



GM/SLBC/ODI/ 212 /2012 -13

Date: 29/08/2012.

To

All the Participants of  
State Level Bankers Committee, Odisha.

Dear Sir,

Sub: Proceedings of the 128th SLBC Meeting of Odisha held on 16.08.2012 at Bhubaneswar

We enclose the proceedings of 128th SLBC Meeting of Odisha held on 16.08.2012 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,

(Shri S.K. Dey Purkayastha)  
General Manager & Convenor, SLBC, Odisha.

Encl: As above

Copy to:

1. The Finance Minister, Govt of Odisha, Bhubaneswar
2. The 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.

## PROCEEDINGS OF 128<sup>th</sup> SLBC MEETING HELD ON 16.08.2012.

The 128<sup>th</sup> SLBC Meeting of Odisha was held on 16.08.2012 at Bhubaneswar under the Chairmanship of Shri S Chandrasekharan, Executive Director, UCO Bank. Among others, it was attended by Shri Prasanna Acharya, Hon'ble Finance Minister, Odisha, Shri J.K Mohapatra, Principal Secretary to Govt., Finance Department, Govt. of Odisha, Shri V.Ramachandra Rao, Regional Director, RBI, Regional Office, Bhubaneswar, Shri K.K Gupta, Chief General Manager, NABARD, Shri P. Gupta, Chief General Manager, State Bank of India, Local Head Office, Bhubaneswar and Shri S.K. Dey Purkayastha, General Manager, UCO Bank-cum-Convenor, SLBC, Odisha. The list of participants is annexed.

Shri S.K Dey Purkayastha, General Manager, UCO Bank and Convenor, SLBC, Odisha welcomed Shri Prasanna Acharya, Hon'ble Finance Minister, Odisha, other distinguished guests and participants & dignitaries from Banks, Govt. Departments / Agencies / Press / Media to the 128<sup>th</sup> SLBC meeting being conducted on 16th August, 2012.

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### **HIGHLIGHTS OF THE SPEECH OF SRI R.N.SENAPATI, IAS, DEVELOPMENT COMMISSIONER & AGRICULTURE PRODUCTION COMMISSIONER, ODISHA.**

The Development Commissioner & Agriculture Production Commissioner, Sri R.N.Senapati in his address welcomed the Hon'ble Finance Minister Sri Prasanna Acharya, other dignitaries on the Dias, participating Govt.agencies and representatives of the Banks and Financial Institutions.

He remarked, it is a great privilege & honour for him to be at the SLBC meeting. This SLBC meeting is being conducted regularly and it is used to discuss many issues connected with the co-ordination between the bankers and the Government.

He observed that even though the CD ratio has improved in comparison to last year, the CD ratio of the semi-urban branches has not improved substantially and needs close attention. He advised the bankers operating in the semi-urban branches to ensure substantial improvement in the CD ratio of those branches which will ultimately result in improvement of the overall CD ratio of the state.

Regarding the achievement under ACP, Credit flow to allied sector is almost stagnant, it has not improved much. So it should be the endeavor of all to improve the credit flow to the fisheries sector, the animal resources sector and various other activities, where there is great need. In fact, the allied sectors generate more employment opportunities apart from agriculture sector. It increases the income of the farmers and nearly 83% of farmers of the state are marginal & small farmers. Considering this situation he urged upon the bankers to increase the credit flow to the allied sector apart from improving credit flow in agriculture sector.

The state is also in the process of establishing Agri Enterprises, where also the credit flow must improve. Besides, the state govt. has decided to provide employment/self employment opportunity to one million people in next five years. Hence every year two lakhs youths will be provided skill development training apart from technical training & other things. State Employment Mission is making vigorous efforts in this regard. But once they receive the skill development training they need to be supported with credit for establishing their enterprises. So the task is very huge and requested the banker friends to come forward to undertake the job. He also remarked that the RSETIs where infrastructure has been created should be utilized for training purposes. Although there is shortage of Resource persons, they can always be mobilized within the district or outside the district and they should be utilized for skill development. Only thing they are to be registered as VTCs (Vocational Training Centers). So there are many priorities in the development sector and there are sectoral committees under the championship of respective Secretaries. In RBI also they conduct meetings regularly on various issues. He expressed his confidence of achieving incredible progress during this 12<sup>th</sup> five year plan. He concluded with the remark that all should gear up, expedite to achieve.

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## **HIGHLIGHTS OF THE KEY NOTE ADDRESS OF SRI S.CHANDRASEKHARAN, ED, UCO BANK & CHAIRMAN, SLBC, ODISHA.**

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Sri S. Chandrasekharan, Exutive Director of UCO Bank and Chairman, SLBC, Odisha extended a hearty welcome to Shri. Prasanna Acharya, Hon'ble Finance Minister of Odisha, Shri R. N. Synaptic, Development Commissioner & Agriculture Production Commissioner, Govt. of Odisha. Shri Jugal Kishore Mohapatra, Principal Secretary to Government, Finance Department, Govt. of Odisha, Shri V Ramchandra Rao, Regional Director, Reserve Bank of India, Regional Office, Bhubaneswar, Shri K. K. Gupta, Chief General Manager, NABARD, RO Bhubaneswar, Shri Praveen Gupta, Chief General Manager, State Bank of India, LHO, Bhubaneswar, Shri S.K. Dey Purkayastha, General Manager, UCO Bank cum Convenor, SLBC, Odisha and Participants from Government line Departments, Agencies & Banks.

He expressed his immense pleasure to be amongst all and chairing the 128th SLBC meeting of Odisha. The house is meeting after a lapse of 3 months and in between a lot of changes have happened at the International level, National level and State level.

### **International scenario**

The Global economy continues to be under stress due to Euro Zone crisis. The crude oil prices are remaining high. This has to some extent affected the economy also.

### **National Scenario**

At the National level, Honorable Sri Pranab Mukherjee has taken over as the 13<sup>th</sup> President of India, relinquishing his responsibilities in the Union Cabinet. The country has a new Union Finance Minister in, Honorable Sri P. Chidambaram, who as we all know is an experienced administrator having occupied various ministerial posts in the past including that of the Finance Minister. He expected that, under his stewardship, the economic health of India has to improve. The inflation and slow growth is still a cause of concern for our economy.

### **State scenario**

At State level also, there is a change of guard in Finance Ministry with Honorable Sri Prasanna Acharya taking over as Finance Minister from Sri Prafulla Chandra Ghadei. He took the opportunity to gratefully acknowledge the guidance and advice rendered to SLBC by Honorable Sri P. C. Ghadei and looked forward to be

patronized and guided by the new incumbent, Hon'ble Sri Prasanna Acharya who has vast administrative experience as Minister-in-charge of various departments in his earlier assignments. On behalf of SLBC, he welcomed Shri Acharya to the august gathering of Bankers, Govt. Officials and other dignitaries. Since Shri Acharya has come to the meeting for the first time, he would like the house to know that Sri Acharya is the son of Padmashree Krutarth Acharya , who founded Sambalpuri Bastralaya and pioneered the handloom movement in Odisha and spread it to all corners of the nation and the world. He once again welcomed this illustrious son of an iconic figure of Odisha.

### **Banking in the State**

The overall CD ratio of the State stands at 77.05% which is substantially higher than the National Parameter of 60%. The Priority Sector advance to total advances is 59.02% as against the National Parameter of 40%. Agricultural advances as a % of total advance is 28.99% against the national parameter of 18%. Again advances to weaker sections as a % of PS advances is 29.82% against the stipulation of 25%. Thus Banks in Odisha have met all major banking parameters except DRI advance where the outstanding is only 0.42% against the requirement of 1.00%. However, it is to be noted that there is substantial improvement from 0.13% a year ago. Hence, he concluded that Banks are playing the part demanded of them.

### **Performance under Annual Credit Plan 2012-13**

The performance of Banks under ACP 2012-13 up to June-2012 is 76% of the quarterly June-2012 target. This is a noticeable improvement on the performance of 34% of the June 2011 target achieved in the corresponding period last year. He requested all banks to achieve the target set for 2012-13 which will boost the economy of the State.

### **Financing Agriculture & Allied Activities**

Until July 27, 2012, the monsoon was deficient by 21 per cent compared with the long period average. In terms of the Reserve Bank's production weighted index, the deficiency was 24 per cent. This is likely to impact kharif crops, especially coarse

cereals and pulses. If the effect of El Nino is not negated, the country may experience severe drought situation in some of the states particularly Maharashtra, Rajasthan, Gujarat, AP and Karnataka. It is heartening to note that Odisha has escaped severe drought situation and experiencing good rain fall of late except in 4 districts. However the threat of drought will always be there, since in Odisha only 35% of lands are irrigated. He understood, there is vast ground water resource available in Odisha. With highly subsidized deep bore-well (90%) and shallow tube well, it can effectively combat the drought threat. He applauded the decision of the State Government to install 1 lakh bore wells in Odisha in the next 3 years for irrigation to overcome water scarcity for cultivation. To counter water scarcity, he appealed all to focus on augmenting the ground water by water harvesting projects.

The dependence on water intensive crops like paddy has to be replaced by crops requiring less water like pulses and vegetables and cultivating orchards for horticulture purposes. He understood that, there is vast scope for horticulture in Odisha and that a variety of incentives are also available for the purpose. Speaking about paddy and vegetables and horticulture, without cold chains for storing the produce it will be very difficult to market the produce remuneratively. Hence, the State would have to foster and develop warehouses, cold storages and market yards for its farmers. All these measure opens up new avenues of investment by Banks and his sincere request to Bankers was to explore these possibilities. The State Government machineries should work in tandem with the Bankers to bring about this storage and marketing revolution so that in times of bumper crops, food grains are stored properly and distributed during the lean season.

It has to be point out about the importance of allied activities in agriculture like fisheries, dairy and poultry. However, the ACP 2012-13 figures up to June show that achievement under direct agriculture stood at Rs.1758 crores whereas it is only Rs.80 crore in activities allied to Agriculture sector. He was given to understand that lack of manpower is hampering the extension services in these

sectors. He requested the State Government to strengthen the extension services so that the farmers are motivated to take up alternate/additional sources of income generation to improve their financial status. He also called upon the bankers to bestow greater care to this sector and lend their helping hand to all the deserving cases and help increase agricultural output and incomes in the State.

#### **Financing Industrial activities**

The State's industrial activities have been impacted by drop in mining activities. Along with the large projects scores of small and medium units which depend on local availability of iron ore and coal etc. have been adversely impacted and banks have to restructure and nurse such units in order to prevent them from turning into NPAs. He appealed the State Government to resolve the issues so that the industrial climate in the State is revitalized and stress on bank assets is removed. Bankers meanwhile have to look at extending helping hand to the thousands of micro and small units which are based on local skills and raw materials.

#### **Financing Government sponsored schemes**

Banks have generally been performing up to the expectations in financing the various Government sponsored programmes whether of the Centre or the State. The good work should be continued this year also and targets set under the various schemes like PMEGP, SGSY, SJSRY, SC & ST, Mission Shakti, State Employment Mission etc. The Central Government has given a target for extending loans to students for higher/vocational studies. This is being distributed amongst the Banks by SLBC. He was confident about bankers not facing any difficulty in achieving the targets.

#### **Recovery of Bank's dues**

The recovery performance of Banks is very dismal. The overall recovery performance is only 42.23% as of 30/06/2012 indicating that more than half of the amount demanded as repayment has not come back to the Banks. Recovery under Government sponsored scheme like SGSY, PMRY as of 30/06/2012 at a level of 28.32% & 16.90% respectively is even more disheartening.

Non-recovery of loans directly results in slowing down of future lending process and has serious repercussions. He requested the State Government to take quick action on the recommendations made for changes to the OPDR Act. He appealed to the Government functionaries to help to develop a Credit Culture in the State so that money can be recycled for further productive purposes.

### **Revival, Reform & Restructuring of Handloom Sector**

The Central Government has introduced a package for Revival, Reform and Restructuring of the Handloom sector. This includes a scheme for waiver of outstanding loans of individual weavers as well as Cooperative Societies. With the help of the State Government machinery, Bankers should avail the opportunity to cleanse their books of old NPA accounts and also take part in fresh financing under the package and as well as under the "Weavers Credit Card Scheme". Banks have accepted a target of sanctioning 12000 WCC by end of Sept'2012. He urged upon the Banks to exceed the target in this very worthwhile cause.

### **Action Plan for LWE affected districts**

As all are aware, the Central Government has initiated an Action Plan for Financial Inclusion in the LWE (Left Wing Extremism) affected districts - which are at present totaling 19 in Odisha. The progress is being monitored directly by the Secretary, Dept. of Financial Services, MOF, GOI through Video Conferencing with Convener SLBC, CGM NABARD and others. He called upon all who are involved to help expand financial services in these 19 districts at a fast pace.

### **Financial Inclusion**

While the banks have collectively reached one milestone by extending reach of banking to all villages with population of over 2000 in our State, they have miles to go. Banks have to reach out to villages with population 1600 to 2000 by March 2013, and then plan how to reach even the smallest village within a given time frame. In between banks have to open USBs (Ultra Small Branches) at identified centers. It is a very daunting task but he assured that the end of the journey would be very satisfying. He appealed all to attend to the goals of Financial Inclusion with



sincerity and zeal. He urged the SLBC to prepare a road map covering all unbanked villages of population less than 2000 and allot these villages to Banks for providing banking services in a time bound manner.

### **Banking through Alternate Delivery Channels**

He congratulated the State Government for taking a pioneering step in crediting MGNREGA money directly to the account of the beneficiaries with the help of RBI and other banks. Also he extended his congratulations to the State Government for disbursing salaries to its employees again directly to their bank accounts. With the State Government showing the way in using electronic banking channels, Banks will also have to persuade its customers to use alternate delivery channels (ATMs, POS, Mobile banking, Internet banking etc) so that the objective set by the DFS, MOF, GOI of moving 50% of all banking transactions to ADC is achieved.

Before he concluded, he extended his thanks to all those who have been providing unstinted support to the SLBC of the State which has become a vibrant forum to take up issues related to the economic upliftment of the State. He assured the State Government on behalf of the Banking fraternity that Banks would ensure to be positive and rise to the occasion and meet the expectations of the people in the State.

Unless and until the financially excluded people in villages get banking services at their doorstep, none can claim that the state has achieved financial inclusion.

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## **HIGHLIGHTS OF THE SPEECH OF SRI PRASANNA ACHARYA, HON'BLE FINANCE MINISTER, GOVT. OF ODISHA.**

The honorable Finance Minister began with the remark that he has not come to this meeting for giving guidance rather he has come to this meeting to take guidance. Though he is pretty experienced in politics but virtually has got no experience so far as finance matter is concerned and he may be taken as a novice. He observed that now he is learning from his finance secretary.

He informed that he hails from a businessman family but is involved in politics since childhood. He does not subscribe to the remark "politics is the last resort of scoundrels" rather there are many knowledgeable persons in politics and have deep knowledge on various problems of the country. Again politicians learn less from book but more from the field. As they interact with the common man, starving people, half naked people and rich people every day in their political life. During that course they learn many things and try to implement when they come to power at any point of time in their life. As a political man, he has always learned from the Common man. Unless one meets with people and know their social & economical problem how can he win their confidence. He remarked that unless they have contact with the common people how they can be reelected. Hence they try their level best as politicians to read the mind of the people, Know the problems of the common man, who are toiling hard for their sustenance and their livelihood.

He said that he will emulate his predecessor who was regularly attending these meetings. He observed that with capable bureaucrats like the D.C, Finance Secy., able political guidance by the Chief Minister and the then Finance Minister , the state has now come to a particular shape. At the time when Sri Nabin Pattack took over the charge of the state as Chief Minister, the financial position of the state was precarious. Even at the end of the month they were unable to pay salary to their employees. Overdraft was order of the day. They were forced to take some bitter & cruel decisions which no political party will like to take such decisions. Govt. curtailed the number of jobs. Can any popular government do this? Because for greater interest of the economy of the state and for a better future for the state, the state had to take many unpleasant decisions. He remarked that if he remembers correctly then out of the total retirement Vacancies, 75% of the posts were abolished. At the risk of loosing election, they had taken such unpleasant decisions.

He advised all against complacency .He said the state has to go much higher and has to compete with other developed states of Indian Union.

Most of the times political parties put the interest of the state or economy in the second bench & take decision for political convenience, but in Odisha unpleasant decisions were taken in the interest of the economy.

He remarked that the global recession & slow down is going to have its effect on the economy. The slow down process has began .So all are to be more careful and complacency will kill all in future .The people of the state have to go much higher in order to compete with other developed states of Indian Union. The common perception in the minds of younger generation is that employment means govt. job, which is the safest thing, where one gets salary whether he works or not. But no one bothers for the common farmer who is toiling hard in the ground. This psychology has to be changed. Therefore, he said though the state is in a little bit comfortable position, still everyone has to be more careful both in the govt. and the banks ,as banks are part and parcel of the system.

He wanted to highlight the following points.

He observed that the CD ratio in the state is 77.05% against the requirement of 60% and hence everyone is complacent. In some of the states the CD ratio is more than 100%. He advised to strive for a higher CD ratio even more than 100%.There may be difference in the economic situation, business atmosphere, in the state of Odisha in comparison to West Bengal, Maharashtra & Karnataka. The reason for low CD ratio may be due to less rate of return and may be up take of credit in Odisha is less as people are not interested in availing credit. He cited the example of his father, who was a pioneer in the handloom sector. His father started Sambalpuri Bastralaya, which was subsequently converted into a co-operative society after independence and for a pretty long time he was refusing to take govt. loan & assistance. He had an orthodox mind; even though he was one of the few such people engaged in business successfully and also was in the freedom struggle. On enquiry of the reason of not availing loan, he told that it will subject him to much harassment. Being a Gandhian he was not going to stand with folded hands & bended knees before the officers which will tell upon his Swabhiman, the Ego. That is a mind-set, when one harass people.

He observed about the Common complaint from many beneficiaries of various govt. sponsored programmes that they are made to run to bank number of times and ultimately denied loan. He advised that if bankers are not interested to lend, then from the very first instance it should be made clear and the beneficiaries should not be harassed by making them run to the bank number of times. And this might be one of the many reasons for the low credit uptake.

Then he said that all the functionaries in the state have to take care of agriculture which is the Atma of the economy. He observed that the share of co-operative banks in agriculture is more than the commercial banks and requested to

concentrate more in this sector for a marked improvement .The state lacks in irrigation facilities also .The govt. look a decision to ensure provision of irrigation facility to at least 35% of the cultivable lands in each blocks throughout the state and trying to achieve that. Hence more investment is needed for that. Again modern farm mechanization and equipments are coming to the market & the govt. wants farmers in the state to use those advance practices.

He cited the example of farmers of Andhra Pradesh, who in the last 50 years have acquired seven to eight acres of land in Western Odisha by disposing one to two acres of their land. And now the Oriya farmers are working under these Andhra farmers. He clarified that it is not a criticism of Andhra Farmers rather it is an appreciation. He appealed all to try to emulate them and follow them. He observed that the local farmers are coming up now and need more investment. All of them are not useless and if banks lend them that will definitely help in improving agriculture in the state.

The govt. has taken many initiatives to attract educated people to agriculture sector and banks have to come forward and help them by extending adequate credit. He said he is conscious of low rate of return which is definitely a bottleneck. But in spite of the bottlenecks banks have to finance and people have to be motivated and change their habit. It is a common responsibility to try and create a business like atmosphere among the loanees.

He observed that Odisha is famous for its handloom and cottage industry and many people in the rural areas are engaged in this sector. As his family members are engaged in this sector he remarked that many talented weavers are in our state. The Sambalpuri Sarees are famous and he urged upon the bankers to improve the flow of credit to this sector. As this sector has got a maximum employment generation capacity next to agriculture, it needs the attention. The state has limited scope in textile sector but have tremendous scope in handloom & handicraft sector and a bright & better future in this sector lies ahead.

He concluded with the remark that now Odisha is in a very uptake stage and Govt. foresees a bright future for the state and for that he appealed the bankers to work together in tandem with the Govt.

He shared the concern of recovery with Bankers and assured all co-operations from government side. He concluded with his belief that all taken together create an atmosphere of co-operation and cohesion and work together and alleviate the poverty of Odisha then the upward swing that has started in the economy of Odisha can be well maintained in future also.

**THE ADDRESS OF SRI V.RAMACHANDRA RAO, REGIONAL DIRECTOR, RBI, BHUBANESWAR.**

Sri V Ramachandra Rao, regional Director, RBI, addressed the gathering and at the outset, he conveyed his congratulations to the newly appointed Finance Minister and assured him that the entire banking fraternity in the State of Odisha would continue to partner with the State Government in taking the economy to newer and greater heights.

**Some of the issues he flagged before the House were:**

**1) Electronic Benefit Transfer (EBT)**

The Electronic Benefit Transfer (also known as e-FMS by the State Government) has been launched on June 29, 2012 in Bhubaneswar for making electronic payment of MGNREGS wage payments. This State is one of the leading States in ushering such e-governance initiative. Around 10,000 beneficiaries' accounts have been credited with Rs.63.00 lakh through this arrangement so far. So far 51 blocks of 29 districts (total 30 districts in the State) have been roped in. The accounts of the beneficiaries maintained with the Commercial banks as well as RRBs have been credited on T+1 basis. This has drastically cut down the delays in payment of wages to the MGNREGA and also bring about transparency in the system apart from resulting in savings in operational costs. The remaining blocks in 30 districts i.e. 263 blocks need to expeditiously join the network and sustain the project.

The second most important thing that has happened is the **Launching of e-payment and e-receipt.**

He pointed out about the initiatives taken by the banks as well as the State Government with regard to e-payment and e-receipt front.

E-payment for Treasury payments of Government of Odisha through RBI, Bhubaneswar was launched on August 1, 2012. Under the e-payment system, RBI

(PAD) has opened a 'Drawing Account' for DTI and DTI submits RECS files for payment of salary and other payments to employees, vendor/third party payments and the account of beneficiaries are credited on T+0 or T+1 basis. RBI also provides e-scrolls to DTI for the payments made. The Govt on the first day paid about 4000 beneficiaries of about Rs.245 crore. The Government plans to cover payments of all Treasuries (salaries of employees and third party payments above Rs.5000/-) under e-payment by December 2012.

On e-receipts, as on date, 10 banks (SBI, UCO Bank, IOB, Indian Bank, PNB, Union Bank of India, Central Bank of India, Axis bank, HDFC bank and ICICI bank) are collecting Government receipts through e-mode in the new model.

He understood that United Bank of India is ready to move to the new system. There are four banks which are still collecting taxes through physical mode; they are Andhra bank, Allahabad bank, Canara bank and Bank of India. The banks need to expedite the process.

In terms of extant RBI guidelines, Clearing House need to be established in non-district headquarters having 5 or more bank branches. There are seven such places where Clearing House are yet to be established are: Barapali (Dist: Bargarh), Titlagarh (Dist: Bolangir), Dhamara (Dist: Bhadrak), Gopalpur (Dist: Ganjam), Anandapur (Dist: Keonjar), Gunupur (Dist: Rayagada) and Rengali (Dist: Sambalpur). The LDMS of these districts may arrange for convening meeting of bankers to decide about opening of Clearing House in these locations and approach our National Clearing Cell (NCC) for necessary permission. Separate communication in this regard is being sent by our NCC to SLBC Convenor.

RBI have issued instructions to banks on May 11, 2012 to put in place certain mechanisms to arrange for clearing of cheques where there is no formal clearing house as there are less than 3/5 bank branches in such places or distance from the place to the nearest Clearing House is non-commutable or the volume of cheques is too low. These mechanisms include exchange of cheques at a mutually decided place on day-to-day basis, arrangements for settlement of funds by cash, transfer on the

same day, fate of cheques presented to be known on the same day and return instruments are also exchanged in the evening. Banks should implement the guidelines and report to us.

RBI has recently organized a three days' Workshop for LDMs of the State during August 01-03, 2012. Some of the important and implementable suggestions emerged are:

- Adequate manpower and infrastructure for LDM's office to be provided by the respective banks. LDMs office should have better visibility and appearance as well as uniform branding (uniform sign board across lead banks) of the LDM's office.
- All lead banks' communications will be through e-mail only.
- The controllers have to take a stock of the issues their LDMs are facing and voice in SLBC to make them more structured and focused.
- SLBC convener will hold a meeting of all LDMs prior to SLBC meeting to get a feel of the ground level issues.
- Bulk of the time of the LDMs is spent in collection of data from the banks. Sometimes banks do not submit at all. The controlling heads need to sensitise the branch managers for submission of the desired MIS to the Lead banks the way they are sending to the controlling offices.
- Alternatively the controlling offices may have to submit to all the lead banks. As all banks are in CBS, this may not be a problem at all.
- Banks need to ensure their participation in the DCC meetings at appropriate level.
- The private banks need to improve upon their performance under priority sector lending as well as lending under Government sponsored schemes at the district level.

In the last SLBC meeting it was decided that the DCC/DLRC meetings should be held within one month of the end of the quarter and positively prior to SLBC meetings so that any major unresolved issues can be brought to a higher forum like

SLBC for meaningful deliberation. He expressed his happiness over receiving communication from 25 districts other than Khurda, Kendrapara, Angul, Dhenkanal, Jagatsingpur. One district Ganjam gave a range of one week for holding DCC meeting, I think it is too wide range to adhere to. So far 18 districts have completed their DCC meetings.

He placed before the house few suggestions in this regard:

- Banks need to participate in the DCC meetings at an appropriate level who can take decision on behalf of the bank in that district.
- Data/information to be submitted to the Lead banks within 15 days after the end of the quarter for the LDMs to convene DCC meetings within one month. He expects all controlling heads to issue necessary instructions to their branches in the districts.
- DCC should focus on developmental issues. It seems maximum time is being consumed on discussing on individual cases mainly under Government sponsored schemes.

Recovery of bad loans is a matter of serious concern & it is being looked into. Appointment of Special recovery officers in some of the districts is an issue. He requested the state Government to resolve this.

The issues regarding suitable modifications in the Orissa Public Debt Recovery Act have so far not been resolved that hinders recovery of bank dues from defaulters. He requested the State Government, to look into the issue and bring forth suitable legal infrastructure to smoothen the recovery process for the bank dues.

The finding of the study on RSETIs has been shared with the banks and the State Government for taking necessary actions. The Development Commissioner has already talked about the RSETIs .He would like to know the actions initiated by all concerned in this regard.



He hoped, UCO bank is working on having a common BC for the State as per Government of India guidelines. It is given to understand that whatever little bit efforts done in Financial Inclusion front has been affected due to this development. He requested UCO Bank to expedite the selection process. This is all the more important as EBT has been launched for the entire State and the existing bank branches may not be in a position to take the load of all MGNREGA wage payments, if the customers come to the branch to withdraw their wages apart from cost and time involved in making visit to the branches by the MGNREGA wage earners.

There are instances of un-incorporated bodies attempting to victimize the public by collecting un-authorized deposits and running away with the money. He requested the District Administration as well as the Lead Banks to monitor such activities in their respective districts and bring to the notice of the appropriate authorities. He also requested the State Government to extend full support in this regard to the district level functionaries to curb such un-authorized attempts.

There are about 123 currency chests in the entire state which are distributing notes and coins .RBI has achieved ISO certification for these processes. In case the Govt. or the banks find shortage of notes and coins they should bring to RBI's notice for earlier remedial action.

RBI is playing an important proactive role in educating the bank staffs and the general public regarding security features of bank notes by conducting workshops and training programmes and also providing faculty supports to other banks. RBI is in touch with the Central Bank of India Regional Office, the local chapter of IBA for conducting a series of programmes in the next few months. He was looking forward to the deliberations, guidance and decisions on the agenda for improving banking operations in the state.

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## Agenda wise deliberation.

### Agenda item No. -I

Confirmation of proceedings of 127<sup>th</sup> SLBC meeting held on 15.05.2012.

The proceeding of the 127th SLBC meeting held on 15-5-2012 was circulated among the members & since no comment has been received the same was taken as confirmed.

During the course of discussion, Principal Secretary, Agriculture stated that in the last SLBC meeting, CGM, NABARD made a very elaborate presentation with regard to ACP. At the end of the session he was under impression that the ACP will be substantially scaled up. But he was disappointed to find that in the so called priority sector advances, the increase in the target was 1% in comparison to last year which he thought to be only symbolic. What was more disappointing was the target for the first quarter stood at 20% of the annual target. He thought it to be a cruel joke to the farmers of Odisha and this type of ACP target was not unacceptable.

CGM NABARD remarked that perhaps the discussion that has taken on the subject in last SLBC meeting was not appropriately recorded in the proceedings.

Convenor SLBC remarked that, if he recollects rightly then the ACP was passed by the house and that is what has been reported but not all the discussions. Hence there is no ambiguity on the ACP target.

### Agenda Item No.2

**Action taken report on decisions taken in last meeting.**

**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 June, 2012 the banks in the State have financed 1673 beneficiaries & the bank wise data is furnished in annexure-I. It has been reported by some LDMs in a review meeting that in some blocks the applications are yet to be sponsored to the branches. Convenor, SLBC wanted Women & CD deptt. to sort out the problem.

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 1877 villages as per FIP till end of June 2012. Out of 1877 villages new bank branches have been opened in 54 villages. Further out of 83 centers identified for opening brick & mortar branches under FIP till July, 2012, banks have opened 5 brick & mortar and 42 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 branches in Malkangiri & Nawarangpur Dist.**

The issue of non opening of branches of Public sector /Private sector bank branches at seven block head quarters of Malkangiri & Nabarangpur districts was discussed in the house. The chairman, SLBC, APC & Principal Secy, Finance expressed their concern over non opening of the banks at these centers in spite of the issue being discussed in the house during last 2 to 3 SLBC meetings. Convenor SLBC reported the house about UCO bank which has surveyed four center i.e. Mathili, Khairaput, Malkangiri & Nawrangpur for branch opening & the feasibility report will be sent to the corporate office of the bank for securing permission for opening branch.

APC advised the banks to concentrate on those seven blocks only. As regards Nabarangpur & Malkangiri there is no issue as there are branches already.

Chairman SLBC remarked that three months is sufficient to, at least, complete the survey work. However he requested the concerned banks to take the matter seriously.

It was reported by Bank of India that by 31<sup>st</sup> October they will open at least one branch in any of these seven blocks.

Representative of ICICI bank reported that they have surveyed Chandahandi center & will be opening bank branch by month end.

Representative of HDFC bank reported that they are yet to finalise for opening of branches at any one of these centers.

Chairman SLBC proposed that as Banks are not taking up on their own, let the blocks be allocated and communicated to concerned banks for further action.

Principal Secretary Finance also suggested that SLBC Convenor along with RBI can identify each centre and allot to different banks and requested the concerned banks to confirm in the next meeting, which is fixed on 15<sup>th</sup> November that all the branches have been opened.

Convenor SLBC requested the concerned banks to take note of the concern of Pr.Secy.Finance.

Chairman, SLBC informed the house that premises are no issue as the district administration is going to give it. So survey has to be done fast and branch gets opened.

Action- RBI/SLBC/Banks .

#### **Point No.4.**

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

Representative from Planning Department informed the house that the survey work on financial inclusion has been completed on 15<sup>th</sup> June

and the data entry work also has been completed in the first part of August. The report will be submitted within 15 days.

Convenor SLBC requested for a copy of the report and it was agreed by the representative of Planning & Coordination Deptt. to Convenor SLBC.

Action-Planning & Coordination Deptt.

### **Point No.5**

#### **Opening of FLCCs.**

AGM, SBI informed that in the remaining four districts they have already issued advertisement and expect the selection process for appointment of counselor to be completed within a weeks' time. However for Malkangiri there is no application. He expected that by end of August remaining three FLCCs will be opened.

Chairman SLBC suggested taking up the issue with District administration for selection of FLCC counsellor for Malkangiri district.

Action-SBI.

### **Point No.6**

#### **Streamlining E-Payment Mechanism.**

Although E-Payment for MGNREGA beneficiaries has been introduced since June, 2012, RD RBI remarked that number of transactions is on very low key in the blocks which have started reporting. He stated that some RRBs need to sort out issue of wrong crediting, delay in crediting and also double crediting. He requested the chairmen of RRBs to effect credit immediately to the beneficiaries' accounts without any delay.

Director SPI. Project/NRLM informed the house that all EFMS accounts will be opened by end of Sept. Now almost 1/3<sup>rd</sup> of the work is over and she sees no reason why the dead line of 2<sup>nd</sup> October cannot be met. Under NREGA and FFMS the software does not accept if one account number reflects more than one person. So she requested to open individual accounts instead of household accounts.

Narrating her experience regarding E-Payment to MNREGA beneficiaries last month it was realized that there is long gaps in payment. She informed the house that she had visited many places in the state and in Purusottampur of Hinjilicut block; there is a pendency of Rs.1.96 crores. She highlighted the problem of monitoring in tiny accounts, where the money is paid through the BC. It is observed that the BC takes the money and does not pay in the field. There is no monitoring involved from any side. She also found that one CSP had 1.16 lakhs in his personal account which is people's money. So she desired that a monitoring mechanism has to be built in and the beneficiary should be in a position to access his tiny account. Hence it was suggested by the house to have a small committee to discuss the matter further.

Reacting to the remark of the Director, NRLM, CGM, SBI said that there was a detailed discussion with the Secretary, P.R. regarding the payment issue and he has already taken steps to clear all the pending cases. The problem with SBI is that the BCs were appointed before 3 years under a definite set-up / model. Now that the banks are going for a Common BC for the whole state, the existing BCs are showing reservation to continue with the existing model. They are not sure about how long they will continue and some of the CSPs are not at all interested. Since a long term future is not clear for these BCs the BCs are not interested to continue at this point of time. He opined that the success of this scheme probably depends on the new BC, who is to come in. Again the revenue model also has to be seen. He remarked that the new BC also is coming & coming on the assumption that the payment will be handled by him only. In this case the existing BCs have to be discontinued in any case.

Chairman, SLBC informed the house that the govt. is aware of the issue of whether the existing BCs will continue or not. Probably Govt will come with a clarification shortly that in villages with population above 2000, the existing BCs may continue. He suggested having a small committee and also ensuring clearance of the pending money immediately. Again DC & APC suggested thinking for a system of imposing some penalty for the period of delay. This delay in payment might be one of the reasons for no interest by the wage earners for NREGS. He highlighted for a self imposed discipline, so that the

payment is made faster. Otherwise the poor men would be suffering, who have worked and not got his payment.

Convener SLBC informed that there is already a small committee meeting on this and one MOU has been drafted which is to be signed by the Govt., the representative of all banks and the sponsoring bank .This has got a penalty clause. Once we have everything in motion and we set it, the penal interest concept will be there. It was decided to have a small committee to discuss on the issue.

Action-SLBC /Banks/Panchayati Raj Deptt.

#### **Point No.7**

##### **Opening of more Certificate Courts.**

It was reported by representative of Revenue Department that due to shortage of OAS officers, Retired officers have been posted in all the five centers & all these courts have started functioning.

#### **Point No.8**

##### **Database of Loanee farmers & KCC holders etc.**

Initiating discussion on the subject Director, Agriculture & FP, reported that many banks are yet to submit information to them for preparation of data base, which will help the bankers to identify eligible farmers for distribution / sanction of KCCs.

Convener,SLBC asked the defaulter bankers about the current position of data submission .The representative of OSCB informed the house about their submission of data to Director,

It was decided to keep 31<sup>st</sup> August as the last date. Convener, SLBC observed that as this initiative is going to help the Banks,he does not find any reason why the bankers have not yet submitted the required information. He appealed the defaulting banks to co-operate and ensure submission of required information by 31<sup>st</sup> August, 2012 without fail.

Action-Banks.

### Point No.9

#### **Preparation of Calendar for DCC.**

It was decided that all the LDMs will hold DCC meeting for this quarter ended September, 2012 before the SLBC meeting which is scheduled to be held on 15.11.2012.

Action-All LDMs.

### Point No.10

#### **Timely submission of SLBC data by Controlling Heads & LDMs for SLBC meeting.**

Convenor SLBC drew attention of all the controlling heads to non-submission of LBRs by branches to LDMs and requested to monitor personally and ensure submission of these vital returns by branches to LDMs.

Convenor SLBC informed the house about introduction of a web based data entry system and requested for cooperation from all.

Action-All Banks / LDMs.

### Point No.11

#### **Committee on gap in Agriculture Extension Services in Odisha.**

Principal Secretary, Agriculture observed that when the sub-committee started meeting, the representation from various Banks was not at the appropriate level and that has diluted the entire emphasis & requested Dean OUAT to respond.

Dean OUAT informed that there were several rounds of meeting of the sub-committee. Manpower shortage in the extension system is one of the major bottlenecks which need to be addressed by the concerned Departments.

Principal Secretary, Agriculture informed that Government is aware of the manpower shortage issue and taking steps but it will take time. As a matter of policy every block should have two Agricultural graduates but at present invariably they have one agricultural graduate in each block. Public Service Commission has already been approached for recruitment.



Secretary Animal Resources recommended concentrating in sectors like fishery & Dairy where extension functionaries are available.

Convenor, SLBC enquired whether LDMs are reviewing the progress under Allied Sector or not. If not they were advised to immediately start reviewing the progress which will result in better performance.

CGM, NABARD remarked that probably it is thought that extension means sponsoring of applications alone. Extension has to do the work of educating people in the sector and thereby demand is created in the area. The state government should have a 3 pronged action plan.

- (i) Vacancies are existing and action to be taken to fill up the vacancies.
- (ii) There has to be adequate budget for people to undertake extension work.
- (iii) Capacity building of the cadre so that in turn they are able to do the job of extension as is expected with latest technology. There is a small gap in this regard at present.

He observed that across the country the extension system is not upto mark, which is an accepted fact and even our Prime Minister is showing concern over the issue. But here all have to look for alternatives. Alternatives are provided by information & communication technologies, and digital systems. He remarked that perhaps the sub-committee has hardly made any recommendation on these alternative modes of extension system.

Convenor, SLBC stated that a monitoring committee has been constituted to look into implementation of various recommendations of the subcommittee. The first meeting of the subcommittee was held on 3<sup>rd</sup> of August & the subcommittee will meet quarterly to ensure implementation of the recommendations of the subcommittee.

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

### **Point No.12**

#### **Consolidated list of identified centers for creation of EM.**

Principal Secretary, Finance advised DIF to visit Law Department, sit down with them and get the consolidated information compiled and circulate it.

Action-DIF.

### **Point No.13**

#### **IDBI Bank to be treated as Scheduled Bank by certain Sub Registrars.**

Convener, SLBC informed the house about Revenue & Disaster Management Deptt., Govt. of Odisha issuing necessary instruction to all District Registrars/ Sub Registrars declaring IDBI Bank as a scheduled Public Sector Bank.

### **Point No.14**

#### **Registration of Equitable Mortgage with the Sub Registrar.**

Chairman SLBC remarked that the concept of CERSAI has come and once the Banks complete the registration process under CERSAI, which has a nominal charge then this issue can also be resolved automatically.

**Action--Banks**

#### **Agenda No (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.**

All 1877 villages in state having population of 2000+ are to be covered under Financial Inclusion Plan (FIP) by March,31.03.2012. Brick & Mortar branches to be opened in at least 200 of these villages by March, 2013.

54 Brick & Mortar branches have been opened by Banks at the end of March, 2012. In between banks have been advised by DFS, MOF, GOI to open brick & Mortar/Ultra Small branches in all these 1877 villages. As on 31st July, 2012, banks have also opened 313 no of USBs in these villages. The remaining villages are to be covered by either Brick Mortar/USB by March, 2013.

**Action----Banks**

### **Point No.2-EBT payment in 18 districts during 2012-13.**

EBT payment in respect of MGNREG Scheme has been inaugurated in the state by Sri H.R.Khan, DG, RBI on 29<sup>th</sup> June, 2012.It went live same day in 3 districts namely Ganjam, Gajapati & Mayurbhanj.It has also been launched in one block each of remaining 27 districts on 02.7.2012.The plan of the state Govt. is to cover the entire state by Gandhi Jayanti i.e. 2<sup>nd</sup> October, 2012.

**Point No.3 - Approval of district wise Physical/Financial target under DEES, Fisheries & Poultry Scheme.**

Secretary Animal Resources requested for Co-Operation from all the LDMs with regard to following four schemes in particular.

- i) Inland Fisheries, where 3000 add applications are readily available.
- ii) Goatery scheme, a new scheme, where 50% subsidy is available.
- iii) NMPS - National Mission for Protein supplement.
- iv) DEES. He thanked the number for co-operation as it has been possible to finance nearly 5000 units.

The difficulty in subsidy reimbursement by NABARD from GOI on the scheme was discussed & for the said reason the progress in the scheme during the current year has been hampered.

Reacting to this the Commissioner cum Secretary, FARD informed the house that Principal Secretary Finance has agreed to pay ten crores of subsidies from state budget, which will be used for fresh cases only.

Principal Secretary Finance clarified that ten crores is only the initial amount and if the sector needs more than that, it can be considered and budgetary support can be enhanced accordingly.

Commissioner cum Secretary, Animal Resources, highlighted the revised KCC guidelines w.e.f. 29<sup>th</sup> March, 2012, where inland fisheries & diaries have been included as crop loan. He thanked PNB, Local head office to have already issued circular to the branches to give crop loans to diary & inland fisheries sector at 7% interest rate under KCC. There is a dispute regarding interest subvention which was discussed with NABARD and GOI. However he requested the branches to give the farmers some working capital for feeds under KCC and banker can decide the rate of interest at which they can give crop loans to these inland fisheries and diary sectors. He asked the branches to finance at least 100 crores in this sector this year towards working capital for these inland fisheries & diaries.

CGM, NABARD observed that there are some banks who have not yet issued the revised guidelines on KCC to the branches. He clarified that as per the revised guidelines, the crop loan component of the entire composite limit of KCC only will be at 7% interest. He remarked that PNB has issued circular to issue the entire Composite loan at the rate of 7% irrespective of admissibility of interest subvention.

**Action-Banks/NABARD/Fisheries & Animal Resource Deptt.**

#### **Point No.4**

##### **Amendment to OPDR**

Representative from Revenue and Disaster Management informed the house that they have received the suggestion for amendment from SLBC. Out of the ten points suggested two points are amendable and the rest eight points are to be covered by executive instructions.

Principal Secretary, Finance advised to get at least the cabinet approval for the required legal amendments by 15<sup>th</sup> of November, 2012. Rest eight points which they think can be covered through executive instructions may kindly be issued within a month or so.

**Action -Revenue Deptt. & Finance Deptt.,Govt. of Odisha.**

#### **Point No.5**

##### **Waiver of Stamp duty up to 10lacs in respect of Agriculture loans.**

Principal Secretary, Finance assured the house that he will ensure cabinet approval of the proposal in the next cabinet meeting.

**Action -Revenue Deptt. & Finance Deptt.,Govt. of Odisha.**

#### **Point No.6**

##### **Survey of MSME sector in three districts.**

Convenor, SLBC informed the house that the survey has been completed & forwarded to Principal Secy; Finance by Director of Industries. Special Secretary, MSME informed that the survey report has not been sent to other stake holders. Principal Secy, Finance assured the house to ensure the availability of the report with the other stake holders at the earliest.

**Action - MSME Dep't./Director of Industries.**

#### **Point No.7**

##### **Checklist based study to be conducted on RSETIs by RBI.**

G.C.Mishra, Coordinator RSETIs remarked that the entire RSETI movement should be put on a Mission mode. Unless banks do that, it

cannot even reach to 50% of Govt's expectation of giving employment to people. He wanted to bring the following issues to the notice of the govt.

i) Land: - in some districts land have not been allotted. In some cases land allotted but possession has not been given. Similarly in some districts money has been received for the building but construction has not started.

ii) He informed that he has visited nearly 20 RSETIs and feels the necessity for sensitization at the ground level.

iii) He informed that NABARD has not issued guidelines on RSETIs for the year 2012-13 and drew attention of the CGM, NABARD.

iv) He congratulated SBI for opening RSETIs in all the interior districts of the state. Three of their RSETIs in the districts namely Jharsuguda, Nuapada, & Bargarh were adjudged as best RSETIs in the recently concluded meeting. Again Ganjam RSETI of Andhra Bank was also adjudged as best RESTI. He expressed his hope that all the thirty RSETIs of our states will be adjusted as best RSETIs next year.

He requested the Banks not to take the RSETIs as Corporate Social Responsibility but as an emerging business opportunity. He emphasized that the banks can help the state government to develop by participating in the disturbed centers. Lastly he requested SBI to make the RSETI at Malkangiri operational. He also requested Bank of India to make Keonjhar RSETI operational.

Convenor SLBC informed the house about the detailed study report of RBI being submitted to all the stake holders. The report has thrown light on various deficiencies in functioning of RSETIs. He requested the entire sponsor Banks to take necessary remedial measures in this aspect.

Action - SBI /UCO/Andhra Bank /BOI.

### **Point No.8**

**Director, NRLM with SBI, UCO & NABARD to visit 4 to 5 RSETIs to gain first hand information.**

Convenor SLBC requested Director NRLM to share her experience from the visits, she has made to the RSETIs during the quarter. She informed the house that since she has reported her new assignment a fortnight back she will take up visit during the coming months.

### Agenda Item No -3

#### **Fresh Issues.**

##### **A) Issue raised by SBI.**

##### **i) Non reimbursement of expenses by DRDA.**

It was reported by SBI that DRDAs of some districts like Sundargarh, Sambalpur, Bargarh & Nuapada are not settling claims of RSETIs. SBI has an outstanding of 19.65 lacs with DRDAs.

Chairman, SLBC remarked that he had a talk with the Secretary, Rural Development & was given to understand that GOI is releasing funds on time to State Govt. & hence there should not be delay in reimbursement in this regard.

Principal Secretary Finance advised Director, NRLM to settle the issue of reimbursement within a month time.

Action - Director, NRLM / SBI.

##### **ii) Non sponsoring of candidates by DRDAs & Line Departments.**

Convenor SLBC requested Director NRLM to give direction to the DRDAs to sign MOU with the RSETI for sponsoring of candidates & without the support of DRDA the functioning of RSETI is becoming difficult. Director NRLM wanted some more time for going deep into the issue & issuing necessary instruction. CGM, SBI stated that even if it is a minor issue it will help in better functioning of RSETIs.

Action - Pachayati Raj Department.

##### **iii) Allotment of free land.**

It was reported by CGM, SBI that land has already been allotted in Raygada. But Convenor, SLBC, on behalf of other banks, drew attention of the govt. that there is still land to be allotted in many districts and requested to take action on the matter.

Convenor SLBC also requested that the amount of 1 crore is inadequate and if all banks agree then it can be taken up with the government.

The house deliberated on the issue & study report of RBI has also the same view. It was therefore unanimously decided to forward the views of the house to MORD, GOI to enhance the fund of one crore suitably.

CGM, NABARD highlighted the back ground on which the RSETI scheme was made. It was envisaged that the RSETIs will be self sustaining over a period of time. To become self sustaining, an arrangement has to be made

between the RSETIs and DRDAs, right at the beginning of the year. They have to decide on the number of programmes needed for the probable beneficiaries to be sponsored under various govt. sponsored schemes including agriculture sector. RSETIs have to make arrangement for faculty and other support systems to that extent. He observed that most of the RSETIs are one man organizations. He requested for govt. direction to all DRDAs and other institutions to find out their own programme of sponsorship which should be entered into a MOU between RSETI and the concerned departments, so that RSETIs get sufficient funds for that. Again he suggested for deciding the charge / fees which should be taken by the RSETIs for each type of programme and a uniform approach can be adopted by all RSETIs in respect of what they are going to charge to DRDAs. He called upon the bankers to strengthen the RSETIs, where there is only one man institution at present. Regarding the resources available at the command of the RSETI Director, he requested the banks to look at the issue and provide necessary support with regards to office set-up & computerization etc.

Action - SLBC / Pachayati Raj Deptt.

#### **B) Issue raised by NABARD.**

##### **i) Online verification of Land record as implemented by Karnataka Govt. - Bhoomi Project.**

Principal Secretary Finance informed the house that the land records are available in a web-based system and in public domain. But the task which is being attended now is the transaction based land records. In Ganjam & Mayurbhanj an E District project is under implementation, where the authenticated copy of digitally signed ROR can be given to the applicant within one day. He assured the house that he will recommend for implementation of the suggestion at least in the E-districts which can be scaled up to other districts subsequently.

##### **ii) Dovetailing PLP with ACP.**

Principal Secretary Agriculture pointed out that by comparing the budget of 2012-13 with 2011-12, it is seen that the target of crop loan is substantially reduced. He expressed his disappointment that there is only increase of 1% in the ACP target of 2012-13 in comparison to the target of 2011-12. He also pointed out the distribution of quarterly targets in the proportion of 20:25:25:30 is damaging. Hence he recommended for fixing the quarterly targets in the proportion of 20: 40: 20: 20.

Representative of Allahabad Bank advocated for fixing a realistic and achievable target for the Bank otherwise there is a possibility of being deprived of govt. resources again in the coming year as it has happened this year.

Principal Secretary, Finance advised to have a sub-committee headed by RBI, NABARD, SLBC Convenor & some representation from other Banks to look into any aberration in the assignment of ACP Target and rationalize. He said that they also want the targets to be rational. Broadly the targets should be allocated under two criteria i.e. the deposit base of the bank in the state & their presence in the rural and semi-urban areas of the state.

He remarked that probably the plan has been initiated from districts level and aggregated to arrive at the state plan and the central offices have not monitored and resulted in aberrations. He remarked that within the overall target of ACP, rationalization of targets of individual banks is possible. Regarding placement of Govt. funds; he reiterated that the circular of the state govt. will stand.

Convenor SLBC informed the house that NABARD has initiated a new process of holding series of Pre PLP meeting this year and requested all the controlling heads to participate in those meetings with all seriousness and come up with valid points in those meetings. Once the banks go through this collaborative process there will be no misgivings either from Bank's side or Govt. side.

CGM SBI remarked that there might be some problem in the target for the last year. But there is no problem in this year's target, if seen in comparison to last year's achievement, as there is nearly a 35% growth.

CGM NABARD remarked that there is a feeling in some quarters that NABARD has imposed the targets through PLPs and that is how some banks are suffering. One thing has been clarified that this exercise emerges from branches to Districts through blocks and then aggregated to derive the plan for the State. SLBC is supposed to see that whether the broad parameters set by Govt. of India or the state govt. is being complied with or not. He remarked that the share of Orissa in the overall achievement under agriculture sector was only 1.80%. This year GOI has set a target of 575000 crores, of which the targeted figure for Orissa is 15075 crores and NABARD's PLP projected a figure of near 15700



crores and the target which have come up from DCPs is somewhere around 12000 odd crores, which is less than 2%. So banks are not meeting the target which the govt. of India has directed at National Level. So he urged upon the forum to see that whether banks are complying with the requirements. They have to see where they are faltering .Term Loan in Orissa has to be stepped up. It is not that things are not happening. He remarked that a sizable number of tractors and power tillers have been registered with RTOs in last three years. He requested to check up what percentage of that has been created out of bank resources. It is hardly 20 to 25%. He requested all banks and the govt. to deliberate and finalise the size of the agricultural credit flow for the next five year i.e. the 12<sup>th</sup> five year plan.

Chairman, SLBC remarked that the controlling heads should ensure proper representation on the proposed PLP meeting, convened by NABARD.

Convenor SLBC remarked that commitment from Bankers will come out of a consultative process and cited the example of Animal Resource Department where the targets under different schemes have been finalised smoothly.

Action - NABARD / Banks/Govt Deptt.

**C)Issue raised by SLBC.**

**Issue of copy of Govt Notification declaring competent authority to issue income certificates for interest subsidy on Education loan.**

Principal Secretary Finance advised to issue a letter and circulate among bankers referring the earlier notification where it has been decided that the Tahasildars / Addl. Tahasildars are competent to issue income certificate. Representative from Revenue Department assured to issue the required letter within a week time.

Action -Revenue & Disaster Management Deptt.

#### Agenda Item No - 4

**Key indicators-** The Convenor, SLBC quickly summarized the year to year basis performance on key sectors. He stated that Deposits, Advances, CD ratio have increased but the PS Advance & Agriculture advance has declined. The reason is due to classification of advance made to Odisha Civil Supplies Corporation by Banks which was being classified as Agriculture / PS advance till June, 2011. Subsequently it has been declassified as Agril & PS advance, and hence there is a drop. But advance to MSME, Weaker section & DRI has gone up.

Regarding CD ratio of some districts like Deogarh, Gajpati, Kandhamal, Malkangiri Nuapada, Rayagada & Sambalpur which is less than 40%, Convenor SLBC requested the LDMs of those districts to convene special DCC & take remedial measure to improve the same. Similarly he requested the Commercial banks & Private sector banks with low CD ratio to improve it to desired level.

Director Horticulture remarked that in Odisha there is more than 20 lakh hectares suitable for horticulture. National Horticulture Mission provides around 55% subsidy to the entrepreneurs for setting of cold stores. Their experience is not good, when it comes to funding of big projects like setting up of cold stores. He cited the example of a case in one of the LWE district i.e. Kandhamal and remarked that non-availability of timely credit is one of the main reasons for such low uptake & it was deliberately delayed. CGM, SBI promised to take action if anybody deliberately delays in sanctioning a proposal.

Principal Secretary, Agriculture suggested to consider the beneficiaries of deep bore well schemes of the govt. under DRI, where they are finding difficulty in arranging nearly 20000/- towards their share in a total project cost of nearly 3 lakhs. Again quite a large number of beneficiaries are under BPL category.

Convenor SLBC remarked that if they fulfill the DRI norms then they can be considered for finance under DRI or else they can also be considered for finance under normal schemes of the Banks.

DGM, RBI suggested to maintain data consistency & report data uniformly in one unit and preferably in crores, which was agreed.

## **Agenda Item No - 5**

### **Recovery Position.**

Convenor, SLBC reiterated the poor recovery position in the state. He highlighted the overdue position increasing from 38 % to 58% between March, 2012 to June; 2012. The increase in overdue position is mainly due to Co-operative Bank. It was stated by the representative of Cooperative Bank that most of their loan became overdue on 30<sup>th</sup> June only; thereby the overdue position has gone up & there is good recovery in the subsequent months. CGM, NABARD advised OSCB to review the overdue position as he has never come across such high overdue during any one of the review meetings in near past. Convenor SLBC appealed to all the Bankers & Govt. officials of the state to make joint efforts for improving recovery position of the state as without a good credit culture it is difficult to make relending. He further stated that with amendment to OPDR Act & setting up more special recovery courts recovery will improve in the state during the days to come.

**Action---Banks/Govt.Deptt.**

## **Agenda Item No - 6**

### **Performance under ACP- 2012-13 for the quarter ended June, 2012.**

Convenor SLBC reported that in some of the district's the performance is below 50% of their target & the LDMs of those districts should act proactively to improve the same. Similarly the Banks with below 50% achievement should increase their lending during the coming quarters for achieving their annual target.

He also reiterated the comparative figure of last June & current June & about the revised figures of ACP achievements reported by some banks as discussed in last SLBC.

Principal Secretary, Agriculture observed that the target under ACP is slightly more than that of the previous year. He requested to take the inputs available with NABARD very seriously and increase the ACP target substantially.

Convenor SLBC reiterated that there is no denying that banks have to focus on agriculture and increase the ACP target. There is a growth of

19% in this year's target over last year's achievement, which is quite impressive and challenging. He remarked that the Consultative process which has been initiated by NABARD this year will take care of the problems raised here.

Chairman SLBC remarked that the whole issue is capacity building. RBI has given direction *and* GOI also has given direction. But unless capacity building is undertaken, then there cannot be substantial growth in the sector. No doubt that NABARD is doing a lot in this direction. He reiterated that once capacity is built up, the bankers will not lag behind and there will be improved finance in the sector.

The issue was further deliberated & Convener SLBC again laid emphasis on pre PLP meetings organized by NABARD this year involving the controlling heads to solve the problem.

GM, NABARD alleged that many district coordinators are not attending the district level pre PLP meets.

CGM, SBI & DGM, Allahabad bank reported about non sponsoring of loan applications by Agril Deptt. for low disbursement under this sector.

**Action -NABARD/SLBC/BANKs/Agril. Deptt.**

**Agenda Item No - 7**

**Branch Expansion Programme.**

Convenor SLBC highlighted the up to date position of branch opening in the state. He stated that banks have opened 42 USBs in villages with population above 5000. Out of 1877 villages with 2000+ population, 271 USBs have been opened.

**Agenda Item No - 8**

**Progress under WSHGS.**

Convenor SLBC revealed the achievement figures given in agenda notes. However he highlighted the disturbing feature of rising NPA in SHG loans & stated that this aspect needs to be looked into & banks have to work in close co ordination with field functionaries to reduce NPAs.

It was decided to fix bank wise target for SHGs by SLBC in consultation with W & CD Department.

## Agenda Item No - 9

### **Progress under Govt.sponsored schemes**

#### **A) NRLM.**

Director NRLM observed that there is delay in credit in the accounts of GPLF by KGB & NGB which needs to be sorted out. Again she requested for prompt updating of Pass books. She informed the schemes of Bank Mitra. She remarked that Banks have allowed opening of five member SHGs in some difficult tribal areas but in coastal districts also there are tribal and inaccessible areas, where the same system of promoting five member SHGs can be considered.

She also informed that under MGNREGA there are a lot of tiny accounts where the accounts are credited by the BCs. It is also reported that the BCs have parallel accounts where money of their beneficiaries are credited and she requested to defreeze those accounts & wanted direct credit to accounts of the beneficiaries instead of BCs account.

It was assured by Chairman SLBC that money will remain with the bank & it will not go to the BCs account. The beneficiaries only can draw money either through mobile phone or BCs handheld device.

#### **B)PMEGP for 2012-13.**

Convenor SLBC informed the house that as per the time schedule fixed by Govt. the sanction & disbursement under the scheme will start from mid Sept, 2012 & onwards. Banks should make all out effort to complete sanction & disbursement by Dec, 2012.

Representative of KVIC informed the house that the utilization of fund for SC & ST in the state is very poor. In Odisha the population of SC & ST is 22% & 16% respectively. Now Ministry is very particular & wants the funds to be utilized in the proportion of population. Hence requested for special care to the applications by SC & ST.

Spl.Secretary MSME remarked that as they are not getting sufficient number of applications from SC & ST people suggested having some sort of a special drive for the reserved categories.

### **C) SJSRY**

Convenor SLBC sought confirmation from LDMS about allocation of Bank wise & Branch wise targets & requested to review the performance under the scheme in DCCs regularly.

### **D) Financing to Handicraft & SC/ST Sector.**

Convenor, SLBC highlighted the progress made by banks under these sectors as on June,2012 & appealed the bankers to sanction & disburse all pending cases within a reasonable period of time.

### **Agenda Item No - 10**

#### **Progress under Handloom Sector.**

Convenor SLBC informed that he is representing the state at the National Level Meeting and Govt. of India has categorically mentioned that unless the claims are lodged by September end, Govt. of India is not going to consider the claims from the state both for the individual weavers and the co-operative societies.

Director Handloom & Textiles requested Controlling heads of Banks to issue instruction to branches to provide the list of defaulting weavers to their field functionaries by which they can facilitate generation of applications for waiver.

The Director, Handloom expected the number of eligible borrowers for debt waiver may be more than the figure submitted by them. He sought cooperation from controlling heads of banks to give the list of eligible beneficiaries to ADT/DDT to facilitate submission of application by them.

Convenor SLBC appealed to all banks to co-operate with the department as it is going to help them to cleanse their Balance sheets.

Since both the Finance Minister & the Finance Secretary sought cooperation of bankers to assist this sector, Convenor SLBC expected whole hearted cooperation from bankers of the state in this aspect.

## **Agenda Item No - 11**

### **Progress under financing to MSME Sector.**

Special Secretary, MSME elaborated & analyzed the achievement of banks on the basis of T.K.Nair Committee Report. He read out the name of banks achieving target in both the manufacturing & service sector/only manufacturing sector & only services sector etc.He emphasized on achievement of 55% of MSME achievement to Micro sector as of Mar, 2012 which stands now at 48%.He requested bankers to disburse the pending undisbursed case & that will help in achieving the target. Convenor SLBC stated that the state is not doing too bad in MSME Sector & the issue remains that Micro sector needs more support. Principal Secretary, MSME informed that they have fixed the Dist-wise target for development of MSME and has been duly forwarded to NABARD for incorporating the same in ACP. In response to this General Manager, NABARD informed that the targets have been forwarded to DDMs for necessary action.

## **Agenda Item No - 12**

### **i)Progress under Financial Inclusion.**

Convenor SLBC reported that in 1877 villages with population above 2000 although banking services have been provided through BCs, the transaction process has not taken up due to the steps taken by Govt. for appointment of common BC.However the process of selection of common BC for the state is in progress. It is expected that it will take a concrete shape within a month or two & there after there may be substantial progress in transactions made in those accounts.

### **ii) Branch expansion in FIP villages-(Ultra Small Branches)**

Chairman SLBC observed that if a branch function six days a week with a permanent employee of the bank, cash safe and a printer for printing the pass books, then it is a branch. The purpose is to have a branch in villages with population above 5000.

### **iii)FIP in villages with population 1600 to 2000.**

The Convenor SLBC informed the house that under this category, 1502 villages have been identified & allotted among banks according to their service area. The village allocation list is enclosed to the agenda notes.

The controlling heads were requested to provide banking service in those villages by March; 2013. All banks should submit the monthly progress report to SLBC in the format already circulated to them.

**iv) Villages with population below 1600.**

Convener SLBC informed the house about the direction given by RBI to prepare road map for providing banking services to all the remaining villages with population below 1600 as per 2001 census. SLBC has made certain suggestion to allot villages based on certain population category (furnished in agenda note) over the period from 2013-14, 14-15 & beyond 2015.

Principal Secretary Finance remarked that the size of villages in tribal areas is very small. The proposed road map will result in postponing the coverage in most backward areas. So he suggested adopting some mechanism where the coverage to the backward areas can be brought forward.

Convener SLBC accepted the views expressed and requested to provide information on backward areas for considering the above suggestion.

**iv) FIP in LWE Districts.**

Convener SLBC highlighted the expectation of DFS, MOF, GOI regarding the role of bankers in LWE districts in respect of banking infrastructure, credit disbursement, women SHG formation, livelihood development & advocacy.

Chairman SLBC remarked that the importance of the matter is so high that the Secretary, DFS, MOF, GOI is taking up Video Conference with CMDs and EDs of Banks. Hence when Chairman of respective banks are committing to GOI, their field level functionaries have to execute those plans. General Manager, NABARD remarked that in Bolangir the Anchor NGO is yet to be identified and requested LDM Bolangir to be a bit more proactive.

The anchor NGO is to be identified 31-8-2012. The LDM reported to complete the same by 1<sup>st</sup> week of September.

**Agenda Item No - 13**

**Opening of FLC at Lead Bank Office.**

Chairman SLBC informed that all the chairmen and EDs of PSU Banks in a separate meeting with DG, RBI have given commitment to implement this. So he requested respective LDMs to take care.



CGM, NABARD remarked that they had meetings recently with the FLCCs and also with the sponsoring Banks. He suggested preparing a common sort of action plan, Common literature, common printed material, common video and all such things with the combined effort of all which can be shared by each FLCC. He informed that he has already addressed to the issue of support system from NABARD for financial inclusion and written letter on 18.06.2012 to all the controlling heads of banks.

#### **Agenda Item No - 14 & 15.**

**Financing under GCC/ACC/KCC/Home Loan/Golden Jubilee Rural Housing Loan/Ex servicemen/Minority Community/Employment Mission & Education Loan.**

The Convenor SLBC reported that the performances under the above sectors are given in various annexure for review by the house. The GM, NABARD informed about non submission of information about JLG. Convenor SLBC advised SLBC secretariat to incorporate the same in next SLBC agenda item.

#### **Table Ageda.**

##### **a)One account per family.**

DFS,MOF,GOI has directed the banks to ensure opening of one account per family in its service area to facilitate EBT & FI. The guidelines have been circulated to all the banks. The controlling heads have to monitor the performance of their branches & the monthly performances is to be reported to Convenor SLBC in the Performa already circulated, for information of DFS,MOF.

The Chairman SLBC advised the member banks to furnish the same data to Convenor SLBC; whatever they are providing to their Head Offices. There should not be any mismatch between the two.

##### **b)Education Loan Target.**

Convenor SLBC informed the house that the education loan target received from MOF, DFS has been allotted to banks & reported in the agenda note. This is to be accepted & bankers' should make effort to

achieve the same. There should not be any problem for bankers as Bhubaneswar is becoming the educational hub of the state.

**c) Opening of branches of PSB at Block Head quarters of LWE districts (those do not have branch of PSB).**

Convenor SLBC informed the house that during the meeting of Chief Ministers on internal security held on 16-4-2012, Hon'ble Chief Minister of Odisha wanted to have a branch of PSB in LWE blocks where there is no branch of any PSB. Accordingly nine blocks have been identified in the state. They are Dasamantpur & Kundra in Koraput district, Khairaput, Kudumulguma, Korukunda & Podia in Malkangiri district, Nandahandi, Kosugumunda & Chandahandi in Nawrangpur district. As per the direction of MOF, Lead banks of these districts should be directed to open USB at these centers. The matter was brought to the notice of CGM, SBI by the Convenor SLBC as SBI is the lead bank in all these three districts. CGM, SBI agreed to take appropriate step to open USBs at these centers by 30-09-2012.

**d) Cash Dispenser.**

Convenor SLBC informed the members that cash dispensers are nothing but ATMs. For ATM common RFP have been floated & vender has been selected & for the state of Odisha, Mphasis has been selected as the vender. District wise & bank wise role out plan is to be formulated. Lead bank who has floated tender & selected RFP is Union Bank of India. The lead bank very shortly will intimate about the RFP, copy of the agreement etc. which will be communicated to all. Ministry has also directed about selection of one Pilot district in the state where all ATMs are to be installed by Sept-2012 by all banks. All in this house should agree to declare Khurda as the Pilot district. All banks must convey the state wise target. All controlling heads of the state are to give direction to their branches to be in all readiness for opening of ATMs at their proposed centers. Once they get information about the vendor, they should contact the vendor, make the site ready etc. for installation of ATMs as per the roll out plan.

Chairman SLBC requested the banks to inform whatever centers they have recommended to their head office or whatever their head office has decided to Convenor, SLBC.

Convenor, SLBC read out the names of banks who have not informed Union Bank of India about their requirement of ATM in the state of Odisha. They should inform Convenor SLBC if they have not already given their requirement to Union Bank of India. The banks should also inform Convenor SLBC regarding their requirement for two years i.e 12-13 & 13-14 and Convenor will intimate the same to the Leader Bank.

Convenor SLBC in his concluding remark stated that he will break the tradition and will take upon himself to extend vote of thanks. He said that it has been his privilege to be associated with this august body as the Convenor and really thankful to all the participants here in & more so to the Chairman of SLBC, the Development Commissioner, the Principal Secretary Finance, the RD RBI, CGM of NABARD, CGM of SBI and all other present here who have made his work much easier. He admitted that he has enjoyed this role and shall continue to work till retirement which is still 1 & half months away. He requested for co-operation in this manner in future also.

Chairman SLBC wanted to place on record the services of Sri S.K.Dey Purukayastha, who has been the Convenor for the last one & half years and ably conducted the meetings. He appreciated the efforts put by Sri Purukayastha.

CGM, NABARD remarked that on behalf of the Bankers Community he has the privilege to inform that Mr. Purukayastha has been very active as a coordinator and the Convenor SLBC. He has coordinated with the govt. and the Bank very well. He appreciated the quality of the Agenda of SLBC in the state which is very much analytical and also exhaustive. He highlighted that whenever there was any issue; Mr. Purukayastha was always on the forefront to see that the issues are sorted out. His excellent rapport everywhere has reflected in the functioning of SLBC and on the Bankers community as a whole. He remarked that everybody would be missing him and requested him to be a guest and address the November meeting, which will provide another opportunity to bid farewell to him. He expressed his heartfelt thanks on his behalf and also on behalf of all present there for all services rendered as Convenor SLBC.

RD, RBI also appreciated the role played by Sri Purukayastha.

Principal Secretary, Finance also presented one flower bouquet in recognition of the important role played by Sri Purukayastha.

Sri Purukayastha thanked all and remarked that it is his proud privilege and honour to be here.

**LIST OF PARTICIPANTS-128<sup>th</sup> SLBC MEETING HELD**  
**ON 16.08.2012.**

Sl. No.	Name	Designation	Organization
<b>DIGNITARIES</b>			
1.	Shri Prasanna Acharya	Honourable 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 K.K.Gupta	Chief General Manager	NABARD
7.	Shri Pravin Gupta	Chief 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 N.Palai, IAS,	Director	Handicraft & Cottage Inds.
11	Shri R.K.Mishra,	Director Finance Deptt.	Govt.of Odisha
12	Shri P.Dash, IAS	Special Secretary	MSME Department
13	Shri Alok Ray	Director	MSME-DI-Cuttack
14	Shri R.P.Patnaik	Asst.Director	MSME- DI-Cuttack
15	Shri Chitra Arumugam,IAS	Director Spl.Projects Director, NRLM	P.R.Deptt.Govt.of Odisha
16	Shri Amiya Kanti Mishra	Director CDFC-Cum Planning & Addl.Secy. Co-ordination Deptt.	Govt.of Odisha
17	Dr. S.S.Nanda	Dean	Extension/Research OUAT. Govt.of Odisha
18	Dr.S.C.Panwar	P.O.P & Director	National Horticulture Board, MOA,GOI
19	Shri S.K.Chadha	Director,Horticulture	Govt. of Odisha
20	Shri B.C.Mohapatra	PD,Cum-Joint Secy.	H& UD Deptt. Govt.of Odisha
21	Shri C.S.Mohapatra	IPO	Directorate of Industries, Odisha, Cuttack.
22	Shri B.K.Panda	Spl.Officer, Ind.Diretorate	Directorate of Industries,Cuttack
23	Shri B.K.Bose	Managing Director	OSFC,Odisha

24	Shri S.K.Mishra	Dy.Secretary	Co-op.Deptt. Govt. of Odisha
25	Shri Benudhar Dash	Director, Animal Husbandry & Vet Services	Fisheries & ARD Deptt.
26	Shri Satyabrata Sahoo,IAS	Secy. Fy. & ARD	F & ARD Deptt. Govt. of Odisha
27	Shri P.Krishna Mohan	Director, Fisheries	F & AH Deptt. Govt. of Odisha
28	Shri R.K.Choudhury	Director	KVIC
29	Shri Gagan Bihari Swain,IAS	Director	Handloom & Textile Department
30	Shri S.S.Nayak	Addl.Secretary	RXDM Deptt.
<b>RESERVE BANK OF INDIA.</b>			
31	Shri R.Laxmikanth Rao	GM	RBI.
32	Smt.Puspamitra Sahu	DGM,	RBI.
33	Shri S.N.Mishra	AGM	RBI
34	Shri C.D.V.Raghunath	Manager, RPCD,	RBI
35	Shri N.Balu	Manager,	RBI
<b>NABARD</b>			
36	Shri R.S.Panda	General Manager	NABARD
37	Shri B.K.Mishra	Dy.General Manager	NABARD
<b>SIDBI</b>			
38	Shri Ramesh Chand	DGM	SIDBI,Bhubaneswar
<b>R. SETI</b>			
39	Shri G.C.Mishra	State project Co-ordinator R.SETI	MORD, GOI
<b>PUBLIC SECTOR BANK</b>			
40	Shri Parthadeb Datta	DGM	Allahabad Bank
41	Shri Jagannath Sahoo	Manager	Allahabad Bank
42	Shri Sujit Kumar Das	Zonal Manager	Andhra Bank
43	Shri Nayanika Tripathy	Dy.Manager	Andhra Bank
44	Shri Suresh Ch.Sarangi	Dy.General Manager	Bank of India
45	Shri D.S.Mohapatra	Manager-Credit	Bank of India
46	Shri Jitendra Kumar Das	DGM	Bank of Boroda
47	Shri D.Bahinipati	Sr.Manager	Bank of Boroda
48	Shri C.Ratan Kumar	DGM	Central Bank of India
49	Shri M.K.Das	Sr.Manager	Central Bank of India
50	Shri K.M.Palo	AGM	Canara Bank
51	Shri S.P.Mishra	Sr.Manager	Canara Bank
52	Shri Haramohan Sahoo	Chief Manager	Corporation Bank
53	Shri S.Muzumdar	Dy.General Manager	Dena Bank
54	Dr. N.N.Goswami	Chief Manager	Dena Bank
55	Shri Dinesh Sahu	AGM	IDBI Bank
56	Shri Lokesh Ch.Satpathy	Manager, RO	IDBI Bank

57	Shri O.P.Ambasht	DGM/ZM	Indian Bank
58	Shri Manoj Kumar Jena	SRM	Indian Overseas Bank
59	Shri Tarun Kumar Sahoo	Sr.Manager	Indian Overseas Bank
60	Shri Gautam Sinha Ray	DGM	Oriental Bank of Commerce
61	Shri S.K.Dokania	Circle Head	PNB
62	Shri Laxmikanta Mishra	Sr.Manager	-do-
63	Shri J.K.Nayak	Chief Manager	Punjab & Sind Bank
64	Baijayanta Chakraborty	DGM	SBI
65	Shri A.K.Mishra	AGM	SBI
66	Shri Manidra Mohan Kar	Chief Manager(LB)	SBI
67	Shri Girish Ch.Panda	Chief Manager	State Bank of Hyderabad
68	Mrs.Sasmita Mishra	Chief Manager	State Bank of Bikaner & Jaipur
69	Shri Saroj Ku. Acharya	Asst.Manager (Adv.)	State Bank of Travancore
70	Shri Gopal Krushna Patra	Manager	State Bank of Mysore
71	Shri Niranjan R Sahu	BM	Bank of Maharashtra
72	Shri P.Srinivesu	AGM	Syndicate Bank
73	Shri S.R.Mohanty	Sr.Manager	Syndicate Bank
74	Shri Manik Chatterjee	AGM.	Union Bank of India
75	Shri C.S.Jena	Sr.Manager- RO	Union Bank of India
76	Shri Dhanajay Pratap Singh	DGM/CRM	United Bank of India
77	Shri M.N.Senapati	Sr.Manager(Dev)	United Bank of India
78	Shri S.Das	DGM, SLBC ,Circle Office	UCO Bank
79	Shri R. Gupta	DGM/ZM,UCO Bank Zonal Office, Bhubaneswar	-do-
80	Shri B.N. Sahoo	CM, Cuttack Zonal Office	-do-
81	Shri A.K.Singh	Zonal Manager, UCO Bank, Sambalpur.	-do-
82	Shri G.B.Panda	AGM,SLBC	-do-
83	Shri A.Lahiri	AGM, Circle Office	-do-
84	Shri N.K.Panda	CM,SLBC	-do-
85	Shri C.S.Raju	Sr.Manager, Security	-do-
86	Shri S.K.Pramanik	Sr.Manager(SLBC)	-do-
87	Shri B.C.Dash	Manager (SLBC)	-do-
88	Shri Kishore Kumar Kanungo	Manager, Circle Office	-do-

**PRIVATE SECTOR BANK:**

89	Shri Debarchan Mishra	Sr.Vice President & Circle Head	AXIS Bank
90	Shri Manas Mohapatra	Dy.General Manager	AXIS Bank
91	Shri Ravi Shankar	Asst.Manager	Federal Bank
92	Shri Aroop Ku.Mohapatra	Chief Manager	ICICI Bank
93	Shri Ashutosh Rath	A U P /Branch Head	Kotak Mahindra Bank

94	Shri Chandrasekhar	Chief Manager	Karnataka Bank
95	Shri Manoj Bisoyi	Senior Manager	Karnataka Bank.
96	Shri Chipak Kumar Panda	Cluster Head	HDFC Bank
97	Shri Santosh Kr.Senapati	Manager	HDFC Bank
98	Shri Satyajit Parija	Asst.Manager	Laxmi Vilas Bank
99	Shri N.Muzumdar	Prob.Officer	South Indian Bank
100	Shri Satrughna Behera	Manager	Vijaya Bank
<b>RRBS</b>			
101	Shri Saroj Kr.Khuntia	HOD, Credit	Baitarani Gramya Bank
102	Shri S.K.Jain	Chairman	Kalinga Gramya Bank
103	Shri M.K.Patra	General Manager	Neelachal Gramya Bank
104	Shri A.N.Parida	Chairman	Utkal Gramya Bank
105	Shri PVSTR Seshagiri Rao	Chairman	Rushikulya Gramya Bank
<b>Insurance Company.</b>			
106	Shri S.Pattnaik	Regional Manager	Agril. Insurance Company of India.
<b>Cooperative Banks</b>			
107	Shri L.D.Acharya	C.G.M.	OSCB
<b>LEAD DISTRICT MANAGER</b>			
<b>Andhra Bank</b>			
108	Shri B.Khuntia	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 K.S. Das	LDM	Boudh
115	Shri J.B. Nayak	CM/LDM	Jajpur
116	Shri Bipin Bihari Dash	LDM	Kalahandi
117	Shri K.K.Dey	LDM (LB)	Kendrapara
118	Shri R.J. Achary	LDM	Kandhamal
119	Shri B.G.Rao	LDM	Koraput
120	Shri S.C.Sethi	LDM	Khurda
121	Shri Harihar Nanda	LDM	Sonepur
122	Shri Manmohan Rath	LDM	Sambalpur
123	Shri S.P.Acharya	CM,LDM	Sundargarh
124	Shri B.R. Acharya	CM (LB)	Nabarangpur
125	Shri G.D Mishra	LDM	Nayagarh
126	Shri U.S Das	LDM	Jharsuguda



127	Shri N Mallick	LDM	Nuapada
128	Shri B.Lal	CM(LB)/LDM	Malkangiri
129	Shri N.K.Das	LDM	Rayagada
130	Shri B.B.Rath	LDM	Deogarh
<b>UCO Bank</b>			
131	Shri B.P. Tripathy	LDM	Dhenkanal
132	Shri R.K.Dash	LDM	Jagatsinghpur
133	Shri R.Chakraborty	LDM	Anugul
134	Md.Anwaruddin	LDM	Balasore
135	Shri P.L.Mahalik	LDM	Bhadrak
136	Shri R.K.Mohapatra	LDM	Cuttack
137	Shri R.K.Parida	LDM	Puri
<b>Press Reporter</b>			
138	Shri Rudra Prakash Jena	Reporter	Dharitri
139	Shri Tapan Maharana	Reporter	Samaya