



**148th SLBC Meeting**

**Convenor - Central Bank of India**

**Minutes of the 148<sup>th</sup> State Level Bankers Committee**

The 148<sup>th</sup> State Level Bankers Committee (SLBC) meeting of the State of Madhya Pradesh was held on the 12<sup>th</sup> of September 2012 in the conference hall of Central Bank of India, Bhopal office.

The meeting was chaired by Shri M V Tanksale, Chairman and Managing Director Central Bank of India along with Shri Madan Mohan Updhyay, IAS, Agriculture Production Commissioner /Additional Chief Secretary, Department of Agriculture and Cooperation, Government of Madhya Pradesh.

Shri D. Sarkar, Chairman and Managing Director, Union Bank of India, being the special guest, was facilitated by SLBC for the completion of Union Bank of India 50 years in the State of Madhya Pradesh.

Shri Umesh Kumar Singh, Field General Manager, Central Bank of India /Convenor, State Level Banker's Committee welcomed all the participants.

Shri Tanksale, in his addressing speech, highlighted the achievements of the State of Madhya Pradesh and felt elated in informing the house that the State has grown at 18% in Agriculture, 17% in manufacturing, 8% in Industrial Growth and an overall growth rate has been above the All India average growth rate.

He emphasized upon the benefits of the synergize of banking linkages through Financial Inclusion and applauded the efforts of the Government in taking forward its vision of implementation of Financial Inclusion through its one of the bodies MPCON Ltd, the business correspondent (BC) vendor in the State of Madhya Pradesh.

He informed house that his belief in growth through rural masses, all round holistic approach, led to a conclave of all the Lead District Managers (LDMs) of Central Bank of India in Mumbai in the month of February 2012, to invigorate in them, the spirit of upliftment of rural masses through Financial Inclusion and banking linkages.

Even the Government of India, while sounding an appreciation on the said process, emphasized upon effective measures in credit dispensation and banking linkages through the rural masses, ultimately redefining the roles of LDM.

Though the growth numbers of quarter ended June 2012 over the Financial Year 2012 for a moment does invoke thoughts, yet in light of the 32% achievement of the FY 12-13 targets till the end of June quarter 2012, he sounded confident that all banks will be able to achieve the allocated targets.



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While appreciating the gesture of the Government in welfare of the girl child through its flagship moto of “Beti Bachoo Abhiyan”, he in sync to the above, announced a scholarship of Rs. 500/- per month per girl student in each District for two meritorious girl students of Class IX to XII. Officials of Government of Madhya Pradesh thanked Central Bank of India for this gesture.

Shri D.Sarkar Chairman and Managing Director, Union Bank of India thanked the house for the opportunity to be the part of the SLBC forum in the State of Madhya Pradesh as the Chairman and Managing Director of Union Bank of India and assured his fullest co-operation in ensuring the desired growth to achieve the goal of the State.

In his views, **compliance lending “reaching people than to achieving targets in percentage terms”** will support bankers to reach the Rural and Semi Urban Area in coming 5 years and check migration from village.

Shri M.M. Upadhyay, IAS, Agriculture Production Commissioner, Government of Madhya Pradesh while congratulating Union Bank of India for completing 50 years in State, was hopeful of the State achieving the Annual Credit Plan of this Financial Year.

He emphasized upon a concerted and consistent efforts of bankers and State Government in ensuring desired growth pattern and upliftment of the rural/semi urban masses.

He took pride in informing the house that the above efforts has resulted in Government of India identifying State of Madhya Pradesh as the **Best Agriculture State in country for 2012**.

He also informed the house that Hon'ble Chief Minister of the State while reviewing the State Progress in the recently concluded three day Collector / Commissioner Review Conference directed to sustain 18% Agriculture growth during the current financial year also.

He concluded by invoking bankers thoughts for supporting Governments cause for farm mechanization and schemes like financing custom hiring centres for a sustainable agriculture growth.

Shri P.R. Ravi Mohan, Regional Director, Reserve Bank of India appreciated the growth pattern in the State and informed that Reserve of India is also trying to address any issues that appear to be an impediment like active participation of Private Banks in ACP, BLBC, DLCC etc, training of RRBs etc. He wished that the SLBC of the State of Madhya Pradesh should become a model SLBC in the Country

He informed the Committee that with the approvals of licences of Development Co-operative Bank at Mandla, Gwalior and Rewa, Madhya Pradesh has become the only state where no licences for Co-operative Bank are pending with Reserve Bank of India for approval.

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The house hereafter pondered and deliberated on agenda wise items and baring on a scheme or two, reflected on growth sentiments in sync with the growth numbers of the quarter (Q1) and were hopeful that the banks will be able to achieve the targets set in the ACP. **Agenda Item-wise discussion and action points are in the annexed Anneuxre-1**

In the end, Shri Potnis, General Manger and State Head, Bank of Baroda, thanked Government, banker colleagues and Institutions present for the first quarter progress and reverberated bankers commitment towards the goals set jointly by all the stake holders for the all round development of the State..

(Umesh Kumar Singh)

Field General Manager –Central Bank of India / SLBC Convenor-MP

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Annexure 1

Sr. No.	Agenda Item	SLBC Forum Discussion	Action / Discussion Points	Responsible Department /Institution
1	Minutes of 147 <sup>th</sup> Meeting of SLBC held on 6 <sup>th</sup> June, 2012	No amendments / response from any member banks/ Government Departments/ Institution.	Adoption of minutes	-
2	Action Taken Report (ATR) on the 147 <sup>th</sup> SLBC Meeting	ATR was placed before the SLBC committee	Approved	Convenor SLBC with the respective Bank/ Government Departments
	Adoption of 147 <sup>th</sup> SLBC minutes	Minutes adopted		
	Restructuring of ACP to facilitate increase in CD ratio of districts	ACP revised and circulated to all member banks		
	Performance of banks in M.P with reference to CD Ratio	Union Bank of India along with Central Bank of India to prepare a road map for districts with low CD ratio  Increase of term loan factor, farm mechanisation and 100% coverage of CKCC and credit linkages through NABARD schemes		
	Education Loan portfolio in the State	All banks have claimed the education loan interest subsidy from Canara Bank. Banks to adopt the adopt		

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		IBA model loan scheme for Vocational Education and Training.		
	Housing Loan Scheme	A total of 16 banks have now executed MOU with State Government for CM rural housing		
	State Govt's PMEGP programme	Targets allocated by Government have been circulated to member banks with request for 100% achievement		
	Tejaswini Self Help Groupes	About 10696 SHGs have been formed in six selected districts of M.P.		
	Progress under Weaver Cards for handloom weavers	Banks requested to participate in the scheme		
	Progress of CKCC	Forms part of the theme agenda of the 148 <sup>th</sup> SLBC		
	R-Seti & FLCC	Baring 5 districts of SBI, FLCC at other districts opened Land allotted by Government for R-Seti and support of Government requested for any impediments		
	Financial Inclusion in the State	To carry forward the vision of State Government in		

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		implementing Financial Inclusion, Convenor Bank has executed MOU with MPCON Ltd. Details in relevant Agenda Item		
	Sub Committee Meeting	In compliance with the 147 <sup>th</sup> SLBC meeting decisions, various Sub-Committee meeting were held except for Sub-Committee on SC/ST and MSME/R-SETI		
3	Performance Review	<p>It is has been desired by the Committee that Convenor should list out three district laggards and leaders in each of the schemes of Government /sectors. Further Convenor should also inform NPA status against each scheme /sector against the performance of each sector</p> <p>It has also been desired that Convenor should also include latest statistical data until the preceding month of SLBC meeting</p>	<p>To incorporate laggards and leader in atleast three districts in next SLBC Agenda</p> <p>Further to incorporate NPA table/details in the performance table of each scheme / sector.</p> <p>To incorporate statistical data until the preceding meeting of SLBC meeting.</p>	Convenor-SLBC
3a	Sector / Agency wise Annual Credit Plan	Forum appreciated a YoY	Government desired that	All banks

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	2012-13	growth of approx. 29%. MSME growth rate is phenomenal at 73% but growth rate of other priority sector at around 20% is a concern	each bank should issue quarter wise area specific plan and strategy to achieve the targets. Growth pattern to be equally uniform across all quarters	
3b.	CD ratio of Districts, refer agenda item e page 14	<p>Concerns have been raised for nine districts persistently having CD ratio below 40%</p> <p>Committee opined to assess the demographics of the district, to understand the potential of the District and thereafter strategizing further to increase the CD ratio</p>	<p>LDMs of these districts to be advised to jointly assess the potential of the district along with District administration and mapping various schemes for increasing credit linkages and its dispensation</p> <p>A three member committee to be formed to interact with district administration, LDM and populace to assess the need of credit, its avenues and redefining strategies for credit linkage and its dispensation. This will enable introspection of reason of persistent low CD ratio in these districts and formulation of</p>	<p>Convenor- SLBC and DIF, Government of Madhya Pradesh</p> <p>DIF, Government of MP: For interaction with LDMs and District Administration. Convenor, SLBC along with State Head of respective lead banks in these districts</p>

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			<p>strategy for increasing CD ratio or seize the matter, if no viability to increase the CD ratio</p> <p>State Head Bank of these districts to identify areas to facilitate the credit dispensation with the help of the LDM.</p> <p>Convenor, SLBC to write letters to respective banks of affected districts under the signature of Chairman and Managing Director for introspection and formulation of holistic strategy for growth</p>	<p>Letter to Chairman and Managing Director of affected districts already complied with.</p>
3c	Priority Sector Advances / Agriculture advances; agenda item f/g page 15	<p>Concerns were raised towards low credit output of June quarter over March</p> <p>Convenor SLBC, also requested Government to organize camps in sweep mode either through</p>	<p>It was clarified that due to good harvest season, the credit output has been low this June Quarter 2012. It is expected that credit output will increase</p> <p>DIF, Government of Madhya Pradesh has been requested to issue necessary guidelines to</p>	<p>Banks to increase credit output in coming quarters</p> <p>DIF, Government of Madhya Pradesh</p>



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		camps or otherwise for 100 % CKCC linkages	District administration	
3d	Education loan, agenda item k page 17	<p>The progress in education loan is satisfactory</p> <p>It was informed that Government has collated data of approx 9000 (technical / non-technical like MBA etc.) aspiring students for higher education, technical (engineering / medical) or non-technical like MBA etc., though its technical education department, which have shown interest for education loan, even giving preference of Bank, from where they wish to avail the loan. Convenor informed that data has been forwarded to all bank for processing</p>	<p>Banks to reach out to these 9000 prospective students for closing out the loan application to a logical end</p>	All Banks
		Government also showed concern for slow progress in their State Government	Banks also to avail opportunity of Government guarantee to	All Banks

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		<p>Guarantee Scheme and requested banks to use this opportunity of government guarantee in education loan.</p> <p>Government reflected concerns of banks have been insisting upon PAN card from students approaching for education loan.</p>	<p>students who are unable to provide requisite guarantee / collateral</p> <p>It was clarified that PAN card or duly filled application card for PAN card is only sought from students to keep track of these students once they complete the course, thus avoiding chance of slippages due to lack of information of contact details of these students and also to put the details on CIBIL</p>	<p>Noted</p>
<p>3e</p>		<p>Convenor further informed that in light of data of these 9000 prospective education loan students, the target of 30,000 education loan cases set by Government appears to be higher. Further the State has been able to achieve an average 15000 education loans cases year</p>	<p>Government has been requested to revisit the target set for the Financial Year</p>	<p>DIF, Government of Madhya Pradesh</p>

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		on year basis. The Department of Financial Services, Government of India has also allocated 15000 target to education loan for the State of Madhya Pradesh		
		Government appreciated progress made by Central Bank of India in Education loan and also in State Guaranteed Scheme		
3f	Housing loan, agenda item i page 19/20	Slow progress in Governments' flagship scheme CM Rural Housing was discussed. It was informed that the target for the current financial year is 1,50,896. Banks should not have any inhibition in sanctioning loan meant for making pucca houses for the poorest of poor. Government conveyed reservation in the slow progress and banks reluctance in participation in this Government Scheme. Government of	Convenor informed that based upon the yearly target, each bank branch has to do 65 odd cases (i.e. 5 to 6 cases every month), which is a achievable target. He also reiterated banks commitment to the scheme of the Government	All bank

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		<p>Madhya Pradesh requested to provide adequate number of sponsorship of cases</p> <p>Accordingly, State Bank of India has been requested to revisit targets from 16,000 to 43,412 cases.</p> <p>Government also informed that Punjab National Bank and Allahabad Bank is yet to execute MOU. Convenor to communicate with these banks for early execution of MOU</p>	<p>Convenor, SLBC to communicate with Chief General Manager, State Bank of India for revisiting the targets</p> <p>Convenor to communicate with these banks for execution of MOU at the earliest</p>	<p>Convenor has complied with the same</p> <p>Convenor has Complied with the action point.</p>
3g	Micro and Small Enterprises (MSE) Advances; Agenda item h page 15	<p>Government while appreciating the growth in sector, conveyed reservation for rejection PMEGP, RDSY etc. and also the delay in sanctioning cases by banks etc.</p> <p>Government conveyed concerns in delay in sanction of such proposal</p>	<p>Convenor, SLBC reiterated the stand of developing a web based e-</p>	<p>Convenor-SLBC. Already Complied with</p> <p>Department of Commerce, Industry and Employment, Government of Madhya</p>

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		<p>and no mechanism by banks to monitor and supervise these.</p> <p>Government requested banks to disburse the pending sanctioned proposals of last financial year and treat it as a fresh sanction for this financial year</p>	<p>tracking system for better supervisory control, a reference of same also made in the sub-committee</p> <p>Convenor, SLBC in tandem to the request of Government, requested all out bank participation in the scheme</p>	<p>Pradesh</p> <p>All banks</p>
3 h	Weaver Card	<p>It has been requested that a separate agenda item be placed in next meeting on weaver cards and also to circulate the scheme specific target to all bank</p>	<p>To incorporate weaver card and its scheme in 149<sup>th</sup> SLBC</p> <p>To allocate and circulate the targets of weaver card and formulate scheme based upon the scheme of the Government</p>	<p>Convenor, SLBC</p> <p>Convenor, SLBC and all banks</p>
3i	Allocation of targets and supervision through the DLCC forum	<p>Committee opined that DLCC should play a very active role in allocation of the target at the district level and should sanctimoniously monitor the progress.</p>	<p>Government to once again reiterate the seriousness of DLCC to district administration</p>	<p>DIF, Government of Madhya Pradesh</p>

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		<p>Further the LDMs should play a pivotal role in ensuring the achievement of targets and upliftment of the rural masses through banking linkages. They have also to confirm that district targets have been allocated to banks.</p> <p>It has further desired that each banks should direct its Regional Manager to compulsorily attend DLCC meeting in its Lead district and ensure greater systematic discipline of bankers in DLCC meetings and implementation of DLCC progressive strategies</p>	<p>State Heads of each bank through its Regional Managers to invigorate ownership of districts to the LDMs and also a send of self-ownership eve with the Regional Managers</p> <p>Each State Head to mandate the same to the Regional Managers</p>	<p>Each Bank State Head</p> <p>Each Bank State Head</p>
3 j	Finance to Schedule Tribe	<p>Department of Tribal development, Government of Madhya Pradesh requested separate targets for Schedule tribe</p> <p>Committee desired that Managing Director, Tribal welfare department should</p>	<p>It was informed that separate targets are allocated to Schedule Tribe refer page 25 table Z of the agenda.</p> <p>Managing Director, Tribal Welfare department to be inducted into the Sub-</p>	<p>Convenor, SLBC &amp; DIF, Government of Madhya Pradesh</p>

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		also be part of the Sub-Committee on SC/ST	Committee on SC/ST	
3 h	NPA Management	<p>Banks have shown concern on the growing incidences of NPA and requested for an all round active support from District Administration for not only arresting growing NPA but also affecting recoveries.</p> <p>DIF, Government of Madhya Pradesh raised concerns in the gap reflecting in recovery numbers of BRISC and actual recovery made by banks, resulting in revenue loss to banks</p>	<p>It has been decided that each Sub-Committee to discuss NPA Management as a regular agenda item in their meetings and affect NPA Management in true spirit. It was decided to indicate NPA percentage under each scheme along with the agenda of review of performance itself.</p> <p>A committee to be formed to evaluate RRC methodology and make suggestion for revamping RRC filing and recoveries through RRC</p>	<p>Convenor banks of the Sub-Committee</p> <p>Convenor SLBC</p>
3 j	Branch Expansion	<p>Committee observed slow pace in the expansion plan of banks and has requested all banks to open branches as per their yearly branch</p>	<p>Banks have assured to be in line with their branch expansion plan</p>	<p>All banks</p>

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		expansion targets.  Committee also requested to open brick and motor branches and also to comply the guidelines issued by Department of Financial Services, Ministry of Finance F.No.21/13/2009-FI(Pt) dated 1 <sup>st</sup> August 2012, for banking facilities /linkages for underbanked / unbanked villages	Banks agreed to formulate strategy and for implementation	All banks
4	Special Theme Agenda: Credit Linkages to farmers falling under the category of Oral Lessee, Small farmers, marginal farmers, share croppers and forest dwellers	Convenor, SLBC requested Government to adopt the State of Andhra Pradesh model to issue 'Loan Eligibility Card' in the form of <b>Cultivator's Licence</b> , which will also encompass tribal areas and its habitants	Government to explore the model for implementation in the State of Madhya Pradesh	DIF, Government of Madhya Pradesh
5	Computerization of Land Records	Convenor, SLBC informed State Government that Government of India has desired that a web based system like Bhoomi project of Government of	DIF, Government of Madhya Pradesh has informed that there is a web site available wherein banks can check the land records. However	DIF, Government of Madhya Pradesh



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		Karnataka be adopted in the State, allowing a facility to bankers to online make/release charge on lands	Convenor, SLBC requested Government to remodelate the website to allow banks to create/release charges of lands etc as one in the Bhoomi project of Government of Karnataka	
6	Financial Inclusion	<p>Convenor, SLBC informed Central Bank of India as the convenor bank has executed MOU with MPCON Ltd as the Business Correspondent vendor in the State. Further Punjab National Bank, Bank of India and Bank of Baroda have executed the MOU with MPCON Ltd., and remaining banks are in process of executing the MOU</p> <p>Committee desired that all banks should map the USB along with base branch and serving villages to start FI implementation</p>	<p>Committee requested all other banks to execute MOU with MPCON Ltd by 15<sup>th</sup> October 2012. Also banks to map BC Banking outlets within the 5 KM periphery in consultation with district administration and LDM and inform SLBC</p> <p>Subsequent to the clarification by Reserve Bank of India on denotation of branch, it has been clarified that the Ultra Small Branch (USB)</p>	<p>All member banks</p> <p>All banks and State Government</p>

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		Committee also requested Insurance agencies to proactively provide BC training in micro insurance to BCs, which is at dormative state now.	shall henceforth be called as <b>BC Banking outlet</b>  Insurance Companies to impart micro insurance training in coordination with MPCON Ltd. and existing BC vendors	Insurance Companies
7	R-Seti / FLCC	Committee opined that R-Seti and FLCC should become a Entrepreneur incubator and breed entrepreneurs through its training. It also suggested that R-Seti should actively involve district administration in not only imparting scheme based training but also identify cases for banking and credit linkages.	R-Seti and FLC C to coordinate with District administration and LDMs and identify, train and nurture such trainee for employable activities and entrepreneurship.	R-Seti, FLCC and DIF, Government of Madhya Pradesh
8	Discussion of various Sub-Committee meetings	It was observed that most of the suggestions put forth by various sub-committees have already been discussed and relevantly adopted.	Suggestion of Sub-Committee meetings to be adopted.  Further Committee desired	Noted  Respective Convenor of

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			<p>that respective convenor of Sub-Committee on MSME/R-Seti and SC/ST be completed within this month.</p> <p>To incorporate sub-committee discussion and action points against relevant section</p>	<p>Sub-Committee on MSME/R-Seti and SC/ST.</p> <p>Convenor, SLBC</p>
9	Computation of Credit Deposit (CD) Ratio	<p>Considering the discrepancies in computing the CD ratio in the district specifically districts like Singrauli.</p> <p>Committee observed that the computation of CD ratio in the state henceforth should be on the basis as suggested by Reserve Bank of India</p>	<p>To adopt computation methodology of CD ratio as per agenda item page 43</p> <p>All banks to act in accordance</p>	<p>DIF, Government of Madhya Pradesh</p> <p>All banks</p>
10	Detection and impounding of counterfeit notes	Reserve Bank of India has conveyed concerns on rising instance of circulation of counterfeit notes	Committee has requested banks to scrupulously adhere to the guidelines of the Reserve Bank of India in the matter and also	<p>All banks.</p> <p>DIF, Government of Madhya Pradesh to communicate with various district administrations</p>

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			requested Government to communicate district administration/police to align with the banks in the weeding this malice out from the system	including police administration for supporting the cause of the bankers
11	NABARD as the facilitation Centre	Banks have been requested to take advantage of various subsidy linked scheme of NABARD, which will assist banks in facilitating creation of assets through term lending schemes like rural gowdon, etc., and schemes though SHGs, JLGs, etc.	NABARD to coordinate through its District Development Managers with the LDMs and district administration for aligning with the holistic development of the district	All banks and State Government
12	Farm Mechanisation scheme of the Government	Committee observed that the scheme of farm mechanization is one more way to create assets for the rural populace and will assist budding entrepreneurs	All banks to formulate scheme based upon the base scheme/input provided by the Government and allocate target to its branches	All banks and Convenor, SLBC
13	Amalgamation of Regional Rural Bank (RRB)	Covenor informed that Central Bank of India, in compliance of Ministry of Finance, Government of India directive completed the process of merging Vidisha Bhopal Kshetriya	It was suggested to have Head Quarters of the merged entity at Bhopal for better coordination with all the Stake holders. The same was noted.	Noted

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		Gramin Bank and Mahakaushal Kshetriya Bank with Satpura Narmada Kshetriya Grameen Bank. He further informed that the date of Issuance of notification by Central Government is expected to be 1st October, 2012 instead of the merger shall be effective from 1 <sup>st</sup> October 2012		
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**LIST OF PARTICIPANTS**  
**148th STATE LEVEL BANKERS' COMMITTEE MEETING**  
**HELD ON 12.09.2012**

S. N.	Govt. Deptt. /Bank/ Institution	Name	Designation
<b>G O V E R N M E N T</b>			
1	Agriculture	Shri M.M. Upadhyay I.A.S.	A.P.C.&Add. C.S.
2	Finance	Mr. Ajay Nath I.A.S.	Principal Secretary
3	MPRRDA	Smt. Alka Upadhyay I.A.S.	Chief Executive Officer
4	DIF	Mr. Ashok Shah I.A.S.	Commissioner/Secretary
5	KVIB	Mrs. Shikha Dubey I.A.S.	Managing Director
6	RURAL INDUSTRIES	Mrs. Kanchan Jain I.A.S.	Principal Secretary
7	INDUSTRIES	Mr. R.K. Chaturvedi I.A.S.	Commissioner
	TRIBAL-M.P. Adivasi Vitta & Vikas	Dr. Veena Ghanekari.a.s.	MD
8		Mr. Sanjay Shukla	
9	SC/ST Development	Mr. J.N. Malpani i.a.s.	Commissioner
10	SC/ST DEV. CORPN	Mr. B.S. Bhati	General Manager
11	TRIBAL WELFARE	Dr. S.S. Bhandari	Addl. Director
12	MPKVIB	Mr. Ashok Pandey	Dy. Director
13		Mr. R.K. Sharma	Asstt. Manager
14	NSTF&C	Mr. V.G. Ghutake	Dy. Zonal Manager
15	DIRECTORATE OF HORTICULTURE	Mr. N.P. Mohare	Dy. Director
16	Cooperatives	Mr. K.K. Dwivedi	Dy. Commissioner
17	FARMERS WELFARE	Mr. R.P. Sahu	Joint Director
18	TECHNICAL EDUCATION	Mr. Shamim Uddin	Add. Secretary
19	National Housing Bank	Mr. Subhash	RRR
20	KVB	Mr. Murali	Officer
	UNITED INDIA INS. CO.	Dr. M.A. Azeez	Regional Manager
		Mr. Arun Kumar Verma	Nodal Officer
34	Agri. Insurance Co. Ltd.	Mr. Tarun Kr. Singh	Admn. Officer
<b>CONVENOR BANK - CENTRAL BANK OF INDIA</b>			
35		Shri M.V. Tanksale	Chairman & Managing Director
36		Shri R.K. Dubey	Executive Director
37	Central Bank of India	Shri Umesh Kumar Singh	General Manager/Convenor Bhopal
38		Shri Vivek Kumar	AGM-SLBC
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<b>R B I &amp; OTHER INSTITUTIONS</b>			
43	RBI	Shri P.R. Ravi Mohan	Regional Director
44		Shri R.K. Panda	General Manaber
	NABARD	Shri N. Pradhan	General Manager
45		Shri D.K. Gawadi	Dy.General Manager
46		Shri G. Sampath Kumar	Dy General Manager
47		Shri.D.V. Ramana Rao	Astt General Manager
<b>STATE BANK GROUPS</b>			
	State Bank of India	Shri Yashovardhan Sinha	General Manager
48		Shri. V. Madhusudan Rao	General Manager
49		Shri. K.P.S. Rawat	Dy. General Manager
50		Smt. Manideepa Kindwal	Dy. General Manager
51		Shri Prabhat Goyal	Asstt. General Manager
52		Shri M.R.I. Siddiqui	Chief Manager
53			
54	State Bank of Travancore	Mr. B.K. Garnaik	Chief Manager
55	State Bank of Bikaner & Jaipur	Shri. C. Jitendra	Dy. Manager
55	State Bank of Hyderabad	Mr. Chandan Kumar	Asstt. Manager
56	State Bank of Mysore	Ramesh Dubey	Manager
<b>OTHER NATIONALISED BANKS</b>			
57	Allahabad Bank	Mr. Anil Tandon	Dy. General Manager
58		Mr. Saranam	Senior Manager
59	Andhra Bank	Shri R.K. Pradhan	Chief Manager
60	Bank of Baroda	Shri P.D. Potnis	General Manager
61		Shri S.K. Birani	Chief Manager
62	Bank of India	Shri Rajeev Kumar Gupta	Dy. General Manager
63		Shri. S.K. Aggrawal	Astt General Manager
63		Shri B.S. Arya	Senior Manager
64	Bank of Maharashtra	Shri Ranjeet Singh	Asstt. General Manager
65	Canara Bank	Mr. Devendra Arora	Dy. General Manager
66		Mr. S.K. Tiwari	Senior Manager
67	Corporation Bank	Shri Vijay Walia	Dy. General Manager
68		Shri S.K. Tiwari	Manager
69	Dena Bank	Mr. M.S. Roheria	Asstt. General Manager
70		Sushil Kumar Sharma	Chief Manager
71	IDBI Bank Ltd.	Sarvesh Rastogi	Astt General Manager
72	Indian Bank	Ashok Kumar	Astt General Manager
73		Shri. Arjun More	Sr. Manager
74	Indian Overseas Bank	Shri. P.K. Garg	Chief Regional Manager
75		Mr. Reyazul Haque	Senior Regional Manager
76	Oriental Bank of Commerce	Shri.G. Majumdar	Dy General Manager
77		Mr. S.P. Bhatia	Dy. General Manager
78		Mr. P.M. Panda	Senior Manager
79	Punjab National Bank	Mr. Rakesh Kumar	Dy. General Manager
80		P.K. Gupta	Chief Manager
81		Ms. Avanti Shyam	Senior Manager
82	Punjab & Sindh Bank	Ajeva Prasad	Manager
83			
84	Syndicate Bank	Shri.P.L. Bedi	Chief Manager
85		B.Sabu Singh	M anager BD
86	UCO Bank	Mr. M. Behera	Dy. Zonal Head

**LIST OF PARTICIPANTS**  
**148th STATE LEVEL BANKERS' COMMITTEE MEETING**  
**HELD ON 12.09.2012**

87	Union Bank	Mr. D. Sarkar	Chairman & M.D
88		R.S. Pandey	General Manager
89		Shri. Tarun K.	Dy. General Manager
90	United Bank of India	Narayan Pradhan	Astt General Manager
91	Vijaya Bank		



**LIST OF PARTICIPANTS**  
**148th STATE LEVEL BANKERS' COMMITTEE MEETING**  
**HELD ON 12.09.2012**

<b>P R I V A T E   B A N K S</b>			
92	Axis Bank	Mr.Karant Gupta	AVP
93	Dhanlakshmi Bank	Mr. Pradhuman Sharma	Manager
94	ICICI	Mr. Vikram Dewan	Asstt. General Manager
95		Mr. Naveen Pradhan	Regional Manager
96	Indusind Bank		
97	Federal Bank	Mr. Regi Thomas	Senior Manager
98	HDFC Bank	Vikas Vijayvargiya	Nodal Officer
99	J& K Bank	Mohan Lal	Associate Executive
100	Karnataka Bank		
101	Laxmi Vilas Bank	Ms. Sushma Sahu	Asstt. Manager
102	SIDBI	Mr. Jatender Agarwal	Dy. General Manager
103	South Indian Bank	Mr. Prashant Dubey	Asstt. Manager
<b>COOPERATIVE BANK</b>			
104	Apex Bank	Shri S.K.Gupta	General Manager
<b>REGIONAL RURAL BANKS</b>			
105	Satpura Narmada KGB	Shri P.K. Gupta	General Manager
106	Narmada Malwa Gramin Bank	Shri R.M. Prasad	Chairman
107	Vidisha Bhopal RRB	Shri K.M. Rao	Chairman
108	Rewa Sidhi RRB	Shri S.K. Sinha	Chairman
109	Sharda Gramin Bank	Shri J.K. Swain	Chairman
110	Madhya Bharat Gramin Bank	Shri R.K. Agrawal	General Manager
111	Jhabua Dhar KGB	Shri Birendra Kumar	Chairman
112	<b>Mahakaushal Gramin Bank</b>	<b>Shri S.K. Behera</b>	<b>Chairman</b>