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**GM/SLBC/ODISHA/ 744 /2013-14**

**Date: 26 .02.2014.**

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

Dear Sir/Madam,

Sub: **Proceedings of the 134<sup>th</sup> SLBC meeting, Odisha.**

We are sending herewith the proceedings of 134<sup>th</sup> SLBC meeting of Odisha held on 17.02.2014 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 134<sup>th</sup> SLBC MEETING HELD ON 17.02.2014.**

The 134<sup>th</sup> SLBC Meeting of Odisha was held on 17.02.2014 at Bhubaneswar under the Chairmanship of Shri Arun Kaul, Chairman and Managing Director, UCO Bank. Among others, Shri U.N.Behera, Addl Chief Secretary, Finance, Govt. of Odisha, Shri P.K.Jena, Regional Director, RBI, Regional Office, Bhubaneswar, Shri K.M.Trivedi, CGM, SBI, Local Head Office, Bhubaneswar, Shri S.K.Kale, Chief 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 Arun Kaul, Chairman and Managing Director, UCO Bank, Shri U.N.Behera, Addl Chief Secretary, Finance, Govt. of Odisha, Shri P.K.Jena, Regional Director, RBI, and other distinguished dignitaries and participants from Banks, Govt. Departments / Agencies to the 134<sup>th</sup> SLBC meeting being conducted on 17th Feb, 2014.

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 socio economic development of the people of the State.

## **Highlights of the Key note address of Sri Arun Kaul, CMD, UCO Bank & Chairman, SLBC, Odisha.**

Sri Arun Kaul, CMD, UCO Bank & Chairman, SLBC, Odisha remarked that it is indeed a matter of great privilege and honour for him to preside over the meeting. At the outset, he welcomed Shri U.N.Behera, Addl Chief Secretary, Finance, Govt. of Odisha, Shri P.K.Jena, Regional Director, Reserve Bank of India, Regional Office, Bhubaneswar, Shri K.M.Trivedi, Chief General Manager, State Bank of India, LHO, Bhubaneswar, Shri S.K.Kale, Chief 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.

He expressed his happiness for the **National Award for 2012-13**, which the State received from the Hon'ble President of India **as the best state for providing self employment to Urban Poor under Swarna Jayanti Sahari Rojgar Yojana (SJSRY)**. In all important components of the programme, Odisha has exceeded the physical and financial targets both in quantitative and qualitative terms and has set new heights of achievement. He remarked that credit goes to the entire team of Housing & Urban Development Department along with participating banks in the State for the success.

He remarked that recently, on behalf of the State, the Hon'ble Chief Minister has also received the **Rastriya Krushi Karmni Award** from the Hon'ble President of India as **the Best Performing State in food grain production during the year 2012-13**. He termed this glorious achievement of the state, commendable and remarkable. He remarked that this achievement could be possible only on account of whole hearted involvement of Banking Sector.

He observed that in spite of occurrence of frequent natural calamities in the form of Super Cyclone, Severe Flood and Drought in the state, Govt. of Odisha has been consistently striving to achieve a sustainable and inclusive higher economic growth. Sincere efforts have been made by the State Government to allocate increasingly higher resources for planned economic development of the state.

The state Agriculture Policy-2013, exclusive budget for agriculture Sector, Odisha Food Processing Policy-2013 and various initiatives taken by Govt.of Odisha provide ample scope to Financial Institutions for increasing credit flow to Agriculture & Allied sector, Industries and service sectors and to make the growth more inclusive.

In this back drop, his appeal to the Controller of the Banks in the state was to strive hard not only to achieve but to surpass the target set under **Annual Credit Plan, 2013-14**. He also appealed to the Controlling Heads of banks to ensure achievement of the target under various Government sponsored Schemes like PMEGP, SHG, SJSRY, Weavers Credit Cards, Artisan Credit Cards, Swarojgar Credit Cards etc.

On implementation of Financial Inclusion Plan in Odisha, CMD,UCO Bank remarked that the progress in providing banking services to every village is not impressive. BC Model is yet to stabilize. He appealed to the Controlling Heads of banks to accelerate the Financial Inclusion efforts by opening banking outlets within the time line as accepted by each bank.

He reiterated that progress in establishment of onsite ATMs, POS machines and Biometric ATMs as advised by Govt.of India and transactions through BCAs in the villages needs Special Monitoring by each bank. He remarked that

providing 100 % on-site ATMs as directed by Ministry of Finance will definitely facilitate Financial Inclusion in its true spirit.

He observed that DBT is being implemented in 4 districts of the State and one more district namely Khordha has also been identified. He advised Banks to closely monitor opening of account of the beneficiaries by obtaining the lists from departments concerned and also ensure seeding of accounts with Aadhaar and mapping with NPCL periodically. He suggested that bank should aim at large scale issue of debit cards/smart cards, which in turn shall improve transactions and witness delivery of Financial Services at the door step in villages.

He remarked that in this regard, the LDMs have a major role to play in coordination with the district authorities as well as various Banks to make this programme a success.

He informed the house that the target under Annual Credit Plan of the state for the financial year 2014-15, which is going to be finalized during the meeting, will definitely set the pace of economic growth for next year.

He welcomed all the participants once again to the meeting and requested for active participation in deliberation and to give suggestions if any, for economic development of the State. He concluded his address wishing all success for the meeting.

**Power Point Presentation on Equity Grant and Credit Guarantee Fund Scheme for Farmer Producer Companies by Sri R.P.Sharma,Senior Consultant of Small Farmers' Agribusiness Consortium(SFAC), a registered Society sponsored by Department of Agriculture and Co-operation, Government of India.**

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Shri R.P. Sharma, representative of SFAC informed the house that Govt. of India has approved the Equity Grant and Credit Guarantee Fund Scheme for Farmer Producer Companies, which is effective from 1st January, 2014. The scheme has two major components:-

- 1) A window to provide matching equity grant up to Rs.10.00 lakhs to registered Farmer Producer Companies.
- 2) A Credit Guarantee Fund has been established in SFAC to provide 85% cover on all loans extended by banks to the registered FPCs upto Rs.1.00 crore without seeking collateral.

Department of Agriculture & Co-operation has decided to observe calendar year 2014 as "Year of Farmer Producers Organization (FPOs)".This marks the beginning of a yearlong drive to increase awareness about the importance of FPOs among a diverse range of stake holders; the farming communities to national level.

Chairman, SLBC suggested that for effective implementation & wide publicity, action plan should be chalked out by State Government to provide proper guidance/support and encourage farmers to form FPC.

Convenor, SLBC also opined that this new scheme requires a lot of extension and promotional activities to make the scheme popular in the state. To the query raised by the Additional Chief Secretary, on the eligibility of PACs, the representative of SFAC clarified that Primary Agriculture Credit Societies will be covered under this new scheme.

Principal Secretary, Agriculture Department informed that FPO formation job in different clusters in Odisha has already been over. They are planning to convert FPOs to FPCs, 10 FPOs have already been registered under Companies Act. Director of Horticulture requested representative of SFAC to ensure release of the matching Equity Grant to the FPOs, before March, 2014. After receiving the equity grant, proposals will be submitted to banks for sanction & disbursement of loan.

Convenor, SLBC requested the banks to get familiarize with the scheme, avail the facilities provided and enable FPC to link to bank finance.

## **AGENDA NO.1.**

Confirmation of proceedings of 133<sup>rd</sup> SLBC meeting was circulated to all members vide letter No.GM/SLBC/ODISHA/550/2013-14 Dated 29.11.2013.Since no comment has been received from any quarter, the same was confirmed by the house.

## **AGENDA NO.2.**

### **Action taken on major issues of last SLBC meeting:**

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

Convenor SLBC informed that meeting of sub-committee of SLBC was held on 16.01.2014 under the chairmanship of the Commissioner cum Secretary, Women & Child Development Department, Govt.of Odisha and it was decided that the target( disbursement) of minimum 10 loan applications per branch under the scheme would be achieved by 28<sup>th</sup> February 2014. In the meeting it was emphasized that state is much behind of 1% credit target under DRI. The decision of the sub- committee under the Joint signature of the Commissioner cum Secretary and Convenor of SLBC has been circulated among all Banks, District Collectors & Lead District Managers. Despite intense follow up, no perceptible improvement is observed. Slow Progress is the concern of the Govt. of Odisha & also SLBC.

The Commissioner cum Secretary, Women & Child Development reiterated that this is an important agenda and is being reviewed periodically by the Hon'ble Chief Minister. In spite of such importance attached to DRI, performance of Banks is not satisfactory. Some Public Sector Banks and all private sector banks have shown even 'NIL' performance. RRBs do not participate in the scheme. Out of 7860 no. of loan application sponsored to different banks, only 1594 loan applications have been sanctioned and disbursed as on 31.12.2013. The Commissioner cum Secretary, Women & Child Development requested the Controlling Heads of all Banks to review the performance of DRI Loans to the PWDs on a monthly basis and ensure speedy disposal of sponsored applications.

The Commissioner cum Secretary, Women & Child Development advised the bankers to sanction at least 20000 loan applications during this financial year.

On the issue of non availability of sufficient applications raised by the LDM Jajpur and Khordha, Additional Chief Secretary, Finance Department remarked that it is the joint responsibility of Banks and Social Welfare Department of Govt. of Odisha to ensure generation of sufficient number of loan applications and

achievement of target i.e. sanction and disbursement of 10 applications per branch.

Chairman SLBC suggested to State Government to identify more potential borrowers and requested the controller of all banks in the state to look into the matter keeping in view the social responsibility as well as DRI target of each bank.

The Director, Welfare for persons with Disability, Govt.of Odisha was requested to furnish bank wise pendency list to SLBC for effective follow up.

**Action:- The Director, Welfare for persons with Disability/ All Bank / LDMs.**

**Point No.2: Progress under Financial Inclusion Plan.**

**(i) Provision of Banking Services in each village in Odisha.**

Convenor, SLBC informed the house that 1877 unbanked villages with population above 2000 have already been covered by banks through Brick & Mortar branches/USBs./BCAs /Mobile vans etc.

Out of 45888 unbanked villages with population below 2000 in the state, as on 31.12.2013, 9073 villages have been provided banking services through a mix of branch and BC mode. The achievement against the target of March, 2014 is 41% only.

**(ii)Opening of branches in unbanked rural centres-**

Convenor, SLBC reiterated that Banks have to open Brick & Mortar branches in at least 5% of total unbanked villages identified for the purpose of Financial Inclusion. The target set by RBI for opening branches in unbanked villages may be difficult to achieve, but the performance in opening branches in unbanked villages should be reasonable. He further advised the Banks to ensure that branches opened in unbanked centers account for 25% of their total branch opening plan in the state during a particular year.

During the period 01.04.2013 to 31.12.2013 banks have opened 198 branches in the state against the target of 1000.Convenor SLBC, requested Controlling Head of all Banks to expedite the process of branch opening to achieve the target.

**Action:-All Banks.**



### **Point No.3:**

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

Additional Chief Secretary, Finance pointed out that there is gap between number of schemes for which beneficiary list has been collected by Lead District Managers. He also elaborated that ATM cards have not been issued to all the beneficiaries who have opened their bank accounts, particularly in the District of Bolangir & Sonepur as most of the beneficiaries have opened account in RRBs and RRBs are not issuing ATM cards, there is wide gap between number of accounts opened and number of ATM cards issued. However, Chairman of Utkal Grameen Bank assured that within a month, they will be completing issuance of ATM cards.

Regarding schemes, where list of beneficiaries have not been received by the LDMs, he suggested LDMs to write letter to the concerned district authority with a copy to the Collector and Finance Department, Govt. of Odisha so that they can pursue with concerned Departments to get desired result.

Additional Chief Secretary, Finance stated that due to various reasons the process of Aadhaar enrollment in the state is slow. He reported that 150 lakh Aadhaar cards have already been issued in the state, so far. He appealed to banks to ensure seeding of Aadhar numbers in the bank accounts.

**Action:-All banks/ LDMs.**

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

#### **Implementation of Direct Benefit Transfer to LPG.**

Convenor, SLBC, informed that on account of directive of Supreme Court and stay order granted by Odisha High Court, implementation of DBTL has been affected and has become slow. No doubt, once legal hurdle is cleared, implementation process will pick up expeditiously. Moreover, Govt. of India has also postponed the implementation of Direct Benefit Transfer to LPG.

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

#### **Opening of Clearing House at 3 centres with more than 5 bank branches.**

It is informed by the LDMs of Ganjam & Rayagada that after receiving clearing code from RBI, Clearing House at Gopalpur & Gunupur will be functional.

It is reported by LDM, Bhadrak that SBI and AXIS bank are yet to open current account with Leader Bank.

Convenor, SLBC requested RBI to look into the matter. The Controlling Heads of SBI and AXIS bank were requested to ensure account opening with lead Bank (UCO Bank) without further delay.

**Action:-RBI / Concerned banks.**

**Point No.6 Issues relating RSETIs.**

Convenor, SLBC reported that even though some claims for reimbursement of training cost of BPL candidates in respect of some RSETIs have been settled, still a sizable amount of claim remains outstanding.

The State Project Co-ordinator clarified that the issues was discussed in the 1st week of February in the Sub- Committee of SLBC on NRLM. In respect of the claim of SBI, substantial amount relates to the current year 2013-14, and due care is being taken. For the year 2012-13, problem lies with Nuapada RSETI. Neither the land issue has been settled nor claim has been reimbursed. However, he has taken up the matter with the Collector & PD, DRDA. Regarding, RSETI, Bhadrak (UCO Bank) claim has already been settled.

Representative of SBI informed that OLM Department has given assurance to them for quick settlement. Additional Chief Secretary, Finance advised Panchayat Raj Department to take a note of it and ensure early settlement.

Convenor, SLBC also requested State Project Co-ordinator for effective follow-up on the matter. LDM Jajpur raised the issue on claiming of land cost allotted to the RSETI. The Collector, Jajpur has written a letter on 16.01.2014 claiming Rs.620000/- (Rupees six lakhs twenty thousand only) in the name of LDM.

Convenor, SLBC informed that in last SLBC meeting, the Development Commissioner and Additional Chief Secretary, Govt.of Odisha has clarified that when there is permissive possession, payment of any due is not required. He impressed upon the banks to take up the matter with the concerned Collector, if necessary.

Representative of Panchayati Raj department also assured to look into the matter urgently.

**Action:- Panchayati Raj department, Govt of Odisha.**

**Point No.7:**

**Relief and Restoration Measures taken by Banks in areas affected by Natural calamities (Phailin & Flood).**

Additional Chief Secretary, Finance observed that restructuring in case of MSME sector is better than agriculture sector. However, it was remarked that restructuring of agriculture loans will be completed only after the Annawari Reports are available.

Convenor, SLBC informed the house that Co-operative banks have neither undertaken conversion of short term crop loan to medium term loan nor restructuring of term loan.

Director of Agriculture commented that, in Bolangir district the average conversion size of crop loan is Rs. 5 lakhs as data reveal. He wanted to know what kind of loans have been restructured.

Additional Chief Secretary advised SLBC to re check the figure.

**Action:-All Banks.**

**Point No.8 - Interest Subvention for Agriculture and Allied Sector loan.**

Convenor SLBC informed the house that some of the banks have submitted interest subvention claims where as a large number of banks are still to claim. In the last meeting held in the month of December, 2013 which was attended by Hon'ble Minister, Agriculture, emphasis was given on sanction & disbursement of all eligible loan applications by 31<sup>st</sup> December 2013 and interest subvention claim should be submitted to UCO Bank.

The Commissioner cum Secretary, Cooperation Department and Fisheries & Animal Resources Development Department expressed concern over non utilization of interest subvention fund which has already been parked with the Nodal Bank.

Additional Chief Secretary also expressed concern over the sorry state of affairs and casual approach of the banks in lodging claim. Chairman, SLBC remarked that interest subvention scheme will help the banks in recovery and help the borrowers in getting the loan at a cheaper rate. All banks are under CBS platform and banks can derive the information from the system centrally. He requested all the controlling heads of bank in Odisha to expedite the process.

He also advised Convenor, SLBC to write to all the Controlling Head of Banks again.

### **Agenda No.3:Agriculture and Allied Sector.**

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

Director of Fisheries reported with concern that, in spite of review of pending loan applications under different scheme of Fisheries by Hon'ble Minister, Agriculture, Controlling Heads of all banks & all Lead District Managers, huge loan applications are lying pending with different banks for sanction & disbursement.

#### **B)Finance to Dairy Farming.**

The Commissioner cum Secretary, F & ARD informed the house with regard to poor performance in financing under various schemes like PDE, Interest Subvention on Long Term Credit Support & Interest Subvention on Short Term Credit Support. Director of Animal Husbandry and Veterinary Service also expressed displeasure and remarked that in spite of his regular follow up with SLBC, Regional Heads of banks and RBI, visible improvement is not observed in financing under different schemes of Dairy.

Convenor, SLBC requested all the Controlling Head of banks to ensure disposal of pending loan applications by **28<sup>th</sup> February, 2014 positively.**

#### **(C)National Horticulture Board (NHB):**

The representative of NHB highlighted the revised operational guidelines for release of subsidy in respect of projects under NHB schemes. He focused on

- 1) Procedure for submission of documents /papers for final subsidy claim to the Board.
- 2) Final subsidy claim on completion of project and upon release of final withdrawal of term loan by the Bank.
- 3) Documents to be submitted with the subsidy claims.
- 4) Documents to be submitted with final subsidy claim.

All concerned Banks were requested to note the changes. He reiterated that utilization certificate may be furnished and subsidy amount can be adjusted only after 3 years of the release of Term loan by taking prior permission from NHB and not before that. He emphasized that closing of Term loan account and adjustment of subsidy amount before 3 years is a violation of NHB guidelines.

Director of Horticulture elaborated the provision of New Agriculture policy 2013 particularly on development of Horticulture in Odisha. Most of the Horticulture crops being perishable, facilities for storage, processing and marketing needs to be arranged/ created carefully for ensuring remunerative returns to the farmers. Absence of cold storage facility with sufficient capacity has constrained the development of Horticulture Sector in the state. The State Government has planned to promote cold storage facilities by providing subsidy and other incentives, Govt. of Odisha provide subsidy up to 75% of Project cost in case of Scheduled areas for cold storage units (Construction/Expansion/Modernization). State Government has already started massive programme for production of potato, onion and other commercial vegetable production. If cold chain facility is not established in the state, it will lead to huge loss of produce to farmers & to the State.

Principal Secretary, Agriculture Department also emphasised on establishment of cold storage in the state. The spirit with which the concerned department has generated and sponsored the loan applications under the schemes, banks should show similar response while sanctioning the loan applications, otherwise the problems will not be solved. Unless the critical gap is addressed development of whole sector will suffer.

Additional Chief Secretary, Finance advised the Horticulture Department to send list of pending proposals within a week to SLBC which will review the progress on case to case basis in next SLBC meeting.

Representative, SFAC informed that they will provide soft loan to cold storage facility by way of venture capital scheme. He requested banks to take advantage of this scheme.

Convenor, SLBC also requested Director, Horticulture to furnish the pendency list for effective follow-up.

**Action:** Director, Horticulture / All Banks.

#### **D) Crop Insurance:**

In response to the issue raised by LDM, Khordha, Convenor SLBC explained that in spite of the request of Chairman SLBC and the Commissioner cum Secretary, Co-operation Department, Govt. of Odisha to the Government of India for extending the cut-off date to 30.09.2013, no response from GOI has been received.

The Secretary, Co-operations also clarified that Govt.of India did not accept the request for extending the Modified National Agriculture insurance scheme (MNAIS) - implementation during Rabi, 2013-14 Crop season. For loanee farmers cut-off date for receipt of proposal remains 15th January, 2014.

Chairman, UGB requested Co-operation Department to communicate the banks the **cut-off date** well in advance. Secretary Co-operation Department clarified that since MNAIS- Rabi crop 2013-14 is a new scheme and was received at the end of December, 2013, the communication to banks was late.

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

The State Project Co-coordinator appraised the house that 'C' graded RSETIs of Bank of India and Central Bank of India are likely to be upgraded in the next grading phase. Hence no C/D graded RSETIs will exist in the state. He complimented all banks in general and Bank of India & Central Bank of India in particular for their support.

Regarding, construction of building in RSETIs of UCO Bank, Circle Head, UCO Bank informed that the order has already been placed with the contractor.

#### **Agenda No.5: Recovery.**

Convenor, SLBC informed that overall recovery position of Banks in the state as on 31.12.2013 is not satisfactory. Overdue % of the state is 54.28 % and particularly in PMRY & PMEGP & SGSY percentage is 80 & 75 which is alarming. The NPA % of the state is 7.95% which is also on a higher side.

Chairman, SLBC expressed his concern over low recovery performance of the state. Banks are under tremendous pressure for recovery and urged upon all concerned to put more focus on this critical aspect. NPA % is high and above the National figure. He requested State Govt. to help the banks to recover the dues. He remarked that unless banks recover, they will be handicapped to deploy more fund.

Convenor, SLBC informed that the OPDR ACT is not being implemented successfully in the state. On getting feedback from LDMS, Additional Chief Secretary, Finance informed that earlier in some specified centres, special Certificate Officers were posted. But Special Certificate Officers are no longer there. But all the Executive Magistrates, Sub Collectors, other Executive Magistrates in Sub-Collector office and Tahasildars have been delegated with the power to handle the cases under OPDR Act. He suggested taking up the

issue at DCC meetings, which are usually chaired by the District Collectors. Regarding progress in disposal of OPDR cases, review can be done at DCC level.

Chairman SLBC requested all banks to send the pending list with details to SLBC district wise for meaningful follow – up.

**Action :** LDMs/Banks/Govt. Departments.

### **Agenda No.6:Banking Key Indicators.**

Convenor, SLBC informed that Commercial Banks have achieved all national parameters. On a Year to Year basis the deposit and advance have increased by 15.07 % and 22.95 % respectively.

### **CD Ratio.**

Additional Chief Secretary, Finance pointed out that SLBC has shown CD ratio of the State as 56.87% percent where as in the quarterly report of RBI it is shown as 44.27 %. He invited attention of RBI to take a note of this discrepancy, form a sub-committee with the members from RBI, SLBC and one or two leading banks.

General Manager, RBI clarified that while computing CD ratio for Commercial Bank, RIDF fund and credit investment amount of Odisha State Co-operative Bank are being excluded, where as in SLBC figure the same are being included.

However, Regional Director, RBI assured the house to look into the matter.

**Action:** RBI/SLBC / Concerned Banks.

### **Agenda No.7.Annual Credit Plan:**

Analyzing the Data. Additional Chief Secretary, Finance commented that the performance of Banks under ACP up to quarter ended December, 2013 is not satisfactory. Against the annual target of Rs.34000 crores, only Rs.14026 crores has been achieved. Out of Rs.8767 crores under Agriculture & Allied Sector, State Co-operative banks have achieved Rs.4014 cores, RRBs have achieved Rs.674 crore and Public Sector banks have achieved only Rs.3595 crore. This is area of major concern.

The Commissioner cum Secretary, Cooperation Department supplemented that in order to encourage the Commercial Banks for increasing lending to Agriculture and Allied sector, interest subvention was introduced. Still, credit

flow to this important sector is not picking up. Director of Agriculture commented that no information is available in the agenda note as to crop loans i.e. sanction, disbursement & outstanding.

To remove the conceptual confusion, Convenor, SLBC clarified that Commercial banks extend short term production loan (crop loan) in the form of Kisan Credit Card (KCC). Once KCC is issued, sub limits for Kharif and Rabi separately are fixed. Branch regulates the drawing limit depending upon the season. As per guidelines of NABARD, KCC is issued for 5 years. Every year there is an increase of 20% Credit Limit and at the end of 5th year 100 % Credit Limit is available. Once a credit card is issued, it takes care of credit requirement for 5 years. No separate target is given for Kharif and Rabi Crop in ACP.

**Action :** All Banks.

### **Agenda No.8: Finance to Weaver Sector.**

Convenor, SLBC stressed that although there is a provision in the guideline of Revival, Reform and Restructuring (RRR) package for Handloom Sector to engage Bunker Facilitator, most of the banks have not appointed them. An incentive of 0.5 % of loan amount disbursed (subject to a minimum of Rs. 100 and a maximum of Rs.2000/-) will be paid to the bank by Govt. of India for each Weaver Credit Card (WCC) issued, for onward payment to bunker facilitators.

Director of Textile & Handloom informed the house that so far 7355 nos. of WCCs have been issued by concerned banks against the target of 20000 fixed for the year 2013-14. He remarked that in spite of their best efforts, the achievements on issuance of WCC by banks is not adequate and satisfactory. Total 15725 no. of applications are still pending with different Banks, which needs to be considered urgently. Out of 15725 pending applications, the share of Utkal Grameen Bank, SBI, Odisha Gramya Bank & United Bank of India is 3580, 3136, 2277 & 2270 respectively.

As per the pre-condition of the guidelines bankers should issue fresh WCCs to the beneficiaries whose loans have been waived under the package. The exercise has not been completed by participating banks. The matter is being discussed in different meetings and forum, but no result is forth coming.

Convenor, SLBC informed the house that in the recent video Conference with the Development Commissioner (Handlooms), Ministry of Textile, Govt.of India, unsatisfactory performance of banks in the state of Odisha was adversely commented.



He informed that, the modified Guideline on implementation of Revival, Reform and Restructuring (RRR) package for Handloom Sector has been extended up to 28.02.2014. It will provide opportunity to cover the left out cases of eligible beneficiaries under handloom sector.

Chairman, SLBC impressed upon the banks that it provides business opportunity to banks to achieve the priority sector target and thereby avoiding investing in RIDF. He requested banks to process all pending applications and issue WCC immediately.

**Action :** All Banks.

### **Agenda No.9: Odisha Livelihood Mission.**

Director of OLM impressed upon the banks that Hon'ble Chief Minister has announced to provide credit linkage to one lakh SHGs with an amount of Rs.1000 crores. He expressed his serious concern over dismal performance. Till December, 2013, **25690 SHGs** have been linked with an amount of **Rs.320.84 crore** . No Private Sector Bank is involved in SHG linkage during last 9 months. HDFC bank has made credit linkage to only 4 SHGs. Performance of many Public Sector Banks is not at all acceptable. They have sponsored sufficient number of applications to branches of different banks.

Convenor SLBC informed that OLM has planned to impart training to WSHGs on Bank Linkage during the month of February, 2014. Training shall be conducted at Branch Level with logistic arrangement by PD, DRDA & BDO. Banks are to issue suitable instructions to their branches in this regard.

He further added that 30 Financial Inclusion Consultants have been placed in the districts to provide technical support to WSHG to make WSHGs credit worthy.

Bank Linkage & Recovery Committee (BLRC), Convenor, SLBC informed that OLM has proposed to constitute a BLRC at each bank branch level to facilitate the SHG Bank Linkage & Recovery. The Manager will convene the meeting at least once in a month & discuss about the issues relating to SHG Bank Linkage and recovery.

It has come to the notice of SLBC that , some bank branches are still insisting on use of stamp duty for documentation of loan agreement by WSHGs. Convenor, SLBC reiterated that Govt. of Odisha have already issued order indicating remission of stamp duty payable for documentation.

**Action :** All Banks.

### **Agenda No.10. Finance to Handicraft Sector:**

Director of Handicraft, Govt.of Odisha informed that 3 schemes have been developed for providing financial support to the Handicraft Sector in Odisha.

#### **(1) Finance to Artisans/SHG under the scheme of “Modernisation & Technical Up-gradation of Handicraft Industries”(MTUHI).**

Under the scheme, an amount of Rs.110 lakh is available towards release of margin money (subsidy) for all sanctioned and disbursed cases. Total 111 applications have been sponsored to different commercial bank branches.

#### **(2) Bank Linkage of SHGs promoted in Handicraft Sector under craft village scheme.**

During this year, total **690 artisans** of **46 SHGs** are to be trained and total fund of Rs. **69 lakhs** has been sanctioned by Govt. for implementation of the scheme.

Director of Handicrafts requested the bankers to make credit linkage with the SHGs only after skill up-gradation training programmes are over.

#### **(3)Rehabilitation of Handicraft Artisans.**

Money assistance is provided to individual artisans @ 20% of the project cost with maximum ceiling of Rs.10000/- per artisan to avail bank loan for setting up own handicraft production unit.

During the year 2013-14, there is a target provision for 513 artisans is to be covered under the scheme with the financial support of Rs.51.13 lakh.

The Director,Handicrafts,Odisha requested all banks to sanction and disburse all the eligible loan applications under the scheme of **“Modernisation & Technical Up-gradation of Handicraft Industries” and Rehabilitation of Handicraft Artisans by the end of March,2014.**

Convenor,SLBC appealed all the banks to help the artisans under the handicraft scheme and cover all finances to the sector under CGTMSE Scheme.

**Action :** All Banks.

### **Agenda No. 11. Branch Expansion.**

Convenor, SLBC informed the house that as on 31.12.2013, banks have **opened 214 new branches**. Total number of branches is 4038 and total number of ATMs is

3536.He requested all banks to achieve their branch opening target and ensure that all the branches have On-site ATMs by 31<sup>st</sup> March, 2014 without fail as per directive of Department of Financial Services, Ministry of Finance, Govt.of India. He also clarified that the ATM installed up to the distance of 500 meters from the branch will be treated as on-site ATM.

**Action :** All Banks.

**Agenda No.12. Progress under Govt. sponsored programme.**

**(A) PMEGP.**

Secretary, MSME informed that a review meeting on PMEGP was held on 16.01.2014 in the presence of major banks and implementing agencies under the Chairmanship of the Chief Secretary, Odisha. In the meeting Chief Secretary advised all banks to ensure 100% sanction by January,2014 and 100% disbursement by 28<sup>th</sup> February,2014 positively keeping in view the likelihood of imposition of model code of conduct for ensuing general election. In the meeting all banks gave commitment to adhere the time line.

But he observed with concern that in some banks and in some districts even a single PMEGP loan has not been disbursed so far. Overall achievement is only 6.9 %. KVIC, KVIB & DIC have sponsored sufficient number of applications to the bank branches. He also informed that Govt. of India, SME Department has written a letter to Chief Secretary, Odisha that if margin money under the scheme is not utilized, then the unutilized amount will be diverted to other states.

Director, KVIC also made humble request to all the participating banks to achieve the annual target for 2013-14. He solicited co-operation of banks in this regard.

Convenor, SLBC urged upon the banks to honour the commitment made to the Chief Secretary in review meeting held on 16.1.2014

**(B) SJSRY:**

It was reported by State Urban Development Agency (SUDA) that against annual target of **4000, 5867** loan applications have been sponsored to Banks, **1456** applications have been disbursed by banks under the scheme of Urban Self-Employment Programme (USEP). Similarly against the annual target of 600 and sponsoring of 373 loan applications, only 177 applications have been disbursed by banks under the scheme of Urban Women Self Help Programme (UWSP).

### **(C) Financing under SC/ST scheme.**

The representative of Odisha SC/ST Development Finance Corporation informed that against the annual target of 20000 Scheduled Caste family and 5000 Scheduled Tribe beneficiaries, the achievement is only 4210 and 893 respectively till 31.12.2013, which is 21.05 % and 17.86 % of the total target.

Convenor, SLBC requested banks to expedite sanction and disbursement of sponsored cases to achieve the target by end of February, 2014.

### **(D) Mission Shakti:**

Convenor, SLBC reported that up to the quarter ended December, 2013, credit linkage has been provided to 23531 WSHGs amounting **Rs.285.41** crores. The balance outstanding as on 31.12.2013 in **267464 accounts** is Rs.1411.59 crores.

He requested the banks to give preferred attention to this focused area.

**Action :** All Banks.

### **Agenda No.13. Financing to MSME Sector.**

Convenor, SLBC informed the house that banks in Odisha have achieved 33.31 % year on year growth (December 2012- December, 2013) in credit to Micro and Small Enterprises against the parameter of 20 %. Against the target of 10 % annual growth in the number of Micro enterprises account, we have achieved 16.79 %.

The share of MICRO Sector to MSE advance at the end of December, 2013 is 54.90% against the parameter of 60 %. The share of MSME advances to total advances as on 31.12.2013. is 21.85 %.

He requested the member banks to speed up the flow of credit to Micro Enterprises so that the 60% norm is achieved. Banks have to provide more advance account wise and amount wise to MICRO sector than Small Enterprise. He impressed upon the controlling heads of banks to give suitable instructions to the branches for sanction of loan proposals under National Mission on Food Processing which are supported by Financial Assistance in the form of Grant-in-aid.

**Action :** All Banks.

## **Agenda No.14**

### **(A) Kissan Credit Card (KCC) :**

Convenor, SLBC reported that Banks have issued **686244** KCC for the period 01.04.2013 to 31.12.2013 taking the total number of KCCs issued to **5668744** with balance outstanding Rs.11514.26 crore.

He also added that lot of emphasis has been made in different fora for popularizing and increasing KCC as it would help to increase the flow of credit to agriculture & priority sector. But it is observed that some Public Sector Banks and most of the Private Sector Banks have not issued KCC during this financial year. He requested these banks to issue new KCC.

### **(B) Joint Liability Group (JLG):**

Convenor,SLBC reported that total amount disbursed up to the end of December ,2013 is Rs.64.95 crores in 8435 accounts and balance outstanding as on 31.12.2013 is Rs.226.55 crores in 40685 accounts.

Convenor, SLBC requested banks to give more emphasis on formation of large number of JLGs to provide credit facilities to Small/Marginal/ tenant farmers, Oral lessees etc.

### **(C) Artisan Credit Card (ACC):**

During the period of 01.04.2013 to 31.12.2013 the banks in the state have issued 1274 number of artisan credit cards with amount of Rs.3.80 crore. The Balance outstanding as on 31.12.2013 is Rs.46.56 crore in 10085 accounts.

Convenor, SLBC impressed upon the bankers that the state of Odisha is having abundant scope for skill development of Rural artisans. Banks should take steps to finance more under ACC to all eligible persons.

### **(D) Swarozagar Credit Card (SCC):**

For the year 2013-14, NABARD has fixed an Annual Target of issuance of 45000 SCCs for the State. Against the target, the achievement as on 31.12.2013 is only 3967.

Convenor, SLBC informed that performance of all private sector banks is not satisfactory and needs lot of improvement.Banks are required to put more attention to the issue.

**Action :** All Banks.

### **Agenda No.15. Education Loan:**

The total education loan outstanding target for Odisha is **Rs.2142.31** crores with a physical target of 87763 accounts for the year 2013-14. The outstanding balance as on 31.12.2013 is **Rs. 1833.62 in 74927 accounts.**

**Action :** All Banks.

### **Agenda No.16. Housing Loan :**

Convenor, SLBC reported that as on 31.12.2013, all banks have disbursed Rs.1203.77 crore under housing loan in 12498 accounts. The balance outstanding as on 31.12.2013 is Rs. **6967.45** crore in **161456 accounts.**

He informed that the State Target of 5000 units under the scheme –**Rajiv Rinn Yozana (RRY)** given by the Government of India, Ministry of Housing and Urban Poverty Alleviation (MH & UPA) has been allocated district wise by SLBC and LDMs have been advised to allocate bank-wise target and monitor the progress in the DCC meeting. He requested all the Controlling Heads of banks to implement the scheme and achieve the target allotted.

**Action :** All Banks.

### **Agenda No.17. Implementation of Prime Minister's New-15 Point Programme for Welfare of Minorities.**

During the period 01.04.2013 to 31.12.2013, the banks have extended credit of **Rs.135 crores** to **13227** beneficiaries of Minority Community with an outstanding balance of **Rs.2379 crores** in **276339 accounts.**

Convenor, SLBC informed that the target fixed by Govt. of India for the financial year 2013-14 is Rs.3288.74 crores. He requested all the Public Sector banks to increase their Minority Sector Lending to achieve the target fixed by Ministry of Finance.

**Action :** All Banks.

### **Agenda No.18.**

#### **Advance to Weaker Sections:**

Convenor, SLBC informed that advance to Weaker Sections increased from Rs.15038.81 crores as of March, 2013 to Rs.16464.96 Crores at the end of

December,2013 which constitutes 33.14 % of Priority Sector Advance against the National stipulation of 25%.

**Agenda No.19:Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme.**

Convenor, SLBC informed the house on CGTMSE coverage during the period 01.04.2013 to 31.12.2013.Secretary, MSME complimented the efforts of banks for achieving a decent and impressive position in the country in comparison to other states in CGTMSE coverage.

**Table Agenda No- 1. Approval of revised Potential Linked Credit Plans (PLP), for the financial year 2014-15.**

The Convenor SLBC placed before the house State Credit Plan for the financial year 2014-15 as under and sought approval of the house.

**(Amt. in crores).**

| <b>Sector</b>   | <b>Revised Projection</b> |
|---|---------------------------|
| Crop Production   | 16183.80                  |
| Term Investment for Agriculture & Allied Activities       | 6653.62                   |
| Total Investment under Agriculture & Allied activities.   | 22837.42                  |
| Non Farm Sector including Food and Agro Processing (MSME) | 5700.00                   |
| Other Priority Sector                                     | 11462.58                  |
| <b>Total</b>  | <b>40000</b>              |

Convenor, SLBC remarked that the target is definitely challenging and requested all banks to accept the challenge and devise strategy from the very beginning for achieving the target without fail.

The house unanimously approved the Plan.

**Action :** All LDMs / All Banks.

**Table Agenda No.2. Issue relating mortgage of landed property in the name of Scheduled Tribe People to the Banks.**

The Scheduled Tribe people are not able to offer landed property in their name as collateral security to the bankers as per the extant laws-

**“The Odisha Scheduled area Transfer of Immovable Property (by Scheduled tribes) Regulations, 1956- amended in 2000 and 2002”.**

It acts as a hindrance to the people of the Scheduled Tribes community to get financial assistance from the banks. The credit expansion of the Districts dominated by Scheduled Tribes is affected severely, which ultimately reduces the C.D. ratio of the concerned district.

Convenor, SLBC apprised the house that the matter was discussed with Development Commissioner and Additional Chief Secretary, Govt. of Odisha. He informed that, Govt. of Odisha has taken up the matter with Govt. of India, but no favorable decision has been received from them.

However, the house requested Govt.of Odisha again to look into the matter.

Finally, the meeting ended with a vote of thanks proposed by Zonal Manager, UCO Bank, Bhubaneswar.



**LIST OF PARTICIPANTS-134th SLBC MEETING HELD  
ON 17.02.2014.**

| <b>Name</b>             | <b>Designation</b>            | <b>Organization</b>                                   |
|-------------------------|-------------------------------|---|
| <b>ARIES</b>            |                               |   |
| Shri Arun Kaul          | Chairman & Managing Director  | UCO Bank  |
| Shri U.N.Behera         | Addl.Chief Secretary(Finance) | Govt.of Odisha.                                       |
| Shri P.K.Jena           | Regional Director             | Reserve Bank of India                                 |
| Shri S.K.Kale           | Chief General Manager         | NABARD  |
| Shri K.M.Trivedi        | Chief General Manager         | State Bank of India                                   |
| Shri S.P.Singh          | Circle Head                   | Convenor,SLBC,Odisha                                  |
| <b>Government</b>       |                               |   |
| Shri Rajesh Verma       | Principal Secretary           | Agril. Deptt. Govt.of Odisha                          |
| Shri Bishnupada Sethi   | Commissioner cum Secretary    | F & ARD Govt.of Odisha                                |
| Shri P.Dash             | Secretary                     | MSME Deptt.Govt.of Odisha                             |
| Shri G.B.Reddy          | Spl.Secretary                 | Planning & Coordination Deptt, Govt.of Odish.         |
| Madhab Chandra Bariha   | Addl.Secretary                | Revenue & Disaster Management                         |
| Shri P.R. Nitin         | Director Spl.Project & OLM    | Panchayat Raj Deptt.Govt.of Odisha                    |
| Shri D.K.Singh          | Addl .Secy.& D.I.F.           | Finance Deptt.Govt.of Odisha                          |
| Shri P.Krishna Mohan    | Director                      | Directorate of Fisheries,Odisha,Cuttack               |
| Shri R.S.Gopalan        | Director                      | Agriculture, Govt.of Odisha                           |
| Shri Ramesh Ch.Sai      | Director & MD.OSFDC           | SC,ST& SC Dev.Deptt.Govt.of Odisha                    |
| Shri S.Prusty           | Director                      | Animal Husbandry, Govt.of Odisha                      |
| Shri Sanjaya Ku.Habada  | Director                      | Textile, Handloom & Handicraft                        |
| Shri P.K.Gupta          | Director I/C`                 | MSME-DI Govt.of Odisha                                |
| Shri Jagannath Mohanty  | Director                      | Directorate of Handicraft & Cottage Industries Deptt. |
| Shri Sanjeev Ku. Chadha | Director                      | Horticulture, Govt.of Odisha                          |
| Shri N.Palai            | Director                      | Industries Department, Govt.of Odisha                 |
| Shri R.K.Choudhury      | Director                      | KVIC, Bhubaneswar.                                    |
| Shri P.Mahapatra        | Asst.Director                 | KVIC, Bhubaneswar.                                    |
| Dr.S.C.Panwar           | PO&P.Director                 | National Horticulture Board,MOA,GOI                   |
| Shri Pravakar Barad     | Dy.Director                   | Directorate of Census,Odisha                          |
| Shri B.K.Parida         | Dy.Director <sup>25</sup>     | AHVS, Bhubaneswar                                     |
| Shri R.P.Sharma         | Sr.Consultant                 | SFAC, Govt.of India                                   |

|                                |                           |                            |                                    |
|--------------------------------|---------------------------|----------------------------|------------------------------------|
| 29.                            | Shri R.Duvvuri            | Team Leader(NSG)           | SFAC,New Delhi                     |
| 30.                            | Shri Dibakar Moharana     | PE(BL)                     | Odisha Livelihoods Mission         |
| 31.                            | Shri Karthick Ramadas     | Young Professional         | OLM, Govt.of Odisha                |
| 32.                            | Shri Pravakar Maharana    | MR.Asst.                   | Directorate of PWDS                |
| 33.                            | Shri B.N.Bhue             | Joint Registrar            | O/o Resco,Bhubaneswar              |
| 34.                            | Shri Uday Kiran Y         | SRP-Odisha                 | UIADAI,RO Bhubaneswar              |
| <b>RESERVE BANK OF INDIA</b>   |                           |                            |                                    |
| 35.                            | Shri R.L.K.Rao            | General Manager,           | RBI                                |
| 36.                            | Smt.Puspamitra Sahu       | DGM,                       | RBI                                |
| 37.                            | Smt.Maya Parhi            | AGM                        | RBI                                |
| 38.                            | Dr.Samir Ranjan Behera    | Asst.Adviser               | RBI                                |
| <b>NABARD</b>                  |                           |                            |                                    |
| 39.                            | Shri A.Chandrasekhar      | General Manager            | NABARD                             |
| 40.                            | Shri A.P.Das              | DGM                        | NABARD                             |
| 41.                            | Shri Sisir Kumar Pramanik | Financial Consultant       | NABARD                             |
| <b>SIDBI</b>                   |                           |                            |                                    |
| 42.                            | Shri S.S.Acharya          | DGM                        | SIDBI                              |
| <b>INSURANCE COMPANY</b>       |                           |                            |                                    |
| 43.                            | Shri Ch. B.N.Praaraj      | Chief Regional Manager     | Agril.Insurance Company India Ltd. |
| 44.                            | Shri Susanta Ku.Bhuyan    | Manager                    | HDFC ERGO GIC Ltd.                 |
| 45.                            | Shri Suman Roy Choudhury  | Manager                    | ICICI LOMBARD GIC.Ltd.             |
| <b>R-SETI</b>                  |                           |                            |                                    |
| 46.                            | Shri G. C. Mishra         | State project Co-ordinator | R-SETI,Bhubaneswar                 |
| <b>OSFC</b>                    |                           |                            |                                    |
| <b>DEBT.RECOVERY TRIBUNAL.</b> |                           |                            |                                    |
| 47.                            | Shri Amit Roy Choudhury   | Registrar                  | Debt.Recovery Tribunal             |
| <b>OSFDC</b>                   |                           |                            |                                    |
| 48.                            | Shri M.K.Mohanty          | GM,BRDC                    | OSFDC,Bhubaneswar.                 |
| <b>OSCSC</b>                   |                           |                            |                                    |
| <b>PUBLIC SECTOR BANKS</b>     |                           |                            |                                    |
| 49.                            | Shri Ashok Kumar          | AGM                        | Allahabad Bank                     |
| 50.                            | Shri Santosh Kumar Hota   | Manager                    | Allahabad Bank                     |
| 51.                            | Shri Surjit Kumar Das     | DGM                        | Andhra Bank                        |
| 52.                            | Shri A.K.Pradhan          | Sr.Manager                 | Andhra Bank                        |
| 53.                            | Shri U.C.Mohapatra        | AGM,                       | Bank of Boroda                     |
| 54.                            | Shri D.Bahinipati         | Sr.Manager                 | Bank of Boroda                     |
| 55.                            | Shri L.K.Sethi            | AGM                        | Bank of India                      |
| 56.                            | Shri S.S.Kumar            | Manager                    | Bank of India                      |
| 57.                            | Shri Rajendra Ku.Swain    | DGM                        | Canara Bank                        |
| 58.                            | Shri Sibani Prasad Mishra | Sr.Manager                 | Canara Bank                        |
| 59.                            | Shri Basudev Rakshit      | AGM                        | Central Bank of India              |

|                             |                           |                   |                           |
|-----------------------------|---------------------------|-------------------|---------------------------|
| 60.                         | Shri Manoj Kumar Sethi    | Manager           | Central Bank of India     |
| 61.                         | Shri Sapan Dash           | AGM               | IDBI Bank                 |
| 62.                         | Shri Santosh Kumar Das    | AGM               | IDBI Bank                 |
| 63.                         | Shri M.K.Gupta            | AGM               | IDBI Bank                 |
| 64.                         | Shri O.P.Ambasht          | DGM & ZM          | Indian Bank               |
| 65.                         | Shri Ramesh Ch.Pattnaik   | AGM               | Indian Overseas Bank      |
| 66.                         | Smt. Pushpanjali Singh    | Manager           | Indian Overseas Bank      |
| 67.                         | Shri Gautam Sinha Ray     | DGM               | Oriental Bank of Commerce |
| 68.                         | Shri S.K.Dokania          | Circle Head       | Punjab National Bank      |
| 69.                         | Shri J.K.Nayak            | Chief Manager     | Punjab National Bank      |
| 70.                         | Shri H.S.Mohapatra        | Manager           | Punjab National Bank      |
| 71.                         | Shri J.K.Nayak            | Chief Manager     | Punjab & Sind Bank        |
| 72.                         | Shri V.G.Hedge            | DGM               | SBI                       |
| 73.                         | Shri A.K.Mishra           | AGM               | SBI                       |
| 74.                         | Shri Sadananda Mahaptra   | Manager(Liaison)  | SBI, LHO                  |
| 75.                         | Shri P.K.Samal            | AGM               | State Bank of Hyderabad   |
| 76.                         | Shri N.R.Sahu             | Branch Manager    | Bank of Maharashtra       |
| 77.                         | Shri T.Rama Chandra Bhat  | AGM               | State Bank of Mysore      |
| 78.                         | Shri Gopal Krishna Patra  | Manager(Adv)      | State Bank of Mysore      |
| 79.                         | Shri Saroj Kumar Acharya  | Dy.Manager        | State Bank of Travancore  |
| 80.                         | Shri A.N.Das              | DGM               | Syndicate Bank            |
| 81.                         | Shri S.R.Mohanty          | Sr.Manager        | Syndicate Bank            |
| 82.                         | Shri Ashok Pattnaik       | AGM               | Union Bank of India       |
| 83.                         | Shri Gajendra Nath Das    | Sr.Manager        | Union Bank of India       |
| 84.                         | Shri D.P.Singh            | DGM & CRM         | United Bank of India      |
| 85.                         | Shri K.P.Mishra           | Manager(Dev)      | United Bank of India      |
| 86.                         | Shri Satish Gupta         | AGM,SLBC          | UCO Bank                  |
| 87.                         | Shri N.K.Dash             | ZM,Bhubaneswar    | -do-                      |
| 88.                         | Shri A.K.Singh            | ZM,Sambalpur      | -do-                      |
| 89.                         | Shri T.Chakraborty        | ZM,Cuttack        | -do-                      |
| 90.                         | Shri N.Swain              | CM,SLBC           | -do-                      |
| 91.                         | Shri Jagadish Dash        | Sr.Manager (SLBC) | -do-                      |
| 92.                         | Shri Sunil Kujur          | Sr.Manager        | -do-                      |
| 93.                         | Shri B.C.Dash             | Manager,SLBC.     | -do-                      |
| 94.                         | Shri P.K.Panigrahi        | Manager(Security) | -do-                      |
| 95.                         | Shri Kedar Nayak          | (SLBC)            | -do-                      |
| 96.                         | Shri Debasish Patra       | Senior Manager    | Vijaya Bank               |
| <b>PRIVATE SECTOR BANKS</b> |                           |                   |                           |
| 97.                         | Shri Girish Dubey         | DVP               | AXIS Bank                 |
| 98.                         | Shri Sanjeeb Swain        | Sr.Manager        | AXIS Bank                 |
| 99.                         | Shri M.D.Tripathy         | Managing Director | Federal Bank              |
| 100.                        | Shri J.S.Randhwa          | Circle Head       | HDFC Bank                 |
| 101.                        | Shri Debashis Senapati    | Sr.Vice President | HDFC Bank                 |
| 102.                        | Shri Anant Pattnaik       | Dy.Vice President | HDFC Bank                 |
| 103.                        | Shri Vikash Bahuwala      | DGM               | ICICI Bank                |
| 104.                        | Shri Dipta Bhanu Satpathy | AVP/RM            | Indus Ind Bank.           |

|                              |                         |               |                               |
|------------------------------|-------------------------|---------------|-------------------------------|
| 105.                         | Shri Manoj Kumar Bisoyi | Sr.Manager    | Kotak Mahindra Bank           |
| 106.                         | Shri Chandrasekhar      | Chief Manager | Karnataka Bank                |
| 107.                         | Shri Shibaram Dash      | Manager       | Karur Vysya Bank              |
| 108.                         | Shri Tanmaya Ku.Nayak   | Manager       | Laxmivilas Bank               |
| <b>RRBS</b>                  |                         |               |                               |
| 109.                         | Dr. K.C.Mohanty         | Chairman      | Odisha Gramya Bank            |
| 110.                         | Shri Pravat Ku.Dash     | Sr.Manager    | Odisha Gramya Bank            |
| 111.                         | Shri A.N.Parida         | Chairman      | Utkal Grameen Bank            |
| 112.                         | Shri T.K.Panda          | MD            | Orissa State Cooperative Bank |
| <b>NHB</b>                   |                         |               |                               |
| <b>LEAD DISTRICT MANAGER</b> |                         |               |                               |
| <b>ANDHRA BANK</b>           |                         |               |                               |
| 113.                         | Shri B.Khuntia          | LDM           | Ganjam                        |
| 114.                         | Shri A.K.Panda          | LDM           | Gajapati                      |
| <b>BANK OF INDIA</b>         |                         |               |                               |
| 115.                         | Shri Jaladhar Sethi     | LDM           | Keonjhar                      |
| 116.                         | Shri G.M.Murmu          | LDM           | Mayurbhanj                    |
| <b>STATE BANK OF INDIA</b>   |                         |               |                               |
| 117.                         | Shri R.B.Kuanr          | LDM           | Bolangir                      |
| 118.                         | Shri J.P.Mahapatra      | LDM           | Boudh                         |
| 119.                         | Shri T.L.Seth           | LDM           | Bargarh                       |
| 120.                         | Shri B.B.Rath           | LDM           | Deogarh                       |
| 121.                         | Shri J.B.Nayak          | LDM           | Jajpur                        |
| 122.                         | Shri P.K.Patel          | LDM           | Jharsuguda                    |
| 123.                         | Shri S.C.Sethi          | LDM           | Khurdha                       |
| 124.                         | Shri Krushna Ch.Mallick | LDM           | Phulbani                      |
| 125.                         | Shri Binayak Mahapatra  | LDM           | Kalahandi                     |
| 126.                         | Shri Prafulla Ku.Das    | LDM           | Kendrapara                    |
| 127.                         | Shri B.G.Rao            | LDM           | Koraput                       |
| 128.                         | Shri Raghav Subudhi     | LDM           | Malkangiri                    |
| 129.                         | Shri Bipin Bihari Dash  | LDM           | Nayagarh                      |
| 130.                         | Shri M.M.Kar            | LDM           | Nabarangpur                   |
| 131.                         | Shri Raghunath Patro    | LDM           | Nuapada                       |
| 132.                         | Shri R.J.Achary         | LDM           | Rayagada                      |
| 133.                         | Shri M.R.Mishra         | LDM           | Sambalpur                     |
| 134.                         | Shri S.P.Acharya        | LDM           | Sundergarh                    |
| 135.                         | Shri Mayadhar Mallick   | LDM           | Sonepur                       |
| <b>UCO BANK</b>              |                         |               |                               |
| 136.                         | Shri A.K.Chand          | LDM           | Angul                         |
| 137.                         | Shri L.N.Swain          | LDM           | Balasore                      |
| 138.                         | Shri P.K.Mohanty        | LDM           | Bhadrak                       |

|      |                          |     |               |
|------|--------------------------|-----|---------------|
| 139. | Shri Debraj Behera       | LDM | Cuttack       |
| 140. | Shri D.Sahoo             | LDM | Dhenkanal     |
| 141. | Shri Rabindra Kumar Dash | LDM | Jagatsinghpur |
| 142. | Shri Sambhu Prasad Dash  | LDM | Puri          |

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