83 villages have been allotted out of 93 in Malkangiri district only. He appraised that amidst the geographic adversities, local residents are being trained for deployment of BCs. He further said

that most of the villages are very thinly populated ranging from average number 150 to 160 only. It is decided to provide one BC to extend banking services to more than one village. Connectivity is also a major impediment in this direction. However he assured to complete the exercise soon barring two villages and would be operational before 15<sup>th</sup> December 2018.

Convenor informed that since Bandhan Bank has expressed their inability to open Branches at Bhawanipatna, Nuapada & Rayagada due to restriction by RBI. Controlling Head of Bandhan Bank informed that all formalities have been completed and start the process of opening once permitted by RBI.

General Manager, FIDD, RBI highlighted that general embargo had been imposed on Bandhan Bank for some laggard in regulatory and statutory requirement. It is a general restriction and cannot be permitted for specific purpose like opening of branches unless restriction lifted. RD, RBI advised the Bank to sort out the issue with RBI and then initiate the process. RD, RBI suggested that Small Finance Bank may be allowed to open Brick & mortar Branches in those and other unbanked locations.

Additional Chief Secretary, finance appreciated and congratulated the effort of HDFC Bank for its venturing in to very deep and most difficult area and for assessing the ground realities and putting constructive solution. He assured all help from State government in terms of providing VSAT and premises at Panchayat office to all banks those come forward to open branches in unbanked GP. Additional Chief Secretary, Finance emphatically replied that Govt would not provide premises in city/town location to a specific issue about premises. Additional Chief Secretary expressed his displeasure for not opening branches in Unbanked GP centres.

#### **(b). Connectivity**

General Manager, BSNL, informed the status as on 31.10.2018 of Bharat Net Phase-I covering 18 districts, 3602 no. of GPs have been connected through Optical Fibre Cable out of total 3860 GPs. The remaining GPs will be connected through Optical Fibre by Dec 2018. The 2<sup>nd</sup> phase for 12 districts will be auctioned on 12<sup>th</sup> Dec 18 and it is being monitored by OPTCL and expected to complete by Dec 2019.

#### **Action – All Banks & BSNL/BBNL**

## **AGENDA NO. 6**

### **Central Government Sponsored Schemes – PMFBY, DAY-NRLM, DAY-NULM etc.**

#### **(a) Crop Insurance**

Deputy Registrar, Co-operative Society informed that around five lakhs farmers have been enrolled at CSC and this number is 2<sup>nd</sup> in the country next to Maharashtra. Total farmers enrolment crossed 22 lakhs for Kharif-18. She informed further that total claim amounting to Rs.1718 crore for Kharif-17 have been settled out of total claim amount Rs 1780 crores. She requested the Insurance Companies to settle the remaining claim for Rs.62 crores very soon. She requested banks to provide the list of farmers GP and branch wise.

DGM, SBI informed that banks are yet to receive commission from Insurance Companies since inception of the scheme PMFBY. He raised a very pertinent issue that Insurance Companies are crediting the proceeds to bank account but not providing the MIS. There is no uniform practice among the insurance companies, some are giving in bulk and others are to individual accounts of the farmers. Additional Chief Secretary, Finance suggested for convening a meeting among Bankers, Insurance Companies and concerned Department to sort out the issues across the table.

Deputy Registrar, Co-operative Society said that it has been decided Insurance Companies are to open escrow account in the bank and credit the claim account in that account along with MIS. Tata AIG has not opened the escrow account.

Additional Chief Secretary, Finance directed to Co-operation department for submission with all related data to finance department for direct communication with the respective Insurance companies.

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

Convenor, SLBC informed that 48179 number of SHG have been credit linked for Rs.703.96 crore during the period from 01.04.2018 to 30.09.2018. The achievement is 34.51% and 35.69% in financial and physical against the target for the year 2018-19.

It has been decided in the meeting of SLBC Sub Committee on Rural Credit held on 06<sup>th</sup> June 2017 that the minimum loan size in first linkage should not be less than Rs. 1.5 lakhs, so as to meet the increased credit needs of members of WSHGs. The same limit will also continue for 2018-19.

All Controlling Heads of banks are requested to advise their branches to ensure that the loan size in first linkage is at least Rs. 1.5 lakhs.



**(c). Progress of Pradhan Mantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2018 to 30.09.2018.**

All Banks and Financial Institutions have sanctioned an amount of Rs. 6761.16 Crore and disbursed Rs.6344.86 crores as on 30.09.2018 during the financial year 2018-19

**(d) Stand Up India Scheme**

As per guidelines of Stand up India, each branch of a scheduled bank is expected to extend loans to at least one SC/ST and minimum one woman entrepreneur under this scheme. For the FY 2018-19 (upto Sept'18), 120 loan applications have been disbursed as per report generated from Stand up Mitra portal provided by SIDBI, Bhubaneswar.

As reported by different banks in Stand up Mitra portal as on 30.09.2018, Rs.0.89 Crore has been disbursed in 18 accounts to SC/ ST applicants and Rs. 11.38 Crore has been disbursed in 102 accounts to Women applicants.

The SC / ST Welfare and Women Development Department may take lead to generate good number of applications under the Scheme. SIDBI, NABARD and banks may also create more awareness about the Scheme.

Government of Odisha may indicate the name of the State-level Monitoring Committee on Stand Up India so that banks can give their feedback and seek guidance.

**Action – All Banks, PMFBY Insurance Companies & Concerned Line Departments**

## **AGENDA NO.8**

### **Loan Recovery – Legal/Institutional Support**

**(a) NPA & Overdue position as on 30.09.2018**

The NPA % of the State is 9.23 and overdue % is 33.32 which are at much higher side and alarming. Rising NPA in Odisha is a matter of great concern. For PMRY / PMEGP / SJSRY (NULM)/ SHG (NRLM) / WCC, the NPA & 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 Andhra Bank, Bank of Baroda, CBI, IOB, OBC, PNB, UCO Bank, Vijaya Bank, OGB & UGB

### **(b) Status of OPDR cases as on 30.09.2018**

11826 no. of OPDR cases involving Rs 106.11 crore are pending as on 30.09.2018. Highest number of cases (1113) is pending in Kendrapara district followed by Khurda district (916 cases). All District Collectors have been recently advised by State authority for early disposal of pending OPDR cases. All the Lead District Managers may put their coordinated efforts to yield desired result.

### **(c) Applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates**

Banks require adequate support from District Magistrate for quick enforcement of SARFAESI Act. The applications are remaining pending with District Magistrates in different districts for a long time for permission and assistance for taking physical possession of charged assets under the Act.

It is reported that 950 numbers of applications involving Rs.1159.01 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

All Lead District Managers are requested to incorporate the Agenda on pending SARFAESI applications with district magistrate, if not done, and critically review the position of pending cases in every DCC meetings and pursue the matter with the District Authorities for immediate disposal of the same.

### **Action – All Banks & Concerned Line Departments**

## **AGENDA NO. 9**

### **Recent Policy initiatives of Govt. of India, RBI & Govt. of Odisha**

#### **(a) Govt. Sponsored Programmes PMEGP – Govt. of India**

#### **Revised PMEGP guideline issued vide Circular No. PMEGP/Policy/2018-19 dated 21.05.2018**

Dy. C.E.O (PMEGP) vide letter no. PMEGP/Policy/2018-19 dated 20.08.2018 has clarified that

“Presently, State Offices of KVIC/KVIB/DIC are implementing the scheme in the ratio of 30:30:40. However with the advent of PMEGP online portal, there is no limit on receiving of applications. Hence there is no relevance of 30:30:40 ratio. The concept

of First in – First out would be observed in processing of applications and the ratio of 30:30:40 will be dispensed with."

**(b) Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme – Govt. of India**

Convenor informed that 4279 numbers of accounts for Rs.318.90 crore covered during 01.04.2018 to 30.09.2018

**(c) Credit Guarantee Fund for Micro Units (CGFMU) Scheme – Govt. of India**

56745 Micro units amounting to Rs. 1061.79 Crore are covered under CGFMU Scheme for the period from 01.04.2018 to 30.09.2018.

**(d) Regarding minimum balance in Bank Accounts.**

Department of Financial Services, Ministry of Finance, Government of India has informed vide letter no 9/39/2018-FI (C-300400873) dated 08.11.2018 that while receiving Direct Benefit Transfer(DBT) under various government schemes beneficiaries are being penalized by banks for not maintaining minimum balance in their accounts which is causing a huge inconveniences to them. The DFS has requested to issue suitable instructions to branches/BCs that beneficiaries under different government schemes receiving subsidies through DBT are encouraged to open accounts under PMJDY which will enable them to avail benefits under various government schemes in a seamless manner.

**(e) Contactless loans to MSME borrowers through online portal [psbloansin59minutes.com](http://psbloansin59minutes.com)**

It is a strategic initiative of SIDBI, supported by consortium of 5 public sector Banks, incubated under aegis of DFS, Ministry of Finance. The portal sets a new benchmark in loan processing and reduces turnaround time substantially.

Subsequently, a special support and outreach campaign for MSMEs is implanted for 100 days from 02.11.2018 in clusters in 100 select districts of the country. Specific product lines have been identified in each district where clusters have emerged over time.

In Odisha 4 districts viz. Puri for handicrafts, Cuttack for Gems and Jewellery, Jagatsinghpur for Food Processing and Bargarh for Handloom have been identified for said campaign. LDMs of the above districts with coordination of Banks, Associate MSME associations and Local Authorities are required to organize the special support and outreach programme on camp mode. The camp should be organized in two days every week i.e on Tuesday and Friday till the end of the programme. The first ever such camp will be organized on 13.11.2018.

In the camp mode, loan above 10 lakhs, MSME, MUDRA and Stand UP India loans other than the specific product line of the district may be sanctioned and disbursed. Such camps should be attended by respective Prabhari officers and Nodal officers. SIDBI requested to highlight the essential features and guidelines for successful implementation.

### **Action – All Banks & Concerned Line Departments**

## **AGENDA NO.10**

### **State Govt. Sponsored Schemes**

#### **(a) Kalinga Sikhya Sathi Yojana (KSSY)**

During the Period from 01.04.2018 to 30.09.2018, 3921 no. of accounts amounting Rs.222.01 Crore has been sanctioned under the income group upto 4.50 Lakhs and 168 no. of accounts amounting Rs.29.84 Crore has been sanctioned under the income group from 4.50 Lakhs to 6.00 Lakhs.

#### **(b) Development with regard to the Administration of Subsidy of Women SHGs in the State of Odisha**

In the meeting dated 01.08.2018 on "Bank Linkage of Mission Shakti SHGs" under the Chairman of Development Commissioner-Cum-Additional Chief Secretary, Govt. of Odisha, Commissioner-cum-Director, Mission Shakti stated that Mission Shakti is the umbrella organization for Women SHGs in the State irrespective of urban/rural divide, or income criteria or the promoting agency whether NRLM, NULM, OTELP etc. This has led for far reaching social, political and economic empowerment among women across the State.

Govt. of Odisha is committed to provide all eligible SHGs with loans at 1% annual rate of interest. An intensive IEC campaign is planned for increasing access and awareness among women's SHGs. Hence, Banks must put up details of amount to be reimbursed including

- i. Reimbursements due since April 2016 to date
- ii. Expected reimbursements till March 2019.
- iii. Distribution of seed money through Bank Account

This loan reimbursement amount should cover all eligible WSHGs irrespective of the promoting agency.

Mission Shakti will be the nodal agency for disbursement of reimbursement to the banks under Interest Subvention programme.

Mission shakti to be the WSHG Bank Linkage for the State.

**Action – All Banks & Concerned Line Departments**

**AGENDA NO. 11**

**Banks Common Concern**

**(a) RSETI**

Convenor reported that as on 30.09.2018, 8240 rural BPL/NRLM target group youth have been trained against annual target of 14488 for the year 2018-19.(57% achievement)

The overall number of candidates trained as on 30.09.2018 is 10352 against annual target of 20695. (50% achievement)

The percentage of candidates settled as on 30.09.2018(Cumulative) is 72% against National Average of 68%.

The percentage of candidates settled with Bank finance as on 30.09.2018(Cumulative) is 53% against National Average of 47%.

**(b) Titli**

The super cyclone "Titli" as on 10<sup>th</sup> & 11<sup>th</sup> October 2018 has left a trail of devastation in three worst affected districts namely Gajapati, Ganjam & Rayagada. This has left huge destruction both in terms of life and property. About 1.50 lakhs houses are damaged partly or fully. Government has already sanctioned Rs. 300 Crore from Disaster Management Fund for the affected people and proceeds would be transferred in Banks' account through DBT Mode.

The financial assistance and relief to the cyclone affected people like GR (gratuitous relief), House Building Assistance, Input Subsidy and Assistance for damage caused to domestic animals and fisheries are now being provided to the beneficiaries in their Bank account through DBT mode. The transfer of funds to the cyclone affected people through DBT has been expedited in recent days by the District Administration. There is heavy footfall in the Bank Branches for withdrawal of funds. Adequate additional manpower is required in all the Bank branches of the Gajapati district for smooth banking transactions. Accordingly Controlling Heads have been requested to deploy additional manpower in the Titli affected districts.

Besides, Banking Correspondent Model in the district has to be strengthened for last mile delivery of banking service; Banks need to make appointment of Banking

Correspondents in all the Gram Panchayats of the district for facilitating cash withdrawal, Mobile ATMs and Micro ATM needs to be provided by the respective Bank branches in the remote areas.

Banks are also requested to take immediate steps to sanitise and verify the data from the DBT files before transferring the fund to the individual beneficiaries.

**(c) Banking related Cyber Frauds, Phishing**

In term of the RBI circular No 35/05.03.001/2018-19 dated 10.09.2018 Investigation of Cyber fraud and other related issues should be included as a regular agenda item of all SLBC meeting. Controlling Heads of all banks operating in the State are requested to bring to the notice of the State government occurrences of cyber fraud and detection of counterfeit notes so that appropriate steps may be initiated by the Government in this regard.

**(d) Problem faced by Bankers regarding Physical Possession of Property under SARFAESI.**

Canara Bank has informed that Police authorities are charging hefty amount by way of their expenses. They are engaging a platoon force instead of a few required numbers of police personnel and charging TA for each staff along with food & other beverages. Canara Bank have quoted two such instances where the Bank has to pay Rs. 89,349.00 + Rs.16, 083.00 (Service Tax) & Rs.55, 866.00 + Rs.10, 586.00 (Service Tax).

Convenor requested Government to kindly take up the matter with appropriate authority to sort out the issue regarding huge expenses incurred by Banks for taking Physical Possession of Property under SARFAESI as the recovery made of sticky loans is ultimately in the larger interest of Govt. & Public.

**Action – Director, RSETI & Concerned Line Department**

**AGENDA NO. 12**

**(a) Functioning of DCC/DLRC**

It was observed that DCC / DLRC meetings are not held in time and frequently rescheduled at the last minute. Even issues are not prioritized for discussion. SLBC may discuss ways to strengthen this important forum.

**(b) Strengthening of LDMs**

The DFS and RBI has been stressing for the need to improve the infrastructure at LDM offices and strengthen the office of LDM with adequate staff, vehicle, internet facility etc to enable LDM to discharge the duties effectively.

Controllers of the Lead Banks are requested to provide adequate staff and other infrastructure facilities to strengthen the LDM's office.

**Action – All LDMs & Concerned Banks.**

## **AGENDA NO-13**

### **Conduct of SLBC Meetings**

It is observed that the Reports/Data is received from many Banks with inordinate delay, that too after constant persuasion through mails/personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by Banks and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the District-wise data being submitted by the Banks to LDMs & SLBC and reconciliation of the same is also delaying the consolidation process.

Controlling Heads of Banks are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

**Action – All Banks**

Regional Director, RBI conveyed his best wishes to Mr Pradhan, Convenor, SLBC on his retirement

The meeting ended with vote of thank to the chair.

**LIST OF PARTICIPANTS FOR 153RD SLBC MEETING HELD ON 28.11.2018 FOR THE QUARTER ENDED SEPTEMBER 2018**

Sl. No.	Name	Designation	Organization
<b>DIGNITARIES</b>			
1	Shri T.K.Pandey	Additional Chief Secretary	Finance,Govt.of Odisha
2	Shri Sourav Garg	Principal Secretary, Agriculture & Farmers' Empowerment	Government of Odisha
3	Shri M K Mall	Regional Director	RBI, Bhubaneswar
4	Shri A K Sharma	General Manager, ARBD, Head Office	UCO Bank
5	Shri A Chandrasekhar	CGM	NABARD
6	Shri Manabendra Mishra	GM, FIDD	Reserve Bank of India
7	Shri Devi Shankar Mishra	GM, NW-1	SBI, LHO, Bhubaneswar
8	Shri A C Pradhan	Convenor-SLBC	UCO Bank
<b>GOVERNMENT DEPARTMENT</b>			
9	Shri P K Biswal	Director, Institutional Finance	Government of Odisha
10	Shri Binod Kumar Jena	Dy, Secretary, Mission Shakti	Government of Odisha
11	Shri B K Dash	Director, Handicraft	Government of Odisha
12	Ms. Gayatri Patnaik	for RCS, Odisha	Government of Odisha
13	Shri P K Senapati	Director, Fisheries, F & ARD Deptt	Government of Odisha
14	Shri U K Mohanty	Jt.Director, Fisheries	Government of Odisha
15	Shri P R Rout	Jt.Director, Fisheries	Government of Odisha
16	Subrat Dash	Dy. Director, Fisheries	Government of Odisha
17	Dr. D K Patnaik	Joint Director-1, F & ARD Deptt	Government of Odisha
18	Dr. Chittaranjan Mallik	Dy. Director, Directorate of AH & VS	Government of Odisha
19	Dr. D B Mishra	Dy. Director, Directorate of AH & VS	Government of Odisha
20	Shri S B Mane	Director, KVIC	Government of Odisha
21	Shri S K Patel	Addl. Director Ind Cum Ex-Officio Secy, KVIB	Government of Odisha
22	Shri Pranabjyoti Nath	Director, Industries	Government of Odisha
23	Shri Suresh P Tripathy	F.A. Cum Addl. Secy. HE Deptt.	Government of Odisha
24	Shri S B Rout	Joint Secretary, Finance	Government of Odisha
25	Shri S S Satapathy	Joint Director, Finance Deptt.	Government of Odisha
26	Shri Tarakanta Bhakta	Under Secretary, Finance Deptt.	Government of Odisha
27	Shri Dharanidhar Nanda	Joint Secy. W & CD & MS	Government of Odisha
28	Shri B B Jagadev	Dy. Secretary, Rev & DM Deptt.	Government of Odisha
29	Dr. S S Dey	MD, APICOL	Government of Odisha
30	Shri B M Bhuyan	GM, OSFDC Ltd., SC & ST DEV Deptt.	Government of Odisha
31	Dr. Pragyanmita Sahoo	Deputy Director, MSME-DI	Government of India
32	Shri Jagadish Sahu	Asst. Director, MSME-DI	Government of India
33	Shri K D Rao	Asst. R.O., Coir Board	Government of Odisha
34	Ms. M K Behera	Jt. Director, Handicrafts	Government of Odisha
35	Shri Avinna Kumar Pahi	PGM (EB)	BSNL
36	Shri Anjani Kumar	Assistant, KVIC	Government of Odisha
37	Shri S N Mishra	Joint Director, E P&M.	Government of Odisha
38	Dr. B Mohapatra	Addl. CEO, OLM	Government of Odisha
39	Shri RK Bastia	Sr. Consultant, OLM	Government of Odisha
40	Shri D Bhaskar Rao	ADG	UIDAI
41	Venkat	Application Analyst	Ministry of Elect. & Telecomm.
42	Shri Shiladitya Biswas	Dy. Manager(Projects)	HUDCO
43	Subrat Ku. Pradhan	FI, Specialist, Mission Shakti	Government of Odisha
<b>RESERVE BANK OF INDIA</b>			
44	Shri N C Pattnayak	Asst. General Manager	RBI, Bhubaneswar
45	Shri Sunil Kumar Das	Asst. General Manager	RBI, Bhubaneswar
46	Shri Sunil Das	Asst. General Manager	RBI, Bhubaneswar
47	Shri S K Mihapatra	Asst. General Manager	RBI, Bhubaneswar
48	Priyaranjan	Asst. General Manager	RBI, Bhubaneswar
<b>NABARD</b>			
49	Shri Suman S Sahoo	Asst.General Manager	NABARD
<b>SIDBI</b>			
<b>RSETI</b>			
50	Shri N K Dora	Director, RUDSETI	RUDSETI



Sl. No.	Name	Designation	Organization
<b>INSURANCE COMPANY</b>			
51	Dr. G N Samal	Regional Manager	Oriental Insurance Company
52	Shri M Bhattacharya	Project Head	Royal Sundaram GIC Ltd.
<b>PUBLIC SECTOR BANKS</b>			
53	Shri K Murali Krishna	Dy. General Manager	Allahabad Bank
54	Shri B Nayak	Dy. General Manager	Andhra Bank, ZO, Berhampur
55	Shri BVSSN Murthy	Asst. General Manager	Andhra Bank
56	Shri K C Nayak	Sr. Manager	Andhra Bank
57	Shri Bharat Bhusan	Asst. General Manager	Bank of Baroda
58	Shri S Behera	Dy. Zonal Manager	Bank of India
59	Ms. Rajeswari Nayak	Manager	Bank of India
60	Shri A K Nayak	Manager	Bank of Maharashtra
61	Shri Shreekantha Mohapatra	Dy. General Manager	Canara Bank, Circle Office, Bhubanes
62	Shri Anshuman Padhi	Manager	Canara Bank
63	Sohail Ahmad	Regional Manager	Central Bank of India
64	Shri Sambit Kumar Das	Sr. Manager	Central Bank of India
65	Shri G C Bihari	Asst. General Manager	Corporation Bank
66	Shri Arindam Roy	Asst. Manager	Corporation Bank
67	Shri A K Sial	Asst. General Manager	Dena Bank
68	Shri R. Shankar Rao	Dy. General Manager	Indian Overseas Bank
69	Shri L D Nayak	Dy. Zonal Manager	Indian Bank
70	Sri A K Sahoo	Chief Manager	Indian Bank
71	Shri Pramod Kumar Panda	Dy. General Manager & Circle Head	Oriental Bank of Commerce
72	Shri S K Rath	Dy. General Manager	Punjab National Bank, Bhubaneswar
73	Shri Mukesh Mohanty	Manager	Punjab National Bank
74	Shri Arun Kumar Aggarwal	Dy. General Manager	State Bank of India
75	Shri S Bairagi	Dy. General Manager	State Bank of India
76	Shri D C Bal	Dy. General Manager	State Bank of India
77	Shri Ashok M. Waghmore	Dy. General Manager	State Bank of India
78	Shri K Narayan Rao	Manager	State Bank of India
79	Shri M M Singh	Manager	State Bank of India
80	Shri K C Tudu	Regional Manager	Syndicate Bank
81	Shri Satish Adireddi	Sr. Manager	Syndicate Bank
82	Shri S R Nayak	Dy. General Manager/ZM	UCO Bank, ZO Bhubaneswar
83	Shri R N Singh	Asst. General Manager/ZM	UCO Bank, ZO Sambalpur
84	Shri H K Arora	Dy. General Manager/ZM	UCO Bank, ZO Balasore
85	Shri P K C Dash	Asst. General Manager	UCO Bank, SLBC
86	Shri D P Mishra	Sr. Manager	UCO Bank, SLBC
87	Shri Sunil Kujur	Sr. Manager	UCO Bank, SLBC
88	Shri K K Manungo	Manager	UCO Bank, SLBC
89	Shri Gobinda Sahoo	Manager	UCO Bank
90	Ms. Anima Pradhan	Manager	UCO Bank, SLBC
91	Shri R L Meena	Dy. General Manager	Union Bank of India
92	Ms. Madhusmita Mohapatra	Asst. Manager	Union Bank of India
93	Shri Raj Kishore Nayak	Dy. General Manager & CRM	United Bank of India
94	Shri J Pradhan	Chief Manager	United Bank of India
95	Shri Anantaram Mishra	Chief Manager	Vijaya Bank
<b>PRIVATE SECTOR BANKS</b>			
96	Shri Sanjay Khanwalkar	Vice President	Axis Bank
97	Shri Debasis Jena	AVP	Axis Bank
98	Shri Ashok Sahu	DVP	Bandhan Bank
99	Shri Jeevanjyoti Samantary	Manager	DCB Bank Ltd.
100	Shri K C Nayak	Chief Manager	Indus Ind Bank Ltd.
101	Shri D Senapati	Regional Head	HDFC Bank
102	Shri Anant Patnaik	Vice President	HDFC Bank
103	Shri A K Mohapatra	Asst. General Manager	ICICI Bank
104	Shri Debasis Patra	Sr. Manager	Kotak Mahindra Bank
105	Shri Satyajit Parija	Sr. Manager	Laxmi Vilas Bank
106	Shri Sijo Paul E	Chief Manager	South Indian Bank
107	Shri Jayadev Das	Vice President	Yes Bank Ltd.
<b>ODISHA STATE CO-OPERATIVE BANK</b>			
108	Choudhury B K Das	Managing Director	OSCB

Sl. No.	Name	Designation	Organization
<b>REGIONAL RURAL BANKS</b>			
109	Shri Pravakar Sahoo	General Manager	Odisha Gramya Bank
110	Shri B K Biswal	Sr. Manager	Odisha Gramya Bank
111	Shri R K Prusty	General Manager	Utkal Grameen Bank
<b>SMALL FINANCE BANKS</b>			
112	Manoj K. Das	B.B.hd, East SVO	Suryodaya SFB
113	G. Bhuyan	Sr. Manager	Suryodaya SFB
114	Amit Kumar	Regional Head	Jana SFB
115	Ashish Bhusan Das	DM	Ujjivan SFB
<b>LEAD DISTRICT MANAGERS</b>			
<b>ANDHRA BANK</b>			
116	Shri S K Choudhury	LDM	Ganjam
117	Shri D. Ugursandi	LDM	Gajapati
<b>BANK OF INDIA</b>			
118	Shri Dillip Ku. Nanda	LDM	Mayurbhanj
<b>STATE BANK OF INDIA</b>			
119	Shri Durga Prasad Rath	LDM	Sundargarh
120	Shri Dayanidhi Kishan	LDM	Jharsuguda
121	Shri S N Senapati	LDM	Nayagarh
122	Shri J B Nayak	LDM	Khurda
123	Shri Sunil Purohit	LDM	Kendrapada
124	Shri Ashok Kumar Rajak	LDM	Deogarh
125	Shri Kailash Ch. Panigrahi	LDM	Kandhamal
126	Shri K N Panda	LDM	Nuapada
127	Shri P Pradhan	LDM	Koraput
128	Shri R K Sathy	LDM	Boudh
129	Shri D Sahu	LDM	Sambalpur
130	Shri P Srinivas Rao	LDM	Rayagada
<b>UCO BANK</b>			
131	Shri A K Pattanaik	LDM	Cuttack
132	Shri B K Mohanty	LDM	Puri
133	Shri A K Patnaik	LDM	Jagatsinghpur