

यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours your Trust

GM/SLBC/ODISHA/ 353 /2012-13

Date: 28-11-2012.

To
All the Participants of
State Level Bankers Committee, Odisha.

Dear Sir,

Sub: **Proceedings of the 129th SLBC Meeting of Odisha held on 15.11.2012 at Bhubaneswar**

We enclose the proceedings of 129th SLBC Meeting of Odisha held on 15.11.2012 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,

(N.Sambasivarao)

General Manager & Convenor, SLBC, Odisha.

Encl: As stated above

Copy to:

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

PROCEEDINGS OF 129th SLBC MEETING HELD ON 15.11.2012.

The 129th SLBC Meeting of Odisha was held on 15.11.2012 at Bhubaneswar under the Chairmanship of Shri S Chandrasekharan, Executive Director, UCO Bank. Among others, Shri Naveen Patnaik, Hon'ble Chief Minister, Odisha, Shri Prasanna Acharya, Hon'ble Finance Minister, Odisha, Shri H.R.Khan, Deputy Governor, RBI, 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 N.Sambasivarao, General Manager, UCO Bank-cum-Convenor, SLBC, Odisha participated in the meeting. The list of participants is annexed.

Shri S Chandrasekharan, Executive Director, UCO Bank & Chairman, SLBC, Odisha welcomed Shri Naveen Patnaik, Hon'ble Chief Minister, Odisha, Shri Prasanna Acharya, Hon'ble Finance Minister, Odisha, Shri H.R.Khan, DG, RBI and other distinguished guests and participants & dignitaries from Banks, Govt. Departments / Agencies to the 129th SLBC meeting being conducted on 15th November, 2012.

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

He welcomed the Honorable Chief Minister, Sri Naveen Patnaik who had spared his valuable time to address the SLBC and looked forward to hear his directions for the all round growth and development of the State of Odisha. Welcoming Sri H. R. Khan, Deputy Governor, Reserve Bank of India, he expressed that he being the son of the soil, he would deliver greater insight into the economic growth of Odisha. He also welcomed Sri Prasanna Acharya, Honorable Finance Minister, 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, Regional Office, Bhubaneswar Shri Praveen Gupta, Chief General Manager, State Bank of India, LHO, Bhubaneswar. Shri N. Sambasivarao General Manager, UCO Bank cum Convenor, SLBC, Orissa and all the dignitaries on the dais, the Govt depts. Officials and the Regional Heads of member Banks and Bankers.

The Developed economies of the world like US and Europe are still struggling to cope with the uncertainties in fiscal consolidation and growth stimulus. This has weakened the global demand for commodities and the developing economies are slowing down. Though liquidity infusion by Central Banks in Europe have somewhat stabilized the global financial market, it is only a short term measure and structural solutions are to be found out for a long term recovery. Thus economic recovery in Europe will continue to be slow and it will have serious repercussion on Asian countries.

USA has mandated a second term of Presidency for Sri Barak Obama which will augur well for the world economy, as USA is showing signs of slow recovery.

In our country the inflation is high though it has gone down slightly this month and GDP growth is not as per desired line. The value of rupee is going down due to huge current account deficit. To arrest this new economic reform policy has been rolled out and expected to have a positive impact on our economy. However the monsoon is by and large good and we expect a bumper crop and

hopefully ease the spiraling price rise. In the industrial front the sluggishness continues and we hope the new economic reform will give a boost to the industrial output.

Under the dynamic leadership of our Hon'ble Chief Minister Sri Naveen Patnaik, the State's economy has been robust. A good Kharif crop is expected and we must plan for the Rabi crop. In the Allied sector, the DED programme had made good progress but there are some issues of release of subsidy by NABARD and requested the Govt Deptt and NABARD to sort out the matter so that the interest of the farmers is protected. The same attention should be bestowed on Pisciculture also.

Though the industrial development has not yet taken off with full force, we foresee Posco, Vedanta, Jindal and other mega projects taking shape in near future creating employment and economic development. The MSME sector has topped our industrial agenda and will have accelerated growth if these mega projects are put in operation.

The banking Sector in the state is pulsating with activities in its efforts to play the expected role of agent of development. The total number of branches have reached 3663 as against 3595 in 31.03.2012. For the quarter ended September as many as 56 new branches were opened by Banks in Odisha. The total deposit of commercial Banks stood at Rs 1,38,896 crore with a quantum jump from Rs. 129510 Cr. in March 2012 and Rs.132770 Cr. in June 2012. This is growth of 4.58% during the last quarter and 7.01 in the last half year. The total advance utilized in the state as of 30.09.2012 is Rs.105064 Cr. as against as Rs.102299 crore in June 12 and Rs.93094 crore in March 12. This is a jump of 2.70% and 12.86% in the last quarter and last half year respectively.

The CD ratio in the state stood at a healthy 75.81% as against the prescribed CD ratio of 60%. Total priority sector advances stood at Rs.43,051 cr. as against Rs.41611 Cr. in June 12 and Rs.41329 Cr. on March 12. The % of PS advance to total advance is 60.24 %.

The agriculture advance has grown from Rs.20439 cr. in June and Rs.19897 crore in March, 12 to Rs.20912 crore in September, 12. (This is a jump of 2.31% and 5.10% respectively.) The ratio of agriculture advance to total advance stood at 29.26 %.With sustained follow up and awareness the advance to MSME sector increased to Rs.15333 crore from Rs.14320 crore, a rise of Rs.1016 crore in a single quarter.

One of the most ambitious projects of Govt. of India, the Revival and Restructuring of handloom sector appear to have not made much headway and the number of Weavers Credit cards issued is very poor. Banks operating in the state have to accelerate the issue of WCCs, so that it can match the growth of KCC.

All the 1877 identified villages above the population of 2000 were provided with banking services either through Brick & mortar branch, BC model or mobile van. As regards the villages with population between 1600 to 2000, allotment was made to various Banks to open Banking channel through BC model .However as the appointment of common BC is in process, it has slowed down. We have advised member Banks to continue with the existing BCs and hopefully the deadline of 31.03.2013 will be met.

The overdue position of the Banks in the state is very alarming which is 48.9% and the overdue position in Govt. sponsored schemes is still higher. He concluded his address with a request to the Bankers, Govt. deptts. to put in desired efforts in the recovery of overdue loans.

Highlights of the Speech of Sri Naveen Patnaik, Hon'ble Chief Minister of Odisha.

The Honourable Chief Minister of Odisha in his inaugural speech welcomed the Hon'ble Finance Minister & other dignitaries present on the dias & the participants. He stated that the 129th SLBC meeting has been convened at a time when both the economy at the state & national level is experiencing slow down. Recently released data on industrial production as well as exports is a cause of concern. Independent assessment also reveals that growth rate of GDP might not exceed 6% during current financial year. On top of it, the price situation is not comfortable with inflation level exceeding the tolerable limit. He mentioned that almost a year back, in this meeting, he raised certain issues relating to the quality & adequacy of credit in the state.

When some issues have already been addressed, more needs to be done. He stated that the flow of credit to agriculture is important as it provides sustainable livelihood to maximum number of households in the state. He pointed out that there is serious imbalance in the amount of credit provided by co-operative bank & Commercial banks in meeting the credit needs of the farmers. At all India level during 2011-12 about 70% of credit needs of agriculturists is provided by Commercial Banks, while the co-operative sector counts only 17%. Where as In Odisha co-op Banks provide around 2/3rd of the credit need of farmers. There is absolutely no reason why this should continue. The Commercial banks & Regional Rural banks have vast net work of branches in the state, they have also more resources & qualified personnel. With this advantage the commercial banks & RRBs must share 50% of credit requirement of agriculture sector. There should be a time bound & monitorable road map to achieve this & must be given top priority.

The Micro Small and Medium sector has a major role in job creation and income generation. Keeping this in view the Govt. has created separate MSME Department for facilitating growth in this sector. However he stated to have received several representations that the credit needs of Micro & Small Sector is not being met adequately by the Commercial Banks. The Department of MSME, controlling heads of Commercial Banks and representatives of MSME sector should interact to settle the outstanding issues for meeting the flow of credit to this sector.

He further stated with a heavy heart that though the overall CD ratio of all banks is around 76% in the state, the CD ratio in a number of districts is below 40%. Further the CD ratio of many public sector banks in rural & Semi Urban areas is below 50%. He requested all the controlling heads of Public Sector Banks to take serious note of this.

One of the important thrust areas of the state is revival, restructuring of the handloom Sector. But it is seen that only 125 WCCs have been sanctioned against the target of 12,000 fixed by the Govt. This is an area of concern for the state govt. On review of performance of commercial Banks & RRBs under ACP in many districts of the state, the performance does not present a very happy picture. Lending by banks in many districts is not even 60% of the target.

In his concluding remarks, he referred to achievement under financial inclusion in the state. Data from 2011 census indicates that while 59% of households at all India level are availing bank services the proportion of households availing bank service in Odisha is only 45%. It is absolutely critical that the banking infrastructure created in the under banked area needs expansion as soon as possible. Even the BC model, we need the physical presence of banks at Panchayat level. Therefore, it should be the endeavor of all to set at least one B & M branch in each Panchayat of the state, within next 12 to 18 months.

Banks need to treat financial inclusion as a part of their core business & not as a mere charity for CSR. He was aware that greater flow of credit to the state economy also requires demand like measure and also intervention. This is the responsibility of the state govt. Without proactive support from Govt. Deptt. the banks can not be expected to augment the credit flow. Therefore all the line departments of the state govt. which are involved in credit linked programmes should closely collaborate and co-ordinate with Banks. He thanked SLBC Convenor for inviting him to address the forum. He was confident that all will extend support to the state govt. for accelerating the growth process & also making the growth process socially & regionally more inclusive.

Highlights of the Speech of Sri Prasanna Acharya, Hon'ble Finance Minister of Odisha.

The Hon'ble Finance Minister of Odisha in his address stated that it was a great privilege for all stake holders of SLBC that the Hon'ble Chief Minister was available for inauguration of 129th SLBC meeting. When Sri Naveen Patnaik took over as the Chief Minister of Odisha a decade ago the economic situation of the state was not healthy and there was no money in the state exchequer for paying salary to its employees and over draft was the order of the day. With his dynamic leadership the state was able to restore Fiscal discipline and it has improved a lot. Now there is global recession & recession also in the national economy and Odisha can not escape the situation. All are required to boldly face. The Chief Minister has already enlisted the thrust areas which need immediate attention of all concerned, and the Prime responsibility of all are to carry forward his mission in the state. He stated that access to finance by poor and vulnerable group is pre-requisite for poverty eradication & social cohesion & this should become an integral part of our effort for inclusive growth. The most significant part is focus on lending .At the time of nationalization the concept of priority sector was introduced involving Agriculture, SSI, Retail trade, Small business & Small Transport Operator & with passage of time the list has now been broadened & new things added. It has now been made mandatory to provide 40% of credit to Priority Sector. But in spite of opening of banking sector to private sector including the foreign banks in recent past, the National Banks are still the driving force for Indian economy with 80% of country's population availing the services & credit of these banks. He reiterated that India is essentially rural. As Mahatma Gandhi used to say the spirit & soul of India rests in its villages. Rural India virtually consists of the cultivators, artisans & Agril. labourers. In rural India 70% of people still depends on agriculture and the economy is becoming a diversified market with strong demand for credit for agriculture and non agricultural purposes, including credit, savings, insurance & money transfer. The agriculture sector only contributes 26% of the G.D.P. More than 70% of population depending on it results in low per capita income. The credit to agriculture is not growing as expected and it is only 24.23 % of total advance given by Commercial Banks. As against that the agricultural advance

of Odisha State Co.op. Bank is 86% of its total advances, & its CD ratio is more than 118%. Similarly extension of Credit to MSME sector, though there has been some improvement, still it is 22%. Of course the total CD ratio last year was 60% & now it is 75%. But CD ratio of many of the districts like Deogarh, Gajapati, Jagatsinghpur, Kandhamal, Malkangiri, Nuapada, Rayagada and even district like Sambalpur are below 50%. He requested controlling heads of all banks present in the house to look into this aspect personally & issue appropriate direction to their field level functionaries to extend flow of credit for achieving the parameter of 60% He felt it relevant to indicate that OSCB disburses more than 65% agriculture Production credit in the state & Commercial Banks disburse less than 35% of credit under annual credit plan to agriculture. The commercial banks are mobilizing more than 96% of deposits in the state. Further extending credit to agriculture sector during last financial year 2011-12 by co-operative sector is Rs.4759 crores which is 103% of target allotted to them. The total agriculture credit for the last financial year 2011-12 of Commercial Bank is Rs.3768 crores & specifically the crop loan by Co-op bank last year was Rs.4581 crores where as it is only Rs. 2160 crores by Commercial Banks. During the last meeting the Honorable Chief Minister has hinted about the DRI advances & as of September, 2012 the % of DRI advances to total advances is only 0.14% against the RBI mandate of 1%.

He also mentioned that Micro, Small & Medium enterprises create opportunity to boost the economic activities of the people. The state govt. is giving more emphasis on Mission Shakti. Women constitute more than 50% of the informal work force of the State & given access to credit & market, these marginalized women can generate such enterprises. Experience across the world shows that credit & market linkage is important to create economic activity for women. With this back ground, Mission Shakti a campaign for holistic empowerment of women was launched on 8th March, 2001. Mission Shakti believes in empowerment with self help groups made with thrift and credit as its back bone. Women at large have displayed great strength in success of millions to the positive contribution to group dynamics for credit & savings. If one goes to any village in Odisha now in almost every village one will find more than one SHG. In many of the villages these groups are proactively involved in economic activity even if they are illiterate but they are so vocal and active & all SHGs are doing very good business like fisheries, Goatary, Cattle business, Small business etc. The more the banks can support mission shakti groups, the women power can be more activated in the State & this can help a great lot to revive the state.

Regarding Handloom Sector he stated that Govt.of India has launched a scheme for revival of handloom sector. However term loan & working capital requirement of these weavers, the SHG, JLG & master weavers need attention. Under this scheme fund is provided for repayment of over due loan in respect of viable & potentially PWCS,AWCS,JLG,SHG,Master Weavers & individuals who have availed loan for handloom weaving purposes, provided the bank agrees to provide fresh loans. Govt. has further approved an interest subvention of 3%

for a period of 3 years on loan extended by banks to eligible Co-op societies & individual weavers.

The Sector occupies a key position in the economy of Odisha as it provides employment to sizable population of the state. He further stated that Hon'ble Chief Minister has already announced a Special package for handloom weavers of the state, in August, 2007. He requested bankers present in the meeting to increase flow of credit to this sector. As the CM has hinted about the WCC he stated that the villages from where he hails from, i.e. many villages in B.J pur block, Barapali, Bargarh & in few pockets in Sambalpur district & in Sonepur district about 75% of the villagers belong to weaving community. The entire family depends on weaving & most of them have applied for WCCs but are waiting for a long time. For the year 2012-13, the target of WCC was fixed for 12,000 for which 21,000 applications were received and out of 21,000 application around 17,000 applications were sponsored to different banks, out of which so far the banks have financed only 125. He requested all to concentrate more on this sector.

He further stated that RBI has already undertaken a study on functioning of RSETIs in the state & its observations have been circulated among the participating banks. All are aware that capacity building of the target group is the need of the hour. It is needed to strengthen the rural self employment training institute to promote Micro entrepreneurship in the state. Hence all the controlling heads of the banks were requested to remove the bottlenecks faced by RSETIs and remove the deficiencies expeditiously.

As regards recovery of bank loans extended to various sectors suggestion of bankers committee on amendment of the OPDR Act has already been examined. He also stated about his awareness about difficulties faced by Bankers on recovery front. Peculiarly a mind set has developed in the society for non payment.

All should strive hard to change the mind set of the people for repayment. Steps are being taken by Govt. for amendment of relevant provisions of the Act. Out of 10 suggestions, 8 suggestions are to be carried out by executive orders & two by amendment of the Act. He emphasized on the level of challenges of state govt. to ensure that the benefit of Globalization is equitably distributed amongst the population so as not to cause large scale social and economic disruption, this is where the concept of financial inclusion & Micro finance assumes greater importance. He reiterated that all in the house are to discuss the economic development of the state & banks do play a key role in this regard. He requested all controlling heads and other officials of banks present to be liberal in extending credit to various neglected sectors & seek the help of state govt. officials as required.

Highlights of the Speech of Sri H.R.Khan, Deputy Governor, RBI.

Sri H.R.Khan ,Deputy Governor, RBI welcomed the Hon'ble Chief Minister, Finance Minister, other dignitaries on the dias, the Senior Govt. officials & Bankers present in the house. He expressed happiness to be present in SLBC meeting for the second time at Bhubaneswar. At the outset he thanked Hon'ble Chief Minister of Odisha & Hon'ble Finance Minister Sri Prasanna Acharya for attending the meeting which speaks about the importance given by Govt. to this forum. He stated that some issues were raised by Hon'ble Chief Minister & Finance Minister & SLBC is a forum to take certain constructive measures.

He stated about the huge potential of the state which has not been harnessed for so many years for various reasons but during last few years the state's growth has been very much substantial & in recent past with national slow down there has been some slow down in the state. Like any other country service sector has shown growth in the state also. The areas of handloom & agriculture taken together is the largest employer in the country & more so in Odisha. If one sees Odisha's per capita income, it is almost 68% national per capita income & is about Rs.24000 to Rs. 25000 against Rs.35, 000 in the country. National Human Development Index is close to 0.42 & Odisha HDI is 0.36.In terms of poverty ratio the state has moved up but still it is in the lower ladder. State has immense potential in terms of manpower, minerals, natural resources. The banking scenario in Odisha has changed & the per branch population in the state is almost at national average. At National Level it is 13800 & in Odisha it is 13400. The banking penetration has increased but there is lot of disparity within the region & there are areas to be covered. In the country as a whole & state, the credit to GDP ratio is low. The per capita credit is much lower in the state which was also raised by Hon'ble CM last year in SLBC. It is seen that CD ratio has gone up to 75% on the basis of utilization of credit but not sanctioned. There are also districts like Sambalpur, Gajapati i.e. about 8 districts are having CD ratio below 40%.

Another important point relating to banking development is financial inclusion. RBI has done some composite financial inclusion matrix i.e. high, medium & low category & Odisha comes under low category of financial inclusion. In all India the index is 0.30 & in Odisha it is 0.20. This is the strength & opportunity for the state. One positive factor for bankers is a lot of Oriya Diaspora is working out side & there is huge potential for remittances for banker. People who have a lot of exposure to rest of the world & rest of the state can come & do their entrepreneurial activity provided they have right type of environment & right type of banking infrastructure available here.

He mentioned about the committee set up last year under the chairmanship of Mr. M.V. Nair, the ex-chairman of Union Bank of India regarding classification of priority sector advances. The revised norms were discussed with stake holders in detail & the entire concept of priority sector has been revised & new guidelines

were issued in July, 2012 & certain revision was made during October, 2012 based on feed back received. A lot of simplification has been done in terms of targets, sub-targets & complexity has been reduced. It is important that the concept of direct agriculture has been modified to a great extent. Second part is services have become a predominant part of economy & all sector in MSME will get priority sector status. The scope has been enlarged for Housing Loans under Priority Sector. Another thing which has implication for bank in financing through intermediaries has almost been removed, except for MFI & Housing Finance companies. The issue was while banks themselves have branch network & lending why act through intermediaries and add to the cost. That is why financing through intermediaries to achieve priority sector target has been removed. Now Banks have to directly finance except MFI & Housing finance companies. RBI has given fillip to securitization of loans and assignment of loans & banks can go for securitization where the same terms & condition prevails.

He remarked that SHG mode was very popular till recently & the interest in it is declining for variety of reasons. The second dose of loans are not disbursed & there is no entrepreneurial activity. Bank branches are not in a position to cater to the need of SHGs. NABARD has now come out with SHG-II model, where both term loan and cash credit can be sanctioned for 3 to 5 years & renewals are not necessary every year. Banks can take advantage of the new scheme.

He stressed that all must realize that bank loan is not charity because banks are holding depositors money in trust & they can not afford to degenerate their system. One area that is concerning all is the increase in NPAs of banks. One of the strength of our country during the financial crisis was strength of India's financial sector. One can not think to lose the resilience and strength of the financial sector of the country.

The state should have right type of credit culture. When People borrow, they should know that it is to be repaid and repaid in time. The state has very poor recovery in priority sector more so under Govt. Sector Schemes as mentioned by the Chairman of SLBC. It is to be focused that at branch level there should be adequate monitoring & supervision. He emphasized in use of SMS to improve the recovery culture. Under Financing & harassing the borrower for timely finance are also the causes of poor recovery which needs to be arrested. There are many structural & Demand supply aspect reasons for poor recovery. Bankers should tone up their credit administration and recovery mechanism & Man power related issues.

He stated that Financial inclusion is important. First focus was given on 2000+ villages. Some development is made but important is the quality of financial inclusion. It was suggested by RBI that out of total 2000+ villages 10% of the villages are to be covered under brick & mortar branches. He remembered that 200 brick & mortar branches were to be opened in the state but 59 have been opened and others have either BCs or USBs. This is more on paper rather than on

reality. He asked all controlling heads to do a reality check to know whether service is provided really or it is compliance on paper only. One should see that there is a person in the field to provide services. A lot of confusion is happening in BC business, he stated. He was hopeful that in next few months the things will stabilize. However banks should not forget their formal brick & mortar structure. He advised to have a branch structure for each 8 to 10 BCs where bank person, connectivity & cash safe are available.

For execution of any decision taken at SLBC level man power constraint is the main reason for non implementation. Proper manpower should be recruited, trained and oriented to the job. He expressed that communication has improved in the state and people can not take the plea of constraint faced in reaching any place. It is also observed that in LWE affected districts the banks are in a comfortable position. In fact banks can earn a lot of good will as we have SHG scheme in LWE districts. He urged bankers to open as many as 200 Brick & Mortar braches in FIP villages with above 2000 population. The next issue in financial inclusion is about villages with population below 2000, which has already started. He further stated that small sub-committees of SLBCs should be more active. Regarding recovery he further stated that Hon'ble Finance Minister has stated about amendment to the Act & wanted the SLBC & Bankers to ensure that the changes proposed are appropriate. He requested the state govt. to ensure that the new law comes to force before end of the financial year & all banks take the advantage of the amended OPDR Act.

Regarding credit to agriculture, he further informed that at present proportion of agriculture credit of commercial bank has increased to 42% and of co-op Banks, it is 58%. Since commercial banks have vast net work, more deposits and qualified man power they should contribute more.

He also stated that RBI organized Agril. Conclave in OUAT during this year & has drawn short term, medium term and long term action points for various stake holders such as Banks, state Govt., NABARD, OUAT. He further stated that a sub-committee of SLBC was constituted for extension services.

A SWOT analysis is to be made, what extension service is available from Govt., what is their plan and what contribution can be made by the banks since banks have a role to play. During initial period of green revolution, banks played a very proactive role through RDO's. Some banks like SBI & Indian Bank have some ADBs. Banks & Govt. both have to see at their extension staff and district wise plans are to be drawn up. There has to be sensitization of branch staff. District level planning, orientation & training are very important.

The cases of Handloom weavers are to be taken up for issue of weaver credit cards. One has to analyze the reason why WCC scheme is not taking up, whether there is marketing support & whether banks can tie up with the marketing people. There is tremendous scope for producers Co-op society. For

Handloom sector he requested NABARD to take initiative. He also stated about cluster development programmes & wanted to run 4 to 5 pilot programmes for next 5 to 6 months. 4 to 5 banks are to be identified and it is to run 5 to 6 months and then to up scale it.

He further stressed on approach to SHG. There are some banks which have dedicated SHG branches and SHG wings. Going forward, National livelihood mission the TRUPTI scheme of the govt. & the banks are to be involved. NABARD & Banks should run special scheme for SHGs.

He also stated that some Public Sector banks requested a review of criteria for parking of state govt. deposits with banks. He suggested that there should be a balance because banks are opening branches under financial inclusion. He also stated that Pr. Secy, Finance agreed a day before to form a small group of bankers & SLBC to formulate a transparent mechanism, so that it does not create any heart burn. There are 3 parameters & they can be given two or three more so that they are enthused to do more financial inclusion & more credit. The Pr. Secy Finance gave his consent to the proposal of deciding norms for parking of Govt. funds & DG RBI requested the Pr. Secy. Finance to constitute a group of 4 to 5 bankers to decide on the issue so that decision can be taken by Finance Department before the year end.

The last point he mentioned is about export. He stated that a Sub-Committee on export promotion is to be revived. It has to meet twice a year. It will have major Banks, State Govt., DGFT, Exporters' association, customs & RBI. This should be constituted immediately & first meeting should be convened during December. There is huge potential for Agri. Export in the state. He concluded by thanking again the Hon'ble Chief Minister, Finance Minister & expected co-operation of bankers & the State Govt. for a better future of the state.

AGENDA ITEM NO. 1.

Confirmation of Proceedings of 128th SLBC meeting held on 16.08.2012.

The proceedings of 128th SLBC meeting was circulated to all participants vide letter no. GM//SLBC/ODI/175/2012-13 dated 31.07.2012. Two observations on the proceedings were received a day before. The discrepancies relating to agenda item no.1 as pointed out stands rectified & the other observation relating to agenda item No.6 as pointed out is covered under point No.12 of agenda item No.2.

Agenda Item No.2

Action taken report on major decisions taken in the 128th SLBC meeting held on 16.08.2012.

Point No.1:- In terms of direction of Hon'ble Chief Minister of Odisha in the SLBC Meeting dated 18.08.2011 some DRI loan applications were collected & sponsored to banks by Women & CD Deptt. from physically challenged persons. The achievement/sanction position of banks under this sector was enclosed in annexure- I of agenda note. Banks are further continuing their efforts to finance under DRI to physically challenged people.

Action –Banks and Women & CD Department.

Point No.2.:- Regarding opening of PSB/Private Sector banks in 9 blocks of Koraput/Malkangiri & Nabarangpur districts.

It was stated by the Convenor SLBC that Bank of India has opened branch at Govindapalli of Khairaput block, Andhra Bank has got in principle approval for opening the branch at Podia by Dec-2012. In Kundra block of Koraput Axis Bank has opened a B & M branch & one USB opened by SBI. UCO Bank is going to open the branch shortly. Similarly Bank of Boroda at Chandahandi & UBI at Korukunda awaiting H.O. approval for opening of branches. SBI has opened one USB at Yasobantapur. Representative of ICICI Bank reported that they have obtained in principle approval & identified the location to open the branch at Kosagumunda in Nabarangpur dist by 3rd week of December-2012.

The representative of HDFC bank stated that they are going to open a branch at Malkangiri district head quarters & thereafter they will open branch at Kudumulguma. DG, RBI advised to open the branches simultaneously. It was stated by the Chairman SLBC as decided in the last SLBC Meeting all necessary infrastructures for branch opening will be provided by the District administration. HDFC representative was advised to contact District Collector in this regard.

Action – UCO Bank, UBI, BOB, Andhra Bank, ICICI & HDFC Bank.

Point no. 3:- Reality check Survey report of Financial Inclusion.

The reality check report submitted by P & C Deptt. had been circulated among the members of the house for their review.

Point No.4:- EBT payment to MGNREGA beneficiaries.

In the last SLBC meeting it was raised by Panchayati Raj Deptt. that the CSPs are not making regular payment to MGNREGA beneficiaries. It was reported by Director Spl. Project, Panchayati Raj Deptt. that during last two months lot of discussion / deliberations have been made on the issue & because of that certain improvement has been made. The fact is that in Ganjam out of Rs.6.5 crores about Rs. 4.03 cores has been paid & Rs.2.47 crore is still pending. In Mayurbhanj out of Rs.1.11 crore about Rs.52 lacs has been paid, in Gajapati Rs. 81 lacs has to be paid & they donot have details of amount already paid and pending. Prior to Puja holidays some efforts were made and details of payment dates were worked out by RBI & SBI & now the Department has been furnished with the name of the bank & link branch where the beneficiaries can go & receive their payment. The BC model is almost defunct. By end of November, She expects that the situation gets clarified. She requested SBI to furnish the figure about the payments being made on daily basis. This may be submitted next day or on weekly basis as it is not accessible to them either at State Level or at district level. This particular BC experiment coming to a close in Mayurbhanj, Gajapati & Ganjam districts. Now MGNREGA accounts are to be opened in different banks according to their service areas. She requested the house to find out the modalities for payment of MGNREGA wages, if BC model is not working. She further stated that right now in NREFMS model, SBI down loads the FPO details from MORD server & then manually incorporating it by segregating to different banks & sending it to RBI server. This job should be taken care of by technology but not manually. She also stated the USBs will be very helpful to them. From Panchayati Raj Department , Secretary had discussion & it is agreed that space will be provided either from G.P. space or Rajiv Gandhi Seva Kendras , any where the banks wants to open branch . She wanted the Deptt. to be informed about branch opening in GPs etc. She also wanted monthly review by RBI on FTO rejection. The CGM SBI informed that now provision has been made for payment to the beneficiaries at link branch level. The staffs of SBI are in touch with DRDA/BDO etc. & any problem encountered can be settled quickly. To a query raised by Director Special Project about amount of payment made to these accounts, it was clarified by CGM, SBI that the accounts of MGNREGA beneficiaries are now general accounts & other payment such as crop insurance claim & other benefits are also credited to these accounts, so it will be difficult to know how much NREGA payment is credited to those accounts. But in particular villages notices have been pasted for informing the beneficiaries that if they have any payment to receive, they

can go to the branch for receiving the payments. It was stated by RD, RBI that regarding NREGA payment, RBI can take up monthly review meeting to sort out the issues, if considered necessary. They can discuss not only return but also other problem as payment rollout is to be introduced in other districts, it is expected to have many other problems' during the coming few months.

Action –RBI, SBI, Other Banks & Panchayatiraj Department.

Point No.5:- Opening of FLCs.

It was reported by Convenor SLBC that FLCs have been opened in all the 30 Lead districts. To a query made by DG it was stated by Convenor that all the Lead Banks have participated in FLC opening. It was raised by DG, RBI that whether any survey/ study has been made about functioning of FLCs. It was reported by AGM, SBI Lead Bank that statement on functioning of FLCs is collected & sent to RBI & SLBC. DG, advised to have right kind of people & material to do some meaningful work. He suggested to have a check list to asses the functioning of FLCs .AGM,SBI, Lead Bank stated about the FLC Counselor, attending two rounds of seminars at their HO level & at NABARD level and were sensitized about role, function etc.

RD, RBI advised that FLC Counselor should educate the people about Credit Culture. A study on the functioning of FLCs would be undertaken by RBI.

Action – RBI, NABARD, Banks & Panchayatiraj Department.

Point No.6 - Data base for Loanee Farmers & KCC holders.

Convenor SLBC requested the controlling heads of CBI, Syndicate Bank, Indian Bank & UBI to quickly furnish the list of KCC loanee farmers & defaulters to Director of Agriculture. Reacting to this Pr Secy, Agriculture stated that the issue has been taken again & again in the last SLBCs. The last date was 31.08.2012 out of 25 P.S banks 12 are defaulters. All Private Sector banks & one RRB are defaulters. Convenor SLBC promised to follow up with the defaulter banks to see that they furnish the information without further delay. The Chairman SLBC advised all Controlling Heads of defaulting banks to furnish the information to Director Agriculture by 30.11.2012 without fail & there should be no further extension in this aspect. This should be monitored by SLBC.

Action – Banks & Director of Agriculture & FP.

Point No. 7 Preparation of Calendar of DCC.-

Regarding holding of DCCs before SLBCs it was reported by Convenor, SLBC that there is improvement this time. Most of the districts either held or fixed dates for DCC meeting except Cuttack & Nawrangpur districts & he assured that by next SLBC all LDMs will be holding DCC before the SLBC meetings.

Action – LDMs.

Point No. 8. Committee on gap in Agriculture Extension Service in Odisha.

Convenor SLBC informed the house about various action points emerged from the report of the sub-committee. The Banks had 3 action points & SLBC will be advising the banks to implement those action points. Other Stake holders like State Govt, OUAT & NABARD are also required to implement their action points, he informed. The DG desired that Sub Committee on agriculture to be revived. District wise plans may be formulated by NABARD involving the stakeholders broadly covering all the issues concerning agriculture and action points emerged out of different foras and Sub Committees.

Action – Department of Agriculture, SLBC, & NABARD.

Point No.9:- List of identified Centres for creation of Equitable Mortgage.

It was reported by Convenor, SLBC that the list has been received from Govt. of Odisha & circulated among all the members and also up loaded in the web-site of SLBC.

Point No.10. Issues Relating to RSETI.

It was stated by Convenor, SLBC that dues to the extent of Rs.19.65 lacs of SBI are still pending from DRDAs of Sambalpur, Sundargarh, Baragarh & Nuapada. Reacting to the Convenor of SLBC, Commissioner Cum-Secretary, Panchayati Raj, Govt. of Odisha informed the house that she has taken up the issue with the four collectors & hopeful of resolving the issue very soon.

Chairman SLBC stated that Govt.of India has fixed up certain para meters based on that the RSETIS are graded as A, B & C and A rated RSETIs get all the reimbursement from Govt. of India. He requested the LDMs, where RSETIs are functioning, to ensure the up gradation of rating so that entire expenses can be reimbursed by Govt. of India.

Action – Panchayatiraj Department,Banks and LDMs.

Point No. 11:- Notifying a competent authority for issuance of income certificate for interest subsidy of Education loan.

The Convenor SLBC informed about compliance by the State Govt. & circulation of the same among the bankers, IBA & up loading it in SLBC web-site.

Point No.12:- Fixing up a realistic & Achievable target under ACP.

During last SLBC meeting it was decided to form a sub-committee to fix Achievable target under ACP to different banks. Convenor stated about review of current year ACP target & there has been some small modification in target of few banks. The details were furnished in page 28 as annexure. Reacting to this Pr Secy. Agriculture stated that during last meeting he had raised that the target is only raised by 1% above the last year target & he requested to enhance the

target substantially & he found some cosmetic change only. In some cases it has been increased & in case of some banks it is decreased.

The Chairman SLBC stated that the sub-committee fixed at district level for increasing Agril. advance to look in to it. Pr Secy Finance stated that issue of credit target under ACP was raised by many banks & now it appears to be settled & the issue need not be raised by any bank again.

Action – SLBC & Department of Agriculture.

Point No. 13: Declaring GM, DIC as certificate officer for PMEGP cases.

Convenor SLBC informed the house that the govt. of Odisha has already declared, GM DICs as certificate officer for PMEGP cases.

Financing to Handloom Sector.

During the course of the discussion, DG, RBI wanted, NABARD to identify out the Handloom cluster of the State. He advised the banks to volunteer for issue of Weavers Credit Cards. The following banks volunteered for financing of WCC at different clusters as given below.

<u>Name of the cluster</u>	<u>Name of the Bank</u>	
1. Baragarh -	SBI	
2. Sonapur -	UGB	} He wanted controlling heads to do tight monitoring.
3. Boudh -	SBI	
4. Athagarh & Nuapatna -	UBI	
5. Berhampur -	CBI	

Regarding Financing of WCC, Pr. Secy. Finance stated that he had taken a meeting on 04.08.2012 where all the banks committed to finance 12000 WCC by September, 2012 & he stated that the banks have ability to do but tighter monitoring is required by the Controlling heads.

Director textile & Handloom stated that with their initiative they have sponsored more than 17000 applications to banks & it is also a national level issue of why WCC are not issued to weavers. Now the deck is clear & loan waiver has been approved in case of 9000 weaver for Rs. 25 crores. The waiver has been approved with a condition that fresh loan will be sanctioned & these 9000 weavers are to be issued with credit cards. Besides this the new borrowers & borrowers financed after 2010 can also be financed. The chairman SLBC wanted to know whether Govt. People are coordinating with banks at district level or not. Director stated that their people are co-coordinating & bankers insist for no dues certificate & expressed the view when loan is waived there in no requirement of no dues certificate. Chairman KGB stated that they got waiver in 13 branches & they are already on the job for sanctioning of fresh WCCs. AGM, Lead Bank SBI stated that most of the applicants were defaulters &

now waiver is done so sanction will take up. Director Handlooms further stated that besides 9000 waiver applications they have received fresh 100 applications & expect another 1000 or more waiver applications & requested the bankers to submit claims by end of November, 2012.

Chairman SLBC informed the bankers that 31.12.2012 is the last date for closure of the scheme. He requested the bankers to submit the claim by November end & wherever claim is received the bankers need not ask for no dues certificate. Banks must give further credit for the survival of the weavers. CGM, NABARD, stated that since last date for closure of the scheme is 31.12.2012 they have fixed 21.11.12 as the date for SLRMC for approval of the claims.

Action – Director Handlooms & Banks.

DG RBI wanted the bankers to raise any important issue so that it can be discussed in the presence of the Hon'ble Finance Minister. In response to this Convenor, SLBC cum General Manager, UCO Bank stated that some other state govt.s are giving interest subvention to crop loan to all banks, where as it is only for co-op bank in the state of Odisha. He wanted this to be extended to Commercial banks in order to have same level of playing field as of co-op Banks.

Other Issues (a) Interest Subvention on Crop loan Sanctioned by PSBs.

Principal Secretary, Finance in response mentioned that in Commercial Banks with 2% interest sub-vention borrower gets credit at 7% and with 3 % subvention for timely repayment it is 4% for the borrower. For co-op bank state govt. gives interest subvention of 3% besides the above. But co-op banks have other cost which Commercial banks don't have like share capital. He hinted at some policy announcement subsequently so that the commercial banks should look at term lending sector i.e. for capital formation in agriculture i.e. to finance medium term & long term finance to agriculture. For that State Govt. wants to continue with DED scheme, even if it is stopped by GOI & State govt. will also upgrade it. Under pisciculture & diary development sector the interest is unsubsidized & govt will partially support that sector. These two proposals are under active consideration of the State Government.

(b) Payment of dues to farmers on paddy procurement.

Hon'ble Minister of Finance wanted to know from MD, State Co-op bank about hurdles in payment of dues to the farmer on paddy procurement. Why it is reported that farmers sell their paddy & receive their payment after 7 days, to even after 15 days. Reacting to same, Managing Director, OSCB, stated that paddy is procured through 2400 PACs and now through RTGS & NEFT payment is made on the same day. In some cases there is some problem relating to cash availability, which is being settled in consultation with RBI & SBI. There is some problem in Nuapada & Baragarh district. He stated that the matter was taken up by C.S. where it is decided that the PAC making paddy payment should

have a computer for recording the transaction & sending it to NIC. The cash problem is also being addressed regularly. All farmers have been directed to open account either with CCB or with PAC. But the farmers need cash & they immediately withdraw it. Now no delay is there for payment & it is streamlined by OSCB. It is ensured by OSCB that on the 3rd day of selling paddy at PAC or Mandi the farmer gets the payment.

It was raised by Chairman UGB that most of the farmers are maintaining their KCC & other account with UGB, SBI & other Commercial banks & when the A/c. is maintained with UGB their payment dues should be credited to their A/c. instead of OSCB A/c. so that the KCC A/c will be renewed automatically. Managing Director OSCB stated that State Govt. has given the discretion to the farmers.

Action – OSCB.

AGENDA ITEM 2(b).

Action taken on Special SLBC meeting dated 15.02.2012.

Point No.1 - Introduction of EBT payment in 15 districts during 2011-12.

Convenor SLBC informed the house about payment of MGNREGA Wages to the beneficiary's bank account through Regional ECS on T+1 basis.

Principal Secretary, Panchayati Raj Department informed the house about Rolling out of EBT payment in all the 30 districts of the State in the same evening at 4.00 pm at Soochana Bhawan & She invited all the bankers to attend the same. She informed that nearly 57% of MGNREGA beneficiaries A/cs are with the Banks which will be taken care of by the roll out.

Action – Panchayatiraj Deptt., & Banks.

Point No.2:- Amendment to OPDR Act.

State Govt. has proposed amendment for payment of 10% of court fees at the time of filing of the certificate cases & the balance 90% subsequently from the recovery proceeds.

And the next one is where the certificate debtor has made agreement to pay certificate holder at contractual rate the same should be recovered. Relating to other 8 proposals the executive order will be issued by Govt.

Pr Secy finance told that a detailed note on the subject has been received from DM & Revenue Department and the two amendments have been cleared by the Govt. & now in Law Department for deliberation. He also assured to get cabinet approval & get through the amendment before end of this financial year.

Action – Revenue & DM Deptt., Finance Deptt. Govt of Odisha.

Point No.3:- Waiver of stamp duty for Agril. term loan up to 10.00 lacs.

It is reported that IG of Registration has prepared a draft amendment & cleared as stated by Pr Secy, Finance & it will be taken up in the next meeting of the cabinet.

Action – Finance Deptt., Govt of Odisha.

Point No.4:- Survey of MSME Finance in 3 districts.

Convenor SLBC stated that the survey has been completed & survey report has been circulated among the members of the house.

However a communication has been received from Special Secretary to conduct another survey.

Special Secretary, MSME thanked Director Industries & other stake holders for conducting the survey. This report has been discussed in GM DIC, Conference & industry association on the basis of discussion few points have emerged.

- (1) Sample design adopted, not mentioned.
- (2) Identified districts are developed districts.
- (3) Information for rejection is not maintained by Bankers.
- (4) DIC cases are given less preference than the non DIC cases. Normally the applications forwarded by DIC are 1st generation entrepreneur and to promote MSME, one has to promote more first generation entrepreneurs.
- (5) Banks are mostly taking collateral for credit & RBI guide lines not followed.
- (6) CGTSME scheme is not given due importance.
- (7) Lack of awareness about various schemes / benefit for MSME entrepreneurs among bankers & entrepreneurs.
- (8) Data of 4th census of MSME of Govt. of India reveals that 74% of our MSME are located in rural areas & no importance is accorded to rural area in the survey report. Bankers have financed more in urban areas than in rural areas.

GM, RBI stated that the survey was conducted as per the Special SLBC recommendation. DG while referring to Special Secretary's comments suggested that a resurvey can be carried out, if necessary.

Principal Secretary Finance stated that regarding choice of districts because maximum Small Entrepreneurs concentration is in these 3 districts. Deputy Governor RBI wanted to know the districts with large concentration of MSMEs and he was informed accordingly. He remarked that one can take any number of Survey or study but there are many actionable points & these can be taken

forward and addressed. GM, RBI told to take up the issue in the empowered committee meeting on 21.11.2012.

Dy ZM, BOI Mr. A.K.Mishra stated that they do not subscribe to the views of Special Secretary that bankers are not aware of CGTSME / Schemes etc. He informed the house that they have issued guidelines to branches to cover all eligible entrepreneurs under the CGTSME scheme.

Special Secretary stated that the entrepreneurs are not aware of many schemes declared by State govt. & Central Govt. He suggested putting some sign boards at branches to create awareness.

Chairman, SLBC suggested that camps should be organized by bankers & Govt. to create awareness among the non customers/public.

DGM, SIDBI stated that series of awareness programmes are being conducted by them. One they had conducted for senior executives of banks. One meeting was held at Paradeep and one more meeting will be held shortly, and attempts are also being made to create awareness in remote areas.

Action – SIDBI / Banks / MSME Deptt.

Agenda No.3.

Discrepancies & inconsistency in Data.

Regarding submission of correct information Convenor SLBC requested the bankers to give correct & accurate information.. Pr Secy Finance stated that the issue was discussed in the last SLBC & urged to explore the possibility of drawing data from the CBS system.

Regarding data integrity Chairman SLBC emphasized for LBR submission & CBS data integration. CGM NABARD informed about formation of a committee involving RBI, NABARD & bankers for drawing uniform data by banks from CBS & requested DG RBI for his intervention for expediting the implementation of the new system. DG stated that the system will take some time but some system should be developed in the mean time to draw state level data from the CBS system of the Banks.

Action – SLBC & Banks.

Agenda Item No.4.

Branch Net work.

The Convenor SLBC narrated about the branch expansion programme during the last 2 & ½ years where 509 branches opened & during last 6 months 68

branches have been opened and of the above majority have been opened in rural & semi-urban areas. Pr Secy. Agriculture stated that there is need for branch expansion in rural areas. All 25 public sector banks have total 50% of branch network mostly in urban & semi-urban areas. Principal Secy, Agriculture said only PSU banks like SBI, UCO, BOI & UBI have better presence in rural areas & Pvt Sec. Banks have very limited presence in rural areas, hence requested RBI to take necessary steps for branch expansion of Pvt Sec. Banks in rural areas. DG, RBI reacting to the same opined that as per RBI policy 25% of branches of a bank should be located in rural areas. He also stated that he was aware of some banks holding the board approval for opening of branches for years together. For RRB also the branch opening is streamlined and they are also holding some approvals for opening of branches. Further he opined that the USBs should become the branch for all practical purposes not only for the name sake. He stated that the bank official should visit the USBs all 6 days in a week. General Manager, RPCD, RBI advised that out of 200 FIP villages having population of 2000 and above, 141 villages were yet to be covered by opening of Brick & Mortar branches. DG remarked that opening USBs with one visit in a week would not be sufficient and banks should put in place intermediate Brick & Mortar branches as advised in the RBI circular in the remaining 141 FIP villages. CGM, SBI stated that they have 24 USBs which are functioning 3 days in a week & agreed to open remaining 21 USBs. CGM, SBI also emphasized for opening of rural branches by other private sector banks. DG, RBI suggested that the committee set up for Govt. business should have one of the parameters as no. of rural branches opened by a bank, for parking of Govt. deposits.

It was also stated by GM, RBI that in the state by end of March, 2012, 76 more rural branches will be opened by banks. Regarding manpower issue CGM, SBI informed about the recruitment drive by their Bank. General Manager, UCO Bank cum Convenor SLBC informed that for all Public Sector banks recruitment test is conducted by UCO Bank & the next test for Clerical recruitment is in December, 2012 & the result will be announced within a month or so. The DG, RBI requested the controlling heads to expedite the recruitment process. The Chairman NGB informed about the instruction of Govt. of India that of linking recruitment to the profitability of the bank. The controlling head of PNB stated about the recruitment process as on & presently interview is going on. He also informed that they will be opening 15 rural branches in the state by March 2013. AGM, SBI (Lead Bank) reported about the difficulty in getting premises for USBs at village/Panchayat level. Commissioner cum Secretary Panchayati Raj impressed the house that out of 6236 G.Ps in the state, Rajiv Gandhi Seva Kendras are available in more than 3000 GPS of the state and providing space of 130 to 150 sq.ft. is not at all a problem for them. She also agreed to the request of DG, RBI for issuing instruction to the District Level Officials in this regard.

Action – , Banks& Panchayatiraj Department.

Agenda Item No.5- CD Ratio.

Convenor SLBC reported the overall CD Ratio of 75.18% in the state. He advised the LDMs of 8 districts with CD ratio below 40% to convene Sub-Committees of DCCs to take remedial measures to improve the same. He further requested the controlling heads of 3 PSBs, 4 Private Sector banks & 3 RRBs with low CD ratio to improve the same. He read out the names of BOM, Indian Bank, Indus Ind., Vijaya Bank RGB & BGB as the banks with Low CD ratio .The Chairman NGB reported to be concentrating on MSME sector with CGTSME Coverage & Agriculture sector to achieve CD ratio of 60% by March, 2013. DG, RBI advised all RRBs to create a cell with trained manpower at HO level to process & sanction MSME proposals. DGM, Indian Bank informed about their road map for achieving 70% CD ratio in the state by end of December, 2012.

Action – Banks.

Agenda No.6- ACP Achievement.

Convenor SLBC gave a brief note on achievement by banks in the state. Reacting to the same it was stated by Pr Secy. Agriculture that out of 25 PSBs only 4 PSBs have achieved more than 18% Credit to Agriculture, 4 banks did not finance to agriculture & remaining are below 18% & he was very critical of achievement to agriculture in spite of so impressive CD ratio of the state. Convenor SLBC narrated the names of the banks with their achievement to agriculture, DG RBI wanted to know from CBI, Syndicate & IDBI about the reasons for their low achievement in Agril.Sector. The DGM, CBI & Syndicate bank & Canara Bank agreed to improve their Agril. Advance in the state during the next two quarters.

Regarding ACP achievement Convenor SLBC reported about 79% achievement made by banks during the end of 2nd quarter & requested banks to achieve the annual target positively. The CGM NABARD informed that a meeting of bankers was held before PLP formulation & it has been agreed to achieve at least 20% growth over the past year in the coming 5 years, so that by end of 12 th five year plan the credit to agriculture can be doubled. The State credit Seminar will be held during January, 2013 he reported. DG, RBI wanted to know from bankers about issues concerning bankers about industrial advance. CGM, SBI reported about the difficulties faced by big Industrial units regarding availability of ore/ raw materials. Principal Secretary Finance stated that regarding mineral sector the state govt. is coming out with certain policies where priorities will be accorded to the industries which have production facilities in the state. The ore availability in the internal system is much more than what is required by the industries of Odisha. The Govt. is to bring about an institutional mechanism whereby the private lessee will provide the requirement of the domestic industries. The issue is being attended by State Government.

Agenda Item No.7. Agricultural Credit.

The Convenor SLBC stated that the issue has already been discussed. He also stated about formation of a sub-committee to discuss about agricultural credit. The Dy. Governor, RBI wanted to convene the meeting early & sought co-operation from Pr Secy. Agriculture. Pr Secy. Agriculture stated that in spite of lot of deliberations in the last two SLBCs the Agriculture target has not been enhanced. Though in percentage terms the achievement is good in comparison to last year target the current year target has been reduced. DG, RBI advised to hold a district level meeting very early to settle the issue. DG, RBI suggested to involve the major controlling heads of the Banks of the district & have SWOT analysis & prepare plan & implement the same. CGM NABARD suggested for more of investment credit in those districts.

Action – Action as per Agenda Item No. 2 A (8) above

Agenda Item No.8-Recovery.

Convenor SLBC reiterated the overall recovery position of the state to be at 48.09 percent, which is a matter of concern. Some banks raised the lukewarm attitude of the districts administration for action by police in taking possession of properties & other related matter. Pr Secy. Finance stated that all district administrations have been suitably sensitized on the issue. He further advised the bankers if they have any problem in any of the districts it should be brought to the notice of DIF, for necessary action. He further stated that they are aware of the position as in some districts after requisition made by the bankers the District Collector started hearing the case. The district collectors have been suitably advised for taking immediate action instead of hearing.

CGM NABARD wanted banks to give focused attention for recovery when over dues is about 50%. The recovery can not be left only to Govt. and the systemic problem is to be attended. Filing of certificate cases will only pile up the no. of cases, rather one should think of educating people & inculcating the habit of recovery. CGM, SBI informed about the mind set of the people not to pay as they expect another debt Waiver. Even in some villages the Panchayats have taken a decision not to sign revival documents. Because of large no. of defaulters banks are not in a position to finance fresh loans. Convenor SLBC further added that in Govt. sponsored schemes the position is more disturbing as the recovery is only 18% & 34% in PMRY & SGSY.

Chairman UGB stated that any kind of payment made to the farmers should be routed through their Service area branch account. He stated about multiple opening of bank accounts by farmers in service area branch & emphasized on routing the payment to the farmers through the financing bank branch.

Chairman SLBC reacting to the discussion wanted to have a data base as discussed earlier about the KCC holders, defaulters etc, so that it can be linked to payment by the govt. The Principal Secretary Finance also agreed to the suggestion of Chairman SLBC to have a data base of the bank accounts of KCC holders so that all their dues either from paddy procurement or any such scheme can be routed through that A/c. It was suggested by DG, RBI that if the data base is maintained at SLBC level the matter can be taken up with the state govt. for making payment through those accounts.

Chairman NGB stated about their experience of taking the help of BCAs for recovery due to staff shortages.

Action – State Govt.SLBC, Banks.

Agenda Item no.9 - Functioning of RSETIs.

Initiating discussion on the topic, Convenor SLBC stated about the meeting convened by RBI and the thrust areas identified by them were (a) allotment of land (b) Building construction (c) Enhancement of grant by NIRD (d) Providing residential accommodation (e) Infrastructure facilities (f) Sponsoring of trainees (g) Role of NABARD & (h) Post training follow up measures & these areas need improvement. He also reiterated about the land position of RSETIs & other constraints faced by RSETIs.

State Project coordinator of RSETI Mr. G.C.Mishra congratulated SBI for opening of their last RSETI at Rayagada. He reiterated the views of Secretary, Panchayati Raj, settling the land issue of all RSETIs by 15 December, 2012 & all bankers committed to complete pre-construction formalities by 31.12.2012. He stated that RSETIs have other difficulties like infrastructure & requested bankers to arrange rented accommodation to provide hostel facilities. He appealed to CBI, UCO Bank & BOI, to provide the same. He requested the bankers to sponsor enough candidates particularly under MSE and CGTSME coverage will help in improving the recovery position. He further stated that during 2011-12 RSETIs of the state have trained 5700 candidates but during the current half year the RSETI have trained 7500 trainees but the settlement ratio of trainees last year was 75%

whereas during the current year it is only 57%. He requested the bankers to sponsor enough candidates & ensure improved credit linkage. Regarding the Role of NABARD, he informed the decision of NABARD to assist only A & A+ rated RSETIs and in Odisha there are only 5 A & A+ rated RSETIs .He requested NABARD to extend assistance to at least B rated RSETIS. Once the infrastructure & manpower is improved the gradation of RSETI can be improved. Most important is the quality of the Director & it should be ensured. Post training Settlement is another important aspect. For documenting successful cases, he has taken up 16 cases with MORD & further taking steps for providing some success cases in next SLBC meeting.

Secretary Panchayati Raj Department stated that Panchayati Raj Deptt. requires a strong partnership with the bankers for implementation of MNREGS, NRLM & RUDSETIs. She stated that RSETIs are wonderful endeavor of bankers but it is not working very effectively. She had taken a meeting of bankers on 7th Nov, which was attended by all the bankers to review the functioning of RSETIs. There are 30 RSETIs and each of them should have 750 trainees each year. The total trainee should come to 22500 but the state is not even reaching 50% of it. She further assured the house that by 15th of December, 2012 all the land issues will be settled. She further stated that regarding sponsorship of candidates she has already taken up with the District Collector & there will be no issues regarding sponsoring candidate by DRDAs. Residential facilities are not provided by UCO Bank, CBI & BOI. Unless it is provided there is a compromise in the quality of training.

She stated about the approved staff strength of RSETIS. Each RSETI should have 1 Director, 2 faculties, 2 clerks & one night watchman etc. as per MORD guidelines. All RSETIs should have faculties as per guidelines; otherwise the quality of training will go down. She was happy to note that all the banks have posted the Directors. In the meeting the bankers have assured to have faculties in position by 31.01.2013. Regarding construction of building she stated SBI opting for tendering process & wanted to expedite the same. Regarding going beyond the sanctioned limit of 1 crore she has already taken up the matter with Secretary MORD, GOI & they are aware of the issue & some decision may come on this. They have proposed a sub-committee on RSETI, which is a part of Agenda. The sub-committee is to be constituted & it should meet at bimonthly interval & it should be approved. She also wanted RSETI to be a separate agenda item in DCC. Panchayati Raj Deptt. is writing to all collectors to include the same in discussion of DCC, which is not figuring in DCC agenda now. She also informed the house that the Director, NRLM is going to create a data base of RSETI trainees. She wanted the co-operation of banker for creation of data base of RSETIS and desired RSETIs to be vibrant. For district level sub-committee of SHG Bank linkage she wanted Director RSETI to be a member of the sub-committee .

CGM NABARD stated that the concept of RSETI is to have training in rural area in such a manner that the trainees get access to credit immediately for setting up enterprises. Whatever training modules are proposed by NIRD in their booklet RSETIs should be able to find out the area where enterprises can be set up by the trainees soon after the training is over. Again in Govt. sponsored programmes there should be sponsoring of candidates to RSETIs so that critical mass of trainees are available & these organizations are made viable. There should be MOU between DRDAs & other sponsors with RSETIs by March end or April every year. This Planning should be done for the year 2013-14, so that RSETIs prepare themselves with reference to infrastructure, faculty staff strength that will be needed to train them on viable basis. Primary objective of training should

be setting up enterprises. The qualitative aspects of what is coming out of RSETIs are to be monitored. The committee proposed for RSETI by Panchayati Raj Deptt. is constituted as follows.

Proposed Sub Committee on RSETI

1. Secretary Panchayati Raj Deptt. – Chair Person.
2. State Mission Director Cum CEO Odisha livelihood Mission - Vice Chairperson.
3. Director Institutional Finance- Member.
4. State Co-ordinator RSETI - Member.
5. Representatives of RBI, NABARD, SBI, UCO, BOI, Andhra Bank, Central Bank of India & Director RSETI , Bhubaneswar - Members.
6. Chief Manager SLBC - Co- Convenor.
7. Additional CEO, OLM & ED, ORMAS- Convenor.

The house approved the same.

The DG RBI wanted to recognize the best LDM & best RSETI once in a year by calling them here to SLBC. He wanted to have some parameter for the same.

LDM Nayagarh requested the Controller of banks to advise their branches to give proper weightage to the trainees of RSETIs for credit linkage & it is his experience that most of branch managers are not aware of RSETIs, their constitution & role.

Secretary Panchayati Raj further stated that on 13th of December, 2012, she is proposing a workshop for RSETIs when the Directors should come & inform about the good work they have performed.

Action –Panchayatiraj Deptt.,SLBC,UCO Bank,Andhra Bank,BOI & CBI.

Agenda Item No.10-Progress under financial inclusion.

- (a) Opening of one A/c. per family:- Convenor SLBC stated that the progress made by some banks in opening of bank a/c per family in rural areas has been furnished in annexure-VIII. Regarding urban area allocation he stated that out of 30 districts only 11 districts have completed the ward allocation among banks & rest 19 LDMs have been advised to complete the same quickly. RD, RBI stated that in the state there are more than 40,000 villages with population below 2000. The controlling heads of banks have received from their controlling offices the business plan for these villages and which has been disaggregated among branches & informed about the proposal of RBI to hold a workshop towards end of the month to put in place a

monitoring mechanism for providing various banking services in these villages.

Action – Banks / LDMs, RBI.

(b) Linking of state Revenue records to banking system:-

Convenor SLBC informed the house about launching of E-Projects in Ganjam & Mayurbhanj districts & State Govt. is to scale it up to all other districts.

Action – Banks, & Panchayatiraj Deptt.

(c) Extension of Swabhimaan in villages having population between 1600 to 2000 –

Convenor SLBC reiterated that under this scheme 1502 Villages have been allotted to different bank branches in the state & monthly progress is being up loaded in web-Site of Ministry of Finance. The progress made by banks as of 30.09.2012 has been furnished in annexure-IX.

Action – Banks.

(d) Mapping of clearing houses facility: - Convenor SLBC highlighted the direction of Central Govt. to open Clearing Houses in all centers with 3 or more bank branches & action taken by SLBC in opening of clearing houses at 7 centers with more than 5 branches, as approved by RBI. Out of 7 centers identified, 2 LDMs have taken steps in identifying banks to open the Clearing House. He requested the controlling heads of Andhra Bank, BOI, UCO Bank & SBI to complete the exercise of identifying the banks for opening of Clearing Houses & take further steps for operationalising the clearing houses.

Action – UCO Bank, SBI, BOI & Andhra Bank.

(e) Green Initiatives: Convenor SLBC emphasized on usage of Electronic payment for expanding green initiative that will discourage use of cheques by customers. Banks have put in mechanism to encourage E Payment & state govt. is also moving in same direction & EBT is in use for transfer of funds.

Action – Banks & State Govt.

(f) Branch Opening in FIP villages:- The issue has already been discussed earlier.

(g) Lap top availability of USBs:- The Convenor SLBC requested the controlling heads of CBI, PNB, Indian Bank and KGB to provide Laptop at all the USBs opened by them.

Action – CBI, PNB, KGB & Indian Bank.

(h) Linking of Treasuries:- Convenor SLBC stated that all 166 treasuries of the state have been interlinked & net worked. These treasuries have interface with Central Treasury portal from 01.08.2012. Special treasury Odisha attached to OLA has started payment through E mode. Pr Secy, Finance stated that all the banks can have interface with treasury portal. If any bank wants to be interlinked to treasury portal, the state govt. is going to liberally recommend their case.

Action – Banks.

(i) BRGF for establishment of USBs:- In Odisha there are 14 LWE districts entitled to get BGRF for establishment of USBs. Wherever such USBs have been opened the state govt. is requested to finalise the modalities for disbursement of capital cost/submission of UCs by banks.

Action – LDMs.

(j) Installation of Managed services of cash dispensers:- The govt. of India has advised the banks to prepare month wise plan for roll out of ATMs. The lead bank for the state for floating of RFP for common vendor is Union Bank of India. The details of common vendor selected by Union Bank of India i.e. Mphasis. and the plan of different banks to roll out ATMs as received from Union Bank has been enclosed in annexure-XI. Convenor SLBC requested the bankers to roll out ATMs as per their plan. CGM, SBI stated that roll out is not happening as per the plan inspite of order being placed with Mphasis. The controlling heads of Union Bank stated that out of total 975 centres identified for the state 240 centres will be rolled out by the year end. The progress is being monitored by Union Bank & it will improve during the coming months.

Action – Union Bank (Mphasis) & Other Banks.

Agenda Item No.11. Mission Shakti

The Convenor SLBC reported that during the first half year 14629 SHGs with Rs.1462 crores have been financed and the bank wise details are furnished in annexure-XII.

CGM NABARD stated that except SBI no other bank is furnishing data on SHG from CBS. General Manager, UCO Bank assured that the information as sought by NABARD will be provided by UCO Bank.

Action – Panchayatiraj Deptt. & Banks.

AGENDA ITEM NO. 12 - Progress under Govt. sponsored schemes.

(i) PMEGP: - The Convenor SLBC reported about furnishing of district wise/ bank wise target for 2012-13 in the annexure-XIII. The last date for sponsoring application under PMEGP for the current year is 15.10.2012. The sanction &

disbursement is in progress & bank wise achievement has been furnished in page No.70.

The Director KVIC stated that the sponsoring of applications by the nodal agencies has been completed. He requested the bankers to complete disbursement by end of December, 2012.

LDM Nayagarh informed the house about nonsanctioning of PMEGP loans by Private Sector banks last year for which no target has been allotted to them by the nodal agency & which is nothing but rewarding for their inaction. The special secretary Industries stated that Industries Deptt has a limited role in this aspect as KVIC has been designated as the nodal agency for implementation of PMEGP programme.

Action – KVIC,KVIB,Director of Industries &Banks.

(2) Financing under SC/ST DFCC schemes:- The Convenor SLBC stated that under the sector, sponsoring of applications are not up to desired level. He requested the line department officials to sponsor sufficient number of applications.

Action – SCSTDFCC.

(3) SJSRY:- The Convenor SLBC requested the members to review the achievement under this sector as furnished in page 70 to 75 of agenda note.

Action – LDMs & SUDA.

(4) NRLM:- Convenor SLBC informed the new NRLM scheme which is the new version of SGSY & requested Secretary Panchayati Raj to give comments. Panchayati Raj Deptt. Secretary stated that an orientation meeting with bankers was held on 12.11.2012. NRLM & Mission Shakti are almost one programme and the mandate of both Panchayatiraj & Women CD Department are same. Mission Shakti is operating through 5.40 lacs of SHGS in the state, which are promoted by Mission Shakti, NGOs & bankers over a period of time. In NRLM there is no paucity of funds. The govt. has to utilize the funds by 31.03.2013.

Issues raised are as follows:

- (1) The Credit linkage envisaged for SHGs is Rs.800 crores for Odisha for 2012-13 and only Rs.125 crores have been disbursed so far. For good recovery from SHGs, Panchayati Raj Deptt.will extend full support. The Department is going for massive validation of SHG of the entire state with the help of bankers. A common format has been devised for validation of SHGs. All grade –I & grade-II SHGs are being validated & revolving fund & seed capital of Rs.50, 000/- is to be released by NRLM to Grade-II SHGs. Now all the SHGs are coming to GP/Block level with details of accounts for

validation. She requested the bankers to concentrate on SHG Bank linkage. If recovery is the issue, she assured that NRLM will take the responsibility.

She further stated that the LDMs are not aware of the district target. She requested NABARD to furnish district wise & bank wise target so that they can be sent to the District Collectors for taking up in DCCs. She emphasized on utilizing Rs. 800 crores earmarked for the state by March, 2013.

She also proposed a committee on SHG bank linkage at state, District & block level which MORD, Govt. of India is insisting. For next 5 months the committee will meet every month to sort out problems.

The committees proposed are as follows:

A. District level committee

1. Collector – Chair person.
2. P.D, DRDA- member.
3. All Dist. Co-coordinator of Banks - Members.
4. AGM NABARD - Member
5. LDO of RBI- Member.
6. All line Departments - Members.
7. Director,RSETI –Member.
8. Representatives two or Three NGOs (Nominated by District Collector)
9. Representative of Block Level -Federation on rotation.
- 10.LDM – C0- Convenor.
- 11.DPM- OLM- Convenor.

B. Block Level Committee

- 1) PD DRDA or his/her representative not below the rank of sub-collector) --- Chair person.
- 2) All Branch Managers of implementing banks in the Block - Members.
- 3) Officials of Block and sub-division level line department- Members.
- 4) AGM NABARD -- Special Invitee.
- 5) LDM - -do-
- 6) Representative of NGO (one nominated by BDO) – member.
- 7) Representative of GP level federation on rotation- Member.
- 8) BDO - Convenor.

C. Small committee SLBC on SHG – Bank linkage

1. Secretary Panchayati Raj Department - Chair Person.
2. Director Mission Shakti – Member.
3. MD, OSCB – Member.
4. Representative of Banks like —
RBI, NABARD, SBI, UCO, RRBS,
BOI, Andhra Bank & any other bank – Members.
5. Chief Officer, SLBC - Co-Convenor.
6. State Mission Director-Cum- CEO, OLM - Convenor.

The above committees were approved by the house.

She further reiterated that Panchayati Raj Deptt. has under taken the task of creating data base on SHGs & they require the Co-operation of bankers in this regard.

Director NRLM wanted the Agenda for next meeting to be changed to OLM (Odisha Livelihood Mission) as TRIPTI, ORMAS all are partners of OLM. NRLM implementation has two strategies intensive & non intensive. For Intensive they have 10 districts & 1 resource block will be selected and annually Govt. will spend Rs.1.94 crores for each resource block. It will be built up cluster level federation, G.P. level federation & loan will be disbursed to the federation system. It will take 5 years to achieve intensive approach in all 314 blocks of the state. In non intensive district they will disburse revolving fund of Rs.15, 000/- & seed capital of Rs.50, 000 per SHG. He stated that different banks have different criteria for amount of loans, SHG rating & documentation etc. NRLM guide line says there should be a uniform format, & these are to be rationalized. Convenor SLBC proposed to discuss the same in the Sub-Committee.

He further, wanted that all SHGs should have CBS code & all banks should give SHG data for creation of data base at State level. DG RBI wanted the sub-committee to meet early to discuss all related issues & most preferably in the last week of the month.

GM, NABARD reported about SBI withdrawing the power of branch managers for financing of SHG bank linkage. For NRLM & WSHG he wanted the power to be restored to the branch managers.

Action – NABARD,SLBC,LDMs,Banks & Panchayatiraj Deptt.

(E) Financing to handicraft sectors:- Convenor SLBC stated that there are a large number of applications pending with different banks & requested the bankers to quickly dispose off the same.

DG, RBI requested two bankers to volunteer to finance handicrafts sector. AXIS Bank & United Bank of India volunteered for financing Handicraft sector in Puri district.

Action – UBI & Axis Bank.

Agenda Item No.13- Financing to MSME Sector.

Special Secretary MSME stated that as per the data collected by Director of Industries as on Sept-30, 406 MSME applications are sanctioned & rejection is 1345. The reason for this large scale rejection is to be looked into.

He remarked, while appreciating the effort of bankers for nearly achieving the target set by T.K. Nair, Committee which is 60% of MSE advance by March, 2013, the banks have almost reached 51%. But the performance of private sector banks is quite dismal and is only 17 %. So he wanted to give targets to private sector banks in this regard.

Further he wanted to promote first generation entrepreneurs & add it to our entrepreneur stock. In spite of achieving 51% as stated earlier, the sub target of 40% entrepreneur with 5 lac & 2 lac limit in manufacturing & service sector have not been analysed. The credit flow to the sector is very low in the sense that the average size is Rs.1 lac in case of Micro enterprises & Rs.5 lacs in case of small enterprises & needs improvement.

Regarding sponsoring of application to different banks the Chairman SLBC advised the Govt. Department to sponsor application to all banks both in Public & Private sector.

Action – MSME Deptt. & Banks.

Agenda Item No.14. Financing to Hand loom Sector.

Convenor SLBC informed the house that the SIMRC is monitoring the debt waiver & issue of weavers' credit card on regular basis.

Agenda Item No.15:- Financing under GCC, ACC, KCC & JLG etc.

The said agenda items were already discussed while discussing Agriculture & ACP achievement. Banks and concerned line deptt.s are actively pursuing to achieve the target set for them.

Agenda Item No.16- Financing under Minority communities and Education loan.

The achievements under these sectors were furnished in annexure -XVII of agenda note and the same was reviewed and noted.

|

Table Agenda No.1- Pre Examination training for recruitment of clerk in PSBS.

The Convenor SLBC requested the LDMs of 14 districts as given in the agenda note to give support to UCO Bank for conducting pre-examination training scheduled from 03.12.2012 to 08.12.2012.

Action – LDMs & Recruitment Cell of SLBC Bank.

Table Agenda No.2 - Finalisation of Road Map for providing banking services to villages with population below 2000.

The bank wise road map prepared by RBI, which was placed in the house, was approved.

The meeting ended with vote of thanks proposed by DGM, UCO Bank to the chair & all the participants.

LIST OF PARTICIPANTS-129th SLBC MEETING HELD ON 15.112012.

Sl. No.	Name	Designation	Organization
DIGNITARIES			
1.	Shri Naveen Patnaik	Hon'ble Chief Minister	Govt. of Odisha
2.	Shri Prasanna Acharya	Hon'ble Finance Minister	Govt.of Odisha
3	Shri H.R.Khan	Deputy Governor, RBI	Reserve Bank of India
4.	Shri S.Chandrasekharan	Executive Director,	UCO Bank
5.	Shri J.K.Mohapatra	Principal Secy. Finance	Govt. of Odisha
6.	Shri V.Ramchandra Rao	Regional Director	RBI
7.	Shri K.K.Gupta	Chief General Manager	NABARD
8.	Shri Pravin Gupta	Chief General Manager	SBI.
9.	Shri N.Sambasiva Rao	G.M,UCO Bank -Cum- Convenor, SLBC, Odisha	UCO Bank
Government			
10	Shri R.L.Jamuda	Principal Secy.	Agril. Deptt. Govt.of Odisha
11	Shri Nikunja Ku.Sundaray	Principal Secretary	MSME Department
12	Smt. Aparajita Sarangi,	Secretary	P.R.Department, Govt.of Odisha
13	Shri P.Dash	Spl.Secretary	MSME Department.
14	Shri Manmohan Mishra	Joint.Secretary	Revenue & Disaster Management
15	Shri R.K.Mishra,	Director Finance & Addl. Secy FI.	Deptt. of Finance, Govt.of Odisha
16	Shri Amiya Kanti Mishra	Director CDF-cum-Addl. Secretary.	Planning & Co-operation Deptt. Govt.of Odisha.
17	Shri N.Palai	Director, Industries	MSME-DI-Cuttack
18	Shri D.V.Swamy,	Director , NRLM	P.R.Deptt.Govt.of Odisha
20	Shri S.K.Dash	Deputy.Secretary	W & CD Department, Govt. of Odisha
21	Shri J.N.Mohanty	Addl.Director	Directorate of H.& CF.Deptt.
22	Shri N.Samantarai	Addl.Secy.Higher Education	Higher Education Deptt.Govt.of Odisha.
23	Shri S.C.Panwar	P.O.& P.Director	NHB,GOI,MOA.
24	Shri Dillip Routrai	Dy.Secretary	H& UD. Deptt. Govt.of Odisha
25	Shri A.K.Mohanty	I.S.	Directorate of Industries, Odisha Cuttack
26	Shri R.M.Choudhury	DDI	Directorate of Industries, Odisha Cuttack
27	Shri C.S.Mohapatra	IPO	Directorate of Industries, Odisha, Cuttack.

28	Shri P.Krishna Mohan	Director, Fisheries	FARD Department.
29	Shri G.B.Swain	Director , Handloom & Textiles	Handloom & Textile Deptt.
30	Shri B.B.Panigrahi	Asst.Director (FI)	MSME - DI
31	Dr. G.K.Tripathy	Lect.VOTI, Directorate AH & VS.	Fisheries & ARD Deptt.
32	Shri Benudhar Dash	Director, (AH & VS)	F & ARD Deptt. Govt. of Odisha
33	Shri N.K.Pradhan	J.D.F(Inland)	Fisheries Department.
34	Shri P.K.Behera	DDF(Planning)	-do-
35	Shri R.K.Choudhury	Director,	KVIC, Bhubaneswar
36	Shri B.Majhi	Asst.Director	SO,KVIC,Bhubaneswar
37	Shri P.Moahapatra	Asst.Dev.Officer	SO,KVIC,Bhubaneswar
38	Shri D.D, Jena	Secretary,	OK & VIB
39	Shri M.M.Sahoo	Joint.Director	Textiles Deptt.Govt.of Odisha
40	Shri D.Moharana	PE(Bank Linkee)	NRLM
RESERVE BANK OF INDIA.			
41	Shri R.L.K. Rao	General Manager,	RBI
42	Smt.Puspamitra Sahu	DGM,	RBI
43	Shri N.Balu	AGM	RBI
44	Shri A.T.Sethi	AGM	RBI
45	Shri C.M.Rao	Manager	RBI
NABARD			
47	Shri S.Panda	General Manager	NABARD
SIDBI			
48	Shri S.S.Acharya	DGM	SIDBI,Bhubaneswar
RSETI			
49	Shri G. C. Mishra	State project Co-ordinator- R.SETI	MORD, GOI
L.I.C. OF INDIA			
50	Shri B.Majhi	Sr.Divisional Manager	LIC of India
PUBLIC SECTOR BANK			
51	Shri M.P.Murugan	AGM	Allahabad Bank
52	Shri Sujit Kumar Das	Zonal Manager	Andhra Bank
53	Shri R.N.Senapati	Sr.Manager	Andhra Bank
54	Shri A.K.Mishra	Dy.Zonal Manager	Bank of India
55	Shri D.S.Mohapatra	Manager	Bank of India
56	Shri Jitendra Kumar Das	DGM	Bank of Boroda
57	Shri D.Bahinipati	Sr.Manager	Bank of Boroda
58	Shri Ratan Kumar	DGM	Central Bank of India
59	Shri Laxmi Narayan Mukherjee	Manager	Central Bank of India
60	Shri Rajendra Kumar Swain	DGM	Canara Bank
61	Shri S.P.Mishra	Manager	Canara Bank
62	Shri Haramohan Sahoo	Chief Manager	Corporation Bank

63	Shri S.Muzumdar	Dy.General Manager	Dena Bank
64	Shri Manoj Kumar Senapati	DGM	IDBI Bank
65	Shri Loknath Satpathy	Manager,	IDBI Bank
66	Shri O.P.Ambasht	DGM/ZM	Indian Bank
67	Shri Manoj Kumar Jena	SRM	Indian Overseas Bank
68	Shri Tarun Kumar Sahoo	Sr.Manager	Indian Overseas Bank
69	Shri Gautam Sinha Ray	DGM	Oriental Bank of Commerce
70	Shri A.Hembram	Manager	Oriental Bank of Commerce
71	Shri S.K.Dokania	Circle Head	PNB
72	Shri Laxmikanta Mishra	Sr.Manager	-do-
73	Shri J.K.Nayak	Chief Manager	Punjab & Sind Bank
74	Shri A.K.Mishra	AGM	SBI
75	Shri Girish Ch.Panda	Chief Manager	State Bank of Hyderabad
76	Mrs.Sasmita Mishra	Chief Manager	State Bank of Bikaner & Jaipur
77	Shri Saroj Ku. Acharya	Asst.Manager (Adv.)	State Bank of Travancore
78	Shri Niranjan R. Sahu	BM	Bank of Maharashtra
79	Shri S.K.Mahunta	Dy.General Manager	Syndicate Bank
80	Shri S.R.Mohanty	Senior Manager	Syndicate Bank
81	Shri R.P.Mishra	DGM	Union Bank of India
82	Shri B.B.Jena	Sr.Manager	United Bank of India
83	Shri D.P.Singh	DGM/CRM	United Bank of India
84	Shri S.Das	DGM, Circle Office	UCO Bank
85	Shri R. Gupta	Zonal Manager, UCO Bank, Bhubaneswar.	-do-
86	Shri A.K.Samantray	AGM, UCO Bank,Circle Office.	-do-
87	Shri A.K.Golechha	Zonal Manager, UCO Bank, Cuttack.	-do-
88	Shri A.K.Singh	Zonal Manager, UCO Bank, Sambalpur.	-do-
89	Shri A.Lahiri	CM, UCO Bank,Circle Office.	-do-
90	Shri N.K.Panda	CM, SLBC.	-do-
91	Shri S.K.Pramanik	Sr.Manager,SLBC	-do-
92	Shri B.C.Dash	Manager,SLBC	-do-
93	Shri Kishore Kumar Kanungo	Manager,UCOBank, Circle Office.	-do-
94	Anju Sinha	Sr.Manager, Circle Office	UCO Bank

95	Adyasha Patra	Manager,Circle Office	UCO Bank
96	Ashlesha Dash	Manager,Circle Office	UCO Bank
97	Sunil Kujur	Manager,Circle Office	UCO Bank
98	Anita Arka	IT Officer, Circle Office	UCO Bank
99	Shri Satrugna Behera	Manager	Vijaya Bank
PRIVATE SECTOR BANK:			
100	Shri Debarchan Mishra	Sr.Vice President & Circle Head	AXIS Bank
101	Shri Satianath Koolath	Chief Manager	Federal Bank
102	Shri Siddharth Mishra	DGM	ICICI Bank
103	Shri P.K.Dash	AGM	ICICI Bank
104	Shri Amlan Shet	Chief Manager	ICICI Bank
105	Shri D.Satpathy	Regional Head	Indus Ind. Bank
106	Shri Manoj Bisoy	Sr. Manager	Kotak Mahindra Bank
107	Shri Chandrasekhar	Chief Manager	Karnataka Bank
108	Shri Satya Srinivas	Manager	Karur Vysya Bank
109	Shri Debashis Senapati	Sr.Vice President & Zonal Head	HDFC Bank
110	Shri Subhasis Choudhury	AVP	HDFC Bank
111	Shri Satyajit Parija	Asst.Manager	Laxmi Vilas Bank
112	Ms. Nilanjana M	Prob.Officer	South Indian Bank
RRBS			
113	Shri Khageswar Sethi	Genera Manager	Baitarani Gramya Bank
114	Shri Saroj Kumar Khuntia	Credit Manager	Baitarani Gramya Bank
115	Shri S.K.Jain	Chairman	Kalinga Gramya Bank
116	Shri D.K.Nanda	Chairman	Neelachal Gramya Bank
117	Shri A.N.Parida	Chairman	Utkal Gramya Bank
Cooperative Banks			
118	Shri T.K.Panda	MD	OSCB
LEAD DISTRICT MANAGER			
Andhra Bank			
119	Shri B.Khuntia	LDM	Ganjam
120	Shri A.K Panda	LDM	Gajapati
Bank of India			
121	Shri G.M.Murmu	LDM	Mayurbhanj
122	Shri K.C.Naik	LDM	Keonjhar
State Bank of India			
123	Shri P.K.Pattnaik	LDM	Balangir
124	Shri S.K.Khadanga	LDM	Baragarh
125	Shri K.S. Das	LDM	Boudh
126	Shri J.B. Nayak	CM/LDM	Jajpur
127	Shri Bipin Bihari Dash	LDM	Kalahandi

128	Shri K.K.Dey	LDM (LB)	Kendrapara
129	Shri B.G.Rao	LDM	Koraput
130	Shri S.C.Sethi	LDM	Khurda
131	Shri Harihar Nanda	LDM	Subarnapur
132	Shri Manmohan Rath	LDM	Sambalpur
133	Shri S.P.Acharya	CM,LDM	Sundargarh
134	Shri Maninda Mohan Kar	CM (LB)	Nabarangpur
135	Shri G.D Mishra	LDM	Nayagarh
136	Shri U.S Das	LDM	Jharsuguda
137	Shri N Mallick	LDM	Nuapada
138	Shri B.Lal	LDM	Malkangiri
139	Shri N.K.Das	LDM	Rayagada
140	Shri B.B.Rath	LDM	Deogarh
UCO Bank			
141	Shri B.P. Tripathy	LDM	Dhenkanal
142	Shri A.K.Chand	LDM	Anugul
143	Shri L.N.Swain	LDM	Balasore
144	Shri P.K.Mohanty	LDM	Bhadrak
145	Shri Shri K.C.Sarangi	LDM	Cuttack
146	Shri S.P.Dash	LDM	Puri
147	Shri R.K.Dash	LDM	Jagatsinghpur