

**PROCEEDINGS OF THE 155<sup>th</sup> STATE  
LEVEL BANKERS' COMMITTEE  
MEETING OF ODISHA HELD ON  
11.07.2019 FOR THE QUARTER  
ENDED MARCH 2019 AT  
HOTEL MAYFAIR, BHUBANESWAR**



**UCO BANK  
CONVENOR – 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/264/2019-20

दिनांक / Date: 29.07.2019

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 155वें एस.एल.बी.सी. , बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 155<sup>th</sup> SLBC Meeting of Odisha

हम दिनांक 11.07.2019 को मेफेयर कनवेंशन, भुवनेश्वर के क्रिस्टल हॉल में आयोजित 155वें एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 155<sup>th</sup> SLBC Meeting of Odisha held on 11.07.2019 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,

(उज्जवल कुमार / Ujjwal Kumar)

महाप्रबंधक, यूको बैंक, व संयोजक, एस.एल.बी.सी., उड़ीशा

General Manager, UCO Bank cum

Convener, SLBC, Odisha

अनुलग्नक Encl: यथोक्त As stated above

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# PROCEEDINGS OF THE 155<sup>TH</sup> SLBC MEETING HELD ON 11.07.2019

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The 155<sup>th</sup> SLBC Meeting of Odisha was held on 11.07.2019 under the Chairmanship of Shri A.K. Goel, MD & CEO, UCO Bank in the presence of

Shri Niranjana Pujari, Hon'ble Finance & Excise Minister, Government of Odisha

Shri A.K. Meena, Principal Secretary, Finance, Govt of Odisha

Shri Sanjeev Chopra, Additional Chief Secretary, MSME , Govt. Of Odisha

Dr. Saurav Garg, Principal Secretary, Agriculture & FE, Govt. Of Odisha

Shri M.K. Mall, Regional Director, RBI, Bhubaneswar

Shri M. Chandrasekhar, Chief General Manager, NABARD

Ms. Praveena Kala, Chief General Manager, SBI

Shri Ujjwal Kumar, GM, UCO Bank & Convenor, SLBC, Odisha

Shri Priya Ranjan, DGM, FIDD, RBI, Bhubaneswar

The list of participants is annexed.

At the outset, Shri Ujjwal Kumar, Convenor, SLBC, Odisha welcomed all the esteemed dignitaries on the dais and the Principal Secretaries, Commissioners cum 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. High level participation in SLBC meeting ensures an effective and desired outcome with meaningful discussion on various matters/issues on financial services. He also outlined the importance of conducting sub-committee meetings on specific tasks like Agriculture, Fisheries & Animal Resources Development, MSME & Skill Development, Rural Credit, Urban Credit, Financial Inclusion & Financial Literacy, Branch expansion etc on regular basis.

He expressed his appreciation for the proactive preparedness of Govt. Of Odisha in minimizing loss of human lives and subsequent proper guidance by state Govt., support from RBI and member Banks in the aftermath of Cyclone 'FANI' in restoring Banking operation to normalcy within a very short span of time.

He informed the house that this is the first SLBC meeting of Hon'ble Finance minister of Odisha, Sri Niranjana Pujari and also of MD & CEO, UCO Bank, Sri A K Goel. By welcoming them to the 155<sup>th</sup> SLBC meeting , he sought their valuable guidance, suggestions and support for economic development of the State.

He expressed his thanks to State Govt., RBI and NABARD for their good support extended to SLBC at the state level and to the LDMS at the district level. Lastly, he requested for the valuable suggestions, kind support and cooperation of all the members of SLBC in discharging its roles & responsibilities sincerely in bringing prosperity of the State through essential credit support and other innovative initiatives.

### **KEY NOTE ADDRESS BY MD & CEO, UCO BANK –CUM- CHAIRMAN, SLBC**

The MD & CEO, Head Office, UCO Bank –cum- Chairman SLBC, Odisha welcomed all the dignitaries on and off the dais.

In the beginning, he informed the house that coastal districts of Odisha were ravaged by the severe cyclonic storm 'FANI' on 03.05.2019 for which power and tele-connectivity, Banking services and other infrastructure were severely affected. He reiterated that due to proactive steps taken by Govt. Of Odisha loss of human lives were minimised. In the aftermath of cyclone, due to to proper action plan and vigorous steps taken by state Govt., RBI and member Banks, Banking operations and ATMs were operationalised within a few days in the cyclone affected districts. He thanked all members and stakeholders present for their active support and requested them to continue this spirit further.

In his welcome address he stated that SLBC forum is perceived to create a medium to synergize the working of Banks, Insurance companies and development agencies to be effective in achieving collective goals of multidirectional development and prosperity. The dynamic support from state Govt. 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.

While highlighting the achievement under some key indicators of the state against ACP, he laid emphasis on increasing CD ratio, more financing to Kishore and Tarun category under MUDRA Yojana, enhanced financing in PMEGP and Agriculture and insuring the cultivators. He praised highly of the assistance under KALIA scheme devised by State Govt. of Odisha towards empowering the farmers of the state.

Lastly, he raised his deep concern regarding rising NPA in the state and requested both Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in NPA. He requested State Govt. to 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.

**HIGHLIGHTS OF ADDRESS OF**  
**SHRI NIRANJAN PUJARI,**  
**HON'BLE MINISTER OF FINANCE & EXCISE,**  
**GOVERNMENT OF ODISHA**

On the occasion of 155<sup>th</sup> SLBC meeting, he extended heartfelt greeting to the dignitaries on the dais, the representatives of Banks, other financial institutions, senior officials of State and Central Government and other participants. He conveyed his thanks to SLBC for timely holding of 155<sup>th</sup> SLBC meeting , even if this meeting is being held after a gap of four months due to simultaneous general election to Lok sabha and State Assembly 2019 and also due to occurrence of severe cyclonic storm 'FANI' devastating coastal districts. He intimated the house that, Banks in Puri District were severely damaged due to destructions of infrastructure like power and tele-connectivity.

He conveyed his sincere thanks to Bank Officials working in the 'FANI' affected districts in Puri, Khurda, Cuttack, Jagatsinghpur, Kendrapara and such other districts for rendering tireless services in providing Banking facilities to the cyclone affected people.

He informed the house with a happy note that RBI, Bhubaneswar, SLBC, Odisha, CGM, SBI and controlling Heads major Banks of the State have risen to the occasion and extended their support for restoration of Banking services in the worst affected areas of Puri district within a short time of the occurrence of cyclone. RBI, SLBC and Finance Department jointly reviewed the restoration of Banking services on 6<sup>th</sup> May 2019 i.e. just three days after cyclone FANI. He was very glad to know that Banks in the cyclone affected districts were opened on all working days till 6.00 PM even on Sundays for withdrawal of cash as per the instruction of State Government and RBI. He was very happy with proactive measures regarding operationalisation of Brick & Mortar branches and ATMs and deployment of mobile ATMs by major Banks and State Co-operative Banks in these cyclone affected districts for cash replenishment.

He further informed that RBI, Bhubaneswar and Finance department had coordinated for convening a special SLBC meeting on 10<sup>th</sup> May 2019 attended by Chief Secretary, Odisha, Deputy Governor, RBI, MD & CEO, UCO Bank, Executive Director of three major Banks and other senior officials of State Govt., Banks, Insurance Companies and Govt. of India. On the recommendations of this Special SLBC, a task force was constituted under the chairmanship of Principal Secretary, Finance for formulation, implementation and monitoring of suitable measures by Banks and Insurance Companies in the cyclone districts as per RBI's Master Direction dated 17.10.2018. He was happy to note that the task force has met thrice already

and reviewed loan restructuring and suggested for various relief measures to ensure speedy implementation and monitoring of activities of Banks and Insurance companies in the cyclone affected districts. He was of the hope that the task force would further review the progress in providing fresh loans, restructuring of loans and claim settlements.

He conveyed his sincere thanks to all Bank officials for assisting in account validation for onward transfer of financial assistance to farmers through KALIA scheme to individual accounts through DBT mode.

To boost Financial Inclusion in the state, he urged upon all controlling Heads of Banks in the state for opening of more Brick & Mortar Branches in all the unbanked Gram Panchayats for efficient delivery of Banking service in rural areas of the state. He advised all controlling Heads to instruct their local Branch Managers to see that Banking Correspondents work in their respective allotted GPs. Regarding constraints faced by BCs in some remote LWE affected districts in respect of Net connectivity/Internet facility, he informed house of the decision of Finance Department to release Rs 2 crore to OLM for installation of 50 solar VSATs in the first phase.

He conveyed his special thanks to Principal Secretary, MSME, Principal Secretary, Finance, SLBC and RBI for commendable performance of achievement of 83.92% of ACP under MSME. However, he expressed his dissatisfaction for poor performance in Agriculture Sector as well as in Fishery and Diary sector. He requested controlling Heads of all the Banks to the Annual Credit Plan target for 2019-20 in all the priority sectors. He advised RBI, Finance Department and SLBC to initiate Loan Melas or Credit Camps every month at district and block head quarters in co-ordination with district level officers of line department, LDMs and DSSOs.

He expressed his deep concerns about the CD ratio less than 40% in 13 Districts and advised LDMs of those districts to take immediate remedial action for improvement in CD ratio. He advised RBI to periodically review this aspect.

On the concept of Digital Payment, he advised Finance Department, SLBC and major banks to organise workshops at district level, to organise Financial Literacy camps at Block and District Head Quarters to promote Digital payment and also to sensitize general public not to deposit their savings in fraudulent private organisations.

Lastly, he appealed the Banking fraternity in the state to come forward and actively contribute for the economic development of the state, particularly, in the remote backward areas and for the economically weaker sections of the society.

## **HIGHLIGHTS OF ADDRESS OF SHRI A.K.K MEENA**

### **PRINCIPAL SECRETARY, FINANCE**

#### **GOVERNMENT OF ODISHA**

Principal Secretary, Finance urged upon the banks to leverage private investments particularly in industrial growth of the State besides intensifying extension of credit in the core sectors like Agriculture and allied activities, MSME and SHGs.

He informed the house that in order to achieve a higher growth rate in the economy, private investment would be very crucial and therefore the role of banks in channelizing increased private investment in various sectors is of paramount importance.

He emphasized on prompt payment for claiming interest subvention and urged the state Govt. Departments to extend support for recovery from the beneficiaries under different schemes. Further he requested Bankers to provide credit linkage to as many Government scheme as possible.

Discussing on Special SLBC meeting held on 10.05.2019 and holding of subsequent 3 Task Force meetings, he suggested for providing fresh loans, restructuring of eligible loan accounts and claim settlements in all deserving cases and various other relief measures and laid emphasis on Bankers and Insurance companies to ensure speedy implementation and proper monitoring of activities in the cyclone affected areas.

In order to boost financial Inclusion in the state, he urged upon all the controlling Heads of Banks to take steps for opening of more Brick & Mortar Branches in all unbanked Gram Panchayats for efficient delivery of Banking services in rural areas of the State.

Regarding achievement under ACP as on 31.03.2019, he expressed his deep concern over achievement in Agriculture sector. In Agriculture overall achievement was 68.67% , in Fishery and Dairy, achievement was 16.33% and 21.45% respectively. He requested the Banking fraternity to cater to the need of rural mass dependent on Agriculture. In MSME sector, the achievement was 144.60% which was well appreciated by him.

He expressed his deep concern over CD ratio in 13 districts being less than 40%. He requested LDMs and other state Government machineries at the district level to chalk out immediate remedial action for improvement in CD ratio. He also requested RBI to periodically review this aspect.

At this present juncture, he insisted on the need for arranging Loan Melas or Credit Camps by Bankers on a regular basis at district and block head quarters with active participation of LDMs, DSSOs other officials of district administration.

He laid emphasis on promotion of Digital payment system up to the grass root level and urged upon all the stake holders to ensure the promotion of Financial Literacy at Block and District level. Moreover, as a precautionary measure, he requested all to sensitize general public not to deposit their savings in fraudulent private organisations.

Lastly, he requested the Bankers fraternity to actively contribute to the development need of the state and to make all out endeavour to make our state strong and dynamic.

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## **AGENDA NO. 1**

### **Confirmation of proceedings of 154<sup>th</sup> SLBC Meeting held on 06.03.2019 at Bhubaneswar**

The proceedings of 154<sup>th</sup> SLBC Meeting held on 06.03.2019 was circulated among all the members vide letter no. SLBC/ODI/23/2019-20 dated 29.04.2019. 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 154<sup>th</sup> SLBC Meeting held on 06.03.2019**

#### **1.Release of Subsidy of Pisciculture Loan**

GM, Canara Bank informed the house that those cases of subsidy relates to the period 2015-16 and 16-17 and not yet released. MD, UCO Bank advised Fishery Department to speak on such delay. As Director, Fishery, Govt of Odisha was not present in the house, Principal Secretary, Finance, Govt of Odisha expressed his displeasure and asked the Fisheries Department to take a note of it and instructed Finance department to follow up it from Fishery department.

#### **2.Pending issues of RSETIs**

The house expressed concern that no Director, RSETI has been posted by Central Bank of India in Deogarh district since December 2018. Director, Institutional Finance informed the house that at Angul possession has already been given and requested Angul RSETI to follow it up. Principal Secretary, Finance, Govt of Odisha informed that Land Tariff waiver cannot be done for related RSETIs and suggested to drop this agenda.

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



## **AGENDA NO.3**

### **Relief measures taken by the Financial Institutions in areas affected by Cyclonic Storm "FANI"**

Principal Secretary, Finance told that post FANI, Banks have been advised to take approval of their Board to restructure loans and to advance loans at a reduced rate. Some Banks have taken steps in this direction and other Banks were reminded in the 3<sup>rd</sup> meeting of the Special Task Force to take effective steps immediately. He reminded that after FANI, only 90 days are available with us. Whatever Banks can take measures, can do so within 3<sup>rd</sup> August 2019. He further informed that Agriculture crop loss notification has been done and copy will be issued to all so that in respect of Agriculture, Banks can make loan advancement and insurance claims can also be filed based on the basis of disaster notification issued by OSDMA. More over most insurance companies have assured to take measures as early as possible. But while reviewing, it was found that only around 50% cases have been attended to and in monetary term, the claims settled are very miniscule. He requested them to engage more and more surveyors and complete the work related to claim settlement.

CGM, SBI opined that Banks are doing restructuring in MSME in a routine manner as per RBI circular. Referring to Loss in MSME sector, Principal Secretary, MSME informed that in 9 districts a list of 33 MSME units has been provided, where the estimated loss is around 7.60 crore.

RD, RBI informed the house that there are certain things Task Force Committee under SLBC can take and there are certain aspects for which RBI permission is required. As per the Task Force recommendations, action can be taken. If we do not receive detail information from Banks (last date is 3<sup>rd</sup> August), all efforts will go down the drain. He requested Banks, Insurance companies and Government of Odisha to expedite whatever is required in this respect and information should be sent to SLBC, so that follow up actions can be taken immediately and whatever is in discretionary power of Banks, can be done.

CGM, NABARD advised to fix a timeline for submission of all these things/data. DGM, FIDD, RBI informed Banks to submit details by 31<sup>st</sup> July. He informed not to have received a single proposal from Bank side, regarding number of accounts restructured and quantum of loan, in the format already provided by RBI to Banks, regarding Horticulture, SHG loans and MSME accounts which has already been restructured as per Jan 31<sup>st</sup> guideline. He reiterated that in already restructured MSME, there is special need for dispensation due to FANI and for further restructuring of restructured accounts; permission from central office, RBI is required for policy level changes.

## **AGENDA NO.4**

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

#### **(a) Achievement under ACP 2019-20**

In charge, SLBC reported that overall achievement under ACP is 83.92% during the period 01.04.2019 to 31.03.2020 against the ideal achievement of 75%. The achievement under Agriculture, MSME are 68.67% & 144.60% respectively. Crop loan, Fishery and Dairy achievement percentage during the period is 72.71%, 16.33% and 21.45% respectively.

MD & CEO, UCO Bank-cum-Chairman, SLBC observed that in Fishery and Dairy Sector the performance are very discouraging. At this pace we cannot achieve the target of doubling the farmers' income by 2020, which is the main agenda of Government. We have to make more finance for investment credit.

CGM, SBI opined that for Bankers, while financing, the papers have to be clean and also expressed her displeasure as insurance activities are nonexistent in Fishery sector.

Director, Fishery informed the house that in MPY, The Department have sponsored around 605 proposals of Rs 21.47 crore, which are still pending with the Bankers. Specifically, he pointed a portion of pending list with Bankers as SBI- 68 proposals, UCO Bank- 11 Proposals and BOI- 20 proposals.

CGM, NABARD mentioned that Unit Cost will be decided after discussions with line departments of Government and also Bankers after district level and state level meetings. We have selected specific activities relevant for our state in Agriculture term loans, finalised indicative cost for investment activities. It is a good booklet for controlling offices and Branches of the Banks. He advised SLBC In charge to send soft copy of the Unit Cost Book to all stake holders.

#### **(b) Agriculture**

Principal Secretary, Finance expressed concern over low performance of Banks in agriculture, especially in fishery & dairy sector. He exhorted upon the Commercial Banks to enhance advances to crop loan, dairy loan & fishery loan in a more aggressive manner.

Principal Secretary, Agriculture & F.E. Department requested all banks to provide more loans to the agricultural farmers. He indicated that the performance of Banks in Mukhyamantri Krushi Udyog Yojana (MKUY) is very poor. He requested all major banks to provide loans to the existing 40 clusters or FPOs.

Regional Director, RBI, Bhubaneswar also asked all the bank heads to explore the possibilities of increasing finance to fishery, dairy and ancillary sector to give fillip to agricultural lending in the state.

General Manager, NABARD, Bhubaneswar stressed on the importance of relending to the farmers and supplemented that out of around Rs.30,000 crore given in crop loan, 75% are financed by RRBs & OSCB.

Principal Secretary, Finance intervened and expressed his concern by asking “why other commercial banks are lagging behind in achieving the target in crop loan”, which is not the same in other neighbouring states. He also wanted to know the progress in Dairy Entrepreneurship Development Scheme ( DEDS) of NABARD, to which Director of Fisheries and AH&VS informed the house that out of 2397 applications sponsored to all the banks, only 647 and 482 has been sanctioned and disbursed respectively and subsidy utilisation is 45%.

Principal Secretary, Finance requested the Director of Fisheries and Director of AH&VS, Odisha to prepare a pendency list of applications sponsored to different banks to be discussed in the next SLBC Sub Committee meeting. He said that the sponsoring agency has a twofold responsibility, garnering good cases and helping the banks in recovery also. He also asked the banks not to sit on the applications and said that they have to either sanction or return the applications with valid reasons. He also addressed the issue of non-receipt of sponsored applications by different banks is due to the lack of coordination between sponsoring agencies and banks, which can be sorted out mutually. SLBC was requested to contact the Chairman of the Sub-committees and hold the SLBC Sub-committee Meetings within one month to review the credit linkage by banks.

### **(c) Education Loan**

Convenor, SLBC informed the house that all commercial banks have disbursed Rs. 618.17 Crore in 26547 accounts during 01.04.2018 to 31.03.2019 in Education Loan and asked all the banks to help the needy & deserving students of the state.

### **(d) Housing Loan**

Convenor, SLBC informed the house that all commercial banks have disbursed Rs. 3703.77 Crore in 37572 accounts during 01.04.2018 to 31.03.2019.

**Action –SLBC, All Banks & concerned Line Department of State Government**

## **AGENDA NO.5**

### **Credit Deposit Ratio:**

Special Secretary-cum-Director, Institutional Finance, Govt. of Odisha raised his concern regarding the low CD ratio in Public Sector Banks and also for the increase in numbers of districts to 14 where the CD ratios are below 40%. He advised that the Sub Committees at the District level should be activated to formulate roadmap for bettering the CD ratio of these districts.

Regional Director, RBI exhorted Public Sector Banks to emulate some of the steps taken by Private Sector Banks in mobilising good and sizable proposals through Camp Mode. He also emphasised on the need to put in place a robust monitoring system by all banks at their Zonal Office level for timely disposal of sponsored/regular proposals.

Chairman, SLBC informed the houses that as the Institutional Deposits are much higher in Public Sector Banks, this could be one of the reasons for their lower CD ratios in comparison to the Private Sector Banks. He also said that all the banks are monitoring the loan proposals through review meetings and through video conference also, but there is always a scope for improvement.

**Action –SLBC, All Banks & LDMs**

## **AGENDA NO.6**

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

#### **(a) Meeting of SLBC Sub-Committee on Banking Expansion:**

Last meeting of SLBC Sub-Committee on Banking Expansion was held on 09.07.2019. Asst General Manager, RBI informed the house that banks in the state have already achieved the target set by the State Government but due to some data mismatch there is a disconnect and still more than 1000 GPs are shown as unbanked. He requested SLBC to sanitize the data regarding unbanked GPs, after which a proper Action Plan would be chalked out.

Regional Director, RBI, explained that, the network issue is the major handicap in opening banking outlets in remote villages and asked the State Govt to improve the connectivity network in these GPs/villages.

#### **(b) Deployment of BC in the identified uncovered 2268 Villages & Opening of Banking Outlets in Aspirational Districts.**

Out of 2268 uncovered villages, in 2096 villages deployment of BCs are already completed.

Director, Institutional Finance, Govt. of Odisha informed the house that BCs are not functioning in their assigned remote areas, rather they prefer working nearer to their base branch due to certain operational problems.

Asst General Manager, India Post Payment Bank, Bhubaneswar informed the house that, as of now there are 6500 Post Offices in Odisha as access point where people can do all types of transactions as they are more accessible and affordable. They

will be providing QR code to the customers, by which they can do all types of banking transactions. Principal Secretary, Finance indicated that a meeting with CPMG, Odisha will be held shortly to explore the possibility of inclusion of India Post Payment Bank in Financial Inclusion activities in the State.

Incharge, SLBC pointed out that as the task of opening banking outlets in 5 identified Aspirational Districts in the state has already been completed, it may be dropped from the agenda, to which all agreed.

**(c) Connectivity:**

Assistant General Manager, BSNL, reported that as on 31.01.2019 of Bharat Net Phase-I covering 18 districts, 3810 no. of GPs have been connected through Optical Fibre Cable out of total 3860 GPs. For the rest, BBNL is taking up the task in the Second Phase.

CGM, NABARD informed the house that, NABARD has created a "Financial Inclusion Fund", has identified 17 districts as "Special Focus Districts" and prepared an "Annual Plan for Financial Inclusion", where there is a grant of Rs.20 crore in this FY.

AGM, RBI requested all the banks to take the VSAT option as NABARD and OLM are providing funds for this.

**Action –All Banks/BSNL & BBNL/ State Government/CGM, NABARD**

## **AGENDA NO.7**

**Financing to MSME Sector:**

Principal Secretary, MSME , Govt. Of Odisha pointed out that there is a quantum jump in number of accounts of Small Enterprises in 31.03.2019 to 790591 from 152517 in 31.03.2018, which is very astonishing. He asked SLBC to collect the data of number of new MSME proposals sanctioned in the FY 2107-18 & 2018-19, so that a comparative analysis can be made. He expressed his concern for 4511 pending PMEGP proposals and asked all the banks, either to sanction or reject the proposals preferably within 30 days from the date of application. Further Principal Secretary, MSME requested all the banks to upload their CSR activities in the "GO-CARE" portal of Industries Department.

Replying to this, AGM, RBI informed the house that Indus Ind Bank has incorporated their MFI accounts in the Small Enterprises accounts, for which there is so much increase in the number of accounts. He asked the representative from Indus Ind Bank to provide correct and revised data to SLBC immediately.

**Action –All Banks/Indus Ind Bank/ SLBC /MSME Dept, Govt of Odisha**

## **AGENDA NO.8**

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

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

##### **Pradhan Mantri Fasal Bima Yojana (PMFBY)-Kharif 2018**

Principal Secretary, Agriculture & FE, Govt. Of Odisha informed the house that the target for this year is 27.50 lakh farmers to be registered in PMFBY, out of which 20 lakh will be loanee farmers and 7.50 lakh will be non-loanee farmers. He expressed his concern that, banks are not showing interest in registering non-loanee farmers in this scheme and asked them to register them also. He asked the banks to transmit the premium collected to the the respective insurance companies immediately as the last date for this is 31<sup>st</sup> July.

A PowerPoint presentation on modalities of PMFBY was made to sensitize the banks and insurance companies on online functionalities, thereby confirming the status and transparency.

#### **Action –All Banks/Insurance Companies**

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

Commissioner-cum-Director, Mission Shakti informed the house that OLM & Mission Shakti Directorate is going to give revised targets to all the banks as there is a need to have a “Transformational Change” instead of an “Incremental Change” this year. She stated that this year target of average loan size per SHG has been set at Rs.2 lakh. She also said that Rs.480 crore are disbursed to 3 lakh new SHGs and most of them are ready for bank linkage. She exhorted all the banks to extend their full cooperation in this regard. It was informed to the house that as per Cabinet decision, State Government has decided that nearly Rs.1000 crore of Public Procurement is to be done through SHGs. So this is the right time for SHGs to go for massive credit linkage. She also asked the bankers to give finance to SHGs for Layer Unit, Pisciculture and Paddy Procurement.

She also stated that, Mission Shakti Directorate will start Intensive Literacy Training Programme at Block level soon after the rainy season and asked the bank heads present to chalk out a plan where Mission Shakti members can be selected as BCs in their banks. She said that the Directorate is ready to sign MOU with interested banks in this regard, to which SBI & UCO Bank readily agreed.

CGM, SBI proposed that, these members can also act as recovery agents of the bank, thereby earning some commission out of it.

#### **Action – SLBC/All Banks/W&CD and Mission Shakti Dept, Govt of Odisha**

### **(c) Implementation of PMJDY as on 31.03.2019**

In charge, SLBC informed the house that 132.44 lakh PMJDY accounts were opened w.e.f 16.08.2014 to 31.03.2019. The percentage of Zero Balance accounts and Aadhaar Seeded accounts are 13.68% and 71.95% respectively.

### **(d) Performance by Commercial Banks under Social Security Schemes**

AGM, RBI raised his concern for low enrolment in APY out of the three Social Security Schemes available. The performance in these three schemes are: PMSBY(43.69%), PMJJBY(11.45%) & APY(4.33%).

He exhorted all banks to give all out effort to increase the enrolment in these Social Security Schemes.

### **(e) Progress in PMMY in Odisha in FY 2018-19**

AGM, RBI asked all Public Sector Banks to give more thrust to this Yojana as their share among all the Financial Institutions is very low. He also requested all the banks to give finance in Kishore and Tarun Category.

### **(f) Stand Up India Scheme**

CGM, SBI expressed her concern for not getting suitable response from the prospective borrowers as the minimum ticket size in this scheme is Rs.10 lakh. She asked the house to recommend for decreasing the limit.

DGM, FIDD, RBI, Bhubaneswar informed the house that NABARD & SIDBI are the nodal agencies for this scheme. They are members of State Level Monitoring Committee. They can take up the issue with the concerned department.

### **Action –All Banks, NABARD/SIDBI, RBI**

### **(g) Implementation of Prime Minister's New 15 Point Programme for welfare of Minorities**

DGM, FIDD, RBI, Bhubaneswar asked all the PSBs to give attention to lending to minorities, as the Ministry of Finance, GoI has advised that the share of credit flow to minority communities of Public Sector Banks should be 15% of the Priority Sector Advances.

### **Action –All Banks**

The house also discussed about the targets and achievements of advances in NULM, JLG, ACC, SCC and Coir Udyami Yojana

## **AGENDA NO.9**

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

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

Director, Institutional Finance, Govt. of Odisha expressed his concern as this scheme is not picking up in the state and the achievements in this scheme are quite discouraging. Only 2659 accounts under the income group up to Rs.4.5 lakh and 1384 accounts under the income group from Rs.4.5 lakh to Rs. 6 lakh were financed under this scheme in the last FY 2018-19. He requested all the banks to come forward and help the poor & needy students by financing under this KSSY scheme.

**Action – SLBC/All Banks/Higher Education Dept, Govt of Odisha**

#### **(b) Development with regard to the Administration of Subsidy of Women SHGs in the State of Odisha- “Mission Shakti Loan”**

The State Government now has approved to provide Interest Free Loans, i.e. 0% per annum for WSHGs for loans up to Rs.3 lakh and also planning to raise this limit up to Rs.5 lakh.

Commissioner-cum-Director, Mission Shakti also informed the house that, the disbursement figure of Interest Subvention in the last quarter is Rs.43 crore, which is not very encouraging and a target of Rs.100 crore has been set for this year. She asked the banks to submit their Interest Subvention Claims due for this quarter quickly.

She highlighted the following points for sensitizing all the stake holders of this innovative scheme.

**1. Mission Shakti Loan:** The State Government has reduced the interest burden by providing loans **at 0% annual interest** rate to WSHGs (both rural & urban) for loan upto Rs. 3 lakh w.e.f 1<sup>st</sup> April 2019, irrespective of their promoting agency.

**2. Provision under Mission Shakti Loan:** For administering the Mission Shakti Loan – State Interest Subvention Scheme, the **Directorate of Mission Shakti has been designated as the Nodal Agency** and to act as the interface for SHG bank linkage for the state. An amount of Rs. 100 crore has been budgeted in favour of this Directorate for the Interest Subvention Scheme of the State for the current financial year 2019-20. Banks are requested to submit the pending claims under Interest Subvention for early settlement.

**3. Cabinet approval on linking WSHGs under Mission Shakti with Government procurement and Provisioning of Services:** On 29th May 2019, the State Cabinet has approved linking of Government procurements and provisioning of services in a



structured manner to women SHGs under Mission Shakti amounting to almost Rs. 1,000cr, in the first phase. Considering the support services available with the line departments, the interested WSHGs are to be tagged to provisioning of services and procurement of goods as a sustainable livelihood option. WSHGs engaged to pursue livelihood activities under any of the convergence programme like fish farming in GP tanks, poultry farming in deep litter, paddy procurement, MDM, Electricity meter reading, PDS retailer ship etc. are to be linked under SHG Bank Linkage Programme on priority basis.

**4. Average Loan Size:** The average loan size is currently only 1.10 lakh. This **must be increased to 2.0 lakh in the current year.** All banks to monitor this closely.

**5. Financial Literacy Training:** Directorate of Mission Shakti is planning to conduct financial literacy training to all 6 lakh WSHGs in phased manner in coordination with bankers.

**Action – SLBC/All Banks/W&CD and Mission Shakti Dept, Govt of Odisha**

#### **(c) Finance to Handicraft Sector- Shilpi Unnati Yojana (SUY)**

Director, Handicrafts informed the house that out of 2178 applications sponsored this year, only 690 proposals were sanctioned and 1471 applications are still pending with different banks. He requested all the banks to take this as fresh applications for current FY, to which all banks agreed.

**Action –All Banks, Handicraft Dept., LDMs**

## **AGENDA NO. 10**

### **Recent Policy Changes/Schemes introduced by Govt of India, RBI, NABARD & Govt of Odisha**

(a) Two Govt. of India Schemes, 1. PM-Kisan Samman Nidhi and 2. Interest Subvention Scheme for MSMEs were discussed in the house.

(b) Two recent RBI Policy changes –Inclusion of short term working capital to Animal Husbandry and Fisheries under KCC scheme and raising of the limit of collateral free agricultural loans from Rs.1 lakh to Rs.1.60 lakh were also discussed.

(c) NABARD guidelines - To provide new avenues for bamboo plantation and for holistic development of its value chain in potential states, the Restructured Bamboo Mission was launched by Govt. of India

(d) Govt. of Odisha Scheme-KALIA

Through the implementation of Krushak Assistance for Livelihood and Income Augmentation- KALIA Scheme, the State Govt. aims to help farmers with an all inclusive and flexible support system, ensuring accelerated agricultural prosperity.

In charge, SLBC informed the house that total 51,05,290 farmers were benefited up to 31.03.2019 out of which 36,34,710 are Small & Marginal Farmers and 14,70,580 are Landless Agricultural Households.

DGM, FIDD, RBI, Bhubaneswar asked the Agriculture Department to provide the detail block wise list of benefited farmers and the total amount disbursed in this KALIA Scheme to SLBC and RBI.

**Action –All Banks, Agriculture Dept. Govt. of Odisha**

## **AGENDA NO. 11**

### **Loan Recovery- legal/Institutional Support**

(a) NPA & Overdue position as on 31.03.2019

Chairman, SLBC and CGM, SBI raised their concern over high percentage of NPA & Overdue position in the State and requested the State Government to give instruction to the District Administration to help the banks in taking physical possession of mortgaged properties.

**(b) Status of OPDR cases as on 31.03.2019**

In charge, SLBC informed the house that, 12004 numbers of OPDR cases involving Rs 110.90 crore are pending as on 31.03.2019. Highest number of cases (1113) are pending in Kendrapara district followed by Cuttack district (989 cases). All District Collectors have been recently advised by State authority for early disposal of pending OPDR cases. He requested all the Lead District Managers to put their coordinated efforts to achieve desired result.

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

In charge, SLBC informed the house that, 1163 numbers of applications involving Rs.882.42 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

Convenor, SLBC asked all LDMs to incorporate in 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 pending SARFAESI applications.

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

## **AGENDA NO. 12**

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

ACS, MSME requested the bankers to either sanction or reject the sponsored applications and do not keep it pending for long, without which departments are unable to send revised applications.

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

In charge, SLBC informed the house that as per data provided by SIDBI the CGTMSE coverage in our state up to 31.03.2019 is Rs.887.01 crore in 16424 accounts.

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

In charge, SLBC informed the house that 79648 Micro units amounting to Rs. 1488.72 Crore are covered under CGFMU Scheme for the period from 01.04.2018 to 31.03.2019.

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

## **AGENDA NO.13**

### **Banks Common Concern**

In charge, SLBC informed the house that Banks Common Concern, RSETI has already been discussed in the SLBC Subcommittee and asked the concerned RSETI Directors to follow up with the District Collectors to clear the long pending issues.

**Action – Director, RSETIs & Concerned Line Departments**

### **National Common Mobility Card (NCMC) for enabling Digital Payments**

In charge, SLBC informed the house that, Hon'ble Prime Minister has recently launched NCMC to provide an easy, convenient, fast and full-proof method of digital payment to the Citizens of India for all routine & low value transactions including public transport and retail. The idea is to enable a singly interoperable digital payment mode in all the Metros, Railways and Bus Services along with retail to fulfil the vision of "One Nation One Card".

### **FIR on Fraud Reporting**

CGM, SBI informed the house that, some of their branches are unable to file FIR with the Police Authorities. As the cases are old in nature, local police stations are not accepting the FIR. She explained that, it takes time for the system to declare the account as a fraud.

Director, Institutional Finance, Govt. of Odisha assured her and advised to write to Finance Dept, Govt of Odisha for taking up the same with concerned department.

## **AGENDA NO. 14**

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

AGM, RBI requested all the LDMs to avoid scheduling of DCC/DLRC meetings in the last week of the quarter as this creates hurdles for attending all the meetings within a short span of time and asked all the banks to submit requisite data to SLBC in time.

### **(b) Strengthening of LDM's office**

AGM, RBI requested Controllers of Lead Banks to provide adequate staff and other infrastructure to strengthen the LDM's Office.

**Action – All LDMs & Concerned Banks**

## **AGENDA NO. 15**

### **Conduct of SLBC Meetings**

Chairman, SLBC pointed out that the Reports/Data are 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.

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

**Action – All Banks, SLBC and all LDMs**

### **Vote of Thanks**

At last a vote of thanks was given by DGM & Zonal Head, UCO Bank, Bhubaneswar. He thanked all the dignitaries & participants for the successful conduct of this 155<sup>th</sup> SLBC meeting.

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**LIST OF PARTICIPANTS FOR 155TH SLBC MEETING HELD ON 11.07.2019 FOR THE QUARTER ENDED MARCH 2019**

Sl. No.	Name	Designation	Organization
<b>DIGNITARIES</b>			
1	Shri Niranjan Pujari	Hon'ble Finance Minister	Government of Odisha
2	Shri A K K Meena	Principal Secretary	Finance Deptt., Government of Odisha
3	Shri Sanjeev Chopra	Principal Secretary	MSME Deptt., Govt. of Odisha
4	Dr. Saurabh Garg	Principal Secretary	Agriculture & Farmers' Empowerment Deptt., Govt. of Odisha
5	Shri M K Mall	Regional Director	RBI, Bhubaneswar
6	Shri A K Goel	Managing Director and CEO UCO Bank Cum Chairman SLBC	UCO Bank
7	Shri A Chandrasekhar	CGM, NABARD	NABARD
8	Shri Ujjwal Kumar	General Manager UCO Bank cum Convenor SLBC	UCO Bank
9	Ms. Praveena Kala	CGM, SBI	State Bank of India
10	Shri Priyaranjan	DGM, FIDD	Reserve Bank of India
<b>GOVERNMENT DEPARTMENT</b>			
11	Shri P K Biswal	Spl. Secy Finance Deptt. Cum Director Institutional Finance	Government of Odisha
12	Ms. Sujata Karthikeyan	Commissioner, Mission Shakti	Government of Odisha
13	Shri S K Acharya	Dy. Director, Fisheries	Government of Odisha
14	Shri P K Jena	Dy. Secy, Home Deptt.	Government of Odisha
15	Shri S K Mohanty	Director, KVIC	Government of Odisha
16	Ms. Nibedita Jena	Nodal Officer, PMEGP	Government of Odisha
17	Shri Jyoti Prakash Das	Director, Textiles & handloom	Government of Odisha
18	Dr. S K Sahoo	Director, MSME-DI	Government of India
19	Shri J Sahu	Asst. Director, MSME-DI	Government of India
20	Shri S K Patel	Secretary, OK & VIB	Government of Odisha
21	Shri B K Dash	Director, Handicrafts & CI	Government of Odisha
22	Shri Gangadhar Nayak	Addl-Secy, F& ARD	Government of Odisha
23	Shri Ratnakar Rout	Director, AH & VS	Government of Odisha
24	Dr. C Mallik	Dy. Director, AH & VS	Government of Odisha
25	Shri S B Rout	Joint Secretary, Finance	Government of Odisha
26	Shri S S Satapathy	Joint Director, Finance Deptt.	Government of Odisha
27	Shri B M Bhuyan	GM, OSFDC Ltd., SC & ST DEV Deptt.	Government of Odisha
28	Shri P J Nath	Director, Industries	Government of Odisha
29	Shri P M Dwibedy	Dy. Director, E P M.	Government of Odisha
30	Shri B K Dash	SPM (FI), OLM	Government of Odisha
31	Dr. B. Mahapatra	Addl. CEO, OLM	Government of Odisha
32	Shri S P Tripathy	FA Cum Special Secretary, HE Deptt.	Government of Odisha
33	Venkat	Application Analyst	UIDAI
34	Shri B Pahi	AGM, BSNL	Government of India
35	Shri Subrat Ku. Pradhan	FI, Specialist, Mission Shakti	Government of Odisha
36	Shri Divakar N R	AGM, IPPB	Government of India
37	Shri Suresh G	Chief Manager, IPPB	Government of India
38	Shri A K Rath	Asst. Director, O/O CPMG, Odisha	Government of India
39	Shri S Ramesh Kumar	PFRDA	Government of India
40	Shri Pankaj Ku. Chand	Director @, DOT, Odisha	Government of Odisha
<b>RESERVE BANK OF INDIA</b>			
41	Shri N C Pattnayak	Asst. General Manager	RBI, Bhubaneswar
42	Shri Sunil Kumar Das	Asst. General Manager	RBI, Bhubaneswar
43	Shri Sunil Das	Asst. General Manager	RBI, Bhubaneswar
44	Shri S K Mohapatra	Asst. General Manager	RBI, Bhubaneswar
45	Shri Sibhu Prasad Mishra	Manager	RBI, Bhubaneswar
<b>NABARD</b>			
46	Shri M S R Murthy	Asst. General Manager	NABARD
47	Shri J K Sahoo	Asst. Manager	NABARD
<b>SIDBI</b>			

<b>RSETI</b>			
48	Shri N K Dora	Director, RUDSETI	RUDSETI
<b>INSURANCE COMPANY</b>			
49	Shri S K Panigrahi	DM, LIC	LIC
50	Shri S K Mohanty	Nodal officer	LIC
51	Shri Dasarathi Singh	DGM, CH	AICIL
52	Shri M Bhattacharya	Project-Head, Crop-Insurance	Royal Sundaram GIC Ltd.
<b>PUBLIC SECTOR BANKS</b>			
53	Shri S K Ghoshal	Dy. General Manager	Allahabad Bank
54	Shri B Nayak	Dy. General Manager	Andhra Bank
55	Shri N R Biswal	Asst. General Manager	Andhra Bank
56	Ms. Nayanika Tripathy	Sr. Manager	Andhra Bank
57	Shri Bharat Bhusan	Asst. General Manager	Bank of Baroda
58	Shri S Panda	Chief Manager	Bank of Baroda
59	Shri P K Sinha	Dy. Zonal Manager	Bank of India
60	Shri S Bhatta	Chief Manager	Bank of India
61	Shri S Dwibedy	Manager	Bank of India
62	Shri Shreekanta Mohapatra	General Manager	Canara Bank, Circle Office, Bhubaneswar
63	Shri Anshuman Padhi	Manager	Canara Bank
64	Sohail Ahmad	SRM	Central Bank of India
65	Shri Sambit Das	Sr. Manager	Central Bank of India
66	Shri Sayani S S Rao	Chief Manager	Corporation Bank
67	Shri Arindam Roy	Asst. Manager	Corporation Bank
68	Shri S P Rath	Asst. General Manager	Indian Overseas Bank
69	Shri A K dash	Manager	Indian Overseas Bank
70	Shri L D Nayak	Dy. Zonal Manager	Indian Bank
71	Shri A K Sahoo	Chief Manager	Indian Bank
72	Taufiqe Alam	DGM, CH	Oriental Bank of Commerce
73	Ms. Rasmita Behera	Sr. Manager	Oriental Bank of Commerce
74	Shri Mahesh Chandra	Asst. General Manager	Punjab National Bank
75	Shri M Mohanty	Manager	Punjab National Bank
76	Shri R K Choudhury	SRM	Punjab & Sind Bank
77	Shri Arun Kumar Aggarwal	Dy. General Manager	State Bank of India
78	Shri Kundan Jyoti	Dy. General Manager, SME	State Bank of India
79	Shri D C Bal	Dy. General Manager	State Bank of India
80	Shri K Panigrahi	Asst. General Manager	State Bank of India
81	Shri K Narayan Rao	Manager	State Bank of India
82	Shri B Deo	Manager	State Bank of India
83	Shri U C Pradhan	Dy. Manager	State Bank of India
84	Shri A Mahapatra	Asst. General Manager	Syndicate Bank
85	Shri Satish Adireddi	Sr. Manager	Syndicate Bank
86	Shri T R Chockalingam	Dy. General Manager/ZM	UCO Bank, ZO Bhubaneswar
87	Shri Sanjay Patil	Dy. General Manager/ZM	UCO Bank, ZO Sambalpur
88	Shri H K Arora	Dy. General Manager/ZM	UCO Bank, ZO Balasore
89	Shri P K C Dash	In-Charge, SLBC	UCO Bank, SLBC
90	Shri D Pattanayak	Chief Manager, SLBC	UCO Bank, SLBC
91	Shri Sunil Kujur	Sr. Manager	UCO Bank, SLBC
92	Shri K K Manungo	Manager	UCO Bank, SLBC
93	Shri Gobinda Sahoo	Manager	UCO Bank
94	Ms. Anima Pradhan	Manager	UCO Bank, SLBC
95	Shri Raj Kishore Nayak	Dy. General Manager & CRM	United Bank of India
96	Shri P K pattanayak	Chief Manager	United Bank of India

<b>PRIVATE SECTOR BANKS</b>			
97	Shri P K Satapathy	DVP	Axis Bank
98	Shri Debasis Jena	AVP	Axis Bank
99	Shri A K Rath	AVP	Bandhan Bank
100	Shri S N Mishra	Associate VP	DCB Bank Ltd.
101	Shri J Samantaray	Manager	DCB Bank Ltd.
102	Shri Debasis Parida	Chief Manager	Indus Ind Bank Ltd.
103	Shri A K Mohapatra	Asst. General Manager	ICICI Bank
104	Shri P Mahana	Dy. General Manager	IDBI Bank
105	Shri Anand Mohan	Asst. General Manager	IDBI Bank
106	Shri Debasis Patra	Sr. Manager	Kotak Mahindra Bank
107	Shri Satyajit Parija	Sr. Manager	Laxmi Vilas Bank
108	Shri Sudhir N Naik	Chief Manager	South Indian Bank
109	Shri G Panigrahi	Sr. Manager	Karur Vysya Bank
110	Shri S Mishra	Asst. Manager	Karur Vysya Bank
111	Shri Jayadev Das	Vice President	Yes Bank Ltd.
112	Shri S K Swain	R. Officer	Yes Bank Ltd.
113	Shri S Mohanty	Sr. Manager	IDFC First Bank
114	Shri Ishan Samantaray	State Head	RBL Bank
115	Shri K R Chandrasekhar	Branch Head	TMB, Cuttack
<b>ODISHA STATE CO-OPERATIVE BANK</b>			
116	Shri D K Jena	Managing Director	OSCB
<b>REGIONAL RURAL BANKS</b>			
117	Shri G B Pradhan	General Manager	Odisha Gramya Bank
118	Shri R K Mishra	Chairman	Utkal Grameen Bank
<b>SMALL FINANCE BANKS</b>			
119	Shri Manoj K. Das	V.P (ZH)	Suryodaya SFB
120	Shri G Bhuyan	B M	Suryodaya SFB
121	Shri R N Malla	D.M.	Suryodaya SFB
122	Shri Damodar Panda	Consultant	Jana SFB
123	Shri S Panigrahi	Regional Head	Jana SFB
<b>LEAD DISTRICT MANAGERS</b>			
<b>ANDHRA BANK</b>			
124	Shri S K Choudhury	LDM	Ganjam
125	Shri K C Nayak	LDM	Gajapati
<b>BANK OF INDIA</b>			
126	Shri Dillip Ku. Nanda	LDM	Mayurbhanj
127	Shri M K Sasane	LDM	Keonjhar
<b>STATE BANK OF INDIA</b>			
128	Shri Durga Prasad Rath	LDM	Sundargarh
129	Shri Dayanidhi Kishan	LDM	Jharsuguda
130	Shri J K Satapathy	LDM	Sambalpur
131	Shri Sitaram Meher	LDM	Bargarh
132	Shri S N Senapati	LDM	Nayagarh
133	Shri D K Bhuyan	LDM	Khurda
134	Shri H S Patra	LDM	Bolangir
135	Shri S K Purohit	LDM	Kendrapada
136	Shri S K Dash	LDM	Sonepur
137	Shri Kalpataru Swain	LDM	Kandhamal
138	Shri B M Majhi	LDM	Deogarh
139	Shri P Pradhan	LDM	Koraput
140	Shri R K Sethy	LDM	Boudh
141	Shri D K Patel	LDM	Jajpur
142	Shri B Nanda	LDM	Kalahandi
143	Shri S Samal	LDM	Nabarangpur
<b>UCO BANK</b>			
144	Shri N C Panda	LDM	Cuttack
145	Shri Maheswara Gouda	LDM	Angul
146	Shri Sudeep Dakua	LDM	Balasore
147	Shri Arup Ku. Roy	LDM	Bhadrak
148	Shri B K Mohanty	LDM	Puri
149	Shri B Pattanayak	LDM	Dhenkanal