

MINUTES OF 147th STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING FOR GUJARAT STATE FOR THE QUARTER ENDED SEPTEMBER, 2015 HELD ON 21st DECEMBER, 2015 AT DENA LAXMI BHAVAN, AHMEDABAD

The above meeting was held on 21st December, 2015 at 10.30 a.m. to review the progress under various key parameters for the quarter ended September, 2015 at Dena Laxmi Bhavan, Ashram Road, Ahmedabad which was presided over by **Shri Ashwani Kumar**, Chairman, SLBC & Chairman & Managing Director, Dena Bank. The meeting was attended, among others, by **Smt. Anjuly Chib Duggal**, IAS, Secretary (FS), DFS, MoF, Govt. of India through Video Conference, **Shri Sanjay Prasad**, IAS, Principal Secretary, Labour & Employment Department, Govt. of Gujarat, **Dr. Jayanthi Ravi**, IAS, Commissioner & Secretary, Rural Development Department, Govt. of Gujarat, **Smt. Vatsala Vasudev**, Commissioner & Secretary, Cottage & Village Industries, Govt. of Gujarat, **Shri Sanjiv Kumar**, IAS, Secretary, Finance Department, Govt. of Gujarat, **Shri P.C. Sahoo**, Regional Director, Reserve Bank of India, **Shri R. Sundar**, CGM, NABARD, **Shri Sanjeev Nautiyal**, CGM, State Bank of India, **Shri Vikramaditya Singh Khichi**, Convenor-SLBC and Field General Manager, Dena Bank, **Shri R.N. Sharma**, GM, Bank of Baroda, **Shri T. Sudhakar**, General Manager, Bank of India, **Shri S.K. Singh**, General Manager, Union Bank of India, **Shri Fareed Ahmed**, General Manager, Corporation Bank, **Shri Azad Singh**, General Manager, Indian Bank and other Senior Officials from various Departments of State Govt. & Govt. of India as well as executives from various Banks, Insurance Companies, RBI, NABARD 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. Anjuly Chib Duggal**, IAS, Secretary (FS), DFS, MoF, Govt. of India, **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 keynote address.

At the outset, **Shri Ashwani Kumar** extended hearty welcome to **Smt. Anjuly Chib Duggal** and all other participants in the meeting.

While appreciating the performance of Banks in successful implementation of various schemes like PMJDY, Social Security Schemes and Pradhan Mantri MUDRA Yojana in the State, he also raised concern over poor Aadhaar Seeding and low percentage of active RuPay cards. He requested Banks to take up the task of RuPay card activation and aadhaar seeding in a campaign mode so that atleast 80% of the RuPay cards are active by March-2016 and Aadhaar seeding is also be done in maximum no. of accounts as 74% of the population in the State has already been issued the Aadhaar number. He stressed upon the need of educating customers regarding making one transaction through RuPay card atleast once in 90 days so as to become eligible for the benefit of accident insurance as per the revised guidelines of RuPay insurance programme 2015-16.



He stated that though Banking Services are provided in around 18,000 villages in the State through 3654 rural branches and around 6,000 BCs, however, strengthening of the BC model is a prerequisite for effective catering the Banking services to such large no. of villages. Training of the BCs and equipping them with Hand Held Device/ Micro-ATM enabled with the updated features would prove much helpful in reaching to all these villages. Regarding telecom connectivity issue, he informed that NABARD has recently come out with a new scheme for providing support to Banks under Financial Inclusion Fund (FIF) for setting up of solar powered VSAT to kiosk/fixed CSPs and requested Banks to take benefit of this scheme. On the training aspect of BCs, he mentioned that around 3,000 BCs have enriched their skill by undergoing training through RSETIs established in the State. He further urged upon the Banks to ensure that remaining BCs are also imparted training at the earliest.

(Action: Member Banks)

Appreciating good work of Banks under Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana, he expressed concern about slow progress in Atal Pension Yojana and advised Banks to put in strategic effort for increasing the enrollment under Atal Pension Yojana. He also pitched for the State Govt. support in ensuring that more and more workforce is explained the benefits of joining APY scheme for their assured income in old age.

Under all the three categories of Pradhan Mantri MUDRA Yojana, he informed that at the end of November-2015 the achievement was around 48% and expressed hope that Banks would surpass the given target by March-2016.

Drawing the attention of the Banks towards "prompt redressal of the grievances" under PMJDY, Social Security Schemes and Pradhan Mantri Mudra Yojana, **Shri Ashwani Kumar** urged the Banks to ensure that the referred complaints are attended on top priority and confirmation for redressal is sent to SLBC secretariat for onward reporting to Deptt. of Financial Services.

(Action: Member Banks)

Informing the House about new activity undertaken by the Banks, he informed that under the Financial Literacy Campaign launched by Deptt. Of Financial Services, Ministry of Finance, Govt. of India in three States, including Gujarat, Financial literacy programme for school children has been carried out by Bank branches in Gujarat in 3332 schools mapped with them. Besides the schools, mapping of Government and Private ITIs, Vocational Training Partners and Operational Centre has been also done with Bank branches and FLCs for Financial Literacy Programme.

Reviewing the Key Banking Parameters, he stated that Banks in Gujarat have crossed a new milestone of having total business of above 9 lacs crores, and the absolute business figure taking Deposits and Advances together is Rs.9.17 lakh crores, of which deposits



constitute Rs.5.14 lakh crores and advances Rs.4.03 lakh crores and CD Ratio stood at 78.45%, as at the end of September, 2015. However, referring to the CD ratio below 40% in 10 districts of the State, he solicited the concerted efforts of Banks and State Govt. so that the districts which are marginally below 40%, can reach the same by the end of next quarter.

On recovery front, he enunciated that the gross NPA at the end of September, 2015 was 5.02% and sought the support of the State Govt. machineries for timely disposal of the cases under State Recovery Act and support under SARFAESI Act 2002.

(Action : State Govt.)

Pronouncing the achievement under Service Area Credit Plan, he mentioned that the achievement as of September-2015 remained at Rs. 53,077 Crores against target of Rs. 87,029 Crores, showing achievement of around 61% of the target and expressed hope that the target would certainly be surpassed by the Banks.

With regard to Agriculture Sector, he informed that the achievement remained at 56.52% where Rs. 30,583 Crores disbursed by the Banks against the target of Rs.54,106 Crores as of September-2015. Appreciating the performance of Banks for 102% achievement under financing to MSME, he reminded that sub-target of 7% for micro-enterprises as per RBI guidelines may also be achieved by the year end.

(Action : Member Banks)

Apprising the House about recently revised RBI guidelines for Priority Sector Lending benchmark of RRBs from existing 60% to 75%, with effect from January-2016, he stated that currently all 3 RRBs in the State are already above the stipulated Benchmark of 75%, however, advised the RRBs to keep the achievement graph upward.

Contemplating the performance of Banks under issuance of Kisan Credit Cards, he pronounced that total 29.27 lakh KCCs have been issued to 38.95 lakh landholders, which accounts for 83.56% of the total 46.61 lakh landholders in the State. He, however, also asked the Banks to increase the financing under Term Loan.

Proclaiming the two new initiatives taken by SLBC after last meeting, he shared with the house that the first initiative was to conduct the sensitization programme on Lead Bank Scheme for Collectors and District Development Officers of all 33 districts in the State through Video Conference, in joint collaboration of RBI and SLBC. He thanked the State Govt. for their co-operation.

Secondly, to resolve the issue of data discrepancy and identification of dormant/ inactive SHG accounts and further framing the strategy for their revival under SHG Bank linkage programme, SHG Diagnostic Census Campaign has been carried out in the State in joint collaboration of SLBC, GLPC and NABARD, with active guidance and participation of Commissioner & Secretary, Rural Development, Govt. of Gujarat. He further requested GLPC to conclude the study report so that based on the findings, corrective actions may be suggested by the sub group.

(Action: GLPC)

Regarding RSETIs, he informed that it has been operationalized in 28 districts of the State and with respect to infrastructure availability, he stated that 4 RSETIs are functioning in own building, construction work is under progress in 13 districts and in 2



districts construction will start soon. He further requested Rural Development Deptt. and GLPC to facilitate the land allotment in the district of Dangs, Surat and Tapi so that the construction work in these districts may start soon.

(Action: State Govt.)

He, however, reiterated the concern about low settlement ratio and requested the stakeholders to study and analyse the reasons for this low settlement ratio and come out with a well thought strategy to increase this ratio upto desired level.

(Action: RSETI sponsoring Banks)

Concluding his address, he expressed sincere thanks to RBI, NABARD and State Govt. for their continued support and guidance to SLBC and also extended the New Year wishes to all the participants.

Carrying the Meeting forward, **Shri Khichi** requested **Smt. Anjuly Chib Duggal**, Secretary (FS), DFS, MoF, Govt. of India to address the House. However, **Smt. Duggal** said that she would rather prefer to interact with the participants on different agenda during the course of meeting.

Further, **Shri Khichi** requested **Regional Director, RBI Shri P.C.Sahoo** to address the House.

Shri Sahoo sharing the initiative of RBI, informed the House that as directed by the Secretary (FS), DFS, MoF, Govt. of India in last SLBC Meeting, RBI invited the Addl. Chief Secretary, Industries & Mines Deptt. in the Town Hall meeting which was held at Vapi, Dist:- Valsad on December 17, 2015 and same practice will be continued in future as well. Further, he also informed the house that the agenda of revival of GIDC units was taken up in the last State Level Inter-Institutional Committee (SLIC) meeting held on November 05, 2015.

Further, he reiterated that the Hon'ble Prime Minister, in his "Independence Day" address this year had observed that if each of the 1,25,000 odd bank branches in India lent to atleast one tribal (to dalits where there were no tribals) for a start-up, 1.25 lakh new ventures set up by these lesser privileged sections of society could come up in the country and advised Banks to take appropriate action for extending credit for start up to Tribal, Dalit and Women Entrepreneurs in alignment with and complementary to the RBI instructions in increasing credit flow to the Micro Sector and the Bank's Priority Sector Lending guidelines.

(Action : Member Banks)

He also advised Banks to make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks, etc. in trilingual form. i.e. English, Hindi and the concerned Regional Language.

(Action : Member Banks)

Apprising the house about a letter received from the office of the Superintendent of Stamps, Gandhinagar, he informed that in the letter the concern has been raised about sanctioning of the loans by nationalized banks, private commercial banks, co-operative banks and co-operative societies, without properly charging the stamp duty at rates indicated in the provisions of the Stamp Act, resulting in the loss of the revenue to the State Government. Further, he advised the Banks to sensitize their branches to put in proper checks and systems for plugging in this deficiency.

(Action : Member Banks)



(Action: Lead Banks)

(Action : Member Banks)



52

She advised that District Authorities should come forward and organize the camps for RuPay card activation in coordination with Banks. She stressed that the representative from postal deptt. should also be called in such camps.

(Action : Govt. of Gujarat & Banks)

Shri Sanjeev Nautiyal, CGM, SBI apprising the development made by their Bank on above issue, stated that SBI is launching Micro-ATM enabled with RuPay card activation and transaction feature so that card activation may be expedited using BCs as well.

Expressing her views on this, **Smt. Duggal** advised that Banks to remain cautious while delivering ATM card & PIN through BCs.

Self-Help Group and RSETIs :

Deliberating the progress in SHG Bank linkage programme in the State, **Dr. Jayanthi Ravi**, Commissioner & Secretary, Rural Development Department, GoG appreciated Banks for carrying out the SHG Diagnostic Census programme with GLPC and informed that the Census report will be submitted by GLPC shortly after completion of the process of census data entry and compilation. She further apprised that after submission of the report, the sub-group formed by the Sub-committee of SLBC on SHG issues will decide the further action plan.

Drawing attention towards performance of the Banks under SHG programme, she stated that progress under SHG credit is lower than the corresponding period of previous year and also no growth has been observed in loans outstanding. She opined that after culling of the defunct SHGs identified during the diagnostic census campaign, focus can be given for credit linkage of the active SHG accounts so that the target of SHG credit can be met within the stipulated time. She also advised Banks to ensure proper coding of the SHG accounts and data uploading on NRLM portal.

She also brought to notice of the House towards "Bankers Sensitization Workshop" being organized by GLPC and urged Banks to ensure that their Branch Managers actively participate in this programme.

On RSETI front, she stated that the pending land allotment issues will be resolved shortly. However, she also expressed concern over low settlement ratio.

In the ongoing matter, **Smt. Duggal** advised that wherever the own premises are not available for RSETIs, it can be run in the rented premises. **Shri Ashwani Kumar**, informed **Smt. Duggal**, that RSETI are already functional in all districts of the State, except some newly carved out districts.

Supplementing to the above matter, **Smt. Duggal** stated that besides RSETIs, several other skilling centres such as ITIs, Vocational Training Partners (VTPs) and Operational Centres (OCs) are conducting the programmes which aim at creating self-employment. Organizing Financial Literacy Programme in such institutes is of immense importance as the trainees of these Institutes remain on the verge of becoming economic citizen and



with proper awareness, they can access suitable banking products for meeting the financial requirement of professional and social needs.

She further advised the State Govt. to take proactive steps to bring together potential borrowers, skilling centres and Banks in Financial Literacy camps for creating better awareness and encouraging self-employment.

(Action: State Govt./ LDMs/Member Banks)

Govt. Sponsored Schemes :

Joining the above discussion, **Shri Sanjay Prasad**, Principal Secretary, Labour & Employment Department, GoG informed that around 5500 application of ITI trainees sponsored under "Dindayal Upadhyay Vyaj Sahay Yojana" are pending with the Banks since long. A good no. of applications sponsored by Social justice and empowerment Deptt., GoG are also pending with the Banks and requested Banks to dispose off the same on early basis as these schemes store good benefits for the target group.

Further, he also added that there is issue of mismatch of no. of sponsored applications at agency level and at Bank level, but branches may first dispose-off the applications available on hand with them.

He also informed that the State Govt. is providing scholarship to the students of Primary Schools in which the amount will be directly credited in the account of the beneficiary and requested Banks to open their accounts on priority.

(Action: Member Banks)

Moving on the next agenda item, **Shri Khichi** informed the House that Banks in the State have achieved 48% of the disbursement target under MUDRA yojana till 14th December'15 and requested the Banks to achieve the target within stipulated time.

Expressing her views on this, **Smt. Duggal** said that considering the entrepreneurship spirit in the State, the set target is low. She also informed that matter of simplification of forms of Kishor and Tarun loans under MUDRA yojana has been also taken up with IBA as simple paper work will make the loan application and sanction process easier for Banks.

Shri Ashwani Kumar then informed that IBA is already working over this and also added that the State Govt. may please look into the matter of waiving/ lowering of stamp duty charged under these loans.

(Action : State Govt.)

Smt. Vatsala Vasudev, Commissioner & Secretary, Cottage & Village Industries, expressing concern over poor performance of Banks under Dattopant Thengdi Artisan Interest Subsidy Scheme (DTAISY) and Weavers' Credit Card (WCC) said that these applications will also be qualified under PMMY so sanctioning these application will also help the Banks to meet the target of PMMY. Some Banks are adopting very lengthy procedure and also insisting for non-mandatory documents for sanctioning loan under these scheme, which should be avoided for ensuring timely disposal of sponsored under these schemes.



Smt. Duggal also advised the Banks for timely disposal of the Govt.sponsored scheme applications.

(Action: Member Banks)

Financial Inclusion and Financial Literacy Programme :

Presenting this Agenda, **Shri Khichi** informed that mapping of schools, ITIs, Vocational Training Partners (VTPs) and Operational Centres (OCs) has been done with Bank branches and Financial Literacy Centres (FLCs) in the State for organizing the Financial Literacy Camps. He, however, sought the support of State Govt. to the effect that suitable instructions are passed on to the education deptt., Dist. Education Officer(DEOs) and schools for extending required support, for success of the camps.

(Action: State Govt.)

Presenting her views on this development, **Smt. Duggal** said that besides doing Financial Literacy Camps in above centres, Banks should also organize Financial Literacy Camps for PMJDY account holders as most of them will be on the verge of joining the workforce so Financial Literacy will help them in making good economic decisions.

(Action: Member Banks)

On this line, **Shri Ashwani Kumar** also apprised the House about Mega Financial Literacy Camp recently organized by Dena Bank in Himmatnagar, wherein around 3000 persons participated.

Further, **Shri Khichi** informed that only 641 BCs in the State have been certified by IIBF and also requested Banks to complete the certification process of BCs engaged by them on early basis. **Shri Ashwani Kumar** also appealed the Banks for the same.

(Action: Member Banks)

Supplementing the above discussion, **Smt. Duggal** said that Banks can engage local people as kirana shopkeepers, aanganwadi workers etc. as BCs which will be cost effective for Banks and local people will also get regular service.

Other Agenda :

1. Procedure for subsidy release under tractor subsidy scheme of GoG :

Apprising the House on the above agenda, **Shri Khichi** informed the House that the matter of modification in the procedure of subsidy release in case of loanee farmer has been already taken up by SBI with Agriculture & Co-op. Deptt., GoG and requested the representative of the Deptt. to apprise the House on progress made in the matter.

Representative from the concerned Deptt. informed that the matter has been brought under the knowledge of secretary, however, Deptt. has some issues before considering this request.

Shri Ashwani Kumar advised Convenor-SLBC to take up this matter separately with the Agriculture & Co-op. Deptt., GoG.

(Action: SLBC)

2. Requisition of Banks' Staff for Election Duty :



Shri Khichi informed that as per circular dtd.19.01.2006 issued by Secretary, State Election Commission, Gandhinagar, the services of Bank staff in the elections for local bodies to be availed in special circumstances such as strike of state govt. employees etc. that too in very restricted numbers only so that the day-to-day work of the Bank branches does not get affected.

However, in recently held elections for local bodies, requisition from District Election Officer was received for deputing Bank staff in mass on election duty which had seriously affected routine work of the Bank branches causing inconvenience to the public despite above referred guidelines.

Shri Ashwani Kumar advised Convenor-SLBC to again present the above communication before State Election Commissioner.

(Action: SLBC)

3. Difficulties in creating online charge on Agricultural land :

Presenting this agenda, **Shri Khichi** requested Revenue authorities that whenever Bank branches are not able to create/remove online charge on agricultural land due to the technical reasons, the e-Dhara centres in Mamlatdar office should entertain request for creating/removing charge on agricultural land from their end so that the process of disbursement of loans to farmers is not delayed.

He further added that the district level technical support should be provided by the State Govt. for ensuring smooth operation of online charge creation/removal.

(Action: State Govt.)

Agenda No. 3.5: Revision in the remuneration paid to the Call Centre personnel :

House approved the revision in the remuneration of the personnel engaged for Call Centre operations, established by SLBC for PMJDY, Social Security Schemes and PMMY from **existing ` 15,000/- to ` 18,000/- with effect from 01.01.2016.**

Representative for UIDAI informed the House that around 83 crore Indian citizens have been issued with the Aadhaar card. She further added that most of the Banks have already provided the Aadhaar Enabled Payment Services (AEPS) enabled Micro-ATM to their BCs, however, Banks must sensitize them to maximize the AEPS transaction.

(Action : Member Banks)

Shri Anil Kumar Yadav shared with the House that the Village Computer Entrepreneur (VCEs) engaged by State Govt. are authorized for APY enrollment and Banks can avail their services on commission basis. He said the Banks may approach the district authorities for availing the VCE services.

CGM, NABARD shared with the House that the share of Term Loan in total agri financing is reducing which is adversely affecting the capital formation in agriculture sector. With an aim to give boost to the Term Loan financing, NABARD has prepared 17 Area Development Schemes for potential activities which may be considered by Banks to prepare similar schemes in their area of operations and increase the term lending with a focussed approach.



Further, he also informed that about 1000 Warehouses are being constructed by PACS in different districts, which would be going in for accreditation shortly as per WDRA (Warehousing Development and Regulatory Authority) guidelines and subsequently be eligible for issuing Negotiable Warehouse Receipts. Banks would be able to extend finance on the NWRs issued by these Warehouses

Meeting ended with Vote of thanks by Shri Sanjeev Nautiyal, Chief General Manager, SBI.

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LIST OF PARTICIPANTS OF THE 147th STATE LEVEL REVIEW MEETING (SLRM) HELD ON 21.12.2015 AT DENA BANK, ASHRAM ROAD, AHMEDABAD TO REVIEW THE PROGRESS FOR THE YEAR ENDED SEPTEMBER, 2015

Sr. No.	Name S/Shri/Smt.	Designation	Institution
1.	Anjuly Chib Duggal, IAS	Secretary (FS)	DFS, MoF, Govt. of India
2.	Ashwani Kumar	Chairman, SLBC & Chairman & Managing Director	Dena Bank
3.	Sanjay Prasad, IAS	Principal Secretary	Labour & Employment Dept., GoG
4.	Sanjeev Kumar, IAS	Secretary (Exp)	Finance Dept., GoG
5.	Dr. Jayanthi Ravi, IAS	Comm. & Secretary	RDD, GoG
6.	Smt. Vatsala Vasudeva, IAS	Comm. & Secretary	Cottage & Village Inds., GoG
7.	P.C. Sahoo	Regional Director	RBI
8.	R. Sundar	CGM	NABARD
9.	Sanjiv Nautiyal	CGM	State Bank of India
10.	R.N. Sharma	GM	NGZ, Bank of Baroda
11.	V.S. Khichi	Convenor – SLBC & FGM(Guj)	Dena Bank
GOVT.			
12.	D.N. Modi	CEO	GMFB
13.	Anil Kumar Yadav	DIF / AS	FD, GoG
14.	S.G. Bhatt	Dy.Sec.	UD&UHD, GoG
15.	Anjan Makim	SDR	MoRD + NACER
16.	Suman Goyal	Sr. Project Manager	Financial Secretary, UIDAI
17.	G.L. Patel	JD (Tax)	CCI, Gandhinagar
18.	S.K. Makwana	Consultant	Index-C
19.	Neha Pandya	State Mission Manager	NULM
20.	P.M. Sumatriya	Dy. Director	SC Welfare, Gandhinagar
21.	M.U. Trivedi	Dy. Director	OBC Welfare
22.	Jignesh Vyas	Asst. Soc. Wel. Officer	SC Welfare, Gandhinagar
23.	A.R. Patel	Manager (Plan)	GSCDC
24.	H.B. Galwadiya	ADH	Director, Horticulture
25.	C.D. Gamit	Asst. Director	MSMED., Ahmedabad
26.	P.L. Shah	Asst. Director	MSMED., Ahmedabad
27.	C.G. Rabadiya	Asst. Commissioner	Director, Tribal Devp. Dept. GoG
28.	Anurag Gupta	Manager, State Project	UIDAI, R.O. Mumbai
29.	Harish Jeewar	JTO	Dept. of Telecommunications, TERM Cell, Ahmedabad
30.	Ratanlal Fulwaiya	Horticulture Officer	National Horticulture Board
31.	Mahesh	S.O.	Women & Child Dept., GoG
32.	R.C. Gamit	Designation not Mentioned	DRDA, Narmada
33.	P.C. Vasani	Jt. Director	Technical Edu. GoG
34.	Gunvant J Shah	US (IF)	FD, GoG
35.	Sanjay G. Hedaoo	Director	KVIC
36.	Vijendra Singh	Nodal Officer	KVIC
37.	M.R. Parmar	Secy	GMFB
38.	D.R. Barot	JDA (Expenditure)	Govt. of Gujarat
39.	S.J. Solanki	Jt. Director	A & C Deptt., GoG
40.	Dr. R.U. Purohit	Jt. Commissioner	Education Deptt., GoG



41.	B C Danek	FA & CAO	Gujarat Housing Board
42.	Manjula Parmar	DO	GWEDC
43.	Sandeep Panwar	GM	GLPC
44.	B S Shekhawat	Advisor	GLPC
45.	S C Parmar	EO	KVIB

BANKS			
1.	Fareed Ahmed	GM	Corporation Bank
2.	T Sudhakar	GM	Bank of India
3.	S K Singh	GM	Union Bank of India
4.	Azad Singh	GM	Indian Bank
5.	R A Gupta	DGM, SLBC	Dena Bank
6.	M T Purohit	DGM	State Bank of India
7.	Rishi Mehta	DGM	State Bank of India
8.	Umesh Kumar	Deputy Circle Head	Punjab National Bank
9.	Shyam Tandon	DGM	Oriental Bank of Commerce
10.	N K Parihar	DGM	Indian Overseas Bank
11.	Sanjay Chaudhary	DGM	United Bank of India
12.	Rajiv Joshi	DGM	ICICI Bank
13.	R S Chaudhary	GM	DGGB
14.	B Panigrahi	GM	BGGB
15.	D A Mehta	GM	SGB
16.	Pradip Vora	CEO	GSCB
17.	Vinod V Shah	GM	GSCB
18.	V M Gupta	AGM	Bank of Baroda
19.	Sunil Shah	AGM	State Bank of India
20.	P C Kalaria	AGM	State Bank of India
21.	Aanal Raval	AGM	GSCB
22.	L Nayak	AGM	UCO Bank
23.	Sushil Goswami	AGM	IDBI
24.	V K Rao	AGM	Syndicate Bank
25.	H P Mahawar	AGM	Central Bank of India
26.	Alok Chaudhary	AGM	Canara Bank
27.	R Sreenivasan	AGM	State Bank of Hyderabad
28.	B B Makwana	DZM	Bank of Maharashtra
29.	Mithilesh Jha	RM	ICICI Bank
30.	Sunita Yadav	SM	Union Bank of India
31.	P K Kanani	SM	Bank of Baroda
32.	Rakesh Kumar	SM	Bank of Baroda
33.	Gajendra Ganolia	SM	Corporation Bank
34.	A B Chauhan	SM	Punjab National Bank
35.	Chandan Chhapon	Manager	Allahabad Bank
36.	M M Dave	CM	State Bank of India
37.	V D Dhami	SM	GSCB
38.	Vijay Chaudhary	SM	Bank of India
39.	Anil Kuntar	Sp. Assistant	State Bank of India
40.	Chirag Patel	Manager	RBL Bank
41.	Gaurav Jain	Manager	UCO Bank
42.	Rajendraprasad	SM	Andhra Bank
43.	Beejal Joshi	Cluster Service Op. Manager	DCB
44.	Vishal Shah	Asst. Manager	Dhanlaxmi Bank
45.	F M Setti	Manager	Indian Bank



46.	G K Jain	CM	Indian Bank
47.	Surendra Bhati	Asst. Manager	Bhartiya Mahila Bank
48.	Ajay Gupta	Associate Executive	J & K Bank
49.	Jignesh Chaudhary	Officer	GSCARDB
50.	D G Purohit	Officer	GSCARDB
51.	R A Paliwal	CM	Vijaya Bank
52.	V Prakash	Asst. Manager	Vijaya Bank
53.	Tirmare R C	SM	Bank of Maharashtra
54.	K K Vikani	SM	Indian Overseas Bank
55.	Harish Gundekar	Manager	Syndicate Bank
56.	Kamal Kapadia	Manager	Central Bank of India
57.	Sanjay Dhall	CM	State Bank of Patiala
58.	R K Mishra	Asst. Manager	State Bank of Patiala
59.	Arun Kumar	BM	State Bank of Mysore
60.	Jagdish Kumar	CM	SBBJ
61.	Sankarlal Sirvi	ARO	Canara Bank
62.	Mehul Dave	SM	Laxmi Vilas Bank
63.	Ajay Uthappa	BM	Karnataka Bank
64.	M Chandra	Asst. Manager	Punjab & Sind Bank
65.	Parveen Arora	CM	Punjab & Sind Bank
66.	Devishankar Suman	Manager	Karur Vysya Bank
67.	Munira Mistry	AVP	AXIS Bank
68.	Ashok Chaudhary	AO	Catholic Syrian Bank
69.	Tomar Sumit	AM	Tamilnad Mercantile Bank
70.	Prashant Dhole	AM	Federal Bank
71.	Alpa Kothari	AVP	HDFC Bank
72.	Thomson Jose	SR.V.P. Regional Head	HDFC Bank
73.	R. Varadharajan	Head Key A/cs	HDFC Bank
74.	Abhishek Kapoor	AVP	Indusind Bank
75.	B.M. Patel	CM - SLBC	Dena Bank
76.	Chirag Patel	SM - SLBC	Dena Bank
77.	Sangita Kumari	SM - SLBC	Dena Bank
LDMs			
78.	Mukesh Sharma	Anand	BoB
79.	R.B. Muniya	Bharuch	BoB
80.	R.R. Ada	Dahod	BoB
81.	A.A. Paliwala	Dangs	BoB
82.	P. F. Barot	Narmada	BoB
83.	P.V. Arvadia	Navsari	BoB
84.	S T Solanki	Surat	BoB
85.	J.A. Chotaliya	Tapi	BoB
86.	P.G. Oganja	Chhota Udepur	BoB
87.	M.M. Patel	Panchmahals	BoB
88.	P R Sharma	Vadodara	BoB
89.	Jayesh Chauhan	Valsad	BoB
90.	Kalpesh V. Shah	Ahmedabad	Dena Bank
91.	A.A. Patel	Arvali	Dena Bank
92.	R K Patel	Banaskantha	Dena Bank
93.	Dr. Abhishek Parmar	Botad	Dena Bank
94.	J P Oza	Devbhoomi Dwarka	Dena Bank
95.	Nitin Solia	Kutch	Dena Bank
96.	M J Patel	Mehsana	Dena Bank
97.	P.A. Patel	Patan	Dena Bank



98.	Abhishek Bhandari	Sabarkantha	Dena Bank
99.	B.L. Jatolia	Amreli	SBI
100.	S.V. Trivedi	Bhavnagar	SBI
101.	N.R. Makwana	Gir Somnath	SBI
102.	K.V. Sanjot	Jamnagar	SBI
103.	D D Yadav	Junagadh	SBI
104.	Kirit Rawal	Porbandar	SBI
105.	Atmaram Vasava	Surendranagar	SBI

INSURANCE COMPANIES

106.	D.G. Halve	DGM	AIC of India
107.	S.P. Somani	SDM	LIC of India
108.	B B Bakshi	BM	LIC of India
109.	N.O. Loya	Asst. Manager	LIC (Micro)
110.	Keyur D Trivedi	Asst. Manager	AIC of India
111.	Shashi Ranjan	AO	New India Assurance Co. Ltd.
112.	Bhavna Vyas	Dy. Manager	New India Assurance Co. Ltd.
113.	Sudharshan Gargayan	SDM	United India Insurance

RBI /NABARD/SIDBI/NHB

114.	Smt. Mala Sinha	GM	RBI
115.	L. Singson	DGM	RBI
116.	C L Kakhani	AGM	RBI
117.	K H Pandit	AGM	RBI
118.	K M Mathur	Manager	RBI
119.	Cassian Gomes	AM	RBI
120.	Indumati Sahoo	GM	NABARD
121.	Manoranjan Das	DGM	NABARD
122.	S T Ravikumar	DGM	NABARD
123.	Kirti Jain	DGM	SIDBI
124.	Rekha Surti	Manager	National Housing Bank

