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GM/SLBC/ODISHA/ 99 /2014-15

Date: 10.06.2014.

All the Members of State Level Bankers' Committee, Odisha.

Dear Sir/Madam,

Sub: **Proceedings of the 135th SLBC meeting, Odisha.**

We are sending herewith the proceedings of 135th SLBC meeting of Odisha held on 26.05.2014 at Hotel Mayfair, Bhubaneswar.

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 so as to apprise the next SLBC meeting.

Yours faithfully,

(S.P.Singh)
Circle Head and Convenor,SLBC,Odisha.

Encl: - As stated above.

PROCEEDINGS OF 135th SLBC MEETING HELD ON 26.05.2014.

The 135th SLBC Meeting of Odisha was held on 26.05.2014 at Bhubaneswar under the Chairmanship of Shri S.Chandrasekharan, Executive Director, UCO Bank. Among others, Shri Jugal Kishore Mohapatra, Chief Secretary, Govt of Odisha, Shri U.N.Behera, Addl Chief Secretary (Finance), Govt. of Odisha, Dr. Alok Pande, Director, DFS, MOF, GOI, Shri P.K.Jena, Regional Director, RBI, Bhubaneswar, Shri PVSLN Murthy, GM, SBI, Local Head Office, Bhubaneswar, Shri S.K.Kale, Chief General Manager, NABARD, Bhubaneswar participated in the meeting. The list of all participants is annexed.

Shri S.Chandrasekharan, Executive Director, UCO Bank welcomed Shri Jugal Kishore Mohapatra, Chief Secretary, Govt of Odisha. Thereafter Shri S.P.Singh welcomed Shri S. Chandrasekharan, Executive Director, UCO Bank, Shri U.N.Behera, Addl Chief Secretary (Finance), Govt. of Odisha, Shri P.K.Jena, Regional Director, RBI, Dr. Alok Pande, Director, Deptt of Financial Services, Govt of India, New Delhi and other distinguished dignitaries and participants from Banks, Govt. Departments / Agencies to the 135th SLBC meeting being conducted on 26th May, 2014.

In his welcome address Mr. Singh remarked that SLBC Odisha has been managing its role effectively in close coordination with State Govt., RBI, NABARD and all Banks in the State. It has been taking and facilitating steps to remove the bottlenecks arising in implementation of various policies of the Govt. aimed at socio economic development of the people of the State.

He once again welcomed all the dignitaries to the quarterly review meeting & requested for every body's active participation in the deliberations and sought suggestions for inclusive economic development of the state in order to bring joy to the people of Odisha. He wished the meeting a grand success.

Highlights of the Key note address of Sri S.Chandrasekharan, Executive Director, UCO Bank & Chairman, SLBC, Odisha.

At the outset, he welcomed Shri Jugal Kishore Mohapatra, Chief Secretary, Govt of Odisha by presenting a flower Bouquette.

On behalf of the banking fraternity, he congratulated the present government of Odisha for their remarkable victory in the recent general election, which has come to power for the fourth time consecutively.

He remarked that Govt. of Odisha has been consistently striving hard to achieve a sustainable and inclusive higher economic growth, accelerated overall development, reduction of regional, social and general disparities and faster rate of poverty reduction.

Present policy reforms, various initiatives (Interest subvention, subsidy etc) taken by the state govt., no doubt, provide ample scope to banks for increasing credit flow to Agriculture & Allied Sector, Industries and Service Sectors and to make the growth more inclusive.

In this back drop, he extended his earnest request to the Controlling heads of the Banks in the state to strive hard from very beginning of the current financial year to achieve the target set under **Annual Credit Plan, 2014-15 without fail**. He also appealed the controlling head of banks to ensure achievement of the target fixed under various Government Scheme like PMEGP, DRI loan to Persons with Disabilities, SHG, SJSRY, Weavers Credit Cards, Artisan Credit Cards, and Swarojgar Credit Cards etc.

He informed some of the major achievements of the Banks in the State to the house. He also remarked that for unstinted Banking development in the state, recycling of Bank's scarce resources is very important. But in the state of Odisha, the NPAs have reached an alarming level of 7.69% and is much higher than the National Average and is a matter of great concern for all the Stake Holders. For

improved recovery performance, he sought involvement of State Govt. Machinery in all sectors, be it a case of SARFAESI Action or OPDR Act.

Regarding implementation of Financial Inclusion Plan in Odisha, the Controlling Heads of banks were requested to accelerate the Financial Inclusion efforts by opening more and more brick & Mortar branches in **unbanked Gram Panchayats within the time line as accepted by each bank.**

DBT is implemented in 4 districts of the State. Banks need to monitor closely opening of account of the beneficiaries by obtaining the lists from departments concerned, ensure seeding of accounts with Aadhaar and mapping with NPCI periodically. It was suggested that bank shall aim at large scale issue of debit cards/smart cards, which in turn improves transactions and ease delivery in the villages. In this regard, the LDMs have a major role to play in co-ordination with the district authorities as well as various Banks to make this programme a success.

Again he welcomed all to the meeting and sought their active participation in deliberation and requested all to give suggestions for overall development of the State.

Highlights of the address of Dr.Alok Pande,Director,DFS,MOF,GOI.

At the outset, Dr Pande, thanked Convenor SLBC for inviting him to the meeting and wished to request, on behalf of Govt.of India, all banks to pay special emphasis on Financial Inclusion i.e. expansion of branch net work to provide banking services to all villages, opening of Basic Saving Bank Accounts (BSBAs), providing Financial Literacy to the people, giving credit counseling and providing overdraft (OD) facility in BSBAs, introduction of Credit Guarantee Scheme for those borrowers availing OD facility in Basic Savings Bank Accounts.

He was happy to note that there has been visible progress in the state with regard to opening of new branches. During the year 2013-14 a total number of 458 new branches have been opened which is much higher in comparison to

last two years. He requested Public Sector Banks, Private Sector Banks and RRBs to be more proactive in opening of branches during 2014-15.

Dr.Pande urged upon the banks to have parity in opening of ATMs as there is a large scale regional disparity in this matter. He observed that the state has 4106 ATMs as on 31.03.2014. But District of Malkangiri has only 9 ATMs where as 474 number of ATMs have been opened in Cuttack District.

He advised banks to go ahead with ATM expansion plans in a big way.

Dr. Pande expressed concern over low performance in providing Education Loan in the state. He expressed concern of the Govt of India to observe that the private banks namely ICICI, Federal, Indus Ind, Punjab & Sind Bank etc. have not given a single education loan in the year 2013-14 and definitely a matter of concern. He praised Andhra Bank, BOI, IOB & SBI as they have provided education loan to more than 1000 students during last year. He requested all banks to improve the performance in this area.

He also expressed concern over the poor recovery position in the state. It was emphasized that NPA % of Banking system in Odisha being 7.69 is abnormally high and requires special attention of all concerned.

On quality of RSETIs, he remarked that no RSETI with C & D category is acceptable. Due care should be taken by the Director, RSETI & the Controlling head of the concerned bank to upgrade these RSETIs to B or A category by improving Credit Linkage, settlement Ratio & completing the construction of building.

NRLM & NULM are two flagship programmes which have been introduced last year. Since both schemes are dealt with formation of SHGs and disbursal of credit, it needs special attention by banks.

He concluded by expressing pleasure on participating in the SLBC meeting of Odisha and wishing all success for the meeting.

Power Point Presentation by Odisha Space Application Centre on mapping of villages in Odisha for opening banking services outlets.

RBI, Bhubaneswar has taken an initiative regarding Branch & ATM mapping with the geographical location (administrative boundaries of District, Block, Gram Panchayat & village). This is a tool for the banks for planning Branch & ATM expansion in a more scientific & planned way instead of random selection.

Dr.P.Mishra, scientist of ORSAC, who has prepared the project at the request of RBI, Bhubaneswar presented a Banking Atlas in the meeting. The atlas/project has been prepared for achieving regional parity in banking infrastructures and bringing all villages of the state under banking services. The data base contains the availability of Branch & ATM in the state, the names of GPs and villages that do not have Branch/ATM, the distance(Radial distance) of branch from each village, administrative boundaries, population, natural resources, social resources, developmental resources etc. which are required for taking judicious decision in selecting a centre for opening Branch/ ATM.

Report generation facility is also available in the programme. This has been put to **Public Domain** in the websites named www.orsac.org and www.odishasampad.in.

PROCEEDINGS OF 135th SLBC MEETING HELD ON 26.05.2014

AGENDA NO.1. Confirmation of proceedings of 134th SLBC meeting.

Proceedings of 134th SLBC meeting was circulated to all members vide letter No.GM/SLBC/ODISHA/744/2013-14 dated 26.02.2014. Since no comment has been received from any quarter, the same was confirmed by the house.

AGENDA NO.2. Action taken on major issues of last SLBC meeting.

Point No.1 DRI loans in favour of persons with Disability (PWD).

Convenor, SLBC informed that against 8801 applications sponsored, banks have sanctioned and disbursed 2197 applications in the year 2013-14. Total disbursed amount is Rs.14.82 crores. Low achievement is the concern of the Govt. of Odisha & also SLBC.

Convenor, SLBC reiterated that this is an important agenda and is being reviewed periodically by the Hon'ble Chief Minister. In spite of importance attached to DRI, performance of Banks is not satisfactory. He requested all the controlling heads of banks to ensure more credit flow to this category of DRI beneficiaries.

Action:- The Director, Welfare for persons with Disability/ All Bank / LDMs.

Point No.2: Progress under Financial Inclusion Plan.

Additional Chief Secretary, Finance, Govt. of Odisha informed the house that after initiative taken by Chief Secretary in one meeting, there has been 3 to 4 rounds of meeting with RBI, SLBC, NABARD and SBI for opening of Brick & Mortar branches in all the Unbanked Gram Panchayats in the state under Financial Inclusion Plan. SLBC has identified **4597** unbanked GPs on the basis of information received from all Lead District Manager based on Service Area Approach. As per RBI instruction 5% of the unbanked villages are to be covered by Brick & Mortar Branches. Out of around 48000 unbanked villages in the state, around 2400 B & M branches are to be opened as per RBI guidelines by 31st March, 2015. Keeping in view the recommendation of Nachiket Mor Committee, RBI instruction and experience of Madhya Pradesh in implementation of Financial Inclusion, the Chief Secretary has suggested to open bank branches in all unbanked GPs by the end of 12th Five Year Plan i.e. during 2014-15, 2015-16 &

2016-17. Opening of Brick & Mortar branches in the Unbanked GPs will ensure rendering proper and effective banking services in places served by **Ultra Small Branches / Business Correspondents**. The List of unbanked GPs allotted to different banks prepared by SLBC needs some rationalization. Some banks have been allotted more number of Unbanked GPs & some with less number of GPs. Initially a large number of GPs were allotted to RRBs based on service area approach. Taking into consideration their infrastructure and man power availability, it was decided to give a more reasonable target to them. RBI, SLBC & Finance Department are reworking and expected to come out with the final list of allotment within next one week. SLBC will circulate the soft copy of bank wise and district-wise list of allotment of Unbanked GPs and prepare the hard copy in form of a booklet which will be provided to all banks, LDMs, RBI, NABARD and concerned departments of Govt.of Odisha. By next SLBC meeting we should have a clear year wise Master Plan for opening of B & M Branches in all the unbanked GPs **by March, 2017**. This branch opening plan will help in monitoring the progress in opening of branches in unbanked GPs.

Additional Chief Secretary, Finance also informed the house that Panchayati Raj Department will provide Socio- economic data of each house hold. All adult members are to be covered with bank accounts. The concerned department of Govt.of Odisha will furnish the list of beneficiaries under different schemes to the bank branches to ensure that the benefits are credited to the account of beneficiaries through Direct Benefit Transfer Scheme.

He added that while going to open the branch, Govt.will see that branch becomes viable within first year itself. As per instruction of Chief Secretary, Panchayati Raj Department has already communicated instructions to all concerned that 400-500 sq.ft space will be provided at GP building or Rajiv Gandhi Seva Kendra free of cost for initial five years. Any issue in this context may be solved by District Collector and PD, DRDA. Any unresolved problem may be brought to the notice of ACS, Finance for redressal.

He also added that banks opening their branches in Unbanked GPs will be given access to Government Funds meant for that particular Gram Panchayat. He hoped that through this process we would have substantial progress under financial inclusion by the end of this plan period.

Regarding connectivity problem he informed that matter has been taken up with BSNL. They will also take up the matter with Ministry of Communication to ensure remarkable improvement in connectivity.

General Manager, SBI also raised the issue of connectivity. SBI has discussed the problem with CGM of BSNL. He informed that where land line is there and connectivity fails, stand by VSATS also do not work. He opined that connectivity

is the major problem in CBS plat form for which different technological products are not made available timely.

Regional Director RBI informed that there were initially approximating 48000 Unbanked villages, which are to be provided with banking services (mix of branch and branchless mode) by **March, 31,2015**. As per RBI instruction, banks have to open Brick Mortar branches in at least 5% of these villages. For opening of 4600 Brick and Mortar branches in the identified Unbanked Gram Panchayats, henceforth all banks should open the Brick and Mortar branches in the Unbanked GP centers. The allotment of Unbanked GPs to different banks is in process and final list will be communicated to all concerned. In allotment of Unbanked GPs to Banks, LDMs have followed the Service Area Approach. He suggested that if other banks are interested in opening of branches in any unbanked GP, they are permitted in co-ordination with LDM and DCC.

RD, RBI revealed that major constraints in branch opening programme faced by the Controlling heads of Banks in Odisha is that they are struggling hard to get required manpower support from their Head Office. Connectivity is also a major issue in the CBS Platform which relates to BSNL.

He requested the representative of Department of Financial Services, Ministry of Finance, Govt. of India to take up the matter with Head Office of each bank and BSNL to solve these issues.

Govt. of Odisha is also very proactive; RBI is also monitoring the progress regularly. We can open Brick & Mortar branches in all Unbanked GPs as per decided time schedule.

CGM NABARD shared his views stating that they are providing financial literacy support in those villages where banking service outlet is opened either through BC/Branch. If the branch wise plan is ready for year to year basis, NABARD will provide funds under Financial Literacy.

Chairman, SLBC suggested to find out some other alternatives to avoid BSNL problem with regard to connectivity/VSAT. Importance should be given to Mobile connectivity /VSAT. Change of technology needs to be examined.

Convenor, SLBC informed that SLBC sincerely implements the directions of RBI and Government of Odisha for successful branch opening under Financial Inclusion Plan. All Stake holders must put their best efforts, to make banking service available at door steps of the villagers.

Point No.3: Variation in CD Ratio between Trend & Progress Report (RBI) and SLBC.

Regional Director, RBI informed that with regard to variation in CD ratio as pointed out by Additional Chief Secretary, Finance in last SLBC Meeting, RBI has checked the figures of their Central Office, Mumbai and SLBC figure. It is observed that there is some variance in deposit figures and credit sanctioned and utilized in Odisha. But there is a substantial difference between the figures in respect of credit utilized in the state (Credit sanctioned and utilized in the state + Credit sanctioned outside Odisha, but utilized in Odisha). The gap is due to error in reporting. Regarding credit utilized in Odisha, what the controlling heads of banks have reported to SLBC, differs what the Head Offices of the individual banks have reported to the RBI Central Office, Mumbai in BSR returns. The figure of individual banks reported in BSR 1 & 11 is being reflected in Trend and progress of Banking in India.

It was observed that ,in order to have consistency, reporting by banks at their Zonal Level to SLBC and at HO level to RBI, Central Office, Mumbai must be the same figure under the heads of deposit, advance sanctioned and utilized in Odisha and advance utilized (Sanctioned in other States) in Odisha. RBI, Bhubaneswar has written to the controlling heads of individual banks and their Head Office. Some banks have yet to respond.

Additional Chief Secretary, Finance pointed out that as per SLBC figure the credit sanctioned and utilized amount is Rs.73859 crores where as credit utilized in the state but sanctioned in other state is Rs.56496 crore. He questioned the authenticity of the figure. Secondly, he indicated that there is gap between CD ratio of RBI (43%) and SLBC (56 %) which has been computed excluding advance sanctioned in other states and utilized in our state. Dy.General Manager, RBI clarified that their figure does not includes RIDF and State Co-operative Bank's figure.

Additional Chief Secretary, Finance advised RBI that it needs rechecking. Convenor, SLBC requested all the banks to ensure that correct data is submitted to SLBC which is also consistent with the data submitted to RBI at their HO level.

Action:-All banks/ LDMs.

Point No.4: Opening of Clearing House at 3 centres (Gopalpur, Gunpur & Dhamara).

As per suggestion of Dr. Pande, representative of Govt. of India, the said Clearing Houses will become operational by 1st June 2014 positively. Therefore, Convenor, SLBC requested the concerned banks and LDMs to adhere the time line.

Action:-UCO Bank, SBI, Andhra Bank, LDMS of Bhadrak, Rayagada and Ganjam

Point No.5 Issues relating RSETIs.

Convenor, SLBC reported that even though some claims for reimbursement of training cost of BPL candidates in respect of some RSETIs have been settled, still a sizable amount of claim remains outstanding.

The representative of OLM informed that they have already written to PD, DRDA of the concerned districts for early settlement of claims.

Additional Chief Secretary, Finance advised Panchayat Raj Department to take a note of it and ensure early settlement.

The Chief Secretary, Govt of Odisha, advised Panchyati Raj Department to ensure settlement of pending claims by 30th June 2014.

Dy.General Manager, Andhra Bank, Berhampur raised the issue of land allotment for construction of RSETI in Ganjam District. For waiver of registration fees, collector has sought the clarification from Panchayati Raj Department. Collector wants the waiver letter addressed to him from the Panchayati Raj Department.

Convenor, SLBC informed that in the 133rd SLBC, as per clarification of the Development Commissioner & Additional Chief Secretary, Odisha that allotment of land to RSETIs for construction of Buildings amounts to permissive possession. The permissive Possession does not attract payment towards registration/stamp duty /premium to Government. This clarification has been minuted. Additional Chief Secretary, Finance also confirmed that if it is permissive possession, there is no question of registration and stamp duty. Any specific issue may be referred to SLBC and the collector should be informed about the development in SLBC meeting and copy of minutes may be provided & shown to him.

AGM, SBI also raised the issue that even if permissive possession letter has been issued to RSETI, the District Level Administration of some districts wants the Ownership Certificate for town planning approval.

Additional Chief Secretary, Finance clarified that on the basis of permissive possession letter, town planning approval will be given. He advised the banks to show minutes of this meeting to the concerned town planning authority.

Convenor, SLBC requested the controlling heads of concerned banks and director, RSETIs having C or D grade to ensure up gradation to B or A at the earliest.

Action:- Panchayati Raj department

Point No.6:Relief and Restoration Measures taken by Banks in areas affected by Natural calamities (Phailin & Flood).

Convenor, SLBC informed the house that banks have restructured term loans under agriculture, allied sectors, MSME and other priority sectors and also converted eligible short term crop loans to term loans. Further he informed the house that Co-operative banks have neither undertaken conversion of short term crop loan to medium term loan nor restructuring of term loan.

Action:-All Banks.

Point No.7 –Interest Subvention for Agriculture and Allied Sector loan.

The Commissioner cum Secretary, Co-operation Department expressed his concern for non utilization of interest subvention fund for the year, 2013-14 which

has already been placed with the Nodal Bank. Out of Rs.90 crores (for crop loan) only Rs.3.55 crores has been utilized for the half-year, September, 2013. In spite of interest subvention provision by State Government, it is observed that credit off take has not increased adequately.

In respect of Agriculture term loan, dairy & fishery utilization of interest subvention is meager. No information is available regarding crop loan disbursement by RRBs and Commercial Banks. Chairman, SLBC informed that data is readily available under RBI code. So banks can easily collect the data from CBS and provide the same to the Government Department.

For not preferring interest subvention claims timely with nodal bank was viewed seriously by ACS, Finance. He requested all banks to ensure that interest subvention amount is claimed and credited to the borrower's account. Unless the benefit of interest subvention is passed to the borrowers, the very purpose of announcing the interest subvention scheme is defeated.

Briefing the back ground for introduction of the interest subvention schemes under the crop loan and different activities of allied sector for implementation by the Commercial Banks and RRBs, the Chief Secretary expressed his displeasure over low credit flow to agriculture and allied sector and non-utilization of interest subvention outlay for the year, 2013-14. Unless substantial amount is utilized, further budget allocation for the year, 2014-15 will be difficult. Even, departments cannot justify continuation of the interest subvention provision. He requested all banks to be very proactive in financing various activities under agriculture and allied sectors and utilizing fully the interest subvention provision during, 2014-15.

General Manager, SBI advised all LDMs to take careful note of the concern of Chief Secretary. He said that negligence in financing agriculture sector is a serious violation of govt. instruction. LDM has to play a great role in monitoring this aspect.

Dr. Pande, representative of Govt. of India also remarked that delay/non submission of interest subvention claim is a very serious matter.

Chairman, SLBC informed that most of the banks have not achieved agriculture finance target at national level. Interest subvention schemes of state government will push up credit flow to agriculture & allied sector and ultimately the figure will be reflected at Head Office level. Both farmers and banks will be benefited.

Action:- All Banks.

Point no.8 - Review on Banking Developments in Odisha in Key parameters.

Convenor, SLBC highlighted the performance of banks in the state under various parameters in terms of growth in % as on 31.03.2014 over March 2013.

Deposit- 15.82, Advance-13.65, Branch expansion-11.95, Priority Sector Advance – 12.02, Agriculture Advances – 13.65 , MSME Advance – 18.69, Education Loan – 4.86, Advance to Minority Communities – 13.94, Advance to Weaker Section – 14.43, DRI Advance – 118.20.

Agenda No.3: A) Shifting of Bank branches by banks without complying RBI guidelines

Convenor, SLBC informed that shifting of bank branch without compliance of extant RBI guidelines has been viewed seriously by RBI.

He requested all banks to ensure strict compliance of provisions in the RBI master circular on branch authorization - DBOD No. BAPD. BC 18/22.01.001/2013-14 dated July 1, 2014.

Action – Banks

B) Branch Expansion.

Convenor, SLBC informed the house that as on 31.03.2014, banks have opened 458 new branches. Total number of branches is 4281. Out of 458 branches, Public Sector Banks, Private Sector Banks, RRBs and OSCB have opened 324, 82, 50 and 2 number of branches respectively.

Total number of ATMs is 4106 as on 31.03.2014. He requested all banks to achieve their Branch opening target and ensure that all the branches have On-site ATMs.

Convenor, SLBC requested all banks to give priority on opening of ATMs in LWE districts.

Agenda No.4. A) Financing under Pisciculture Scheme.

The Commissioner cum Secretary, F &ARD reported that 3279 number of pond development (FFDA, NFDB, NMPS) loan proposals involving Rs.63 Crores are pending as on 31.03.2014. Under Short term credit (Crop loan) during the 2013-14, 1720 number of cases of crop loan proposal covering water area of 865.54 Ha amounting to Rs.6.49 crores is pending as on 31.03.2014.

ACS, Finance and Commissioner cum Secretary, F&ARD expressed concern for large scale pendency of applications with different banks for sanction.

Chairman, SLBC requested all the banks to clear the pendency & ensure nil pendency at branch level. Timely sanction and disbursement should be ensured.

B)National Horticulture Board (NHB):

Project Director, NHB informed that the revised operational guidelines are flexible and therein it has been decided to discontinue the system of conducting pre - inspection of projects under all subsidy scheme of NHB. It has also been decided to discontinue insulation, stage inspection and technical scrutiny of projects relating to cold storage. NHB has revised the procedure for subsidy claims wherein issuance of letter of Intent (LOI) is voluntary; there may be instances to get LOI approval to facilitate Bank/Financial Institution Term Loan or for some other reasons, the procedure/documents to be submitted for LOI has been simplified. Time limit of 45 days shall be applicable for disposal of LOI application

Major Changes:-

- 1) Term loan % for subsidy eligibility has been reduced by 25%.
- 2) Area reduced to 5 acres.
- 3) For cultivation project (Mango, Cashew, Potato, Banana etc.) maximum subsidy amount is Rs.30 lakhs for General and Rs.37 lakhs. for Tribal Area. For cold storage/ cold chain subsidy amount for Tribal Areas-50%, General-35%.
- 4) Floriculture: - Maximum subsidy amount is Rs.56 lakhs.

He informed that 11 LOIs are pending with different banks for term loan sanction under HI-Tech Commercial Horticulture Projects.

Chairman, SLBC requested the concerned banks not to keep any proposal pending for sanction. If project is not viable, it should be returned it with reasons. Banks should come forward to help farmers since subsidy is very attractive.

The Principal Secretary, Agriculture informed that the State Agriculture Policy - 2013 defines various programme, policies taken up by State Government. Horticulture Sector includes different type of schemes namely, Nursery Development, Vegetable Seed Production, establishment of New Garden, Floriculture, Mushroom cultivation, Plantation, Post Harvest Management etc. For establishment of cold storage unit, subsidy @ 60 to 75% is provided.

He suggested separate agenda for Crop Loan, Term loan; Horticulture and Allied Sector to be prepared for review of implementation of State Agriculture Policy-2013.

Action: SLBC / All Banks.

Agenda No.5: RECOVERY & NPA.

Convenor, SLBC reported that the NPA % of the state is 7.69 which is on a very higher side and alarming. The NPA % of Crop Loan, Agriculture Term Loan, Agriculture Allied loan, MSE Loan, Education Loan is 9.66,15.05, 8.03,10.47, 8.06 and 10.32 respectively.

Convenor, SLBC informed that overall recovery position of the banks in the state is not satisfactory. Despite repeated deliberation, no fresh OPDR case is being filled and cases pending are not being disposed off.

The representative of Andhra bank informed that while invoking provisions under SARFAESI, they face problem in obtaining permission from district magistrate for taking physical possession. It usually takes long time and no support is available for months together.

Chairman, SLBC advised that this is a local issue. He requested all banks to maintain good liaisons with district magistrates.

Additional Chief Secretary, Finance also advised to raise this issue in DCC meeting & bring to the notice of the collector. If any specific problem is there, it should be brought to his notice

The representative of Andhra Bank & Punjab National Bank suggested replicating the recovery mechanism/system of States like UP, MP, and Rajasthan for improving recovery position in Odisha. Since a certain % of recovery is paid in form of commission to the Tahasildar and other functionaries of state government, they show interest in recovery process. While filing cases under Public Demand Recovery (PDR) Act, no upfront fees is levied and the charge/fees is recovered afterward on the basis of actual amount of recovery.

Additional Chief Secretary, Finance requested bankers to make him available the copy of the Act/rule of other states for their study & examining the matter for implementation in Odisha.

Chairman, SLBC advised all banks to take advantage of OPDR Act. LDMs have to co-ordinate with the certificate officer, may be Tahasildar, District Collector, Constant follow up by Branch Heads & LDMs with concerned line departments of government can improve recovery position. Both banks and government departments have to make joint endeavor with specific strategies to improve the recovery performance for better recycling of funds in the state.

Action : LDMs/Banks/Govt. Departments.

Agenda No.6: Banking Key Indicators.

Convenor, SLBC informed that Commercial Banks have achieved all national parameters. On a Year to Year basis the deposit and advance have increased by 15.07 % and 22.95 % respectively.

Action: RBI/SLBC / Concerned Banks.

Agenda No.7. Annual Action Plan.

The Principal Secretary, Agriculture expressed his observation that agriculture advance has come down to 23.5% in the state from 31% in last year. CD ratio of 10 districts was more than 60% in the last year. This year only 3 districts have CD ratio more than 60%. CD ratio declined in 22 districts over March, 2013. In Sambalpur district CD ratio has come down to 15%. The achievement under Direct Agriculture and allied Sector is 55% in the state, Commercial Banks and Co-operative Banks have achieved 46% & 68% respectively. 15 districts have achieved less than 50% of the target. Dhenkanal district which is a potential one has achieved only 16% of ACP Target. He wanted to know the reasons of miserable performance and the constraints so that, we can address accordingly. Unless accountability is fixed things will not be improved.

CGM, NABARD informed that total ACP achievement is 63%, agriculture achievement is 64%. Out of Rs.12582 crores, Cooperative Banks have disbursed Rs.6468 crores. The Commercial Banks have to show improved performance in current year.

Convenor, SLBC clarified that there is substantial increase in deposit and, except Cuttack district; there is increase in credit in all districts. Because of substantial growth in deposit, the CD ratio of the state has been lower. He requested all banks to focus on financing agriculture and allied sectors as interest subventions are available in these sectors. Convenor, SLBC appealed all the controlling heads of bank to see that the target under ACP for 2014-15 is achieved.

Director of Agriculture suggested for separate agenda for Agriculture Crop loan and term loan with all the information i.e. number of applications received, sanctioned, returned & disbursed with amount for effective monitoring the progress in the state. In addition to KCC, he requested separate agenda for crop loan and term loan. He also reiterated for use of common format for crop loan & KCC which has already been approved in SLBC and has been circulated among the banks.

Chairman, SLBC suggested all banks, in addition to renewal cum enhancement of existing KCCs; emphasis should be given on substantial increase in agriculture credit (Term loans) which will facilitate capital formation in the State & fresh KCCs as bulk of KCC financing is done by State Cooperative Banks.

Additional Chief Secretary, Finance suggested to activate the Sub-committee on Agriculture. He requested Principal Secretary, Agriculture & Commissioner cum Secretary, Co-operation to co-ordinate for holding of the meeting of Sub-committee on Agriculture.

Action : All Banks.

Agenda No.8: Finance to Weaver Sector.

Joint Director, Textile & Handloom informed the house that 10028 nos. of WCCs have been issued by concerned banks against the target of 20000 fixed for the year 2013-14. He remarked that in spite of their best efforts, the achievements on issuance of WCC by banks are not adequate and satisfactory. Total 13451 no. of applications are still pending with different Banks as on 31.03.2014. Amount of loan disbursed during the year is Rs19.69 crores against sanctioned amount of Rs.27.20 crores.

As per guidelines, bankers should issue fresh WCCs to the beneficiaries whose loans have been waived under the package. The exercise has not been completed by participating banks. The matter has been discussed in different meetings and forums, but encouraging results are not there. Since NABRD is the implementing agency of RRR package, they should take regular review meeting.

Chairman, SLBC requested the participating banks to sanction and disburse all the eligible cases without further delay. While returning the loan proposal, Branch Head should take concurrence of controlling office. He advised all banks to clear all pendency by 15th June 2014.

Additional Chief Secretary (Finance) expressed his displeasure with regard to pendency of loan applications.

Regarding margin money claim, CGM, NABARD informed that only two banks have claimed margin money. Other banks are requested to claim margin money in the prescribed format.

Action : All Banks.

Agenda No.9: Financig under Self Help Group.

The representative of OLM, Odisha deliberated on SHG Bank Linkage Programme for the year 2014-15.

1. The physical target of one lakh SHGs and financial target of Rs1000 crore for the year 2014-15 is to be achieved.
2. Credit linkage through anchor NGOs in LWE districts, Mission Shakti, other livelihood programme like OTELP, IWMP etc are included in the target of Rs.1000 cr.

3. Tentative district wise target has already been circulated. The bank wise target to be worked out which shall include both fresh and repeat linkage.

Additional Chief Secretary (Finance) advised all LDMs to distribute the target among the banks and complete the exercise within next 15 days and inform to OLM & SLBC.

Interest Subvention to WSHG.

The Resolution No.4334/7-NRLM-14-9072 dated 04.03.2014 of Panchayati Raj Department, Govt. of Odisha containing the guidelines for “ **Interest Subvention Scheme for Women Self Help Groups (WSHGS)**” has already been communicated to all banks by OLM & SLBC for implementation.

ACS, Finance informed that the said resolution has clearly spelt out the procedure of claiming interest subvention etc. Banks are advised to take careful note of the content for implementation. The effective rate of interest to SHG borrower is only 2 % provided repayment is regular.

Chairman, UGB informed that they have claimed interest subsidy to NABARD amounting to Rs. 11.69 crores under NRLM, but they are yet to get the amount. Chairman, SLBC emphasized the role of LDMs. They have to coordinate and take care in achieving both physical and financial target of the district. CGM, NABARD informed that they have received claim in respect of two RRBs only and the same has been forwarded to MORD. They are yet to get response.

Exemption of stamp duty on documentation of loan agreement with banks and WSHGs.

It has come to the notice of SLBC that , some bank branches are still insisting on use of stamp duty for documentation of loan agreement by WSHGs. Convenor, SLBC reiterated that Govt. of Odisha have already issued order indicating remission of stamp duty payable for documentation. We again request the controlling Heads of all banks to give instruction to the branches for strict compliance of the Govt. Order.

Standard Documents for SHG bank linkage.

NABARD has brought to the notice of SLBC in the 6th small committee meeting SLBC held on 13th May ,2014 the standard documents prescribed by NABARD are not being used by some banks.

Convenor, SLBC informed that for SHG bank linkage the prescribed documents of NABARD should be used by all banks, which has already been decided in small committee of SLBC on SHG bank linkage.

The representative OLM reported that during the year 2013-14, an amount of RS.442.93 crores credit linkage was made in 37926 SHG accounts.

Action : All Banks.

Agenda No.10. Finance to Handicraft Sector.

Representative of Handicraft, Govt.of Odisha informed that 3 schemes have been developed for providing financial support to the Handicraft Sector in Odisha.

(1) Finance to Artisans/SHG under the scheme of "Modernisation & Technical Up-gradation of Handicraft Industries"(MTUHI).

During 2014-15 there is a budget provision of Rs.100 lakhs under the scheme to provide subsidy to 70 units.

(2) Bank Linkage of SHGs promoted in Handicraft Sector under Craft Village Scheme.

There is a budget provision of Rs.70.00 lakhs under the scheme to train 32 SHGs covering 480 artisans.

The bankers are requested to make credit linkage with the SHGs only after skill up-gradation training programmes are over.

(3)Rehabilitation of Handicraft Artisans.

Money assistance is provided to individual artisans @ 20% of the project cost with maximum ceiling of Rs.10000/- per artisan to avail bank loan for setting up own handicraft production unit.

During 2014-15 there is budget provision of 50 lakhs under the scheme to provide margin money to 5000 units.

The Convenor, SLBC requested all banks to sanction and disburse all the eligible loan applications under the above mentioned schemes by the end of March, 2015. He also appealed all the banks to help the artisans under the handicraft scheme and cover all finances to the sector under CGTMSE Scheme.

Action : All Banks.

Agenda No.11.Progress under Govt. sponsored programme.

(A) PMEGP.

Director of KVIC, Bhubaneswar informed that the target under PMEGP for the year 2013-14 has been reduced to 5854.98 lakhs in term of Margin Money Utilization.

Further he informed that Ministry of MSME has extended the time up to 30th May, 2014 for settlement of Margin Money in respect of projects sanctioned under PMEGP up to 31st March 2014. It may kindly be noted that no further extension will be given and any amount remaining undisbursed to financing bank branches will have to be adjusted against the release of 2014-15.

Director, KVIC also humbly requested all the participating banks to achieve the annual target for 2013-14. He solicited co-operation of controlling heads of all banks in this regard.

Director, KVIC requested the participating banks to submit the following Certificates /Letter to the concerned implementing agency by 15th June 2014.

1. Certificate agency wise (KVIC/KVIB/DIC) separately by the financing bank branch that Margin Money (Subsidy) under PMEGP scheme has been deposited in the beneficiary account (TDR).
2. Adjustment Letter - Monthly statement of Financing Bank branch for margin money adjustment.

The Secretary, MSME informed that as a monitoring part and to know the impact of the scheme and to ensure proper utilization of Govt. subsidy, 100 % physical verification will be conducted. He reported that on physical verification of the PMEGP units, it was observed that 42 % units were not in existence. They forwarded sufficient number of applications (3 times) to the branch against the target. Branches get opportunities to select genuine entrepreneurs. Generally it is observed that Branches sanction the loan proposal at the fag end hurriedly without observing due precaution under vigorous follow-up pressure coming from concerned sponsoring agency. The Secretary, MSME suggested for timely processing and sanction of PMEGP cases throughout the year instead of in the last quarter of the year.

Chairman, SLBC advised all banks to note the concern of Govt. department and deal the cases meticulously of course on merit.

DGM, Andhra Bank requested MSME, Department, Odisha to provide some financial assistance to the units which has been damaged/devastated by the cyclone PHAILIN. They have restructured the accounts, but the borrowers who have been victimized by natural calamities are not able to give the margin money.

(B) SJSRY:

Convenor, SLBC reported that during the year 2013-14, all the banks have provided credit of Rs.26.49 crores in 1746 accounts. The balance outstanding as on 31.03.2014 is Rs.116.80crores in 16963 accounts.

Convenor, SLBC requested Urban Development Department to ensure timely release of subsidy to the beneficiary.

(C) Financing under SC/ST scheme.

The representative of Odisha SC/ST Development Finance Corporation informed that against the annual target of 20000 Scheduled Caste family and 5000 Scheduled Tribe beneficiaries, the achievement is 14923 and 3529 respectively during the year 2013-14, which is 74.62 % and 70.85 % of the total target.

Convenor, SLBC requested banks to expedite sanction and disbursement of sponsored cases to achieve the target for the year 2014-15.

The Commissioner cum Secretary requested SLBC to collect information on credit flow to SC/ST beneficiaries sector or scheme wise since the information is required at national level and also for planning to bridge the credit flow gap to SC/ST population in the state.

(D) Mission Shakti.

Convenor, SLBC reported that during 2013-14, credit linkage has been provided to 36053 WSHGs amounting Rs.421.85 crores. The balance outstanding as on 31.03.2014 in 212291 accounts is Rs.1234.21 crores.

He requested the banks to give preferred attention to this focused area.

Action : All Banks.

Agenda No.12. Financing to MSME Sector.

The Secretary, MSME, Odisha expressed that during last one year there is substantial improvement in financing to MSME Sector. As per recommendation of T.K.A. Nair Committee, banks have achieved 29.16% year-on-year growth in credit to Micro and Small Enterprises against the targeted growth of 20%. Against target of 10% annual growth in the number of Micro Enterprises accounts, Banks have achieved 8.82 %. Against the target of 60% of the MSE advance to the Micro enterprises which was to be achieved by March, 2013, we have achieved 54.55%. He also informed that against the target of 40% of the total advances to MSE Sector - Micro Manufacturing Enterprises having investment in plant and machinery upto Rs.10 crores, we have achieved 42.5%.He requested banks to speed up the follow of credit to Micro Enterprises and Manufacturing Sector.

To increase start up/new entrepreneurs, MSME Department conducts Credit Facilitation Programme involving bankers. Under National Mission on Food Processing (NMFP) Programme, different attractive schemes have been introduced. Schemes envisage financial assistance to food processing units/industries in the form of grant-in-aid. He impressed upon banks to sanction loan proposal under NMFP.

Action : All Banks.

Agenda No.13 (A) Kissan Credit Card (KCC).

Convenor, SLBC reported that Banks have disbursed Rs.10194.14 crores in 864604 KCC accounts during the year 2013-14.Total outstanding balance as on 31.03.2014 is Rs.12549.22 crores in 5769013 number of KCC accounts.

He also added that lot of emphasis has been made in different fora for popularizing and increasing KCC as it would help to increase the flow of credit to agriculture & priority sector. But it is observed that some Public Sector Banks and most of the Private Sector Banks have not issued KCC during this financial year. He requested these banks to issue new KCCs in the year 2014-15.

(B) Joint Liability Group (JLG).

Convenor, SLBC reported that total amount disbursed for the period 01.04.2013 to 31.03.2014 is Rs.108.68 crores in 13088 accounts and balance outstanding as on 31.03.2014 is Rs.275.99 crores in 50048 accounts.

Convenor, SLBC requested banks to give more emphasis on formation of large number of JLGs to provide credit facilities to Small/Marginal/ tenant farmers, Oral lessees etc.

(C) Artisan Credit Card (ACC):

During the period of 01.04.2013 to 31.03.2014 the banks in the state have issued 1514 number of artisan credit cards with amount of Rs.4.77 crore. The Balance outstanding as on 31.03.2014 is Rs.36.37 crore in 8805 accounts.

Convenor, SLBC impressed upon the bankers that the state of Odisha is having abundant scope for skill development of Rural artisans. Banks should take proactive steps to finance more under ACC to all eligible persons.

(D) Swarozagar Credit Card (SCC):

For the year 2013-14, NABARD has fixed an Annual Target of issuance of 45000 SCCs for the State. Against the target, the achievement as on 31.03.2014 is only 4954.

Convenor, SLBC informed that performance of all private sector banks is not satisfactory and needs lot of improvement. Banks are required to put more attention to the issue.

Action : All Banks.

Agenda No.14. Education Loan.

The total education loan outstanding target for Odisha was Rs.2142.90 crores with a physical target of 87691 accounts for the year 2013-14. The outstanding balance as on 31.03.2014 is Rs. 1864.70 in 74368 accounts.

Dr. Pande expressed his displeasure over poor performance of education loan in the state. Since on line facility is available for collection of education loan applications, all banks should followup regularly with the applicants. He advised both Public and Private Sector banks to improve their performance remarkably in the current year.

Action : All Banks.

Agenda No.15. Housing Loan.

Convenor, SLBC reported that as on 31.03.2014, all banks have disbursed Rs.4969.98 crore under housing loan in 19975 accounts. The balance outstanding as on 31.03.2014 is Rs. **7364.30** crore in **156949 accounts**.

He informed that the State Target of 5000 units under the scheme – **Rajiv Rinn Yozana (RRY)** given by the Government of India, Ministry of Housing and Urban Poverty Alleviation (MH & UPA) has been allocated district wise by SLBC and LDMs have been advised to allocate bank-wise target and monitor the progress in the DCC meeting. He requested all the Controlling Heads of banks to implement the scheme and achieve the target allotted.

Action : All Banks.

Agenda No.16.Implementation of Prime Minister’s New-15 Point Programme for Welfare of Minorities.

During the period 01.04.2013 to 31.03.2014, the banks have extended credit of Rs.308.64 crores to 24219 beneficiaries of Minority Community with an outstanding balance of Rs.2601.35 crores in 286172 accounts. The target fixed by Govt. of India for the financial year 2013-14 is Rs.3288.74 crores.

He requested all the Public Sector banks to increase their Minority Sector Lending to achieve the target fixed by Ministry of Finance.

Action : All Banks.

Agenda No.17.Advance to Weaker Sections.

Convenor, SLBC informed that advance to Weaker Sections have increased from Rs.15038.81 crores as of March, 2013 to Rs.17209.14 Croreas at the end of March 2014 which constitutes 32.74% of Priority Sector Advance against the National stipulation of 25%.

Action: All Banks.

Agenda No.18: Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme.

Convenor, SLBC informed the house on CGTMSE coverage during the period 01.04.2013 to 31.03.2014. Proposals covered during the year are 15777 number of accounts with amount Rs.661.02 crores. Odisha stands at 10th position in the country regarding CGTMSE coverage.

Agenda No.19 Holding of DCC &DLRC Meeting as per schedule.

Convenor, SLBC requested all LDMs to prepare yearly calendar in consultation with District Collector for holding DCC/DLRC Meeting prior to SLBC meeting so that it will give opportunity to take up unresolved issues in SLBC Meeting. He also informed that Finance Department, Government has already advised all District Collectors vide its letter No. FIN-PUIF-MEET-0033/2013/14318/F dated 01.05.2014 to extend necessary support and cooperation to the LDMs in drawing annual calendar in advance and ensure holding of meeting strictly as per calendar as far as possible.

Agenda No.20 Pending of loan application with banks branches under Govt. Schemes.

Convenor, SLBC informed that applications rejected / returned long back are still shown as pending in the list provided by different departments of state Govt. He requested all applications sponsoring departments to reconcile the pendency position by collecting the latest information from respective banks branches.

Agenda No. 21 Financial Literacy Centres (FLCs).

Convenor, SLBC requested concerned banks to arrange for posting of counselors in all FLCs on a continuous basis and monitor their performance closely. The Financial Literacy Counselors should be advised to conduct Financial Literacy Programmes in a structured and phased manner as per guidelines of RBI.

Agenda No.22 Opening Ultra Small Branches (USBs) in LWE Districts.

Chairman, SLBC expressed his concern over poor performance of both RRBs in opening of USBs in LWE districts. After hearing the technical issues they are facing in opening USBs, Chairman SLBC advised to identify the persons to monitor the progress. They should be very proactive and complete the job in off-line mode and then shift to on-line mode He emphasized that the progress of opening USBs in the LWE districts is being reviewed regularly by Secretary, Department of Financial Services, Ministry of Finance, Govt. of India. Thus Banks were advised to open targeted USBs within 30th June 2014 without fail.

Table Agenda No.1.Computerisation of Land Records- Replication of “Boomi” Project of Karnataka in Odisha.

CGM, NABARD, highlighted some of the positive features of Land Records Management System followed in the state of Karnataka on the study on “ Land Tenancy and Land Leasing Laws with respect to Impact on Computerization of Land records, Status of Tenants/Sharecroppers and on Bank Lending” conducted by NABARD in November 2013, and requested Govt. of Odisha to initiate action to computerize the land records in Odisha on the model of “Boomi” Project of the Karnataka Govt.

General Manager, NABARD informed that in Karnatak, banks are allowed to create charge online on the land record.

ACS, Finance informed that in Odisha computerized land record are available. Only the facility has to be provided to banks for creation of charge. He advised NABARD to submit the proposal to state Govt. mentioning the direction and guidelines of Karnatak Government for examination & implementation.

Table Agenda No.2 Revised Monitoring Information System (MIS)- Lead Bank Scheme.

CGM, NABARD informed that based on the discussions held in the meeting convened by RBI on 6 September 2013, SLBC had forwarded the formats supplied by NABARD to all LDMs to report the activity wise ground level credit (GLC). However, the LDMs have not reported the GLC for the year 2013-14 in the said formats. As a result, the efforts made in preparing the PLPs and ACPs have become a futile exercise as NABARD is not in a position to effectively review and monitor the annual credit plan at district level activity wise The Controlling Heads of banks may suitably advise their LDMs in the matter.

Chairman, SLBC advised banks that since activity code wise (defined by RBI) data are available in the CBS platform, they should furnish the information to the LDMs in the format prescribed by NABARD.

Table Agenda No.3 Credit Facilitation Programme for MSME.

The proposal of MSME Department for continuance of Credit Facilitation Programme on quarterly basis in all the districts with active involvement of all banks to identify the youth having training in Entrepreneurship Development and who have a project to start the enterprises was approved.

Table Agenda No.4_Implementation of modified National Agricultural Insurance scheme.

It is brought to the notice of the controlling heads of all banks that in the 34th meeting of the State Level Coordination Committee on Crop Insurance (SLCCCI) held on 15.05.2014 under the Chairmanship of Chief Secretary, Odisha, it was decided that as per the Government of India Notification under NCIP, Modified National Agricultural Insurance Scheme (MNAIS) would be implemented in the state of Odisha in place of erstwhile NAIS during Kharif, 2014. Cut-off date for receipt of proposals of farmers (loanee & non-loanee) is 31st July, 2014.

The Commissioner cum Secretary, Cooperation Department informed that Resolution has not been notified so far. Matter is pending with Finance Department, Govt. of Odisha for clearance.

Finally, the meeting ended with a vote of thanks proposed by Zonal Manager, UCO Bank, Bhubaneswar.

LIST OF PARTICIPANTS-135th SLBC MEETING HELD
ON 26.05.2014

Sl. No.	Name	Designation	Organization
DIGNITARIES			
1.	Sri J.K.Mohapatra	Chief Secretary	Govt.of Odisha.
2.	Sri S.Chandrasekharan	Executive Director	UCO Bank.
3.	Sri U.N.Behera	Addl.Chief Secretary, Finance	Govt.of Odisha.
4.	Dr.Alok Pande	Director, DFS,MOF,GOI	Govt.of India.
5.	Sri P.K.Jena	Regional Director	RBI, Bhubaneswar.
6.	Sri S.K.Kale	CGM, NABARD	NABARD, Bhubaneswar.
7.	Sri PVSLN Murthy	General Manager, SBI	SBI,LHO,Bhubaneswar.
8.	Shri S.P.Singh	Circle Head	Convenor,SLBC,Odisha.
Government			
9.	Shri Rajesh Verma	Principal Secretary	Agril. Deptt. Govt.of Odisha
10.	Shri Bishnupada Sethi	Commissioner cum Secretary	F & ARD Govt.of Odisha
11.	Shri Sanjeeb Ku. Mishra	Commissioner cum Secretary	ST & SC Development Deptt.Govt.of Odisha
12.	Shri P.Dash	Secretary	MSME Deptt.,Govt.of Odisha
13.	Shri G.B.Reddy	Spl.Secretary	Planning & Coordination Deptt,Govt.of Odish.
14.	Shri Kabir Kisan	Spl.Secretary	Revenue & DM Deptt.Govt.of Odisha.
15.	Shri J.R.Mishra	Dy.Secretary,	H & UD Deptt.Govt.of Odisha
16.	Shri P.K.Biswal	Addl.Secy. &DIF	Finance Deptt.Govt.of Odisha
17.	Shri D.P.Panda	Director	A.H &V.SFisheries & ARD Deptt.
18.	Shri R.S.Gopalan	Director	Agriculture, Govt.of Odisha
19.	Mr. Bira Kishore Parida	Dy.Director	Directorate of AH&VS,Odisha
20.	Shri P.K.Gupta	Dy.Director I/C`	MSME-DI Govt.of Odisha
21.	Shri Sanjeev Ku. Chadha	Director	Horticulture,Govt.of Odisha
22.	Shri N.Palai	Director	Industries Department,Govt.of Odisha
23.	Shri R.Kerketta	Secretary(SMME)	OKVIB,Bhubaneswar
24.	Shri R.K.Choudhury	Director	KVIC, Bhubaneswar.
25.	Dr.S.C.Panwar	PO&P.Director	National Horticulture Board,MOA,GOI
26.	Shri S.Kanungo	Director(H&CL),Odisha	Directorate of (H&CL),BBSR
27.	Shri Sunil Mohanty	Joint Director	Textile & Handloom Deptt.
28.	Shri Bibhuti Bhusan Dhall	Joint Director(Handicraft)	Directorate of H & CI ,Odisha
29.	Shri J.B.Dash	Addl.Director	Directorate of Fisheries,Cuttack

30.	Shri Uday Kiran	SRP-Odisha,	UIDAI,RO.Hyderabad
31.	Shri Y.Sreenivasa Rao	Asst.Director General	UIDAI,RO. Hyderabad
32.	Shri S.L.Tripathy	Dy.Manager	HCIL, RO,Bhubaneswar
33.	Shri B.M.Pattnaik	Advisor,Financial Inclusion	Odisha Livelihoods Mission
34.	Shri B.N.Bhue	Registrar	Registrar of Co-op Society
35.	Shri Ashok Ku. Jena	Addl.Fisheries Officer	Directorate of Fisheries(O), Cuttack
36.	Shri Ashis Kumar Mohanty	S.A.	Office of RCS(O)Bhubaneswar
37.	Shri Braja Kishore Badajena	I.CS	Office of RCS(O) Bhubaneswar
RESERVE BANK OF INDIA			
38.	Smt.Puspamitra Sahu	DGM,	RBI,Bhubaneswar
39.	Smt.Maya Parhi	AGM	RBI,Bhubaneswar
40.	Sri Samir Ranjan Behera	Asst.Advisor	RBI,Bhubaneswar
NABARD			
41.	Shri K.Malligaraj	General Manager	NABARD
42.	Shri N.Kesvamurthi	AGM	NABARD
SIDBI			
43.	Shri S.S.Acharya	DGM	SIDBI
NATIONAL HOUSING BANK			
44.	Shri U.Hembram	Regional Representative	NHB,Bhubaneswar
INSURANCE COMPANY			
45.	Shri Susanta Ku.Bhuyan	Manager	HDFC ERGO GIC Ltd.
OSFC			
46.	Shri B.K.Sahu	DGM	Orissa State Financial Corporation
47.	Shri S.N.Bali	AGM(Legal)	Orissa State Financial Corporation
DEBT.RECOVERY TRIBUNAL.			
48.	Shri Amit Roy Choudhury	Registrar	Debt.Recovery Tribunal
OSFDC			
49.	Shri M.K.Mohanty	General Manager	OFDC,Bhubaneswar.
OSCSC			
50.	Shri S.K.Vashisth	Managing Director	OSCSC Ltd.
PUBLIC SECTOR BANKS			
51.	Shri Dinesh Kumar	DGM,	Allahabad Bank
52.	Shri K.Vaheed	Chief Manager	Allahabad Bank
53.	Shri S.K.Hota	Manager	Allahabad Bank
54.	Shri Sujit Kumar Das	DGM	Andhra Bank, Bhubaneswar
55.	Shri A.V.Ramakrishna Rao	DGM	Andhra Bank, Berhampur
56.	Shri A.K.Pradhan	Sr.Manager	Andhra Bank,Bhubaneswar
57.	Shri D.Bahinipati	Sr.Manager	Bank of Boroda
58.	Shri R.K.Lenka	Zonal Manager,Keonjhar	Bank of India
59.	Shri S.C.Sarangji	Zonal Manager,BBSR	Bank of India
60.	Shri S.S.Kumar	Manager	Bank of India
61.	Shri N.R.Sahu	Manager	Bank of Maharastra
62.	Shri S.P.Mishra	Sr.Manager	Canara Bank
63.	Shri Basudev Rakshit	AGM	Central Bank of India

64.	Shri Ajay Kumar Rath	Regional Manager	Central Bank of India
65.	Shri M.K.Sethi	Manager	Central Bank of India
66.	Shri Sudarasan Sethi	Zonal Head	Corporation Bank
67.	Shri D.Nayak	Manager	Corporation Bank
68.	Shri S.P.Singh	AGM	Dena Bank
69.	Shri M.K.Gupta	AGM	IDBI Bank
70.	Shri Sapan Dash	AGM	IDBI Bank
71.	Shri O.P.Ambasht	DGM & ZM	Indian Bank
72.	Puspanjali Singh	Manager	Indian Overseas Bank
73.	Shri D.K.Malhotra	DGM	Oriental Bank of Commerce
74.	Shri D.Sanyal	Manager	Oriental Bank of Commerce
75.	Shri S.K.Dokania	Circle Head	Punjab National Bank
76.	Shri H.S.Mohanatra	Manager	Punjab National Bank
77.	Shri J.K.Nayak	AGM	Punjab & Sind Bank
78.	Shri A.K.Johri	DGM	SBI,LHO,Bhubaneswar
79.	Shri A.K.Mishra	AGM(LB & RRB)	SBI,LHO,Bhubaneswar
80.	Shri Pramod Ku.Behera	Chief Manager	State Bank of Bikaner & Jaipur
81.	Shri P.K.Samal	AGM,RO-III	State Bank of Hyderabad
82.	Shri Gopal K.Patra	Manager	State Bank of Mysore
83.	Shri Saroj Kumar Acharya	Dy.Manager	State Bank of Travancore
84.	Shri A.N.Das	DGM	Syndicate Bank
85.	Shri S.R.Mohanty	Sr.Manager	Syndicate Bank
86.	Shri V.K.Srivastava	DGM	Union Bank of India
87.	Mrs. Monalisa Mohanty	Manager	Union Bank of India
88.	Shri P.P.Pal	DGM & CRM	United Bank of India
89.	Shri K.P.Mishra	Manager	United Bank of India
90.	Shri Satish Gupta	AGM,SLBC	UCO Bank
91.	Shri N.K.Dash	ZM,Bhubaneswar	-do-
92.	Shri A.K.Singh	ZM,Sambalpur	-do-
93.	Shri T.Chakraborty	ZM,Cuttack	-do-
94.	Shri N.Swain	CM,SLBC	-do-
95.	Shri Jagadish Dash	Sr.Manager (SLBC)	-do-
96.	Shri Sunil Kujur	Sr.Manager (IT)Nimpara	-do-
97.	Shri B.C.Dash	Manager,SLBC.	-do-
98.	Shri P.K.Panigrahi	Manager(Security)	-do-
99.	Shri Kedar Nayak	(SLBC)	-do-
100.	Shri D.P.Patra	Senior Manager	Vijaya Bank
PRIVATE SECTOR BANKS			
101.	Shri Binod Bihari Choudhury	VP & Circle Head	AXIS Bank
102.	Shri Debashis Senapati	Sr.Vice President	HDFC Bank
103.	Shri Anant Pattnaik	Dy.Vice President	HDFC Bank
104.	Shri Vikash Bahuwala	DGM	ICICI Bank
105.	Shri K.K.Panigrahi	AGM	ICICI Bank
106.	Shri Pradeep Mishra	Chief Manager	ICICI Bank
107.	Shri Dipta Bhanu Satpathy	AVP	Indus Ind Bank.
108.	Shri Ashutosh Rah	AVP	Kotak Mahindra Bank

109.	Shri Chandrasekhar	Chief Manager	Karnataka Bank
110.	Shri Mahesh Choudhury	Asst.Manager	Karur Vysya Bank
111.	Shri Satyajit Parija	Dy.Manager	Laxmivilas Bank
112.	Shri Bibhu Mohanty	Manager	Standard Chartered Bank
RRBS			
113.	Shri S.Siddarthan	Chairman	Odisha Gramya Bank
114.	Shri A.N.Parida	Chairman	Utkal Grameen Bank
OSCB			
115.	Shri T.K.Panda	Managing Director	Odisha State Co-operative Bank
LEAD DISTRICT MANAGER			
ANDHRA BANK			
116.	Shri B.Khuntia	LDM	Ganjam
117.	Shri A.K.Panda	LDM	Gajapati
BANK OF INDIA			
118.	Shri Jaladhar Sethi	LDM	Keonjhar
119.	Shri G.M.Murmu	LDM	Mayurbhanj
STATE BANK OF INDIA			
120.	Shri T.L.Sethi	LDM	Bargarh
121.	Shri P.K.Pattnaik	LDM	Bolangir
122.	Shri J.P.Mohapatra	LDM	Boudh
123.	Shri B.B.Rath	LDM	Deogarh
124.	Shri Jagabandhu Nayak	LDM	Jajpur
125.	Shri P.K.Patel	LDM	Jharsuguda
126.	Shri S.C.Sethi	LDM	Khurdha
127.	Shri Jaladhar Sethi	LDM	Keonjhar
128.	Shri K.C.Mallick	LDM	Kandhamal
129.	Shri Prafulla Ku.Das	LDM	Kendrapara
130.	Shri B.G.Rao	LDM	Koraput
131.	Shri Bipin Bihari Dash	LDM	Nayagarh
132.	Shri R.N.Patro	LDM	Nuapada
133.	Shri R.J.Achary	LDM	Rayagada
134.	Shri M.R.Mishra	LDM	Sambalpur
135.	Shri Mayadhar Mallick	LDM	Sonepur
UCO BANK			
136.	Shri A.K.Chand	LDM	Angul
137.	Shri L.N.Swain	LDM	Balasore
138.	Shri P.K.Mohanty	LDM	Bhadrak
139.	Shri D.Behera	LDM	Cuttack
140.	Shri D.Sahu	LDM	Dhenkanal
141.	Shri Rabindra Kumar Dash	LDM	Jagatsinghpur

142.	Shri Sambhu Prasad Dash	LDM	Puri
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