

**PROCEEDINGS OF THE 156th STATE
LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
30.09.2019 FOR THE QUARTER
ENDED JUNE 2019 AT
HOTEL MAYFAIR, BHUBANESWAR**



**UCO BANK
CONVENOR – SLBC, ODISHA**

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/368/2019-20

दिनांक / Date: 18.10.2019

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 156वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 156th SLBC Meeting of Odisha

हम दिनांक 30.09.2019 को मेफेयर कनवेंशन , भुवनेश्वर के क्रिस्टल हॉल में आयोजित 156वें एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 156th SLBC Meeting of Odisha held on 30.09.2019 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,


(TR Chockalingam)

महाप्रबंधक, यूको बैंक, व संयोजक, एस.एल.बी.सी., उड़ीशा

General Manager, UCO Bank cum
Convener, SLBC, Odisha

अनुलग्नक Encl: यथोक्त As stated above

PROCEEDINGS OF THE 156TH SLBC MEETING HELD ON 30.09.2019

The 156th SLBC Meeting of Odisha was held on 30.09.2019 under the Chairmanship of Shri A.K.Goel, MD & CEO, UCO Bank in the presence of:

Shri Suresh Ch. Mohapatra, Development Commissioner cum Additional Chief Secretary, Govt. Of Odisha

Shri Debasish Panda, Additional Secretary, Department of Financial Services, Ministry of Finance, Govt. of India

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

Dr. Saurav Garg, Principal Secretary, Agriculture & Farmers' Empowerment, Govt. Of Odisha

Shri P.K. Biswal, Special Secretary cum Director, Institutional Finance, Govt. Of Odisha

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

Shri M. Chandrasekhar, Chief General Manager, NABARD

Ms. Praveena Kala, Chief General Manager, SBI

Shri TR Chockalingam, GM, UCO Bank & Convenor, SLBC, Odisha

Shri Priyaranjan, DGM, FIDD, RBI, Bhubaneswar

The list of participants is annexed.

At the outset, Shri TR Chockalingam, Convenor, SLBC, Odisha welcomed all the esteemed dignitaries on the dais and the Principal 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.

He expressed his concern for the decreasing trend of CD Ratio of the State and requested all banks to go for credit expansion in a camp mode and to give more emphasis on credit to fisheries and animal husbandry, as working capital requirements in those two sectors can now be financed under KCC as per the RBI directive.

KEY NOTE ADDRESS BY MD & CEO, UCO BANK –CUM- CHAIRMAN, SLBC

The MD & CEO, Head Office, UCO Bank –cum- Chairman SLBC, Odisha welcomed all the dignitaries on and off the dais.

He informed the house that, DFS, Ministry of Finance, Govt of India has directed SLBC, Odisha to hold a Special SLBC meeting for discussing the issues raised by Govt.

of Odisha in the 5th Governing Council meeting of Niti Ayog held on 15.06.2019. Accordingly SLBC, Odisha is conducting the Special SLBC meeting along with the 156th SLBC meeting today.

He expressed his concern for the declining CD Ratio, poor performance of Atal Pension Yojana (APY), low credit disbursement in Agriculture and Allied Sectors of fisheries and animal husbandry in the State.

He congratulated the State Government for creating an innovative "5T" Department, for bringing transformational changes in the State through better governance and appealed to all the banks to adopt the "5T" mantra, i.e. Transparency, Teamwork, Technology, Time and Transformation for improving their own performance.

He requested all the banks to restructure/reschedule the eligible MSME loans up to 25 crore, as per the recent directives from RBI, for not letting them slip into NPA till 31st March 2020. He emphasized the importance of recent OTS policy, which is Non Discretionary and Non Discriminatory (NDND) and exhorted all the banks to increase the recovery of stressed assets.

He also informed the house that as per the directives from IBA, SLBC, Odisha in a meeting on 19.09.2019 has adopted Cuttack as the pilot district in the State for making it 100% digitally enabled and requested all the banks and State Government line departments to provide all possible support to LDM, Cuttack in this new endeavour.

Again he informed that, as per the directives from IBA, SLBC, Odisha has approved the time set of 10.00 a.m. to 4.00 p.m. as Uniform Customer Banking Hours to be implemented by all Public Sector Banks w.e.f. 01.10.2019. However he advised all other banks to follow this time norms to have uniformity in Customer Banking Hours in the State.

He exhorted all the banks to dispose of the pending proposals immediately and give utmost importance to credit expansion as we have to make our country, a 5 trillion dollar economy within 5 years as envisaged by our Prime Minister.

Lastly, he spoke on the general mindset of the public that "Banks are not interested for financing"- he admitted that this may be partly true but not 100% true. He assured the house that banks are ready to finance as per their policy guidelines and Customer Outreach Programmes are going to be conducted in 6 identified districts of Odisha in the 1st Tranche as directed by DFS, Ministry of Finance, Govt of India to boost the credit growth of the banks in the State during this festive season.

HIGHLIGHTS OF ADDRESS OF SHRI A.K.K MEENA, PRINCIPAL SECRETARY, FINANCE, GOVERNMENT OF ODISHA

Principal Secretary, Finance expressed his satisfaction for convening this 156th SLBC meeting within 3 months from the last SLBC meeting, which was held on 11.07.2019.

He expressed his concern regarding the opening of bank branches in unbanked areas, which is not taking place as per the desired pace. He informed the house that out of 6798 GPs, as many as 4921 GPs are not having any Brick & Mortar branches in the State. This is happening due to the hesitation of bank authorities for opening of Brick & Mortar branches in rural areas for the reason of non-viability. He appreciated the effort of Bandhan Bank for opening 39 branches in the State in the last year and exhorted all the banks to start opening of bank branches in rural unbanked areas.

Principal Secretary, Finance observed that banks are trying to open banking outlets in the form of Business Correspondents (BCs), to provide banking facilities in the remote rural areas. But in reality individual BCs are not reaching out to the intended villages and are hovering near the base branch of the bank due to connectivity problem and lack of adequate transactions, B.C.s are not functioning in the allotted G.P.s/villages. He emphasized on the role of State Bank of India, in signing MOU with OLM for making SHGs as Corporate BC and OLM in turn has made number of SHGs as BCs for successfully providing banking facilities in the rural unbanked areas. He exhorted all other banks to give preference to Women SHGs over individual BCs for giving meaningful banking services in rural areas. Principal Secretary, Finance requested all the banks to discuss with Directorate of "Mission Shakti" for engaging Women Self Help Groups as Banking Correspondents. He also highlighted the role of "SBI Kiosks", which are much better form of banking than individual BCs as there is a physical presence through a banking correspondent.

Principal Secretary, Finance informed the house that Annual Credit Plan (ACP) target for this FY 2019-20 is fixed at Rs.75611.97 crore as against Rs.71419.85 crore for the FY 2018-19 and the achievement last year was 84%. He expressed his dissatisfaction over the dismal performance in agricultural activities in general and in fisheries & dairies in particular. He strongly made a point that this year the performance of the banks will be closely monitored and due weightage will be given during the process of selection of banks for keeping government deposits.

He appraised the house that, those banks which can assist the State Govt. in these endeavours, will be given weightage in empanelment of banks for handling government deposits in the coming Financial Year.

He expressed his concern for low CD Ratio in 12 districts, which are below 40% and asked the banks to make special efforts in these districts for increasing their credit portfolio.

Principal Secretary, Finance informed the house that 6 districts are chosen in Odisha to conduct "Credit Melas" within 3rd October to 7th October 2019. He directed all the LDMs to take the help of District Small Savings & Financial Inclusion Officers (DSSFIO) to make these camps a grand success. He reiterated that these camps should not only focus on credit expansion but also to give importance to recovery of the old loans and also to sensitize villagers about getting duped of their hard earned money by some unregulated & unauthorized companies operating in the State. He exhorted all banks to put some extra effort in these Credit camps to increase their credit in general and Priority Sector credit in particular, giving agriculture the topmost priority.

He expressed his anguish for the unhealthy practice of soliciting State Government deposits and transfer of money from one bank to another and warned Govt departments to take a serious note of these unethical practices.

He also asked all other banks to get integrated with the Integrated Financial Management System (IFMS) of the State as already done by SBI for smooth & hassle free transfer of fund under DBT.

HIGHLIGHTS OF ADDRESS OF SHRI SURESH CH. MOHAPATRA, DEVELOPMENT COMMISSIONER-CUM-ADDITIONAL CHIEF SECRETARY, GOVERNMENT OF ODISHA

Development Commissioner cum Additional Chief Secretary, Govt. Of Odisha praised the effort of State Bank of India for providing support, in the form of loans for purchasing boats to 1000 "Fani" affected boat owners of Satpada, in Puri district and exhorted all the banks to provide financial assistance for coconut plantation in the "Fani" affected districts.

DC-cum-ACS expressed his satisfaction regarding the vibrant MSME sector but was disheartened to note that the credit flow to Agriculture & Allied activities is not picking up. He observed that, the selection of genuine beneficiaries in this sector should be taken up in a camp mode, at the block level, with the assistance of and in consultation with State Government line departments.

He also emphasised on the investment in ground water harvesting with Cluster Bore well Scheme, where the farmers can get their money back within 2/3 years time and informed the house that in our country, states have developed due to the development in agriculture sector. Development Commissioner requested all the banks to select beneficiaries belonging to ST, SC & Weaker Sections from the Block level.

Lastly, he exhorted all the banks to boost the credit flow to Handlooms & Handicrafts sectors, as Odisha is having a rich heritage and expertise in these fields and this sector has a good domestic and foreign market.

HIGHLIGHTS OF ADDRESS OF SHRI DEBASISH PANDA, ADDITIONAL SECRETARY, D.F.S., GOVERNMENT OF INDIA

Additional Secretary, Department of Financial Services, Govt. of India asked all the banks to work with an open mind to reach out to the customers in remotest part of the State and directed the State Heads of all the banks to open either Brick & Mortar branches or banking outlets in the unbanked Gram Panchayats in the State.

He stressed on the need to follow RBI's directives on restructuring of stressed assets and their settlement through OTS to minimize the slippage to NPA and requested the State Government to advise all the District Collectors to monitor all these aspects periodically.

He opined that, the recent nationwide ideation meeting of all the Public Sector Banks, held as per the direction of DFS, Govt of India was a grand success and congratulated all the bankers for this and proposed that, in the interest of PSBs, this process should continue.

He cautioned all the bankers to extend fresh lending to agriculture, as only renewal of old loans cannot fulfil the desired aspirations of the farmers and exhorted the banks to render all the help to Agriculture and allied sector related Start Up companies. He requested NABARD to closely monitor the activities of banks in agriculture section.

He also stressed on popularising the Mudra schemes in the coming Customer Outreach programmes in different districts and asked the bankers to give fillip to Blue Revolution by tapping the vast coastline of our state.

He also asked the bankers to emulate the practices designed by Fintech companies in doing some Socio-economic study of farmers basing in the cropping pattern, weather forecast etc of a particular area.

He emphasized that, only opening an account is not sufficient. It should be followed by providing other banking facilities along with social security schemes.

He requested the bankers to promote new sectors like Tourism, Handicrafts and Handlooms etc for which Odisha is famous all over the world and also to help the entrepreneurs in finding a market through e-commerce platform.

He also directed the defaulting banks to upload the details of all their bank branches in "Jandhan Darshak" app, so that anyone can track the whereabouts of a particular bank branch, ATM or BC point.

He exhorted all the banks to open banking outlets within 5 km radius of each village and informed the house that shortly DFS will be holding Video Conference with all the SLBCs regarding this issue.

He also suggested to form a small committee under the Chairmanship of Principal Secretary, Finance or Director, Institutional Finance with the CGM, State Bank of

India, Convenor, SLBC, CGM, NABARAD, Controlling Heads of a few major PSU banks to examine the issue of opening of Brick & Mortar bank branches in unbanked G.P.s and submit a detail report to DFS, MoF, Government of India. The committee will pinpoint the requirement of Brick & Mortar branches, BC points, ATMs and Kiosks to be opened on a war footing, in rural areas and in LWE affected districts.

He also informed the house that huge funds are lying with NABARD to provide VSATs, POS machines etc for the new branches to be opened and exhorted the banks to avail these facilities instantly.

Lastly he assured all the bankers and said that, "banker's community need not worry as there will be no harassment of genuine/ bonafide bankers."

HIGHLIGHTS OF ADDRESS OF SHRI M.K. MALL, REGIONAL DIRECTOR, RBI, BHUBANESWAR

Regional Director, RBI, Bhubaneswar praised the effort of State Government in handling the Cyclone Fani quite efficiently and congratulated the banks for restructuring loan accounts of Rs.1268 crore and providing fresh lending of Rs.5853 crore in the Fani affected districts.

He also expressed his satisfaction over the CD Ratio of the State as of June 2019 which is 62.43% and the YOY growth of MSME is more than double than the last year.

He also pointed out a silver lining in Agricultural advance, where the achievement of Private Sector Banks are 34% and that of Small Finance Banks are more than 60 times their target and exhorted PSBs to emulate them.

RD, RBI also appraised the house that the position of Odisha in the Eastern Region is very good as far as opening of Banking Outlets are concerned.

He stressed upon the need to focus on prompt repayment of loans and awareness about the cases of frauds & cheating by unauthorised entities in the coming Customer Outreach programmes and requested the State Government to help the banks in every possible way for recovering the loan disbursed by them.

He highlighted the steps taken by RBI in conducting NAMCAPS in the nooks & corners of the State and hailed the efficient & accurate data gathering by SLBC, Odisha and to make it more vibrant, the website is to be standardised all over the country.

He expressed his concern for the fact that some SLBC Sub-committee Meetings are not held within the stipulated time frame and asked all the stake holders to overcome these bottlenecks.

Lastly, he expressed his happiness for SLBC adopting Cuttack as the pilot district in the State for making it 100% digitally enabled.

AGENDA NO. 1

Confirmation of proceedings of 155thSLBC Meeting held on 11.07.2019 at Bhubaneswar

The proceedings of 155thSLBC Meeting held on 11.07.2019 was circulated among all the members vide letter no. SLBC/ODI/229/2019-20 dated 02.07.2019. 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 155thSLBC Meeting held on 11.07.2019

1. Release of Subsidy of Pisciculture Loan

GM, Canara Bank informed the house that those cases of subsidy relates to the period 2015-16 and 16-17 and not yet released. MD, UCO Bank advised Fishery Department to speak on such delay. As Director, Fishery, Govt of Odisha was not present in the house, Principal Secretary, Finance, Govt of Odisha expressed his displeasure and asked the Fisheries Department to take a note of it and comply the subsidy related issues within one month in consultation with Canara Bank and SLBC.

Action – Canara Bank/SLBC, Odisha/Fisheries & ARD Dept, Govt. of Odisha.

AGENDA NO.3

Relief measures taken by the Financial Institutions in areas affected by Cyclonic Storm “FANI”

After the devastating cyclonic storm “FANI” on 03.05.2019, the coastal districts of the State bore the brunt of the storm. But due to the proactive coordinated steps taken by the State Government, RBI and all the banks, the losses were minimized and near normal situation could be restored in a couple of months. As per the recommendations of Special SLBC, a Special Task Force was constituted to formulate and monitor the relief measures in the affected districts on a periodic basis. Three Task Force meetings were held under the Chairmanship of Principal Secretary, Finance and the ground situation was monitored periodically.

All the banks in the State rose to the occasion and restructured/rescheduled 18279 loan accounts amounting to Rs.1268 crores. Fresh Finance/Relending of Rs.5853 crores were sanctioned in 123090 accounts. In post FANI period 4462 nos. of insurance claims have been received and 3304 nos. of insurance claims have been settled.

AGENDA NO.4

Annual Credit Plan/Priority Sector Lending/Sectoral Financing

(a) Achievement under ACP 2019-20

In charge, SLBC reported that overall achievement under ACP is 28.58% during the period 01.04.2019 to 30.06.2019. The achievement under Agriculture, MSME are 9.45% & 54.47% respectively. Crop loan, Fishery and Dairy achievement percentage during the period is 21.36%, 5.22% and 6.38% respectively.

MD & CEO, UCO Bank-cum-Chairman, SLBC observed that in Fishery and Dairy Sector the performance are very discouraging. At this pace we cannot achieve the target of doubling the farmers' income by 2020, which is the main agenda of Government. We have to make more finance for investment credit and Warehouse financing..

CGM, SBI opined that for Bankers, while financing, the papers have to be clean and also expressed her displeasure as insurance activities are nonexistent in Fishery sector. To this, representative from Oriental Insurance informed the house that they are providing insurance cover for investment in pisciculture.

Director, Fishery informed the house that in MPY, The Department have sponsored around 605 proposals, which are still pending with the Bankers.

(b) Agriculture

Principal Secretary, Finance expressed concern over low performance of 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.

Principal Secretary, Agriculture & F.E. Department requested all banks to provide more loans to the agricultural farmers. He indicated that the performance of Banks in Mukhyamantri Krushi Udyog Yojana is very poor. He requested all major banks to provide loans to the existing 40 clusters or FPOs.

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.6000 crore given in crop loan, 78% are financed by RRBs & OSCB.

Principal Secretary, Finance requested the Director of Fisheries and Director of AH&VS, Odisha 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.

Kissan Credit Card (KCC)

It is observed that Banks have disbursed Rs.5590.92 crore in 1269954 KCC accounts during 01.04.2019 to 30.06.2019, out of which 120533 fresh KCC have been issued disbursing Rs 667.73 Crore. Total outstanding balance as on 30.06.2019 is Rs.19995.14 crore in 4098378 KCC accounts.

Agriculture Allied Sectors (Fishery & Dairy)

All the dignitaries on the dais raised their concern regarding dismal performance of the banks in allied sector financing. The performance during this quarter is Rs.58.72 crore in Fishery and Rs.104.72 crore in Dairy.

Doubling of Farmers' Income by 2022-Strategy for Odisha

Chairman, SLBC stressed on the need for Warehouse financing for the construction of Warehouses to store the farm produce during bumper harvest. This way farmer can sell their produce during market demand period.

Additional Secretary, DFS, New Delhi exhorted all the banks to utilise the NABARD subsidy for construction of small Rural Godowns. He also encouraged the banks to finance Refrigerated Containers by which agricultural produce can be transported safely to the place of requirement.

Farmers' Producers Organisation

Additional Secretary, DFS, New Delhi suggested that FPOs can be successful if formed only after land aggregation of all the farmers in a locality.

Department of Agriculture and Farmers Empowerment, Govt. of Odisha has also drafted a comprehensive policy on promotion and nurturing of FPOs in the State to create a conducive environment for FPOs by integrating and promoting the activities involved in the field of Agriculture and allied sector, Food Processing, Agri-Business, Warehousing and Logistics Sectors through focused attention, global technologies and necessary infrastructure facilities.

Achievement of targets in Agriculture credit by different Banks in the State.

Principal Secretary, Agriculture & Farmers' Empowerment Department, Govt. of Odisha has expressed his displeasure in regards to achievement vis-à-vis target in Agriculture Credit by different Banks as on 30.06.2019 in Odisha State and has also directed all the Directorates & Corporations under their department to withdraw the deposits from Banks if they fail to achieve the said target.

Linking of farmer's database under Kisan Credit Card with AADHAAR at the time of disbursement of crop loan

The Cooperation Department, Govt. of Odisha have mandated that AADHAAR numbers of beneficiary farmers availing crop loans are required to be linked to their KCC and the Loan/Savings Bank Account opened in the CCB so as to ensure that genuine farmers have access to the crop loan disbursed through the Short Term Coop. Credit Structure (STCCA) which has a large interest subvention component.

The Department has also informed that there will be no disbursement on crop loan without AADHAAR linkage and this stipulation is also equally applicable to all Nationalized Banks.

Registrar, Co-operative Societies has reported that 50% Aadhaar linkage has already been done in the Co-operative Banks.

(c) Education Loan

Convenor, SLBC informed the house that all commercial banks have disbursed Rs. 109.05 Crore during 01.04.2018 to 30.06.2019, which is 9.04% of the ACP target 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. 515.53 Crore during 01.04.2018 to 30.06.2019, which is 10.68% of the ACP target in Housing Loan.

Action –SLBC, All Banks & concerned Line Department of State Government

AGENDA NO.5

Credit Deposit Ratio:

Special Secretary-cum-Director, Institutional Finance, Govt. of Odisha raised his concern regarding the low CD ratio in Public Sector Banks and also for the increase in numbers of districts to 12 where the CD ratios are below 40%. He advised that the Sub Committees at the District level should be activated to formulate roadmap for bettering the CD ratio of these districts.

Additional Secretary, DFS, New Delhi requested all banks to work in a concerted manner to increase the CD ratio of the districts where the ratio are below 40% so that the CD ratio of the State can register higher percentage.

Action –SLBC,All Banks & LDMs

AGENDA NO.6

Financial Inclusion and Banking Infrastructure

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

Last meeting of SLBC Sub-Committee on Banking Expansion was held on 09.07.2019. Regional Director, RBI, explained that, the network issue is the major handicap in opening banking outlets in remote villages and asked the State Govt to improve the connectivity network in these GPs/villages.

(b) Villages inadequately covered or uncovered by Financial Infrastructure on Jan Dhan Darshak GIS App.

DFS, vide their letter no. F.No.08.04.2014-FI(Mission Office)dated 22.07.2019, has provided a list of 1270 villages, which are inadequately covered or uncovered by any financial infrastructure on Jan Dhan Darshak GIS App, updated as on 08.07.2019. Out of these 1270 villages, 874 villages are already covered by Banking Outlets. The remaining 394 uncovered villages are allocated to different banks for opening of Banking Outlets at the earliest. The same has been updated in the dedicated PMJDY FI-PLAN Portal also and banks are also requested to take up the matter with their Corporate/HO level for updation of the banked GPs in the Jan Dhan Darshak GIS App.

SBI informed that out of 394 uncovered villages, 150 villages have been allotted to them and 91 villages are already been covered by Bank Mitra (CSPs). 59 uncovered villages are been allotted to BCs for deployment of CSPs. Canara Bank & Indian Overseas Bank has also opened the banking outlet in the respective 5 & 6 allotted villages.

DFS, vide their letter dated 23.09.2019 has once again instructed Banks that the Jan Dhan Darshak GIS App needs to be regularly updated for effective use. Additional Secretary, Department of Financial Services, Govt. of India, directed the defaulting banks to upload the details of all their bank branches in "Jandhan Darshak" app, so that anyone can track the whereabouts of a particular bank branch, ATM or BC point and also requested the LDMs to give their feedbacks on the website of Jan Dhan Darshak GIS for necessary corrections at banks level.

Additional Secretary, Department of Financial Services, asked Convenor, SLBC to closely monitor the progress in this direction.

(c) Connectivity:

Convenor, SLBC said that, connectivity is the banks are facing operational problem for poor/nil connectivity in remote areas of the State and informed the house that without connectivity banks cannot do business.

AGM, BBNL, Bharat Net Phase-I covering 18 districts, all the GPs have been connected through Optical Fibre Cable and already been handed over to BSNL.

Representative from BSNL informed the house that, all the districts of the State will be covered by March 2020.

Action –All Banks/BSNL & BBNL/ State Government/CGM, NABARD

AGENDA NO.7

(a) Financing to MSME Sector:

Director I/C, MSME-DI, Govt. of India suggested for working capital finance to MSME sector for investment in Plant & Machinery.

Regional Director, RBI express his satisfaction over Y-O-Y growth of MSME which is more than double than the last year.

The target under ACP for MSME sector (Priority Sector) for the year 2019-20 is 19021.27 Crore and the achievement as on 30.06.2019 is Rs.10361.40 Crore which is 54.47% of the target.

Action –All Banks/Indus Ind Bank/ SLBC /MSME Dept, Govt of Odisha

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

Additional Secretary, DFS, New Delhi requested the bankers to either sanction or reject the sponsored applications and do not keep it pending for long.

AGENDA NO.8

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

(a) Crop Insurance

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Principal Secretary, Agriculture & FE, Govt. Of Odisha informed the house that 28.52 lakh loanee farmers and 18.21 lakh non-loanee farmers are registered under PMFBY for Kharif 2019. He asked the banks to transmit the premium collected to the respective insurance companies immediately as the last date for this is 31st October 2019.

Action –All Banks/Insurance Companies/Finance Dept/Agriculture & F.E. Dept/SLBC Odisha

(b) Financing under Self Help Groups (SHGs)

Director, OLM informed the house that this year target of average loan size per SHG has been set at Rs.2 lakh. He also expressed his concern that SHG Bank Linkage is not picking up in Service Area of 17 Districts of Utkal Grameen Bank due to restrictions imposed on the Bank for fresh lending.

Chairman, Utkal Grameen Bank expressed his inability for fresh SHG lending as they are under PCA and requested CGM, SBI to finance the target allotted to them. CGM, SBI gave her consent to this request.

Action – Banks/OLM

(c) Implementation of PMJDY as on 30.06.2019

In charge, SLBC informed the house that 144.40 lakh PMJDY accounts were opened wef 16.08.2014 to 30.06.2019. The percentage of Zero Balance accounts and Aadhaar Seeded accounts are 12.78% and 71.03% respectively.

(d) Performance by Commercial Banks under Social Security Schemes

Incharge, SLBC has informed the House that 32.73 lakhs enrolment are done under PMSBY, 9.11 lakhs under PMJJBY & 4.77 lakhs under APY.

(e) Progress in PMMY in Odisha in FY 2019-20

Incharge, SLBC has informed that all Banks and Financial Institutions have sanctioned an amount of Rs. 4128.02 Crore and disbursed Rs.3973.04 Crores as on 30.06.2019 during the financial year 2019-20. He requested all Banks to garner more number of borrowers under Kishore & Tarun category.

(g) Stand Up India Scheme

CGM, SBI expressed her concern for not getting suitable response from the prospective borrowers as the minimum ticket size in this scheme is Rs.10 lakh. She asked the house to recommend for decreasing the limit.

DGM, FIDD, RBI, Bhubaneswar informed the house that NABARD & SIDBI are the nodal agencies for this scheme. They are members of State Level Monitoring Committee. They can take up the issue with the concerned department.

Action –All Banks, NABARD/SIDBI, RBI

(h) Implementation of Prime Minister's New 15 Point Programme for welfare of Minorities

Incharge, SLBC has informed the house that during 01.04.2019 to 30.06.2019, the Banks have extended credit of Rs. 1306.13 crore to 14344 beneficiaries of Minority

Community. The outstanding balance as on 30.06.2019 is Rs. 5148.69 Crore in 312909 accounts.

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

In charge, SLBC informed the house that as per data provided by SIDBI the CGTMSE coverage in our state from 01.04.2019 to 30.06.2019 is Rs.213.41 crore in 3813 accounts.

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

In charge, SLBC informed the house that 6763 Micro units amounting to Rs. 137.80 Crore are covered under CGFMU Scheme for the period from 01.04.2019 to 30.06.2019.

Action –All Banks & Concerned Line Departments

AGENDA NO.9

State Govt. Sponsored Schemes Progress

(a) Kalinga Sikhya Sathi Yojana (KSSY)

F.A Cum Special Secretary, Higher Education Department, Govt. of Odisha expressed his concern as this scheme is not picking up in the state and the achievements in this scheme are quite discouraging. Only 1240 accounts under the income group up to Rs.4.5 lakh and 179 accounts under the income group from Rs.4.5 lakh to Rs. 6 lakh were financed under this scheme in the last FY 2019-20 (upto June'19). He requested all the banks to come forward and help the poor & needy students by financing under this KSSY scheme.

Action – SLBC/All Banks/Higher Education Dept, Govt of Odisha

(b) Development with regard to the Administration of Subsidy of Women SHGs in the State of Odisha- “Mission Shakti Loan”

The State Government now has approved to provide Interest Free Loans, i.e. 0% per annum for WSHGs for loans up to Rs.3 lakh and also planning to raise this limit up to Rs.5 lakh.

Deputy Secretary, Mission Shakti also informed the house that, the disbursement figure of Interest Subvention in the last quarter is Rs.43 crore, which is not very encouraging and a target of Rs.100 crore has been set for this year. He asked the banks to submit their Interest Subvention Claims due for this quarter quickly.

1. He also informed the House that the State Government has reduced the interest burden by providing loans **at 0% annual interest** rate to WSHGs (both rural & urban) for loan upto Rs. 3 lakh w.e.f 1st April 2019, irrespective of their promoting agency.

2. Deputy Secretary, Mission Shakti also intimated that the State Cabinet has approved linking of Government procurements and provisioning of services in a structured manner to women SHGs under Mission Shakti amounting to almost Rs. 1,000cr, in the first phase. Considering the support services available with the line departments, the interested WSHGs are to be tagged to provisioning of services and procurement of goods as a sustainable livelihood option. Women SHGs will undertake livelihood activities under various programmes like fish farming in GP tanks, poultry farming in deep litter, paddy procurement, MDM, Electricity meter reading, PDS retailer ship etc. which are to be linked under SHG Bank Linkage Programme on priority basis.

Action – SLBC/All Banks/W&CD and Mission Shakti Dept, Govt of Odisha

(c) Finance to Handicraft Sector- Shilpi Unnati Yojana (SUY)

SLBC Incharge has informed the house that out of 1426 applications sponsored upto 31.08.2019, only 36 proposals were sanctioned and 1390 applications are still pending with different banks. He requested all the banks to take this as fresh applications for current FY, to which all banks agreed.

Action –All Banks, Handicraft Dept., LDMs

d) Selection of Banks for handling Business and Deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs) for the year 2019-20.

SLBC Incharge has informed the house that Govt. of Odisha, Finance Dept. vide their letter no. FIN-PUIF-FININC-0001-2019/24705/F dated 20.07.2019 has finalized the selection of Banks in a committee approach where Finance Deptt., Govt. of Odisha, RBI & SLBC are the members, for handling Govt. Business & Deposits for the year 2019-20. The same has already been communicated to all the banks.

AGENDA NO. 10

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

(a) Two Govt. of India Schemes, 1. PM-Kisan Samman Nidhi and 2. Interest Subvention Scheme for MSMEs were discussed in the house.

(b) Two recent RBI Policy changes – Interest Subvention Scheme for Kisan Credit Card (KCC) to Fisheries and Animal Husbandry farmers during the years 2018-19 & 2019-20 and raising of the limit of collateral free agricultural loans from Rs.1 lakh to Rs.1.60 lakh were also discussed.

(c) IBA Initiative – Chairman, SLBC has informed the house that Indian Banks' Association in their letter no. PS&BT/Digital District/7709 dated 08.08.2019 have advised SLBC to identify one district in each State to make it 100% digitally enabled, within a time frame of one year in close co-ordination and collaboration with all stakeholders.

In the meeting convened by SLBC on 19.09.2019, Cuttack was adopted as pilot District for making it 100% digitally enabled..

(d) "5T" Initiative by the State Government for better governance

Chairman, SLBC has informed that house that with an aim to ensure better service delivery to public, Chief Minister of Odisha approved 5T action plan for better governance. The 5Ts aim at achieving progress through Transparency, Teamwork, Technology, Time and Transformation.

All the government machinery has been instructed to work in cohesion by implementing the 5T (Teamwork, Technology, Transparency, Transformation and Time Limit) to bring about transformational change in the State.

This new initiatives on 5T to be taken up by different departments, like works, housing and urban development, energy, higher education, health and family welfare and the revenue.

Action –All Banks, LDMs & line departments.

AGENDA NO. 11

Loan Recovery- legal/Institutional Support

(a) NPA & Overdue position as on 30.06.2019

Chairman, SLBC and CGM, SBI raised their concern over high percentage of NPA & Overdue position in the State and requested the State Government to give instruction to the District Administration to help the banks in taking physical possession of mortgaged properties.

(b) Status of OPDR cases as on 30.06.2019

In charge, SLBC informed the house that, 11476 numbers of OPDR cases involving Rs 143.72 crore are pending as on 30.06.2019. 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.

Chairman SLBC cum-MD & CEO UCO bank requested Finance Dept. to arrange a meeting with Revenue & D.M. Dept., Law Dept., SLBC & Major banks to discuss on revision of OPDR Act in the State.

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

Convenor, SLBC informed the house that, 580 numbers of applications involving Rs.449.31 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates. He requested all the stake holders to think over the procedure adopted by Jharkhand in issuing Body Warrant against the defaulting borrowers and to implement this in our State.

He also 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 pending SARFAESI applications.

Action –SLBC, Odisha, All Banks, LDMs, Finance Department/Revenue & DM Department

AGENDA NO.12

Banks Common Concern

(a) RSETI

In charge, SLBC informed the house that issues relating to 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. Spl. Secretary-cum-Director, IF, Finance Department also took a review meeting on activities of RSETI in the State and action plan has been prepared to sort out all issues.

Action – Director, RSETIs & Concerned Line Departments

(b) Rent Free Premises for Branches opened in Bharat Nirman Rajiv Gandhi Seva Kendra Buildings in different GPs

GM, Canara Bank, Odisha Region requested the House that Panchayati Raj Department be requested to extend the provision of allotting Rajiv Gandhi Seva Kendra buildings in GPs to banks on free of rent to open brick & mortar bank

branches or continuance of the existing brick & mortar bank branches for another five years. Chairman SLBC-cum-MD & CEO UCO bank requested Finance Department to take up this issue with Panchayati Raj & DW Department.

(c) FIR on Fraud Reporting

CGM, SBI informed the house that, some of their branches are unable to file FIR with the Police Authorities. As the cases are old in nature, local police stations are not accepting the FIR. She explained that, it takes time for the system to declare the account as a fraud.

Director, Institutional Finance, Govt. of Odisha assured her and advised to write to Finance Dept, Govt of Odisha for taking up the same with concerned department.

Action: SLBC, Odisha/CGM, SBI, Odisha/ Finance Department

AGENDA NO. 13

(a) Functioning of DCC/DLRC

AGM, RBI requested all the LDMs to avoid scheduling of DCC/DLRC meetings in the last week of the quarter as this creates hurdles for attending all the meetings within a short span of time and asked all the banks to submit requisite data to SLBC in time.

(b) Strengthening of LDM's office

AGM, RBI requested Controllers of Lead Banks to provide adequate staff and other infrastructure to strengthen the LDM's Office.

Action – All LDMs & Concerned Banks

AGENDA NO. 14

(a) Revamp of Lead Bank Scheme – Developing a Standardized System for data flow and its management by SLBC

Chairman, SLBC has informed the house that, RBI, FIDD, Central Office, Mumbai vide their Circular no. FIDD.CO.LBS.BC.No.21/02.01.001/2019-20 dated 03.07.2019 has advised SLBC Convenor Banks to develop a Standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the members banks. It was also advised that the relevant data must also be directly downloadable from the CBS and/or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. The Circular also suggested the procedure relating to Management of data flow at LBS fora and advised that necessary modifications

may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

He also apprise the house that, SLBC is in the process of modification of online entry of Statements in the website and a meeting with all Banks about the above mentioned matter will be conducted shortly.

(b) Implementation of Uniform Banking Hours in all Public Sector Banks on PAN India Basis

Chairman, SLBC informed the house that IBA in their letter no. CI-I/EASE/BCC dated 06.08.2019 has advised SLBC to approve Uniform Banking Hours in all Public Sector Banks on PAN India Basis out of 3 times slots viz 9.00 am to 3.00 pm, 10.00 am to 4.00 pm & 11.00 am to 5.00 pm after due consultation and approval at DLCC/DCC.

He apprise the house that all the 30 LDMs have approved the time slot of **10.00 am to 4.00 pm** for Customer Banking hours in their respective DLCC/DCCs meetings chaired by District Magistrate/ Collector.

He directed all the Public Sector Banks in the State to implement the new uniform timing w.e.f 01.10.2019. However, he requested other banks to follow the above norms to have uniformity in timings in the State.

(c) 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 correct 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, SLBC and all LDMs

Any other items

CGM SBI requested the House to adopt Bolangir district as digital promotion district. Recently SBI have started initiative for making this district digital payment compliance. Chairman SLBC-cum-MD & CEO UCO bank agreed that both Cuttack and Bolangir district will be adopted by SLBC for promotion of digital payment in the State.

GM, Canara Bank, Odisha Region requested the House that Panchayati Raj Department be requested to extend the provision of allotting Rajiv Gandhi Seva Kendra buildings in GPs to banks on rent free to open brick & mortar bank branches or continuance of the existing brick & mortar bank branches for another five years. Chairman SLBC-cum-MD & CEO UCO bank requested Finance Department to take up this issue with Panchayati Raj & DW Department.

Additional Secretary to Government of India, DFS, MoF instructed all public/private sector banks to open more bank branches and banking touch points in the remote areas of the State. It is decided that the performance of banks in the first two quarter on ACP/opening of brick & mortar branches as per terms and conditions of Empanelment of Banks for 2019-20 be held by Finance Dept. with RBI & SLBC

Vote of Thanks

At last a vote of thanks was given by Shri Pranab Kumar Biswas, AGM & Zonal Head, UCO Bank, Balasore. He thanked all the dignitaries & participants for the successful conduct of this 156th SLBC meeting.

LIST OF PARTICIPANTS FOR 156TH SLBC MEETING HELD ON 30.09.2019 FOR THE QUARTER ENDED JUNE 2019

Sl. No.	Name	Designation	Organization
DIGNITARIES			
1	Shri Suresh Ch. Mohapatra	DC Cum Additional Chief Secretary	Government of Odisha
2	Shri Debashis Panda	Additional Secretary, Deptt. Of Financial Services	Government of India
3	Shri A K K Meena	Principal Secretary	Finance Deptt., Government of Odisha
4	Dr. Saurabh Garg	Principal Secretary	Agriculture & Farmers' Empowerment Deptt., Govt. of Odisha
5	Shri P K Biswal	Spl. Secy Finance Deptt. Cum Director Institutional Finance	Government of Odisha
6	Shri M K Mall	Regional Director	RBI, Bhubaneswar
7	Shri A K Goel	Managning Director and CEO UCO Bank Cum Chairman SLBC	UCO Bank
8	Shri A Chandrasekhar	CGM, NABARD	NABARD
9	Shri TR Chockalingam	General Manager UCO Bank cum Convenor SLBC	UCO Bank
10	Ms. Praveena Kala	CGM, SBI	State Bank of India
11	Shri Priyaranjan	DGM, FIDD	Reserve Bank of India
GOVERNMENT DEPARTMENT			
12	Shri S R Pradhan	Director, NRLM	Government of Odisha
13	Shri S K Acharya	Dy. Director, Fisheries	Government of Odisha
14	Shri K K Raut	Dean, OUAT	Government of Odisha
15	Shri Bharat Ch. Behera	Addl. Secy, Co-operation Deptt.	Government of Odisha
16	Shri S K Mishra	JRCS of O/o RCS(O)	Government of Odisha
17	Shri S K Mohanty	Director, KVIC	Government of Odisha
18	Shri D Nanda	Joint Director, Textiles & handloom	Government of Odisha
19	Dr. S K Sahoo	Director, MSME-DI	Government of India
20	Shri J Sahu	Asst. Director, MSME-DI	Government of India
21	Shri S K Patel	Secretary, OK & VIB	Government of Odisha
22	Shri B K Dash	Director, Handicrafts & CI	Government of Odisha
23	Shri S Nayak	Spl. Officer, Directorate of H & CI	Government of Odisha
24	Shri Gangadhar Nayak	Addl-Secy, F& ARD	Government of Odisha
25	Shri B K Upadhyay	Director- Horticulture	Government of Odisha
26	Dr. S S Dey	MD, APICOL	Government of Odisha
27	Shri M harichandan	FA cum Addl. Secy, Food Supplies & Consumer Welfare Deptt.	Government of Odisha
28	Dr. C Mallik	Dy. Director, AH & VS	Government of Odisha
29	Shri S B Rout	Joint Secretary, Finance Deptt.	Government of Odisha
30	Shri Tarakanta Bhakta	Under Secretary, Finance Deptt.	Government of Odisha
31	Ms Snehamayee Naik	ASO, Finance Deptt.	Government of Odisha
32	Shri Rajat Ku. Samal	ASO, Finance Deptt.	Government of Odisha
33	Shri D K Rout	ASO, Finance Deptt.	Government of Odisha
34	Shri Ashutosh	ASO, Finance Deptt.	Government of Odisha
35	Shri Sarat Kumar Sahoo	Consultant, Finance Deptt.	Government of Odisha
36	Shri Jagannath Patra	AGM, OSFDC Ltd., SC & ST DEV Deptt.	Government of Odisha
37	Shri Tarun Mohanty	Asst. Director, Industries	Government of Odisha
38	Shri Bhakti Pr. Mohanty	Dy. Secy, Revenue & DM Deptt..	Government of Odisha
39	Shri P M Dwibedy	Dy. Director, E P M.	Government of Odisha
40	Shri B K Dash	SPM (FI), OLM	Government of Odisha
41	Dr. B. Mahapatra	Addl. CEO, OLM	Government of Odisha
42	Shri S P Tripathy	FA Cum Special Secretary, HE Deptt.	Government of Odisha
43	Venkat	Application Analyst	UIDAI
44	Shri Binod Ku. Jena	Dy. Secy.-Mission Shakti	Government of India
45	Shri Subrat Ku. Pradhan	FI, Specialist, Mission Shakti	Government of Odisha
RESERVE BANK OF INDIA			
46	Shri N C Pattnayak	Asst. General Manager	RBI, Bhubaneswar
47	Shri Sunil Kumar Das	Asst. General Manager	RBI, Bhubaneswar
48	Shri Sunil Das	Asst. General Manager	RBI, Bhubaneswar
49	Shri S K Mohapatra	Asst. General Manager	RBI, Bhubaneswar
50	Shri Sibhu Prasad Mishra	Manager	RBI, Bhubaneswar
NABARD			
SIDBI			

RSETI			
51	Shri N K Dora	Director, RUDSETI	RUDSETI
52	Shri D Pradhan	SDR, Odisha	RSETI
INSURANCE COMPANY			
53	Shri S K Mohanty	Nodal officer	LIC
54	Dr. G N Samal	Regional Manager	Oriental Insurance Co. Ltd
PUBLIC SECTOR BANKS			
55	Shri S K Ghoshal	Dy. General Manager	Allahabad Bank
56	Shri M M Acharya	Sr. Manager	Allahabad Bank
57	Shri Ramakanta Pradhan	General Manager	Andhra Bank
58	Shri KVVNS Ramamurthy	Dy. General Manager & ZH	Andhra Bank
59	Shri Somnath Nanda	Dy. General Manager & ZH	Bank of Baroda
60	Shri S Panda	Chief Manager	Bank of Baroda
61	Shri Dhananjay Bastia	Sr. Manager	Bank of Baroda
62	Shri Y N Dwivedi	Zonal Manager	Bank of India
63	Shri P K Das	Dy. Zonal Manager	Bank of India
64	Shri S Bhatta	Chief Manager	Bank of India
65	Shri Shreekanta Mohapatra	General Manager	Canara Bank, Circle Office, Bhubaneswar
66	Shri S S Routray	Manager	Canara Bank
67	Sohail Ahmad	SRM	Central Bank of India
68	Shri Sanjog Patnaik	Asst. Manager	Central Bank of India
69	Shri A R Raghavendra	Dy. General Manager & ZH	Corporation Bank
70	Ms. Juicy Nayak	Manager	Corporation Bank
71	Shri S S Narang	CRM	Indian Overseas Bank
72	Shri L D Nayak	Dy. Zonal Manager	Indian Bank
73	Taufiqe Alam	DGM, CH	Oriental Bank of Commerce
74	Ms. Rasmita Behera	Sr. Manager	Oriental Bank of Commerce
75	Shri Mahesh Chandra	Asst. General Manager	Punjab National Bank
76	Shri M Mohanty	Manager	Punjab National Bank
77	Shri C L N Charyulu	General Manager	State Bank of India
78	Shri Arun Kumar Aggarwal	Dy. General Manager	State Bank of India
79	Shri B. Khairnar	Dy. General Manager	State Bank of India
80	Shri D C Bal	Dy. General Manager	State Bank of India
81	Shri Bipin B Dash	Asst. General Manager	State Bank of India
82	Shri Muralidhar Behera	Dy. General Manager	Syndicate Bank
83	Shri Satish Adireddi	Sr. Manager	Syndicate Bank
84	Shri Sanjay Patil	Dy. General Manager/ZM	UCO Bank, ZO Sambalpur
85	Shri Pranab Ku, Biswas	Asst. General Manager/ZM	UCO Bank, ZO Balasore
86	Shri P K C Dash	In-Charge, SLBC	UCO Bank, SLBC
87	Shri D Pattanayak	Chief Manager, SLBC	UCO Bank, SLBC
88	Shri Sunil Kujur	Sr. Manager	UCO Bank, SLBC
89	Shri K K Manungo	Manager	UCO Bank, SLBC
90	Shri Gobinda Sahoo	Manager	UCO Bank
91	Ms. Anima Pradhan	Manager	UCO Bank, SLBC
92	Shri Naren Nayak	Assistant	UCO Bank, SLBC
93	Shri L Behera	Asst. General Manager	UCO Bank
94	Shri B K Jena	Chief Manager	UCO Bank
95	Shri Debashis Nayak	Chief Manager	UCO Bank
96	Shri Raj Kishore Nayak	Dy. General Manager & CRM	United Bank of India
97	Shri P K Pattanayak	Chief Manager	United Bank of India

PRIVATE SECTOR BANKS			
98	Shri P K Satapathy	DVP	Axis Bank
99	Shri Debasis Jena	AVP	Axis Bank
100	Shri A K Rath	AVP	Bandhan Bank
101	Shri J Samantaray	Manager	DCB Bank Ltd.
102	Shri Jyoti Ranjan Ojha	Manager	HDFC Bank Ltd.
103	Shri A K Sahoo	Chief Manager	Indus Ind Bank Ltd.
104	Shri Debasis Parida	Manager	Indus Ind Bank Ltd.
105	Shri A K Mohapatra	Asst. General Manager	ICICI Bank
106	Ms Archita Kanungo	Dy. Manager	ICICI Bank
107	Shri M P Behera	Asst. General Manager	IDBI Bank
108	Shri Sachin Ku. Verma	AVP & State Head, Govt. Business	Kotak Mahindra Bank
109	Shri Satyajit Parija	Sr. Manager	Laxmi Vilas Bank
110	Shri Avinash R Mishra	Asst. Manager	South Indian 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 G B Pradhan	General Manager	Odisha Gramya Bank
114	Shri R K Mishra	Chairman	Utkal Grameen Bank
115	Shri Kailash Ch. Mishra	Sr. Manager	Utkal Grameen Bank
SMALL FINANCE BANKS			
116	Shri G Bhuyan	AVP	Suryodaya SFB
117	Shri Surendra Mishra	AM, BSBB	Suryodaya SFB
118	Shri Tanmay Nayak	AVP-BM	Jana SFB
119	Shri Biswanath Mohapatra	R S M, Branch Banking	Ujjivan SFB
PAYMENT'S BANK			
120	Shri Anupam Kalita	AVP	Airtel Payment's Bank
121	Shri Pankaj Kumar Sharma	Sr. Manager	Airtel Payment's Bank
LEAD DISTRICT MANAGERS			
ANDHRA BANK			
BANK OF INDIA			
122	Shri Dillip Ku. Nanda	LDM	Mayurbhanj
123	Shri M K Sasanee	LDM	Keonjhar
STATE BANK OF INDIA			
124	Shri Dayanidhi Kishan	LDM	Jharsuguda
125	Shri J K Satapathy	LDM	Sambalpur
126	Shri Sitaram Meher	LDM	Bargarh
127	Shri Chandra M Murmu	LDM	Nayagarh
128	Shri D K Bhuyan	LDM	Khurda
129	Shri Tikelal Kumbhar	LDM	Nuapada
130	Shri H S Patra	LDM	Bolangir
131	Shri S K Purohit	LDM	Kendrapada
132	Shri S K Dash	LDM	Sonepur
133	Shri Kalpataru Swain	LDM	Kandhamal
134	Shri B M Majhi	LDM	Deogarh
135	Shri P Pradhan	LDM	Koraput
136	Shri R K Sethy	LDM	Boudh
137	Shri D K Patel	LDM	Jajpur
138	Shri B Nanda	LDM	Kalahandi
139	Shri S Samal	LDM	Nabarangpur
140	Shri S R Pradhan	LDM	Malkangiri
141	Shri P S Rao	LDM	Rayagada
142	Shri Thomas Kujur	LDM	Sundargarh
UCO BANK			
143	Shri N C Panda	LDM	Cuttack
144	Shri Maheswara Gouda	LDM	Angul
145	Shri Sudeep Dakua	LDM	Balasore
146	Shri Arup Ku. Roy	LDM	Bhadrak
147	Shri Satish Ku. Patra	LDM	Jagatsinghpur
148	Shri B K Mohanty	LDM	Puri
149	Shri B Pattanayak	LDM	Dhenkanal