

यूको बैंक

सम्मान आपके विश्वास का



UCO BANK

Honours your Trust

GM/SLBC/ODISHA/ 609 /2012-13

Date: 11-03-2013.

To

All the Participants of

State Level Bankers Committee, Odisha.

Dear Sir,

Sub: Proceedings of the 130th SLBC Meeting of Odisha held on 27.02.2013 at Bhubaneswar

We enclose the proceedings of 130th SLBC Meeting of Odisha held on 27.02.2013 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.
3. The Chief Secretary, Govt of Odisha.
4. The DC & Addl Chief Secretary, Finance, Govt of Odisha.
5. The Joint Secretary, DFS, Ministry of Finance, Govt of India, New Delhi.
6. The CMD's Secretariat, UCO Bank, 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 General Manager, ARBD, Head Office, Kolkata.
10. The Regional Director, RBI, 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 130th SLBC MEETING HELD ON 27.02.2013.

The 130th SLBC Meeting of Odisha was held on 27.02.2013 at Bhubaneswar under the Chairmanship of Shri S Chandrasekharan, Executive Director, UCO Bank. Among others Shri J.K Mohapatra, Development Commissioner & Addl Chief Secretary to 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.

Mr. N.Sambasivarao,GMcumConvenor in his address welcomed Sri S.Chandrasekharan, Chairman, SLBC Odisha, Shri J.K. Mohapatra, Development Commissioner cum Addl. Chief Secretary, Govt. of Odisha, Sri V. Rama Chandra Rao, Regional Director, RBI,Sri K.K.Gupta, CGM, NABARD, Sri P. Gupta, CGM, SBI & extended warm welcome to all Commissioners, Secretaries, Directors & heads of Govt. Departments, officials of RBI, NABARD & Controlling heads of different banks, LDMS and other participants to the 130 th SLBC meeting of Odisha.

He remarked that SLBC Odisha has been playing its roles and responsibilities effectively and is assisting the state Government in uplifting the poorer sections of the society. He expressed happiness as the efforts of SLBC with help from Govt of Odisha, RBI and NABARD is yielding good dividends to the poorer sections of the society.

He informed the house the CD Ratio of the state at 83.87% as on 31-12-2012 is higher than the standard level of 60% set by RBI. Further the CD Ratio of all categories of branches, such as Rural, Semi Urban and Urban is higher than 75 %.Priority Sector advances constitute 58.56% of total advances in the state, against the minimum level of

40%, mandated by RBI. In Agricultural advances also the achievement is good and above the level of 18%, fixed by RBI. The performance of banks under Annual Credit plan for the quarter ended December is 77% of the target.

He stated that from the SLBC is actively pursuing with all banks for stepping up advances with more focus on Agriculture & Allied activities, Fisheries, WSHGs, Hand Loom sector, JLGs, Weavers, Govt sponsored schemes, loans for education and to minority section borrowers.

He observed that while the performance of banks as a whole is satisfactory, the contribution of some of the banks is not. He requested all bankers to direct their managers for completing their financing to all sectors of ACP in the next 30 days to improve the position further and to ensure that their targets are achieved.

He emphasised on recovery of bank loans, which is not satisfactory & remarked that improving the recovery deserves to be considered by every one.

He informed the house that during the first nine months of the current financial year commercial banks have opened 246 branches. The total number of bank branches in the state has reached 3716 as on 31-12-2012. Rural branches consist 54% and Semi Urban branches are 26 % of total branches.

He wanted to draw the kind attention of the house to guidelines issued by Govt. of India, on implementation of EBT mechanism. LDMs have identified sub-service areas to be served by one branch/BCA/CSC (Common Service Centres). The job before the bank branches is to open

bank accounts of each house hold. To complete this he requested the state govt. to provide banks the list of beneficiaries eligible to get subsidies from the govt.

He was pleased to inform the house that on 8 th of Feb, 2013, Hon'ble Governor RBI Dr D. Subbarao attended an outreach programme organized by RBI & UCO Bank jointly at Jalanga, Bhadrak District. The programme was attended by Local MP, MLA, other people's representatives, high level state govt officials, CMD UCO BANK, RD, RBI and others. In the meeting Governor RBI complemented the contribution of UCO BANK, Jalanga branch in making good change in the lives of the people of the area and also the team of RBI and UCO Bank in organizing the meetings well.

Finally, he thanked & welcomed all to the meeting & requested every body's active participation in the deliberations. He wished the meeting a grand success.

HIGHLIGHTS OF THE KEYNOTE ADDRESS OF SHRI S. Chandrasekharan,Executive Director,UCO Bank and Chairman,SLBC,Odisha.

Shri Chandrasekharan welcomed the dignitaries on the Dias, Secretaries & Directors of Govt Departments, Officials of RBI, NABARD, Bankers, LDMs and other participants and expressed his pleasure and privilege to be amongst the august members.

He remarked that the Indian economy is currently experiencing slower growth. Real GDP grew by 5.4% in the first half of current fiscal year which is significantly lower than the average of about 8% in the last decade & inflation continues to be a problem.

As regards to the state scenario, he congratulated hon'ble Finance Minister, Govt. of Odisha for presenting a revenue surplus budget and a separate budget for Agriculture for 2013-14 envisaging an outlay of Rs.60, 309.09 Cr and Rs.7161.48 Cr respectively. He expressed happiness on the sound fiscal position of the state in spite of uncertainties in global and National Economic situation.

He observed that for the first time in the history of Odisha an Agriculture budget has been presented with 20% higher outlay and new schemes for welfare of farmers. Odisha is the second state in the country after Karnataka to present a separate budget for Agriculture and allied sector. This shows the commitment of State Govt. towards farmers.

He remarked that Agriculture is the foundation of the state's prosperity & all the banks must continue to support the plans and programmes of the Government & NABARD to make Odisha a vibrant, dynamic and progressive state.

He expressed confidence that the budgetary support of the State Govt. will provide ample scope to the Banks for Agricultural lending and achieving the annual target under sub heads of Agriculture Sector.

Observing the Key Banking Indicators, he expressed happiness on the all round performance shown by the Banks. He requested all the banks to strive hard not only to achieve the targets set for March, 2013, but also to exceed the goals set for all sub sectors.

He remarked on the recovery performance of Banks which continues to be poor, therefore requested the Govt. line Departments to extend all co-operation to improve the recovery performance of banks.

He told that during last SLBC meeting Hon'ble Chief Minister of Odisha emphasized on improvement of CD ratio of the State & more particularly the CD ratio of the semi urban & rural branches. He remarked that it is heartening to note that the CD ratio of the state is 83.87% and is a commendable achievement.

He informed the house about constitution of the committees on Agriculture & Export as per suggestion of DG, RBI Sri H. R. Khan, in his last visit to Odisha during SLBC dated 15-11-2012. The meeting of Sub – committee on export has been convened and a meeting of active exporters is going to be convened shortly. The sub- committee on agriculture which was scheduled to be held during mid February has been postponed due to the visit of the parliament committee on Agriculture and is likely to be held soon.

Another important matter he liked to flag is Financial Inclusion, which appears to be going slow because of various factors. He requested all the bankers operating in the state to ensure

opening of one Bank account for each household, so that the EBT mode of payment can be implemented & will immensely benefit the people.

Therefore he requested all the Banker friends to accelerate the FIP, so that each household in the state will have at least one account in bank and the cash delivery system will be in place. The state Govt. Machinery, the local SHGs and NGOs can be very helpful in achieving this goal. He suggested that this should not only be confined to the unbanked villages under FIP but to all the households in the state be it banked or unbanked areas.

He termed the slow growth of MSME sector as another cause of concern & suggested to bestow greater importance to MSME sector with handholding and flow of finance.

He requested the Banker friends, the State Govt. functionaries and agencies to ponder over these points and draw out a road map for the coming financial year, as the present financial year is at its fag end.

He once again welcomed all to the meeting and requested for participants' active participation and wished the deliberations a grand success.

Highlights of the Speech of Shri J.K.Mohapatra ,Development Commissioner &Additional Chief Secretary,Govt. of Odisha.

Sri Mohapatra in his address remarked that he will take this opportunity to highlight some of the important provisions of the Odisha Budget 2013-14.which is going to provide ample opportunities for Expansion of Bank Credit. He highlighted the following points.

Agriculture Budget 2013-14.

- Provision of interest subvention on ST loans to farmers by Commercial Banks - Outlay provided Rs.90 cr.
- Provision of interest subvention @3% and further rebate @2% for timely repayment on long term loans to farmers - Outlay provided Rs.20 cr.
- Exemption of Stamp duty on long term loans up to `10 lakh for agriculture and allied sectors.

Provision for Allied Sector.

- Interest Subvention @5% and further rebate @3% for timely repayment on ST loans up to Rs.3 lakhs to dairy farmers and inland pisciculture – Outlay provided Rs.11.50 cr.
- Interest Subvention @3% and further rebate @2% on LT loans upto Rs.20 lakhs for inland pisciculture and dairy – Outlay provided Rs.7.50 cr.
- Outlay of Rs.16 cr. Provided for promoting 6000 dairy units under State Sponsored Dairy Entrepreneurship Development Scheme (DEDS).

Other Provisions.

- Outlay of Rs.83 crore for creation of storage capacity of 1.35 lakh MT.
- Rs.298 crore for development of infrastructure of regulated market committees.
- Additional Subsidy of 20% in tribal areas and in other areas for setting up of cold storages. Thus, subsidy for setting up cold storages in tribal areas and other areas would be raised to 75% and 60% respectively.
- Rs.100 crore for subsidy on farm mechanisation.
- Interest Subsidy on financing of 1000 Small Transport Vehicles in Tribal Sub-plan area.

Way forward.

- Set up Mechanism to channelise interest subvention for ST and LT loans.
- Set up mechanism to disburse subsidy under DEDS.
- Proactive Campaign for setting up cold storages with additional subsidy to promote horticulture.
- Big push to farm mechanisation.

He remarked that this is only a beginning & if required there is no problem to enhance the budget provision.

Highlights of the speech of Sri V. Ramachandra Rao, Regional Director, RBI, Bhubaneswar.

Sri V. Ramachandra Rao, Regional Director, RBI, Bhubaneswar welcomed the dignitaries on the dias, participating Govt. agencies & representatives Banks & Financial Institutions. Informed the house regarding visit of both the Governor Dr. D. Subbarao and Deputy Governor Dr K C Chakrabarty to the state on February 08, 2013 and January 24, 2013 respectively in connection with RBI's Outreach Programme. He thanked the State Government, NABARD and UCO Bank for their involvement for the all round development of Jalanga village as well as the entire Gram Panchayat. He congratulated Odisha Gramya Bank for opening a branch in Olasingh village.

He informed the house that on January 29, 2013, Governor, RBI announced the III quarter Review of the Monetary Policy for the year 2012-13. To provide an appropriate interest rate environment to support growth as inflation risks moderate, the Repo Rate has been reduced by 25 bps to 7.75% from 8.00% and CRR was reduced from 4.25% to 4.00%. These policy actions are expected to support growth, anchor inflation expectations and improve liquidity conditions to support credit flow.

He informed the house that RBI has already announced the Guidelines for "Licensing of New Banks in the Private Sector" & the details have been posted on the website of RBI.

He told that RBI has released a comprehensive Financial Literacy Guide containing Guidance Note for Trainers, Operational Guidelines for conduct of Financial Literacy Camps & Financial

Literacy Material and also a Financial Diary and a set of posters. He requested Banks to scale up the Financial Literacy efforts through conduct of financial literacy camps at least once in a month to facilitate financial inclusion.

He expressed happiness for intimating the House that MGNREGA payments are successfully being credited to the beneficiaries' accounts through Regional ECS. So far 7.78 lakhs transactions took place with a volume of Rs 45 cr. As the work season is picking, per day 70000-75000 transactions are taking place. He urged the banks to provide door step delivery of the wages through BCs/USBs wherever they have reported having covered these villages through BCs/USBs/Mobile vans.

He informed the house that now Tax payers can log into the Treasury Portal and pay their taxes through their net banking account with any of the 15 agency banks (12PSBs and 3 Private Banks) that are authorized to carry out the State Government business.

He informed the house that sixteen treasuries are making all their payments through RECS now. The Government plans to roll out the e-payment system across the entire State in a phased manner. During the period August 2012 - January 2013, the State Government made e-payments amounting to Rs. 4283.35 crore involving 3.08 lakh transactions.

He flagged the following issues before the house for deliberations.

He requested the Controlling Heads of all banks to achieve their March, 2013 ACP targets. As regards the progress in providing banking services in the villages with population below 2000, he informed the house that, the banks have so far, covered only 203 villages *vis-à-vis* their target of 2554 villages to be covered by end March 2013. He urged the banks to expedite the process.

Banks have back loaded the targets as more than 50% villages are set to be covered beyond March 2015 which is found to be not acceptable. All villages are to be covered with banking facilities by 2015. This is all the more necessary for EBT as well as Direct Cash Transfer. He requested SLBC and banks to recast their yearly targets for coverage of all the villages and complete this by March 2015. Further, he expressed that 5-10% of the villages to be covered through B & M branches.

He reminded the decision of the Special SLBC meeting held on February 15, 2012 (chaired by Governor, RBI) where Banks were requested to open at least 200 Brick and Mortar branches in the relatively larger villages having population above 2000. Banks have so far opened 61 branches. He emphasised that Base branch is essential for successful cash management, BC activities, even for USBs operation. Therefore, he requested the banks to open maximum number of Brick and Mortar branches in these villages.

He informed the house with happiness that twenty eight districts (except Rayagada and Bhadrak Districts) have conducted DCC meetings prior to SLBC meeting. He congratulated the Lead Banks and the District Administration, especially the Collectors for holding the meetings as per calendar. He reiterated that banks need to depute representatives to the DCC meetings at an appropriate level who can represent the bank and take decision on behalf of the bank in that district and also ensure timely submission of the requisite information to the Lead Bank of the

respective district for meaningful discussion.

Agenda Item No.1.

Confirmation of Proceedings of 130th SLBC meeting held on 15.11.2012.

The Proceedings of 129th SLBC meeting was circulated to all participants vide our letter No.GM/SLBC/ODISHA/353/12-13 dated 28.11.2012 and since no comment has been received the same was taken as confirmed.

Agenda Item No. 2.

Point No.1- DRI advances for differently abled beneficiaries.

Convenor SLBC informed that banks have financed 787 number of beneficiaries sponsored to the banks. He requested all banks to finance at least 2 beneficiaries per branch by end of March 2013.

Action :- Banks.

Point No.2- Regarding opening of Public Sector/Private Sector banks in 6 blocks of Malkangiri and Nawarangpur districts.

The representatives of Andhra Bank, United Bank of India, Bank of Boroda, UCO Bank & ICICI Bank assured to the house for opening the branch latest by 31st March, 2013. Due to absence of HDFC Bank, information on progress could not be ascertained.RBI was requested to take up the issue with HDFC Bank.

Action: - Andhra Bank, United Bank of India, Bank of Boroda, UCO Bank, HDFC Bank, ICICI Bank & RBI.

Point No.3 - Database for loanee farmers and KCC holders.

Syndicate Bank and Odisha State Co-Operative Bank who have not so far submitted the data assured to submit the list of borrowers/KCC holders in the prescribed format to the Director of Agriculture latest by 15th March, 2013.

Responding to such delay in submission of information, Principal Secretary, Agriculture Department stated that the issue has been discussed repeatedly in the SLBC meetings for last one year. No further extension is to be allowed. Chairman, SLBC fixed 31.03.2013 as the last date for submission of the list.

Action: - Syndicate Bank, OSCB, SLBC & Director of Agriculture Deptt.

Point No. 4-Preparation of calendar for DCC meeting.

Convenor SLBC informed that out of 30 districts, 2 LDMs have not held DCC meeting by 25th February 2013. The defaulting LDMs of Rayagada & Bhadrak were advised to conduct the meeting without further delay.

General Manager, RBI advised all the LDMs to prepare the yearly calendar for holding DCC meeting for the year 2013-14.

Action :-All the LDMs.

Point No.5- Issues relating to RSETIS.

Smt. Renuka Kumar, Dy.Secretary, Rural Development, GOI, clarified that cost of training to BPL candidates would be reimbursed to RSETI. DRDA should sponsor names of BPL candidates to RSETI and reimburse the training expenses. She advised all stakeholders to take step to improve grading of RSETI under 30 parameters fixed for the purpose. A and A+ graded RSETIs will get reimbursement from the Govt. of India directly and will be an additional advantage for the State Govt.

General Manager, RBI requested Govt. of Odisha to solve the problem of reimbursement of expenses with regard to training to concerned RSETIs.

DC & Addl. Chief Secretary advised Director, OLM to look into the issue of payment of outstanding dues to RSETIs by DRDAs of Sambalpur, Sundargarh, Bargarh & Nuapada districts.

Action: - OLM & RSETIs.

Point No.6- Financing Handloom cluster.

In 129th SLBC SBI, UBI, CBI & UGB had adopted certain handloom clusters for financing weavers. Convenor SLBC reported the progress made by SBI, UBI & UGB as on 31.12.2012. Information from CBI is not received.

Central Bank of India informed that they have sanctioned 201 applications and the information would be submitted to SLBC shortly.

Action: – Central Bank of India.

Point No.7- Amendment of stamp duty for Agricultural Term Loan upto Rs,10 lakhs,

Convenor SLBC informed the house that State Govt. has already issued notification on 25.12.2012 declaring exemption of stamp duty on Agricultural Term Loan upto Rs.10 lacs. The same has also been uploaded in SLBC web-site for information of member banks.

Point No. 8- Parking of Govt. funds with Banks.

Additional Chief Secretary, Finance Department of Govt. of Odisha informed that the proposed criteria submitted by the Sub-Committee would be relooked and finalized before 31st March, 2013 for handling Govt. deposit and business.

Action: – Finance Department, Govt. of Odisha.

Point No.9-Increasing credit flow to Agriculture and fixing achievable ACP target.

Principal Secretary, Agriculture proposed to hold a meeting of the Sub-Committee on 04.03.2013 at 11.00 A.M.

Additional Chief Secretary, Finance advised the LDMs to prepare ACP target by 31st March, 2013. CGM, NABARD suggested an increase of 20 % over the achievement as on 31.03.2012 and on that figure 20% more can be loaded to get the target for 2013-14.

Action :- LDMs & SLBC.

Point No.10- Creation of Data base of KCC holders/Loanee farmers at SLBC level.

Convenor SLBC informed that only Dena Bank has furnished NIL information. All other banks are yet to respond. Chairman SLBC requested all the bankers to expedite submission of information to SLBC by March 2013.

Action :- Banks & SLBC.

Point No.11- Constitution of a sub committee of SLBC at state level and also sub-committees at District and block level on SHG-bank linkage.

Convenor SLBC informed the house that all the three proposed sub committees have been approved by SLBC. The first meeting of the sub-committee of SLBC on SHG linkage was held on 09.01.2013 and reviewed the progress and adopted various strategies for increasing the SHG bank linkage performances of the State.

Action:- All LDMs.

Point .12- Financing of Handicraft artisans in Puri district.

Convenor SLBC informed that Axis Bank & United Bank of India had volunteered for financing of handicraft artisans in Puri district. Accordingly United Bank of India has reported that 9 cases have been sanctioned. 7 cases have been disbursed amounting Rs.9.60 lacs. No information has been received from Axis Bank. In response to this, Axis Bank informed that they have sanctioned 17 cases & assured to submit the data to SLBC very soon.

Addl Chief Secy, Finance expressed his displeasure over such poor performance & requested these Banks to show significant progress.

Action: - Axis Bank & United Bank of India.

Point .13- Sub Committee of SLBC on export.

Convenor SLBC informed that the sub committee of SLBC has already been re-constituted.

The next (2nd) meeting of the Sub Committee is proposed to be held shortly.

Action:- SLBC.

Agenda Item No. 3.

A) Readiness for implementation of Direct Benefit Transfer (DBT) scheme.

General Manager cum Convenor SLBC appraised the house that mapping exercise is likely to be completed within 2-3 days. LDMs of four districts have been requested to submit revised & error free information for consolidation and onward transmission to DFS, MOF, GOI.

General Manager also requested Govt. of Odisha to pass necessary instruction to the District Authorities for providing scheme wise (26 schemes) beneficiary list along with account numbers if any, to the LDMs for doing the needful. The last date for submission of list of beneficiary was 18/02/2013.

The State Govt. was requested to provide full support to bank officials for opening of one account at least for each house hold for successful implementation of Direct Benefit Transfer (DBT).

Action: - LDMs /State Govt.

B) National Horticulture Boards New Scheme.

Convenor of SLBC highlighted on two new schemes developed by National Horticulture Board namely **“Development of Commercial Horticulture through Production and Post Harvest Management of Horticulture Crops’** and **‘Accreditation & Rating of Horticulture Nursery’**.

The representative of NHB informed the house about success stories of plantation and horticulture in Odisha, different ongoing schemes and projects. He informed that Odisha is one of the leading states, figuring on Horticultural map of India. A lot of initiative has been launched for Commercial production of different types of fruits, vegetable, flower crops and spice crops. He also emphasized on cashew plantation to increase production & productivity. Cashew processing in the state also requires priority. He requested the bankers to be proactive & extend full co-operation in financing the entrepreneurs of different projects under horticulture and plantation.

Chairman SLBC advised the representative to furnish the Bank & branch wise pending loan proposals for follow up. He also suggested exploring the possibility of tie up arrangement for easy financing to beneficiaries requiring Rs. 2 to Rs. 3 lakhs bank loan.

CGM, NABARD, requested the representative to formulate bankable schemes in consultation with NABARD & within guidelines for successful implementation. There should be an effective co-ordination between NABARD, banks and the Department in identification of prospective beneficiaries for linking them to banks for credit assistance wherever needed.

Action: - NHB, NABARD & BANKS.

C) Difficulties faced by tenant farmers/oral leasees in selling paddy at PAC/Govt. Mandis.

Convenor SLBC reported that since tenant farmers / Oral Lessees are unable to produce required documents (proof of cultivating land) which is mandatory to sell paddy to the Govt. agencies, they are not allowed to sell paddy at Govt. Mandi to get minimum support price as fixed by Govt.

Chairman SLBC remarked that formation of JLG can solve the problem. Govt. of Odisha was requested to examine the issue and initiate steps. Commissioner cum Secretary, Co-operation, Govt. of Odisha assured to take necessary step / formulate guidelines to procure Paddy from tenant farmers / oral lessees etc.

Action:-Co – operation Deptt / NABARD/ Banks.

Agenda Item No.4- Recovery:

Convenor, SLBC informed that the overall recovery position of the state is 48.32% & is a matter of concern. Further he added that in Govt.sponsored schemes the position is more disturbing as the recovery is only 16.64 % & 27.13% in respect of PMEGP and SGSY respectively. The recovery position in Agriculture, MSME & SHG sectors is only 45.35%, 56.50% and 55.80% respectively.

Addl Chief Secy, Govt of Odisha informed the house that the Law Department of the State is looking for necessary amendment regarding recovery of bank dues. He suggested for preparation of a calendar for conducting recovery camps preferably in the month of April to June which must be conducted jointly by the Banks and Govt.officials. Recovery camps should be organized with all seriousness.

LDM Sambalpur informed that no certificate officer has been posted at Sambalpur for more than one year, which is adversely affecting the recovery process.

General Manager, Convenor SLBC requested the bankers to utilize the services of Revenue Officers effectively in recovery.

Action: - Bank, SLBC, State Govt.

Agenda Item No.5-Banking Key Indicators.

Convenor SLBC informed that CD ratio of the state has increased from 65.25 % from March 2010 to 83.87 % as on 31.12.2012.

He observed that Commercial Banks in Odisha have achieved all national parameters excepting advance to weaker sections. On year on year basis the deposits & advances have increased by 17.75% and 36.34 % respectively. In absolute terms credit grew from Rs.80956.15 crores as on 31.12.2011 to Rs.110379.79 crores as on 31.12.2012, thus there is an increase of Rs.29423.66 crores during the year.

Chairman SLBC requested the controlling heads of Bank of Maharashtra, Vijaya Bank, Ing.Vysya Bank, Laxmivilas Bank and The South Indian Bank Ltd to plan for achieving at least a CD ratio of 60% by March, 2014.

Principal Secretary, Agriculture wanted to know from the LDMs of Deogarh, Jagatsinghpur, Kandhamal, Malkangiri, Nuapada and Jagatsinghpur the reasons for a low CD ratio of below 40%. Concerned LDMs were advised to take active steps for improving their CD ratio. The LDMs of these districts were advised to constitute Sub-Committees of DCC to review the same.

Addl Chief Secy, Govt. of Odisha suggested to capture information from CBS itself which will be more accurate & reliable. Chairman SLBC informed the house that RBI has already given dead line i.e. 31/03/2013 to all banks for generation of Management Information from CBS only.

Action:-Concerned Banks & LDMs.

Agenda No.6-

a) Normal Branch expansion.

The Convenor SLBC reported that 246 branches have been opened in the state from 01.04.2012 to 31.12.2012. Public Sector banks, RRBs and Private Sector Banks have opened 157, 20 and 69 branches respectively. Out of 246 branches, 95 in Rural, 111 in Semi-Urban and 40 in Urban centers were opened.

b) Branch expansion FIP villages:-

i) Opening of Brick & Mortar branches in 10% of FIP villages.

Convenor SLBC informed that out of 1877 villages of the state with 2000 + population, where 200 B & M branches were to be opened by March, 2013. As of 31.12.2012 only 61 B & M branches have been opened.

ii) Village with 5000+ population—

As per instruction of DFS, MOF, GOI, B & M branches or Ultra Small Branch functioning 6 days a week are to be opened in all 82 villages with 5000+ population. As on 31.12.2012, 8 B&M and 60 USBs have been opened.

General Manager, RBI highlighted their observations and findings on **Roadmap- Provision of Banking Services in Villages with Population below 2000.**

Observations.

1. The distribution of villages for providing banking services over the years (2012-15) have been found to be skewed towards BCs and the ratio of branch to BC very low. Consolidated position for three years reveals that the banks have projected that they would provide banking services through BC mode (67.2%), other modes (32%) and Brick and Mortar branches (0.8%). Such a low projection of B&M branches is not acceptable.
2. The figures also show that banks have resorted to back-loading while projecting the plans of providing banking services to the villages as these plans cover 6%, 17%, 25% and 52% of the villages in the years 2013, 2014, 2015 and beyond 2015 respectively thereby pushing more than half of the villages beyond April 2015 for the purpose of FI which is not satisfactory.
3. As per the roadmaps, significant number of villages are to be covered by other modes. However, it was not specified as to what these other modes are.
4. Lead banks have allocated a significant number of villages for FI for the period beyond 2015 without indicating specific time limit beyond 2015.

5. In the projections, it was observed that private sector banks have not been allotted adequate number of villages. Only 43 have been allotted out of 45463 villages.
6. The Sub-Committees of DCC have to meet and determine the allocation of villages by name to the banks at district level. However, it was not done.

In view of the above observations, the SLBC / lead banks / other banks need to revise the roadmap by ensuring the following.

1. The detailed village allocations / projections have to be reviewed and recast by the sub-committee of DCC in every district. Lead Banks in the district have to do the needful.
2. The B & M branch structure is essential to support a cluster of 8-10 BCs within a reasonable distance of 3 – 4 KMs. To ensure this as stipulated in para 3 of the aforementioned RPCD, CO circular dated February 8, 2013, there is a need to have an intermediate Brick and mortar structure (low cost structure) between the base branches and BC locations in at least **5 percent** of the total villages with population below 2000 which means at least 2300 such branches have to be opened in the three year period.
3. Unbanked villages scheduled to be covered beyond 2015 have now to be covered by March 31, 2015.
4. Banking services proposed to be provided through other modes (mobile van, etc.) need to be clearly defined with detailed break up.
5. Private Sector banks may also be considered for allocation of some villages even though they do not have any Service Area allocation at present.
6. A monitoring and review mechanism should be put in place both at the district level and State level by the sub-committee of DCC and SLBC respectively.
7. The Controlling Heads of banks are requested bestow their personal attention for both allocation of villages as well as provision of banking services in these villages.
8. They are also requested to ensure that fresh opening of adequate number of B&M / Intermediate B & M branches in these unbanked villages to be factored in their Annual Branch Expansion plan submitted by the bank's Head Office to RBI.
9. SLBC needs to compile this recast roadmap by March 31, 2013.

The exercise of revision of the roadmap to be completed latest by March 31, 2013.

Action:-LDMs / SLBC/RBI.

Agenda Item No.07-

Achievement under Annual Credit Plan (ACP) as on 31.12.2012.

Convenor SLBC gave a brief note on achievement made by banks in the state under ACP. The overall growth for all sectors taken together is 27.68% which is appreciable. Banks achieved 77% of ACP target upto quarter ended December, 2012. The districts namely Angul, Bhadrak, Cuttack, Dhenkanal, Gajapati, Jharsuguda, Kandhamal, Keonjhar, Koraput, Malkangir, Mayurbhanj, Nayagarh, Nawarangpur, Rayagada & Sonepur have achieved less than 60% of their ACP target. Most of PSBs excepting CBI, IOB, SBBJ, SBT & UBI have achieved more than 60% of their ACP target. The achievement of Federal Bank, ICICI Bank, ING Vysya Bank and all RRBs except, Neelachal Gramya Bank is less than 60%.

Principal Secretary, Agriculture stated that in spite of repeated discussion, performance is disappointing. He appealed to all bankers for doing something visible. He suggested that RBI should advise all banks seriously. He proposed all Banks to work together to make substantial progress. GM,RBI remarked that there may not be sufficient demand for loan as the debt absorbing capacity of farmers in the state is low as they are pursuing with the age old traditional farming practices & mostly growing single crop. He requested the Govt to improve the infrastructure, encourage, educate & motivate the farmers to adopt multiple cropping patterns which will result in more demand for loan. Responding to the views of the General Manager, RBI, Principal Secretary said that there was no dearth of applicants, demand from the farmers is there, change in attitude and mindset to help the farmers is needed.

Chairman SLBC requested all controlling heads of the low performing banks & the LDMS to take effective and proactive steps in close co-ordination with Govt. line departments to improve the performance and to achieve annual target of March, 2013.

CGM, NABARD, requested banks to achieve at least 20% growth over the past year in the coming years, so that by end of 12th five year plan the credit to agriculture can be doubled.

Action:-LDMS / All Banks.

Agenda Item No. 8 -

(a)Release of Waiver amount under Debt. Waiver Scheme for Weavers.

It was reported by Convenor, SLBC that NABARD has already released Rs.22.94 crores in respect of 10428 number of accounts.

CGM NABARD informed that Debt Waiver scheme was in force upto 31.12.2012. It has been extended to 31.3.2013. for claiming the waiver amount .They have issued letter to Banks that the left out cases should be sent to NABARD through the Controlling office by 8/3/2013 for getting sanction from GOI.

Chairman, SLBC requested the Banks to claim the waiver amount properly & timely.

b) Issue of Fresh Weaver Credit Cards (WCCs)

Convenor SLBC reported that 3013 fresh WCCs have been issued amounting to Rs.12.59 crores from 01.04.2012 to 31.12.2012. In spite of several meetings and our active follow

up, performance of banks is yet to yield desired results. Among the PSBs, except UCO Bank, Allahabad Bank, Central Bank of India, SBI, United Bank of India, the performance of other banks is 'NIL'. All banks under private sector and Baitarani Gramya Bank have also shown 'NIL' performance.

Secretary, Handloom, Textile and Handicraft, Govt. of Odisha expressed her displeasure over slow progress of issuance of WCCs in Odisha. She informed to the house that Hon'ble cabinet minister for Textile, GOI on 12th February, 2013 reviewed the progress of issuance of WCC with Chief Executives of Public Banks. Hon'ble Minister has expressed his serious concern over the dismal progress of issuance of WCC by banks.

In order to clear huge pendency of applications, it was decided in the meeting to organize camps in the handloom clusters to scrutinize the WCC applications/rectify the deficiencies in the WCC applications which have already been sponsored to different bank branches and also to receive fresh application in the camps.

In view of above, their department has prepared a calendar for holding awareness camps in different handloom cluster in March, 2013 which will be communicated to all the banks shortly. She requested the controlling heads of the banks to issue suitable instructions to the branches to participate in the camps and expedite the issuance of WCCs for successful implementation of the Revival, Reform & Restructuring package for Handloom Sector.

C) Handi Craft Sector.

1. New Scheme.

Convenor of SLBC highlighted on the new scheme launched – **Modernisation & Technological upgradation & Handicraft Industries (MTUHI)**. He also informed that 679 applications have been received under the scheme by DICs.

2. Bank linkage of SHGs promoted in handicraft sector under craft village scheme.

It is reported by Convenor SLBC that from 01.04.2012 to 31.12.201, 675 numbers of artisans have been trained and 45 SHGs were formed.

Secretary, Handloom, Textile and Handicraft also stated that the performance in rehabilitation of Handicraft artisans is not satisfactory.

Action:-Textiles, Handlooms & Handicraft Deptt.Govt.of Odisha, Banks,SLBC.

Agenda Item No.9.

Progress under Govt. sponsored programme

(a) Odisha Livelihood Mission (OLM) Bank Linkage.

Convenor, SLBC informed that a meeting of Small Committee of SLBC on SHG Bank Linkage under OLM was held on 09.01.2013 and minutes of the meeting is enclosed in annexure-111 of agenda note for information of the house.

He requested the controlling heads of banks that the instruction of observing "**TUESDAY**" as SHG day may be reiterated to the branches with instruction to display a board in a prominent place of the branch. As on 31.12.2012 banks have financed 31988 SHGs with 283.90 crores.

Dy. Secretary, Rural Development Department of Govt. of India enlightened the house on NRLM, various promotional & developmental initiatives being taken by Govt. of India. The state of Odisha stands as one of the fore runners in SHG formation and linkage programme in the country. All the 30 districts have been covered extensively. Since more than nearly 70 % of the eligible households have been covered by SHGs, emphasis should be given on improving the quality of the existing SHGs.

NABARD has been instrumental in facilitating various activities to SHGs, encouraging voluntary agencies, bankers, socially motivated individuals, other formal and informal entities and also government functionaries to promote and nurture SHGs. **Promoting Bank Mitra**, has helped a lot. They act as facilitators to SHGs. She advised to conduct regular meeting at SLBC, DCC & BLCC level to ensure successful implementation of the programme.

As a part of various promotional intervention in SHG Bank linkage programme NABARD has been regularly extending financial help to various institutions/agencies, to conduct training and capacity building programme for different stake holders.

Dy Secretary, RD, GOI expressed that the Recovery position in Odisha is very disturbing, NPA % in respect of SHG finance is 11.9% and Odisha stands in 3rd position in the country. It is the responsibility of OLM to address this and all issues relating to SHGs in co-ordination with Banks.

Director of OLM appreciated the efforts of Banks & LDMS in **Samanwaya Melas**. But he requested all the controlling heads of Banks to reiterate the branches for providing full cooperation in successful implementation of the programme.

B) SJSRY.

Convenor SLBC informed that the Principal Secretary H & UD Department, Govt. of Odisha has taken a meeting of controlling head of Banks, LDMS & CEOs of ULBs to address the bottlenecks and accelerate the progress under the scheme. The minutes of meeting has been circulated among all the stake holders for immediate action.

As on 31.12.2012, banks have financed 1117 cases for RS.62.97 crores.

Action:- NABARD, SLBC, LDMS, Banks, SUDA, H&UD Deptt. & Panchayatiraj Deptt.

C) PMEGP.

The Convenor of SLBC reported that against physical target of 3451 which was accepted by DIC/KVICKVIB, 1491 cases have been sanctioned involving margin money of Rs.3016.98 lakhs against target of Rs.8100 lacs. He requested the bankers to achieve the target for 2012-13 positively.

Spl Secretary, MSME Department, Govt. of Odisha informed that a review meeting on PMEGP is scheduled to be held on 28/02/2013, where both performance and other related issues will be discussed.

Odisha Gramya Bank raised the issue of non coverage of PMEGP loan under CGTMSE and process of amalgamation has slowed down the implementation of PMEGP programme. In response to this, Additional Chief Secretary, Finance Department of State Govt. told that the process of reorganisation should not deprive a large number of borrowers of existing facility, which would be very unfortunate.

CGM, NABARD opined that it is a technical issue. The Credit Guarantee Trust has to take a view. If the existing member of the Trust undergoes amalgamation, the membership of new entity should be continued. Convenor of SLBC suggested OGB to resolve the issue in consultation with RBI, NABARD & SIDBI.

Secretary, MSME Department stated that 27% of entire target of the state goes to SBI, but their achievement is only 29 % as on 31.12.2012. Performance of Gramya Bank is also not satisfactory. As per RBI guideline, upto 10 lakhs, there will be no collateral security. Hence, he suggested that Banks can finance without waiting to CGTMSE coverage upto Rs.10.00 lakhs project cost.

Gramya Bank informed that applications under PMEGP have been sponsored in the month of January, 2013 and some branches have been given disproportionately large target. CGM, NABARD clarified that target is being allocated by LDM after approval by Task force in the DCC meeting.

Chairman SLBC advised to the line departments to sponsor applications well in time to the branch for exercising due diligence in sanctioning loan proposal and thereafter they should follow up and ensure that sanction is accorded.

CGM, SBI pointed out that more applications over target are being sponsored to the banks with expectation that many applications will be returned/rejected by the banks. Rejections lead to giving complaint to Chief Minister, RBI and Govt. department. Hence, the concerned department should take all care to send quality proposals and reasonable number of applications.

Director of KVIC requested all banks for utilisation of margin money target given to them.

Action : KVIV, KVIB, DIC, Director of Industries/Banks

D) Financing under SC/ST/DFCC Scheme.

Convenor SLBC reported that out of 364 Scheduled Caste application sponsored, the banks have disbursed 324 applications and under ST category out of 213 applications, banks have disbursed 196 applications. The number of applications sponsored under both SC & ST category is very low.

Managing Director of OSCSTDFCC was requested to take up the matter with regard to pending of loan proposals with the controlling heads of each bank or to furnish the pending list (bank & branch wise) to SLBC for looking into the matter.

Action- SCSTDFCC/Bank.

E) Financing under Pisciculture Scheme.

i) FFDA/NMPS Schemes:

Convenor of SLBC informed that banks have financed 326 cases for an amount of Rs.799.99 lakhs covering a water spread area (WSA) of 188.10 Ha.

ii) Mastya Credit Card:-

It is reported that under mastya credit card, out of 637 applications sponsored, 237 cases amounting Rs.71.10 lakhs have been sanctioned. Under general crop loan 639 cases amounting to Rs.123.03 lakhs have been sanctioned, out of 780 cases amounting to Rs.178.20 lakhs sponsored to the banks.

iii. **Mastyajibi Unnayan Yojana** :- Banks have sanctioned 530, 189 & 111 cases under the programme of Assistance for Boat and Net, FRP boat & Bicycle with Ice box respectively under this scheme.

Convenor, SLBC requested all banks to explore opportunity to extend finance the weaker sections of the community actively.

Commissioner cum Secretary, Fisheries and Animal Resources Development, Govt.of Odisha stated that the SLBC Sub-Committee meeting was held on 18.02.2013 under the chairmanship of Union Secretary and in presence of the representatives of banks, it was agreed to dispose of all 2660 pending loan applications. He requested all the controlling heads of Banks to clear the pendency by 28-02-2013.State Govt. has sufficient subsidy available under NMPS. With effect from 1st April, 2013, the existing subsidy of 40% for excavation of new tank will be increased to 50%.

He attached importance on horizontal (Area coverage) and vertical expansion (increase in productivity.) He also informed that a lot of new provisions have been made in the State Agriculture Policy. Insurance cover will be available to Pisciculture farmers in Odisha on a Pilot basis and this will be funded by National Fishery Development Board with effect from 1st April, 2013.

He expressed his happiness to the effect that NABARD has given 40000 JLG target for 2012-13. Since most of the farmers in allied sector are small & marginal farmers and unable to offer collateral security, they should be allowed to form JLG in cluster area to avail the benefit of the scheme. CGM, NABARD confirmed that formation of JLG in allied sector is permissible.

Convenor SLBC requested all banks to actively consider the proposal under pisciculture.

Action :- Fisheries and Animal Resources Development Deptt/Banks.

Agenda No.10. Mission Shakti.

Convenor SLBC informed that under Mission Shakti Credit linkage has been provided to 22800 women SHGs (WSHG) amounting to Rs.249.76 crores. The Balance outstanding as on 31.12.2012 is 275100 accounts with Rs.1435.71 crores.

Director Women & Child Development, Department expressed her sincere thanks to all the banks for their full support to the Mamata scheme. She brought to the notice of house that inspite of the request of SLBC through written communications in 2011 to all controlling heads of banks for issue of instruction to all the branches under their administrative control for opening of "No Frill account" of all the beneficiaries under **MAMATA** scheme and issue Pass Book immediately after opening of the Bank Accounts, many branches are only opening account without Pass Book. In the absence of pass book W & CD Department is unable to comply with the scheme guidelines.

Hence, she requested that necessary instruction may kindly be reissued to all the branches of each bank to open "No Frill Accounts" of **MAMATA** beneficiaries with Pass book.

Action:- Director Women & Child Development, Department/ Banks.

Agenda No.11- MSME:-

Financing to MSME Sector:

Convenor, SLBC reported that the balance outstanding position to this sector as on 31.12.2012 is 55918 accounts with Rs.6370.80 crore under Micro Enterprises and 111902 accounts with Rs.6428.80 crores under Small Enterprises. Total advance to MSE Sector has increased by 18.63 % during the year against the target of 20 %. The share of the MSE advance to Micro Sector at the end of December, 2012 is 49.77 % against the target of 60% i.e. to be achieved by March, 2013. All the banks were requested to increase the credit flow to Micro Sector then Small enterprise.

The Secretary , MSME suggested that since the Directorate of Export Promotion and marketing MSME Department, Govt. of Odisha has been set up to promote export of goods from the state of Odisha and to provide marketing assistance, he should be a member of SLBC Sub- Committee on Export.

The Secretary, MSME Govt. of Odisha requested the bankers that in terms of the recommendations of the Prime Minister's Task Force on MSME under the Chairmanship of Sri T.K.A.Nair, the Banks are to achieve 20% year- on- year growth in credit to Micro and Small Enterprises and a 10% annual growth in the number of Micro enterprises account.

In order to ensure that sufficient credit is available to Micro enterprises within the MSE Sector, banks should ensure that:

- a) 40% of total advance to MSE Sector should go to Micro(Manufacturing) enterprise having investment in Plant and Machinery upto Rs. 5.00 lakh and Micro (Service) enterprises having investment in equipment up to Rs.2 lakh.
- b) 20% of the total advance to MSE Sector should go to Micro (manufacturing) enterprises with investment in plant & machinery above Rs.5 lakh and upto Rs.25 lakh and Micro (Service) enterprises with investment in equipment above Rs.2 lakh and upto Rs.10 lakh. Thus 60% of MSE advances should go to the Micro Enterprises.

Action:- MSME Deptt./Banks.

Agenda Item No.12.

Financing under KCC, JLG & ACC.

KCC - Convenor SLBC, reported that banks have issued 525809 KCCs from 1.4.2012 to 31.12.2012 raising the total number of KCC issued to 53, 89,046.

Principal Secretary, Agriculture Department, Govt. of Odisha expressed that KCC is a card by name, but it contains more than 10 pages. He also expressed as to how many cards are operative & how many card are inoperative. He suggested for giving a dead line by which all the eligible farmers will be provided with KCC.

Chairman, SLBC informed that decision has already been taken to convert the KCC to Rupay debit card. It is just like ATM card; money can be withdrawn from ATM, within the limit. He also confirmed that smart card can be issued to illiterate farmers.

CGM, NABARD, informed that instruction has already been issued to the effect that all the KCCs will be in a form of Smart Card commencing from 1st April, 2012 and by 31st March,2013, all the eligible borrowers should be issued smart card.

JLG.

Convenor SLBC informed that NABARD has given a target of 40000 JLG for 2012-13 which has been allocated among different branches. Banks disbursed from 1.4.2012 to 31.12.2012, 8094 amounting Rs.55.77 crores. The outstanding balance as on 31.12.2012 is 39001 accounts with Rs.200.80 crores.

ACC :- Convenor, SLBC reported that the outstanding balance as on 31.12.2012 under Artisan Credit Cards (ACCs) is 9227 number of accounts with Rs. 32.24 crores. Since the state of Odisha is having ample scope for skill development of rural artisans, banks were requested to take steps to finance more to eligible borrowers under the scheme

Agenda No. 13.

Financing under Education loan and Minority communities.

It is reported that banks have financed 7249 accounts for Rs.113.44 crores under education loan and total outstanding of Education loans reached Rs.1785.75 crores against the year end target of Rs.2094.85 crores. During the same period banks have extended credit to 18565 members of minority community and the outstanding in this category reached to 266847 accounts with Rs.2499.55 crores as on 31-12-2012.

Responding to the issue raised by one member pertaining to high % NPA in education loan specially to technical education, Additional Chief Secretary advised to furnish supporting information so that the matter can be taken up with the department of technical education.

Chairman SLBC advised that all education loan should be brought under CIBIL for tracking.

Action :- Banks.

Table Agenda No. 1

Recruitment.

Convenor SLBC informed that UCO Bank as SLBC convenor is conducting written Test for recruitment as well as interviews. Banks were requested to nominate either retired or in service officers in Scale-II and above belonging to SC/ST or Minority community category, with specific request for women officers for constituting 8 interview committee panels for conducting common interview from 18.03.2013. He requested all the participating Public Sector Banks to give the names quickly for constituting the committees.

Action Points:- Banks.

Table Agenda No. II.

Revised Roadmap- Provision of Banking Services in villages with Population below 2000.

General Manager, RBI highlighted their observations and findings on above subject, which has already been covered under Agenda No.6.

Action:- Banks/LDMs.

The meeting ended with vote of thanks proposed by Chief Manager, SLBC to the chair, dignitaries & all the participants.

LIST OF PARTICIPANTS-130th SLBC MEETING HELD

ON 27.02.2013.

Sl. No	Name	Designation	Organization
DIGNITARIES			
1.	Shri J.K.Mohapatra	Development Commissioner & Addl. Chief Secretary	Govt.of Odisha.
2.	Shri S.Chandrasekharan	Executive Director	UCO Bank
3.	Shri V.Ramchandra Rao	Regional Director	RBI
4.	Shri K.K.Gupta	Chief General Manager	NABARD
5.	Shri P. Gupta	Chief General Manager	SBI.
6.	Shri N.Sambasivarao	General Manager,SLBC	UCO Bank
Government			
7.	Shri R.L.Jamuda	Principal Secy.	Agril. & FP Deptt. Govt.of Odisha
8.	Shri.Bishnu Pada Sethi	Commissioner Cum Secy.	Co-Op Department.
9.	Shri Satyabrata Sahoo	Commissioner Cum Secy.	F&ARD Deptt.,Govt.of Odisha
10.	Smt. Renuka Kumar	Dy.Secretary	Ministry of Rural Development, GOI
11.	Shri Panchanan Dash	Special Secretary,	MSME Deptt.Govt.of Odisha
12.	Shri H.K.Tripathy	Commissioner cum Director Municipal Admn.	H & UD Deptt.Govt.of Odisha.
13.	Shri P.K.Hota	Addl.Secretary	Revenue & Disaster Management
14.	Shri R.K.Mishra,	Director Finance & Ex-Officio Addl. Secy	Deptt. of Finance, Govt.of Odisha
15.	Shri G.B.Swain	Addl.Secretary	P & C Dept, Govt.of Odisha

16.	Shri D.V.Swamy	Director , NRLM	P.R.Deptt.Govt.of Odisha
17.	Shri S.Prusty	Director, (AH & VS)	F & ARD Deptt. Govt. of Odisha
18.	Shri P.Krishna Mohan	Director,Fisheries	Directorate of Fisheries, Odisha Cuttack
19.	Shri.A.K.Nayak	Addl.Dir, Agriculture	Agriculture Dept.,
20.	Shri R.K.Choudhury	Director, KVIC.	KVIC, Bhubaneswar.
21.	Shri Surya Kumar Mishra	Dy.Secretary to Govt.	Co-Operative Deptt. Govt. of Odisha.
22.	Shri B.B.Pattnaik	Director,PWDs	W & CD Department,Govt. of Odisha
23.	Shri Aswathy . S	Director, Social Welfare	Women & Child Deptt.Govt.of Odisha.
24.	Shri S.C.Panwar	P.O.& P.Director	NHB,GOI,MOA
25.	Shri Ramesh Ch.Sai	Director, SC,welfare	SC & ST Development Deptt. Govt.of Odisha
26.	Shri P.K.Jena	Joint Director(H)	Directorate of H.& CI.Deptt.
27.	Shri P.K.Behera	Addl.Director	MSME-DI-Cuttack
28.	Shri B.M.Mohanty	Dy.Director of Industries	Directorate of Industries, Odisha Cuttack
29.	Debananda Bhanja	Dy.Dir.of Fisheries	Fisheries Dept, Govt.of Odisha
30.	Shri T.N.Dash	Deputy Secretary,	OK & VIB
31.	Shri Sunil Mohanty	Deputy Director	Textiles Deptt.Govt.of Odisha
32.	Shri A.B.Pradhan	Asst.Director of Employment	Dir. Of Employment,Govt. of Odisha
33.	Shri U.Sarangi	Asst.Director	MSME – DI, Cuttack
34.	Shri D.Moharana	PE(Bank Linkege) OLM	PR Dept., Govt.of Odisha
35.	Shri Subrata Biswal	SPM(Micro-finance)	OLM,P.R.Deptt.Govt.of Odisha
36.	Shri P.Rajan Babu	National Mission Manager	Directorate of H& CI Deptt
37.	Shri C.S.Mohapatra	Industries Promotion Officer	Industries,Deptt.Cuttack,
38.	Shri P.Mahapatra	Asst.Dev.Officer	SO,KVIC,Bhubaneswar
39.	Shri S.S.Rout	Industries Promotion Officer	Directorate of H& CI Deptt.
RESERVE BANK OF INDIA			
40.	Shri R.Laxmikanth Rao	General Manager, RPCD,	RBI
41.	Smt.Puspamitra Sahu	DGM,	RBI
42.	Shri N.Balu	AGM	RBI
43.	Smt. Maya Parhi	AGM	RBI
44.	Shri Chakradhar Dash	AGM	RBI
NABARD			
45.	Shri Anand Bajpai	Dy.General Manager	NABARD
SIDBI			
46.	Shri A.C.Mouli	AGM	SIDBI, Bhubaneswar
R-SETI			
47.	Shri G. C. Mishra	State project Co-ordinator	MORD, GOI
OSFC			
48.	Shri K.K.Giri	Manager	OSFC.

OSFDC			
49.	Shri D.P.Dash	GM	OSFDC
PUBLIC SECTOR BANKS			
50.	Shri Partha Deb Datta	DGM	Allahabad Bank
51.	Shri U.C.Mishra	Sr.Manager	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 Jitendra Kumar Das	DGM	Bank of Boroda
56.	Shri D.Bahini Pati	Sr.Manager	Bank of Boroda.
57.	Shri E.Ratan Kumar	DGM	Central Bank of India
58.	Shri L.N.Mukherjee	Manager	Central Bank of India
59.	Shri K.M.Palo	Asst.General Manager	Canara Bank
60.	Shri Sibani Prasad Mishra	Manager	Canara Bank
61.	Shri Haramohan Sahoo	Chief Manager	Corporation Bank
62.	Shri Dinesh Sahu	AGM	IDBI Bank
63.	Shri Lokanath Satapathy	Manager,	IDBI Bank
64.	Shri K.S.Nageswar Rao	AGM	Indian Bank
65.	Shri S.R.Satapathy	Sr.Manager	Indian Bank
66.	Shri R.C.Pattnaik	AGM	Indian Overseas Bank
67.	Shri B.Behera	Asst.Manager	Indian Overseas Bank
68.	Shri Gautam Sinha Ray	DGM	Oriental Bank of Commerce
69.	Shri S.K.Dokania	Circle Head	PNB
70.	Smt.Susmita Swain	Manager	PNB
71.	Shri J.K.Nayak	Chief Manager	Punjab & Sind Bank
72.	Shri SHREEKANT	DGM	SBI
73.	Shri A.K.Mishra	AGM	SBI
74.	Shri Girish Ch.Panda	Chief Manager	State Bank of Hyderabad
75.	Mrs.Sasmita Mishra	Chief Manager	State Bank of Bikaner & Jaipur
76.	Shri Gopal Krushna Patra	Manager	State Bank of Mysore
77.	Shri N.R.Sahu	Branch Manager	Bank of Maharashtra
78.	Shri K.T.Rai	Dy.General Manager	Syndicate Bank
79.	Shri S.R.Mohanty	Senior Manager	Syndicate Bank
80.	Shri M.Chatterjee	AGM	Union Bank of India
81.	Shri S.K.Mohapatra	Senior Manager	Union Bank of India
82.	Shri Mahendra Nath Naik	Chief Manager	United Bank of India
83.	Shri Kali Prasad Mishra	Officer	United Bank of India
84.	Shri N.K.Dash	Zonal Manager, Bhubaneswar	UCO Bank
85.	Shri A.K.Golechha	Zonal Manager, Cuttack	-do-
86.	Shri A.K.Singh	Zonal Manager, Sambalpur.	-do-
87.	Shri N.K.Panda	CM,SLBC	-do-
88.	Shri N.Swain	CM,SLBC(New)	-do-
89.	Shri B.C.Dash	Manager (SLBC)	-do-

90.	Shri Sunil Kujur	Manager, Circle Office	-do-
91.	Shri Narendra Nath Seth	Manager	Vijaya Bank
PRIVATE SECTOR BANKS			
92.	Shri Girish Dubey	DVP	AXIS Bank
93.	Shri Sathianath Koolath	Chief Manager	Federal Bank
94.	Shri P.K.Dash	AGM	ICICI Bank
95.	Shri D.Satpathy	AVP	Indus Ind. Bank
96.	Shri Manoj Bisoyi	Sr. Manager	Kotak Mahindra Bank
97.	Shri Ashutosh Rath	AVP	Kotak Mahindra Bank
98.	Shri Chandrasekhar	Chief Manager	Karnataka Bank
99.	Shri Satya Srinivas	Manager	Karur Vysya Bank
100.	Shri Mahesh Ku.Jaju	Asst.Manager	South Indian Bank
RRBS			
101.	Shri D.K.Nanda	Chairman	Odisha Gramya Bank
102.	Shri A.N.Parida	Chairman	Utkal Gramya Bank
ODISHA STATE CO-OPERATIVE BANK.			
103.	Shri T.K.Panda	Managing Director	OSCB
LEAD DISTRICT MANAGER			
ANDHRA BANK			
104.	Shri B.Khuntia	LDM	Ganjam
BANK OF INDIA			
105.	Shri K.C.Naik	LDM	Keonjhar
106.	Shri G.M.Murmu	LDM	Mayurbhanj
STATEBANK OF INDIA			
107.	Shri P.K.Pattnaik	LDM	Balangir
108.	Shri K.S.Das	LDM	Boudh
109.	Shri S.K.Khadanga	LDM	Bargarh
110.	Shri B.B.Rath	LDM	Deogarh
111.	Shri J.B.Nayak	LDM	Jajpur
112.	Shri U.S.Das	LDM	Jharsuguda
113.	Shri S.C.Sethi	LDM	Khurdha
114.	Shri R.J.Achary	LDM	Kandhamal
115.	Shri Binayak Mahapatra	LDM	Kalahandi
116.	Shri K.K.Dey	LDM	Kendrapara
117.	Shri B.G.Rao	LDM	Koraput
118.	Shri B.Lal	LDM	Malkangiri
119.	Shri Bipin Bihari Dash	LDM	Nayagarh
120.	Shri M.M.Kar	LDM	Nabarangpur
121.	Shri N.K.Dash	LDM	Rayagada
122.	Shri M.M.Rath	LDM	Sambalpur
123.	Shri S.P.Acharya	LDM	Sundergarh
UCO BANK			
124.	Shri A.K.Chand	LDM	Angul

125.	Shri L.N.Swain	LDM	Balasore
126.	Shri P.K.Mohanty	LDM	Bhadrak
127.	Shri D.Behera	LDM	Cuttack
128.	Shri Rabindra Kumar Dash	LDM	Jagatsinghpur
129.	Shri S.P.Dash	LDM	Puri