

MINUTES OF 146th STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING FOR GUJARAT STATE FOR THE QUARTER ENDED JUNE, 2015 HELD ON 21st AUGUST, 2015 AT SABARMATI HALL, SWARNIM SANKUL – 1, SACHIVALAYA, GANDHINAGAR

The above meeting was held on 21st August, 2015 at 5.00 p.m. to review the progress under various key parameters for the quarter ended June, 2015 at Sabarmati Hall, Swarnim Sankul -1, Sachivalaya, Gandhinagar which was presided over by **Shri Ashwani Kumar**, Chairman, SLBC & Chairman & Managing Director, Dena Bank. The meeting was graced by **Smt. Anandiben Patel**, Hon'ble Chief Minister, Gujarat State, **Shri Saurabhbai Patel**, Hon'ble Finance Minister, Gujarat State. The meeting was attended, among others, by **Dr. Hasmukh Adhia**, IAS, Secretary (FS), DFS, MoF, Govt. of India, **Shri G.R. Aloria**, IAS, Chief Secretary, Govt. of Gujarat, **Dr. J.N. Singh**, IAS, Addl. Chief Secretary, Finance Department, Govt. of Gujarat, **Shri Arvind Agrawal**, IAS, ACS, Inds. & Mines Deptt., Govt. of Gujarat, **Shri Sanjay Prasad**, IAS, Principal Secretary, Social Justice & Empowerment Department, Govt. of Gujarat, **Shri Pankaj Joshi**, IAS, Principal Secretary, Deptt. of Higher Tech. Education, Govt. of Gujarat, **Shri B.B. Swain**, IAS, Principal Secretary, RDD, Govt. of Gujarat, **Shri Sanjiv Kumar**, IAS, Secretary (Expenditure), Finance Department, Govt. of Gujarat, **Ms. Mona Kandhar**, IAS, Secretary, Agri. & Co-op. Deptt., Govt. of Gujarat, **Dr. Jayanthi Ravi**, IAS, Commissioner & Secretary, Rural Development Department, Govt. of Gujarat, **Shri P.C. Sahoo**, Regional Director, Reserve Bank of India, **Shri R. Sundar**, CGM, NABARD, **Shri Sanjiv Nautiyal**, CGM, State Bank of India, **Shri V.S. Khichi**, Convenor-SLBC and Field General Manager (Gujarat, **Shri R.N. Sharma**, GM, Bank of Baroda, **Shri R.N. Syandolia**, General Manager, Central Bank of India, **Smt. Padma Petai**, Chief General Manager, IDBI, **Shri Fareed Ahmed**, General Manager, Corporation Bank, **Shri S.C. Das**, General Manager, Oriental Bank of Commerce, **Shri R.K. Khanna**, General Manager, UCO Bank, **Shri S.K. Singh**, General Manager, Union Bank of India and other Senior Officials from various Departments of State Govt. as well as executives from various Banks, Insurance Companies, etc. The list of participants is enclosed.

At the outset, **Shri V.S. Khichi**, Convenor-SLBC and Field General Manager (Gujarat), Dena Bank, extended hearty welcome to Smt. Anandiben Patel, Shri Saurabhbai Patel, Shri G.R. Aloria, IAS, Chief Secretary, Govt. of Gujarat, Shri Ashwani Kumar, Chairman & Managing Director, Dena Bank, other dignitaries on the dais, senior officials from Govt. of Gujarat, RBI, NABARD, Senior executives from Member Banks, Insurance Companies, Lead District Managers and others.

He then requested Shri Ashwani Kumar, Chairman, SLBC and CMD, Dena Bank to deliver his inaugural address.

At the outset, **Shri Ashwani Kumar** extended hearty welcome to Smt. Anandiben Patel, Shri Saurabhbai Patel, Dr. Hasmukh Adhia, Shri G.R. Aloria and all other participants in the meeting.

Appreciating the performance of Banks, he stated that the achievement under SACP in the first quarter stood at 42% and under Agriculture Sector, it was 41%. However, the

performance under Education Loan was not satisfactory during the quarter under review and advised Banks to ensure that the targets set for the year 2015-16 are achieved. He requested Banks to put in more efforts in covering remaining 16% uncovered farmers of the State under KCC. He also urged the State Govt. to provide the list of such farmers to enable Banks to focus on covering the same.

Regarding RSETIs, he informed that after the last SLBC meeting, remarkable progress has been made as 4 RSETIs now function from own premises, construction at 13 RSETIs is under progress and in 2 RSETIs it will start soon. However, fixing of timeline for release of infrastructure grant from MoRD for already approved RSETIs and discontinuation for releasing grant for construction of new RSETIs by MoRD obstruct the presence of RSETIs in all the districts of the State. He, therefore, requested the Secretary, DFS, MoF, Govt. of India to kindly take up this matter with MoRD.

Citing the figures of the last 5 years in respect of addition of number of branches, agriculture and priority sector advances and CD Ratio, he mentioned that Banks have added 2525 branches since June, 2010. During the said period, Agriculture Advances and Priority Sector advances grew by 142% and 161% respectively. CD ratio has been improved from 67.96% as of June, 2010 to 78.30% as of June 2015 i.e. by 10%.

Wide spread coverage of the people under Social Security Schemes is the main focus area of the Govt. and therefore it is imperative upon Banks to continue giving thrust to these schemes and to ensure that all eligible persons are covered.

While CD Ratio of the State at 78.03% is considerably good, Banks need to explore the possible avenues for financing in the districts where CD Ratio is below 40% and also requested Banks and the State Govt. to go through the report of the study undertaken by RBI in the 5 districts having CD Ratio below 40% and initiate the suggested measures accordingly.

He stated that the Banks are facing difficulties in respect of getting physical possession of the secured assets filed under SARFAESI Act, 2002 for which Banks need to obtain the permission of DMs / CMMs and which remain pending for considerable time. He requested the State Govt. to see that such cases are promptly attended to by the concerned authorities and required support is extended to the Banks. He also drew attention of the State Govt. towards the large number of RC cases filed under State Recovery Acts.

Concluding his address, he once again thanked the Hon'ble Chief Minister, Hon'ble Finance Minister, the Secretary, DFS, MoF, Govt. of India, the Chief Secretary, Govt. of Gujarat, for gracing the meeting.

Thereafter, Bank of Baroda and State Bank of India gave presentations on progress made by their Bank in respect of PMJDY, PMMY and Social Security Schemes.

Dr. Hasmukh Adhia congratulated the Bankers for the successful implementation of PMJDY and Social Security Schemes in the State. However, he observed that the pace of enrollment under Social Security Schemes has slowed down. To address this issue, Banks have been advised to take up the facilitation drive under "Suraksha Bandhan".

Enrollment under APY is not gathering expected pace all over the country as only 7 lakhs have been enrolled against the expected figure of 2 crores.

He then clarified some of the issues emanated from various State regarding APY. APY account can not be closed till the time such account is in credit. He advised Banks and the State Govt. to approach unorganized sector workers for coverage under APY. He informed that minimum 8% return on corpus fund is guaranteed under the Scheme. For wider reach of the Social Security Schemes, training should be imparted to all field level functionaries. He expressed hope that with certain amendments made in the Scheme, the enrollment progress would expedite.

Prime Minister MUDRA Yojana is another remarkable Scheme of Govt. of India which mainly aims at availability of finance to Micro Enterprises. There is a need to create employment opportunities in the country as organized sector only can not provide employment to all. For enterprises development, more focus will be needed to be given to micro enterprises as this sector provides maximum employment in the country.

He informed that from 25th September, 2015 to 2nd October, 2015, special campaign will be organized by the Banks in which more focus should be given on financing loans to SHISHU category under PMMY. He also explained features of Pradhan Mantri MUDRA Yojana in brief and advised Banks to finance maximum cases under this scheme. He advised the Cottage Industries Department of the State Govt. to organise camps in collaboration with Banks and extend finance to good clients.

(Action : Cottage Inds., GoG & Banks)

Dr. Adhia further stated that Education loan is one of the areas where Banks performance was very poor and advised Banks to increase atleast 20% disbursement over the last year. He also informed that Govt. of India has launched the portal Vidhyalaxmi.co.in with which 13 Banks have associated themselves. This portal enables student to compare bankwise details of the Education Loan scheme. Online application of student will go simultaneously to three Banks and the Banks which will respond first can extend loan to the applicant if the terms and conditions found acceptable to him / her.

He emphasized upon strengthening BC Model and advised Banks to monitor number of transactions done by BCs using HHDs / Micro ATMs. In the absence of a bank branch in every village, only strong BC model of a Bank can compete with Payment Banks in retaining their rural clientele and maintaining CASA.

(Action : Banks)

Shri Saurabhbhai Patel stated that the Secretary, DFS, MoF, Govt. of India has explained in detail salient features of Pradhan Mantri MUDRA Yojana. PMMY aims at providing finance to small businesses free of collaterals. PMMY will help Banks in meeting Priority Sector advances target. State Govt. has number of Bankable schemes under which finance can be considered for small businesses and with the introduction of MUDRA Yojana the credit flow to the needy entrepreneurs will increase. He advised Banks to put more efforts for Atal Pension Yojana.

Smt. Anandiben Patel appealed to the Banks to develop a system using which the procedure for extending loans can be simplified, within the least possible time. It is also to be explored that such system may help such category of customers to directly approach Banks for loans of small amount, say Rs.10,000/- Rs.20,000/-, without intervention of intermediaries / agents.

Highlighting the pathetic performance of Banks under various Govt. sponsored schemes, she said that Banks reject / return applications giving trivial reasons or without any reason or sometimes with standard reason "business / activity not viable". She appealed Banks to ensure that all eligible / genuine applicants get finance under Govt. sponsored schemes. She advised Finance Department, Govt. of Gujarat for monthly review of performance under Govt. sponsored schemes.

(Action : Banks / Finance Department, GoG)

She mentioned that Suraksha Bandhan drive launched by the Govt. of India is excellent one for providing social security and appealed Banks to ensure for its success in the State of Gujarat.

She also urged Banks that all their branches adopt one entrepreneur from Scheduled Castes and extend them a loan from their CSR funds for starting economic activity.

Shri V.S. Khichi assured that Banks will put in all efforts to improve the performance under Govt. sponsored schemes.

Dr. Hasmukh Adhia urged State Govt. officials to attend SLBC meetings and to review the bankwise progress under various Govt. sponsored schemes.

Shri Jiji Memman, CEO, MUDRA made presentation on MUDRA. He informed that Punjab National Bank has come out with one page simple application form for SHISHU loans and requested all other Banks to simplify their forms, considering the same.

Smt. Mona Kandhar, Secretary, Agri. & Co-op. Deptt., Govt. of Gujarat stated that Unscheduled Urban Co-op. Banks can not participate as per guidelines of MUDRA Yojana. **CEO, MUDRA** assured to look into the same.

(Action : MUDRA)

Shri V.S. Khichi while presenting State Govt. issues, informed the House that the Dangs and Navsari districts in the State are having CD Ratio below 20%. **Shri R.N. Sharma**, General Manager, Bank of Baroda (North Gujarat Zone) gave in brief various reasons for having low CD Ratio in these districts. **Dr. Hasmukh Adhia** advised the Lead Bank to prepare a plan so that some progress can be made in the next three months. Banks operating in the districts having CD Ratio below 40% were advised by the Secretary, DFS, MoF, Govt. of India for extending advances under trading and business activities and in such activities where NPAs is low or negligible.

Shri Arvind Agrawal, IAS, ACS, Inds. & Mines Deptt., Govt. of Gujarat, on the issues of Industries Department stated that the performance in newly carved districts is very slow. He added that whenever they interact with various Chamber of Commerce & Industries and MSME Federations, they find that there is a general feeling amongst them that they do not get proper attention from the Banks. He desired this issue to be debated as MSMEs is the strength of Gujarat and has a large role in providing employment. He suggested to form a Small Committee comprising representatives from Finance Department, Industries Department and major Banks and to interact with the Chambers about how to address this issue. **Dr. Hasmukh Adhia** requested the Regional Director, RBI to lead such Committee and the progress be reviewed on monthly basis. **Shri Ashwani Kumar** stated that he visited many centres and met with the representatives of various Federations, requesting them to forward such complaints / proposals to him, if any. However, no such proposal complaint is received by him.

Shri P.C. Sahoo, Regional Director, RBI apprised that there is already a EC-MSME Committee headed by Regional Director, RBI in place which meets on quarterly basis and undertake review of progress of financing extended to MSME units. He also informed in order to facilitate the interaction of Bankers with MSME units, town hall meetings are held in various districts of the State where about 500-700 MSME entrepreneurs congregate. During such meetings, open discussion on various issues and financial requirements of MSME units takes place. He also apprised that on 3rd and 4th September, 2015, RBI is organizing a Capacity Building Programme for Branch Managers of Specialised MSME Branches and officials dealing with MSME financing. **Dr. Hasmukh Adhia** requested RD, RBI to intimate the Addl. Chief Secretary, Industries, whenever such town hall meetings are arranged.

(Action : RBI)

Shri Ashwani Kumar, Chairman, SLBC stated that the performance under MSME till the June, 2015 quarter was 66% in amount terms and 25% in account terms. However, Banks need to focus more on the districts where the performance is lagging.

Ms. Mona Kandhar, presenting the issues pertaining to Urban Development & Urban Housing Development, stated that the State Govt. has launched ambitious housing schemes for providing dwelling units to EWS and LIG category beneficiaries. Under such programme, an MoU has been entered into between Banks and various Housing Board and Corporations of State Govt. She added that the MoUs is not being honoured by all the Banks in true spirit. She informed that so far Banks have approved about 25% of the applications and remaining applications are lying pending with them or have rejected. **Dr. Hasmukh Adhia** advised the Banks to review the same and added that there should not be any hesitation in giving loans to this category of beneficiaries. He advised Banks to give thrust to financing under the Schemes launched by UD & UHD. **Shri V.S. Khichi** informed that in the last SLBC meeting, a housing loan scheme for Mukhya Mantri Grih Yojana has been approved and Banks were requested to get the scheme approved from their Corporate / Head Offices. Once this scheme approved by all the Banks, there would be considerable improvement under Housing finance to EWS and LIG category. **Ms. Mona Kandhar** represented that this scheme may be made applicable to other Govt. housing schemes like Housing for All (HFA), Basic Services to Urban Poor (BSUP), Integrated Housing & Slum Development Programme (IHSDP) and Rajiv Awaas Yojana (RAY). **Shri V.S. Khichi** stated that the suggestion will be referred to the Committee which formulated the Special Housing Scheme as referred above to examine the same.

(Action : SLBC)

Convenor, SLBC presented the progress made by the Banks under SHG Bank Linkage Programme. Responding to the presentation on SHG-Bank linkage, Shri Victor Mecwan, IAS, MD-GLPC apprised the House about various steps taken by the State Govt. for skill upgradation and empowerment of SHGs. He informed that there are about 2.25 lakh SHGs, of which 2.04 lakhs are Women SHGs. However, about 30% of these SHGs have been credit linked by the Banks. GLPC has taken various initiatives in farm and non-farm sectors, marketing support and skills development for SHGs and now they are linked with income generating activities and hence they can now be credit linked. Besides Mission Mangalam, GLPC is also the implementing agency for NRLM and DDU-GKY. We have partnered with SERP, Hyderabad; Kudumbashree, Kerala; BIRD, Lucknow and NABARD, Gujarat. He requested Banks to improve credit linkage of eligible SHGs. Supporting this, Dr Hasmukh Adhia, stated that SHGs were an important priority of the Govt and they deserved banks' full support in credit linkage.

Shri Arvind Agrawal, in the absence of the Commissioner & Secretary, Cottage Industries, presenting the issues of Cottage Industries said that most of the points have been covered by the Hon'ble Chief Minister in her speech. However, he advised Banks to clear the huge pendency under various schemes of Cottage & Rural Industries. Regarding huge pendency, **Shri V.S. Khichi** stated that the pendency appears to be on higher side due to non-reconciliation of data between concerned deptt. and Banks. Details of branchwise and bankwise pending applications was requested from the deptt. for reconciliation, but not received. Once this information is received, the correct number of pending applications can be ascertained and follow-up may be done accordingly.

Dr. Hasmukh Adhia advised the ACS, FD, Govt. of Gujarat that for all Govt. sponsored schemes, develop a portal on which applications should be sponsored so that branchwise / bankwise number of sponsored applications and their fate can be known. **Shri Ashwani Kumar** suggested that a common application form for all Govt. sponsored schemes to be developed.

(Action : Finance Deptt., Govt. of Gujarat)

Shri Sanjay Prasad, IAS, Principal Secretary regarding the issues of Labour & Employment Department informed that under Bankable Loan Subsidy Yojana, many amendments have been made to make it more attractive for financing. Despite this, about 3000 applications are pending with the Banks. He requested Banks to dispose off pending applications to motivate skill development and develop entrepreneurship in the State.

Shri Sanjay Prasad mentioned that all the farmers are not getting benefit of Agriculture Insurance Scheme. Adding to this, **Ms. Mona Kandhar** said that due to higher insurance premium, many farmers do not prefer to join the Agriculture insurance scheme. Reacting to this, **Dr. Hasmukh Adhia** informed that a new Agriculture Insurance Scheme is soon to be announced in which insurance is compulsory for all agriculture loans with a reasonable premium rate.

Shri Arvind Agrawal stated that it is learnt that SBI has centralized loan sanctioning process under Govt. sponsored programmes which causes inconvenience to the applicants in providing all the details and required documents. **Shri Sanjiv Nautiyal**, CGM, State Bank of India informed that the Centralised process is in place for the past many number of years. This has helped the Bank in developing a standard assessment of the applications.

Shri Arvind Agrawal informed that GIDC has developed many industrial areas in Gujarat. In these areas, there are units which have been constructed, started their operations, but due to certain reasons have either been non-operational or have closed down. He suggested that a sub-committee of SLBC be formed to prepare a strategy for the revival of such units. **Dr. Hasmukh Adhia** directed that this issue should be taken in SLIIC meeting being convened by RBI. He also requested RBI to invite Industries Commissioner in SLIIC meetings.

(Action : RBI)

Shri T. Natarajan, IAS, Secretary (EA), Govt. of Gujarat suggested that the MMGY scheme approved by SLBC be made applicable to all Housing Boards / Corporations. **Dr. Hasmukh Adhia** advised SLBC to look into the matter.

(Action : SLBC)

Shri V.S. Khichi while presenting issues pertaining to Banks / State Government stated that Banks are facing difficulties in registration of police complaints in the matters relating to Bank frauds. He also informed that in Harij area of Patan district, most of the defaulters have willfully and intentionally defrauded the Banks. However, when Banks approach the Police authorities with complaints of such frauds, the Police authorities refuse to register complaints on the basis of jurisdiction ground or treating the matter as civil offence. **Dr. Hasmukh Adhia** advised that apart from govt. this issue can also be included as an agenda point of State Level Co-ordination Committee meeting convened by RBI.

(Action : RBI and GoG)

Regarding the issue of large number of pending cases with various District Magistrates filed by the Banks under SARFAESI Act, 2002 and to delegate their power to any officer subordinate to them, **Dr. Hasmukh Adhia** advised Addl. Chief Secretary, Finance

Department, Govt. of Gujarat to write a letter to all District Magistrates and to take up this matter as an agenda in DMs' meeting for expeditious disposal of cases. He also advised SLBC to collect the districtwise pending cases from the Banks and submit the same to ACS, FD, GoG. **Shri P.C. Sahoo** suggested that this matter can also be included in sensitization programme proposed to be organized for Dist. Collectors / CEOs of Zilla Parishads under Lead Bank Scheme.

(Action : ACS, FD, GoG & SLBC)

ACS, FD, GoG informed that Dist. Collector, Banaskantha has represented that there are still certain households which are out of the banking coverage. The Lead District Manager, Banaskantha was advised to look into it so that their accounts are opened and they can take the benefits of the Bank accounts.

(Action : LDM, Banaskantha)

Shri V.S. Khichi, Convenor – SLBC and Field General Manager, Dena Bank delivered the Vote of Thanks.

LIST OF PARTICIPANTS OF THE 146th STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING HELD ON 21.08.2015 AT SABARMATI HALL, SWARNIM SANKUL-1, SACHIVALYA, GANDHINAGAR TO REVIEW THE PROGRESS FOR THE QUARTER ENDED JUNE, 2015

Sr. No.	Name S/shri/Smt.	Designation	Institution
1.	Smt. Anandiben Patel	Hon'ble Chief Minister	Gujarat State
2.	Shri Saurabhbhai Patel	Hon'ble Finance Minister	Gujarat State
3.	Dr. Hasmukh Adhia, IAS	Secretary (DFS)	MoF, Govt. of India
4.	Ashwani Kumar	Chairman, SLBC & Chairman & Managing Director	Dena Bank
5.	G.R. Aloria, IAS	Chief Secretary	Govt. of Gujarat
6.	Dr. J.N. Singh, IAS	Addl. Chief Secretary	Finance Dept., GoG
7.	P.C. Sahoo	Regional Director	Reserve Bank of India
8.	V.S. Khichi	Convenor – SLBC & FGM(Guj)	Dena Bank
GOVT.			
9.	Dr. Jayanti S. Ravi, IAS	Secr. & Comm.	Rural Devp.Dept., GoG
10.	Pankaj Joshi, IAS	Principal Secretary	Higher & Tech. Edu. GoG
11.	B.B. Swain, IAS	PS (P&RH)	RDD, GoG
12.	Ms. Mona Kandhar, IAS	Secretary	Agri. & Co-op. Deptt., GoG
13.	Arvind Agrawal, IAS	ACS	I&M, GoG
14.	Sanjay Prasad, IAS	PS	Labour & Emp. & Agri. GoG
15.	P.V. Antani	Secretary, GRHB, GNR	Guj. Rural Fin. Board
16.	Dr. Alok Pande, IAS	Director	DFS, MoF, Gol
17.	Dr. R.A. Sherasiya	Director (Horticulture)	Dept. of Agri., GoG
18.	Dr.B.R. Shah	Director	Agriculture
19.	M.R. Parmar	Secretary	GMFB
20.	Harshad Shukla	Dy. Comm.	Panchayat Deptt., GoG
21.	T. Natarajan	Secretary (EA)	Govt. of Gujarat
22.	Anilkumar Yadav	DIF / AS	Finance Deptt., GoG
23.	Sanjiv Kumar, IAS	Sec. (Exp.)	Finance Deptt., GoG
24.	Victor Mcwan	MD	GLPC
25.	G.L. Patel	JD (Text)	CCI
26.	M.J.Mehta	Asst. Director (Bank)	CCI
27.	J.K. Vyas	Asst. S.W.O.	Directorate of SC Welfare, GoG
28.	S.K. Makwana	Consultant	iNDEXT-C
29.	A.C. Mulyiana	Dy. Director	Emp. & Trg. Deptt.
30.	R.M. Jadav	MD, GSCDC	Soc. Jus. Deptt., GoG
31.	Anjan Makim	SPC	MoRD / NAR
32.	Bipin C	EA & CAO	Guj. Hsg. Board, Ahm
33.	Dharmendra Barot	Mgmt Expert	Affordable Hsg. Mission
34.	Ghanshyam Gajjar	Mgmt Expert	Affordable Hsg. Mission
35.	Vineet Kumar	Reg. PF. Comm.	EPFO
36.	Manish Rathod	D.S.	T.D.D.
37.	B M Prajapati	Addl. Collector	Suptd. of Stamps, GoG
38.	P.V. Pithwa	DS	Women & Child Devt.Dept., GoG
39.	Smt. Pratima Gor	AFO	GWEDC
40.	V.K. Desai	Clerk	CCI, Gandhinagar

41.	A.R. Patel	Clerk	CCI, Gandhinagar
42.	Nalin Upadhyaya	RCS	RCS Office
43.	K.D. Kapadia	Director, SCW	SJE Deptt., GoG
44.	B.S. Shekhavat	Advisor	RDD, GLPC
45.	R.N. Rawal	JCI, MSME	IC Office
46.	Sanjay G. Haedoo	Director	KVIC
47.	Vijendra Singh	Nodal Officer	KVIC
48.	B.P. Pati	GMDC	GMDC
49.	K.H. Shah	Dy. Director	MSME Deptt.,
50.	T.K. Solanki	Asst. Director	MSME Deptt., Gol
51.	Dr. R.D. Upadhyaya	Dy. Director	Animal Husbandry Deptt.

BANKS			
52.	Sanjiv Nautiyal	CGM	SBI
53.	Padma Petai	CGM	IDBI Bank
54.	S.K. Singh	FGM	Union Bank of India
55.	K.C. Chhipa	GM (PS&RRB)	Dena Bank, H.O., Mumbai
56.	R.N. Sharma	GM (NGZ)	BoB
57.	T. Sudhakar	GM (NBG)	BoB
58.	R.N. Syandolia	GM	CBI
59.	S.C. Das	GM	OBC
60.	Fareed Ahmed	GM	Corporation Bank
61.	Rajiv Khanna	GM & CH	UCO Bank
62.	Nitin Chaudhary	GM	IDBI Bank
63.	K.R. Hariram	CRM / DGM	Indian Overseas Bank
64.	R.A. Gupta	DGM (SLBC)	Dena Bank
65.	Smt. Chitra K	DGM	ZM, Dena Bank, GNR
66.	S. Shankar	DGM & ZM	Bank of Maharashtra
67.	C.B. Arkatkar	DGM	Bank of Maharashtra, SLBC
68.	Kamal Kapadia	Manager	CBI
69.	M.C. Verghese	AGM	BoB
70.	M.T. Purohit	DGM (Outreach)	SBI
71.	P.K. Saxena	DGM	PNB
72.	Rajan Joshi	DGM	ICICI Bank
73.	N.Satya Prasad	DGM	Corporation Bank
74.	M. Das	DGM	Allahabad Bank
75.	Satish Kumar	DGM	Canara Bank
76.	B. Panigrahi	GM	BGGB
77.	Sunil Shah	AGM (Outreach)	SBI
78.	Khusboo Sugandha	AM, RDD	Union Bk of India
79.	K.K. Vikani	SM	IoB
80.	M.M. Dave	CM	SBI
81.	P.C.Kalariya	AGM	SBI, LHO
82.	G. Maheshwara Rao	DGM	Andhra Bank
83.	R.P. Behera	SM	Andhra Bank
84.	G.K. Paneri	Chairman	DGGB
85.	R.S. Chowdhary	GM	DGGB
86.	C.B. Sawant	Chairman	Saurashtra Gramin Bank
87.	K.Jaya Kumar	DGM	Syndicate Bank
88.	Harish Gundekar	Manager	Syndicate Bank

89.	D. Mohan	CM	UCO Bank
90.	P.K. Kanani	SM	BoB, ZO, Ahmedabad
91.	Saurabh Kumar	Manager	BoB, ZO, Vadodara
92.	Dhanesh Chandiraman	Manager	SB of Patiala
93.	Pradip Vora	CEO	GSC Bank
94.	Vinod V. Shah	GM	GSC Bank
95.	J.C. Patel	Consultant	GSC Bank
96.	V.D. Dhami	SM	GSC Bank
97.	P.D. Chandratare	AGM / SIC	Indian Bank
98.	G.K. Jain	CM	Indian Bank
99.	J.D. Singh	SM	Indian Bank
100.	M.D. Sukshkumar	AGM	Indian Bank
101.	S.S. Rajarajan	SM	Indian Bank
102.	Paulosi M I	CM	SB of T'core
103.	Ajay Uthappa	BM	Karnataka Bank
104.	Kumar B.	RM	Karnataka Bank
105.	Prashant Dhole	AM	Federal Bank
106.	Bhavesh Nayak	Nodal Officer	Punjab & Sind Bank
107.	Pratik Bhasali	Manager	Punjab & Sind Bank
108.	Dushyant Sapra	CBL	Yes Bank
109.	Zankar Raval	BBL	Yes Bank
110.	Amin Nathwani	AVP 1	Indusind Bank
111.	Hiren B Shah	AVP 1	Indusind Bank
112.	Kinnar Patel	AVP	Indusind Bank
113.	Jatin Bhavsar	AVP 1	Indusind Bank
114.	J. Prasad Rao	AGM	Vijaya Bank
115.	Nilamani Jena	AGM	United Bk of India
116.	Virendra Adharvyu	CM	United Bk of India
117.	Hariprakash	AM	Vijaya Bank
118.	Abhay	CM	SB of Hyderabad
119.	K. Ramesh	DGM	South Indian Bank
120.	Amit Sharma	Manager	Bank of Maharashtra
121.	Bijal Joshi	Customer Service Op. Mgr	DCB Bank
122.	Pratik Balsara	AVP	AXIS Bank
123.	Vishal Shah	AM	Dhanlaxmi Bank
124.	R. Ramchandran	SM	Dhanlaxmi Bank
125.	Ajay Gupta	Associate Executive	J & K Bank
126.	J B Mehta	Asst. Manager	SB of Mysore
127.	Piyush Kamal	AM	IDBI Bank
128.	Rajiv	AGM	IDBI Bank
129.	Dr. Sudhir	CM	Karur Vysya Bank
130.	Devi Shankar Suman	Manager	Karur Vysya Bank
131.	Alpesh R. Gandhi	AM	City Union Bank
132.	Manamohan	AM	HDFC Bank
133.	Eshwar Rathod	CH	HDFC Bank
134.	Prahar K.	AM	T'nad Merc. Bank
135.	Tomar Sumit	AM	T'nad Merc. Bank
136.	Rupen Parikh	Manager	Laxmi Vilas Bank
137.	Rushabh Doshi	Manager	Kotak Mahindra Bank
138.	Breeze Mathew	AM	Kotak Mahindra Bank

139.	Vijay Chaudhary	SM	Bank of India
140.	N.B. Agrawal	AGM	Bank of India
141.	Jaimin Bhatt	CM	ICICI Bank
142.	Mithilesh Jha	RM	ICICI Bank
143.	Chandan Chhapani	Manager	Allahabad Bank
144.	S.K. Sharma	AGM	Allahabad Bank
145.	R. Varadharajan	Head Key A/cs	HDFC Bank
146.	Ashok Sharma	Assistant	SBBJ
147.	B.M. Patel	CM - SLBC	Dena Bank
148.	Chirag Patel	SM - SLBC	Dena Bank
149.	Sangita Kumari	SM - SLBC	Dena Bank

LDMs

150.	Mukesh Sharma	Anand	BoB
151.	R.B. Muniya	Bharuch	BoB
152.	R.R. Ada	Dahod	BoB
153.	A.A. Paliwala	Dangs	BoB
154.	Mitesh Thakar	Kheda	BoB
155.	R.K. Nathani	Mahisagar	BoB
156.	P. F. Barot	Narmada	BoB
157.	P.V. Arvadia	Navsari	BoB
158.	S.T. Solanki	Surat	BoB
159.	J.A. Chotaliya	Tapi	BoB
160.	P.G. Oganja	Chhota Udepur	BoB
161.	M.M. Patel	Panchmahals	BoB
162.	Navendu Kumar	Vadodara	BoB
163.	Jayesh M. Chauhan	Valsad	BoB
164.	Kalpesh V. Shah	Ahmedabad	Dena Bank
165.	A.A. Patel	Arvalli	Dena Bank
166.	R.K. Patel	Banaskantha	Dena Bank
167.	Dr. Abhishek P.	Botad	Dena Bank
168.	D.D. Rahod	Gandhinagar	Dena Bank
169.	Nitin Solia	Kutch	Dena Bank
170.	J R Patel	Mehsana	Dena Bank
171.	P.A. Patel	Patan	Dena Bank
172.	Abhishek Bhandari	Sabarkantha	Dena Bank
173.	B.L. Jatolia	Amreli	SBI
174.	N.R. Makwana	Gir Somnath	SBI
175.	K.V. Sanjot	Jamnagar	SBI
176.	D D Yadav	Junagadh	SBI
177.	Suresh Chauhan	Morbi	SBI
178.	Kirit Rawal	Porbandar	SBI
179.	B.D. Safi	Rajkot	SBI
180.	Atmaram Vasava	Surendranagar	SBI

INSURANCE COMPANIES

181.	D.G. Halve	DGM	AIC of India
182.	Sahji Itty	Dy Manager	AIC of India
183.	S.P. Soman	SDM	LIC of India
184.	N.O. Loya	Asst. Manager	LIC (Micro)
185.	B.B. Baxi	BM (P&GS)	LIC of India, GNR
186.	Piyush	BM (P&GS)	LIC of India, Ahmedabad
187.	Sanjiv Mehta	DM (P&GS)	LIC of India, Ahmedabad

188.	Chetan Thakkar	RM	New India Assu. Co. Ltd.
189.	Rekha Solanki	SDM	Oriental Insurance Co. Ltd.
190.	Anil Chavda	Div. Officer	Oriental Insurance Co. Ltd.
191.	R.R. Mishra	Manager	Oriental Insurance Co. Ltd.
192.	Smt. Hemlata Parmar	Sr. Div. Manager	United India Insu. Co. Ltd.
193.	B.K. Sutaria	D.O.	United India Insu. Co. Ltd.
194.	Hitesh Patel	A.O.	United India Insu. Co. Ltd.

RBI /NABARD/SIDBI/NHB/MUDRA			
195.	Smt. Mala Sinha	GM	RBI
196.	R.M. Pandya	LD0	RBI, Ahmedabad
197.	R.K. Sharma	LD0	RBI, Ahmedabad
198.	R. Sundar	CGM	NABARD
199.	Dr. K.C. Panigrahi	GM	NABARD
200.	Vimal Prakash	AGM	SIDBI
201.	JiJi Mammen	CEO	MUDRA
