

 <b>देना बैंक</b> <b>DENA BANK</b>	<b>LEAD BANK OFFICE :</b> 1-viswhvkarma Nagar, Jodhpur gate <b>KHAMBHALIYA-361305</b> <b>Tel. : [02833] 237411 /12</b> <b>ldmddb@denabank.co.in</b>
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**LDM/DBD/DLCC/JUN/2018**

**14<sup>th</sup> Sept., 2018**

**Lead Bank Scheme Proceedings of DCC / DLRC Meeting  
of Devbhumi Dwarka District held on 29/08/2018  
for the Quarter ended June 2018**

We append below the proceedings of above said meeting for your perusal, record and necessary action. The next meeting of the forums will meet in the month of October 2018. You are, therefore, requested to reply the action point/s, if any, pertaining to you/your office/ department at the earliest. You are also requested to send any suggestion/amendment, if any, in the proceedings.

Yours faithfully,

Lead District Manager  
Devbhumi Dwarka District

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**Minutes of DCC / DLRC Meeting of  
Devbhumi Dwarka District held on 29/08/2018  
for the Quarter ended June 2018**

The DCC/DLRC meeting of Devbhumi Dwarka district was held on 29/08/2018 at 5:00 PM in Conference Hall, Collector Office, Khambhaliya under the chairmanship of Shri R R Raval, District Development Officer, Devbhumi Dwarka. Mention names were present in the meeting to review the performance under ACP 2018-19 as at the quarter ended June 2018.

At the outset, Dr Kamlesh Nandasana, Convenor, DCC/DLRC and LDM heartily welcomed Shri R R Raval, Chairman, DCC and DDO, Devbhumi Dwarka and Shri Nirabhay, LBO, RBI, Shri Hiteshbhai Bilimoriya, DDM, Nabard, Shri Ketan Desai, Chief Manager, Dena Bank Zonal Office, Rajkot, Shri P D Mehta, Chief Manager, State Bank of India, RBO-3, Jamnagar, All Controllers and district co-ordinators and other officials from various banks and Govt. agencies/departments.

## **Agenda 01 : Confirmation of minutes of previous meeting**

The proceedings of the 18<sup>th</sup> DCC/DLRC for the Quarter ended March 2018 held on 19/06/2018 was circulated to all the members vide letter No LDM/DBD/DLCC/MAR/2018 dated 02/07/2018. Since no comments / amendments have been received from any of the members, the house has confirmed the minutes.

## **Agenda 02 : Review of Key Banking Parameters in the District**

### **1 a. Branch Expansion:**

During the quarter, with no expansion, Total branches in the district stands to 99 of which 44 are rural branches & 55 are semi urban branches.

### **1 b. ATM Expansion**

During the quarter, with no expansion, total 69 ATMs are available in the District.

### **2. Deposit Growth:**

The deposit of whole district is ₹ 3841.65 cr, ₹3650.20 cr and 3932.63 cr as on March 18, June 17 and June 18 respectively. There is 2% q-o-q growth as well as 8% y-o-y growth.

### **3. Advances:**

The Advances of whole district is ₹1429.76 Cr, 1381.69 and 1725.71 cr as on March 18, June 17 and June 18 respectively, which shows increase in 21 % on q-o-q and 25 % growth on y-o-y.

### **4. Performance under Priority Sector:**

The Priority Sector Advances of whole district is 1197.42 cr 1173.79 cr and 1517.68 cr as on March 18, June 17 and June 18 respectively, which shows 27% increase in Q-o-Q growth and 30% increase in y-o-y growth.

### **5. Agricultural Advances:**

It was observed that the total Agriculture Advances is 963.45 cr 934.70 cr and 1080.52 cr as on March 18, June 17 and June 18 respectively, which shows 12% increase in q-o-q growth and 16% increase in y-o-y growth.

### **6. MSME Advance:**

Performance under MSME sector is 8% to Total Advances. There are lot of opportunities in this sector by sanctioning loan to artisans under MUDRA Yojana and Stand Up India Scheme.

LDM requested all bankers to improve Advances in MSME sector particularly in MUDRA and Stand up India loan which is flagship programme of Govt of India. (Action : Member Banks)

#### **7. Weaker Section Advance:**

Performance under weaker section is 39 % to Total Advances, which is higher than benchmark target given by RBI (10%). The LDM congratulate all bankers to achieve 39 % weaker section Advances.

#### **8. KCC :**

The total No of KCC is 64172, 69067, and 65056 as on June 17, March 18 and June 18 respectively, which shows 2 % growth y-o-y. The LDM has requested all bankers not to remain single farmer uncovered from KCC and also covered under PMFBY.

#### **Agenda 3 : Review of ATR**

Unbanked Villages : five unbanked villages with population below 5000 (tier VI) are 1. Lovravi allotted to Bank of India, Dwarka, 2. Maripur allotted to Punjab National Bank, Dwarka, 3. Jepur allotted to State Bank of India, Raval, 4. Kota allotted to Bank of India, Khambhaliya, and 5. Gojines allotted to State Bank of India, Lamba. Three unbanked villages with population above 5000 (tier V) are 1. Bharana allotted to Bank of India, Vadinar, 2. Khathi Devaliya allotted to Canara Bank, 3. Harshadpur allotted to State Bank of India, ADB Branch. No one bank has opened bank branch/Banking outlet/ appoint any BC with banking outlet. Further, Shri R R Raval, DDO and Chairman DCC has advised all bankers to appoint VCE of villages Grampanchayat as a Business Correspondence (BC). Shri Santosh Dinakaran, DLM has also pointed out that SHGs has also been appointed as BCs. Shri Nirbhay Sharma, LBO, RBI has explained in details about policy of opening of branches in unbanked villages.

(Action : concerned member banks)

Agenda No 12 : There is no any progress in recovery position in recovery certificate filed under state recovery Act. However, the Chairman and DDO Shri R R Raval advised all member banks to initiate follow up at their end for recovery of irregular account for taking action under PMRA Act.

(Action : Member Banks and Collector and DDO office)

## **Agenda 4 : Review of FIP**

There are 5 unbanked rural centres in the district having below 5000 population (tier VI) as stated below,

1. Lovravi allotted to Bank of India, Dwarka
2. Maripur allotted to Punjab National Bank, Dwarka
3. Jepur allotted to State Bank of India, Raval
4. Kota allotted to Bank of India, Khambhaliya
5. Gojines allotted to State Bank of India, Lamba

And there are 3 unbanked rural centres in the district having above 5000 population (tier V) as stated below,

1. Bharana allotted to Bank of India, Vadinar
2. Khathi Devaliya allotted to Canara Bank.
3. Harshadpur allotted to State Bank of India, ADB Branch

The LDM has requested concerned bank branches to open full fledge brick and mortar branch or open banking outlet with BC or bank employee with minimum 4 hours a day and 5 days a week banking service as per RBI guidelines.

### **5.1 Progress under PMJDY:**

The total No of PMJDY accounts as on June 2018 are 108086. The Aadhar seeding is 69 % and Rupay card issue is 78 % as on June 2018.

DLM has informed that Axis bank is denying to open PMJDY account and SBI Bhatia is getting delayed one month for opening of SHGs account. Shri Chavda, SWO concerned about coding of student scholarship account by SBI Bhatia and also requested bankers not to demand extra KYC for opening of accounts. Chief Manager, SBI, RBO has assured house to dispose off all the back log for opening of accounts in SBI Bhatia as well as other SBI branches. Shri Nirbhay Sharma, LBO, RBI has requested all banks to collaborate with school and open accounts of all newly admitted students. Chairman, DCC and DDo Shri Raval has advise all bankers to open all type of accounts within stipulated time period.

LDM requested bankers to activate 5% zero balance account holder to sue regular banking services. He also requested to complete Aadhar seeding, mobile seeding and issue of Rupay card in all PMJDY accounts.

## **5.2 Aadhaar Seeding & authentication in CASA accounts:**

Out of total CASA, 68% CASA accounts are Aadhar seeded and 53 % Aadhar authenticated and 62% are mobile seeded which is very remarkable. LDM requested to complete Aadhar seeding and mobile seeding in all CASA accounts.

## **5.3 Gap in appointment of BCs:**

There are total 121 SSA allotted wherein 97 BCs required, however total 92 BCs have been appointed by all banks. Hence, there are 5 uncovered SSAs in the district. All Banks are requested to appoint BCs in uncovered SSAs.

## **5.4 Review of progress in enrolment of social security schemes (SSS) :**

It was reported that total 41134, 13454 and 1425 persons are covered under PMSBY, PBJBY and APY scheme, respectively.

LDM appealed the house to educate the customers about the benefits of insurance schemes announced by GOI and covered as many as beneficiaries in above social security schemes.

## **5.5 Progress under PMMY:**

The LDM discussed MUDRA loan wherein total 732 MUDRA loan has been disbursed. He also urged bankers to canvass maximum MUDRA loan as the same is flagship programme of Govt. of India. DLM informed house that SBI Raval is demanding income tax return for MUDRA loan and also deliberately delay the process of loan sanction. Shri P D Mehta, Chief Manager, SBI has replied that the delay of MUDRA loan may be due to staff shortage and heavy rush during KCC kharif season. Further, he assured to speed up the MUDRA loan process, now and ever.

## **Agenda 6 (6.1 & 6.2): Review of progress made in implementation of Central Govt. sponsored Schemes**

Only total target reported for PMEGP. Shri M S Lokhande, GM, DIC has informed that 5 application has been sanctioned. No application is sponsored by Govt agency to banks in NULM scheme of Central Govt.

## **Agenda 7 : Review of progress made in implementation of State Govt. sponsored Schemes**

Shri M S Lokhande, GM, DIC briefed the progress in VBS and DTASY scheme. He also informed house that he will sponsor 150 % application of total target given to the banks, hence the yearly target will be achieved eventhough technical rejection by the bank.

Further, SWO, Shri J K Chavda, Samaj Kalyan has raised issue about pending of Kuvadiya Patiya Vasahat loan application sponsored by Samaj Kalyan Dept. He also informed that SBI, Axis, ICICI and HDFC bank has till not disposed off the said loan proposals. LDM requested all bank to dispose off Govt sponsored cases within stipulated time period.

(Action Point : All Govt Agency, member Banks)

## **Agenda 8 : Review of progress under ACP**

Analysing the achievement under ACP up to June 2018, the achievement of Total Agriculture is 74 %, Crop loan is 108 % and Total Priority Sector is 69 %. The house has appreciated the progress in Agriculture and PS, however, the MSME and education loan achievement is still far behind the target. LDM has also emphasised on importance of Agriculture term loan target in the forthcoming year. The SLBC has given 35 % target of Agriculture term Loan on Total Agriculture.

## **Agenda 9 : Doubling of Farmer's income by 2022 :**

For doubling of Farmer's income by 2022, all banks were already instructed to emphasize on Agriculture Ancilliary activity like dairy, fisheries, vermiculture, bee keeping etc.

Further, NABARD has introduce Area Development Scheme (ADS) for all districts of Gujarat, implementable over next five years 2018-2023, which are expected to facilitate capital formation in agriculture and also create avenues for additional income for the farmers to achieve the goal of doubling of farmers by 2022. In our Devbhumi Dwarka District, NARARD has identified two schemes i. e. Dairy Development and Sprinkler Irrigation for Groundnut. All banks are requested to send progress report every quarter to review in DCC in below format.

Sr No	Name of Scheme	Target		Achievement		% Achieve	
		ACC	Amt (in lakh)	ACC	Amt (in lakh)	ACC	Amt (in lakh)
1	Dairy Development	150	518.12				
2	Sprinkler Irrigation for Groundnut	950	334.39				

Further, it was also discussed in the forum that banks are demanding unwanted documents for process of 12 milch animal schemes of Govt of Gujarat, so that farmers does not show their interest in this scheme. Chairman, DCC has requested to demand minimum document as possible and canvass this schemes among farmers community.

#### **Agenda 10 : Pradhan Mantri Awas Yojana (G) :**

The DATA for PMAY (G) has not been provided by DRDA, so the house was not able to review PMAY (G) progress. DLM was great concerned about pendency of two PMAY (G) proposals each of SBI Nandana and BOB Bhanvad. Chairman, DCC Shri R R Raval has requested DLM to write a letter on behalf of applicant for fast disposal of PMAY (G) proposals by banks. LDM requested all bankers to personally look into PMAY (G) proposals as the same is flagship programme of GOI. Chairman has also instructed Nagarpalika Khambhaliya representative for follow up of arrangement of District level Authority , who can submit progress of PMAY (U) every quarter to Lead Bank, Devbhumi Dwarka.

LDM informed that as per telephonic talk with representative of Affordable Housing Mission, total 218 account with 499.89 lakhs subsidy has been disbursed in Devbhumi Dwarka District.

#### **Agenda 11 : Progress in installation of Aadhaar Enrollment Kit in Bank branches**

As per DATA submitted by banks, out of total 10 aadhar centre allotted, 7 aadhar centre has already been working, however, 3 aadhar centre is still not open. As per information given by respective District coordinators, SGB Veradnaka and SGB Bhanvad, the centre is not able

to open due to operator problem and ICICI Dwarka, the centre is not able to open due to resource not available.

### **Agenda 12 : Review of progress under submission of LBRs**

Performance in submission of LBR was very poor except Dena Bank, PNB, SGB, GSARDB, Canara Bank, Union Bank of India and Uco Bank, Vijaya Bank. All other banks are not submitting their LBR return in time. LDM requested all bankers to submit LBRs in time for timely reporting of progress of the bank as well as branches. Shri Nirbhay Sharma, LBO, RBI has great concerned about non submission of LBR returns, he informed LDM to submit name of bank branch, who fail to submit LBRs report in stipulated time.

(LDM and Member Banks)

### **Agenda 13 : Review of NPA**

While analysing the status of NPA figures under Priority sector submitted by banks, it was observed that level of NPA is very low. So, LDM has requested bankers to extend advances to needy people without hesitation in order to increase their advance portfolio.

The LDM has also requested Sponsoring Agency to help bankers for recovery in Govt sponsored cases. Shri M S Lokhande, GM, DIC informed that due to staff shortage DIC is not able to help recovery in each and every sponsored cases. Looking to this condition and discussion with bankers, LDM suggested that not all but typical cases of NPA cases refer to sponsoring agency for recovery, after whole hearted efforts made by bank. Shri Ketan Desai, Chief Manager, Dena Bank, Zonal Office, Rajkot has suggested to file NPA accounts under Public Money Recovery Act.

(Action Point : Govt. Agency, Member Banks )

### **Agenda 14 : Review of Long pending Subsidy claims**

LDM requested bankers to submit list of borrowers to concerned sponsored agencies of pending subsidy claims and reported 6 pending VBS cases in UBI. DIC representative replied the committee that the Grant has been exhausted during this year. The subsidy will be provided to all these pending cases as and when grant will be received.

(Action Point : DIC, Member Banks )

### **Agenda 15 : Review of recovery position in Recovery Certificate filed under State Recovery Act**

As per report submitted total 7 recovery cases pending at District Collector office and 417 cases pending at District Development Office. When LDM requested Chairman, DCC for recovery proceedings in PMRA Act, he interrupted LDM and told the bankers to initiate follow up at their end for recovery of irregular account for taking action under PMRA Act. He also suggested all the bankers to initiate recovery proceedings in consultation with respective Govt. offices (Collector, DDO, Mamlatdar etc) for all the older cases, who earlier filed for PMRA.

(Action Point : Member Bank)

### **Agenda 16 : Review of status of RSETI**

The Director RSETI, Shri K M Tadvi has explained that only one training with 23 persons trained during this quarter.

### **Agenda 17 : Review of status of various credit card schemes**

From the KCC data compared with the number of farmers of the district it was observed that there is a big gap of coverage under KCC. LDM appealed bankers to contact and take the help of AATMA and Kisan Sangh for getting necessary information of uncovered farmers.

### **Agenda 18 : Review of status of SHGs**

The formation of Sub Committee for bank linkages and R-SETI was officially formed under the Chairmanship of Hon. District Development Officer and it was decided to hold the first official meeting of sub-committee after 15th Sept.2018 in consultation with the Hon. Chairman.

The meeting discussed the various possibilities in improving the performance of bank linkages with regards to Sakhi mandals. The following issues were discussed and the bankers have shown their willingness to take up the matter on priority basis.

- The SHG bank credit linkage movement can get impetus only if we the bank managers can act as enablers for providing credit to poor womenfolk.

- The District Co-ordinator have decided to instruct all its branches where there are sakhi mandal accounts to complete the coding process at the earliest and submit the data to GLPC authorities. More over after finishing the coding activities of women SHG, District Co-ordinator request their respective data center to upload the data on the NRLM Bank Linkage platform.
- Further during the process the bank should also initiate to identify the best minimum 5 SHGs in the branch for credit linkages in the month of September, so that GLPC officials would focus on the same SHG and complete all the formalities.
- The bankers decided in the meeting to inform the DRDA office, the selection of SHG DAY for their branch : Tuesday or Thursday from 13.00 hrs to 15.00 hrs as convenient to the banks for SHG Bank linkages.
- It was also decided that the process of opening new SHG bank account would be done as per RBI guidelines, which clearly specifies for Zero Balance account for the poor and no service area restrictions. A time frame for opening of account was suggested and as per SHG guidelines any two of the office bearers should remain present for opening of account in bank.
- In association with Nabard, it was discussed to initiate the Village Level Programme and strengthen the bank linkages.
- The need for speedy appointment of Bank Sakhi and Banking Correspondent, it was discussed and decided that the respective branch manager in consultation with Glpc staff would recommend the names of sakhi mandal members who are interested to offer their services for additional support provided to the banks.

In addition and with respect to the PMAY scheme it was decided that as all the PMAY beneficiaries may be offered loan facilities and their proposals may be dealt on priority basis.

Shri Santosh Dinakaran, DLM briefed about current position of SHGs. As per the record available the total SHGs in Devbhumi Dwarka is 4044 and the revolving fund given to SHGs are 3330 and the amount being Rs.183.20 lakhs. The total cumulative bank linkages of SHGs are 1044 with corresponding amount of Rs.1089.03 lakhs,. The target for 2018-19 for bank linkages is 944 and achievement as on date is 126 only. The banks were asked to submit the data in the format provided to update the status.

The GLPC strategy to help the banks in a smoother recovery process was also discussed in the form of CBRM - Community Based Recovery System and the same would be taken up in the ensuing sub-committee meeting. More over a request appeal to all banks was made for sharing the data for NPAs before the account is turned into NPA.

(Action : Member Banks, DLM, DDM NABARD)

#### **Agenda 19 : Review of FLC**

Looking to the data submitted by banks, total 33 FLCs has been conducted by 16 rural branches out of total 44 rural branches in the district. LDM has requested all bankers to conduct minimum 1 FLCs per village by every rural branches of the bank.

(Action Point : All Banks)

#### **Agenda 20 : Negotiable Warehouse Receipts (NWRs) to farmers by Warehousing Development Regulatory Authority(WDRA)**

As per reported, there was NIL progress in NWRs.

#### **Agenda 21: Joint Liability Group – Formation & Credit**

It was reported that only SGB has formed 22 JLGs group.

#### **Agenda 22: Details of various meetings of sub-committees held during the quarter**

The subcommittee on CD ratio has been organized on 02.06.2018. It was decided that the BOB, PNB, UCO, SBI, YES and Indian Bank has to increase their Advances portfolio to increase CD ratio. Due to continuous follow up with banks, the CD ratio reaches upto 43.88 % as on June 2018. The LDM congratulate all the bankers to cross CD ratio 44 %.

#### **Agenda 23: Details & findings of study done if any in the district since last meeting and implementable action points if any ( to be reviewed in the next meeting)**

No any such action points

## **Agneda 24: Summary of important circulars issued by RBI/NABARD/Other Authorities relevant to this forum**

### **24.1) NABARD related activity:**

DDM NABARD expressed concerned over poor term loan financing in agriculture sector at the period ended June 2018. The term loan financing was only 9.62% of total agriculture advance. DDM advised & emphasized that there is a greater need to improve term loan portfolio of all banks towards agriculture, particularly for agri term loans. He had also informed the house about continuation of Dairy Entrepreneurship Development Scheme (DEDs) for the year 2018-19 under SC ST Category and urged banks to finance dairy activities and submit the claims through NABARD Ensure portal for subsidy. He spoke about need and aim of doubling of farmers' income by 2022. He informed the house about the area based schemes prepared by NABARD on dairy animals financing and sprinkler irrigation for Groundnut. He mentioned that these schemes will boost capital formation in the district and help in increase the productivity of farm and thus increase in income of farmers. He informed the banks that branch wise target has been allocated and advised to controlling office. The branch needs to gear up for ADS for the year 2018-19. DDM informed that scheme will be for all banks of the districts and banking plan and achievement will be monitored in DCC meeting regularly. The requisite format for MIS of area based scheme was also circulated in the meeting.

### **22.2) RBI Related :**

Shri Nirbhay Sharma, LBO, RBI has suggested following points.

\*R-SETI Director was advised to reorient the training programmes as per the demand and needs of the district. He was advised to include courses and conduct classes on hair cutting, Beauty Parlour- facials etc., mobile repairing, automobile.

\*The District Co-ordinators were also advised to sensitize their field level officials as well branch officials by organizing short duration programmes regarding SHGs credit linkage.

\*DLM was advised to conduct a meeting on SHG covering detailed guidelines of RBI and Gol on DULM and DRLM to educate and sensitize District Co-ordinators, field level as well as branch level bank officials of banks.

\*The LDM was advised to put in a mechanism/ practice where the banks against which action PARA has been raised in the DCC Meeting

would invariably submit ATR for acceptance. \*Banks specially SBI were still not using appropriate code in CBS for opening Accounts of Students eligible to receive scholarship from State Govt. This is leading to accounts getting dormant/ inoperative thus causing lot of inconvenience to them. The District Co-ordinators were advised to submit a detailed ATR within 15 days from receipt of the minutes to LDM explaining the course of action to resolve the matter.

(Action : RSETI Director, Member banks, DLM, LDM)

**Agenda 25: Any other matter with permission of the chair.**

**25.01 Set up of New ATMs at public places in Devbhumi Dwarka District**

The matter was discussed in “District Development co-ordination and monitoring committee (DISHA)” held on 03-04-2017, 18-03-2018 and 13-07-2018, in this regard Lead Bank has sent below mentioned three letters;

Lead Bank Letter No. LB/DBD/015/2018 Dated 13/03/2018

Lead Bank Letter No. LB/DBD/021/2018 Dated 21/04/2018

Lead Bank Letter No. LB/DBD/043/2018 Dated 25/07/2018

Further, Letter from Collector office was also sent on 13/07/2018.

Except Dena Bank, No other bank has replied for above letter for survey of opening of ATMs at various public places in Devbhumi Dwarka District.

With permission of Chairman, LDM requested all district co-ordinators to follow up personally with their controlling Authority for survey of opening of ATM at various public places in Devbhumi Dwarka District and submit the report to Lead Bank.

The meeting ended with vote of thanks by Dr. Kamlesh Nandasana, Convener, DCC/DLRC.

**List of the participants :**

<b>Sr No</b>	<b>Name</b>	<b>Designation</b>	<b>Institution</b>
1	Shri Nirbhay Sharma	LBO	RBI, Ahmedabad
2	Shri H B Bilimoriya	DDM	NABARD
3	Shri Krishnavatar Meena	Manager	Dena Bank, Zonal Office
4	Shri K.C. Desai	Chief Manager	Dena Bank, Zonal Office
5	Dr Kamlesh Nandasana	LDM, Devbhumi Dwarka	Dena Bank
6	Shri Nitesh Agrawal	Dist. Co-ordinator	Dena Bank, Khambhalia
7	Shri M S Lokhande	General Manager	DIC, Khambhalia
8	Shri D B Kateval	Tech Assistant	DIC, Khambhalia
9	Shri V P Thakar	Officer	GSARDB
10	Shri K M Tadvi	Director	RSETI, Jamangar
11	Shri Kavaiya Dharmendra	TLM	GLPC
12	Shri Rekha Solanki	Gram Sevak	Mission Mangalam
13	Shri A P Vaghela	Director	DRDA
14	Shri Santosh Dinakaran	DLM	DRDA
15	Shri P D Mehta	Chief Manager, SBI	Region Office, Jamnagar
16	Shri Ankush	Officer	SBI, Region Office
17	Shri J U Memon	A.O.	SGB, Jamnagar
18	Shri J K Chavda	S.W.O.	Samaj Kalyan Vibhag
19	Shri Rathod	Nagarpalika	Bhanvad
20	Shri N R Nandaniya	City Engineer	Nagarpalika, Khambhaliya
21	Shri Brijesh Acharya	Dist. Co-ordinator	HDFC Bank, Khambhalia
22	Shri Satyam Rajapara	Dist. Co-ordinator	PNB Dwarka
23	Shri J K Gosai	Dist. Co-ordinator	JDCC Bank
24	Shri Kirit Kumar	Dist. Co-ordinator	Canara bank, Khambhaliya
25	Shri V.K. Buch	Dist. Co-ordinator	UCO Bank, Dwarka
26	Shri Gagan Mishra	Dist. Co-ordinator	CBI, Khambhalia
27	Shri K N Kodyatar	Dist. Co-ordinator	SGB, Khambhalia
28	Shri Sumit Narola	Dist. Co-ordinator	Vijaya Bank, Khambhalia
29	Shri Cirag Nathani	Dist. Co-ordinator	Federal Bank
30	Shri Shirish Padhiyar	Dist. Co-ordinator	Yes Bank, Dwarka
31	Shri Pankaj Soni	Dist. Co-ordinator	State Bank of India
32	Shri P M Vegad	Dist. Co-ordinator	Union Bank of India
33	Shri Ranjith Kumar	Dist. Co-ordinator	Andhra Bank
	<b><u>LIST OF ABSENTEES</u></b>		
1	KVIC		
2	GWDC		
3	GSCDC		
4	ICICI Bank		
5	Bank of Baroda		
6	Bank of India		
7	Indian Bank, Dwarka		
8	Axis Bank		