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**GM/SLBC/ODI/ 71 / 2012-13**

**Date: 24/05/2012.**

To

**All the Participants of State Level Bankers Committee (SLBC) Odisha.**

Dear Sir,

Sub: **Proceedings of the 127<sup>th</sup> SLBC Meeting of Odisha held on 15.05.2012. at Bhubaneswar.**

We enclose the proceedings of 127<sup>th</sup> SLBC Meeting of Odisha held on **15.05.2012** at Bhubaneswar.

We would request you to initiate action on the points related to your Department/Office/Organization immediately and send us the **ACTION TAKEN REPORT** as early as possible.

Yours faithfully,

Assistant General Manager.

Encl: As above.

Copy to:

1. Finance Minister, Govt.of Odisha, Bhubaneswar.
2. Chief Secretary, Govt.of Odisha
3. The Principal Secretary to Govt.Finance Department, Govt. of Odisha.
4. The Joint Secretary, DFS, Ministry of Finance, Govt.of India, New Delhi.
5. The CMD's Secretariat, Head Office, Kolkata.
6. The ED's Secretariat- I, UCO Bank, Head Office, Kolkata.
7. The ED's Secretariat-II, UCO Bank, Head Office, Kolkata
8. The General Manager, Priority Sector Credit, Head Office, Kolkata.
9. The Regional Director, RBI, RPCD, Bhubaneswar.
10. The Chief General Manager, NABARD, Regional Office, Bhubaneswar.
11. The Director of Institutional Finance & Ex-Officio Addl.Secretary to Govt. Finance Department, Govt.of Odisha.

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**Welcome Address by Shri S.K Dey Purkayastha, General Manager, UCO Bank and Convener, SLBC, Odisha for 127<sup>th</sup> SLBC Meeting on 15/05/2012.**

**Shri S.K Dey Purkayastha, General Manager, UCO Bank and Convener, SLBC, Odisha welcomed**

Hon'ble Finance Minister Sri. Prafulla Chandra Ghadei,

1. Shri S Chandrasekharan, Executive Director, UCO Bank & Chairman, SLBC, Odisha.
2. Shri Jugal Kishore Mohapatra, Principal Secretary to Govt. , Finance Department, Govt. of Odisha
3. Shri V Ramchandra Rao, Regional Director, Reserve Bank of India, Regional Office, Bhubaneswar.
4. Shri S.Panda General Manager, NABARD, Regional Office, Bhubaneswar.
5. Shri Devendra Prasad, General Manager, State Bank of India, LHO, Bhubaneswar.

& dignitaries from Banks, Govt. Departments/Agencies/Press/Media, to the 127<sup>th</sup> SLBC Meeting.

He shared with the house the fact that traditionally the last quarter of the year ending March, is a very busy one for all concerned. He remarked that all are scrambling to meet year end targets and focus on the unfinished agenda. This year has been no different. The bankers had a lot of issues to attend to ,chief among them being issuance of KCC to all eligible farmers of the state, meeting targets under the Annual Credit Plan, implementing Financial Inclusion in all identified villages with population of 2000 and above, undertaking Government business especially in the month of March etc. At SLBC there has been a lot of activity with respect to groundwork for implementation of EBT, Action Plan for Financial Inclusion in LWE districts, Govt.'s plan for

Revival, Reform and Restructuring of the Handloom Sector etc. that he would be reporting on all of them to the house.

He proudly noted that among major states in the country Odisha recorded the steepest fall in poverty between 2004-05 and 2009-10. In Odisha poverty came down by 20.1% during this period while on all India level it fell by just 7.4%. This is the outcome of the State pursuing development agenda to achieve a sustainable growth and accelerating overall development. On behalf of SLBC, he extended congratulations to Hon'ble Finance Minister Sri. Prafulla Chandra Ghadei, the Development Commissioner, Pr. Secy Finance and all State Government officials for this achievement.

He expressed his happiness to share that, Banks have played the role expected of them. 260 new Bank branches have been opened in the State during the last FY taking the total number of branches to 3595. Total deposits of the Banks have reached a level of Rs.1,29,510.36 crores reflecting a growth of 21.80%. Total advances of the Banks have reached a level of Rs.93,094.85 crores showing an increase of 34.13%. CD ratio has improved from 65.28% to 71.88% and is now much closer to the national average. Advances to Priority Sectors have also increased and now constitute 59.57% of total advances. Under ACP an achievement of 77% has been recorded. Though full target could not be achieved, there has been an increase of 16.54% in absolute terms over last year's performance. Hence an all round performance has been shown by the Banks.

He stated that the Plan Expenditure for the State for the Year 2012-13 is around Rs. 17,680 crores. As against this, the Annual Credit Plan for the Year 2012-13 is of the magnitude of Rs. 27,789 crores. This only highlights the hugely important role played by the Banks in the States' development. The ACP target has been arrived at after detailed discussions at district level. This year there have been some deviations

in the ACPs from the PLPs prepared by NABARD. While the PLP indicates the potential, bankers try and see what is achievable at the ground level keeping the eco system in mind. He requested his friends from NABARD to please appreciate this position. The achievement of Budget target is a great challenge before the Bankers. A lot of emphasis has been placed on Agriculture and its allied activities in the ACP. The thrust area before the bankers this year shall be Agriculture – Crop loans, Animal husbandry, Agro based industries, Pisciculture etc, then MSME, & Govt. sponsored scheme such as PMEGP, SJSRY, WSHG, etc. Unless coordinated and concerted efforts are taken from the very beginning, it would be very difficult on the part of the bankers to achieve the same. So he requested both Government line Departments and Banks to take all necessary steps to achieve the same for the financial year 2012-13.

He expressed satisfaction that the first milestone in the journey towards implementing Financial Inclusion has been reached with enrolments happening in 1875 of the identified 1877 villages. As told in the last SLBC, Bankers have now to ensure that an Officer visits all the villages along with the BCA at least once a week to extend various banking facilities to the villagers. Bankers also have to open targeted no of brick and mortar and Ultra Small Branches within the given deadlines. In respect of 15 LWE districts in the State, Banks have to put in place infrastructural facilities while NABARD is drawing up special Livelihood plans. Life and Non-Life Insurance companies have been roped in so that micro insurance products can be distributed to villagers through the BCAs/CSPs. LDMs have to prepare comprehensive District Financial Services Plan incorporating the plans for distribution of micro-insurance products. Once all 30 districts do so, we will prepare State Financial services plan. He requested the Controlling Heads of all

the Banks to take personal interest in implementing the FI plans for these districts.

He thanked all the LDMs for having prepared Service Area plans in terms of GP and uploading the same in the district websites. He requested them to please extend the same cooperation in filling up the GIS data of the district as instructed by the DFS, MOF, GOI.

In respect of EBT there has been progress and a meeting has been convened by RBI on 18<sup>th</sup> May to finalise the 15 districts where EBT will be implemented for the State Govt. schemes and also select the leader banks for these districts. Once MOUs are signed, rollout can happen.

As Convener of SLBC, he has been writing to Controlling Heads of all Banks on different issues highlighted by DFS, GOI. He requested all of them to implement the directions of the Ministry with due seriousness and zeal.

He drew the attention of the house to the package for Revival, Reform and Restructuring of the Handloom sector which has been announced by the GOI and details of which are available in the SLBC website. The first meeting of SIMRC has been held. Meetings of DIMRC are to be held. Bankers are requested to prepare list of individual NPA borrowers and submit.

He has been constantly requesting all members to submit SLBC data in time so that SLBC can stick to the schedule which has been submitted to RBI for holding of the meetings. Unfortunately, SLBC still has to spend a lot of time following up for receipt of data. Many a times SLBC is receiving incomplete data and it has observed lot of inconsistency also. All this puts lot of pressure on SLBC to compile the data in time

and prepare the Agenda papers. To have an improvement, SLBC has initiated work on web based data submission where it is proposed to give user-id and password to each bank & they will have a fixed time window for data submission. SLBC shall keep all informed of the progress.

The next SLBC meeting is schedules for 16<sup>th</sup> August, 2012. He reiterated his request that data for quarter ending June, 2012 should be submitted to SLBC latest by 14<sup>th</sup> July. Also those wishing to submit agenda items for discussion should also send the same to SLBC by 14<sup>th</sup> July since SLBC has to give the Agenda papers for printing by the fourth week of July. This time some papers were received after the Agenda booklet was given for printing and hence SLBC could not incorporate the same.

Finally, He once again welcomed all the participants to the meeting and he requested Shri S. Chandrasekharan, Executive Director, UCO Bank & Chairman, SLBC, Orissa to give his keynote address.

Speech of Shri. S. Chandrasekharan, ED and Chairman SLBC

Odisha

on occasion of 127<sup>th</sup> SLBC Meeting

Sri S. Chandrasekharan, Executive director UCO Bank and Chairman of the SLBC, Odisha extended a warm welcome to Honourable Finance Minister of Odisha, Shri Prafulla Chandra Ghadei,

1. Shri Jugal Kishore Mohapatra, Principal Secretary to Government, Finance Department, Govt. of Orissa.
2. Shri V. Ramchandra Rao, Regional Director, Reserve Bank of India, Regional Office, Bhubaneswar.

3. Shri Sanatan Panda, General Manager, NABARD, Regional Office, Bhubaneswar.
4. Shri Devendra Prasad, General Manager, State Bank of India, LHO, Bhubaneswar.
5. Shri S.K. Dey Purkayastha, General Manager, UCO Bank cum Convenor, SLBC, Orissa.

Participants from Government line Department, Agencies & Banks, **and expressed his** great pleasure in welcoming all to the 127<sup>th</sup> SLBC meeting of the State of Odisha.

He reiterated that it is indeed a matter of great pride, privilege and honour for him to preside over the 127th SLBC meeting of Orissa.

At the outset, he extended deep sense of gratitude to Shri Prafulla Chandra Ghadei, Hon'ble Finance Minister, Orissa who has been a constant source of inspiration and guiding force to SLBC.

He started by congratulating Shri. Ghadei and the officials of the State Government for the fact that the State's capacity for maintaining higher growth rate and poverty reduction has been enhanced with the support of Department for International Development (DFID). As per reports, a recent review has shown that, with the support of DFID the State's economy has grown at 8.73 per cent per annum during last year which is higher than national average i.e. 7.63 per cent. The State has overcome severe fiscal deficit between 2007-08 and 2009-10. Poverty has declined by 7.25 per cent points between 1990-2000 and 2004-05.

Moreover, poverty was reduced by 11.73 percentage points from 39.90 per cent in 2004-05 to 28.17 per cent in 2007-08. Because of the introduction of Single Window System [an off-shoot of OPSRP (Orissa Public Sector Reform Programme) and OMEGA (Orissa Modernising Economy, Governance and Administration Programme)] regulatory approval of investment proposals has been possible and the State's

share in India's total investment intentions has increased from 4.3 per cent in 2003-04 to over 10 per cent by end of 2008-09 with Rs.52.2 billion already under implementation. Because of transition from Sales Tax to VAT, the tax revenues have grown at a rate of 20 per cent per annum between 2004-05 and 2008-09. It is understood that decision has been taken by the Government to augment support of DFID in promotion of Public Private Partnership, MSME Development, Implementation of Skill Development Strategy of State Employment Mission, facilitating market linkages to poor producers in identified products.

### **GLOBAL ECONOMY**

Concerns about a crisis in the Euro area have abated somewhat since the last time this house met. The US economy continues to show signs of modest recovery. Large scale liquidity infusions by the European Central Bank have significantly reduced the stress in global financial markets. However, a sustainable solution to the Euro area debt problem is yet to emerge. Recent developments, for example in Spain, indicate that the Euro area sovereign debt problem will continue to weigh on the global economy.

Growth also slowed down in emerging and developing economies (EDEs) reflecting the combined impact of monetary tightening and slowdown in global growth. And, amidst all these, international crude oil prices have risen by more than 10 per cent since January and show signs of persisting at current levels.

### **INDIAN ECONOMY**

Turning to the domestic macroeconomic situation, economic growth decelerated last year, dropping from 7.7 per cent in the first quarter to 6.9 per cent in the second quarter and further down to 6.1 per cent in the third quarter. This was mainly due to deceleration in industrial growth. Growth in the services sector held up relatively well. On the



demand side, gross fixed capital formation contracted both in the second and third quarters of last year.

The Central Statistics Organisation (CSO) put out an advance estimate of GDP growth for last year of 6.9 per cent. More recent data on industrial production suggest that activity may have expanded at a slower pace last year.

Looking ahead, the overall growth outlook for the current year looks a little better than it was last year. Accordingly, the Reserve Bank's baseline projection of GDP growth for the current year is 7.3 per cent.

### **RBI MONETARY POLICY 2012-13**

In its Annual Monetary Policy for 2012-13, the RBI has reduced the repo rate under the liquidity adjustment facility (LAF) by 50 basis points. The repo rate has accordingly dropped from 8.5 to 8.0 per cent. Consequent to this, the reverse repo rate under the LAF, determined with a spread of 100 basis points below the repo rate, gets calibrated to 7.0 per cent. Similarly, the marginal standing facility (MSF) rate, which has a spread of 100 bps above the repo rate, stands adjusted to 9.0 per cent.

In order to provide greater liquidity cushion, RBI has also decided to raise the borrowing limit of scheduled commercial banks under the marginal standing facility (MSF) from one per cent to two per cent of their net demand and time liabilities (NDTL).

These changes have come into effect immediately after the announcement of policy on 17<sup>th</sup> April, 2012. RBI expects that the abovementioned policy actions, and the guidance that they have given, will result in the following three outcomes:

- First, growth will stabilize around its current post-crisis trend.
- Second, risks of inflation and inflation expectations re-surgings will be contained.
- Finally, the liquidity cushion available to the system will be enhanced.

The Reserve Bank attaches a lot of importance to customer service in banks. Three measures contained in the monetary policy in this regard are the following:

- First, banks have been advised to offer a 'basic savings bank deposit account' with certain minimum common facilities and without the requirement of a minimum balance to all their customers.
- Second, banks have been mandated not to levy foreclosure charges or pre-payment penalties on home loans extended on a floating interest rate basis.
- Third, banks have been advised to initiate steps to allot a unique customer identification code (UCIC) number to all their customers

With respect to Financial Inclusion the Monetary Policy notes that there has been significant progress in providing banking services to villages with population above 2,000. The challenge now is to extend coverage to all the unbanked villages of the country. Accordingly, RBI has proposed to mandate state level bankers' committees (SLBCs) to prepare roadmaps covering all unbanked villages of population of less than 2,000, and notionally allot these villages to banks for providing banking services in a time bound manner.

### **PERFORMANCE OF BANKS**

The achievement under ACP for 2011-12 is 77% as against 98% in 2010-11. He has expressed no doubts that Banks have put in sincere efforts to reach the ambitious target they set for themselves but have unfortunately fallen short. In absolute terms the achievement under ACP is Rs.19359.20 crores against Rs. 16611.23 crores achieved last year. Thus, during the year the advances have registered a growth of 16.54% which, keeping in mind the sluggish economic conditions prevalent through most of the year, is not bad. On a year to year basis the growth under Agriculture has been 20.75 %. Sectoral analysis

reveals that achievements under crop loan is 78.75% but achievements under Term loans is only 49.31% and the achievement under Allied sector is still lower at 28.03%. Our traditional weaknesses thus remain. These areas need focused attention by the Banks as well as the State government.

Coming to the State Credit Plan for the year 2012-13, he mentioned that the total credit outlay has been projected at Rs.27,789.29 crores. He urged upon the banker friends to surpass the SCP target in 2012-13. If they are able to do this, they shall be recording a growth of more than 44% on their achievement during the year 2012-13 and this will make up to a great extent the disappointment for the year gone by.

On year to year basis deposits of Commercial Banks grown by 22.17% and Advance by 36.11% which is satisfactory. The CD ratio of the banks in Odisha has shown improvement from 65.28% in 2010-11 to 71.88 % in 2011-12 against the National Parameter of 60%. The ratio of Priority Sector Advances to Total Advances of Commercial Banks is 59.57% as against the National Parameter of 40%. The Percentage of Agriculture Advance to total Advance is computed at 28.68%.He urged the banks that have not attained the average CD ratio, PS advances, Agricultural advances to improve and match the state average.

As he had mentioned in earlier SLBCs, the recovery performance of Banks continues to be a source of major concern. The overall recovery performance was 61.82% as of 31.03.2012 and he was glad to note that recovery of Bank's dues has improved. However, on the other hand, the percentage of recovery of Government sponsored loans is showing declining trend (42.58% for IRDP/SGSY and 15.26% for PMRY/PMEGP) which will result in slowing down of future lending process and may have serious repercussion. Therefore, all out efforts must be made to improve the situation on a war footing. He requested the Govt. of Odisha to extend all possible help for recovery of Bank's dues.

## **STATE SCENARIO**

Coming to our state scenario, Odisha has witnessed two devastating floods followed by drought situation in many parts of the State. We along with our Eastern India neighbours are the focused states for the 2<sup>nd</sup> green revolution and the banking community has the greatest responsibility and role to play in this. There is no room for complacency and the growth in agriculture sector has to be accelerated by switching over from manual mode to mechanical mode of cultivation. The concern for growth of the Agriculture sector has led to the formation of a Sub Committee of SLBC on Extension services and they have submitted their report. He requested the State Government to seriously consider the suggestions given in the report and initiate necessary action. RBI has also held a conclave in the recent past on Agriculture agenda for Odisha. The action points emanating from the same deserve the serious consideration of the State Government, the Bankers and Entrepreneurs in the state. If District wise action plans are prepared and implemented, he is sure that in the next 3 to 5 years, Odisha shall be a frontrunner in Agricultural production and productivity.

He lamented that the industrial growth in the state has not picked up as large projects of big companies like POSCO, MITTALS, VEDANTA etc. have not been commissioned due to various reasons. In the mean time, greater emphasis has to be bestowed on MSME sector which has the potentiality of matching the income generation capacity and surpass the creation of mass employment of Corporate sector. The Govt. of Odisha has created a separate department for MSME sector and the Bankers, budding entrepreneurs and the MSME department should act in tandem to make Odisha a hub of industrial activity with or without the big industrial houses.

Coming to the most important concern for the poorest of the poor, the suggestion by Honorable Chief Minister Sri Nabin Patnaik to earmark DRI advance to the differently - abled persons has been taken up enthusiastically by the Bankers. Holding of Samyarthas and generation of application by W & CD department has seen the ratio of DRI advance to total advance jumped from 0.04 % to 0.25 %. Admittedly a lot more has to be done for the deprived section of the society but at least a good beginning has been made. While congratulating the W & CD department for their good efforts he urged them to carry forward it with greater zeal.

The state is reeling under heightened extremist activities. While 15 districts have been already declared as left wing extremist affected districts it is understood that recently 4 more districts are to be added to the list. The recent spurt in violence and abductions is a matter of concern for all of us. It is a matter of great relief that the State Government could successfully negotiate for the release of two foreign nationals and one honorable MLA from the clutches of the extremists. However, a permanent solution to the left extremism lies with improving the lot of the poor people of these affected areas. Banks under the guidance of Govt of India, Ministry of Finance have embarked upon the ambitious programme of total Financial Inclusion of these 15 LWE districts, so that the people can take advantage of the banking services and be lured away from extremism and rescued from exploitation by unscrupulous money lenders.

### **FINANCIAL INCLUSION**

He expressed his happiness to note that 1875 of the 1877 villages with population above 2000 identified in the state for Financial Inclusion have been covered as of 31<sup>st</sup> March, 2012 -though the coverage is mostly limited to enrolments of the villagers and opening of Bank accounts. The Bankers now have to ensure that the BC model has to

be financially viable and for that transactions have to start happening in the accounts that have been opened. Under directions from the Department of Financial Services, GOI, SLBC is coordinating with both Life and Non-life Insurance companies for development and distribution of micro-insurance products suitable for the till now financially excluded. Banks have also to develop and deploy micro-credit products for the villagers.

As he has mentioned earlier, RBI has proposed to mandate SLBCs to prepare roadmaps covering all unbanked villages of population of less than 2,000, and notionally allot these villages to banks for providing banking services in a time bound manner. While SLBC will be carrying out the mandate, Banks will have to concentrate on opening of Ultra Small Branches and Brick and Mortar branches in the identified villages. He urged upon the Banks to take this task of nation building seriously and complete the target of opening B&M branches and USB within the deadlines proposed by Govt/RBI.

### **R-SETIs and FLCCs**

27 Rural Self Employment Training Institutes have been set up by various banks to impart training to rural youths for earning their livelihood. They are in various stages of infrastructure and logistic development. Since Odisha is predominantly a society of agriculturists and artisans it is presumed that most of the programmes will be agro-based or cottage industry based. In this context he suggested few more programmes for imparting quality training for Masonry workers, Heavy machineries operators etc. These trained persons would have greater job opportunities, given the present scenario of massive infrastructure development all over India.

Presently there are 19 FLCCs in Odisha, 11 remain to be opened. These FLCCs will be instrumental in giving guidance to rural people in

choosing their vocation and help them link up with Banks and Government agencies. These two institutions have to be strengthened to make FIP a success.

He expressed his immense pleasure in welcoming all the participants, once again, to this most important forum where all have gathered to review our past performance, analyze the shortcomings and chalk out strategy for the coming year.

He concluded with his expression of gratitude to the functionaries of various Government departments, Banker friends and regulatory authorities like RBI and NABARD & other financial organizations who have contributed to make this SLBC a throbbing and pro active organization. He expressed his hope that taken all together it is possible to come up to the expectations and aspirations of people of Odisha.

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Speech of Shri. V. Ramachandra Rao, RD,RBI ,Bhubaneswar  
on occasion of 127<sup>th</sup> SLBC Meeting

Shri V. Ramachandra Rao, Regional director, RBI, Bhubaneswar, in his maiden address to the participants at the 127<sup>th</sup> SLBC meeting disclosed his relationship with Odisha in the following words:

“I have taken over the charge as the Regional Director in March 2012. I have earlier worked in the State during 1980-82 as branch manager of a commercial bank. I also worked in the middle management in RBI, Bhubaneswar for six years from 1990-96 and used to participate in the SLBC meetings.”

At the outset, he expressed his sincere thanks to the members of the House for their co-operation for successfully holding the SLBC meeting as per schedule and hoped, all will ensure timely holding of future

SLBC meetings also and have fruitful deliberations for taking the State's economy to newer heights.

### **Highlights of Monetary Policy 2012-13**

He briefly presented the proposed policy measures of recent Annual Monetary Policy 2012-13, as under:

- Under the roadmap for FIP, 74,414 villages with population above 2,000 were identified as unbanked, which were allocated to various banks, including regional rural banks (RRBs) for providing banking services by March 2012. Banks have covered 74,199 (99.7 per cent) of these unbanked villages.
- Proposed to mandate SLBCs to prepare a roadmap covering all unbanked villages of population less than 2,000 and notionally allot these villages to banks for providing banking services in a time-bound manner. Detailed guidelines in this regard will be issued separately.
- Proposed an intermediate brick and mortar structure between the present base branch and BC locations.
- Proposed to constitute a Working Group to review the STCCS (Short term co-operative credit structure), which will undertake an in-depth analysis of the STCCS and examine various alternatives with a view to reducing the cost of credit, including feasibility of setting up of a two-tier STCCS as against the existing three-tier structure.
- Proposed to issue the guidelines on licensing for setting up new UCBs by end-June 2012.
- Proposed not to permit banks to levy foreclosure charges / pre-payment penalties on home loans on a floating interest rate basis.



- Banks should have a board approved transparent policy on pricing of liabilities and they should also ensure that variation in interest rates on single term deposits of ₹ 1.5 million and above and other term deposits is minimal.
- Banks are advised to initiate steps to allot UCIC number to all their customers while entering into any new relationships in the case of all individual customers to begin with. Similarly, existing individual customers may also be allotted unique customer identification code by end-April 2013.
- Proposed that banks should offer a 'basic savings bank deposit account' with certain minimum common facilities and without the requirement of minimum balance to all their customers.
- Proposed that banks should reduce their regulatory exposure ceiling in a single NBFC, having gold loans to the extent of 50 per cent or more of its total financial assets, from the existing 10 per cent to 7.5 per cent of bank's capital funds. However, exposure ceiling may go up by 5 per cent, i.e., up to 12.5 per cent of bank's capital funds if the additional exposure is on account of funds lent by NBFCs to the infrastructure sector; and banks should have an internal sub-limit on their aggregate exposure to all such NBFCs, having gold loans to the extent of 50 per cent or more of their total financial assets, taken together.
- Proposed to mandate banks to complete the process of risk categorization and compiling / updating profiles of all of their existing customers in a time-bound manner, and in any case not later than end-March 2013.

- In its Payment System Vision document 2009-12, the Reserve Bank had envisaged the possibility of launching a domestic card. Accordingly, NPCI was authorized for a pilot launch of RuPay debit card. The card has since been launched in March 2012. The RuPay card is meant to promote a payments and settlement platform for card transactions at a low processing fee, making it viable for smaller merchant establishments to accept card payments for even low-value transactions. This is expected to provide a further fillip to card transactions in the country, thereby reducing the use of currency.

He flagged the following issues before the house:

### **1. Annual Credit Plan (ACP) and Achievement for 2011-12**

The comparative analysis of 2010-11 vis a vis 2011-12 reveals that:

- There is a growth of 26% in the outstanding advances vis a vis 22% increase in the corresponding deposit figure.
- In terms of fresh disbursement to Agriculture sector, there was YoY growth of 26%.
- Growth in overall ACP disbursement was 17%.
- In case of DRI advances also there was substantial improvement from Rs 27 crore to Rs 174 crore though it remained much below 1% of total advances.

However, the performance of banks vis a vis Targets under ACP 2011-12 is not encouraging. The performance is 77% vis a vis Annual Credit Plan (ACP) targets. Last year the performance under ACP was 98%. Again, in case of MSE, there was a decrease of Rs 186 crore in the total outstanding. The controlling heads of the banks are mandated to review their performance critically and find ways for better performance. The ACP targets for 2012-13 have been pegged at Rs 27789 crore.

## **2. Recovery of Banks' Overdues**

Recovery of bank dues is a matter of great concern for all of us. The overdue is as high as 38%. He was given to understand that the proposal for amendments to OPDR Act has been sent to the State Government for suitable amendments. He urged all the stake holders to put utmost efforts for improving recovery climate of the State and also effectively operationalise OPDR Act.

## **3. Branch expansion**

- It is observed that 126 new bank branches have been opened during the quarter January-March 2012, taking the total number of branches opened during the year to 260. As on March 31, 2012 we have Average Population per branch office (APPBO) in the State 11668 almost at par with national average.
- There are 1906 ATMs in the State. The number of ATMs of some of the major banks is even less than the number of branches. RBI has written to them to increase the network of ATMs. He urged upon the banks to (i) reduce cost of staff (ii) inculcate the habit of electronic banking.

## **4. Licensing of DCCBs**

- NABARD has recommended issue of license to five remaining unlicensed DCCBs which will be issued by RBI shortly.

## **5. Performance of banks under Financial Inclusion Plan and moving towards Electronic Benefit Transfer (EBT)**

- Banks have covered all 1877 unbanked villages of population more than 2000. They have opened 54 brick and mortar branches in these villages as against the target of 200 branches by March 2013. The banks are planning to open ultra small branches (USB) as per the latest GOI guidelines. The policy stance on the USBs is being firmed up; it appears that they may not be treated as brick and mortar branches.
- In the Annual Policy Statement of RBI, it was mandated that SLBC will prepare a road map covering all unbanked villages of population of less than 2000 and notionally allot these villages to banks for providing banking services in a time bound manner. Operating guidelines are being issued shortly.
- In the latest Monetary Policy, emphasis has been given for intermediate brick and mortar structure between the present base branch and BC locations so as to provide support to about 8-10 BC units at a reasonable distance of 3-4 kms. This may lead to efficiency in cash management, documentation, redressal of customer grievances and close supervision of BC operations. These intermediary outlets may be treated as bank branches only when managed by full time authorised employees of banks, in which case they will be subject to regulatory reporting.
- One of the important decisions of the Special SLBC meeting is to implement EBT in 15 districts. RBI is in the process of finalising the districts and the Leader Banks in consultation with the State Government and SLBC convenor bank. The banks may go ahead with opening of no frills accounts for prospective MGNREGA beneficiaries as a prelude to EBT implementation. The Government may like to share the list of the beneficiaries in these identified districts and the local administration may assist

banks in operating the accounts. It is understood that the State Government has agreed to pay 2% of the value of transactions as commission to the banks for EBT.

- **6. Timely holding of DCC meetings and effective participation**

- The house will appreciate that the DCC/DLRC meetings should be held prior to SLBC meeting so that the unresolved relevant issues can be brought to a greater forum like SLBC for meaningful deliberation.
- RBI has received calendar for holding the DCC meeting from six districts so far (Nuapada, Sambalpur, Kalahandi, Koraput, Jajpur of SBI and Cuttack of UCO bank).
- During last quarter, DCC meetings in case 21 districts have been held in the last month of the quarter i.e. March 2012. In case of two districts (Keonjhar and Rayagada), the meetings were held after the completion of the quarter and in case of Khurdha, it was not held at all. The concerned lead bank in the respective districts may like to streamline the issue. He also urged the State Government authority to kindly issue necessary instructions to the District Magistrates towards streamlining the district level fora.
- It has also been brought to the notice of RBI that the member banks in the district level fora are not giving the desired information to the Lead banks. He requested the lead banks to ensure integrity of the data along with the names of the recalcitrant banks. This may be brought to the notice of the SLBC Convenor to take an appropriate view of the SLBC forum.

- The Controlling Heads of the lead banks (SBI, UCO bank, Bank of India and Andhra Bank) may ensure that not only the calendars for holding the DCC meetings (for 2012-13) are to be prepared immediately but all the DCC meetings are necessarily to be completed within 30 days of the end of the quarter.

## **7. Functioning of RSETIs/ Study on RSETIs and setting up of FLCCs**

It was decided in the past SLBC and also accepted by the respective lead banks to set up RSETIs and FLCCs in all 30 districts by March 31, 2012. However, RSETIs are yet to be opened in Rayagada, Sonapur and Malkangiri.

Pursuant to the decision of Special SLBC meeting, RBI has carried out a study of functioning of 26 RSETIs. The objectives of the study were to critically evaluate the functioning of the RSETIs, identify the reasons for their less than desirable performance and to suggest necessary measures to enable them to meet the desired objectives. The report is under examination.

FLCCs are yet to be set up in 12 districts (SBI – Bargarh, Boudh, Deogarh, Jharsuguda, Malkangiri, Nabrangpur, Nuapada, Jajpur, Kandhamal and Subarnapur; Bank of India – Keonjhar and Mayurbhanj)

## **8. Action emerged from Agriculture Conclave**

The action points emerged out the ‘Agriculture Conclave held in February 2012, were forwarded to all stake holders. During recent visit of DG (Shri H.R. Khan) it was decided to expedite the implementation of action points. Towards this direction, district wise action plans are to be prepared in consultation with NABARD which will be done shortly.

## **9. Detection of forged notes**

- RBI had simplified the procedure for detection and reporting of counterfeit notes. As per the revised procedure, FIR is required

to be lodged only in case of detection of 5 pieces and more in a single transaction.

- RBI observes that the position of detection and reporting by banks operating in the State has been dismal and only a few banks are reporting such incidence to RBI.
- Banks are urged to bestow their personal attention for such detection and reporting to RBI on a regular interval. Also, all banks are required to identify Nodal Officers for each district for cases related to counterfeit notes.

## **10. E-receipts and E-payments of the State Government**

### E-receipts

- In the recent past, the State Government of Odisha has taken a number of initiatives to switch over its receipts and payments to electronic mode. The Odisha Treasury Portal (OTP) is collecting commercial tax, vehicle taxes, mining revenue, stamp duty, etc. through e-mode. Efforts are on to collect other taxes such as excise duty also online. Out of 12 Agency banks, seven (7) are collecting the taxes through e-mode and RBI has advised the remaining banks also to integrate with the OTP at the earliest.
- The State Government and RBI have decided to introduce an improved model for e-receipts of the Government. In the new system, instead of Agency banks forwarding the e-scrolls in respect of their e-receipts to the Government, they will forward the files containing the transaction details to RBI, Bhubaneswar. In RBI, the files will be processed, the accounts of banks and the Government will be debited and credited respectively and e-scrolls generated. The e-scrolls will be forwarded by RBI to the Government. Banks have already been advised about the new system and the technical requirements. He hoped to test the

new system sometime this week. Live run is expected to be by the end of May 2012.

### E-payments

- The State Government successfully implemented the 'Revised pension disbursement procedure' for payment of pensions to all State Government pensioners through CBS/NEFT from September 2011. Presently, the Government is in the process of implementing vendor payment through NEFT. All agency banks have been taken on board. The vendor payment through NEFT is expected to be rolled out in one or two months.
- RBI, Bhubaneswar is extending and will continue to extend support, guidance and assistance to facilitate e-receipts and e-payments for the State Government.

While thanking once again the members of the house, in his concluding remark, he hoped that this forum would discuss some of the issues flagged above for taking forward the developmental agenda of the State.

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### **Highlight of speech of Shri R.N.Senapati , I.A.S., Development Commissioner and Agriculture Production Commissioner , Govt of Odisha .**

In his address to the house, Sri Senapati emphasized that this SLBC Meeting being held in a crucial time for deliberating on the Action Plan for the current year i.e. 2012 & 2013. But before deliberating on



the Action Plan he expressed his intension of highlighting some of the achievements made under ACP for the last year.

Although the overall achievement is 77%, there is scope for greater improvement. So there should be effort to achieve at least 95% in the current year. Banks should strengthen their activities right from the beginning of the year so that they can achieve at least 95% if not 100%, but they must aim at 100% achievement.

If one look at the sectoral achievements then one find that achievement under agriculture sector has not been satisfactory. In case of crop loan it is 79%, Agriculture Term loan 49%, Allied sector 28%and total Agriculture is 66%. He expressed that there is much scope to improve the performance under Agriculture & Allied sector. When one look at the growth of the state, it is found that there is a growth rate of more than 4% in agriculture sector, which is higher than the national average. But there is tremendous scope to provide credit to agriculture and allied sector.

Second point, he wanted to highlight about the CD Ratio which in comparison to last year has improved to 71.88%, but even then there is scope of improving it further, and banks should try in that direction.

He further reiterated the point which has already been highlighted by the E.D. UCO Bank about Financial Inclusion. There the emphasis should not be only on BC model but also on regular brick & mortar branch opening & mobile banking. He emphasized that just simply by opening one Savings account and saying that we have achieved financial inclusion does not serve the purpose. Efforts should be to bring those people, particularly the poor people, rural artisans & farmers to credit fold, so that the actual objective of Financial Inclusion is achieved.

He also emphasized another important point, which was highlighted by E.D.UCO Bank, i.e. the self employment opportunities. The state government has constituted the State Employment Mission, which is undertaking training programmes in collaboration with various partners. There is one Construction Academy, which is imparting training and skill to construction workers he remarked. For drivers also skill is imparted in collaboration with important partners. He requested the bankers to have credit linkage with those who have already received the necessary training & skill. If necessary, he would ask the State Employment Mission to forward a list of those trainees, so that it will be much easier for the Banks to provide credit to them for undertaking some self employment activities.

He also stated that Agriculture and Allied Sector need further support in terms of credit. Under Financial Inclusion, although the State has achieved some progress, still there is scope to strengthen one's effort. And for employment opportunity, a lot of efforts are to be made, particularly by providing credit to those who have been trained in various skills.

At the end he congratulated all and remarked that with mutual cooperation much more than what has been achieved can be achieved.

### **SPEECH OF HON'BLE FINANCE MINISTER.**

The honorable Finance Minister addressed the dignitaries, Bankers, Officers of Govt of Odisha and other participants of the 127<sup>th</sup> SLBC and thanked the Convenor of SLBC for inviting him to this important meeting of SLBC.

The Finance Minister in his speech disclosed the fact that there has been a spectacular poverty reduction and GDP growth more than the national average in the State.. This was due to several fiscal corrective measures; Govt.of Odisha has taken from time to time. The Govt. has taken up series of poverty alleviation programmes and, Chief Minister's flagship programmes, out of States own funds. The result of which is this inclusive growth, The GDP growth and poverty reduction is around 20% where as it is only 7% at the national level he remarked. The co-operation by the departments and banks has also played a role and has a contribution which he acknowledged ungrudgingly. But the efforts have to be continued. The banks now are required to play a very proactive role he pointed.

He appreciated the rise in CD ratio from 65% to 70%. He observed that the CD ratio of State Co-op banks is 114.80%. In spite of govt. instruction, no Govt Department or other Govt PSUs park deposit with them. All funds are parked with commercial banks but enquired the reason for the low CD ratio of 70% in comparison to 'State Co-op Bank. He requested all banks to enhance further growth in CD ratio.

He remarked that 80% of the people of the state depend on agriculture but Credit flow to Agriculture by Commercial bank is only 24.17%. He requested all bankers to strive for improvement in this position. Overall achievement under ACP 2011-12 by Commercial Banks is only 74%. But flow of credit to Agriculture is only 28%. Performance of Regional Rural Banks, in which the state government has a share, is only 41 %. Now it is up to the RRBs to see how their position will improve he stated.. He reiterated that the Banks have a major role to play in the development of Micro Enterprise and Micro Finance.

The small and marginal farmers, & the landless peasants continue to depend largely on Micro finance companies and indigenous money lenders, who exploit them by charging interest at higher and exorbitant rates.

He reiterated that the immediate area of concern is to facilitate credit to tenant farmers, share croppers, oral lessees under farm and non-farm sectors. Landless laborers, artisans & those residing in deserts and drought prone hilly areas that has access to Micro Finance for cottage and rural industries, other activities under service and business sector also deserve attention.

Another area of concern, for which our Honorable Chief Minister , who attended the SLBC meeting on 18.08.2011, appealed was to ensure coverage of each and every habitation of the state either by regular brick & mortar branches or through BCs by end of 2012 he stated.. It is found that out of 83 centers identified for opening of brick & mortar branches only four branches have opened.

He exhorted the house to respect the appeal of Hon'ble Chief Minister and expressed concern over non-progress in the matter of opening braches in the unbanked blocks of Nabarangpur & Malkangiri districts. Again he observed that the CD ratio in Sambalpur district is only 16%, Deogarh 30% Gajapati 37%, J.S.Pur 34%, and Kandhamal 37%. He drew attention to the very low CD ratios of some districts like Malkangiri.

He highlighted the low CD ratio in the rural area of some public sector banks.

In case of women SHGs, there is progress but not at the expected rate. Credit to the agriculture sector is also not at the expected rate he said..

He informed the house that this government led by Sri Nabin Pattnaik is determined to go ahead and wants to develop each & every sector,

agriculture sector / Industrial sector / co operative sector and every sector and take the Bankers as partner for development of the state. He observed that unlike earlier days, SLBC meetings are being attended by high level govt.officials like Chief Secretary, Principal Secretaries of various departments of the state. He remarked that the State is not poor but the people of the state are poor and urged upon the members to discuss and deliberate and come with something positive and new to increase the GDP of the state. He observed that people in the field are not getting result and appealed to all to come up with new proposals and work jointly for betterment of the state.

He concluded his speech by thanking the house for a patient hearing.

## **PROCEEDINGS OF 127<sup>TH</sup> SLBC MEETING HELD ON 15.05.2012 AT BHUBANESWAR**

### **Agenda Item No.1.**

Confirmation of Proceedings of 126th SLBC meeting held on 02.03.2012 at Bhubaneswar.

The proceeding of 126<sup>th</sup> SLBC meeting held on 02.03.2012 at Bhubaneswar has been circulated among the members and since no comment has been received the same was taken as confirmed.

### **Agenda item No.2.**

Action taken Report on Major decisions taken in the 126<sup>th</sup> SLBC meeting held on 02.03.2012.

### **Point No.1.**

#### **Financing of differently abled beneficiaries under DRI.**

The Hon'ble Chief Minister of Odisha in his address to the participants of SLBC meeting dated 18.08.2011 advised the Bankers to earmark the DRI advances for differently abled beneficiaries, who perhaps deserve the support and a facilitation of all concerned as much as socially excluded marginalized group.

It was reported by Convenor SLBC that during the quarter ended March,2011 the banks in the State have financed 1243 beneficiaries for 383.98 lacs & the bank wise data is furnished in annexure-I . Women & CD Department has done a great job by collection &

sponsoring the applications under the scheme. He expected better co-operation from bankers during the coming quarters.

Action: - Banks, Women & CD Department.

**Point No.2.**

**Providing Banking Services in FI villages.**

Hon'ble Chief Minister while addressing the participants in the SLBC meeting dated 18.08.2011 appealed to all to ensure coverage of each & every habitation of the State either through regular branches or through the BCs by the end of the year.

Out of 1877 villages identified each with 2000+ population banking services have been provided in 1875 villages as per FIP till end of March, 2012. Out of 1875 villages new bank branches have been opened in 54 villages. Further out of 83 centers identified for opening brick & mortar branches under FIP till September, 2012, banks have opened 4 brick & mortar and 5 ultra small branches. Convenor SLBC is following up with the concerned banks for opening of the remaining branches.

Action- Banks/RBI/Finance Department.

**Point No.3.**

**Opening of Bank branches in the districts of Malkangiri & Nawrangpur.**

Hon'ble Finance minister of the state in this address to the house stated about non existence of any Public/Private sector banks in several block Head quarters of Malkangiri & Nawrangpur districts. He suggested that SBI having largest patronage of State Govt. and being lead bank for those districts must come forward for opening of branches in the subject block before the end of the year.

It was informed by Convenor SLBC that SBI has opened only one branch in Jharigaon block of Nawrangpur district & declared other centers as non viable from business & profitability angle. The Hon'ble Finance Minister, Principal Secretary, Finance & Chairman SLBC advised the bankers to open bank braches at these centre as a social responsibility. After a lot of deliberation the following banks came forward to open branches at these centers. The banks are 1) UCO Bank (2) United Bank of India (3) Bank of Baroda (4) Andhra Bank (5) ICICI Bank & (6) HDFC Bank.

The representative of all these banks assured the house to open at least one branch by each of them at these block head quarters by this half year end.

Action - concerned Banks/RBI

**Point no.4.**

**Reality checks Survey Report on Financial Inclusion.**

Regarding survey report on reality check of financial inclusion exercise under taken by the banks, representative of Planning & co-ordination Department informed the house that the survey work has already reached the final stage. The report is likely to be available by July, 2012- Convenor SLBC expected the survey report to be available by the next SLBC Meeting.

Action- Planning & Co-ordination

Deptt.

**Point No.5.**

**Opening of FLCCs.**

On the issue of opening of FLCCs in the remaining 11 districts (9 districts of SBI & 2 districts of Bank of India) in the state the General Manager, SBI & DGM, Bank of India present in the house assured to open all the remaining FLCCS by end of June-2012.

General Manager, NABARD informed about their providing financial assistance to FLCC Gajapati.

Action-State Bank of India/Bank of

India.

**Point No.6.**

Regarding streamlining e-payment mechanism, Principal Secretary Finance, RD RBI Commissioner cum- Secretary Panchayati Raj, Director Institutional Finance, CGM, SBI & Convenor SLBC have to sit & finalise the allocation of districts on one district one leader Bank & many bank model.

The Convenor, SLBC informed the house that two to three rounds of the discussions have been made. 18 districts have been short listed for implementation of EBT mechanism during 2012-13. The rate of commission sharing between the leader bank & the participating banks & MOU format etc. has been almost finalised. The next meeting will be held on 17<sup>th</sup> instant to decide over the remaining issues.

Action:- RBI/Finance Deptt./Panchayatiraj

Deptt.

**7. Opening of 5 more special courts in the state.**

The Principal Secretary Revenue informed the house that steps have been taken for appointment of Special Certificates officers at 5 centers namely Cuttack, Bhubaneswar, Berhampur, Sambalpur & Panposh in

Sundergarh district. These certificate courts may start functioning at any time now.

Action- Revenue

Department.

**Point No.8:- Preparation of Data Bank by Director of Agriculture on list of Loanee Farmers /KCC Holders.**

Convenor SLBC observed that in the interest of the bankers, it is wanted that a readymade data base is available and Director Agriculture was kind enough to take it upon himself. He requested all the bankers, if not submitted, to submit the data by 31<sup>st</sup> May, 2012 and sought commitment from the bankers. Chairman SLBC observed that due to the recent guidelines issued by NABARD on KCC it has become more important, hence data should be submitted so that more finance can be made to the farmers under the revised guidelines.

Action - Respective Banks & Director of Agriculture.

***Point No.9:- For regularity in holding of DCC Meetings.***

DGM, RBI informed that six districts including Nuapada, Jajpur, Sambalpur along with three districts named in agenda note, have submitted calendar for holding of DCC meetings.

She observed that DCC meetings are being held in last fortnight of the quarter resulting in bunching of DCC meetings which creates a lot of inconvenience for RBI in undertaking effective review. She requested the LDMs to take note of the point and streamline the holding of DCC like SLBC, which has already been streamlined.

Convenor SLBC wanted a deadline for submission of calendar for holding DCC and it was fixed for 31<sup>st</sup> May, 2012.

Action:-LDMs & Controlling Heads with lead bank responsibility/Govt.Deptt.s.

**Point No 10:-Timely submission of SLBC data by the Controlling heads & LDMs for SLBC meeting.**

Convenor SLBC informed the house that SLBC is now exploring a system of web based data collection , where the format will be given in the web-site and user ID/pass word will be given to individual banks and so also a fixed window. If any bank is not submitting data within that fixed window , then it will be taken as non-submission and the last available data will be repeated and the matter will be reported in the SLBC meeting. However he appealed to all bankers to realize the importance of timely submission of correct data which will help in

analyzing the work that we have done or not done and take remedial action. He regretted for the inconvenience caused to SLBC for delayed submission of data both by controlling heads & LDMs. For the forthcoming SLBC meeting which is scheduled to be held on 16-08-2012, all the stakeholders are requested to submit data as well as points for inclusion in Agenda Notes positively by 14-07-2012.

Action: - LDMs, Controlling Heads of Banks in the state & Govt. Deptts.

**Point No 11:-**

**Sub Committee on gap in Agri Extension services in Odisha.**

In 124<sup>th</sup> SLBC meeting it was suggested by Sri H.R.Khan, Dy.Governor, RBI to have a sub committee which will deal with how to improve agricultural extension support in the state.

The Sub Committee constituted under the chairmanship of Sri S.S.Nanda, Dean of Extension & Research, OUAT has submitted its recommendation and the report was enclosed with the agenda note for information of the members of SLBC. The Action Points emerging out of the recommendations for different stake holders will be send by SLBC to the concerned departments for taking appropriate action at their end.

Action: - SLBC/Banks/RBI/NABARD/Govt Deptts.

**Agenda item (2) B:-Action taken report on major decisions taken in Special SLBC meeting held on 15-02-2012.**

**Point No.1:-Opening of 200 Branches in FIP villages.**

Convenor SLBC suggested a dead line of 31.12.2012 for opening of additional 146 Bricks & Mortar braches. DC, ACP intervned and advocated for a month wise target in order to have an effective review.

Convenor SLBC requested all Controlling heads to ensure submission of monthly schedule of opening of these branches to SLBC by 31.05.2012. Again a report on achievement on monthly basis may be sent to SLBC to review the progress on the matter.

To the query of GM SBI on opening of USB, on the first place, Chairman SLBC informed the house that the Govt. of India wants regular Brick & Mortar branches, but initially to start with the banks can open USBs where one officer from the base branch is required to visit the village at least once in a week. When it will be increased



to six days a week then it can be converted to a brick & mortar branch, till such time it will not be a branch but 1/6th of a branch.

**Point No.2:-Introduction of EBT Payment in 18 districts during 2012-13.**

Convenor SLBC informed the house that there is a meeting scheduled for 17<sup>th</sup> May where the issues is likely to be settled. Decision will be taken regarding pending issues like selection of leader Banks, finalization of MOU etc.

**Point No. 3:-Approval of District wise physical/financial target under DED, Fisheries & Poultry Scheme.**

The District wise physical & financial target approved by a small committee for the year 12-13 was approved in the house & LDMS were advised to fix up bankwise/branchwise target and take follow up measures for achieving the same.

**Point No.4:-Amendment of OPDR Act:-**

Convenor SLBC informed the house about the draft amendment proposed by bankers & sent to Govt. for necessary action. Principal Secretary, Finance informed the house that except one or two all the amendments proposed by SLBC has been accepted and the govt. is going to take steps towards that very shortly.

**Point No.5:-Waiver of Stamp Duty up to Rs.10 lac in respect of Agriculture Loans.**

Principal Secretary Finance remarked that the proposal submitted by SLBC will be sent to Govt. for consideration.

**Point No.6:-Regarding survey on MSME Finance in three districts namely Khurda, Cuttack & Balasore.**

Director of industries informed the house that the questionnaire has been finalized and survey has already been started. Report of the survey is expected within a week.

**Point No.7:-Check list based study is to be carried out by RBI regarding functioning of RSETI in the state.**

RD, RBI informed the house that survey has been undertaken by RBI in 26 RSETIs and they have observed many teething problems. Essentially the problem is in setting up, there is a delay in getting land, even if it is allotted there are some legal issues and they are not able to take possession. They found that there is absolute lack of awareness of RSETI schemes. There is a great need to popularize and publicize the scheme among the rural BPL youths other than participants, who are mainly from DRDA and other govt.sponsored programmes. There are other infrastructural issues like non availability of trainers, the revenue model is not sufficient and those are the discouraging factors. Again the final issue is banks should see business opportunity in them. It is found that people are trained and RSETIs have no idea what so

ever about these people, where they are going. Banks should go out of way to ensure that credit is available to the people so trained & the scheme reaches its logical end. The report has been sent to Central office, as the Governor was personally interested and expects some action points arising out of that which can be discussed in next SLBC meeting.

DC APC remarked that there is an Employment Mission and suggested co-ordination between Director Employment Mission with RSETIs. He suggested to Director Employment to take a meeting along with the bankers, it is not only the credit linkage but proper skill development training. Otherwise if one is not getting proper skill development training then it is of no use. He also advocated for a follow up action and the institutes should have the list of those people who have been trained and where they are going what they are doing, what sort of profession they are choosing. If it is placement linked then also it is meaningful. But if the training is only for training sake then it does not serve any purpose. So it is to be placement linked training.

Chairman SLBC suggested to the controlling heads of Banks opening RSETIs to advertise the function of RSETIs in local news paper in vernacular language. He also shared the information of the meeting with Ministry of Rural Development that many RSETIs have not drawn the allocations made for them. He remarked that unless the training is followed by suitable credit linkage then it is of no use.

**Point No.8:-Director NRLM with representative of SBI, UCO & NABARD to visit 4 to 5 RSETI to gain first hand information.**

Director NRLM informed the house that on the basis of a direction of 125<sup>th</sup> SLBC meeting, she has undertaken visit of some RSETIs and submitted an interim report. She remarked that in Gajapati district the district administration has given all the facilities but sorry to state that Andhra Bank, the sponsoring bank, has not taken any initiative to establish this RSETI in a full fledged manner. It is under utilized, delegation has not been given to the Director and internal furnishing has not been done so far in spite of repeated requests from districts administration.

General Manager, NABARD, remarked that on his recent visit to Gajapati, he found the Director RSETI is also in charge of FLCC. FLCC is also located there and he is looking after FLCC and RSETI also. He requested Andhra Bank to post officers exclusively for RSETI & FLCC.

Chairman, SLBC requested Andhra Bank to take note of the same.

**Point No.9:-Issue of License in favour of DCCB,Banki & Sambalpur.**

It was clarified by RD, RBI that the said banks have achieved the criteria & licenses have been issued.

**Point No.10:-Commercial Banks have to take up a lead role in stepping up their credit to Agriculture.**

Principal Secretary Agriculture observed that even though this year's target is 60% above last year's achievement, growth is marginal if compared to last year's budget. He remarked that all commercial banks constitute only 21% of the achievement made under crop loan, whereas the co-operative banks constitute 67%. He suggested that the Commercial Banks should try to at least match with the State Cooperative banks. Convenor SLBC remarked that traditionally most of the small & marginal farmers are the member of co-op institutions and most of them are the loanees of the Co-op Banks. But all banks are serious and determined to cover all the eligible farmers under KCC in the light of recent Govt. guidelines. Now new mechanism of KCC has come and assured the house that all Banks will take every step to cover all the eligible farmers under KCC.

DC APC suggested adopting a camp approach in the case of financing crop loan to ensure timely credit to the farmers.

Chairman SLBC remarked that the new concept of KCC and adopting a camp approach will definitely give boost to disbursement of Agricultural credit.

General Manager, NABARD highlighted the successful adoption of camp approach by KGB last year.

**FRESH ISSUES**

**A. ISSUE RAISED BY IDBI BANK**

Enlisting IDBI Bank Ltd. in the list of scheduled banks functioning in Odisha.

Convenor SLBC requested to Principal Secretary Revenue to take note of the issue and issue necessary instructions to concerned authorities.

Action- Revenue Department/Finance

Deptt.

B. Issue raised by ICICI Bank Ltd. (to redesign in PS data in terms of RBI guidelines).

Chairman SLBC clarified & advised not to confuse state target given by SLBC with national target. The house agreed to continue with the present systems of reporting PS date to SLBC.

C. Issue raised by SLBC.

(I) GM, DIC to be declared as certificate officer for PMEGP cases.

It was stated by the Principal Secy, Revenue that the District Collector is the competent authority for issuing necessary direction on the subject. The State Government was requested by Convenor SLBC to issue instructions to District Collectors on the subject.

Action:-Revenue Department/Finance

Department/Banks

(ii) Consolidated list of identified centres for creation of equitable mortgage.

Principal Secretary Revenue while replying on the subject confused the list of centers for creation of EM by the banks with the list of sub-registrar offices of the state. Convenor SLBC suggested that officers of SLBC will visit Revenue Department for settling the issue.

Action: SLBC/ Revenue

Deptt.

**D. Issue Raised by CBI.**

(I) Computerization of land records:

Principal Secretary Revenue stated in 146 Tahsils of the state infrastructure has been built up for computerization of land records & the job is in progress. He expected that by 15<sup>th</sup> June the task is likely to be completed.

Action: - Revenue

Deptt.

(ii) Registration /Recording of creation of Equitable Mortgage.

The difficulties faced by Central Bank of India in registration/recording of EM at certain sub-registrar offices were discussed. CBI was requested to bring out the specific cases to the notice of Govt. for issuing necessary direction/instruction for smoothening the process.

Action:-Central Bank of

India/Rev.Deptt.

## **Agenda Item 4.**

**Banking Key Indicators:** - As already discussed by various dignitaries in the dais & other participants the banks were requested to increase their CD ratio & advance to Agriculture in the State.

## **Agenda Item No.5: Recovery performances.**

Director, DIC informed the house that better recovery is expected from Joint Recovery drives than the Certificate cases. He sought co-operation from banks in Joint Recovery drives as most of the times bankers are not available for Joint recovery drives. The Convenor SLBC requested the bankers to organize more & more joint recovery camps for improving recovery performance of the state.

Action;-

Banks/DIC/Govt.Deptt.

## **Agenda:-Item No.6**

Principal Secretary Agriculture requested the Bankers having more number of branches in the state to improve their achievement under agriculture. He stressed to give more importance for Agricultural term loans.

AGM, PNB requested to look into the ACP data, as Govt. takes many important decisions on the basis of ACP data. He drew attention to the inconsistencies in growth of credit, growth in Priority Sector and achievement under ACP in the case of some banks.

LDM Khurdha informed that there are many banks who are not submitting LBRs for which they are compelled to either repeat or show 'Nil'.

General Manager, NABARD, observed deficiency in the data reported by LDMs and suggested to compile data collecting from the controlling heads in order to avoid such inconsistency.

Principal Secretary, Finance requested the SLBC to look at possible inconsistencies and give the govt. more credible data by the end of this month.

Action: -

SLBC/Banks.

## **Agenda Item No.7:-**

## **Branch Expansion Programme**

The bankers were requested to open Ultra small/Brick & Mortar branches in all identified centers of 1877 villages as per direction received from MOF.

### **Agenda Item No. 8:-**

#### **Credit flow to MSME.**

Director of Industries requested to put more emphasis in Manufacturing sector and Micro sector.

Special Secretary MSME also remarked that employment generating capacity is eight times more in manufacturing sector than the service sector. He informed the house that they also plan to give targets to DICs for manufacturing sector and General Manager DICs will be asked to ensure more number of units in manufacturing sector. He shared his experience of visit to Boudh; where there are large number of SHGs engaged in nonfarm activities and can be targeted for finance under MSME sector. In the matter, the RSETIs can play a big role.

Chairman SLBC informed the house that suggestion from an all Indian Advisory Committee of MSME association is expected to be given to all SLBCs. Once it is implemented, he expressed his hope that there will be a boost to the sector and MSME sector will improve.

### **Agenda Item No.09:-**

#### **Mission Shakti**

Director Mission Shakti wanted District wise SHG numbers to be reconciled. She thanked the bankers for the successful implementation of the Mamata programme in the state and informed the house that as of now 4.2 lakh Women have got the financial transfers through their accounts under Mamata and nearly 63 crore Rupees have been transferred through the banking system.

General Manager, NABARD suggested for a system of flow of data from district level and the statement to be signed by the LDM, DDM & DSWOs.

#### ***Promotion & Support of WSHGs***

**AGM, NABARD** informed the house that in Rayagada/Mayurbhanj district MOU has been signed between the bank & the Anchor NGO.

Chairman SLBC informed the house that the NGOs are to be selected in DLCCs, where the collector should be present. The NGOs are to be selected unanimously. So he suggested that a direction from the Govt. can go to the collectors for selection of the Anchor NGO at the earliest.

Principal Secretary Finance informed the house about not receiving any guideline on the matter from DFS, MOF and GOI.

Chairman SLBC informed the house that the idea here is the NGO will have the additional responsibility of recovering the money from the SHGs. As 31<sup>st</sup> May is the time line fixed for the purpose, he requested all LDMs and NABARD representatives to call the DLCC immediately and select the NGO unanimously.

Director NRLM suggested to SLBC for putting the SHG related matter and NRLM in one agenda as SGSY is going to be replaced by NRLM. Secondly, she expressed that they are unaware of the scheme of this promotion & support of WSHGs in LWE districts.

She requested SLBC to organize one workshop of Banks on NRLM.

General Manager NABARD informed that other than Dhenkanal rest 14 districts, Anchor NGOs have been identified.

Chairman SLBC clarified that Anchor NGO can have other NGOs as it may not be possible for one NGO to look after the entire district.

General Manager, SBI remarked that the major hurdle here is the communication gap. He said that the signing of MOU with the Anchor NGO is the first step. The second step would be the signing of MOU by the Anchor NGO with other NGOs.

Chairman SLBC assured the house that he will take up with DFS, MOF for issuing communication to state government.

Action-

LDMs/Banks/NABARD

**AGENDA ITEM NO.10.**  
**Finance to Handloom Sector.**

Convenor SLBC requested all Controlling heads to take note of the issue and issue suitable instruction to branches for considering the sponsored applications sympathetically.

It was reported by the Director Handloom that the state level implementing, monitoring & review Committee has held the first meeting. Now at dist level the dist level committees have to hold meetings. At the state level, the information is, as far as commercial banks are concerned, they are concerned with individual weavers but not the handloom weavers' co-op societies which have to be done by the Co-op Banks. In total, 4554 number of individual weavers has been located. They say it is a quick estimate and the number may grow. Again many bankers have not yet accepted the packages. These weavers have either applied or will apply to the banks for consideration of their case for waiver as per the scheme. Implementing banks are advised to process the applications of eligible individual weavers for the benefit of the package to be rolled out in the state.

Convenor SLBC informed that this is a national level scheme & great importance is being given by the Central Government. Accordingly requested all bankers to take the scheme with all seriousness and applications for waiver should be dealt in the manner prescribed under the scheme.

Director, Textiles & Handloom informed the house that **22464** numbers of WCC applications have been collected in 38 camps and nearly 12000 applications have been sent to different banks for issuing Weavers Credit Cards. But excepting SBI, Sonapur, no banks have issued Weavers Credit Card.

Chairman SLBC, requested all controlling heads of banks to check-up with their operating branches and ensure disposal of pending applications, if any.

General Manager, NABARD, stated that, Director Textile was requested to start auditing the apex societies and other societies. Other states, it is started but in our state it is getting delayed. The other point is the MOU which is to be signed by the state government with NABARD, and then only GOI will be releasing the package. But it is getting delayed.

Director Textiles clarified that they have already completed their own statutory audit by ABCAs. But it was decided in the first



state level meeting that all the 434 eligible societies are to be audited by the special audit teams to be appointed by NABARD.

Chairman, SLBC stated that ultimately the weavers who has taken a loan and not in a position to pay should be benefited. So let us resolve this issue of auditing and see that the Weaver Co-op societies as well as the individual weavers get the benefit.

Action: - Director

Handloom/LDMs/Banks.

### **Agenda item No.11**

#### **PROGRESS UNDER FIP.**

It has been reported that out of 1877 FIP villages banking facilities have been provided in 1875 villages by March, 2012 & in rest two villages the work is in progress.

Convenor SLBC informed the house that Special emphasis is being given by the Ministry to FIP in the LWE districts. Banks are to provide the banking infrastructure in each district. Ministry has said that in one district of each state, whatsoever be the cost of POS machines, it will be borne by them. In consultation with the LDM, SLBC has suggested the name of Nayagarh district; where Ministry is going to provide large number of POS machines.

Convenor SLBC expected perceptible improvement in the LWE districts.

#### **Engagement of Common BC.**

Convenor SLBC informed the house that GOI has bifurcated the entire country into twenty clusters, and each cluster to have a common BC. UCO Bank has been entrusted for finding out the common BC for the state of Odisha and seven districts of Chhatisgarh for which RFP has been floated on 7<sup>th</sup> of May.

Action:-

Banks/LDMs/NABARD.

### **Agenda Item No. 12.** **Financing under KCC/JLG.**

Convenor, SLBC requested controlling heads to note the concern expressed by Principal Secretary, Agriculture and take decision on the sponsored applications.

Agriculture.

Action: - Banks/Deptt. Of

## **Agenda Item No.13.**

### **Progress under Govt. Sponsored Schemes.**

Representatives from KVIC informed the house that they have engaged one outside agency to undertake 100% physical verification of units financed during 2008-09 & 2009-10. In the meantime their report has been received and is under scrutiny. He requested the Controlling heads to issue instruction to branches not to adjust the margin money until they receive clearance from the implementing agencies such as KVIC/KBIB/DIC.

GM ST/SC Finance Corporation informed the house that last years achievement was 76% in SB Sector and in industry sector it was 46%.This year GOI has revised the annual allocation, it has not yet communicated the targets to the districts. He requested the bankers to send the pending subsidy claims, if any, for the year 2011-12 so that it can be cleared before starting the scheme for 2012-13.

Action: -

Banks/KVIC/Govt.Deptt.

## **Agenda Item No.14**

### **Financing under Golden Jubilee Rural Housing, Ex-Servicemen,Minority Community & Education**

The Bank wise achievement furnished in annexure-XVI & XVII were reviewed.

Action: -

Banks.

## **Agenda Item no.15**

Automation of Interface of State Govt. treasuries with the banks.

Principal Secretary Finance informed the house that on the receipt side, the position has been indicated that 7 banks have already integrated & five more should do it quickly. Some new banks have made application and he has recommended and RBI has already cleared those proposals. On the payment side Govt. is almost ready to launch E- Payment in a phased manner. The first phase will cover the state Head quarters and Heads of Departments; it should happen by July, which is the road map. The Dist Level offices be covered by December and other offices by March.

So by end of this financial year, he expected to switch over to electronic mode of payments for all govt. payments except petty payments up to 5000/-. Detailed guidelines will be issued possibly by end of this month, he stated.

Action: - Finance

Department/RBI/Banks.

### **Agenda Item No.16.**

#### **Financial Inclusion Drive: - Opening of bank accounts of migrant labourers/street vendors/hawkers in urban areas.**

The Convenor SLBC highlighted the recent guidelines received from DFS, MOF, GOI on the subject. He sought full co-operation from the bankers of the state to fulfill the objective of Financial Inclusion. The progress made by the banks is likely to be reviewed in the next meeting he remarked.

Action: -

SLBC/Banks.

### **Agenda Item No. 17.**

Progress under ACC/SCC/Employment Mission.

The Bank wise achievement made under the schemes furnished in annexure-XVII was reviewed.

Action: - Banks.

The meeting ended with vote of thanks proposed by DGM, UCO Bank to all the dignitaries and participants of the 127<sup>th</sup> SLBC Meeting.

**LIST OF PARTICIPANTS-127<sup>th</sup> SLBC MEETING**  
**HELD ON 15.05.2012.**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation</b>	<b>Organization</b>
<b>DIGNITARIES</b>			
1.	Shri P.C.Ghadei	Finance Minister	Govt of Odisha
2.	Shri S.Chandrasekharan	Executive Director, UCO Bank -Cum-Chairman, SLBC, Odisha	UCO BANK
3	Shri R.N.Senapati, IAS	Development Commissioner, & APC,	Govt.of Odisha
4.	Shri J.K.Mahapatra, IAS	Principal Secretary, Finance Department	Govt of Odisha
5.	Shri V.Rama Chandra Rao	Regional Director, RBI	RBI
6.	Shri Sanatan Panda	General Manager	NABARD
7.	Shri Debendra Prasad	General Manager	S.B.I.
8.	Shri S.K Dey Purkayastha	G.M.,UCO Bank -Cum-Convenor, SLBC, Odisha	UCO Bank
<b>Government</b>			
9.	Shri R.L.Jamuda , IAS	Principal Secy.	Agril. Deptt. Govt.of Odisha
10.	Shri Tara Datt, IAS	Principal Secretary	
11.	Smt.Sujata Karthikeyan IAS	Director S.W.	W & CD Deptt.Govt.of Odisha
12.	Smt.Usha Padhy,IAS	Director NRLM,	P.R.Deptt.Govt.of Odisha
13.	Shri N. Palai, IAS	Director	Handicraft & Cottage Inds.
14.	Shri K.N. Khatei,IAS	Commissioner-cum-Director(Industries)	Industries Deptt.Govt.of Odisha
15.	Shri A.K.Mishra, IAS	Spl.Secy. Finance Deptt.	Govt.of Odisha
16.	Shri Nikunja K.Sundaray,IAS	Principal Secy.	MSME Department
17.	Shri P.Dash,IAS	Special Secretary	MSME Department
18.	Shri Alok Ram	Director	MSME-DI-Cuttack
19.	Shri R.P.Patnaik	Asst. Director	MSME-DI-Cuttack
20.	Shri S.R.Pradhan	DD-Cum-Dy.Secy.	P.R.Deptt.Govt.of Odisha
21.	Shri Amiya Kanti Mishra	Director CDFC-Cum Planning & Addl.Secy Co-ordination Deptt.	Govt.of Odisha

22.	Shri Satyanarayan Mishra	Joint Director	Agril.Department Govt.of Odisha
23.	Smt.Anupam Bose	Joint Director,Agril	Director Agril(SP& C)
24.	Shri D.P.Dash	GM,OSFDC	ST & SC Dev.Deptt.
25.	Shri S.S.Nanda	Dean	Extension/Research OUAT. Govt.ofOdisha
26.	Dr.S.C.Panwar	In-charge, State Office	National Horticulture Board
27.	Shri S.Patnaik	Regional Manager	Agri-Insurance Corporation
28.	Shri B.C.Mohapatra	PD,Cum-Joint Secretary	H& UD Deptt. Govt.of Odisha
29.	Shri M.K.Nanda	Director	Directorate of Economics & Statistics
30.	Shri H.M.Routray	Joint Director	Directorate of Economics & Statistics,Odisha
31.	Shri A.K.Mohanty	Indl.Supervisor	Directorate of Industries,Odisha,Cuttack
32.	Shri Chandrasekhar Mahapatra.	Industries Promotion Officer	Directorate of Industries, Odisha,Cuttack.
33.	Shri B.K.Bose	Managing Director	OSFC,Odisha
34.	Shri B.Majhi	Asst.Director	SO, KVIC, Bhubaneswar.
35.	Shri S.Patnaik	Regional Manager	Agril.Insurnce Company.
36.	Shri Surya Kumar Mishra	Dy.Secretary	Co-op.Department.
37.	Shri D.Bhanj	Dy.Director	Fisheries Deptt.
38.	Dr.Sanant Mishra	CEO,OLRDS	F&ARD Deptt.
39.	Dr.U.S.Patro	Joint Director	A.H.V.S.Odisha
40.	Shri A.K.Bhuyan	ADOI((PMEGP)	KVIC
41.	Shri B.N.Panda	ADOI (GPMEGP)	SO, KVIC,BBSR
42.	Shri B.C.Mohapatra, IAS	Director	Textile Department
43	Shri M.M. Sahoo	Joint Director	Textile Department

#### **RESERVE BANK OF INDIA.**

44	Shri R.Laxmikanth Rao	GM	RBI.
45	Smt.Pusmitra Sahu	DGM,	RBI.
46	Shri S.N.Mishra	AGM	RBI
47	Shri C.D.V.Raghunath	Manager, RPCD,RBI	RBI
48	Shri C.M.Rao	Manager,	RBI

#### **NABARD**

49	Shri D.Tripathy,	Asst.General Manager	NABARD
50	Shri A.P.Das	Asst.General Manager	NABARD
51	Smt.Alaka Padhi	Asst.General Manager	NABARD

#### **SIDBI**

52	Shri Ramesh Chand	DGM	SIDBI,Bhubaneswar
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<b>PUBLIC SECTOR BANK</b>			
53.	Shri P. Datta	DGM	Allahabad Bank
54.	Shri A.C.Kundu	Sr.Manager	Allahabad Bank
55.	Shri Sujit Kumar Das	Zonal Manager	Andhra Bank
56.	Shri R.N.Senapati	Sr.Manager	Andhra Bank
57.	Shri Suresh Ch.Sarangi	Dy.Zonal Manager	Bank of India
58.	Shri H.Kundu	Chief Manager	Bank of India
59.	Shri Jitendra Ku.Das	Regional Head	Bank of Boroda
60.	Shri D.Bahinipati	Sr.Manager	Bank of Boroda
61.	Shri S.Nayak	Manager	Bank of Maharashtra
62.	Shri C.Ratan Kumar	DGM	Central Bank of India
63.	Shri Udayanath Giri	AGM	Central Bank of India
64.	Shri M.K.Das	Sr.Manager	Central Bank of India
65.	Shri S.K.Satpathy	AGM	Canara Bank
66.	Shri M.P.Panda	Sr.Manager	Canara Bank
67.	Shri S.K.Mahapatra	Asst.Manager	Corporation Bank
68.	Shri A.K.Thakur	Asst. General Manager	Dena Bank
69.	Shri S.K.Pattanayak	DGM & RH	IDBI Bank
70.	Shri Dinesh Sahu	AGM	IDBI Bank
71.	Shri O.P.Ambasht	DGM/ZM	Indian Bank
72.	Sri S. Umapathy	SRM	Indian Overseas Bank
73.	Shri T.K.Sahoo	Sr.Manager	Indian Overseas Bank
74.	Shri Gautam Sinha Ray	DGM	Oriental Bank of Commerce
75.	Shri Ashok Pradhan	AGM	PNB
76.	Shri A.K.Tripathy	Sr.Manager	PNB
77.	Shri J.K.Nayak	Chief Manager	Punjab & Sind Bank
78.	Shri Kailash Goyal	DGM	SBI
79.	Shri A.K.Mishra	AGM	SBI
80.	Shri Hari Sankar Nial	Deputy Mnager	SBBJ
81.	Shri S Bandopadhyay	AGM	Syndicate Bank
82.	Shri R.K.Sarangi	Sr.Manager	Syndicate Bank
83.	Shri A. Dey	Dy.General Manager	Union Bank of India
84.	Shri Rajesh Kumar	DGM/CRM	United Bank of India
85.	Shri M.N.Senapati	Sr.Manager	United Bank of India
86.	Shri S.Das	DGM, SLBC ,Circle Office	UCO Bank
87.	Shri R.Gupta	DGM/ZM,UCO Bank Zonal Office, Bhubaneswar	-do-
88.	Shri B.N. Sahoo	CM, Cuttack Zonal Office	-do-
89.	Shri G.B.Panda	AGM,SLBC	-do-
90.	Shri N.K.Panda	CM,SLBC	-do-
91.	Shri S.K.Parmanik	Sr.Manager(SLBC)	-do-
92.	Shri B.C.Dash	Manager (SLBC)	-do-

<b>PRIVATE SECTOR BANK:</b>			
93.	Shri Subrot Mohanty	Sr.Manager,	Axis Bank
94.	Shri Avinash Mishra	Relationship Manager(SME)	AXIS Bank
95.	Shri Pradosh Rout	Regional Director HBDAD-Odisha	ICICI Bank
96.	Shri Atoop Ku.Mohapatra	Chief Manager	-do-
97.	Shri K. K. Panigrahi	Chief Manager	do
98.	Shri Ashutosh Rath	Branch Head	<b>Kotak Mahindra Bank</b>
99.	Shri Chandrasekhar	Chief Manager	<b>Karnataka Bank</b>
100.	Neha Binjoo	Manager,	HDFC Bank
101.	Shri Mahesh Ku.Jaju	Asst.Manager	South Indian Bank
<b>RRBS</b>			
102.	Shri Aurobinda Bhowmick	Chairman	Baitarani Gramya Bank
103.	Shri S.K.Jain	Chairman	Kalinga Gramya Bank
104.	Shri D.K.Nanda	Chairman	Neelachal Gramya Bank
105.	Shri R.K.Mohapatra	General Manager	Rushi kulya Gramya Bank
106.	Shri Mukti Kanta Kar	Chairman	Utkal Gramya Bank
<b>Cooperative Banks</b>			
107.	Shri L.D.Acharya	Chief General Manager	OSCB
<b>LEAD DISTRICT MANAGERS</b>			
<b>Andhra Bank</b>			
108.	Shri S.R Mohanty	LDM	Ganjam
109.	Shri A.K Panda	LDM	Gajapati
<b>Bank of India</b>			
110.	Shri M.R. Mishra	LDM	Mayurbhanj
111.	Shri K.C.Naik	LDM	Keonjhar
<b>State Bank of India</b>			
112.	Shri P.K.Pattnaik	LDM	Balangir
113.	Shri S.K.Khadanga	LDM	Baragarh
114.	Shri J.B Nayak	CM/LDM	Jajpur
115.	Shri B.B Dash	LDM	Kalahandi

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116	Shri D. Dalei	LDM (LB)	Kendrapara
117	Shri R.J Achary	LDM	Kandhamal
118	Shri B.G.Rao	LDM	Koraput
119	Shri Harihar Nanda	LDM	Sonepur
120	Shri Jogeswar Naik	CM (LB)	Sambalpur
121	Shri B.R Acharya	CM (LB)	Nabarangpur
122	Shri G.D Mishra	LDM	Nayagarh
123	Shri U.S Das	LDM	Jharsuguda
124	Shri N Mallick	LDM	Nuapada
125	Shri G.Lal	CM(LB)	Malkangiri
126	Shri N.K.Das	LDM	Rayagada
127	Shri B.B.Rath	LDM	Deogarh
<b>UCO Bank</b>			
128	Shri B.P. Tripathy	LDM	Dhenkanal
129	Shri R.K.Dash	LDM	Jagatsinghpur
130	Shri R.Chakraborty	LDM	Anugul
131	Md.Anwaruddin	LDM	Balasore
132	Shri R.K.Mohapatra	LDM	Cuttack
133	Shri R.K.Parida	LDM	Puri