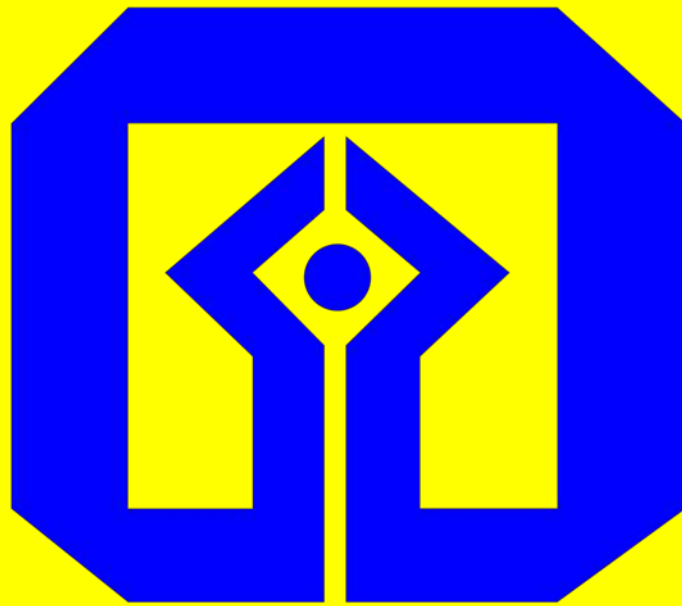


**PROCEEDINGS OF THE 154th STATE
LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
06.03.2019 FOR THE QUARTER
ENDED DECEMBER 2018 AT
HOTEL MAYFAIR, BHUBANESWAR**



**UCO BANK
CONVENOR – SLBC, ODISHA**

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/23/2019-20

दिनांक / Date: 29.04.2019

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 154वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 154th SLBC Meeting of Odisha

हम दिनांक 06.03.2019 को मेफेयर कनवेंशन , भुवनेश्वर के क्रिस्टल हॉल में आयोजित 154वें एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 154th SLBC Meeting of Odisha held on 06.03.2019 at Crystal Hall of Mayfair Convention, Bhubaneswar.

हम आपसे अनुरोध करते हैं कि आप अपने विभाग/ कार्यालय/संस्था से संबंधित मामलों पर तत्काल कार्रवाई करें। आपके द्वारा इस स्तर पर की गई कार्रवाई से हमारे कार्यालय को अवश्य अवगत कराएं ताकि अगली एस.एल.बी.सी. बैठक में इसे शामिल किया जाए।

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 to apprise in the next SLBC Meeting.

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,

(पी.के.सी दाश / P.K.C Dash)

संयोजक, एस.एल.बी.सी, उड़ीशा

Convenor, SLBC, Odisha

अनुलग्नक Enclo: यथोक्त As stated above

PROCEEDINGS OF THE 154TH SLBC MEETING HELD ON 06.03.2019

The 154th SLBC Meeting of Odisha was held on 06.03.2019 under the Co-Chairmanship of Shri M K Mall, Regional Director, RBI, Bhubaneswar and Shri A.K. Meena, Principal Secretary, Finance, Govt of Odisha.

Participating dignitaries were:

Shri A.K. Meena, Principal Secretary, Finance, Govt of Odisha

Shri M.K. Mall, Regional Director, RBI, Bhubaneswar

Shri M. Mishra, General Manager, FIDD, RBI, Bhubaneswar

Shri M. Chandrasekhar, General Manager, NABARD

Shri A. K. Sharma, General Manager, UCO Bank, Head Office

Shri D. S. Mishra, General Manager, SBI

Shri P.K.C Dash, Convenor, SLBC

The list of participants is annexed.

At the outset, Shri P.K.C. Dash, Convenor, SLBC, Odisha welcomed all the esteemed dignitaries on the dais and the Principal Secretaries, Commissioners cum Secretaries, Secretaries, Directors, Senior Officials of Government of Odisha, RBI & NABARD and Controlling Heads of different Banks, representative of SIDBI, Insurance Companies, HUDCO, Lead District Managers & other participants of the Meeting.

In his welcome address he stated that SLBC has been acting as a consultative/co-ordination body for all Financial Institutions, Central Government and State Government and informed the house that high level participation in SLBC meetings ensure effective & desired outcome with meaningful discussion on various matters/issues relating to financial services.

He informed the house that SLBC conducts separate Sub-committee meetings on specific tasks like Agriculture, Fisheries & Animal Resource Development, MSME & Skill Development, Urban & Rural Credit, Financial Inclusion, Branch Expansion and Financial Literacy. These Sub-committee meetings examines the specific issues in depth and advise solutions/recommendations for implementation by the stake holders.

He expressed his sincere thanks to Mr. Manabendra Mishra, General Manager, FIDD, RBI for his timely guidance and constant support in discharging the responsibilities of SLBC. After his joining as General Manager, FIDD, RBI, Mr. Mishra has immediately contributed and made value addition to SLBC meetings. His long experience as GM, RBI, Sikkim and DIF, Chhattisgarh has helped to adhere to the regulatory compliance

of SLBC and enhanced role in policy implementation for the economic development of the state. He congratulated Mr. Mishra, GM, RBI for initiating the conducting of "Steering Committee Meeting" prior to every SLBC to deliberate on agenda proposals from different stake holders & to finalise a compact agenda for the coming SLBC meeting. He also wished Mr. Mishra for a happy, healthy & contented life ahead, as he is superannuating from his service on 01.04.2019.

He also welcomed, Mr. A.K. Meena, Principal Secretary, Finance, Govt of Odisha, as he is Co-Chairing this 154th SLBC Meeting for the first time and solicited his valuable guidance, suggestion & support for solving different issues for the economic development of the state.

He also thanked State Government, RBI & NABARD at the state level and extended the same to all the LDMs at district level for their constant support extended to SLBC.

He requested for the valuable suggestions, kind support & cooperation of all the members to SLBC in discharging its roles & responsibilities sincerely in bringing prosperity of the State through essential credit support and other innovative initiatives.

He requested General Manager, UCO Bank, Head Office to deliver the Key Note Address.

HIGHLIGHTS OF KEY NOTE ADDRESS BY GENERAL MANAGER, FI, UCO BANK HEAD OFFICE

The General Manager, Head Office, UCO Bank welcomed all the dignitaries on and off the dais. He considered privileged to be amongst in the 154th SLBC Meeting. SLBC is an important forum in which all the stakeholders can exchange their views and discuss strategic action plan for economic development of the State.

He considered it as a matter of great privilege to be amongst all in this 154th SLBC Meeting and to be a part of the developmental process in the state of Odisha. This is an important forum in which all the stakeholders can exchange their views and discuss strategic action plan for economic development of the State.

SLBC forum is perceived to create a medium to synergize the working of Banks and development agencies to be effective in achieving collective goals of multidirectional development and prosperity of the State. The dynamic support from State Government machinery in terms of infrastructural provisions and coordination is instrumental for the Banks to achieve the desired objectives of inclusive growth and upliftment of marginalized class, besides acting as lifeline for fiscal system of the State.

He highlighted the achievement of various key indicators of the State for the Quarter ended 30th September 2018.

The achievement under Annual Credit Plan during the period 01.04.2018 to 31.12.2018 is 62.71%. Banks have registered an incremental deposit and advance growth of 12.24% and 03.42% respectively against that of December 2017. The deposit stood at Rs.296785.01 Crore where as total advance is Rs. 191611.25 Crore as on 31st December 2018.

The CD ratio has declined from 70.07% as on 31st December 2017 to 67.50 % as on 30th September 2018. He appealed to all the bankers in the state to accelerate their efforts and see that the CD ratio improves as ultimately the deployment of credit only will bring all round development of the State.

Total agriculture loan disbursed under ACP is Rs. 17914 Crore against a target of Rs 38378.41 Crore as on 31st December 2018 which is 46.68% against ACP. Banks have disbursed Rs 12671 Crore in 3979634 KCC accounts during 01.04.2018 to 31.12.2018. The achievement under MSME sector is 114.22% against the target under ACP during 01.04.2018 to 31.12.2018. Total priority sector achievement for the year is 62.71% of the total target for the quarter ended 31st December 2018.

Under PMJDY 675665 nos. of accounts have been opened and 464018 beneficiaries under PMSBY, 104751 beneficiaries under PMJJBY have been enrolled from 1st April 2018 to 31st December 2018. Under Atal Pension Yojana(APY) 100116 nos. of beneficiaries have been enrolled up to 31st December 2018.

All Banks and Financial Institutions have sanctioned an amount of Rs. 10030 Crore and disbursed Rs.8060 crores as on 01.02.2019 during the financial year 2018-19 under Pradhan Mantri MUDRA yojana(PMMY). However, the achievement under Sishu Category is 69% while under Kishore it is 18% and in Tarun it is only 12% of the total achievement. All the lending institutions are requested to put more thrust on sanction under Kishore & Tarun Category and the share of Public Sector Banks & Regional Rural Banks should be increased.

For the FY 2018-19 (up to December 2018), 230 loan applications have been disbursed as per report generated from Stand up Mitra portal provided by SIDBI, Bhubaneswar which is not up-to the desired level. As per guidelines of Stand up India, each branch of a scheduled bank is expected to extend loans to at least one SC/ST and minimum one woman entrepreneur per month under this scheme.

Financing agriculture and insuring the cultivators is essential to eradicate poverty and to boost shared prosperity of the state. Through the successful implementation of "Krushak Assistance for Livelihood and Income Augmentation" or popularly known as "KALIA" scheme, the State Government aims to lend farmers with an all inclusive and support system, ensuring accelerated agricultural prosperity. Its aim is to empower the vulnerable cultivators of the State by transferring Rs.10,000/- per farmer per year for their sustenance through DBT mode.

Under PMEGP the achievement is 59.73% of the total target up-to 31.12.2018. With the advent of PMEGP online portal, there is no limit on receiving of applications. Hence there is no relevance of 30:30:40 ratio among the implementing Agencies i.e KVIC, KVIB & DIC. The concept of First in – First out would be observed in processing of applications and the ratio of 30:30:40 will be dispensed with."

Under SHG-Bank linkage, during the period of 01.04.2018 to 31.12.2018, financial achievement is 51.09% and physical achievement is 82.63% of the total target for the year 2018-19. He requested all the Controlling Heads of Banks to advise their branches to ensure that the loan size in first linkage is at least Rs. 1.5 lakhs and to charge 7% rate of interest for loans up to Rs 3 Lakhs to women SHGs in category 1 districts.

RSETIs are engaged in empowerment of unemployed youth by imparting free training and skill development. Hence MoRD, Govt. of India has come out with a scheme to support RSETIs to have their own premises by extending a grant support of Rs. 1.00 Crore and advised State Governments to allot land free of cost for construction of RSETI building. Again MoRD has instructed to all sponsoring Banks having RSETI to construct the RSETI building within 2019. There are 30 RSETIs functioning in 30 Districts & he highlighted as under:

1. Land is yet to be allotted For Cuttack RSETI,
2. Issuance of permissive possession letter is pending in Puri District.
3. Construction of RSETI building not yet started for Ganjam, Gajapati and Deogarh Districts.
4. RSETIs are engaged in empowerment of unemployed youth by imparting free training and skill development and that there is no commercial interest involved. Moreover, it is serving an important National cause of youth empowerment. Hence he request the Energy Deptt., Govt. of Odisha to issue instruction for charging of domestic tariff to RSETI instead of commercial Tariff.
5. Waiver of various charges like ground rent, cess, stamp duty, registration fees etc.

Rising NPA in Odisha is a matter of great concern. NPA % of the state is 7.80 and overdue % is 33.12 which are at much higher side and alarming. He requested both Banks and Govt. Departments to make joint effort with specific strategies for better recovery performance and reduction in NPA. Further he requested Government to kindly take up the matter with appropriate authority to sort out the issue regarding huge expenses incurred by Banks for taking Physical Possession of Property under SARFAESI as the recovery made of sticky loans is ultimately in the larger interest of Govt. & Public.

He humbly requested to Director, Institutional Finance to kindly take up the matter with respective Departments of State Government to resolve the issues.

Under Pradhan Mantri Fasal Bima Yojana(PMFBY) Rabi 2018, 79203 nos. of Farmers have been registered till 31.12.2018.

He once again welcomed all the participants to this august meeting and requested all members for their active participation and for providing valuable suggestions and input for better economic development of the State.

HIGHLIGHTS OF ADDRESS BY HON'BLE MINISTER OF FINANCE & EXCISE, GOVT. OF ODISHA

Hon'ble Minister of Finance & Excise, Govt. Of Odisha, Shri Sashi Bhusan Behera extended his greetings to the dignitaries on the dais, the representatives of Banks & other Financial Institutions, senior officials of the State & Central Government and other participants.

At the outset, he conveyed his sincere thanks to all the bankers in the State for successful and time bound transfer of assistance in DBT mode under "KALIA" scheme to more than 32 lakh farmers, which has created a sensation in the entire state.

While he lauded the achievement of banks in MSME sector, he expressed his displeasure for poor credit performance in agriculture sector and in "MUDRA" scheme.

He emphasised on the need to open Brick & Mortar branches in the unbanked areas of the State, particularly in the GPs of LWE affected districts and requested the Heads of all the banks, especially State Bank of India to open bank branches in these areas. He also requested banks to appoint BCs in 109 uncovered villages by 31.03.2019, where deployment of BCs are yet to be made.

He again analysed the achievement of Annual Credit Plan (ACP) of 2018-19 and expressed his concern for the achievement of 62.71% up to the 3rd quarter, which is ideally expected to be around 75%. Nevertheless he once again conveyed his thanks to SLBC and concerned banks for achieving 114.22% of the ACP under MSME sector up to 31st Dec'2018 and expressed his displeasure for the poor performance in agriculture(49.94%), agricultural term loan(34.87%), fisheries(11.72%), dairy(14.46%) and education loan(28.43%).

He asked the banks to take the advantage of recent RBI guidelines on collateral free agriculture loans, where it has been decided to raise the limit from the existing level of Rs.1 lakh to Rs.1.60 lakh. And to increase the education loan, he emphasised to finance more under "Kalinga Sikhya Saathi Yojana", a State Govt. Plan.

He expressed his satisfaction over the close monitoring of ACP by RBI and wished the General Manager, FIDD, RBI, Mr. Manabendra Mishra a very happy & healthy post retirement life, as he is going to retire on 31st March 2019.

HIGHLIGHTS OF ADDRESS BY PRINCIPAL SECRETARY, FINANCE, GOVT. OF ODISHA

Principal Secretary, Finance, Govt of Odisha, extended a very warm welcome to all the dignitaries and participants to this meeting.

He said that, SLBC is one of the very good and crucial forums to ensure general coordination with the Financial Sectors for the economic development of the State. He termed Financial Sector as the Engine of economic development and for the optimal function of the Engine it has to be provided with inputs in terms of credit flow to different sectors in general and to the Priority Sector in particular. In this context, he expressed his concern for the declining CD Ratio of the State.

Increased credit flow to Priority Sector, particularly to Agriculture Sector is required for the upliftment of the poor and development of the State. And for the increase of credit flow to the Agricultural Sector, he asked all the banks to avail the claims under Interest Subvention Scheme.

Through the successful implementation of "Krushak Assistance for Livelihood and Income Augmentation" or popularly known as "KALIA" scheme of the State and "PM- Kisan Samman Nidhi" or "PM Kisan" scheme of the Center, State Government aims to reduce the distress of the farmers community of the State.

He emphasised on the repayment of earlier loan for the faster and balanced credit growth of the State and arresting the rise of NPA portfolio of the banks.

HIGHLIGHTS OF ADDRESS BY REGIONAL DIRECTOR, RBI, BHUBANESWAR

Regional Director, RBI, Bhubaneswar welcomed all to this 154th SLBC meeting and expressed his sincere thanks to the Finance Minister for patronising the SLBC, despite his busy schedule.

He said that the frequent and constructive interaction between Government of Odisha and RBI, Bhubaneswar in recent months has facilitated the growth of the State. He also explained about the three recent policy changes by RBI and reiterated that all these initiatives by RBI will definitely boost the speed of economic development of the state.

1. KCC scheme will be extended to Animal Husbandry and Fisheries for working capital requirement.
2. Limit for collateral free agriculture loan raised from existing Rs.1 lakh to Rs.1.60 lakh.
3. Permission for one-time restructuring of existing MSME loans, that are in default but "Standard" as on January 1, 2019, without an asset classification downgrade.

He stated that, as of now, the currency front is comfortable and assured that the concerns of Hon'ble Finance Minister shall be taken care of and RBI will try to overcome the shortcomings for achieving the targets under ACP.

HIGHLIGHTS OF ADDRESS BY GENERAL MANAGER, FIDD, RBI, BHUBANESWAR

General Manager, FIDD, RBI, Bhubaneswar started his address to the house on a personal note by revealing that he is returning to Odisha at the last leg of his career, after serving the bank outside the State for nearly 36 long years.

He said that, SLBC was formed under Lead Bank Scheme and this year is the Golden Jubilee Year of Lead Bank Scheme as this scheme was launched by the RBI in 1969. He also expressed his satisfaction on the fact that, Odisha is one of the very few states, where all the elements of the Lead Bank Scheme has been achieved/implemented in 2018.

Under the initial guidance of the then ACS, Finance Dept., Mr. T.K. Pandey a Steering Committee for SLBC was formed to prepare a backlog free compact agenda for the next SLBC meeting. To strengthen the SLBC, he emphasised on the need to hold the DCC & DLRC meetings in time, as they are the feeder channel to SLBC.

He informed the house that, one year back, the CD ratio of 14 districts were below 40%, which has come down to 9 districts as of now and by the end of March it is expected to come down to 6 districts. He advised that the Sub Committees at the District level should be activated to formulate roadmap for bettering the CD ratio of these districts.

He also revealed that, after discussions with the Finance Secretary & Director, Institutional Finance on 28th February, some broad guidelines are worked out to give some autonomy to District Magistrates not to give surplus government deposits to those banks, who are not participating in the growth process of the state. He expressed his desire that, those banks having major presence in the state should have some obligation to lend more. A committee has been formed, who will be responsible for the empanelment of banks for getting surplus government deposits.

Coming to the topic of "Banking Correspondents"(BCs), he said that BCs are the front soldiers of the last leg of Financial Inclusion Initiative to provide banking facilities at the door step. But in reality, they are a sort of orphaned outsourced staff of the base branch. Problems in internet connectivity, remuneration and distance factor are the difficulties, due to which they are gravitating more towards the base branch. He asked all the District Collectors to have some interaction with BCs/ Corporate BCs as some handholding and monitoring are needed for them to perform in a desired and effective manner. He also emphasised on the importance of District Small Savings Officers (DSSO) as they are the State Government agents and also are notified gazetted officers for Financial Inclusion. As no second instrument is available to us, some monitoring is required, to meet the Financial Inclusion Target.

Lead District Managers (LDMs) are the official agents for the development of their respective districts. Their resource positions have been strengthened by the respective controllers. As they are the employees of banks, they need some administrative and executive support of District Collectors. He said that, as appointed officials we should also listen to the elected public representatives and advised all the LDMs to invite local MPs/MLAs/Municipality Chairman/Zilla Parishad Presidents to the DLRC/DCC meetings to have a joint approach to all the problems. He also directed all the LDMs to circulate compact agenda well before the DCC/DLRC meetings to give some time to all the participants to read it and react, to have a meaningful meeting.

He expressed his satisfaction over the achievement of ACP target in MSME sector and increase in the number of MSME Specialised Bank Branches from 212 to 469 within 5 months effort. For this he lauded the effort of Shri L.N. Gupta, ACS, MSME Department, Government of Odisha. He informed that all PMEGP proposals are routed through DICs and now DICs are eligible for conducting Entrepreneurship Development Programme (EDP) whereas earlier it was RSETIs. He also informed the house that, GMs, DICs are officially authorized to help the banks in the recovery process of stressed assets in this sector.

He cautioned the house that occurrence of social nuisance in the big cities are due to prolonged unemployment. As services sector is getting saturated, the only way to large scale employment is in MSME sector.

He said that the two RRBs functioning in Odisha should be empowered to serve the State and informed the house that the two RRBs will turn around very soon to give impetus to the development of the State.

He also expressed his satisfaction regarding the functioning of three Small Finance Banks as they have opened 22 branches in the State, majority of them in rural areas and asked them to come out of the erstwhile MFI mindset and regenerate their role to that of a bank.

At last he thanked all the officials of the banks and State government for their unhindered support to RBI in general and to him in particular to work for the development of the State.

Additional Chief Secretary, Finance, Govt of Odisha then requested Convenor, SLBC to initiate agenda-wise discussion and appealed to all stake holders to actively participate in the deliberation.

AGENDA NO. 1

Confirmation of proceedings of 153rd SLBC Meeting held on 28.11.2018 at Bhubaneswar

The proceedings of 153rd SLBC Meeting held on 28.11.2018 was circulated among all the members vide letter no. SLBC/ODI/545/2018-19 dated 31.12.2018. Since no comments have been received from any quarter, the same was confirmed by the house.

AGENDA NO. 2

Action Taken Report on major decisions taken in 153rd SLBC Meeting held on 28.11.2018

1. Release of Subsidy of Pisciculture Loan

Principal Secretary, Finance, Govt of Odisha directed the Fisheries Department, Govt. of Odisha to resolve the pending subsidy issue soon by convening a meeting between the Bank and Department Official.

2. Release of Govt fund under Short Term Crop Loan and Long Term Dairy Loan towards Interest Subventions to Banks

Registrar of Cooperative Societies, Govt of Odisha has released Rs.15 Crore towards Short Term Crop Loan Interest Subvention. Rs.45 Crore has also been released by the Cooperation Department, Govt of Odisha.

Action completed.

3. Pending issues of RSETIs

Principal Secretary, Finance, Govt of Odisha asked all the LDMs and concerned District Collectors to solve all the long pending land allotment/possession issues in a short time and start the RSETI Building construction.

While replying to a statement of Director, RSETI, regarding charging of domestic tariff to RSETI instead of commercial tariff, Principal Secretary, Finance, Govt. of Odisha

stated that, RSETIs will be treated at par with the State Govt Training Institutions and will be charged accordingly.

Convenor, SLBC requested DIF, Govt of Odisha to take up the matter with concerned department for early resolution and waiver of various charges like Ground rent, Cess, Stamp Duty, Registration fees etc as per the provisions under Revenue Act & Rules.

Action – All Banks/State Government

AGENDA NO.3

Recent Policy Changes/Schemes introduced by Govt of India, RBI & Govt of Odisha

As the following Policy Changes/Schemes introduced by Govt of India, RBI & Govt of Odisha in this financial year were already discussed threadbare in the different Sub-committee meetings of SLBC. Convenor, SLBC requested all the concerned officials to take note of it.

(a) Govt. of India Scheme:

- (i) PM – Kisan Samman Nidhi (PM Kisan)
- (ii) MSME Support & Outreach Programme
- (iii) Interest Subvention Scheme for MSMEs

(b) RBI Policy Changes:

- (i) RBI Guidelines on KCC Scheme- Working Capital for Animal Husbandry and Fisheries
- (ii) RBI Guidelines on Collateral free Agricultural loans
- (iii) RBI Guidelines on restructuring of advances to MSMEs

(c) Govt. of Odisha Scheme:

- (i) Krushak Assistance for Livelihood and Income Augmentation (KALIA)

AGENDA NO.4

Annual Credit Plan/Priority Sector Lending/Sectoral Financing

(a) Achievement under ACP 2018-19

Convenor, SLBC reported that overall achievement under ACP is 62.71% during the period 01.04.2018 to 31.12.2018 against the ideal achievement of 75%. The achievement under Agriculture, MSME are 46.68% & 114.22% respectively.

Principal Secretary, Finance highlighted that there is huge potential for export credit in the State whereas the allocation of target is meagre. Banks should come forward for extending credit to these commercially viable projects.

(b) Agriculture

Principal Secretary, Finance expressed concern over low performance of Scheduled Commercial Banks in agriculture, especially in fishery & dairy sector. He exhorted upon the Commercial Banks to enhance advances to crop loan, dairy loan & fishery loan in a more aggressive manner.

Regional Director, RBI, Bhubaneswar also asked all the bank heads to explore the possibilities of increasing finance to fishery, dairy and ancillary sector to give fillip to agricultural lending in the state.

General Manager, NABARD, Bhubaneswar stressed on the importance of relending to the farmers and supplemented that out of around Rs.30,000 crore given in crop loan, 75% are financed by RRBs & OSCB.

Principal Secretary, Finance intervened and expressed his concern by asking "why other commercial banks are lagging behind in achieving the target in crop loan", which is not the same in other neighbouring states. He also wanted to know the progress in Dairy Entrepreneurship Development Scheme (DEDS) of NABARD, to which Director of Fisheries and AH&VS informed the house that out of 2397 applications sponsored to all the banks, only 647 and 482 has been sanctioned and disbursed respectively and subsidy utilisation is 45%.

Representative of Canara Bank informed the house that out of 66 applications sponsored, they have sanctioned 34 cases, rejected 23 cases and not received 9 applications.

Representative of Bank of India informed the house that out of 9 applications sponsored to them in EDEG Poultry, they have not received 3 applications and 4 cases have some land dispute.

Representative of United Bank of India informed that out of 55 sponsored KCC applications, they have sanctioned 36 cases and informed the house that Sponsoring Agencies should share the list of applications with the Controlling Offices of the banks because the proposals are directly forwarded to the branches, which creates problems during monitoring by their Controlling Offices.

Principal Secretary, Finance intervened and asked the Director of Fisheries and AH&VS to prepare a pendency list of applications sponsored to different banks to be discussed in the next SLBC Sub Committee meeting. He said that the sponsoring agency has a twofold responsibility, garnering good cases and helping the banks in recovery also. He also asked the banks not to sit on the applications and said that they have to either sanction or return the applications with valid reasons. He also addressed the issue of non-receipt of sponsored applications by different banks is

due to the lack of coordination between sponsoring agencies and banks, which can be sorted out mutually.

General Manager, FIDD, RBI, Bhubaneswar informed the house that under Odisha Tenancy Act, tenants and landless farmers have no legal entity, which is making hindrance for banks to give them lending.

Principal Secretary, Finance intervened and informed the house that State Government is working on it and just after the election process, decision on issuance of "Loan Eligibility Certificate" to landless farmers will be taken, on the basis of which loans can be sanctioned to them.

(c) Education Loan

Convenor, SLBC informed the house that all commercial banks have disbursed Rs. 304.79 Crore in 17081 accounts during 01.04.2018 to 31.12.2018 in Education Loan and asked all the banks to help the needy & deserving students of the state.

(d) Housing Loan

Convenor, SLBC informed the house that all commercial banks have disbursed Rs. 2172.58 Crore in 20697 accounts during 01.04.2018 to 31.12.2018 and exhorted the bankers to surpass last year's disbursement figure of Rs.2893.69 Crore.

Action –All Banks & concerned Line Department

AGENDA NO.5

Doubling of Farmers' Income by 2022-Strategy for Odisha:

Convenor, SLBC informed the house that, to achieve this target one of the best ways is through FPOs and to strengthen the movement of formation and nurturing of Farmers Producer Organisations in the State of Odisha, NABARD has signed an MOU with Department of Agriculture and Farmers Empowerment , Govt., of Odisha on 13 November 2018 for promotion, nurturing and building the capacity of FPOs broadly in terms of governance, finance, market linkage including procurement, packaging and networking etc., and also to provide handholding support to existing FPOs in the State.

Asst General Manager, FIDD, RBI, Bhubaneswar pointed out that renewal of crop loan every year can also contribute in achieving this target, which is getting hampered due to overdue position in these accounts and asked the bankers to sensitize the farmers about this.

Action –All Banks/NABARD/ State Government

AGENDA NO.6

Credit Deposit Ratio:

General Manager, FIDD, RBI, Bhubaneswar informed the house that, one year back, the CD ratio of 14 districts were below 40%, which has come down to 9 districts as of now and by the end of March it is expected to come down to 6 districts. He advised that the Sub Committees at the District level should be activated to formulate roadmap for bettering the CD ratio of these districts.

Convenor, SLBC asked the LDMs of Sambalpur, Puri, Ganjam, Gajapati, Deogarh, Jagatsinghpur, Kendrapara, Malkangiri & Mayurbhanj to impress upon this vital point in the coming BLBC meetings.

Action –All Banks & LDMs

AGENDA NO.7

Financial Inclusion and Banking Infrastructure

(a) Meeting of SLBC Sub-Committee on Banking Expansion:

Convenor, SLBC informed the house that a meeting of SLBC Sub-committee on banking expansion was held on February 05, 2019 and the progress of financial inclusion in the state was reviewed. It was decided that banks will open Banking Outlets to complete the target set by Govt. of Odisha for providing the same within 5 k.m. radius of a GP and by Reserve Bank of India for all the villages by March 31, 2019.

(b) Deployment of BC in the identified uncovered 2268 Villages & Opening of Brick & Mortar Branches in Aspirational Districts.

Principal Secretary, Finance expressed his concern regarding the complaints received from local public representatives on the non availability of BCs in certain remote areas of the state which is in contrast to the rosy picture given by the banks.

To this, General Manager, FIDD, RBI, Bhubaneswar informed the house that, BCs have villages assigned to them in which they have to remain present in a pre appointed, notified date and time, preferably in the evening. But, this is not happening in some areas due to various reasons like connectivity problem, low remuneration, low cash retention limit and defective hand holding device. As a result they are gravitating towards the bank branches instead of their appointed villages. He requested the Controllers to take stock of the situation and increase their cash retention limit and also asked the base branches to give whole hearted support to their BCs by replenishing their cash and attending to their requests on priority basis.

He also informed the house that in a recent meeting of FIAC (Financial Inclusion Advisory Committee), Mr. M.K. Jain, Deputy Governor, RBI has expressed his concern that question of sustaining this model has come to the fore than creating this facility. So the need of the hour is some hand holding and monitoring.

Asst General Manager, India Post Payment Bank, Bhubaneswar informed the house that, as of now there are 6500 Post Offices in Odisha as access point where people can do all types of transactions as they are more accessible and affordable. They will be providing QR code to the customers, by which they can do all types of banking transactions. He said that IPPB is one stop solution to Financial Inclusion in the state. For this he asked Convenor, SLBC to provide the list of unbanked villages in the state.

Principal Secretary, Finance said that IPPB is doing a great job and asked Asst General Manager, India Post Payment Bank to collect the data of unbanked villages from the SLBC website and help the state in Financial Inclusion.

(c) Connectivity:

GM, BSNL, reported that as on 31.01.2019 of Bharat Net Phase-I covering 18 districts, 3676 no. of GPs have been connected through Optical Fibre Cable out of total 3860 GPs.

Principal Secretary, Finance intervened and informed the house that the figure derived from National Dashboard regarding service availability is very much dismal, to which GM, BSNL reported that once the services of Bharat Net Phase-2 starts functioning within 6 month/1 year time, the connectivity will improve.

Action –All Banks/BSNL & BBNL/ State Government

AGENDA NO.8

Central Government Sponsored Schemes – PMFBY, DAY-NRLM, DAY-NULM, PMAY etc.

(a) Crop Insurance

Pradhan Mantri Fasal Bima Yojana (PMFBY)

GM, SBI expressed concern that the insurance companies are not settling the crop insurance claims in time.

Principal Secretary, Finance instructed the Deputy Secretary, Co-operation Department to monitor and hold a meeting with the Insurance Companies to sort out the problem.

(b) Financing under Self Help Groups (SHGs)

Nodal Officer, OLM informed the house that the current year target is Rs.2041.30 Crore involving 135000 SHGs. He stated that credit linkage must be completed by the banks. The interest charged on the loan account should not be more than 7% to women SHGs up to Rs.3 lakh. The minimum loan size in the first linkage should not be less than Rs.1.5 lakh.

General Manager, NABARD pointed out that when all India average in this sector is Rs.1.50 lakh, in Odisha this stands at 0.94 lakh and achievement of Physical target is 82.63%, where as that in Financial target is 51.09%.

Nodal Officer, OLM in reply to the above said that there is a steep rise in the unutilised limits in these accounts. If undrawn limits are withdrawn by the borrowers from the bank and also timely renewal of limits are done, then the average of Odisha can improve to Rs.1.50 lakh. But this is not happening as sometimes the borrowers are not inclined to avail more limit and applications sponsored are sometimes below Rs.1 lakh.

Replying to this, General Manager, FIDD, RBI, Bhubaneswar suggested that for first hand interaction, one suitable day in every month should be decided as "SHG Day" in banks.

(c) Stand Up India Scheme

Principal Secretary, Finance desired the need for the creation of a State Level Monitoring Committee for the formulation of guidelines to monitor, as the Scheme is not picking up in the state.

General Manager, FIDD, RBI, Bhubaneswar informed the house that NABARD & SIDBI are the nodal agencies for this scheme. They are members of State Level Monitoring Committee. But now the need for a separate monitoring committee is envisaged to identify the suitable beneficiaries in the rural areas as the minimum ticket size in this scheme is Rs.10 lakh.

Action –All Banks, PMFBY Insurance Companies & Concerned Line Departments

AGENDA NO.9

Loan Recovery – Legal/Institutional Support

(a) NPA & Overdue position as on 31.12.2018

Principal Secretary, Finance expressed his concern regarding the high NPA position in Education Loan, PMEGP/PMRY Loan, SHG Loan & Weaver Credit Card, which are 14.44%, 20.84%, 13.05% & 27.44% respectively.

Nodal Officer, OLM in reply to the above said that, in SHG loan most of the NPAs are old SGSY loans. After April 2013 when NRLM came, the NPA was only 4% out of which more than half are due to non-renewal of these loans. He said that instructions are already given to line officials to coordinate with banks & borrowers for renewal of these old loans.

Representative from the Textile Department said that, in 19798 cases of Weavers Credit Card, Rs.58.08 Crore have been sanctioned and Rs.42.70 Crore have been disbursed. He cited that non settlement of subsidy claims is one of the reasons for high rate of NPAs in this sector.

General Manager, NABARD intervened and said that NABARD only releases the subsidy on behalf of Govt of India, which cannot be the reason of NPA in this sector. He advised the banks to gear up recovery process and asked the Sponsoring Agency to give full support in the recovery drive.

(b) Status of OPDR cases as on 31.12.2018

Convenor, SLBC informed the house that, 11984 numbers of OPDR cases involving Rs 110.68 crore are pending as on 31.12.2018. Highest number of cases (1113) are pending in Kendrapara district followed by Cuttack district (989 cases). All District Collectors have been recently advised by State authority for early disposal of pending OPDR cases. He requested all the Lead District Managers to put their coordinated efforts to achieve desired result.

(c) Applications for attachment of property under Section 14 of the SARFAESI Act pending with District Magistrates

Convenor, SLBC informed the house that, 1372 numbers of applications involving Rs.1326.18 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

Principal Secretary, Finance wanted to know that for how long these cases are pending with the DMs, to which representative of United Bank of India said that some case are pending for 6 months to 9 months in Khurda and Balasore districts.

Convenor, SLBC asked all LDMs to incorporate in the Agenda on pending SARFAESI applications with district magistrate, if not done, and critically review the position of pending cases in every DCC meetings and pursue the matter with the District Authorities for immediate disposal of the same as the number of pending SARFAESI applications is gradually increasing.

Action –All Banks & Concerned Line Departments

AGENDA NO. 10

(a) Govt. Sponsored Programmes PMEGP– Govt. of India

Director, KVIC and Director, Textiles requested the bankers to either sanction or reject the sponsored applications and do not keep it pending for long, without which departments are unable to send revised applications. They requested Convenor, SLBC to help in reconciling the data of pending applications with different banks.

Principal Secretary, Finance intervened and said that it is not the job of SLBS to reconcile the data. He advised these departments to sit with the concerned banks to complete their reconciliation process.

Convenor, SLBC informed the house that as a short-term arrangement, Ministry of MSME has exempted the EDP training criteria to disburse loan under PMEGP till 31.03.2019 and asked the banks to achieve the targets for the year 2018-19, without waiting for completion of EDP training.

(b) Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme – Govt. of India

Convenor, SLBC informed the house that as per data provided by SIDBI, the CGTMSE coverage in our state up to 31.12.2018 is Rs.466.57 crore in 5849 accounts.

(c) Credit Guarantee Fund for Micro Units (CGFMU) Scheme – Govt. of India

Convenor, SLBC informed the house that 62077 Micro units amounting to Rs. 1152.39 Crore are covered under CGFMU Scheme for the period from 01.04.2018 to 31.12.2018.

Action –All Banks & Concerned Line Departments

AGENDA NO. 11

State Govt. Sponsored Schemes Progress

Convenor, SLBC asked the banks to encourage financing in the three State Govt Sponsored Schemes, (a) Kalinga Sathi Sikhya Yojana (KSSY), (b) Development with regard to the Administration of Subsidy of Women SHGs and (c) Finance to Handicraft Sector – Silpi Unnati Yojana (SUY).

Action –All Banks & Concerned Line Departments

AGENDA NO. 12

Convenor, SLBC informed the house that Banks Common Concern, RSETI has already been discussed in the SLBC Subcommittee and asked the concerned RSETI Directors to follow up with the District Collectors to clear the long pending issues.

Action – Director, RSETIs & Concerned Line Departments

AGENDA NO. 13

It was observed that DCC/DLRC meetings are not held in time and are frequently rescheduled at the last minute. Convenor, SLBC asked all the LDMs to convene DCC/DLRC meetings in time as the basic inputs of SLBC are coming from them.

Action – All LDMs & Concerned Banks

AGENDA NO. 14

Calendar of Programme for conducting SLBC Meetings

Convenor, SLBC informed the house regarding the SLBC Calendar for the FY 2019-20

Date of holding SLBC Meetings

Quarter ended March 2019 – 14.05.2019 (Tuesday)

Quarter ended June 2019 – 14.08.2019 (Wednesday)

Quarter ended September 2019 – 14.11.2019 (Thursday)

Quarter ended December 2019 – 14.02.2019 (Friday)

Convenor, SLBC said that, all will appreciate to note that the Calendar of Programme was conceived so as to enable members of SLBC and important functionaries to have adequate notice of the meeting and block the dates to ensure participation in the meeting.

Conduct of SLBC Meetings

Convenor, SLBC pointed out that the Reports/Data are received from many Banks with inordinate delay, that too after constant persuasion through mails/personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by Banks and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the District-wise data being submitted by the Banks to LDMs & SLBC and reconciliation of the same is also delaying the consolidation process.

He requested the Controlling Heads of Banks to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC effectively as per the yearly calendar.

Action – All Banks

Vote of Thanks

At last a vote of thanks was given by Mr. S.R. Nayak, DGM & Zonal Head, UCO Bank, Bhubaneswar. He thanked all the dignitaries & participants for the successful conduct of this 154th SLBC meeting.

LIST OF PARTICIPANTS FOR 154TH SLBC MEETING HELD ON 06.03.2019 FOR THE QUARTER ENDED DECEMBER 2018

Sl. No.	Name	Designation	Organization
DIGNITARIES			
1	Shri Sashi Bhusan Behera	Hon'ble Finance Minister	Government of Odisha
2	Shri A K Meena	Principal Secretary	Finance Deptt., Government of Odisha
3	Shri M K Mall	Regional Director	RBI, Bhubaneswar
4	Shri A K Sharma	General Manager, ARBD, Head Office	UCO Bank
5	Shri A Chandrasekhar	CGM, NABARD	NABARD
6	Shri Manabendra Mishra	GM, FIDD	Reserve Bank of India
7	Shri Devi Shankar Mishra	GM, NW-I	SBI, LHO, Bhubaneswar
8	Shri P K C Dash	Convenor-SLBC	UCO Bank
GOVERNMENT DEPARTMENT			
9	Dr. T Pradhan	RCS, Odisha, Co-operation Deptt.	Government of Odisha
10	Shri U K Mohanty	Jt. Director, Fisheries	Government of Odisha
11	Shri P R Rout	Jt. Director, Fisheries	Government of Odisha
12	Shri S B Mane	Director, KVIC	Government of Odisha
13	Shri S K Barik	Director, Textiles	Government of Odisha
14	Dr. S K Sahoo	Director, MSME-DI	Government of India
15	Shri S K Hota	Addl., Director of Industries	Government of Odisha
16	Shri S K Patel	Secretary, OK & VIB	Government of Odisha
17	Shri B K Dash	Director, Handicrafts & CI	Government of Odisha
18	Shri Gangadhar Nayak	Addl-Secy, F& ARD	Government of Odisha
19	Shri Ratnakar Rout	Director, AH & VS	Government of Odisha
20	Shri S B Rout	Joint Secretary, Finance	Government of Odisha
21	Shri S S Satapathy	Joint Director, Finance Deptt.	Government of Odisha
22	Shri Tarakanta Bhakta	Under Secretary, Finance Deptt.	Government of Odisha
23	Shri B B Jagadev	Dy. Secretary, Rev & DM Deptt.	Government of Odisha
24	Shri B M Bhuyan	GM, OSFDC Ltd., SC & ST DEV Deptt.	Government of Odisha
25	Shri Jagadish Sahu	Asst. Director, MSME-DI	Government of India
26	Shri B Bahinipati	Haed(Accounts), ORSAC	Government of Odisha
27	Dr. S C Moharana	Sr. Scientist, ORSAC	Government of Odisha
28	Shri A C Sarangi	Joint Director, Planning & Convergence Deptt.	Government of Odisha
29	Shri P P Tripathy	DGM	BSNL
30	Shri Anjani Kumar	Assistant, KVIC	Government of Odisha
31	Shri S K Jena	Director, E P M.	Government of Odisha
32	Shri B K Dash	SPM (FI), OLM	Government of Odisha
33	Shri P K Dash	Regional Officer(I/C), Coir Board	Government of India
34	Shri A Mohanty	Coir Board	Government of India
35	Ms. Meetarani Bishwal	AFA Cum Under Secretary, HE Deptt.	Government of Odisha
36	Venkat	Application Analyst	Ministry of Elect. & Telecomm.
37	Shri Madhukar V.	AGM(P)	HUDCO
38	Shri P K Mishra	I.P.O., DH & CI	Government of Odisha
39	Shri S K Lala	M& ES, Mission Shakti	Government of Odisha
40	Subrat Ku. Pradhan	FI, Specialist, Mission Shakti	Government of Odisha
41	Shri Divakara N R	AGM, IPPB	Government of India
42	Shri D M Parida	Sr. Manager, IPPB	Government of India
43	Shri B Bankira	ADG, DOT	Government of Odisha
RESERVE BANK OF INDIA			
44	Shri N C Pattnayak	Asst. General Manager	RBI, Bhubaneswar
45	Shri Sunil Kumar Das	Asst. General Manager	RBI, Bhubaneswar
46	Shri Sunil Das	Asst. General Manager	RBI, Bhubaneswar
47	Shri S K Mihapatra	Asst. General Manager	RBI, Bhubaneswar
48	Shri Santosh Ku. Patnaik	Asst. General Manager	RBI, Bhubaneswar
49	Shri K Sahu	Manager	RBI, Bhubaneswar
NABARD			
50	Shri Suman S Sahoo	Asst.General Manager	NABARD
RSETI			
51	Shri N K Dora	Director, RUDSETI	RUDSETI
52	Shri D Pradhan	SDR, Odisha	RSETI

PUBLIC SECTOR BANKS			
53	Shri K Murali Krishna	Dy. General Manager	Allahabad Bank
54	Shri B Nayak	Dy. General Manager	Andhra Bank, ZO, Berhampur
55	Shri BVSSN Murthy	Asst. General Manager	Andhra Bank
56	Shri K C Nayak	Sr. Manager	Andhra Bank
57	Shri Bharat Bhusan	Asst. General Manager	Bank of Baroda
58	Shri S Panda	Sr. Manager	Bank of Baroda
59	Shri P K Sinha	Dy. Zonal Manager	Bank of India
60	Shri P K Das	Dy. Zonal Manager	Bank of India
61	Ms. Rajeswari Nayak	Manager	Bank of India
62	Shri S Dwibedy	Manager	Bank of India
63	Shri Shreekanta Mohapatra	General Manager	Canara Bank, Circle Office, Bhubaneswar
64	Shri Anshuman Padhi	Manager	Canara Bank
65	Sohail Ahmad	Regional Manager	Central Bank of India
66	Er. Sanjog Patnaik	Asst. Manager	Central Bank of India
67	Shri Arindam Roy	Asst. Manager	Corporation Bank
68	Shri S MURMOO	Asst. General Manager	Dena Bank
69	Shri S S Rath	Asst. General Manager	Indian Overseas Bank
70	Shri S B Dash	Dy. General Manager	Indian Bank
71	Shri V B R Patil	Asst. General Manager	Oriental Bank of Commerce
72	Shri Ganpat Lal	Dy. General Manager	Punjab National Bank
73	Shri M Mohanty	Manager	Punjab National Bank
74	Shri P C Mishra	Sr. Manager	Punjab & Sind Bank
75	Shri Arun Kumar Aggarwal	Dy. General Manager	State Bank of India
76	Shri D C Ray	Dy. General Manager	State Bank of India
77	Shri S Bairagi	Dy. General Manager	State Bank of India
78	Shri K Panigrahi	Asst. General Manager	State Bank of India
79	Shri K Narayan Rao	Manager	State Bank of India
80	Shri K C Tudu	Regional Manager	Syndicate Bank
81	Shri Satish Adireddi	Sr. Manager	Syndicate Bank
82	Shri S R Nayak	Dy. General Manager/ZM	UCO Bank, ZO Bhubaneswar
83	Shri R N Singh	Dy. General Manager/ZM	UCO Bank, ZO Sambalpur
84	Shri H K Arora	Dy. General Manager/ZM	UCO Bank, ZO Balasore
85	Shri D Pattanayak	In-Charge, SLBC	UCO Bank, SLBC
86	Shri D P Mishra	Sr. Manager	UCO Bank, SLBC
87	Shri Sunil Kujur	Sr. Manager	UCO Bank, SLBC
88	Shri K K Manungo	Manager	UCO Bank, SLBC
89	Shri Gobinda Sahoo	Manager	UCO Bank
90	Ms. Anima Pradhan	Manager	UCO Bank, SLBC
91	Shri B K Das	Asst. General Manager	Union Bank of India
92	Ms. Madhusmita Mohapatra	Asst. Manager	Union Bank of India
93	Shri Raj Kishore Nayak	Dy. General Manager & CRM	United Bank of India
94	Shri J Pradhan	Chief Manager	United Bank of India
95	Shri Anantaram Mishra	Chief Manager	Vijaya Bank
PRIVATE SECTOR BANKS			
96	Shri Sanjay Khanwalkar	Vice President	Axis Bank
97	Shri Debasis Jena	AVP	Axis Bank
98	Shri Ashok Sahu	DVP	Bandhan Bank
99	Shri J Samantaray	Manager	DCB Bank Ltd.
100	Shri Abhishek Dubey	Manager	Federal Bank Ltd.
101	Shri K C Nayak	Chief Manager	Indus Ind Bank Ltd.
102	Shri Anant Patnaik	Vice President	HDFC Bank
103	Shri A K Mohapatra	Asst. General Manager	ICICI Bank
104	Shri Debasis Patra	Sr. Manager	Kotak Mahindra Bank
105	Shri Satyajit Parija	Sr. Manager	Laxmi Vilas Bank
106	Shri Sijo Paul E	Chief Manager	South Indian Bank
107	Shri Jayadev Das	Vice President	Yes Bank Ltd.
108	Shri S K Swain	R. Officer	Yes Bank Ltd.
109	Shri S Mohanty	Sr. Manager	IDFC First Bank
110	Shri Shakti B Dash	BM	IDFC First Bank
111	Shri Ishan Samantaray	State Head	RBL Bank
ODISHA STATE CO-OPERATIVE BANK			
112	Shri D K Jena	Managing Director	OSCB

REGIONAL RURAL BANKS			
113	Shri B Nayak	Chairman	Odisha Gramya Bank
114	Shri R K Mishra	Chairman	Utkal Grameen Bank
SMALL FINANCE BANKS			
115	Manoj K. Das	RH East	Suryodaya SFB
116	Amit Kumar	Regional Head	Jana SFB
LEAD DISTRICT MANAGERS			
ANDHRA BANK			
117	Shri S K Choudhury	LDM	Ganjam
118	Shri D. Ugursandi	LDM	Gajapati
BANK OF INDIA			
119	Shri Dillip Ku. Nanda	LDM	Mayurbhanj
120	Shri M K Sasanee	LDM	Keonjhar
STATE BANK OF INDIA			
121	Shri Durga Prasad Rath	LDM	Sundargarh
122	Shri Dayanidhi Kishan	LDM	Jharsuguda
123	Shri S N Senapati	LDM	Nayagarh
124	Shri J B Nayak	LDM	Khurda
125	Shri M Mohapatra	LDM	Bolangir
126	Shri Sunil Purohit	LDM	Kendrapada
127	Shri S K Dash	LDM	Sonepur
128	Shri Kailash Ch. Panigrahi	LDM	Kandhamal
129	Shri K N Panda	LDM	Nuapada
130	Shri P Pradhan	LDM	Koraput
131	Shri R K Sethy	LDM	Boudh
132	Shri D K Patel	LDM	Jajpur
133	Shri B Nanda	LDM	Kalahandi
134	Shri G Venkat Ramana	LDM	Malkangiri
135	Shri S Samal	LDM	Nabarangpur
136	Shri P Srinivas Rao	LDM	Rayagada
UCO BANK			
137	Shri A K Pattanaik	LDM	Cuttack
138	Shri Maheswara Gouda	LDM	Angul
139	Shri Sudeep Dakua	LDM	Balasore
140	Shri Arup Ku. Roy	LDM	Bhadrak
141	Shri Anil Ku. Patnaik	LDM	Jagatsinghpur
142	Shri B K Mohanty	LDM	Puri
143	Shri Maheswar Sahoo	LDM	Dhenkanal