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GSTIN -21AAAT8303L1ZM

**The Sundargarh District Central Co-operative Bank Ltd.,**  
**Main Road, Regent Market, Sundargarh – 770 001**  
**Regd. No. 90/ SG / Dt.1.6.1955**

No.SDCCB/Loan/ **385(162)** /2025-26

Date: **8.5.2025**

To  
All Branch Managers,  
SDCC Bank Ltd, Sundargarh.  
Managing Directors of all LAMPCS

Sub: Policy for Management of Non-performing assets in Bank and LAMPCS incorporating the Modified / amended policy of One Time Settlement (OTS).

Dear Madam/Sir,

The Govt of Odisha in Cooperation Department, vide their letter No-1401/ Cooperation Date-05-02-2025 has intimated approval of the guidelines of OTS on cutoff date 31-03-2023. The amended policy guidelines is enclosed for your reference.

1. The Managing committee of the Bank vide its resolution Dt-21-03-2025 has decided to go for compromise of one time settlement with the loanees in order to bring down the NPA of the Bank in this financial years.
2. You are advised to access all NPA account in the category of doubtful/loss and Substandard loan accounts as on 31-03-2023 for compromising under OTS.
3. After identification of loan accounts, the Branch Manager of SDCCB shall maintain a Register of such identified borrowers. One OTS Register should be maintained at each Branch of DCCB, for the purpose of reference as and when necessary. The concerned BM of the Bank shall intimate all identified beneficiaries about the scheme along with copy of the prescribed application form and request them to submit the application for consideration of OTS. All such intimations would be either deliver to the account holders identified as above by the Bank or sent by registered post and followed by contact in person/over telephone. In case such notices are delivered in person, due acknowledgement from the loanee shall be obtained.
4. A vigorous sensitization is required to be made at your level in this matter among your customers, so that more and more people can take the benefit of OTS and maximum reduction can be effected in NPA.
5. The Branch/LAMPCS shall put the programme of OTS on the Notice Board for awareness of the customer and send personal intimation to the eligible loanees for availing OTS.
6. As per the resolution made by committee Dt-06-05-2025 for implementation of guidelines of OTS, power has been delegated to individual officers starting from Branch Manager to CEO is as follows:
  - i) All Branch Managers are vested with OTS sanction/approval power of Rs.5.00 lakh.



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ii) Beyond Rs.5.00 lakh to Rs.25.00 lakh the OTS sanction/approval power is vested with Chief Executive Officer of the Bank.

7. The programme of OTS is as follows:

I. *The Last date of the receipt of the application in the prescribed format from the borrowers.*

*Date: 31.05.2025*


II. *Last date of recommendation by Screening Committee at Branch level.*

*Date:11.06.2025*

III. *Last date for disposal of OTS proposal by Settlement Committee.*

*Date:30.06.2025*

Yours faithfully,

  
Chief Executive Officer  
Encl:As above