

**MINUTES OF 143<sup>rd</sup> STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING FOR GUJARAT STATE FOR THE QUARTER ENDED SEPTEMBER, 2014 HELD ON 29<sup>th</sup> NOVEMBER, 2014 AT GANDHINAGAR**

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The above meeting was held on 29<sup>th</sup> November, 2014 at 4.00 p.m. to review the progress under various key parameters for the quarter ended September, 2014 at the Sabarmati Hall, Ground Floor, Swarnim Sankool – 1, Sachivalaya, Gandhinagar which was presided over by **Shri Ashwani Kumar**, Chairman, SLBC & Chairman & Managing Director, Dena Bank. The meeting was graced by the Hon'ble Chief Minister, Gujarat State, Smt. Anandiben Patel, Hon'ble Minister for Social Justice & Empowerment, Gujarat State, Shri Ramanlal Vora and Hon'ble Finance Minister, Gujarat State, Shri Saurabhbhai Patel. The meeting was also attended, amongst others, by **Shri D.J. Pandian**, IAS, Chief Secretary, Govt. of Gujarat, **Dr. Has Mukh Adhia**, IAS, Secretary (FS), Department of Financial Services, Ministry of Finance, Govt. of India, **Dr. J.N. Singh**, IAS, ACS, Finance Department, GoG, **Dr. V. Thirupuggazh**, IAS, Secretary & Commissioner, Rural Development Department, GOG & State Mission Director – PMJDY, **Shri S.K. Roy**, Chairman, LIC of India, **Shri P.C. Sahoo**, Regional Director, Reserve Bank of India, **Shri M.K. Mudgal**, CGM, NABARD, **Shri B.B. Joshi**, ED, Bank of Baroda 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 K.C. Chhipa**, Convenor-SLBC and Field General Manager, Dena Bank (Gujarat) extended hearty welcome to Hon'ble Chief Minister, Gujarat State, Smt. Anandiben Patel, Hon'ble Finance Minister, Gujarat State, Shri Saurabhbhai Patel, Hon'ble Minister for Social Justice & Empowerment, Govt. of Gujarat, Shri Ramanlal Vora, Chief Secretary, Gujarat State, Shri D.J. Pandian, Secretary, Financial Services, Govt. of India, Dr. Has Mukh Adhia, Secretary (FS), DFS, MoF, Gol, Chairman, SLBC and Chairman & Managing Director, Dena Bank, Shri Ashwani Kumar, Addl. Chief Secretary, Finance Department, Govt. of Gujarat, Dr. J.N. Singh, Executive Director, Bank of Baroda Shri B.B. Joshi, Chairman, LIC of India Shri S.K. Roy, Regional Director, RBI, Shri P.C. Sahoo, Chief General Manager, NABARD, Shri M.K. Mudgal, and senior officials from Govt. of Gujarat, RBI, Senior executives from Member Banks, Insurance Companies, and Lead District Managers.

Mentioning today's meeting as the important one as it is being graced by the Hon'ble Chief Minister, Hon'ble Finance Minister and Hon'ble Minister for Social Justice & Empowerment, Gujarat State and also the Secretary, Financial Services, Govt. of India, he expressed hope that their guidance would definitely help Bankers in chalking out new ways for better performance in future, in the economic development of Gujarat.

Stating that associating every household with banking is on the topmost agenda of the Government, he informed that all the Banks are putting their best for achieving targets under Pradhan Mantri Jan-Dhan Yojana. He hoped that the State would be the first State in doing so all over the country.

Welcoming once again all the dignitaries on the dais and off the dais, he requested all the participants in the House to actively interact and participate during the meeting. He then requested Chairman, SLBC and CMD, Dena Bank **Shri Ashwani Kumar** for his address to the house.

At the outset, **Shri Ashwani Kumar** extended hearty welcome to Hon'ble Chief Minister of Gujarat State Smt. Anandiben Patel, Hon'ble Finance Minister, Govt. of Gujarat Shri Saurabhbhai Patel, Hon'ble Minister for Social Justice & Empowerment, Govt. of Gujarat Shri Ramanlal Vora, Chief Secretary, Govt. of Gujarat Shri DJ Pandian, Secretary (FS), Govt. of India, Dr. Hasmukh Adhia, Addl. Chief Secretary (Finance), Govt. of Gujarat Dr. JN Singh, Chairman, LIC of India, Regional Director, Reserve Bank of India Shri PC Sahoo, Chief General Manager, NABARD Shri MK Mudgal, Executive Director, Bank of Baroda Shri BB Joshi, other Senior Officials from Government of Gujarat and representatives from various Banks and Insurance Companies in the 143<sup>rd</sup> SLBC Meeting.

He informed that it is great pleasure that Hon'ble Chief Minister of Gujarat State, Smt. Anandiben Patel, and Hon'ble Finance Minister, Govt. of Gujarat Shri Saurabhbhai Patel, have accepted our invitation to attend this SLBC meeting and address the bankers and senior Govt. officials. He informed that Secretary, Financial Services, Govt. of India Dr. Hasmukh Adhia, has shown his concern for the performance under PMJDY in the State and spared his valuable time to attend today's meeting. He once again expressed thanks and extended heartily welcome to Smt. Anandiben Patel, Shri Saurabhbhai Patel, Shri Ramanlal Vora and Dr. Hasmukh Adhia.

He informed Hon'ble Chief Minister and Hon'ble Ministers that SLBC meetings are regularly held on quarterly basis and also the meetings of various sub-committees to discuss various important issues like PMJDY, SHGs are held to take the initiatives forward and to reach to the people for whom all such deliberations are held.

Regarding banking parameters, he stated that the total business has crossed Rs.8.06 lakh crores, of which deposits constitute Rs.4.56 lakh crores and advances Rs.3.50 lakh crores and CD Ratio stood at 76.88, as at the end of September, 2014 which has increased to 8% during the last decade. He stated that it is a matter of concern that in 10 districts CD Ratio is below 40% and requested these districts to come up to the expectations.

He stated that today we have gathered for SLBC meeting and main focus would be on PMJDY. He informed the House that survey work in 99% SSAs in Rural Areas and 93% Wards in Urban Areas has been completed as of 27.11.2014 and the gap in remaining SSAs would be covered by 30.11.2014 and in 154 Wards by 15.12.2014 as assured by Banks in the meeting held three days back, convened by SLBC. Regarding coverage of households, he informed that against the total of 1.23 lakh households in Gujarat, Banks have covered 1.14 lakh households by opening of atleast one account per household till 26.11.2014. He also informed that since launching of PMJDY on 28<sup>th</sup> August, 2014, total 31.98 lakh new accounts have been opened by various Banks, of which 5.82 lakh accounts have been seeded with Aadhaar and 20.08 lakh accounts are provided RuPay cards. He noted that Aadhaar card penetration is very less and also requested all the Banks to see that Aadhaar seeding is done very fast.

Regarding districtwise implementation of PMJDY, he said that out of 33 districts, 16 districts have covered 100% households till now and 100% coverage in remaining districts would be achieved by the end of December, 2014.

Regarding Service Area Credit Plan (SACP) implementation, he mentioned that till the end of 2<sup>nd</sup> quarter, Banks have achieved 49.91% of the target and expressed hope that there would not be any problem in crossing annual target.

Another area which needs lot of efforts is financing to Agriculture, Housing, SME and other segments of Priority Sector, he said. As regards performance under Agriculture, he informed that the achievement was 49.95% and expressed hope that Banks would be able to achieve the annual target.

Regarding issuance of Kisan Credit Cards, he informed that SLBC has been collecting the data of number of landholders covered through KCC since the last two quarters and as per this data out of total 46.61 lakh landholders, 38 lakh landholders have been provided with farm credit through 28.77 lakh KCCs with an amount of Rs.28,930 crores. He requested Banks to identify remaining farmers farmers and explore all possibilities to bring them under the fold of KCC through JLGs.

He said that another challenge for Banks is to improve the pace of lending and improving utilization of funds by SHG / Sakhi Mandals and to address this issue, sub-committee of SLBC meets regularly on quarterly basis under the Chairmanship of CGM, NABARD. He informed that a study group was formed to examine specific problems / issues impending the progress under SHG which has recently visited Banaskantha, Surendranagar and Dang districts and the report would be placed to SLBC shortly.

As regards the progress under formation of JLGs and its credit linkage, he mentioned that total 19,857 JLGs have been formed in Gujarat, of which 6467 JLGs are under Farm Sector and 13,390 JLGs formed under Non-Farm Sector with an amount of Rs.63 crores and Rs.99 crores respectively. He also mentioned to the Bankers especially that NABARD is also providing financial support of Rs.2,000/- per JLG if the banks get the proposal approved from NABARD in advance. He expressed hope that Banks would achieve the target of formation of 15,000 fresh JLGs during the year 2014-15, as the target has already been informed to all the Banks.

He requested banks to sensitise the Branch Managers for adopting a very proactive and positive approach towards lending for SHGs / Sakhi Mandals / Joint Liability Groups (JLGs) and follow the Scheme in letter and spirit.

Regarding performance under Education Loan, he informed that against the outstanding target of 55,752 accounts and Rs.1654 crores for the year 2014-15, Banks have achieved 50,264 accounts with an amount of Rs.1488.13 crores during the period under review. He requested for pushing up Educational loan for vocational studies.

He urged upon Banks to maintain the thrust in extending housing loans. Since lot of thrust is also on solar power, he appealed Banks to consider the cost of installation of solar power while financing housing loans. He informed that loans sanctioned by Banks directly to individuals for setting up off-grid solar and other off-grid renewable energy solutions for households are also considered as the part of Priority Sector Advances.

He informed that the gross NPA has reached to 3.49% of total advances. He requested Hon'ble Chief Minister for extending the support of the State Govt machineries for quick disposal of large number of pending cases under State Recovery Act and added that as of September, 2014, 1.72 lakh cases are pending, involving an amount of Rs.466.74 crores. He also appealed Banks for handholding of all the borrowers who are in genuine trouble, who are suffering due to downturn in economy and to take stern actions against willful defaulters.

He mentioned that it is reported that due to preoccupation and paucity of time, DLCC meetings in many districts get delayed and this being the most important district level forum, requested all LDMs and State Govt. functionaries at district level to prioritise this aspect in such a manner that implementation did not suffer.

He said that there are pending issues in 11 districts for construction of Rural Self-Employment Training Institutes (RSETIs) and appealed for an early solution, so that the training institutes in their own building are ready at the earliest.

He urged upon all the Bankers for active engagement in Swachchh Bharat Mission to create awareness and lasting behavioral change to achieve a "Clean India". He appealed all the Bankers to participate in this national endeavour and undertake cleanliness and awareness campaign in a befitting manner.

He said that working environment for Banks in Gujarat is very conducive and valuable guidance from RBI and NABARD is being received by all Banks from time to time, hence, it is Banks' duty to meet with their expectations. When Hon'ble Chief Minister has spared her valuable time to be with all of us and to motivate the House, he appealed all to work with great sense of commitment, which will help them in reaching to the beneficiaries for whom all the economic developmental schemes have been framed up.

Concluding his address by expressing thanks once again to Smt. Anandiben Patel, Hon'ble Chief Minister, Gujarat State, Shri Ramanlal Vora, Hon'ble Minister for Social Justice & Empowerment, Gujarat State, Shri Saurabhbhai Patel, Hon'ble Finance Minister, Gujarat State and Dr. Hasmukh Adhia, Secretary (FS), Govt. of India for their valuable presence and all the other dignitaries on the dais and all other members present in the House today.

**Dr. Hasmukh Adhia**, IAS, Secretary, Financial Services, Department of Financial Services, Ministry of Finance, Govt. of India, apprised the House in detail about the main objectives and benefits of Pradhan Mantri Jan-Dhan Yojana (PMJDY) and informed the House about the latest progress under PMJDY. He also expressed his concern that multiple accounts are being opened whereas the scheme focuses on covering each and every household by opening atleast one account per household. He also apprised the House that at the launching of the programme, it was estimated that out of 13 crore households in the country, approx. 7.5 crore households were unbanked and all these households were to be covered under PMJDY. However, till date, 7.6 crore accounts have already been opened by the Banks, but 100% household coverage is not achieved, as it is noticed that in many cases multiple accounts of the same households have been opened. He then elaborated 4 benefits available under PMJDY viz. (1) account opening of each household, (2) providing RuPay card to each account holder, (3) availability of accidental and life insurance coverage, and (4) overdraft facility on satisfactorily operations in the account. He also explained about the availability of life insurance under the scheme and said that this benefit would be available to those account holders who have opened their bank account first time between 15<sup>th</sup> August, 2014 to 26<sup>th</sup> January, 2015. He very categorically informed that this benefit would not be available to those account holders who are income tax payee and availing life insurance facility under any other scheme.

He stated that there are 7882 Sub-Service Areas (SSAs) and 2131 Wards in the State of Gujarat, of which survey work has been completed in 98% SSAs and 91% Wards so far. He mentioned that the progress reveals that the participation of Private Sector Banks is far from satisfactory and advised them to buck up otherwise they would be compelled to take up the matter with their highest authorities.

He expressed concern over poor issuance of RuPay card and advised Banks to fill the gap, as accidental insurance coverage would be available if the beneficiary has been provided with RuPay card and also they have done transactions through RuPay Card. He advised Banks to educate account holders about usage of RuPay Card once in every 45 days to become eligible for accidental insurance benefits being offered under the Scheme.

He appealed the State Govt. to route all the subsidies available under the various State Govt. programmes through bank accounts only, which will help in usage of RuPay Card by account holders and increase in number of transactions in the accounts. He said that Direct Benefit Transfer for LPG (DBTL) would be rolled out all across the country from 1<sup>st</sup> January, 2015 and subsidy available to LPG consumers would be directly credited in their accounts.

He was very disappointed in noting about the progress made under Aadhaar seeding. He said that he has sent a communication to all the Bank Heads advising for using the facility of e-KYC for opening of accounts. He advised Banks to achieve 100% Aadhaar seeding in all the accounts before 26<sup>th</sup> January, 2015.

**Shri D.J. Pandian**, IAS, Chief Secretary, Govt. of Gujarat mentioned about “**Gatisheel Gujarat**” programme of the State Govt. and informed that it is a bundle of various programmes which addresses the developmental objective of the State Govt. He mentioned that Banks do not seem enthusiastic in giving loans to the marginalized sector. He also noted that Banks are lagging behind in financing under VBY, SHG finance, village artisans, etc. Regarding performance of Private Sector Banks under PMJDY, he stated that these Banks are slow in meeting the targets given under the Scheme and need to push up their efforts for reaching the targets.

He informed the House that it has been reported that many Bank Managers do not neither respond to district authorities call nor attend any district level meetings. He added that they can not shirk away from their responsibility in attending such meetings and this act on their part is viewed very seriously by the State Government.

He stated that low CD Ratio in districts like Anand and Kheda is understandable as these districts have sizable NRI population, but it is not tolerable for districts like Dangs, Tapi and

Narmada, which has large number of tribal population, and CD Ratio in these districts need to be improved by Banks.

**Shri Saurabhbai Patel**, Hon'ble Finance Minister, Gujarat State, in his address, said that the Government is looking for inclusive growth and to increase the income of the people living in villages. He informed that the Hon'ble Chief Minister is more concerned about the upliftment of the Weaker Sections and Bankers can play vital role in addressing her concern. He said it is very important that the objectives of the State Govt. are fulfilled and it is the Bankers' responsibility to lend the helping hand to the downtrodden class of the society. He advised Banks to improve their performance in financing under various Govt. sponsored programmes and sanction and rejection should be done in time. He informed that the State Govt. has identified more than 50,000 artisans who participate in various melas where they sell their products, but biggest problem faced by them is getting working capital. Even after the loan proposals are scrutinized by District Level Task Force before sponsoring to Banks, it is reported by DICs that many Banks do not consider such loan proposals. He stressed upon strengthening marginalised workforce and then only inclusive growth can happen in the State. Coming to the progress of Aadhaar issuance and its seeding, he informed that sooner or later, subsidy under all State Govt. schemes will be linked with Aadhaar and hence Banks should accelerate their efforts in this direction.

**Smt. Anandiben Patel**, Hon'ble Chief Minister, Gujarat State that even after long time of nationalization of Banks, mass banking is not achieved, as only 35% of people have formal bank accounts. The purpose of launching PMJDY is not only to associate all citizens with the banking sector, but to link them with the main economy of the country so that they can free themselves from the clutches of moneylenders and it is a matter of pleasure that Banks have accepted this challenge. She also said that as per information available with her, about 8 crore accounts have been opened under PMJDY in which these account holders have parked Rs.6000 crores, which indicates that poor are interested in joining with banking sector.

She appreciated the work done by Banks in implementation of Financial Inclusion Plan, as till September, 2014, they have provided banking services in 8419 villages out of 13,136 villages having population less than 2000. She stated that the State has sizable presence of co-operative sector banks, which has issued nearly 54% of the total KCCs issued to the farmers in the State.

She also informed that the State Govt. has initiated many other schemes for weaker and marginalized sections of the society. She advised Banks to improve financing under SHG as recovery in SHG financed accounts is found to be around 92%. She then stated that State Govt. provides interest subvention for various agriculture term loans as well as other

schemes such as Dattopant Thengadi Artisan Interest Subsidy Yojana, ITI passed students, etc. She took a serious note of absence of banks' higher authorizes in district level meetings. Due to complicated loan application forms, if any poor is deprived for getting any benefit is not acceptable and suggested that Banks should engage 1 retired person to help out such people in filling up such forms. She appealed for extending modern banking facilities to the poor. She suggested that Bank staff should inquire from the customers whether toilet facility is available or not. She also suggested that big size Banks should adopt villages. She said that Banks can erect toilets in villages by using their CSR funds.

She expressed her displeasure over 100% coverage under PMJDY, only in 19 districts and called upon Banks to cover the left out households in remaining 14 districts by 4<sup>th</sup> December, 2014. She advised for publishing an advertisement in local newspaper informing the general public that accounts of 100% households have been opened in 19 districts and if any household is still left out, it should either approach nearby Bank Branch or Business Correspondent for opening of account.

**Shri K.C. Chhipa**, Convenor – SLBC (Gujarat) & Field General Manager (Dena Bank) stated that Bankers need to rise to the occasion and achieve the 100% household coverage as desired by the Hon'ble Chief Minister.

**Dr. Hasmukh Adhia** then mentioned that each Bank should instruct their branches in each district to complete the household coverage target even by organizing Mega camps. He informed that the Govt. of India releases astronomical subsidy amount under various Govt. sponsored programmes and apart from this, nearly Rs.50,000/- crores will be distributed under DBTL as subsidy amount. In addition to this, there are number of schemes of State Govt. where also large amount is doled out as subsidy. He informed payment of wages under NREGA through Post Offices takes about 15-20 days to reach to the ultimate beneficiary and once 100% household coverage is achieved, the payments of wages will be done through Bank accounts which is going to be a game changer for Banks also.

Thereafter, **Shri Manoj Agrawal**, IAS, Settlement Commissioner & Director of Land Records, Revenue Department, Govt. of Gujarat gave Power Point Presentation (PPT) on Bank Mortgage in Records of Rights – Facilitation to Banks for Agricultural Land Mortgage through e-Dhara, Revenue Department, Government of Gujarat supported by NIC-Gujarat and also briefed about the new changes under the mortgage policy introduced by the State Govt.

Lastly, **Shri Chhipa** mentioning that since there were no comments ./ amendments in the minuts of 142<sup>nd</sup> SLBC meeting, the same are taken as confirmed.



**Shri Chhipa** added that in today's meeting almost all the agenda items have been covered, in one way or the other, in the key-note address of Smt. Anandiben Patel, Shri Saurabhbhai Patel, Dr. Hasmukh Adhia and Shri Ashwani Kumar. However, he invited the members of SLBC for any issues, discussion, on any agenda item, but there was no representation from any of the members on any agenda item.

The meeting ended with vote of thanks proposed by **Shri A.N. Appaiah**, Chief General Manager, State Bank of India.

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**LIST OF PARTICIPANTS OF THE 143<sup>rd</sup> STATE LEVEL BANKERS' COMMITTEE (SLBC) MEETING HELD ON 29.11.2014 AT SABARMATI HALL, GROUND FLOOR, SWARNIM SANKOOL - 1, SACHIVALAYA, GANDHINAGAR TO REVIEW THE PROGRESS FOR THE QUARTER ENDED SEPTEMBER, 2014**

<b>Sr. No.</b>	<b>Name S/shri/Smt.</b>	<b>Designation</b>	<b>Institution</b>
1.	Anandiben Patel	Hon'ble Chief Minister	Gujarat State
2.	Ramanlal Vora	Hon'ble Minister for Social Justice & Empowerment	Gujarat State
3.	Saurabhbhai Patel	Hon'ble Finance Minister	Gujarat State
4.	Ashwani Kumar	Chairman, SLBC & Chairman & Managing Director	Dena Bank
5.	D.J. Pandian, IAS	Chief Secretary	Govt. of Gujarat
6.	Dr. Hasmukh Adhia, IAS	Secretary (FS)	DFS, MoF, Gol
7.	Dr. J.N. Singh, IAS	Addl. Chief Secretary	Finance Deptt., GoG
8.	M.S. Dagur, IAS	Addl. Chief Secretary	SJED, GoG
9.	Pankaj Joshi, IAS	Principal Secretary	Panchayats, GoG
10.	Rajkumar, IAS	Principal Secretary	Agri & Co-op. GoG
11.	Dr. V. Thiruppugazh, IAS	Secretary & Commissioner	Rural Ddvp. Deptt., GoG
12.	Anuradha Mall, IAS	Principal Secretary	Women & Child Devp. Deptt, GoG
13.	Mukesh Puri, IAS	Principal Secretary	Education Deptt., GoG
14.	K. Kailashnathan, IAS	Principal Secretary to CM	GoG
15.	S. Aparna, IAS	Principal Secretary (EA)	Finance Deptt., GoG
16.	Mamta Verma, IAS	Industries Commissioner	GoG
17.	Manoj Agrawal, IAS	Secretary & Commissioner	Settlement Commissioner & Director of Land Records, GoG
18.	Mona Kandhar, IAS	Secretary & Commissioner	Housing, GoG
19.	Sanjiv Kumar, IAS	Secretary (Exp.)	FD, GoG
20.	S.K. Roy	Chairman	LIC of India
21.	P.C. Sahoo	RD	RBI
22.	M.K. Mudgal	CGM	NABARD
23.	B.B. Joshi	Executive Director	Bank of Baroda
24.	K.C. Chhipa	FGM(Guj) & Convenor – SLBC (Designate)	Dena Bank
<b>GOVT.</b>			
25.	M.A. Narmawala	Commissioner	Co-op. Deptt., GoG
26.	P.B. Brahmabhatt	Rep. of CEO, DS	TDD, GoG
27.	J.P. Jani	Dy. Director	Settlement Commissioner Office, Gandhinagar
28.	V.T. Mandora	Dy. Secretary	Revenue Deptt., GoG
29.	Ramesh Merja	Addl. Suptd. of Stamps	Revenue Deptt., GoG
30.	Sanjay C. Shah	Chief Inspector	<b>Stamp Govt. Duty, GoG</b>
31.	A.J. Shah, IAS	MD	GLPC
32.	B.S. Shekhavat	Advisor	GLPC
33.	Bharat Vaishnav	DS & Director (IF)	FD, GoG
34.	Gunvant J Shah	US (IF)	FD, GoG

35.	A.K. Ralhan	Dy. Registrar & Co-op.	CERSAI
36.	K.D. Suthar	DS	FD, GoG
37.	Asav P Gadhvi	SO	<b>FD, GoG</b>
38.	Nayana P Chauhan	Dy.SO	<b>GoG</b>
39.	Ajay Rathod	ADO	KVIC
40.	Vijendarsingh	Nodal Officer	KVIC
41.	M.M. Patel	Accts. Officer	GWEDC
42.	S.K. Makwana	Consultant	Indext-C
43.	R.K. Patel	Secretary	Gujarat Rural Housing Board
44.	K.D. Kapadia	Director	SCW & DCW

<b>BANKS</b>			
45.	A.N. Appaiah	CGM	State Bank of India
46.	H.L. Rawal	FGM	Union Bank of India
47.	K.V. Ramamoorthy	GM (NGZ)	Bank of Baroda
48.	Samir Majumdar	GM	Oriental Bank of Commerce
49.	C.K. Gopal	CGM	Corporation Bank
50.	S.S. Bhat	CGM	Canara Bank
51.	<b>R.K. Soni</b>	GM (SGZ)	Bank of Baroda
52.	S. Balachandar	GM	Indian Overseas Bank
53.	R.K. Khanna	GM	UCO Bank
54.	<b>Ajit Kumar</b>	GM	Bhartiya Mahila Bank
55.	T. Sudhakar	GM	Bank of India
56.	Arun Mishra	FGM	Bank of Maharashtra
57.	Smt. Padma B	CGM	IDBI Bank
58.	K M Pradhan	GM	IDBI Bank
59.	H.C. Jadeja	DGM (SLBC)	Dena Bank
60.	M.T. Purohit	DGM	SBI
61.	Jaya Kumar	DGM	Syndicate Bank
62.	A. Srinivas	DGM	Canara Bank
63.	S. Palanivel	DGM	Bank of India
64.	Sanjay Chaudhary	DGM	United Bank of India
65.	H.N. Nanijunida Murthy	DGM	SB of Patiala
66.	Rajesh Jindal	DGM (FGMO), Mumbai	PNB
67.	P.K. Saxena	DGM	PNB
68.	G. Malleswara Rao	DGM	Andhra Bank
69.	Manoranjan Das	DGM	Allahabad Bank
70.	K.R. Ramesh	DGM	SIB
71.	R.K. Bansal	DGM	PSB
72.	Pratap S Rai	DGM	Vijaya Bank
73.	G.K. Paneri	Chairman	Dena Gujarat Gramin Bank
74.	B.R. Patel	Chairman	Baroda Gujarat Gramin Bank
75.	C.B. Sawant	Chairman	Saurashtra Gramin Bank
76.	R.S. Chaudhary	GM	Dena Gujarat Gramin Bank
77.	K.R. Hariram	RM	IOB
78.	I.A. Shaikh	CM	BoB
79.	P.J. Lal	CM	UBI
80.	Jawahar Kaul	Manager	UCO Bank
81.	N.J. Joy	AGM	Syndicate Bank

82.	Harin Om Gundekar	Manager	Syndicate Bank
83.	N.P. Rajwade	AGM	BoB
84.	Prasanna M.P.	SM	Corporation Bank
85.	Ashok Kamath	DM	Canara Bank
86.	S. Sirsi	CM (Rural)	Bank of India
87.	S.N. Singh	DZM	Central Bank of India
88.	Kamal K.	Manager	Central Bank of India
89.	R. Vardarajan	Head – Key Accounts	HDFC Bank
90.	T. Shudh	RBH	HDFC Bank
91.	Thomson Jose	Zonal Head	HDFC Bank
92.	Lalit Pareek	Zonal Head	HDFC Bank
93.	Deven Pandit	VP	HDFC Bank
94.	Vijay Modi	AVP	HDFC Bank
95.	Alpa Kothari	AVP	HDFC Bank
96.	Chandrashekhar Jambhulkar	SM	Bhartiya Mahila Bank
97.	D.S. Ravindranath	AGM	SB of Hyderabad
98.	M.C. Verghese	AGM	Bank of Baroda
99.	A. Rama Rao	Manager	Laxmi Vilas Bank
100.	Raj Kumar	SM	UBI
101.	Paul N K	AGM & Regional Head	Federal Bank
102.	Sunilkumar Jain	AGM	SB of Patiala, Mumbai
103.	K K Vashshth	CM	SB of Patiala
104.	Rajesh Verma	Circle Head, Surat	PNB
105.	P K Kanani	SM – R&AB	BoB
106.	S. Rajam	AGM	City Union Bank Ltd.
107.	K. Narayan	AGM	City Union Bank Ltd.
108.	S. Shankar	ZM	Bank of Maharashtra
109.	K K Vikani	SM	IOB
110.	Ajti Singh	BM	SBBJ
111.	Dilip Singhji	AGM	SBBJ
112.	Divyakant Nanduar	SM	AXIS Bank
113.	Lal Singh	Circle Head	AXIS Bank
114.	Pratik Balsara	SM	AXIS Bank
115.	Nilanjan Majumdar	Head Inclusive	AXIS Bank
116.	Chitranjan	SM	Allahabad Bank
117.	Sunil Shah	AGM	SBI
118.	P C Kalaria	AGM	SBI
119.	P P Tulsian	AGM	GSCARDB
120.	D.G. Purohit	Officer	Kheti Bank
121.	M. Junekar	DVP	Indusind Bank
122.	Pradip D Mopkar	ZM	Indian Bank
123.	R. Ganesan	AGM	KVB
124.	Ravi Mehra	CM	Punjab & Sind Bank
125.	Pravin Mongia	CM	Punjab & Sind Bank
126.	M K Sebapathy	AGM	SB of Mysore
127.	Rajesh N	BM	Karnataka Bank
128.	Ravindra	ABM	Karnataka Bank
129.	Sharad Saraiya	VP	Yes Bank
130.	Dushyant Sapra	VP	Yes Bank

131.	Aman Mehta	VP	Kotak Mahindra Bank
132.	Devishankar Suman	Manager	KVB
133.	Pradip Vora	CEO	GSCB
134.	B. Lalani	GM	GSCB
135.	H. Shah	SM	GSCB
136.	J.C. Patel	SM	GSCB
137.	S.S. Dileep	AGM	SB of Travancore
138.	R. Ravichandran	SBM	Dhanlaxmi Bank
139.	Anand Pal Singh	AGM	J & K Bank
140.	Ajay Gupta	A/B	J & K Bank
141.	Girish Shetty	SM	Vijaya Bank
142.	Dhirendrakumar	DBM	IDBI Bank, H.O.
143.	Babulal Gehlor	Sr. GM	IDBI
144.	Paulose M.I.	CM	SB of Travancore
145.	B.M. Patel	CM - SLBC	Dena Bank
146.	P.A. Patel	SM - SLBC	Dena Bank
147.	Ms. Sangita Kumari	SM - SLBC	Dena Bank
<b>LDMs</b>			
148.	J.A. Chotaliya	Tapi	BoB
149.	R.B. Muniya	Bharuch	BoB
150.	P. F. Barot	Narmada	BoB
151.	M.M. Patel	Panchmahals	BoB
152.	Mukund H Rawal	Valsad	BoB
153.	Mitesh Thakar	Kheda	BoB
154.	R.R. Ada	Dahod	BoB
155.	Atul J Vora	Surat	BoB
156.	P.V. Arvadia	Navsari	BoB
157.	Navendu Kumar	Vadodara	BoB
158.	R.K. Nathani	Mahisagar	BoB
159.	Miteshkumar Parmar	Chhota Udepur	BoB
160.	A.A. Paliwal	Dangs	BoB
161.	B N Prajapati	Patan	Dena Bank
162.	J R Patel	Mehsana	Dena Bank
163.	I.C. Gatiala	Banaskantha	Dena Bank
164.	A.P. Purohit	Gandhinagar	Dena Bank
165.	Abhishek Bhandari	Sabarkantha	Dena Bank
166.	Nitin Solia	Kutch	Dena Bank
167.	Manan Gadhvi	Botad	Dena Bank
168.	Kalpesh Shah	Ahmedabad	Dena Bank
169.	B.L. Jatolia	Amreli	SBI
170.	Atmaram Vasava	Surendramagar	SBI
171.	B.D. Safi	Rajkot	SBI
172.	M M Dave	Jamnagar	SBI
173.	J.J. Makwana	Bhavnagar	SBI
174.	D D Yadav	Junagadh	SBI
175.	Kirit Rawal	Porbandar	SBI
176.	Suresh Chauhan	Morbi	SBI
177.	N.R. Makwana	Gir Somnath	SBI

<b>INSURANCE COMPANIES</b>			
178.	J.D. Kulkarni	Dy. Manager, MI	LIC of India
179.	Chetan Thakkar	RM	New India Assurance Co. Ltd.
180.	Bimal Bakshi	BM (R&GS)	LIC of India, Gandhinagar
181.	S.P. Somani	SRDM	LIC of India, Gandhinagar

<b>RBI /NABARD/SIDBI/NHB</b>			
182.	Mala Sinha	GM, RPCD	RBI
183.	Rajesh Surti	DGM, RPCD	RBI
184.	Alok Ekka	AGM, RPCD	RBI
185.	Ashwin R Shah	AGM, RPCD	RBI
186.	K H Pandit	AGM	RBI
187.	S.A. Dave	Asst. Manager	RBI
188.	Kirti Jain	DGM	SIDBI
189.	Rekha Surti	Regional Resident Representation	National Housing Bank

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