

**PROCEEDINGS OF THE 157th STATE
LEVEL BANKERS' COMMITTEE
MEETING OF ODISHA HELD ON
21.12.2019 FOR THE QUARTER
ENDED SEPTEMBER 2019 AT
HOTEL MAYFAIR, BHUBANESWAR**



**UCO BANK
CONVENOR – SLBC, ODISHA**

STATE LEVEL BANKERS COMMITTEE, ODISHA

संदर्भ सं/Lt No-SLBC/ODI/561/2019-20

दिनांक / Date: 03.02.2020

राज्य स्तरीय बैंकर्स समिति, उड़ीशा के सभी सदस्य

All the Members of State Level Bankers' Committee, Odisha

महोदय/महोदया Sir/Madam,

विषय : 157वें एस.एल.बी.सी., बैठक हेतु कार्यवाहियां

Sub: Proceedings of the 157th SLBC Meeting of Odisha

हम दिनांक 21.12.2019 को मेफेयर कनवेंशन , भुवनेश्वर के क्रिस्टल हॉल में आयोजित 157वें एस.एल.बी.सी. , उड़ीशा की बैठक का कार्यवृत्त प्रेषित कर रहे हैं।

We are sending herewith the proceedings of 157th SLBC Meeting of Odisha held on 21.12.2019 at Crystal Hall of Mayfair Convention, Bhubaneswar.

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

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

शुभकामनाओं सहित / With regards,

भवदीय / Yours faithfully,

(पी.के.सी दाश / P.K.C Dash)

प्रभारी, एस.एल.बी.सी., उड़ीशा
Incharge, SLBC, Odisha

अनुलग्नक Enclo: यथोक्त As stated above

PROCEEDINGS OF THE 157TH SLBC MEETING HELD ON 21.12.2019

The 157th SLBC Meeting of Odisha was held on 21.12.2019 under the Chairmanship of Shri A.K. Goel, MD & CEO, UCO Bank in the presence of:

Shri Niranjan Pujari, Hon'ble Minister of Finance & Excise, Govt. of Odisha

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

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

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

Mrs. Sujata R. Kartikeyan, Commissioner-cum- Director, Mission Shakti, Govt. of Odisha

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

Shri M. Chandrasekhar, Chief General Manager, NABARD

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

Ms. Praveena Kala, Chief General Manager, SBI

Shri Sanjay Kumar, GM, UCO Bank & Convenor, SLBC, Odisha

Shri Priyaranjan, DGM, FIDD, RBI, Bhubaneswar

The list of participants is annexed.

At the outset, Shri Sanjay Kumar, 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 sector, 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 expressed his concern for the declining CD Ratio, poor performance of Atal Pension Yojana (APY), low credit disbursement in PMEGP, Agriculture and Allied Sectors of fisheries and animal husbandry in the State.

He appreciated the effort of the Finance Department of the State for constituting a small committee, as per the recommendation of the Special SLBC and 156th SLBC Meeting, under the Chairmanship of Special Secretary cum Director, Institutional Finance to examine the issue of opening of Brick & Mortar branches in unbanked Gram Panchayats. He also apprised the house that the committee has also looked into working of BC model & its shortcomings and possibility of utilizing the services of Women SHGs for providing basic banking facilities in unbanked GPs & remote areas of 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 Hon'ble Prime Minister. He assured the house that there is no liquidity problem with banks and they are ready to finance as per their policy guidelines.

He requested all the banks to go for massive SHG financing as State Government is providing interest subvention under "Mission Shakti" and as there is minimum NPA slippage in this sector.

He also emphasized the role of MUDRA loan under PMMY for transforming the future of small business communities of the State. He also informed the house that, RBI Circular dated 26th August 2019 has extended interest subvention on KCC to Fisheries and Animal Husbandry farmers for a period of two years i.e. 2018-19 and 2019-20. He requested all banks to sanction more number of loans under these schemes, which will increase credit under Agriculture Sector, where the achievement is very low.

He also apprised the house that two districts i.e. Cuttack and Bolangir have been adopted by SLBC, Odisha for promotion of digital payments in the State. This is as per the direction received from RBI & IBA for expanding and deepening the digital payment ecosystem to make the identified districts 100% digitally enabled within one year.

He expressed his concern for high percentage of NPA and overdues in the State and requested the State Government to take steps for disposal of pending cases of attachment of properties of different banks under the SARFAESI Act.

HIGHLIGHTS OF ADDRESS OF HON'BLE MINISTER OF FINANCE & EXCISE, GOVERNMENT OF ODISHA

Hon'ble Minister of Finance & Excise, Govt. of Odisha expressed his appreciation for holding the 157th SLBC Meeting in time and also thanked Special Secretary, Department of Financial Services, Ministry of Finance, Govt. of India for attending this SLBC meeting despite his busy schedule.

He appraised the house that, Odisha is in transition phase from documentary proof based citizen service to "Document free" and proactive delivery of service with the help of advanced technology.

Hon'ble Minister expressed his appreciation for successful conduct of a meeting of District Small Savings & Financial Inclusion Officers and LDMs of all the districts convened by Finance Department recently. He expressed his dissatisfaction over the fact that financial inclusion in the State is constrained due to lack of bank branches and connectivity in remote areas.

He appraised the house that there are 194 schemes for social protection in the State and without branch networking these schemes and DBT are not going to be successful. The greatest benefit of this is that it will cut middlemen culture from the system.

He informed the house that out of 6798 GPs in the State, 4921 GPs do not have a Brick & Mortar bank branch. As per the recommendation of the Special SLBC and 156th SLBC Meeting, a small committee under the Chairmanship of Special Secretary cum Director, Institutional Finance has already been formed and submitted the report to open 65 numbers of Brick & Mortar branches in the unbanked GPs of the State.

He asked Convenor, SLBC to hold a meeting with NABARD and other scheduled commercial bank heads of Odisha for installing VSATs in the remote LWE affected districts of the State. He expressed his dissatisfaction over inadequate advance to fisheries and dairy sector and said that without improving the allied sector, target of agriculture advance cannot be achieved.

He informed the house that, Odisha is the first state in the country to use E-Kuber portal of RBI for Direct Benefit Transfer in the State.

He expressed his satisfaction that RBI is closely monitoring the Annual Credit Plan and CD Ratio of the districts and asked all banks to improve them in the 11 districts where it is less than 40%.

Lastly he asked all the stakeholders to take the benefit of "5T" initiative by the State Government to bring transformational change of the State.

HIGHLIGHTS OF ADDRESS OF DEVELOPMENT COMMISSIONER-CUM-ADDITIONAL CHIEF SECRETARY, GOVERNMENT OF ODISHA

Development Commissioner cum Additional Chief Secretary, Govt. Of Odisha highlighted that, Odisha is a growing state and its growth rate is higher than the national average and in the last few years banking facilities are reaching remote areas of the State due to improvement in infrastructure. He appraised the house that the construction of Gurupriya bridge over Chitrakonda reservoir in Malkangiri district will facilitate communication for the people of more than five Gram Panchayats who were earlier cut off from the mainland for nearly six decades. He requested State Bank of India to open at least one Brick & Mortar bank branch in Swabhiman area of Malkangiri district.

He also informed the House that huge investments are being made by the State Government for the development of roads & bridges for better communication and also appraised the house that all the villages of the State now have been provided with electricity.

He requested the house to integrate Women SHGs with banking sector by selecting them as their Business Correspondents (BCs) for last mile integration of banking facilities.

He expressed his concern for poor growth in Agriculture sector and exhorted all banks to handhold the young generation who are interested in commercial cropping, as State Government is going to install one lakh deep bore wells in the next five years to facilitate the cultivation of non-paddy commercial crops.

HIGHLIGHTS OF ADDRESS OF SHRI DEBASISH PANDA, SPECIAL SECRETARY, DEPARTMENT OF FINANCIAL SERVICES, MINISTRY OF FINANCE, GOVERNMENT OF INDIA

Special Secretary, Department of Financial Services, Govt. of India thanked SLBC for providing an opportunity to see what is happening in the banking industry in the State.

He instructed all the banks to go for massive proactive lending as there is a huge gap between the deposits and advances of many districts as indicated by their CD ratios.

He highlighted the role of BC model as it is a time tested one as far as banking expansion is concerned. On one hand they are getting employment opportunity and on the other hand they are providing door step banking in LWE affected districts and aspirational districts.

He expressed his satisfaction over the formation of a small committee under the Chairmanship of Special Secretary cum Director, Institutional Finance to examine the issue of opening of Brick & Mortar branches in unbanked Gram Panchayats, which has already submitted its recommendations. He asked all the banks to open Brick & Mortar branches as recommended by the small committee within next two month time. He advised SLBC Odisha to have a meeting with all banks for implementation of the report of the Committee at the earliest.

He also appraised the house that Department of Financial Services has written letters to all the District Magistrates to identify additional banking touch points (BCs) in LWE affected districts and aspirational districts to augment the bank branches.

He also appraised the house that the committee is also looking into working of BC model & its shortcomings and possibility of utilizing the services of Women SHGs for providing basic banking facilities in unbanked GPs & remote areas of the State.

He expressed his dissatisfaction over the fact that DCC & DLRC meetings are not being held regularly and asked the State Government to issue directives for holding these meetings on regular basis. GM, UCO Bank-cum- Convener, SLBC, Odisha after receipt of information from LDMs regarding delaying DCC & DLRC meeting will write to Finance Department, Government of Odisha to issue instruction to concerned Collectors for regular holding of meetings.

He also requested the State Government to design bankable projects for commercial cropping in consultation with NABARD and OUAT to help in doubling the farmer's income.

He advised that a small Committee under CGM NABARD with Principal Secretary, Agriculture & FE, Secretary, Fisheries & ARD, Director, IF and SLBC be formed to look into the problem in providing loan to Agriculture & Allied Sectors.

He exhorted all the banks to take advantages of a lot of changes made by RBI in fisheries and animal husbandry sector.

Special Secretary, DFS asked NABARD to immediately call a meeting to identify the problem of non- flowing of money to these sectors and also to find area wise and district wise, whether it is a demand issue or supply issue, so that bankers can be asked to focus on those areas.

He suggested that camp approach for MSME/MUDRA loans can be utilized to understand their requirements and advances can be made accordingly with due diligence. He asked State Government to activate their machineries to organize these camps.

He exhorted all bankers to provide MUDRA loans to those who are at the bottom of the pyramid and earn "Punya" in the process.

He advised the bankers to provide hassle free application and documentation for providing education loan to needy students in good institutions.

He requested the bankers to change the mindset of not providing advance to the needy people as Central Government has provided adequate support to banks through capitalization. He assured all possible helps to banks from Government of India in their effort to boost credit growth. Special Secretary, DFS suggested to the State Government to include Asha workers and Anganwadi workers in promotion of Social Security Schemes relating to insurance which is now being carried out in other States.

He also asked the bankers to explore the possibility of appointing Fintech companies as intermediaries in selecting right beneficiaries as these companies are preparing dossiers on the people eligible for bank loans basing on the weather and cropping pattern of an area.

He asked SLBC to change the format of the meeting to make it more interactive. From the next SLBC meeting, there will be a presentation by SLBC after which discussion with participants will continue.

HIGHLIGHTS OF ADDRESS OF PRINCIPAL SECRETARY, FINANCE, GOVERNMENT OF ODISHA

Principal Secretary, Finance asked all bankers to spread the BC model of banking touch points and to follow the SBI's Kiosk model, which is doing quite well.

He apprised the house that the small committee under the Chairmanship of Special Secretary cum Director, Institutional Finance has already finalized its recommendations for opening of new Brick & Mortar branches in unbanked Gram Panchayats. The Committee has already submitted the report to State Government and next course of action by SLBC will be taken soon.

He expressed his concern regarding poor Priority Sector lending, particularly in agriculture sector and extremely poor non-farm sector lending in fisheries, dairy and animal husbandry. He said that, if the target for doubling of farmers income is to be achieved, then these non-farm sector should be encouraged in a proactive manner by the banks and the State Government.

He also expressed his intention for changing the present SLBC format to a more comparative presentation and to an interactive one.

He suggested that State Government will take pro-actives for disposal of OPDR/SARFAESI cases. He assured the House that with bank LDMs, District Collectors will be requested to organise Recovery camps. Principal Secretary informed the House that State Government is taking pro-active steps for promotion of digital payment in the State.

He also expressed his desire to invite the Collector of the best performing district to the SLBC meeting for a small presentation, so that a competitive spirit among the districts can be developed.

HIGHLIGHTS OF ADDRESS OF COMMISSIONER CUM DIRECTOR, MISSION SHAKTI, GOVERNMENT OF ODISHA

Commissioner-cum- Director, Mission Shakti, Govt. of Odisha highlighted the target of Rs. 2000 Crore advance to 1,25,000 WSHG-Bank linkages to be achieved within this financial year. She informed the house that, out of this Rs.1300 Crore has already been provided and asked all the banks to speed up the disposal of 81000 applications pending with them.

She also highlighted the need for improving the average loan size to Women SHGs from Rs.1.10 lakh to Rs.2.00 lakh and informed the house that out of Rs.95 lakh interest subvention claim projected by banks, claims for only Rs.21 lakh have been received. She assured that all these interest subvention claims will be released within a week.

She appraised the house about a cabinet decision for procurement of Rs.5000 Crore worth of goods/services, which is for the first time in the country and also for paddy procurement of Rs.1000 Crore in 10 districts through Women SHGs. Besides all these they are also engaged in multifarious activities like electric meter reading, jaal saathi, hospital diet management, mid day meal scheme etc and unless they have the loan linkage, they cannot deliver the services of this magnitude, she reiterated.

She also exhorted all banks to integrate their MIS data with that of SHG, like Andhra Pradesh & Telengana for better operational advantage. For this banks can sign MOUs with Mission Shakti, as it is a Government mandate.

She asked all the banks to tie up with Mission Shakti for selecting BCs from existing WSHGs as done by SBI for which the hand holding will be done by Mission Shakti.

HIGHLIGHTS OF ADDRESS OF REGIONAL DIRECTOR, RBI, BHUBANESWAR

Regional Director, RBI, Bhubaneswar opined that, policy related and legislative issues should be discussed at the SLBC meetings and micro issues to be discussed at district/sub-committee level.

He appraised the house that, financial inclusion target of 2012 for Brick & Mortar branches have already been achieved and as per the new demand, we should reorient our approach in this regard. He asked all to focus on alternate models like BCs and SHGs to achieve the recent financial inclusion target.

He expressed his satisfaction that in many areas, Odisha is much ahead than the national average and RBI is doing its best to monitor all these aspects of the State.

He expressed his concern for poor credit flow to agriculture sector and appraised the house about the findings of an Internal Working Group headed by Deputy Governor, RBI. The Internal Working Group have found that, poor credit flow is happening due to small & fragmented land holdings by the farmers, low disbursement of agriculture term loan, lack of adequate warehouses & cold storages. He requested all the banks to address these issues for increasing credit flow to agriculture sector.

He expressed his satisfaction over the achievement of 95% in MSME sector and opined that our state can increase the level of industrialization through cluster approach.

He also highlighted the role of Mission Shakti in increasing the living standards of the women of the state through different innovative schemes and models and said that, other states can take a cue from Odisha in this regard.

HIGHLIGHTS OF ADDRESS OF CHIEF GENERAL MANAGER, NABARD, BHUBANESWAR

Chief General Manager, NABARD, Bhubaneswar highlighted the credit planning role of NABARD and appraised the house that, PLP for 2020-21 has been finalized in all the districts and a refined ACP projections will be released shortly based on the PLP.

He informed the house that, Financial Inclusion Fund of Rs.8 Crore is lying with NABARD and asked all the banks to indent their technological requirement like micro ATMs and VSATs to NABARD. CGM, NABARD advised all banks to provide loans to Farmer's producers organisation.

HIGHLIGHTS OF ADDRESS OF CHIEF GENERAL MANAGER, STATE BANK OF INDIA, BHUBANESWAR

Chief General Manager, SBI, Bhubaneswar thanked the Finance Minister for helping to open the branch of SBI at Rampur. She indicated that Brick & Mortar branch opening in remote areas is not viable as they only serve as cash dispensing outlets and the cost of cash remittance & security arrangements are very high.

She said that presently they are having 4250 CSP outlets, which will increase to 4800 by the year end and added that SBI is going to strengthen their Financial Inclusion module through a separate vertical for meeting the aspiration of the State Government.

She asked the State Government and ORERA authorities to consider permitting change of Escrow account by the builders relating to a project from one bank to another for better operational advantage.

She expressed her concern for the pending cases u/s 14 of the SARFAESI Act with different District Magistrates and CGM, SBI requested State Government to provide police protection to Cash vans carrying cash from currency chests and adequate protection of ATMs of SBIs located in different districts.

She requested all banks to credit the interest subvention amount in KCC & Agriculture loan accounts to bank accounts within 15 days of receipt and also to allow renewal of KCC accounts only after the sale proceeds are credited by the loanee farmer to avoid diversion of fund.

She requested the State Government to forward the applications received through PMEGP portal, only after thorough scrutiny by Industries Department, which will increase the sanction rate of proposals by banks.

AGENDA NO. 1

Confirmation of proceedings of 156th SLBC Meeting held on 30.09.2019 at Bhubaneswar

The proceedings of 156th SLBC Meeting held on 30.09.2019 was circulated among all the members vide letter no. SLBC/ODI/368/2019-20 dated 18.10.2019. Since no comments have been received from any quarter, the same was confirmed by the house.

AGENDA NO. 2

Financial Inclusion and Banking Infrastructure

(a) Meeting of the Committee on the issue of opening of Brick & Mortar Bank Branches / Business Correspondents in Unbanked Gram Panchayats:

As per the decision of Special SLBC and 156th SLBC Meeting held on 30.09.2019, a Committee was constituted under the Chairmanship of Special Secretary Cum Director, Institutional Finance, Finance Department, Government of Odisha to examine the issue of opening of Brick & Mortar Bank Branches in Unbanked Gram Panchayats. The Committee will also look into BC Model & its shortcomings and possibility of utilizing Women SHGs for providing basic banking services in Unbanked GPs and rural areas of the State.

The committee held its 1st meeting on 27.11.2019 and subsequently three meetings were held. The report of the committee was presented to Special Secretary, DFS in the 157th SLBC meeting. The Committee have already submitted its report to the State Government. The committee has recommended for opening brick & mortar branches in 65 GPs out of 185 GPs listed by SLBC within a period of six months. The committee has authorized SLBC to circulate the list to all banks and allocate GPs to different banks for opening of brick & mortar branches within 30th June 2020.

Since the performance of SHGs as BCs in the State is quite encouraging, the committee recommended this model to be replicated through women SHGs to achieve the last mile delivery of banking services in the State.

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

As per DFS, Ministry of Finance, Govt. of India, Office Memorandum no.F.No. 6/14/2019-FI (C-435561) dated 16/10/2019, there were 47,487 no. of Mapped villages in the GIS Platform where 46,372 villages were banked in Odisha State.

Again, after taking up the matter with different LDMs & banks, it is found that out of 1,115 unbanked villages, 587 villages are presently unbanked and 528 villages are already banked.

In regard to 587 unbanked villages, we have requested LDMs to allocate the same with Banks with respect to Service Area Approach and in turn, LDMs have allocated the unbanked villages among banks which has already been uploaded in DFS FI-Plan Portal and also communicated to the concerned banks.

The Chairman SLBC requested all concerned Banks to kindly arrange to open banking outlets in the allocated villages.

(c) Connectivity

As reported by GM, BSNL, status as on 30.11.2019 of BharatNet Phase-I covering 18 districts was that, 3810 no. of GPs have been connected through Optical Fibre Cable out of total 3991 GPs and all the districts of the State will be covered by March 2020.

(d) Progress on implementation DBTL in our State.

LPG and Bank Aadhaar Seeding Status as on 30.09.2019

As reported by Odisha State Office, Indian Oil Bhavan, Bhubaneswar.

1. Total no of LPG distributors in the State – 925
2. No of LPG Consumers –84,93,697
3. % of LPG Aadhaar Seeding 96.26
4. % of Bank Aadhaar Seeding (ATC)– 76.91
5. % of Bank Account Seeding verified (BTC)– 19.08
6. % of Cash Transfer Compliant (CTC= ATC + BTC) – 95.99

(e) Aadhaar Number Seeding

As reported by the UIDAI, Bhubaneswar

1. As on 14.11.2019; total population eligible for Aadhaar enrolment- 4,58,61,035
2. Total Enrolment- 4,41,27,103
3. Enrolment % on population- 96.22
4. Aadhaar generated- 4,41,27,103

Action- All Banks/ SLBC/ BSNL & BBNL/ State Government

AGENDA NO.3

(a) Annual Credit Plan / Priority Sector Lending / Sectoral Financing

In charge SLBC reported that overall achievement under ACP under Priority Sector is 52.61% during the period 01.04.2019 to 30.09.2019. The achievements under Agriculture & MSME are 38.13% and 94.14% respectively. In Crop loan, Fishery and Dairy loans, achievement percentage during this period are 41.01%, 7.38% and 8.03% respectively.

MD & CEO, UCO Bank-cum- Chairman, SLBC requested the State Government to do a viability study of proposals, before sending them to banks, which will bring down the rate of rejection and increase the rate of sanction of the projects.

Regional Director, RBI asked the banks, not to sit on the proposals and dispose them off on a time bound manner. Principal Secretary, Finance advised all banks to dispose of all pending PMEGP applications by 31st March, 2020.

(b) Agriculture

Principal Secretary, Finance expressed his concern regarding poor Priority Sector lending, particularly in agriculture sector and extremely poor non-farm sector lending in fisheries, dairy and animal husbandry. He said that, if the target for doubling of farmers income is to be achieved, then these non-farm sector should be encouraged in a proactive manner by the banks and the State Government. He asked Convener, SLBC to convene the SLBC sub-committee meeting on Agriculture under Principal Secretary, Agriculture & FE with all banks to review the agricultural credit to farmers.

Kissan Credit Card (KCC)

It is observed that Banks have disbursed Rs.10,576.86 Crore in 22,85,521 KCC accounts during 01.04.2019 to 30.09.2019, out of which 4,26,702 fresh KCC have been issued disbursing Rs 2,504.68 Crore. Total outstanding balance as on 30.09.2019 was Rs.21,739.28 Crore in 45,29,181 KCC accounts.

Agriculture Allied Sectors (Fishery & Dairy)

All the dignitaries on the dais raised their concern regarding the poor performance of the banks in Allied sector financing. The performance of the last half year is Rs.84.25 Crore in Fishery and Rs.132.45 Crore in Dairy. Principal Secretary, Finance advised that the SLBC sub-Committee on Fisheries & ARD sector should be held regularly to monitor the credit facilities provided by different banks in these sectors.

Special Secretary, Department of Financial Services, Govt. of India exhorted all the banks to take advantages of a lot of changes made by RBI in fisheries and animal husbandry sector.

Doubling of Farmers' Income by 2022-Strategy for Odisha

The Hon'ble Finance Minister in his budget speech envisaged provision of income security to the farmers going beyond the concept of food security and assured that Union Government will reorient its interventions in the farm and non-farm sectors to double the income of the farmers by 2022.

Special Secretary, Department of Financial Services, Govt. of India requested the State Government to design bankable projects for commercial cropping in consultation with NABARD and OUAT to help in doubling the farmer's income.

Farmers' Producers Organisation

To strengthen the movement of formation and nurturing of Farmers Producer Organisations in the State of Odisha, NABARD has signed an MOU with Department of Agriculture and Farmers Empowerment, Govt., of Odisha on 13 November 2018 for

promotion, nurturing and building the capacity of FPOs broadly in terms of governance, finance, market linkage including procurement, packaging and networking etc., and also to provide handholding support to existing FPOs in the State. CGM, NABARD requested all banks to finance the FPOs. He informed the house that a State level workshop on FPOs will be held soon by NABARD with all banks and Government Departments.

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

All the dignitaries on the dais expressed their displeasure in regards to achievement vis-à-vis target in Agriculture Credit by different Banks in Odisha State, especially in Fisheries and Dairy in the Allied sector.

(c) Education Loan

In charge, SLBC informed the house that all commercial banks have disbursed Rs. 212.83 Crore in 9,832 accounts during 01.04.2019 to 30.09.2019, which is 17.64% of the ACP target in Education loan and asked all banks to help the needy & deserving students of the State.

Special Secretary, Department of Financial Services, Govt. of India advised the bankers to provide hassle free application and documentation for providing education loan to needy students in good institutions.

(d) Housing Loan

Convenor, SLBC informed the house that all Commercial Banks have disbursed Rs. 1,536.12 Crore in 12,993 accounts during 01.04.2019 to 30.09.2019, which is 31.82% of the ACP target in Housing loan.

(e) RERA issue

CGM, SBI informed the house that Plan outlay approved by BDO in pre-BDA/pre-RERA period are not being considered for RERA registration for which a large number of projects of different banks are stuck. Besides REH growth, it is also affecting asset quality of partially disbursed loans. Banks and loanees are also facing problem due to this issue.

Chief General Manager, SBI, Bhubaneswar asked the State Government and ORERA authorities to consider permitting change of Escrow account by the builders relating to a project from one bank to another for better operational advantage. Special Secretary-cum-Director, IF advised Convener SLBC to contact Secretary, H & UD Department and request him to hold a meeting with banks, BDA, RERA and Department officials to solve the problems.

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

AGENDA NO.4

Credit Deposit Ratio

In Charge Convener, SLBC informed the House that Sambalpur district has registered lowest CD ratio of 23.23% only on account of MCL deposit of Rs.15,200.00 Crore. If this amount is excluded, the CD Ratio will be 60.92%. It is observed that 11 Districts have registered CD ratio below 40%, namely Angul, Deogarh, Gajapati, Ganjam, Jagatsinghpur, Kendrapara, Keonjhar, Malkangiri, Mayurbhanj, Puri and Sambalpur.

Special 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. He indicated that SLBC Odisha should hold meetings with LDMs of districts where CD ratio is less than 60% on regular basis for improvement of CD ratio.

(Action –SLBC,All Banks & LDMs)

AGENDA NO.5

(a) Financing to MSME Sector

A suggestion for merging the Cottage Industries Sub-Committee with MSME & Skill Development Sub-Committee was given in the House. M.D. UCO bank and Chairman SLBC has agreed for merger of these two sub-committees. He advised Finance Department to issue necessary notification in this regard.

The target under ACP for MSME sector (Priority Sector) for the year 2019-20 is 19021.27 Crore and the achievement as on 30.09.2019 is Rs.17906.97 Crore which is 94.14% of the target.

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

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

Action –All Banks / SLBC /MSME Dept, Govt of Odisha/Finance Department, Government of Odisha

AGENDA NO.6

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

(a) Financing under Self Help Groups (SHGs)

It was decided in the 9th Sub-Committee of SLBC on Rural Credit held on 6th September 2019 that the minimum loan size to WSHG members should be Rs. 2.00 lacs instead of average loan size of Rs. 1.50 lacs and to provide this minimum loan amount of Rs.2.00 lakh irrespective of their corpus fund.

Action – Banks/OLM/Directorate of Mission Shakti

(b) Crop Insurance

Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif 2019

Nodal Officer, PMFBY, Govt. Of Odisha informed the house that 28.78 lakh loanee farmers and 17.43 lakh non-loanee farmers are registered under PMFBY for Kharif 2019.

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

(c) Implementation of PradhanMantri Jan DhanYojana (PMJDY) as on 30.09.2019

In charge, SLBC informed the house that 145.31 lakh PMJDY accounts were opened wef 16.08.2014 to 30.09.2019. The percentage of Zero Balance accounts and Aadhaar Seeded accounts are 12.67% and 71.96% respectively.

(d) Performance by Commercial Banks under Social Security Schemes as on 30.09.2019

Incharge, SLBC has informed the House that 47.02 lakhs enrolment are done under PMSBY, 12.86 lakhs under PMJJBY &5.19 lakhs under APY.

(e) Progress of PradhanMantri MUDRA Yojana (PMMY) in Odisha for the period 01.04.2019 to 30.09.2019

Incharge, SLBC has informed that all Banks and Financial Institutions have sanctioned an amount of Rs. 6668.53 Crore and disbursed Rs.6492.03 Crores as on 30.09.2019 during the financial year 2019-20. He requested all Banks to garner more number of borrowers under Kishore & Tarun category. Special Secretary, DFS, Government of India instructed GM UCO bank-cum-Convener, SLBC to convene review meetings of all banks on all Central Government sponsored schemes on regular basis and informed DFS & State Government accordingly.

(g) Stand Up India Scheme

Incharge, SLBC has informed that all Banks and Financial Institutions have sanctioned an amount of Rs. 12.07 Crore and disbursed Rs.5.90 Crore as on 30.09.2019 during the financial year 2019-20.

Action –All Banks, NABARD/SIDBI, RBI

(h) Implementation of Prime Minister’s New- 15 Point Programme for Welfare of Minorities Progress / Achievement made for 2019-20 – Financing under Minority Communities.

Incharge, SLBC has informed the house that during 01.04.2019 to 30.09.2019, the Banks have extended credit of Rs. 445.01 Crore to 58143 beneficiaries of Minority Community. The outstanding balance as on 30.09.2019 is Rs. 3980.14 Crore in 320828 accounts.

(m) 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 30.09.2019 is Rs.397.59 Crore in 6820 accounts.

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

In charge, SLBC informed the house that 24307 Micro units amounting to Rs.392.01 Crore are covered under CGFMU Scheme for the period from 01.04.2019 to 30.09.2019.

(Action –All Banks, SLBC, Concerned Line Departments and SIDBI)

AGENDA NO.7

State Govt. Sponsored Schemes Progress

(a) Development with regard to the Administration of Subsidy of Women SHGs in the State of Odisha

Mission Shakti is the umbrella organization for Women SHGs in the State irrespective of urban/rural divide, or income criteria or the promoting agency whether NRLM, NULM, OTELP etc. This has led for far reaching social, political and economic empowerment among women across the State.

The State Government has now approved to provide interest free loans, i.e. 0% per annum for Women SHGs for loans up-to Rs.3 lakh w.e.f. 1st April 2019, to accelerate the SHG bank linkage programme in their State and to further livelihood promotion of WSHGs.

This loan reimbursement amount should cover all eligible Women SHGs irrespective of the promoting agency. Mission Shakti is the nodal agency for disbursement of reimbursement to the banks under Interest Subvention programme and Mission shakti to be the WSHG Bank Linkage for the State.

Commissioner-cum-Director, Mission Shakti, Govt. of Odisha has also informed that till date, an amount of Rs. 21.08 Crore of claims have been received by them against the budgeted fund of Rs. 100 Crore under the scheme.

The Directorate Mission Shakti vide letter no. 1783 dated 10.10.2019 had requested all banks to furnish the projected requirement under the scheme for the current Financial Year. She intimated that till date only few banks have responded to the letter.

As the third quarter of this financial year is coming to end shortly, all pending claims of previous years, i.e. 1st April 2018 to 31st March 2019, if any and claims for the 1st& 2nd quarter of the current year, i.e, 2019-20 may be submitted to Directorate of Mission Shakti with a copy to SLBC for early settlement. Principal Secretary, Finance informed that he will take a meeting shortly on interest subvention & BC rule to Women SHGs by Mission Shakti soon.

(b) Kalinga Sikhya Sathi Yojana (KSSY)

Incharge, SLBC, Odisha informed that during the Period from 01.04.2019 to 30.09.2019, 3,248 no. of accounts amounting Rs.269.92 Crore have been sanctioned under the income group upto 4.50 lacs and 248 no. of accounts amounting Rs.164.20 Crore have been sanctioned under the income group from 4.50 lacs to 6.00 lacs. He expressed his concern as this scheme is not picking up in the state and the achievements in this scheme are quite discouraging. Convener, SLBC was requested to organise a meeting with officials of Higher Education & Skill Development Department and bank officials on promotion of Kalinga Sikhya Sathi Yojana.

(Action- SLBC, All banks, Higher Education Department & W&CD & Mission Shakti Department)

AGENDA NO.8

Recent Policy Initiatives 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 Priority Sector Lending (PSL) – Classification of Exports under Priority Sector were also discussed. Regional Director, RBI advised all banks to take steps for issue of more KCC cards in Fisheries & ARD sector.

(c) Expanding and Deepening of Digital Payments Ecosystem.

It is decided in the House that Cuttack and Bolangir district will be adopted for promotion of digital payment in the State. Special Secretary-cum-Director, IF suggested that a meeting with the Collectors of the two districts should be held.

Digital Payments Sub-Committee

As per the recommendation of RBI, Bhubaneswar, Digital Payments Sub-Committee was to be constituted for Deepening of Digital Payments. In the last Steering Committee Meeting on 09.12.2019, it was suggested by the members to rename the State Level Monitoring Committee (SLMC) for Digital Payments as Digital Payments Sub-Committee of SLBC. Principal Secretary, Finance informed the House that a State Level Monitoring Committee under his Chairmanship has been constituted to monitor promotion of Digital Payment in the State. He also stated that the 1st meeting of the Committee will be held shortly.

(Action- SLBC, Odisha, All banks, Finance Department)

AGENDA NO.9

Loan Recovery – Legal/Institutional Support

(a) NPA & Overdue position as on 30.09.2019

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 30.09.2019

In charge, SLBC informed the house that, 10177 numbers of OPDR cases involving Rs 123.78 Crore are pending as on 30.09.2019. 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.

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

Incharge, SLBC informed the house that, 677 numbers of applications involving Rs.452.74 Crore of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

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, Finance Department)

AGENDA NO. 10

Banks Common Concern

(a) RSETI

In charge, SLBC informed the house that issues relating to RSETI has already been discussed in the SLBC Sub-committee and asked the concerned RSETI Directors to follow up with the District Collectors to clear the long pending issues. Director, RSETI informed the House that the issues relating to RSETI land and building and capacity development and training have been discussed and sorted out with meetings in Finance Department and OLM.

Action – Director, RSETIs , OLM, SLBC & All Banks)

AGENDA NO.11

(a) Functioning of DCC/DLRC

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 LDMs

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

Action – All LDMs & Concerned Banks, SLBC

AGENDA NO. 12

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

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.

In this regard, SLBC has modified the online entry of Statements in the website and a meeting with all Banks about the above mentioned matter was held on 12.12.2019. In the meeting it was decided that for the December quarter the data entry is to be done in both old as well as new modified format.

(b) 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.

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

Action – All Banks, SLBC and all LDMs

Sub-Committee of SLBC on Urban Credit and Cottage Industries

In view of non-conduct of the meeting of these two Sub-Committees despite repeated follow-up, the SLBC in its last meeting dated December 21, 2019 has decided to merge the Sub-Committee on Cottage Industries with the Sub-Committee of MSME, which meets regularly.

It has also been proposed that the Sub-Committee on Urban Credit be dismantled as disbursement of Urban Credit under NULM is already being monitored by the SLBC.

Action – Concerned Line Departments & SLBC.

Vote of Thanks

At last a vote of thanks was given by Shri Sanjay Patil, DGM & Zonal Head, UCO Bank, Sambalpur Zone. He thanked all the dignitaries and participants for the successful conduct of this 157th SLBC meeting.

LIST OF PARTICIPANTS FOR 157TH SLBC MEETING HELD ON 21.12.2019 FOR THE QUARTER ENDED SEPTEMBER 2019

Sl. No.	Name	Designation	Organization
DIGNITARIES			
1	Shri Niranjan Pujari	Hon'ble Finance Minister	Government of Odisha
2	Shri Suresh Ch. Mohapatra	DC Cum Additional Chief Secretary	Government of Odisha
3	Shri Debashis Panda	Special Secretary, Deptt. Of Financial Services	Government of India
4	Shri A K K Meena	Principal Secretary	Finance Deptt., Government of Odisha
5	Mrs. Sujata R Kartikeyan	Commissioner cum Director	Mission Shakti, Government of Odisha
6	Shri A K Goel	Managning Director and CEO UCO Bank Cum Chairman SLBC	UCO Bank
7	Shri M K Mall	Regional Director	RBI, Bhubaneswar
8	Shri A Chandrasekhar	CGM, NABARD	NABARD
9	Shri P K Biswal	Spl. Secy Finance Deptt. Cum Director Institutional Finance	Government of Odisha
10	Ms. Praveena Kala	CGM, SBI	State Bank of India
11	Shri Sanjay Kumar	General Manager UCO Bank cum Convenor SLBC	UCO Bank
12	Shri Priyaranjan	DGM, FIDD	Reserve Bank of India
GOVERNMENT DEPARTMENT			
13	Shri N Thirumala Naik	Director, Fisheries	Government of Odisha
14	Shri Bharat Ch. Behera	Addl. Secy, Co-operation Deptt.	Government of Odisha
15	Shri Manoranjan Nayak	JRCS of O/o RCS(O)	Government of Odisha
16	Shri P K Mishra	Dy. Secretary, Co-operation Deptt.	Government of Odisha
17	Shri S K Mohanty	Director, KVIC	Government of Odisha
18	Shri D Nanda	W & CD & MS	Government of Odisha
19	Shri S K Patel	Secretary, OK & VIB	Government of Odisha
20	Shri Gangadhar Nayak	Addl-Secy, F& ARD	Government of Odisha
21	Shri B K Upadhyay	Director- Horticulture	Government of Odisha
22	Dr. S S Dey	MD, APICOL	Government of Odisha
23	Shri S Nayak	Spl. Officer, HT & H Deptt.	Government of Odisha
24	Shri K Mahanandia	FA & CAO OSCSC Ltd.	Government of Odisha
25	Shri S B Rout	Joint Secretary, Finance Deptt.	Government of Odisha
26	Shri Tarakanta Bhakta	Under Secretary, Finance Deptt.	Government of Odisha
27	Ms Snehamayee Naik	ASO, Finance Deptt.	Government of Odisha
28	Shri Rajat Ku. Samal	ASO, Finance Deptt.	Government of Odisha
29	Shri D K Rout	ASO, Finance Deptt.	Government of Odisha
30	Shri P K Biswal	Desk Officer, Finance Deptt.	Government of Odisha
31	Smt. D Sahoo	IPO, Industries Directorate	Government of Odisha
32	Shri K Mundari	IPO, Industries Directorate	Government of Odisha
33	Dr. Rajesh Das	Nodal Officer, PMFBY	Government of Odisha
34	Shri P K Satpathy	Dy. Director, KVIC	Government of Odisha
35	Shri S K Jena	Dy. Director, E P M.	Government of Odisha
36	Shri B K Dash	SPM (FI), OLM	Government of Odisha
37	Dr. B. Mahapatra	Addl. CEO, OLM	Government of Odisha
38	Shri U N Das	Addl. Secretary, MSME	Government of Odisha
39	Shri D Bhaskar Rao	ADG	UIDAI
40	Shri Subrat Ku. Pradhan	FI, Specialist, Mission Shakti	Government of Odisha
41	Shri S D Durga	Sr. GM(Project)	BBNL
42	Shri S K Das	Sr. GM(P)	BBNL
43	Shri A K Pahi	Principal GM	BSNL
44	Shri B K Nayak	DDG (Rural), DOT	Government of India
45	Shri P K Chand	Director (Rural), DOT	Government of India
46	Shri S Das	Br. Manager, SC-ST Hub	NSIC Ltd.
47	Shri P C Nayak	General Manager	NSIC Ltd.
RESERVE BANK OF INDIA			
48	Shri N C Pattnayak	Asst. General Manager	RBI, Bhubaneswar
49	Shri Sunil Kumar Das	Asst. General Manager	RBI, Bhubaneswar
50	Shri Sunil Das	Asst. General Manager	RBI, Bhubaneswar
51	Shri S K Mohapatra	Asst. General Manager	RBI, Bhubaneswar
52	Shri Sibhu Prasad Mishra	Manager	RBI, Bhubaneswar
NABARD			
53	Shri MSR Chandra Murthy	Asst. General Manager	NABARD, Bhubaneswar
SIDBI			
54	Shri Girish Kumar Meher	Asst. General Manager	NABARD, Bhubaneswar

RSETI			
55	Shri D Pradhan	SDR, Odisha	RSETI
INSURANCE COMPANY			
56	Shri S K Mohanty	Nodal officer	LIC
57	Shri S K Panigrahi	DM (I/C)	LIC
58	Dr. G N Samal	Regional Manager	Oriental Insurance Co. Ltd
59	Shri M Bhattacharya	Project Head- Group Insurance	Royal Sundaram-GIC Ltd.
60	Shri Anupam Das	Chief Manager	AIC
61	Shri Sumit Kumar	Project Manager-Crop Insurance	Reliance GIC
62	Shri U Das	Manager	RGICL
PUBLIC SECTOR BANKS			
63	Shri S K Ghoshal	Dy. General Manager	Allahabad Bank
64	Shri B C Khanda	Asst. General Manager	Allahabad Bank
65	Shri C K Majhi	Chief Manager	Allahabad Bank
66	Shri Ramakanta Pradhan	Circle General Manager	Andhra Bank
67	Shri KVVNS Ramamurthy	Dy. General Manager & ZH	Andhra Bank
68	Shri A K Pradhan	Asst. General Manager	Andhra Bank
69	Shri Somnath Nanda	Dy. General Manager & ZH	Bank of Baroda
70	Shri Dhananjay Bastia	Sr. Manager	Bank of Baroda
71	Shri S Bhatta	Chief Manager	Bank of India
72	Shri G C Acharya	Chief Manager	Bank of India
73	Shri Shreekanta Mohapatra	General Manager	Canara Bank, Circle Office, Bhubaneswar
74	Shri S S Routray	Manager	Canara Bank
75	Sohail Ahmad	SRM	Central Bank of India
76	Shri S Das	Sr. Manager	Central Bank of India
77	Shri A R Raghavendra	Dy. General Manager & ZH	Corporation Bank
78	Ms. Juicy Nayak	Manager	Corporation Bank
79	Shri A K Sahoo	Chief Manager	Indian Bank
80	Shri K RamaKrishna	Asst. General Manager	Oriental Bank of Commerce
81	Ms. Rasmita Behera	Sr. Manager	Oriental Bank of Commerce
82	Shri Mahesh Chandra	Asst. General Manager	Punjab National Bank
83	Shri M Mohanty	Manager	Punjab National Bank
84	Shri Arun Kumar Aggarwal	Dy. General Manager	State Bank of India
85	Shri S B. Khairnar	Dy. General Manager	State Bank of India
86	Shri D C Bal	Dy. General Manager	State Bank of India
87	Shri B K Parhi	Asst. General Manager	State Bank of India
88	Shri K Narayan Rao	Chief Manager	State Bank of India
89	Shri B Das	Dy. General Manager	Syndicate Bank
90	Shri Satish Adireddi	Sr. Manager	Syndicate Bank
91	Shri Sanjay Patil	Dy. General Manager/ZM	UCO Bank, ZO Sambalpur
92	Shri Pranab Ku, Biswas	Asst. General Manager/ZM	UCO Bank, ZO Balasore
93	Shri P K C Dash	In-Charge, SLBC	UCO Bank, SLBC
94	Shri D Pattanayak	Chief Manager, SLBC	UCO Bank, SLBC
95	Shri Sunil Kujur	Sr. Manager	UCO Bank, SLBC
96	Shri K K Manungo	Manager	UCO Bank, SLBC
97	Shri Gobinda Sahoo	Manager	UCO Bank
98	Ms. Anima Pradhan	Manager	UCO Bank, SLBC
99	Shri Naren Nayak	Assistant	UCO Bank, SLBC
100	Shri L Behera	Asst. General Manager	UCO Bank
101	Shri B K Jena	Chief Manager	UCO Bank
102	Shri Debashis Nayak	Chief Manager	UCO Bank
103	Shri P K Pati	Asst. General Manager	Union Bank of India
104	Shri Raj Kishore Nayak	Dy. General Manager & CRM	United Bank of India
105	Shri P K Pattanayak	Chief Manager	United Bank of India

PRIVATE SECTOR BANKS			
106	Shri P K Satapathy	DVP	Axis Bank
107	Shri Debasis Jena	AVP	Axis Bank
108	Shri N B Rath	AVP	Bandhan Bank
109	Shri Ashok Sahu	DVP	Bandhan Bank
110	Shri P Samal	Manager	DCB Bank Ltd.
111	Shri A Pattanaik	Vice President	HDFC Bank Ltd.
112	S K Ali	AVP	Indus Ind Bank Ltd.
113	Shri S K Mohapatra	State Head	IDFC First Bank
114	Shri A K Mohapatra	Asst. General Manager	ICICI Bank
115	Ms Archita Kanungo	Dy. Manager	ICICI Bank
116	Shri M P Behera	Asst. General Manager	IDBI Bank
117	Shri Sachin Ku. Verma	AVP & State Head, Govt. Business	Kotak Mahindra Bank
118	Shri Kishore Kunal	Branch Manager	Laxmi Vilas Bank
119	Shri J Das	SVP	Yes Bank Ltd.
120	Shri Santosh Pattanaik	VP	Yes Bank Ltd.
ODISHA STATE CO-OPERATIVE BANK			
121	Shri Sanjeeb Ku. Mishra	Dy. Gneral Mnager	OSCB
REGIONAL RURAL BANKS			
122	Shri G B Pradhan	General Manager	Odisha Gramya Bank
123	Shri R K Prusty	General Manager	Utkal Grameen Bank
SMALL FINANCE BANKS			
124	Shri Tanmay Nayak	AVP-BM	Jana SFB
PAYMENT'S BANK			
125	Shri Prasant Mishra	Zonal Manager	Airtel Payment's Bank
126	Shri Kanishka Kumar	Circle Head	IPPB
LEAD DISTRICT MANAGERS			
ANDHRA BANK			
127	Shri A K Panda	LDM	Ganjam
128	Shri K C Nayak	LDM	Gajapati
BANK OF INDIA			
129	Shri Dillip Ku. Sahoo	LDM	Mayurbhanj
130	Shri M K Sasanee	LDM	Keonjhar
STATE BANK OF INDIA			
131	Shri Dayanidhi Kishan	LDM	Jharsuguda
132	Shri J K Satapathy	LDM	Sambalpur
133	Shri Sitaram Meher	LDM	Bargarh
134	Shri Chandra M Murmu	LDM	Nayagarh
135	Shri Tikelal Kumbhar	LDM	Nuapada
136	Shri H S Patra	LDM	Bolangir
137	Shri S K Dash	LDM	Sonepur
138	Shri B M Majhi	LDM	Deogarh
139	Shri R K Jena	LDM	Koraput
140	Shri R K Sethy	LDM	Boudh
141	Shri D K Patel	LDM	Jajpur
142	Shri B Nanda	LDM	Kalahandi
143	Shri S Samal	LDM	Nabarangpur
144	Shri P Das	LDM	Malkangiri
145	Shri P S Rao	LDM	Rayagada
146	Shri Thomas Kujur	LDM	Sundargarh