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GM/SLBC/ODISHA/ 363 /2012-13

Date: 27.8.2013.

All the Members of State Level Bankers' Committee, Odisha.

Dear Sir/Madam,

Sub: **Proceedings of the 132<sup>nd</sup> SLBC meeting, Odisha.**

We are sending herewith the proceedings of 132<sup>nd</sup> SLBC meeting of Odisha held on 16.08.2013 at Hotel Mayfair, Bhubaneswar.

We would request you to initiate action on the points related to your Department / Office/ Organization immediately. The action taken report may please be intimated to us so as to apprise the next SLBC meeting.

Yours faithfully,

**(S.P.Singh)**  
**Circle Head and Convenor,SLBC,Odisha.**

**Encl: - As stated above.**

**PROCEEDINGS OF 132<sup>nd</sup> SLBC MEETING HELD ON 16.08.2013.**

The 132<sup>nd</sup> SLBC Meeting of Odisha was held on 16.08.2013 at Bhubaneswar under the Chairmanship of Shri S.Chandrasekharan, Executive Director, UCO Bank. Among others, Shri J.K Mohapatra, Chief Secretary, Govt. of Odisha, Shri U.N.Behera, Addl Chief Secretary, Finance, Govt. of Odisha, Shri I.Shrinivasan, Development Commissioner, Govt. of Odisha, Shri P.K.Jena, Regional Director, RBI, Regional Office, Bhubaneswar, Shri Pravin Gupta, CGM, SBI, Local Head Office, Bhubaneswar, Shri B.M.Pattnaik, General Manager, NABARD, Bhubaneswar and Shri S.P.Singh, Circle Head, UCO Bank-cum-Convenor, SLBC, Odisha participated in the meeting. The list of all participants is annexed.

Shri S.P.Singh, Circle Head, UCO Bank Cum Convenor, SLBC, Odisha welcomed Shri J.K Mohapatra, Chief Secretary, Govt. of Odisha, Shri S.Chandrasekharan, Executive Director, UCO Bank, Addl Chief Secretary, Finance, Govt. of Odisha, Shri P.K.Jena, Regional Director, RBI, and other distinguished guests and participants & dignitaries from Banks, Govt. Departments / Agencies to the 132<sup>nd</sup> SLBC meeting being conducted on 16th Aug, 2013.

In his welcome address he remarked that SLBC Odisha has been managing its role effectively in close coordination with State Govt., RBI, NABARD and all Banks in the State. It has been taking and facilitating steps to remove the bottlenecks arising in implementation of various policies of the Govt. aimed at socioeconomic development of the people of the State.

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

He remarked that it is indeed a matter of great privilege and honour for him to preside over the meeting. At the outset, he welcomed & extended his gratitude to, Shri J.K Mohapatra, Chief Secretary, Govt. of Odisha ,who had spared his valuable time to participate in the meeting & guide SLBC. He looked forward to hear his directions for the all round growth and development of the State of Odisha. He also welcomed Shri U.N.Behera,Addl Chief Secretary, Finance, Govt. of Odisha, Shri I.Shrinivasan,Development Commissioner, Govt. of Odisha, Shri P.K.Jena, Regional Director, Reserve Bank of India, Regional Office, Bhubaneswar, Shri Pravin Gupta, Chief General Manager, State Bank of India, LHO, Bhubaneswar, Shri B.M.Pattnaik, General Manager, NABARD, Regional Office , Bhubaneswar , Shri S.P.Singh,Circle Head, UCO Bank cum Convenor, SLBC, Orissa and all the Principal Secretaries and Commissioner cum Secretaries the Regional Heads of member Banks, senior Govt Officials of various departments and other participants of the meeting.

On global front he informed the house that World Bank in its latest report has lowered the growth projections for the current year of the world economy to 2.2% from 2.4%. As it is contemplated that the US Federal Reserve is preparing to taper the quantitative easing towards the end of this year, most of the currencies in the world have depreciated against the US Dollar. In India, the rupee has depreciated much more due to higher current account deficit. The Government and Reserve Bank of India have taken various measures to curb the volatility of the Indian Rupee. The Reserve Bank of India has further stated that these measures would be relaxed in a calibrated manner once the Rupee stabilizes. As the growth is slowed down, it has also impacted many Banks which is evident from the increase in the non-performing assets of various Banks.

On situation prevailing in the State, he remarked that Government of Odisha has been consistently striving to achieve a sustainable and inclusive higher economic growth. The State's 12<sup>th</sup> five Year Plan (2012-17) envisages an average annual growth rate of 9%. Sustained efforts have been made by the State Government to allocate increasingly higher resources for planned development of the state.

The agriculture growth rate of the state during last 4 years is continuing at about 4 %. To keep the pace of growth in future years to come, the State Agriculture policy, 2013 provides incentives for allied sectors, irrigation, floriculture and farm mechanization. He expressed his confidence that provision of interest subvention on short term loan (Crop loan), agriculture term loan, short term loan and term loan of allied sectors, will definitely provide ample scope to banks for increasing credit flow to Agriculture and Allied sector and to make the growth more inclusive.

He remarked that realizing the importance and contribution to economy of the State, MSME Department, Govt. of Odisha has taken a number of initiatives to impart training to entrepreneurs at Block Level. This effort of the State Government will encourage the youths of the State to take up various MSME activities which will make them self reliant.

He informed the house that it has come to the notice of SLBC that the existing industries are facing shortage of raw materials mainly iron ores, coals etc. He requested the concerned authorities of State Govt. to ensure that these are made available at competitive prices so that the industries can run viably and the Bank's funds do not get locked up in Non Performing Assets.

He remarked that Self Help Groups (SHGs) have become the vehicle of change in rural areas, transforming the lives of the marginalized rural people. SHG- approach is instrumental in providing a major impetus to sustainable rural growth of the state. He expressed his confidence that the proposal of the State govt. for extension of interest subvention to all women SHGs will definitely provide further push to Women Empowerment in the State.

He informed the house that as per Government of India directive, Banks with their wide network throughout the country shall be the major players for delivery of social welfare benefits and other subsidies through the Direct Benefit Transfer Scheme. In the State of Odisha, Government of India has identified four Districts, namely, Puri, Cuttack, Bolangir and Sonepur under the DBT Scheme. He observed that the progress in implementation of the Direct Benefit Transfer in these four districts is not encouraging. He requested the Controllers of various Banks to advise the Lead District Managers under their control to be in touch with the District Collectors to obtain the list of the beneficiaries, their Aaadhar number and ensure opening of the accounts without delay. He also stressed the need to issue ATM Cards to all

such beneficiaries, so that, they will be in a position to withdraw the benefits received from the Government without any difficulty.

In this regard, he remarked that the LDMs have a major role to play to coordinate with the District authorities as well as with various Banks to make this programme a success.

He observed that Under the FI Plan though the Banks have opened large number of accounts through the Corporate BC Model, the system has not yet stabilized. He advised Banks to consider engaging the local people in addition to the Corporate BCs and provide them with micro ATMs which will enhance the financially excluded people to have access to various banking products throughout the State.

He emphasized that the Financial Inclusion Plan is the only answer to keep away the unscrupulous chit fund companies who have swindled the hard earned money of the rural people. The Banks should also put efforts to educate rural people through the Financial Literacy Centers and the R-Setis to make them aware about the perils of unscrupulous chit fund companies.

He observed that NABARD in the State has been playing an active role in promoting Financial Literacy in rural areas. "SAMBHABA" is a film on Financial Literacy, produced by NABARD and was released on 12<sup>th</sup> July, 2013. He remarked that such activities of NABARD would encourage people to take advantage of the formal banking channel and various Schemes of the Government and the Banks.

He highlighted Performance of Banks in the State and informed the important statistics to the house & expressed satisfaction on achievement of all major national parameters.

As the performance of banks under Annual Credit Plan for the 1<sup>st</sup> quarter June 2013 was 71 % of the target, he requested the Controller of the Banks in the State of Odisha to strive hard to surpass the targets set for all sectors as well as subsectors. He advised SLBC to actively pursue for stepping up advances with more focus on Agriculture & Allied activities, diversification of traditional Agriculture to Hi-Tech Agriculture , Commercial Agriculture , Self Help Group, Hand Loom Sector, Joint Liability Groups, Govt. sponsored schemes, loans for education, housing to minority community borrowers.

He observed that recovery performance of Banks is far from satisfactory & reiterated that the recovery performance of Banks continues to be a cause of serious concern. He therefore, requested the concerned Govt. line departments to extend all cooperation to improve the recovery performance of banks in the state. He welcomed all again to the meeting & sought active participation in deliberation & requested all to give suggestions for economic development of Odisha.

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

Confirmation of proceedings 131<sup>st</sup> SLBC Meeting was circulated to all members vide letter No.GM/SLBC/ODISHA/150/2012-13 dated 23.05.2013. Since no comment has been received from any quarter, the same was confirmed by the house.

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

#### **Point No.1 DRI loans in favour of Persons with Disability (PWD).**

Convenor, SLBC informed that Hon'ble Chief Minister has ordered for continuance of DRI loan to PWDs. A target of four applications for sanction and disbursement by each branch was given which has already been circulated by SLBC among the banks. Since RRBs are reluctant to sanction DRI loan, the Commissioner cum Secretary, Women & Child Development Department, Govt.of Odisha raised the issues.

Convenor, SLBC requested all banks to sanction loan under the said scheme proactively. Moreover, this is the request of Hon'ble Chief Minister for providing economic activities to the PWDs.

Banks are requested to put focused attention on financing to this target group under the DRI scheme with more liberal and flexible approach to achieve the target.

Chairman of SLBC reiterated that no loan under the particular scheme should be rejected/returned at branch level. The concerned department was also requested to sponsor more applications to the branches. Chief Secretary also requested to all banks to accept applications submitted by PWD directly.

**Action:- Banks & Director for welfare of Persons with Disability.**

### **Point No.2**

#### **Issues relating to RSETIs.**

It was reported by SBI that the claims for reimbursement of training cost of BPL candidates in respect of 17 RSETIs is pending with DRDA. The claim amount is

Rs.110.28 lakhs. UCO Banks has also reported that a claim amount of Rs.9.89 lakh in respect of 4 RSETIs is pending for reimbursement. On advice of Chief Secretary, Govt.of Odisha, Director of OLM, Department of Panchayati Raj assured to settle the claim within 31<sup>st</sup> August, 2013. Chairman SLBC stated that these are pending cases. Since most of the RSETIs have already been upgraded, claim will be reimbursed by Central Govt. in future.

**Action:- Panchayati Raj Department.**

**Point No.3**

**Financing Handloom cluster.**

Convenor SLBC reported the progress made by SBI, UBI, CBI & UCB as on 30.06.2013. Central Bank of India informed that 113 applications have been sanctioned. Chairman SLBC advised to disburse immediately all the sanctioned cases.

Convenor SLBC requested other banks to come forward for financing handloom clusters.

**Action:- Banks & Director Textile and Handloom.**

**Point No.4**

**Fixing criteria for selection of banks for handling business and deposits of State Public Sector Undertaking (SPSUs) and State Autonomous Societies (SLAs).**

Convenor SLBC informed that list of banks which have been selected to handle the deposits of SPSUs and SLAs for financial year 2013-14 has already been communicated to the banks. The same has also been hoisted on SLBC Website.

**Point No.5**

**Difficulties faced by tenant farmers/oral leasees in selling paddy at PACs/Govt. Mandies.**

To address the issue in 131<sup>st</sup> SLBC, Govt. of Odisha was requested to devise appropriate mechanism for purchase of paddy from these farmers to avoid distress selling.

In reply to this issue, representative of Cooperation Department, Govt. of Odisha informed that a committee under the chairmanship of Principal Secretary, Agriculture Department has been constituted by Food Supplies and Consumer Welfare Department to standardize the farmers identity card across the state. The committee is looking into preparation of farmers' identity card. On pilot basis, the work is going on in Sonapur, Ganjam and Balasore districts. Once the piloting is over within one month, it will be rolled out to other districts. General Manager, NABARD suggested that oral leasees, share croppers, tenant farmers should form Joint liability

Group (JLG) to get their identity to sell paddy at Minimum Support Price. Chief Secretary opined that JLG approach is a good idea for two purposes, i.e. to have access for bank finance and to sell the produce at fair price. He also advised to the Agriculture Department, Food supplies and Consumer Department & Corporation Department to ensure supply of farmers identity card before start of current procurement season.

**Action:-Cooperation Department, Agriculture Deptt. & Food supplies & Consumer Welfare Department.**

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

#### **Implementation of Direct Benefit Transfer (DBT) scheme.**

Convenor SLBC informed that DBT scheme has been implemented from 1<sup>st</sup> July, 2013 in Puri, Cuttack, Balaongir and Sonepur districts of Odisha. The rest of the districts will be covered in subsequent phases.

He further added that Banks are having uphill task of opening of Aadhaar enabled Banks Accounts of all the beneficiaries. He requested that DBT beneficiaries list in the digitized form with details of Aadhaar number etc. must be provided by the departments of Government to LDMs to communicate the same with banks branches for timely seeding of Aadhaar numbers in the accounts. Request was made to the Government Authority to give appropriate instructions to the concerned District Collector(s) to ensure successful implementation of the scheme.

Chairman, SLBC informed that Unique Identification Authority of India (UIDAI ) is not functioning in Odisha at present, but National Population Registrar is looking after enrollment of Aadhaar number. Therefore, the Director of Census, Govt.of Odisha, representative of UIDAI should be invited to SLBC meeting to explain the bottlenecks in providing Aadhaar particular of the beneficiaries.

Chief Secretary requested the Additional Chief Secretary, Finance Department to look into the matter. To get expeditious result, various stake holders concerned should be invited to a meeting very soon. He also advised to the bankers to inform the operational difficulties or infrastructure problem faced by them to SLBC so that the matter can be communicated to Department of Financial Services, Ministry of Finance, Govt. of India.

Chairman SLBC pointed out that the issuance of ATM cards /smart cards to the beneficiary is not satisfactory. In DBT rolled out districts, each branch should have a ATM. Both RRBs were requested to issue Rupay Card .Their customers should not be denied the benefit of ATM. Sponsoring banks were requested to take care of their RRB. Odisha Gramya Bank expressed that they have planned to put up ATM at all branches after IT integration is over. State Co-operative bank will take time to install ATM in all the districts since they are yet to come under CBS platform.



Chairman, SLBC put 30<sup>th</sup> September, 2013 as the time line for Public Sector Banks to install ATM in all branches of DBT districts.

The following suggestions of RBI were given for implementation in DBT Districts.

- i) Each Private Banks operating in the district should be allotted with 1-2 Gram Panchayat with some responsibilities for Financial Inclusion and DBT.
- ii) Banks need to enlarge their reach in rural areas in these four districts on priority. Bank should make endeavour to extend banking services to each unbanked GPs at least twice per week to start with.
- iii) Each Bank must ensure opening of ATM at every branch.

Convenor of SLBC requested all Banks to provide SLBC, districts and village wise names and other details of Business Correspondents (BCs) engaged/ other arrangements made by the Bank for displaying on SLBC Website.

**Action:-Banks, Govt. of Odisha,LDMs & SLBC,Director of Census.**

### **Agenda No.3.**

#### **Fresh Issues.**

#### **A ) Timely submission of Data to NABARD**

i) GM, NABARD, reported that Ground Level Credit (GLC) data are submitted to them by RRBs and Co-operative Banks after due date and many reminders. He requested these banks to submit the figure by 15<sup>th</sup> of the subsequent month to enable them to submit the consolidated data to their Head Office and onward submission to Govt.of India within the schedule time.

**Action:- RRBs and Odisha State Co-operative Banks.**

#### **ii) Pig Development Scheme.**

It is reported by NABARD that Govt. of India has advised to stop receiving fresh applications, under Central Government Sponsored scheme "Pig Development during 2013-14 and no subsidy will be available under the scheme.

Convenor SLBC requested all banks to take careful note of this information. However, he appealed to members to continue financing to piggery units.

**Action - Banks.**

**B) Opening of Clearing House in Odisha at centres with more than 5 banks branches.**

Convenor, SLBC informed that the centres namely Gopalpur (Dist- Ganjam), Gunupur (Dist-Rayagada), Barapali (Dist-Baragarh) and Dhamra (Dist- Bhadrak) have been identified for opening of Clearing House which is monitored by RBI.

But till date, Clearing House Operation has not started at the named centers.

RBI informed that Clearing House has been established at Barapali in July, 2013. Chairman, SLBC requested the controlling head of the respective banks having lead district responsibility to ensure functioning of Clearing House by 30<sup>th</sup> September, 2013. It is suggested any issue in this regard should be resolved in the DCC meeting.

**Action:- SBI, Andhra Bank, UCO Bank & concerned LDMs.**

**C) Revised Monitoring Information System (MIS) under Lead Bank Scheme (LBS).**

DGM, RBI suggested that the Controlling Head of banks should submit MIS-II data to LDMs on line. Then LDMs will validate the data submitted by the Controlling Heads and go for final submission to SLBC on line.

This suggestion of RBI was approved for implementation.

GM. NABARD pointed out that information in respect of different activities under agriculture & allied does not find any place in MIS-II for which proper monitoring cannot be undertaken at district level. General Manager, RBI suggested that the issue would be discussed in a separate meeting.

Regarding availability of MIS-III. SLBC assured to take proper care in the coming quarter.

Convenor SLBC requested all banks to ensure submission of data extracting from the CBS for accuracy.

**B) i) Non participation of Bankers and Govt. Department Officials in BLCC and DCC meeting.**

Some LDMs have reported that many bank branches do not attend the BLCC meeting regularly and some bank representatives do not participate in DCC meeting regularly, which defeats the very objective of holding the meeting.

Chairman, SLBC informed that some collectors have already written letter to the respective chairman to take necessary action against the erring officials. Absence in the meeting cannot be tolerated. Hence, Regional Heads should take stern action in this regard and ensure participation of representatives in the said important meeting for meaningful discussion in proper implementation of different poverty ameliorating

schemes and other new schemes of Government. It was requested that all banks must ensure their participation in BLCC and DCC meeting.

**Action – Banks & Govt. Authorities.**

**ii) Non reporting to LDM regarding new branch opening.**

It is reported by some LDMs that they are not being informed about the new branch opening in the district by the concerned bank.

Convenor, SLBC requested all banks to report immediately to LDMs about opening of branches in the district so that allocation / redistribution of service areas can be made in DCC meeting.

**Action – Banks.**

**iii) Non adherence of schedule in holding DCC/DLRC meetings**

RBI, Bhubaneswar observed that though annual calendar for holding DCC / DLRC meeting has been prepared, the same is not generally adhered to.

Convenor, SLBC stressed that LDMs should ensure that the intimation of such meeting dates along with agenda papers reach RBI, Bhubaneswar at least one week in advance. Chairman of SLBC also advised to take care of the meeting in line of SLBC meeting which is prefixed.

**Action – LDMs.**

**C)Crop Insurance**

**Special Package for farmers who sustained crop loss due to heavy rain and consequent flood during June 2013.**

Convenor, SLBC informed that pursuant to the announcement of Special Package by the Hon'ble Chief Minister for farmers who sustained crop loss due to heavy rain and consequent flood during June 2013, the cooperative societies, State Cooperative Banks , Commercial Banks including RRBs have been advised to take steps for reschedulement of the crop loans of the affected farmers by deferring the due date of repayment of the existing loans by one year keeping the interest rate unchanged and provide fresh loans to these farmers for their seasonal agricultural operations during the current Kharif.

SLBC has already intimated the communication of Finance Department & Cooperation Department to all the banks vide its letter No.GM/SLBC/ODI/270/2013-14 dated 17.07.2013. For issuing instruction to the branches, banks require the list of areas / centers affected by the flood and sustained crop loss. The Cooperation Department is yet to provide us the list for circulation among the banks.

## **Action – Co-operation Department & Banks.**

### **D) Modified National Agricultural Insurance Scheme (MNAIS) Implementation during Kharif 2013 Crop Season.**

It was informed by Convenor, SLBC that The Co-operation Department, Government of Odisha vide its resolution No.5136/111/CR-27/2013 and 5129/111/CR-27/2013 dated 24.06.2013 has communicated that Govt. have decided to implement the Modified National Agricultural Insurance Scheme (MNAIS) during Kharif 2013 Crop Season. The copies of the resolutions containing the guidelines have already been communicated to all banks vide our letter No.GM/SLBC/ODI/219/2013-14 dated 28.06.2013.

In modification of said Govt. of Odisha Resolutions, implementation of MNAIS has been de notified vide Govt. of Odisha Resolution No.5497 & 5504 dated 09.07.2013 which have been communicated to the banks vide our letter No. GM/SLBC/ODI//2013-14 dated 2013.

The scheme will be implemented by three agencies namely the Agriculture Insurance Company of India (AIC), the ICICI Lombard GIC Ltd and the HDFC ERGO GIC Ltd.

Regarding extension of cutoff date for implementation of MNAIS in Balasore, Bhadrak, Jagatsinghpur and Khordha districts for paddy crop during Kharif 2013, the representative of Cooperation Department, Govt. of Odisha informed to the house that the matter has already been taken up with Agriculture & Cooperation Department, Govt. of India with recommendation for extension of the cutoff date from 31<sup>st</sup> July 2013 to 30th September, 2013.

It was requested to both SLBC and Cooperation Department to follow up the matter with Govt. of India.

## **Action – Cooperation Department & SLBC.**

### **Agenda No.4. RSETI Functioning.**

At the outset, Sri G. Mishra, the State Coordinator RSETI, complimented RBI for organizing a two day workshop for RSETI Directors of Odisha on June 10-11, 2013. Thereafter he briefed the house on progress of RSETI (both physical and financial progress) in Odisha with regard to various activities undertaken in the year 2012-13.

He requested the controlling head of Bank of India and Central Bank of India to provide required infrastructure for upgrading the RSETI from C & D rating to A rating. He emphasized that infrastructure is the key to successful running of RSETIS and to ensure quality training. He also enlightened the issues like Land allocation to RSETIs by Govt. of Odisha, claiming of cess, timely construction of building, providing manpower support as per guidelines, providing residential training facility by all RSETIs, organizing sensitization programmes for branch officials, allocation of target to branch to sponsor candidates to RSETI, proper periodical monitoring by controlling

office, ensuring credit linkage to the trainees etc. He also informed that Credit Linkage and Settlement Ratio would be main parameters for grading in the coming year.

Chairman, SLBC focussed on credit linkage. He also suggested that BOI & CBI should provide infrastructure to their RSETIs latest by 30<sup>th</sup> September 2013 for up gradation to A rating.

Regional Director, RBI focussed on improvement of functioning of RSETI, close monitoring and ensuring credit linkage. LDMs should place before SLBC the progress of credit linkage.

**Action – NABARD, SBI, UCO bank, BOI, Andhra bank & LDMs.**

## **B) Financial Literacy Centres (FLCs) –**

Convenor, SLBC reported that out of 30 FLCs in the state, 7 FLCs sponsored by SBI are not functioning from April 2013. Odisha State Cooperative Bank has been sanctioned 30 FLCs by NABARD to be set up at Block Level in 9 districts. Odisha Gramya Bank has also been sanctioned by NABARD for opening of 6 FLCs.

GM, RBI informed that despite assurance of Banks for appointment of FLC councellors, the same job is yet to be completed. Except UCO Bank, other banks (SBI,BOI &Andhra Bank) have not posted own officers as FLC Counsellors.

CGM, SBI informed that they are outsourcing the FLC activities. They have recruited the retired persons, but some have unfortunately left the job. They are in process to provide man power and make all 19 FLCs full fledged. UCO bank informed that in 5 FLCs, own bank officers have been posted and in rest 2 centers bank officers will be posted by 30<sup>th</sup> September 2013. Bank of India informed that they have already posted retired bank officers in FLCs. The RSETI directors are also the designated FLC Counsellors for Ganjan and Gajapati district of Andhra Bank. Chairman SLBC advised to separate these two responsibilities by appointing separate FLC Counsellors by 30<sup>th</sup> September 2013.

GM, RBI informed that Odiya version of standardized Financial Literacy material will be released by them by end of August 2013. SLBC will arrange for printing and distribution of odiya materials among the banks, FLCs and RSETIs.

Additional Chief Secretary, Finance remarked that FLCs should be equipped with required manpower, should give proper information and services to the people. Recently they have published the contact telephone numbers of all 30 LDMs in the state. He advised all LDMs to respond to the queries of the people.

Chief Secretary advised that FLCs should be activated and should give prudent financial advices to the people. Investors should be cautioned not to be allured by

unlawful money collection schemes of unscrupulous Chit Funds promising high returns. FLCs should make the people aware of what is illegal, what is legal, etc.

GM, NABARD informed their plan to develop some literatures under Financial Literacy, to print and share with banks and FLCs.

**Action – RBI, NABARD, SBI, UCO bank, BOI, Andhra bank & LDMs.**

## **Agenda Item No. 5 (Agriculture Allied Sectors).**

### **A) Financing under Pisciculture scheme.**

Convenor, SLBC informed that Government of Odisha has introduced 6 new schemes during the year 2013-14 with the budgetary support of Rs.26.10 crores for enhancing the fish production in the State and provide financial assistance to Fish farmers. The new schemes will facilitate in enhancing the credit flow to fisheries sector and would be more attractive and beneficial among the farmers. Bankers should take proactive role in extending credit flow to the sector to make the State self sufficient in fish production.

All banks are requested to ensure timely disposal of loan applications pending with them.

### **B) Dairy Farming –**

Convenor, SLBC also informed that Fishery & Animal Resource Development Department has introduced five new State Plan schemes under ARD Sector for the Year 2013-14. As the dairy farming in the State of Odisha is mostly related to small & marginal farmers, they should be supported with financial assistance for taking up dairy farming with confidence. The Bankers are requested for facilitating credit support to these categories of farmers in accordance with the target proposed under relevant schemes.

Commissioner cum Secretary, F & ARD informed regarding interest subvention provision for both short term and term loan of agriculture allied sectors for increasing production and productivity. Modalities have already been finalized. He expressed concern over non participation of Private Sector Banks in financing agriculture & allied activities and non disposal of many pending loan proposals. He requested for formation of sub-committee on agriculture & allied sector to have meaningful discussion on different issues.

Chairman, SLBC requested all banks to ensure more credit flow to agriculture allied sector with the budgetary support of state Govt.( interest subvention and subsidy) and revision of unit cost by NABARD. He also requested to the secretary to circulate once again the detail guidelines of the new schemes among the banks for implementation.

It was decided that RBI will convene the sub- committee on agriculture for discussion on issues. Regarding lapses in administration of subsidy and margin money as pointed out by Director of Fisheries, Convenor, SLBC requested concerned banks to take care of these issues.

**C) Poultry Farming**

- **Grant of moratorium on repayment of interest and instalments towards term loans.**
- **Grant of interest subvention.**
- **Re-phasing of outstanding term loans.**
- **Sanctioning additional working capital.**

Convenor, SLBC informed that they have already requested to follow the advice of RBI as communicated vide our letter No. GM/SLBC/ODI/299/2013-14 dated 26.07.2013 and look into each case on merits within the prudential norms of RBI on restructuring, consider the requests if at all for re-schedulement, sanctioning of additional working capital limits and for granting of repayment holiday of one year in repayment etc. on case to case basis.

**Action – RBI, Banks, LDMs & F & ARD, Govt. of Odisha.**

**Agenda Item No.6**

**NATIONAL HORTICULTURE BOARD, BHUBANESWAR (ODISHA)**

National Horticulture Board (NHB) has been implementing a set of innovative schemes for development of hi-tech commercial horticulture.

Director of NHB highlighted on different schemes administered by NHB. He informed that operational Guidelines for schemes of NHB is available on official web site of NHB <http://www.nhb.gov.in>. He requested concerned banks for quick disposal of valid Letter of Intent (LOI) pending for Term Loan sanction for Hi- Tech Commercial Horticulture Projects and Utilization Certificate pending in where the project has been completed and full/final subsidy amount has been utilized.

Chairman, SLBC requested banks to communicate the decision of sanction or return to the Committee in time.

**Action – Banks.**

**Agenda Item No.7 -Recovery.**

Convenor, SLBC informed that the recovery of all Banks in the state is 36.71 % which is a matter of serious concern. Further he added that in Govt. sponsored schemes the position is more alarming as the recovery is only 18.74 % & 32.47% in respect of PMRY/PMEGP and IRDP/SGSY respectively. The recovery position in Agriculture, MSME & SHG is only 57.00, 56.10 & 51.34 % respectively. The bankers showed concern over low recovery position under govt. sponsored schemes as well as huge pending of Certificate / OPDR cases for disposal. The NPA % of loans in the State is 5.49% which is on higher side and alarming.

The representative of DRT requested bankers and their advocates for regular follow up with Recovery Officers and furnishing complete details of property.

GM, RBI reiterated to constitute a sub- committee of SLBC on recovery. RBI, NABARD, SLBC, State Govt. will be the members of the committee to give recommendation for improving recovery position in the state.

Convenor, SLBC opined that Banks & Govt. Departments have to make joint endeavor with specific strategies to improve the recovery performance. All the banks were requested to furnish the defaulters list to the concerned Govt. line departments to make the joint recovery drive a grand success.

**Action – Banks, Concerned Department of state, LDMs.**

### **Agenda Item No.8. Banking Key Indicators**

Convenor, SLBC informed that CD Ratio of the state has consistently increased from 65.28 % from March, 2011 to 86.94 % as on March-2013. Commercial Banks in the state have achieved all national parameters. On a year to year basis, the deposits & advances have increased by 12.91% and 26.74 % respectively.

Chairman, SLBC advised Bank of Maharashtra and Vijaya Bank to achieve CD ratio of 60 % by September 2013. The private banks namely Ing.Vysya Bank, Laxmivilas Bank, The South Indian Bank Ltd and Indus Ind. Bank were advised to achieve CD ratio of 40 % by September 2013 positively. The thrust area for these banks is to increase credit portfolio.

Additional Chief Secretary wanted to know the major problems of Private Sector banks for very low CD ratio and non financing to allied sectors and other Govt. sponsored schemes. They should ensure correct reporting.

It was informed that CD Ratio of Deoghar, Gajapati, Jagatsinghpur, Kandhamal, Kendrapara, Malkangiri, Nuapada and Sambalpur is below 40%. The LDMs of those districts having CD ratio below 60 % were advised to constitute sub-committee of DCC to review the same and initiate appropriate steps to achieve at least 60 % at the earliest.

**Action – Banks & LDMS.**

### **Agenda Item No: 09 - Annual Credit Plan.**



Convenor, SLBC indicated the overall achievement of Banks under ACP for the quarter ended June 2013 is 71%. Normally, in the 1<sup>st</sup> quarter the financing activity remains subdued. He requested all banks to achieve more than 100 % of the target in coming quarter to cover the backlog.

**(A) Revised Target for Agriculture Sector under ACP for the year 2013-14**

Revised target advised by NABARD, Mumbai is 18 %, 33% and 22% higher in respect of Crop loan, Agrl. Term loan and total agriculture respectively than the ACP target prepared by the LDMs for 2013-14. On the basis of this, SLBC has given Bank & District wise revised target vide its letter No.GM/SLBC/ODI/179/2012-13 dated 04.06.2013. Since, the target has been disaggregated by Ministry of Finance, Govt. of India, state-wise, broad sector-wise and agency-wise, Convenor, SLBC requested house for discussion and approval. The house approved the revised target.

GM, NABARD requested all LDMs to allocate and circulate the revised target among the bank branches.

**B) Brief Analysis of Trend in Agriculture Credit. Outstanding.**

The decline in share of Agriculture for the quarter ended June 2013 is due to wrong classification of a large borrowal account of Corporation Bank having substantial outstanding. Convenor, SLBC requested all banks to ensure proper classification.

**Action – Banks.**

**Aenda Item No.10 (Comprehensive Package for Handloom Weavers).**

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

It is reported by the Director, Textile & Handloom, Odisha that under the Revival Reform and Restructuring Package of the Handloom Sector (RRR), more than 10668 individual weavers/ SHGs/ JLGs have been provided assistance and about 4905 weavers have been provided with Weavers' Credit Cards as on 31.03.2013. For want of bank and branch wise beneficiaries list assisted under RRR Package, they are not able to reconcile the figure of 10668 and thus they need to follow up with the branches. He also pointed out that some banks do not follow the guidelines of the package while implementing the scheme. Some banks have kept the debt waiver amount in suspense account. As per the guidelines, 75% of overdue loan interest and entire penal interest amount is required to be written off by the banks as a pre condition which is not being followed up. Accounts are not yet closed for which issuance of Weaver Credit Card is delayed.

Replying to the issues, Chaiman, SLBC requested concerned banks to ensure fresh finance to the beneficiaries who have been assisted under Debt Waiver Scheme.

Otherwise, the very purpose of introduction of the scheme will be defeated and the low income group weavers will not be benefited. The guidelines of scheme is very clear. Banks should instruct their branches to dispose of all pending cases as per scheme provisions / guideline.

GM, NABARD (implementing agency) suggested to address the issues in a special meeting to be organized by them.

**b) Issue of Fresh Weaver Credit Cards (WCCs).**

The Director of Textiles informed that against a target of 20,000 WCCs fixed by Govt. of India for the year 2013-14, 5669 WCCs have already been issued in the June quarter. Convenor, SLBC requested to dispose the pending cases proactively without further loss of time.

**(c) Handi Craft Sector.**

**Modernization & Technological Upgradation of Handicraft Industries(MTUHI).**

As reported by Director of Handicrafts and Cottage Industries, for the implementation of the scheme in the year 2013-14, a Budget Provision of Rs.70.00 lakhs has been made. The Director of Handicrafts & Cottage Industries, Odisha has prepared a calendar for successful implementation of the scheme.

- i. 93 applications have been sponsored to different commercial banks by the DIC. Margin money claims are to be made by banks by 30.11.2013 after 1<sup>st</sup> disbursement of loan.
- ii. Bank linkage of SHGs promoted in Handicraft sector under Craft Village Schemes – During 2013-14, total 690 artisans are to be trained of 46 SHGs and total funds of Rs.69 lakhs has been sanctioned by government for setting up own handicraft production Unit. The bankers are requested to make credit linkage with the SHGs after completion of their skill up-gradation training programmes.
- iii. Rehabilitation of Handicraft Artisans –

During the year there is target provision for 513 artisans to be covered under the scheme with financial support of Rs.51.13 lakhs.

**Action- Banks and Textile & handloom Department of State and NABARD.**

**Agenda Item No.11 Branch Expansion.**

The Convenor, SLBC reported that during the June 2013 quarter, Banks have opened only 15 new branches in the state taking the total branches to 3842 of which 13 are in rural and 2 in urban centers. Out of 15 branches, PSB banks contributed 14, Private Sector Banks contributed 1.

## **Financial Inclusion Plan (FIP).**

### **(i) FIP under villages with 2000 + population**

Banking services have been provided in all 1877 villages of the State through B & M branches/BCA/Mobile vans etc. by 30.06.2012.

Banks were advised to lay greater emphasis on the Financial Inclusion Process with existing BCs and open maximum number of USBs in those villages. It was observed that transactions through BCs have not happened to the desired extent.

### **Revised Roadmap – Provision of Banking Services in every village with population below 2000.**

Convenor, SLBC informed that the revised road map bank wise and district wise has already been communicated to all banks. Revised road map has already been uploaded in the SLBC web site.

RD, RBI informed that out of 45778 FIP villages below 2000 population, 2361 bricks and mortar branches have to be opened by 31<sup>st</sup> March 2015. During this financial at least 1000 branches are to be opened by banks. RBI will monitor the progress very closely. Review meeting will be taken fortnightly. RBI is also ready to provide any support for execution of branch expansion plan.

Chief Secretary emphasized on opening of branches at unbanked Grama Panchayat to extend banking services. The banks need to enlarge their reach in the rural areas. He also informed that Govt. will provide space for opening of bank branches at Panchayat Head Quarter without charging rental for five years. Banks should encash the opportunity.

Chairman, SLBC requested the controlling head of banks to start branch opening in a planned way and should not wait for last quarter of 2013-14. Each bank must ensure achievement of branch opening target.

Convenor, SLBC requested to speed up the process of effective implementation of BC mechanism and also to ensure that transactions actually take place through BC-ICT mode. Each bank may fix target for BCs regarding no. of accounts to be opened, no. of transactions to be made per month and same should be monitored by controlling offices or base branches.

### **Action – Banks.**

## **Agenda Item No.12 (Progress under Govt. Sponsored Programme).**

### **(A) Restructuring of SGSY as National Rural Livelihood Mission (NRLM)- Aajeevika.**

Convenor, SLBC informed that Reserve Bank of India has advised the banks regarding launching of NRLM by restructuring Swarnajayanti Gram Swarozgar Yojna (SGSY) replacing the existing SGSY Scheme, effective from 1<sup>st</sup> April 2013.

- NRLM is the flagship programme of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly Women.

- NRLM is designed to mobilize the poor into functionally effective community owned institution, prompt their financial inclusion & strength their livelihood.
- NRLM focuses on building, nurturing and strengthening the institutions of poor women, including the SHGs and their federations at village and high level.
- The Master Circular on NRLM is available on RBI website [www.master.circulars.rbi.org.in](http://www.master.circulars.rbi.org.in).

Branches and offices of all banks are requested to make a careful note of the revised scheme & implement in the branches accordingly.

### **SHG Bank Linkage :-**

#### **a) Rs 1000 crs credit mobilization Target for SHG Bank linkage for the year 2013-14**

It has been reported by State Mission Director-cum- CEO that during the current financial year, one lac SHGs are proposed to be credit linked involving loan amount of Rs 1000crs. The bank wise quarterly target provided by the Panchayati Raj Department has already been intimated to all controlling Heads of Banks and LDMs. The strategy for financing to one lac SHGs has already been worked out.

OLM will facilitate potential SHGs for its capacity building on PANCHASUTRA.

#### **b) Placement of Bank Mitra.**

RBI in its master circular no 81 dated 27.06.2013 addressed to all banks on NRLM has indicated positioning of Bank Mitras. About 154 Bank Mitras have been selected and trained in TRIPTI operational Blocks. However as most of the Branch Managers have not received any communication from their controlling offices and showing their inability to allow Bank Mitra to work.

Controlling Heads of all Banks are requested to take necessary steps in this regard.

#### **c) Bank Linkage and Recovery Committee (BLRC)**

RBI in its master circular on NRLM has advised Banks for formation of BLRC at branch Level. The committee will be chaired by Branch Manager and office bearers of GPLF/ Bank Linkage Committee will attend the meeting and facilitate SHG Bank linkage and recovery.

#### **d) Interest Subvention scheme under NRLM.**

RBI has since issued master circular on NRLM. Provision of capital subsidy to eligible WSHGs has been abolished. NRLM has a provision of interest subvention to cover the difference between the lending rate of the banks and 7% on all credits from Banks/financial institutions availed by women SHGs, for a maximum loan of Rs 3,00,000 per SHG. This will be available in two ways.

- (I) In 19 LWE districts of Odisha, Banks will lend to all the WSHG @ 7% up to an aggregate loan amount of Rs 3,00,000. The SHG will also get additional interest subvention of 3% on prompt repayment reducing the effective rate of interest to 4%.
- (II) In the remaining districts, SHGs will be registered with Odisha Livelihoods Mission (OLM). These SHGs are eligible for interest subvention to the extent of difference between the lending rate and 7% for the loan up to Rs 3 lakhs subject to the norms prescribed by OLM.

#### **e) Web Hoisting of SHG Grading Format.**

The SHG grading I & II formats have been hoisted on SLBC website.

**Grade - I** - Assessment of SHGs – [Assessment is made for releasing Revolving Fund (RF) / Pro-Poor Inclusion Fund (PPIF): to be graded after six months of formation of SHG].

**Grade - II** - Assessment of SHGs – [Assessment is made for releasing Seed Capital / Repeat Bank Loan/Community Investment Fund (CIF): grading will be done after six months of receiving FF / PPIF].

Total no. of SHG Credit Link during the period 01.04.2013 to 30.06.2013 is 6759 with amount of Rs. 86.15 crore and the balance outstanding as on 30.06.2013 is Rs.1589.76 crore in 293860 accounts.

Director, OLM clarified that the SHG who has availed seed capital will not be eligible for interest subvention. Chairman, Utkal Gramya Bank requested for circulation of modalities with regard to administration of interest subvention. He also informed the house about interest rate variation in financing SHGs in the state.

Chairman, SLBC advised that NGOs should be active in LWE districts for credit linkage. He requested all banks to achieve the target of credit linkage of one lakh SHGs involving credit disbursement of Rs.1000 Cr. during current financial year.

**Action – Banks, NABARD and OLM.**

**B) SJSRY:-**

Swarna Jayanti Sahari Rozgar Yojana (SJSRY) is a centrally sponsored scheme and aims at Poverty alleviation of urban poor. Housing & Urban Development Department, Govt. of Odisha has fixed annual target under SJSRY for 2013-14. The representative of Housing & Urban Development Department informed that sponsoring of applications under USEP & UWSP components to Banks for sanction/disbursement of loan & subsidy shall be completed by the end of September' 2013. They are sponsoring high value projects for utilization of more subsidy amount.

Chairman, SLBC advised the concerned representative to furnish bank and branch wise pending loan proposals proper monitoring.

**Action - Banks, LDMs and Housing & Urban Development, Govt. of Odisha.**

**C) PMEGP :-**

Secretary, MSME informed that the banks have achieved 95% of target (Margin Money Utilisation) for 2012-13. He suggested that disbursement should start earlier. Director, KVIC brought to the notice of the house that RRBs are not willing to finance under PMEGP schemes this year because of CGTMSE issues.

Secretary, MSME clarified that a decision has been taken at state level meeting under the chairmanship of Chief Secretary for giving target to sponsoring bank of the concerned RRB keeping branch network in view.

GM, RBI informed that CGTMSE issue will be resolved shortly since NABARD has taken up the matter for settlement. CGM, SBI suggested that target should also be given to Private sector banks.

Previous year, there was delay in giving sanction and disbursing PMEGP loans. Current year, the implementing agency should ensure that applications are sponsored to Banks early and all the disbursement are completed by end of December.

**Action - KVIC, KVIB, DIC and Banks.**

**D) Financing under SC/ST Schemes.**

**Achievement of Target for 2013-14.**

SLBC reported that during the financial year 2013-14, the OSFDC has fixed target for financing 20000 Sch. Caste families through 2000 Self Help Groups, 5000 Sch. Tribes through individual and Self Help Groups under Credit linked Income Generating Schemes through Banks.

As reported by Managing Director, OSFDC, sponsoring of applications will be completed by end of July and disbursement of loan will be completed by December 2013. As against the target of 20000 Sch. Caste and 5000 Sch. Tribe beneficiaries (both group & individual), the achievement is only 187 under Schedule Caste sector and 87 under Schedule Tribe sector as on 30.06.2013 as reported by OSFDC.

Convenor, SLBC requested all banks to achieve the target. LDMS, District level and Block level officers of department of SC &ST are also requested to pursue with the banks for early sanction and disbursement of loan proposal.

**Action – Banks, LDMs and OSFDC.**

**Agenda Item No.13.**

**A) Mission Shakti.**

Mission Shakti a Project for empowerment of women economically and socially is in operation since 08.04.2001. During the quarter June 2013 (i.e. 01.04.2013 to 30.06.2013) credit linkage have been provided to 6430 WSHGs amounting Rs. 78.95 crores. Further the balance outstanding position as on 30.06.2013 is Rs.1433.66 crores.

**B) 19 Left Wing Extremism (LWE) districts.**

Convenor SLBC reported that under financial inclusion, the progress made under BCs appointment, branch expansion (Brick & Mortar branches / Ultra Small Branches), credit availability, Livelihood Development (SHGs) in 19 Left Wing Extremism (LWE) districts are not encouraging. LDMs of the concerned districts have to take the lead responsibility to achieve the desired result in coordination with different stack holders involved in the process.

Chairman, SLBC observed that bankers do not pay due attention in 19 LWE districts. He made special request to ensure perceptible improvement in these districts.

**Action – NABARD, Banks & LDMs.**

**C) Kissan Credit Card(KCC).**

It is observed that banks have issued 135493 KCCs during the quarter June 2013, taking the total number of KCC issued to 5342822 as on 30.06.2013.

The bankers are requested to explore the possibility for covering under KCCs, a large section of farmers in the state having small cultivable land holdings and engaged in the agriculture sector as agriculture labourers.

Chairman, SLBC and RD, RBI expressed concern over non issuance of KCC by 7 public Sector banks and 8 Private Sector Banks.

**Action- Banks.**

**D) Joint Liability Group (JLG).**

JLG is an important tool for extending credit to tenant farmers/oral lessees and share croppers for farming activities.

GM, NABARD informed that till date 39864 JLGs have been supported by bank finance and mostly financed by RRBs and Cooperative Banks. Share of Commercial Banks is only 1289 JLGs. The target for the current year is 20250 JLGs for credit linkage. He requested that Commercial banks should take lead responsibility in promotion of JLGs. RRBs and Cooperative Banks were also requested to continue the support.

Convenor, SLBC reported that total amount disbursed during the period 01.04.2013 to 30.06.2013 is RS.10.03 Cr. against 1396 accounts and balance outstanding as on 30.06.2013 is Rs.204.64 Cr. against 39864 accounts.

#### **E) Artisan Credit Card (ACC).**

The state of Odisha is having abundant scope for skill development of Rural artisans. Issuance of artisan credit cards should be a priority of Banks & Banks should take steps to finance more under artisan credit card (ACCs) to all eligible persons.

During the period of 01.04.2013 to 30.06.2013 the banks in the state have issued 495 no. of artisan credit cards amounting Rs.1.05 Cr. The balance outstanding as on 30.06.2013 is Rs.36.14 Cr. in 9591 accounts.

#### **F) Swarozagar Credit Card (SCC).**

#### **G)**

For year 2013-14 NABARD has fixed an Annual Target of 45000 SCC for the state the Institution Target is as follows:

<b>Sl. No.</b>	<b>Institution</b>	<b>Target</b>
1	Commercial Banks	<b>50% i.e. 22500</b>
2	RRBs	<b>20% i.e. 9000</b>
3	Co-operative Banks	<b>30% i.e. 13500</b>
	Total	<b>45000</b>

As part of financial inclusion programme, Banks should popularize the schemes – JLG, ACC, SCC for inclusive growth. Convenor, SLBC requested all the Controlling Heads of Banks to initiate steps to improve the position in all these areas.

#### **Action – Banks.**

#### **Agenda Item No.14.Financing to MSME Sector.**

MSME is an important sector providing maximum employment opportunities to people. Govt. of India, RBI and Govt. of Odisha have taken several measures to enhance credit flow to MSME sector.

Secretary, MSME informed that the performance under MSME is improving in the state. He requested all banks for strict compliance of guide lines in term of



recommendation of Prime Ministers Task Force on MSME under the Chairmanship of Sri T.K.A.Nair.

**Banks are advised as under:**

1. Achieve a **20 percent** year-on-year growth in credit to micro and small enterprises to ensure enhanced credit flow;
2. Achieve a **10%** annual growth in number of micro enterprise accounts.

As per extant guidelines of RBI on lending to Micro, Small & Medium Enterprises (MSME) Sector, banks are advised to ensure that:

- (a) **40 percent** of the total advances to MSE sector should go to micro (manufacturing) enterprises having investment in plant & machinery up to Rs.5 lakh and micro (service) enterprises having investment in equipment upto Rs.2 lakh;
- (b) **20 percent** of the total advances to MSE sector should go to micro (manufacturing) enterprises with investment in plant and 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 percent** of MSE advances should go to the micro enterprises).

He also requested to ensure more finance under manufacturing sector, credit linkage to needy entrepreneurs and to give proper importance to Start up Entrepreneurs. He informed the house that last year MSE growth was 38 % against the national parameter of 20%, a commendable achievement. Only 14 PSBs have achieved 20% growth and rest have not achieved and some of them have also registered negative growth. He complimented SBI, since their contribution to total achieved was 50 %. He pointed out that this year target of MSME is less than what achieved during last year. He suggested higher target for 2013-14. He also requested SLBC to furnish Bank and district wise CGTMSE coverage for perusal.

The advances to MSE sector during the period under review has witnessed an increase by Rs.1092.18 crores over the March 2013 figure. The allocation of MSE advance to Micro Sector at end of June 2013 is 51.36 % against the parameter of 60 %. Banks have to provide more advance account wise and amount wise to Micro sector than Small enterprise and ensure 10 % annual growth in number of accounts. The share of MSME advances in total advances as of June 2013 is 21.71%.

Chairman, SLBC appreciated Secretary, MSME for comprehensive analysis of MSME data. Since the Private Sector Banks are not coming forward for MSME finance, target must also be given to them. RD, RBI advised the banks having more than 50 branches for giving better result.

Convenor, SLBC requested all banks for quick disposal off all pending cases.

**Action –Banks.**

**Agenda Item No- 15.**

## **Allocation of Targets for Education Loans by Government of India (2013-14).**

Convenor, SLBC informed that Ministry of Finance, Govt. of India has advised the allocation of educational loan outstanding target for the state of Odisha with 20% incremental growth in No. of accounts and amount outstanding over March 2013 figures. Based on the above instruction, SLBC has allocated this year's target to all the banks. He requested all banks to achieve the given target.

He reported that education loans have increased from Rs.1778.21 crores in March 2013 to Rs.1834.26 crores as of June 2013. The increase of Rs.56.05 crores represents quarterly growth rate of 3.15% only. The outstanding balance as on 30.06.2013 of all private sector banks is only Rs.1.77 crores. Low performance of Private sector banks is the reason for slow growth rate.

### **Action – Banks.**

### **Agenda Item No.16 (Housing Loan).**

Convenor, SLBC reported the performance of all banks under Housing Loan as on 30.06.2013 as mentioned below.

(Amt. in Crores)

Disbursement made during the current year (1.4.2013 to 30.6.2013)		Balance outstanding as on 30.6.2013		NPA outstanding as on 30.6.2013	
No. of A/c	Amt.	No. of A/c	Amt.	No. of A/c	Amt.
4916	1698.62	160559	17505.91	12829	299.46

He requested all banks to achieve the target of Housing loan given in the ACP.

### **Action – Banks.**

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

### **Implementation of Prime Minister's New- 15 Point Programme for Welfare of Minorities – Progress / Achievement made for 2012-13 – Financing under Minority Communities.**

Ministry of Finance, Govt. of India has advised that the share of credit flow to minority communities of Public Sector Banks (PSB) should be 15% of the Priority Sector Advances.

During 01.04.2013 to 30.06.2013, the banks have extended credits of 132.41Cr. to 9578 beneficiaries of minority community with an outstanding of 269591 accounts with 2238.68 Cr..

Convenor, SLBC requested all banks to adhere to the Government guidelines.

### **Action – Banks.**

### **Agenda Item No18.**

### **Advance to Weaker Sections.**

The advances to Weaker Sections increased from Rs.15038.81 Cr. as of March 2013 to Rs.15126.63 Cr. as at the end of June 2013 and constitutes 32.87 % of Priority Sector advance against the national norm of 25 %.

Proper reporting should be done by controlling offices of banks and also ensure data integrity as wide variation is observed from quarter to quarter.

**Action - Banks**

**Agenda Item No. – 19.**

**Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme –** Convenor, SLBC informed about progress made by banks on CGTMSE Coverage in our state for the last five years as reported by SIDBI, Bhubaneswar.

At the end of the year	Proposals covered during the year	
	No.of Accounts	Amount in Rs.Cr.
31.03.2009	3117	91.42
31.03.2010	6681	285.21
31.03.2011	13929	631.18
31.03.2012	14383	650.66
31.03.2013	16533	648.04
30.06.2013	6060	221.26

All Banks are requested to initiate appropriate steps for improving the coverage under CGTMSE. RD, RBI suggested that awareness camp for Bankers and Entrepreneurs should be conducted with the support of SIDBI.

**Action – Banks, SLBC, SIDBI.**

**LIST OF PARTICIPANTS-132nd SLBC MEETING HELD**  
**ON 16.08.2013.**

Sl. No.	Name	Designation	Organization
<b>DIGNITARIES</b>			
1.	Shri S.Chandrasekharan	Executive Director,	UCO Bank
2.	Shri J.K.Mohapatra	Chief Secretary	Govt.of Odisha
3.	Shri U.N.Behera	Addl.Chief Secretary(Finance)	Govt.of Odisha.
4.	Shri I. Srinivasan	Development Commissioner	Govt.of Odisha.
5.	Shri P.K.Jena	Regional Director	Reserve Bank of India
6.	Shri B.M.Pattnaik	General Manager	NABARD
7.	Shri P.K.Gupta	Chief General Manager	SBI.
8.	Shri S.P.Singh	Circle Head	Convenor,SLBC,Odisha
<b>Government</b>			
9.	Shri Rajesh Verna	Principal Secy.	Agril. Deptt. Govt.of Odisha
10.	Dr.P.K.Pradhan	Registrar	Co-operation Department
11.	Shri H.K.Tripathy	Commissioner cum Director	Municipal Administration,H & UD
12.	Shri P.Dash	Secretary	MSME Deptt.Govt.of Odisha
13.	Shri Sanjeeb Ku.Hansda	Secretary	F & ARD Deptt.Govt.of Odisha.
14.	Shri S.K.Mishra	Dy.Secretary	Co-operation Department
15.	Shri D.K.Singh	D.I.F.& Addl.Secy.	Finance Deptt. Govt.of Odisha
16.	Shri N.Palai	Director	Industries Deptt. Govt.of Odisha
17.	Shri P.Krishna Mohan	Director	Directorate of Fisheries, Odisha Cuttack
18.	Shri R.K.Choudhury	Director	KVIC, Bhubaneswar.
19.	Namita Palo	Gender Consultant	Women & Child Deptt.Govt.of Odisha.
20.	Subhra Mehati	A.O.Mahila Vikas Samaya Nigam	Under Women & Child Deptt.Govt.of Odisha.
21.	Shri Sanjaya Ku.Habada	Director	Textile & Handloom & Handicraft.
22.	Shri S.C.Mohanty	Dy.D.T.(Hqrs)	Textile & Handloom & Handicraft.
23.	Shri D.V.Swamy	Director	OLM,NRLM Govt.of Odisha
24.	Shri U.Sarangi	Asst.Director	MSME – DI, Cuttack
25.	Shri P.M.Nayak	Addl.Director	MSME-Deptt.Govt.of Odisha.
26.	Shri D.Moharana	PE (Bank Linkege) OLM	PR Deptt. Govt.of Odisha
27.	Dr.S.C.Panwar	PO&P Director I/c.	NHB,GOI
28.	Shri U.K.Mohapatra	I.O. to Chief Secretary	Govt.of Odisha
29.	Shri Pravakar Mahapatra	Asst.Dev.Officer	SO,KVIC,Bhubaneswar
<b>RESERVE BANK OF INDIA</b>			
30.	Shri R.L.K.Rao	General Manager, RPCD,	RBI

31.	Smt.Puspamitra Sahu	DGM,RPCD	RBI
32.	Shri M.R.Mundari	AGM	RBI
33.	Shalini Sharma	Manager,RPCD	RBI
34.	Dr.Samir Ranjan Behera	Asst.Advisor	RBI
<b>NABARD</b>			
35.	Shri K.Malligaraj	General Manager,	NABARD
36.	Shri Anand Bajpai	Dy.General Manager	NABARD
<b>SIDBI</b>			
37.	Shri S.S.Acharya	DGM	SIDBI
<b>R-SETI</b>			
38.	Shri G. C. Mishra	State project Co-ordinator	MORD, GOI
<b>OSFC</b>			
39.	Shri CH.B.N.Praharaj	Chief Regional Manager	Agril.Insurance Co. India Ltd.
<b>DEBT.RECOVERY TRIBUNAL.</b>			
40.	Shri Srikanta Mekap	Asst.Registrar	Debt.Recovery Tribunal
<b>OSFDC</b>			
41.	Dr.G.M.Dash	General Manager	OFDC,Bhubaneswar.
<b>PUBLIC SECTOR BANKS</b>			
42.	Shri Dinesh Kumar	DGM	Allahabad Bank
43.	Shri B.Pradhan	Chief Manager	Allahabad Bank
44.	Shri Sujit Kumar Das	DGM	Andhra Bank
45.	Shri R.N.Senapati	Chief Manager	Andhra Bank
46.	Shri A.K.Pradhan	Sr.Manager	Andhra Bank
47.	Shri G.B.Panda	DGM	Bank of Boroda
48.	Shri D.Bahinipati	Sr.Manager	Bank of Boroda
49.	Shri L.K.Sethi	AGM	Bank of India
50.	Shri S.S.Kumar	Manager(Agril.Finance)	Bank of India
51.	Shri Rajendra Ku.Swain	DGM	Canara Bank
52.	Shri Sibani Prasad Mishra	Sr.Manager	Canara Bank
53.	Shri B,Rakshit	Regional Manager	Central Bank of India
54.	Shri L.N.Mukherjee	Manager	Central Bank of India
55.	Shri Sudarasan Sethi	Zonal Head	Corporation Bank
56.	Shri Haramohan Sahoo	Chief Manager	Corporation Bank
57.	Shri B.K.Mohanty	AGM	Dena Bank
58.	Shri Manoj Kumar Gupta	AGM	IDBI Bank
59.	Shri Santosh Kumar Das	AGM & Rregional Coordinator	IDBI Bank
60.	Shri O.P.Ambasht	DGM & ZM	Indian Bank
61.	Shri S.Umapath	DGM	Indian Overseas Bank
62.	Ms. Binodini Behera	Asst.Manager	Indian Overseas Bank
63.	Shri Gautam Sinha Ray	DGM	Oriental Bank of Commerce
64.	Shri J.K.Nayak	Chief Manager	Punjab & Sind Bank
65.	Shri S.K.Dokania	Circle Head	Punjab National Bank
66.	Shri H.S.Mohapatra	Manager	Punjab National Bank
67.	Shri Venkatesh Hegde	DGM(ABU)	SBI
68.	Shri A.K.Mishra	AGM(LB & RRB)	SBI
69.	Ms.Sasmita Mishra	Chief Manager	State Bank of Bikaner & Jaipur
70.	Shri N.R.Sahoo	Branch Manager	Bank of Maharastra

71.	Shri P.R.Dash	Chief Manager	State Bank of Hyderabad
72.	Shri T.Ramchandra Bhanj	AGM	State Bank of Mysore
73.	Shri Gopal K.Patra	Manager	State Bank of Mysore
74.	Shri Saroj Kumar Acharya	AGM	State Bank of Travancore
75.	Shri A.K.Sahu	Chief Manager	Syndicate Bank
76.	Shri S.R.Mohanty	Sr.Manager	Syndicate Bank
77.	Shri Ashok Pattnaik	AGM	Union Bank of India
78.	Shri S.K.Mohapatra	Sr.Manager	Union Bank of India
79.	Shri D.P.Singh	DGM & CRM	United Bank of India
80.	Shri K.P.Mishra	Managr(Dev)	United Bank of India
81.	Shri Satish Gupta	AGM,SLBC	UCO Bank
82.	Shri KUMARAVELU.G	AGM	-do-
83.	Shri N.Swain	CM,SLBC	-do-
84.	Shri Jagadish Dash	Sr.Manager (SLBC)	-do-
85.	Shri B.C.Dash	Manager,SLBC.	-do-
86.	Shri K.K.Kanungo	Manager, (PS to CH)	-do-
87.	Shri P.K.Panigrahi	Manager(Security)	-do-
88.	Shri Sunil Kujur	Manager, Circle Office	-do-
89.	Shri Kedar Nayak	(SLBC)	-do-
90.	Shri Debasis Patra	Manager	Vijaya Bank
<b>PRIVATE SECTOR BANKS</b>			
91.	Shri Binod Bihari Choudhury	VP &Circle Head	AXIS Bank
92.	Shri Sanjeeb Swain	Sr.Manager	AXIS Bank
93.	Shri Sushovan Nayak	Manager	Federal Bank
94.	Shri Debasis Senapati	Sr.Vice President & Zonal Head	HDFC Bank
95.	Shri Anant Pattnaik	Dy.Vice President	HDFC Bank
96.	Shri Vikash Bahuwala	DGM	ICICI Bank
97.	Shri Amlan Shet	Chief Manager	ICICI Bank
98.	Shri Dipta Bhanu Satpathy	AVP	Indus Ind Bank.
99.	Shri Manoj Kumar Bisoyi	Sr.Manager	Kotak Mahindra Bank
100.	Shri Chandrasekhar	Chief Manager	Karnataka Bank
101.	Mrs. Hmrita Mohanty	Dy.Manager	Karur Vysya Bank
102.	Shri Satyabrat Baliarsingh	Asst.Manager	Karur Vysya Bank
103.	Shri Kumuda Chandra Khatei	Branch Manager	Laxmivilas Bank
<b>RRBS</b>			
104.	Shri K.C.Mohanty	Chairman	Odisha Gramya Bank
105.	Shri A.N.Panda	Chairman	Utkal Gramya Bank
106.	Shri Pravat Ku.Dash	Manager(Admn)	Odisha Gramya Bank
<b>NHB</b>			
107.	Shri Vivekananda Hembram	Regional Representative	National Housing Bank
<b>LEAD DISTRICT MANAGER</b>			
<b>ANDHRA BANK</b>			
108.	Shri B.Khuntia	LDM	Ganjam
109.	Shri A.K.Panda	LDM	Gajapati
<b>BANK OF INDIA</b>			
110.	Shri K.C.Naik	LDM	Keonjhar
111.	Shri G.M.Murmu	LDM	Mayurbhanj

<b>STATEBANK OF INDIA</b>			
112.	Shri P.K.Pattnaik	LDM	Bolangir
113.	Shri N.C.Sahu	LDM	Boudh
114.	Shri S.K.Khadanga	LDM	Bargarh
115.	Shri B.B.Rath	LDM	Deogarh
116.	Shri J.B.Nayak	LDM	Jajpur
117.	Shri P.K.Patel	LDM	Jharsuguda
118.	Shri S.C.Sethi	LDM	Khurdha
119.	Shri Nikunja Kishore Das	LDM	Kandhamal
120.	Shri Binayak Mahapatra	LDM	Kalahandi
121.	Shri Prafulla Ku.Das	LDM	Kendrapara
122.	Shri B.G.Rao	LDM	Koraput
123.	Shri B.Lal	LDM	Malkangiri
124.	Shri Bipin Bihari Dash	LDM	Nayagarh
125.	Shri M.M.Kar	LDM	Nabarangpur
126.	Shri N.Barik	LDM	Nuapada
127.	Shri R.J.Achary	LDM	Rayagada
128.	Shri M.M.Rath	LDM	Sambalpur
129.	Shri S.P.Acharya	LDM	Sundergarh
130.	Shri Harihar Nanda	LDM	Sonepur
<b>UCO BANK</b>			
131.	Shri A.K.Chand	LDM	Angul
132.	Shri L.N.Swain	LDM	Balasore
133.	Shri P.K.Mohanty	LDM	Bhadrak
134.	Shri D.Behera	LDM	Cuttack
135.	Shri B.P.Tripathy	LDM	Dhenkanal
136.	Shri Rabindra Kumar Dash	LDM	Jagatsinghpur
137.	Shri Sambhu PrasadDash	LDM	Puri