

**MINUTES OF 148<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC) FOR GUJARAT STATE FOR THE QUARTER ENDED DECEMBER, 2015 HELD ON 11<sup>th</sup> MARCH, 2016 AT DENA LAXMI BHAVAN, ASHRAM ROAD, AHMEDABAD**

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The above meeting was held on 11<sup>th</sup> March, 2016 at 11.00 a.m. to review the progress under various key parameters for the quarter ended December, 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 G.R. Aloria**, IAS, Chief Secretary, Govt. of Gujarat, **Dr. J.N. Singh**, IAS, Addl. Chief Secretary, Finance Department, Govt. of Gujarat, **Shri Sanjeev Kumar**, IAS, Secretary, Finance Department, Govt. of Gujarat, **Shri A.M. Tiwari**, IAS, MD, GSFC & CEO, GCSRA, Govt. of Gujarat, **Shri P.C. Sahoo**, Regional Director, Reserve Bank of India, **Shri J.K. Das**, Regional Director – Designate, Reserve Bank of India, **Shri R. Sundar**, CGM, NABARD, **Shri Sanjiv Nautiyal**, CGM, State Bank of India, **Shri Vikramaditya Singh Khichi**, Convenor-SLBC and Field General Manager, Dena Bank (Gujarat Operations), **Shri R.K. Khanna**, General Manager, UCO Bank, **Shri Fareed Ahmed**, General Manager, Corporation Bank, **Shri Azad Singh**, General Manager, Indian Bank 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 Secretary (FS), DFS, MoF, Govt. of India, Chief Secretary, GoG, Addl. Chief Secretary, Finance Deptt., GoG, Chairman, SLBC and 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 the inaugural address.

Starting the inaugural address, **Shri Ashwani Kumar** extended hearty welcome to **Smt. Anjuly Chib Duggal** and all other participants in the meeting and said that this meeting is being held in very crucial month of the financial year and deliberations and discussion of this meeting will help the Banks to achieve their various targets in left out days of the Financial year ending March'2016.

Before presenting the highlights of the key banking parameters during the quarter, he took the opportunity to share with the House about all round efforts put by the Banks in spreading financial literacy amongst needy sections of the society by undertaking three major drives as :

1. Organizing financial literacy camps in 3302 schools in the State to provide financial literacy to around 4.25 lacs school children in the month of December-2015.
2. Mapping of 677 ITI's / Vocational Training Partners / Operational Centres with various Financial Literacy Centres and bank branches in the State for Financial Literacy

Camps. He informed that sessions have been already conducted in 401 skilling centres where financial literacy provided amongst 40,061 participants.

3. Organizing the “District Level Mega Financial Literacy Camp” from 18<sup>th</sup> to 20<sup>th</sup> February, 2016 in 32 districts of the State in which Public Representatives/ District Authorities also participated.

Highlighting the concerns of higher no. of non-activated RuPay cards and lower percentage of Aadhaar seeded accounts under Pradhan Mantri Jan-Dhan Yojana, He said that all concerns need to come out with a well thought strategy and requested all Banks to put efforts so as to ensure Aadhaar seeding and activation of RuPay cards in maximum number of accounts.

He further informed the House that SLBC made verification calls to around 6000 BCs in the State, of which only 65% BCs responded the calls, out of which many of them were not found in SSAs or found inactive. He then urged the Member Banks to take all possible steps for activation of BCs so that banking services can be provided in all villages of the State.

For redressal of the connectivity issues under BC-ICT model implementation, he advised Member Banks to identify the dark/ grey areas in the centres / SSAs allotted to them and inform NABARD about the same to get the support under FIF for setting up of Solar Powered V-SAT in such centres.

Noting the slower progress of enrollment under APY, he urged upon Banks and the State Government to extend all possible support so as to enroll maximum number of persons under APY.

Presenting the current achievement of 71% of the targets under Pradhan Mantri MUDRA Yojana, he advised that if branches will disburse the sanctioned cases under this scheme and also the pending applications under various Govt. sponsored schemes will be disposed of, targets can surely be achieved for the current financial year.

Indicating the importance of immediate redressal of the grievances in smooth implementation of the above schemes, he advised the Banks to ensure that all grievances received at call centre operationalized by SLBC get resolved within 3 working days.

Highlighting the Key Banking Parameters of the quarter under review, he informed that the Deposits and Advances together reached to Rs. 9.31 lakh crores till the end of December-2015, of which deposits constitutes Rs. 5.18 lakh crores and advances Rs. 4.13 lakh crores. He said that the CD Ratio for quarter ended December-2015 stood at 79.69% which was above the national average of 76.80%.

Pointing towards districts having CD ratio below 40%, he stated that 3 out of 10 such districts have shown negative growth over March, 2015 and advised the LDMs of these three districts to thoroughly discuss the implementation of Monitorable Action Plan by all concerns during the sub-committee meeting on CD ratio, so that growth can be put on positive track. Appreciating the growth of CD ratio in the districts of Dahod and Navsari, he expressed hope that with little extra efforts, these districts can breach the CD ratio level of 40% and 20% respectively by end of March-2016.

Underlining the biggest concern of Banking industry, he informed that the gross NPA at the end of December, 2015 reached to 5.48 % in the State and requested State Govt. machineries to help Banks in expeditious recovery of cases filed by Banks under State Recovery Act and SARFAESI Act as in number of districts there are huge number of recovery cases are pending with sizable amount.

For the achievement under Service Area Credit Plan, he informed that till the quarter ended December-2015, Banks achieved 83% of the target as Rs. 72,241 Crores disbursed against the target of Rs. 87,029 Crores under SACP and expressed hope that Banks would surpass the target in current Financial year. Mentioning the achievement under agriculture advances, he said that agriculture advances remained 15.89% of the total advances and requested Banks to put special attention so that the agriculture target of 18% with a sub-target of 7% of the advances to Small & Marginal Farmers by March, 2016, can be achieved by the end of Financial year. He complimented Banks for achievement of 149% of the targets under MSME at the end of December-2015.

Paying attention to SHG Bank linkage programme, he requested GLPC to submit the SHG Diagnostic Census report to SLBC so that the correct figures under SHGs can be ascertained and also urged Member Banks to maintain the sanctity of data and classification while reporting to SLBC as it has a huge implications at various levels.

On RSETI front, he informed that it is functioning in 28 districts of the State and consistent progress is taking place in terms of Infrastructure as currently 5 RSETIs are functioning in own building and construction work is under progress in 11 districts. He, however, requested Rural development Deptt. and GLPC to facilitate the land allotment in the district of Dangs, Surat, Tapi & Valsad and approval of layout plan of RSETI Ahmedabad, Narmada and Surendranagar so that the construction work in these districts may start soon. Referring to the disappointing performance under Settlement Ratio, he appealed the stakeholders to chalk out a well thought plan to improve upon the same.

Concluding his address, he expressed sincere thanks to, Secretary, Financial Services, Govt. of India, Chief Secretary, Gujarat state and other senior Govt. officials, RBI, NABARD, Banker colleagues and all other members present in the meeting.

**Shri G.R. Aloria**, IAS, Chief Secretary, Govt. of Gujarat, addressing the House stated that Govt. of Gujarat has decided that with effect from 1<sup>st</sup> April, 2016, it would route all benefits under State as well as Central Govt. schemes through DBT and is working vigorously on the same. He sought the support from the Banks to make it successful. He also said that this would facilitate direct credit of benefits in the beneficiary's account avoiding any kind of delay. He also added that Banks also need to make their Bank Mitra Model more effective which will be helpful in making DBT implementation successful in the State.

On the progress of SHG-Bank linkage programme in the State, he said that there are 1,21,000 active SHGs in the State, of which only 15,000 SHGs have been credit linked during the year. Citing the progress under this programme in other developed States, he urged all concerned to take the required measures to give thrust to this programme for upliftment of the poor section of the society.

Calling attention to the higher number of pending applications under Govt. Sponsored Schemes, he said that Banks should consider the applications on merits and it should not be kept pending for long or return/ reject the applications on flimsy grounds.

**Smt. Anjuly Chib Duggal**, Secretary (FS), DFS, MoF, Govt. of India deliberating on the connectivity issue stated that it will take some time to provide National Optical Fibre connectivity in the villages and till that time Banks may install V-SAT with the BC points to enable them to carry out banking transactions through HHD / kiosks smoothly. She also advised Banks to identify grey areas in the SSAs allotted to them, where V-SAT has to be installed with BC / CSP points and send the list to their Head Office as well as to SLBC.

Head Offices of the Banks will float the common Request for Proposal (RFP) for V-SAT to be installed by the respective Bank in all dark/ grey areas across the country and then it will put the claim with Central Office of NABARD.

**(Action : Member Banks)**

Sharing with the House about recently signed MoU between Ministry of Rural Development and the DFS, MoF, Govt. of India for carrying on the village level camps for MNREGA workers, she said that Banks also need to participate in such camps for (i) Opening of MNREGA accounts (ii) RuPay card activation (iii) Mobile number seeding (iv) Aadhaar seeding and (v) for Financial Literacy. She also added that IBA has agreed that SMS will go out from the Banks to the subsidy beneficiary, as and when there will be a DBT transaction in their account, for which mobile seeding along with aadhaar seeding is must. She also told that during such camps, SHG credit linkage will also be emphasized. Informing about the discussion held on social security schemes in recently held Parliamentary Committee meeting on Women Empowerment, she stressed upon the need for creating widespread awareness about PMJJBY, PMSBY and APY.

**(Action : Member Banks)**

She further requested the Chief Secretary, Govt. of Gujarat to ensure that all pending applications under State Recovery Acts / SARFAESI Act are monitored, reviewed and District Collectors may be asked to take quick actions for disposal of the cases because delayed actions will cause erosion in the value of property causing financial loss to the lending Banks.

**(Action : State Govt.)**

Recollecting the matter of creation of online portal for sponsoring and tracking of applications of Govt. sponsored schemes by the State Govt., as discussed in the special SLBC meeting held in the month of August, 2015, she desired for initiation of some urgent action on this.

**(Action : ACS, FD, GoG)**

**Addressing the issues raised above, Shri Aloria** assured that the State Govt. would extend all necessary help to banks for recovery and also said that, in case if the Banks find any difficulty, they can approach the Finance Department, Govt. of Gujarat for support.

On Bank Mitra model implementation by the Banks, **Smt. Duggal** stated that to check the effectiveness of BC model, three pronged strategy is adopted i.e. checking the

transactions done through BCs, regular verification calls done to BCs by SLBC as well as senior level officials of each Bank and also random verification call done by the DFS. She also said that regular monitoring and supervision of BC functioning is very crucial to keep the BC model active.

**Shri Aloria** joining the matter stated that Banks can also engage alternate channels like VCEs / VLEs, Aanganwaadi workers, Kirana shops, etc. as BCs. **Shri Hareet Shukla**, IAS, Development Commissioner, Govt. of Gujarat informed that currently more than 14,000 VCEs are working in the State and invited Banks to engage these VCEs as Bank Mitra. **Smt. Duggal** supporting the views said that Banks can engage any person, who so ever fits in their criteria, as BC.

**Shri Ashwani Kumar** providing the updates on the above matter stated that Banks have already been informed by SLBC to engage VCE / VLEs as Bank Mitra. He also urged the Banks to take all possible measures for activation of their Bank Mitra model for effective delivery.

**Shri V.S. Khichi**, Convenor (SLBC) started power point presentation on agenda items of SLBC.

**Shri Khichi** requested the House to confirm the minutes as no amendments received from Members. The House confirmed the same.

**Shri Khichi** informed the House about action taken on the agenda points discussed during 147<sup>th</sup> SLBC meeting.

The House then discussed the progress under Pradhan Mantri Jan Dhan Yojana and Social Security Schemes and Banks were advised for reducing Zero Balance accounts, increasing RuPay card activation and Aadhaar seeding and to provide the hand held device / micro ATMs to the BCs enabled with the feature of RuPay card transactions and AEPS.

Presenting the progress on MUDRA yojana, **Shri Khichi** requested the Banks to disburse the sanctioned cases under this scheme as well as to dispose of the pending applications under Govt. sponsored schemes, many of them would also be classified under MUDRA, so that the target allotted under MUDRA can be achieved by the stipulated time.

**(Action : Banks)**

Representative from Finance Department, Govt. of Gujarat stated that as the Mega Financial Literacy Camps were conducted in the month of February, 2016 for providing financial literacy amongst wider reach of public, on the similar lines, camps can be conducted for mass sourcing and disposal of cases under Govt. sponsored schemes. **Smt. Duggal** deliberating on this matter, said that the effectiveness of camp approach for sanctioning of the loan applications is bit doubtful and as the sanctioning of loan applications is a commercial decision and comes under Bank's discretion so Banks may be left to decide the strategy for mass/ quick disposal of the cases.

Further, briefing the House about the progress made in conduct of Financial Literacy Camps in various skilling centres, **Shri Khichi** informed that out of 677 mapped skilling centres, sessions have been conducted in around 400 skilling centres and also told that Banks at many places did not get support from the skilling centres for holding of sessions. **Shri Ashwani Kumar** requested Banks to complete the financial literacy camps in remaining skilling centres by the end of March, 2016 and also requested the State Govt. to pass on necessary instructions to skilling centres to co-operate with the Banks for conduct of sessions. **Shri Khichi** informed that SLBC made verification calls to around 6000 BCs, of which 2987 BCs were available in allotted SSAs and SLBC shared this information with the Member Banks with a request to take corrective action to ensure that the BCs engaged by them are available in allotted SSAs and provide regular banking services.

Moving on to the agenda of connectivity issues under Financial Inclusion, **Shri Khichi** informed the House about matter of certification regarding status of connectivity, taken up by SLBC with NABARD. In this matter, **Smt. Duggal** said that Banks can identify the grey areas in SSAs allotted to them and send the list directly to their Head Office and there is no need of SLBC certificate for that matter.

**(Action : Member Banks)**

**Shri Khichi** informing the house about roadmap for opening of brick and mortar branches in villages with population above 5000, said that SLBC has already identified 394 such villages in the State and allotted to Banks for opening of branches. However, some of the Banks have raised concern about resource allocation and viability / feasibility in opening of branches at such centres. He requested RBI to look into this aspect and take up the matter with their Central Office if required and guide the Banks suitably.

**(Action : RBI)**

Presenting the agenda for sharing of expenses for common activities undertaken by SLBC / Lead Bank Cell, **Shri Khichi** requested the House to approve the standard resolution for sharing of expenses in proportion to the number of branches in the State / District, for any common activity carried out by SLBC / LBC on behalf of all Banks. Some of the Banks suggested that sharing of expenses should be done on the basis of business mix instead of number of branches. On this matter, **Shri Ashwani Kumar** opined that as presence of the Bank is counted on the basis of no. of outlets not on the basis of business mix so it would be proper to share the expenses on the basis of number of branches. **The House agreed that the sharing of expenses to be done in proportion to number of branches.**

**Shri A.M. Tiwari**, IAS, MD, GSFC & CEO, GCSRA, Govt. of Gujarat then briefed the House about various activities undertaken by Gujarat CSR Authority and how Banks can avail the services of this organization to properly utilize their CSR funds.

Taking the meeting forward, **Shri Khichi** requested Regional Director, RBI to address the House.

**Shri P C Sahoo, Regional Director, RBI** in his address informed various actions taken by RBI on decisions of issues pertaining to them during 146<sup>th</sup> SLBC meeting.

Touching upon the other issues, he expressed hope that Banks/ LDMs must have complied/ will comply the action points deliberated in previous SLBC meeting/ communicated by RBI directly as adoption of Standard DLCC format, reporting of Start Ups by dalits/ tribals and women entrepreneurs in revised format, availability of simplified forms/ brochures in local language, Inclusion of NULM as an agenda item in the Sub-Committee meeting of SLBC. He also drew attention of member banks towards higher pendency under certain Government Schemes as NULM, Dattopant Thangadi Artisan Interest Subsidy Yojana (DTAISY) and Pandit Dindayal Upadhyay Yuva Sahsikta Yojana. Further, he also raised concern about delay in holding of DCC meeting and Non-Participation of MPs/Public Representatives in DLRC Meeting and urged the LDMs to resolve these issues.

**(Action : Member Banks & LDMs)**

On Financial Inclusion front, **Shri Sahoo** stated that although all villages in the State have been provided the Banking Services but in compliance to the recent guidelines of RBI, Banks have to open Bank branches in 394 villages of the State, having population above



5000. Concerned Banks are required to take necessary steps to achieve this target and also need to submit the quarterly sub-target within the target for Financial Year 2016-17 under the roadmap for opening of branches in villages having population above 5000. Outlining the importance of BC model, he reiterated the suggestions of Chairman- SLBC on making this model effective. For FLCs and RSETIs, he advised the sponsoring Banks to fill up the vacant positions of FL Counsellors and officials at RSETI so as to ensure their proper functioning.

**(Action : Member Banks)**

Talking about PMJDY and Social Security Schemes, he said Banks need to put all out efforts for increasing Aadhaar seeding of accounts, RuPay card activation and enrolment under Atal Pension Yojana (APY).

**(Action : Member Banks)**

Highlighting the requirement for more number of ATMs in Rural areas, he said that ATM to branch ratio is higher in Metro and urban areas, whereas in rural areas, it is very less so Banks need to focus on such gaps and set up the ATMs accordingly.

**(Action : Member Banks)**

On RSETI front, he said that the key concerns raised by Chairman- SLBC for land allotment and pending layout approval of various RSETIs needs to be resolved early. He also suggested SLBC and other Lead Banks to explore to implement the suggestions emanated from the discussions during the one day RSETI workshop held at RBI on January 22, 2016, for more effective and result oriented performance of these training institutions.

He further endorsed the views of SLBC Chairman on districts having C-D ratio of below 40% and areas to be focused on achievement under Priority Sector Advances.

Concluding his address, he shared the satisfactory performance of Public Sector Banks under holding of Financial Literacy Camps during the quarter under review and advised private sector Banks to also comply the guideline of holding of minimum one Financial Literacy Camp/ month by each rural branch.

In last leg of the meeting, **Shri Khichi** stated that many of the key Banking parameters have been already deliberated in the address of Chairman, however, any member desire further discussion on any parameter under this, may take up the same.

Pointing towards performance of Banks under financing to weaker section, **Shri Sanjeev Kumar, Secretary (Expenditure), Finance Deptt., GoG** stated that SBI and other Nationalized Banks are lagging under this parameter and advised to fill up the gap between target and achievement.

**(Action : Member Banks)**

Talking about reporting under SHG- Bank linkage programme, **Shri D A Satya, Managing Director, Gujarat Livelihood Promotion Co. Ltd. (GLPC)** said that as some anomalies have been found in the SHG Census report so the GLPC staff have been advised to reverify the census report and final report will be submitted after doing necessary rectification. He also informed that GLPC alongwith NABARD is doing 4000 camps in villages under SHG Bank linkage programme and requested Banks to extend necessary support so that necessary thrust can be given to the SHG credit during these camps.

Acknowledging the reasons for delay in submission of SHG Census report, **Shri Khichi** said that effort should be made to finalize the report as early as possible so that correct figure of SHG Bank linkage programme can be presented in the SLBC reports for quarter ended March-2016.

**Ms. Sandhya Bhullar, Director (Training), DoPT, GoG**, mentioning the poor performance of Banks under disposal of applications of Deen Dayal Yuva Sahsikta yajana said that as 40% capital subsidy is available under this scheme, so Banks need to popularize the same and dispose of the applications on timely basis. She further added that the performance is particularly abysmal in the district of Ahmedabad & Banaskantha.

In response to the above, **Lead District Manager, Banaskantha** said that it has been informed by the branches in the district that several issues observed in the sponsored applications under the above scheme i.e. on enquiry applicant was found unaware about the loan application made on his name, difference in the number of applications shown pending and actual number of applications received at branches etc. He also stated that the similar issue of difference in reporting also arised in case of account opening of Public Distribution System beneficiary. **Shri Ashwani Kumar advised Convenor-SLBC** to look into the matter and facilitate possible measures so that these issues can be resolved at the earliest.

**(Action: SLBC)**

**Shri Khichi** then informed the House that this meeting is the last meeting of **Shri P.C.Sahoo** as Regional Director, RBI. His contributions were acknowledged and appreciated by the House. **Shri Khichi then requested Shri Sanjeev Nautiyal, CGM, SBI to deliver Vote of Thanks**

At last, **Shri Sanjeev Nautiyal**, requested State Govt. for redressal of the concerns of non-acceptance of complaints of frauds related to Banking operation by Police authorities and expeditious clearance of cases filed under State Recovery Acts/ SARFAESI Acts. Further, he hailed the members for active participation and delivered Vote of Thanks.

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**LIST OF PARTICIPANTS OF THE 148th MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC)  
HELD ON 11.03.2016 AT DENA BANK, ASHRAM ROAD, AHMEDABAD TO REVIEW THE PROGRESS  
FOR THE QUARTER ENDED DECEMBER, 2015.**

<b>Sr.</b>	<b>Name S/Shri/Smt.</b>	<b>Designation</b>	<b>institution</b>
1	Anjuly Chib Duggal, IAS through Video Conference	Secretary (FS)	DFS, MoF, Govt. of India
2	Ashwani Kumar	Chairman, SLBC & Chairman & Managing Director	Dena Bank
3	G. R. Aloria	Chief Secretary	Govt. of Gujarat
4	Dr. J. N. Singh	Addl. Chief Secretary	Finance Dept., GoG
5	Sanjeev Kumar, IAS	Secretary (Exp)	Finance Dept., GoG
6	A. M. Tiwari	CEO	GCSRA
7	P.C. Sahoo	Regional Director	RBI
8	J. K. Das	CGM	RBI
9	R. Sundar	CGM	NABARD
10	Sanjiv Nautiyal	CGM	State Bank of India
11	V.S. Khichi	Convenor – SLBC & FGM(Guj.)	Dena Bank
<b>Government Departments</b>			
12	Hareet Shukla	Dev. Commissioner	GoG
13	Dr. Sandhya Bhullar	Director	DoPT, GoG
14	D. A. Satya	MD	GLPC
15	Anil Kumar Yadav	DIF / AS	FD, GoG
16	Anjan Makim	SDR	MoRD + NACER
17	Dr. V. S. Purani	Jt. Director	Education Dept., GoG
18	C.D. Gamit	Asst. Director	MSMED., Ahmedabad
19	C. G. Raval	Asst. Officer	GRHB
20	Ashok Patel	DGM (P)	HUDCO
21	Vimal Sharma	AGM (P)	HUDCO
22	M. B. Chauhan	Dy. Asst. Sup. Of Stamps	GoG
23	Y. J. Gandhi	FA&CAO	GHB
24	Ghanshyam Gajjar	Management Expert	AHM
25	Neha Pandya	State Mission Manager	NULM
26	Manjula Parmar	DO	GWEDC
27	Mahesh Gajjar	Section Officer	Wc Dept., GoG
28	Maya R. Patel	Industries Officer	IC, GoG
29	Kiran A. Patel	Horti. Officer	Dy. Dir. (Horti.). Ahmedabad
30	M. V. Trivedi	Dy. Director	DCW Dept., GoG
31	Vijendra Singh	Nodal Officer	KVIC
32	M. J. Mehta	Dy. Dev. Officer	CCI, Gandhinagar
33	B. S. Shekhawat	Advisor	GLPC
34	Sandeep Panwar	GM	GLPC
35	A. B. Makwana	Dist. Manager	GSCDC
36	Prabodha Sawant	Sr. Project Manager	GCSRA

<b>Sr.</b>	<b>Name S/Shri/Smt.</b>	<b>Designation</b>	<b>institution</b>
37	Chirag R. Vyas	Prob. Officer	GCSRA
38	Rekha Surti	RRR	NHB
<b>Banks</b>			
39	K. C. Chhipa	GM	Dena Bank
40	Azad Singh	GM	Indian Bank
41	Fareed Ahmed	GM	Corporation Bank
42	R. K. Khanna	GM	UCO Bank
43	A. N. Shiraswamy	DGM	Syndicate Bank
44	D. K. Naik	DGM	UBI
45	K. Ramesh	DGM	South Indian Bank
46	M. Das	DGM	Allahabad Bank
47	M. T. Purohit	DGM	SBI
48	MM Kumar	DGM	Bank of India
49	N. K. Parihar	DGM	IOB
50	Rajiv Joshi	DGM	ICICI Bank
51	Rishi Mehta	DGM	SBI
52	Satish Kumar	DGM	CANARA Bank
53	Shrikant Argade	ZM	BoM
54	B. R. Patel	Chairman	BGGB
55	C. B. Sawant	Chairman	SGB
56	G. K. Paneri	Chairman	DGGB
57	H. P. Mahawar	AGM	CBI
58	J. Prasad Rao	AGM	VIJAYA Bank
59	Lalit Pareek	Sr. VP	HDFC Bank
60	P. C. Kalaria	AGM	SBI
61	R. J. Verma	AGM	OBC
62	Aanal Raval	AGM	GSC Bank
63	Amala Vaidya	AGM	IDBI Bank
64	V. M. Gupta	AGM	BoB
65	Umesh Kumar	Dy. Circle Head	PNB
66	G. K. Jain	CM	Indian Bank
67	G. Krishnamohan	CM	United Bol
68	Jagdish Singh	CM	SBBJ
69	M. M. Dave	CM	SBI
70	Mithilesh Jha	RM	ICICI Bank
71	Parveen K. Arora	CM	P&S Bank
72	S. T. Solanki	CM	BoB
73	Thomson Jose	Sr. VP	HDFC Bank
74	Ankit Jalan	CH & AVP	DCB
75	Gajendra Ganolia	SM	Corporation Bank
76	K. K. Vikani	SM	IOB
77	Mandar Juvekar	Dy. VP	Indusind Bank

Sr.	Name S/Shri/Smt.	Designation	institution
78	P. K. Kanani	SM	BoB
79	R. P. Behera	SM	Andhra Bank
80	R. Ramachandran	SM	Dhanlaxmi Bank
81	Rakesh Kumar	SM	BoB
82	Shrwan Kumar Sharma	Sr. Br. Manager	BMB
83	V. D. Dhani	SM	GSC Bank
84	Vijay Chaudhary	SM	Bol
85	Ajay Uthappa	Br. Manager	Karnataka Bank
86	Pratik Bulsara	Asst. VP	AXIS Bank
87	Alpa Kothari	Asst. VP	HDFC Bank
88	Alpesh Gandhi	Asst. Manager	City Union Bank
89	A. Arasu	Manager	City Union Bank
90	Amit Rathod	Asst. Manager	Catholic Syrian Bank
91	Amol S Mehta	Asst. Manager	Laxmi Vilas Bank
92	Arun Kumar	Manager	SBM
93	Chandan Chhaparia	Manager	Allahabad Bank
94	Devi Shankar Suman	Manager	KVB
95	Dhanesh Chandiramani	Manager	SBP
96	Dinesh A. Bhatt	Manager	P&S Bank
97	Gaurav Jain	Manager	UCO Bank
98	Harish Gundekar	Manager	Syndicate Bank
99	Kamal Kapadia	Manager	CBI
100	Khageshwar K.	Asst. Manager	VIJAYA Bank
101	Mohini Sharma	AM	IDBI Bank
102	P. S. Bhagora	Manager	SBH
103	Prashant Dole	Asst. Manager	Federal Bank
104	Sagar Burman	Dy. Manager	BoM
105	Ajay Gupta	Asst. Executive	J&K Bank
106	D. G. Purohit	Junior Officer	GSCARDB
107	J. L. Chaudhary	Junior Officer	GSCARDB
108	Baldev Patel	CM	SLBC
109	Chirag Patel	SM	SLBC
110	Sangita Kumari	SM	SLBC
<b>LDMs</b>			
111	Mukesh Sharma	Anand	BoB
112	R.B. Muniya	Bharuch	BoB
113	R.R. Ada	Dahod	BoB
114	A.A. Paliwala	Dangs	BoB
115	P. F. Barot	Narmada	BoB
116	P.V. Arvadia	Navsari	BoB
117	J.A. Chotaliya	Tapi	BoB
118	P.G. Oganja	Chhota Udepur	BoB

<b>Sr.</b>	<b>Name S/Shri/Smt.</b>	<b>Designation</b>	<b>institution</b>
119	M.M. Patel	Mahisagar	BoB
120	P R Sharma	Vadodara	BoB
121	Jayesh Chauhan	Valsad	BoB
122	K. R. Maheria	Kheda	BoB
123	Kalpesh V. Shah	Ahmedabad	Dena Bank
124	A.A. Patel	Arvalli	Dena Bank
125	R K Patel	Banaskantha	Dena Bank
126	Alok Sinha	Botad	Dena Bank
127	J P Oza	Devbhoomi Dwarka	Dena Bank
128	Nitin Solia	Kutch	Dena Bank
129	M J Patel	Mehsana	Dena Bank
130	P.A. Patel	Patan	Dena Bank
131	Abhishek Bhandari	Sabarkantha	Dena Bank
132	D. D. Rathod	Gandhinagar	Dena Bank
133	S.V. Trivedi	Bhavnagar	SBI
134	N.R. Makwana	Gir Somnath	SBI
135	Prafulla Kumar Jha	Jamnagar	SBI
136	D D Yadav	Junagadh	SBI
137	Kirit Rawal	Porbandar	SBI
138	B. R. Shah	Surendranagar	SBI
139	S. P. Chauhan	Morbi	SBI
140	B. D. Safi	Rajkot	SBI
<b>RBI /NABARD/SIDBI</b>			
141	Ajay Vij	GM	RBI
142	V. Ranga Rao	GM	RBI
143	C. C. Thanvi	GM	SIDBI
144	S. T. Ravikumar	DGM	NABARD
145	K H Pandit	AGM	RBI
146	Ashwin R. Shah	AGM	RBI
147	Shishir K. Mishra	AGM	RBI
148	N. C. Pradhan	AGM	RBI
149	H. M. Mishra	AGM	NABARD
150	K M Mathur	Manager	RBI
151	S. K. Jani	Manager	RBI
152	Cassian Gomes	Asst. Manager	RBI
153	Siddharth Gadhavi	Assistant	RBI
<b>INSURANCE COMPANIES</b>			
154	Jitendra Kulkarni	BM	LIC of India
155	B. B. Vyas	Dy. Manager	New India Assurance Co. Ltd.
156	Nitin Loya	Asst. Manager	LIC of India