

Minutes of the 157th State Level Bankers' Committee

Meeting of Madhya Pradesh held on 24th June 2015 at Bhopal

The 157th State Level Bankers' Committee meeting of Madhya Pradesh was held on 24th June 2015, at Conference Hall, Central Bank of India, Zonal office, 9 Arera Hills, Bhopal under the co-chairmanship of Chief Secretary to the Government of Madhya Pradesh Shri Anthony de Sa and Executive Director, Central Bank of India Dr. R.C. Lodha. The meeting was attended by senior officials of Govt. of M.P, Reserve Bank of India, NABARD, Banks and other related agencies. **A list of the participants is attached as Annex-I.**

At the outset, Shri Ramesh S. Singh, Field General Manager/Convenor, SLBC Madhya Pradesh welcomed the dignitaries and all participants.

Convenor SLBC, requested Dr. R.C. Lodha, Executive Director, Central Bank of India to address the house.

Dr. Lodha extended a heartily and warm welcome to Shri Anthony de Sa, Chief Secretary, GoMP, other dignitaries, Bankers and all the participants and expressed that he had a great honour and privilege for him to be here. In his key note address, he flagged the following important issues concerning development in the State of Madhya Pradesh:

- He said, SLBC is a house of Bankers and is envisaged as a bankers' forum. This is an inter-institutional forum for coordination and joint implementation of development programmes and policies by all the financial institutions operating in the state. Madhya Pradesh outpaced all the major states in the economic growth chart with achieving 7% GDP growth rate and is growing parallel with India's GDP.
- During the FY 2014-15, Banks in Madhya Pradesh have shown a spectacular performance, which not only achieved the ACP target but also surpassed the target by achieving 129% of the projections. The state has been showing a strong growth rate in agriculture and allied sector of above 20 percent since 2010-11, and has received "Krishi Karmana Award" from the GoI continuously for last three years.
- New Industrial Promotion Policy of the State has widened the scope of MSME sector in the state, which is reflecting in "Mukhya Mantri Yuva Udyami Yojana", where achievement is nearly 100%.
- He suggested that as per "MUDRA" initiative of GoI, target to be given to banks also for the benefit of small entrepreneurs of the State.

- He while narrating the good efforts made by bankers as well as the State Govt. under PMJDY stated that further step being taken to strengthen the mission of Financial Inclusion Programme by adding A, B and C

* A for Aadhar, which is for due diligence of the person and for facilitating all G to P transactions.

* B for Bank account, which is right payment to right person.

* C for Cell number, which is right communication to right person.

- He expressed now the issues before the bankers are seeding of Aadhar, operation in zero balance accounts etc. Continuous efforts are required to achieve the real objectives of the scheme. He suggested that BC should be parallelly supervised by State Govt. with banks. He said progress under social security schemes is good in the State but APY is not picking up and suggested to move wholesale to retail and target the labour force for this scheme. He urged fellow bankers to achieve the task of enrollment under Social Security Schemes before 31st July 2015 as per target set by GoMP.
- On the NPA front, he said that non-performing assets are bottleneck for banks and needs assistance from State Govt. also to curb them. So that bankers may not drag their feet and NPA figures can be reduced appreciably.
- He mentioned, there are three spinners in the District, which can transform the District. Such spinners are Lead District Manager, Director R-SETI and counselor FLC. It is observed that coordination is lacking among them. He conveyed, LDM should not act as the data collector only. He emphasized on Financial Literacy and suggested to engage Retired People in Financial Literacy campaign, who are willing to work voluntarily and State Govt. may identify such persons for this purpose.

He then requested Shri Ramesh S. Singh to take forward the proceedings.

Convenor SLBC, requested to the Chief Secretary, Govt. of Madhya Pradesh to address the House.

Chief Secretary acknowledged the role of banks in the development of the State. As far as ACP 2014-15 is concern, there are many achievement but still some area required improvement. Private Banks also did a good job. While commercial banks achieved the ACP target for FY 2014-15, RRBs are lagging behind and achieved only 78%. Further; achievement of many banks was 100% still some banks could achieve only 40 to 50% target.

The Chief Secretary expressed his concern that despite NDRF/SDRF has relaxed the criteria for restructuring the crop loan in the case of Natural Calamity from the loss of 50% and

more to 33% and more, RBI and NABARD are yet to issue such guidelines to Banks. This is delaying the task of restricting the loan account of affected farmers.

While on the subject of social security schemes particularly PMJJBY and PMSBY, he expressed that though the State is ahead of many other States but we have to speed up the enrollment process and achieve the State target approx. 3 crore up to 15th August 2015.

The Chief Secretary agreed with ABC formula of PMJDY expressed by Dr. Lodha. He said that about 30,000 crore rupees were passed through accounts under DBT in various schemes viz. MGNREGA, scholarship etc. in our State.

The Chief Secretary said that achievement in CMRHM was 77%, which need improvement. Further this year GoMP is giving thrust in rural as well as urban areas also to provide shelter to the people and urged the bankers to participate actively under these schemes.

He praised bankers for achieving 100% target under various Swarojgar schemes and expressed the need of quality and training for these schemes. He said that, though as per RBI Guidelines, there is no need to ask for “No Dues” from the beneficiary, but still some Bank Branches are insisting for the same. He advised all Bankers to pass on necessary instructions down the line on this score.

ACP Booklet for FY 2015-16 was released by the Chief Secretary Shri Anthony De Sa, Dr. Lodha and other dignitaries.

Regarding ACP Projections under MSE, Commissioner, Industries pointed out that the projections for Financial Year 2015-16 is Rs. 13,396 Crores, which is less as compared to than the target set by the State Government under various self-employment, schemes. In this regard it was clarified that the Banks were allotted target under ACP for overall achievement under MSE segment and the target for Financial Year 2015-16 is 131% over the targeted figures of Financial Year 2014-15. However Banks will work towards achieving the target set under the Self Employment Schemes separately.

Thereafter the issues under the Agenda were taken up for discussion with presentation. After discussion on the issues on the Agenda, action points emerged are mentioned here under:

1. Confirmation of the minutes of the 156th SLBC meeting held on 20.02.2015 and Special SLBC meeting on Natural Calamity held on 22.04.2015.

- Minutes of the 156th SLBC meeting held on 20.02.2015 and Special SLBC meeting on Natural Calamity held on 22.04.2015 were adopted by the House as no observations/remarks were received.

2. ACP achievement for FY 2014-15

- ❑ Though, overall ACP achievement was 129 per cent by the end of FY 2014-15, performance under agriculture lending was only 93%, which needs improvement. It is conveyed that recently RBI has revised Priority Sector norms and as per new guidelines, Banks can finance to small and marginal farmers. Further Banks need to focus on investment credit to increase the performance.

Action: All Banks

- ❑ Performance of RRBs and Co-operative banks under priority sector was only 78 and 92 percent respectively which required improvement.

Action: RRBs and DCCBs

- ❑ ACP achievement under Education Loan was not satisfactory, which needs improvement

Action: All Banks

3. Submission of Utilization Certificate to NABARD

- ❑ Some banks have not submitted utilization certificate to NABARD under RG/AMIGS schemes which is a cause of concern. NABARD and SLBC have submitted the list of such cases to Banks. Since these are schemes of GoI and as per CAG requirement, it is necessary to submit this certificate. All concerned are advised to submit the utilization certificate to NABARD.

Action: All Concerned Banks

4. Relief measures on Natural Calamity

- ❑ It was informed by State Govt. that with the joint efforts of Revenue, Panchayat and Agriculture departments of GoMP, list of affected farmers are prepared and "Annewari Certificates" are provided to all affected farmers and on the basis of such list GoMP has also released the relief of Rs 400 crore (approx.) to affected farmers.

- ❑ It was advised Banks to approach concerned LDMs for getting such lists and expedite the restructuring process and complete the task upto 15th July 2015 because extension period provided by RBI will expire on 31st July 2015.

Action: All Banks

- ❑ It was advised to put all such list of farmers on the website of DIFMP for information.

Action: DIF & Agriculture Dept.

5. Progress under Social Security Schemes

- ❑ It was pointed out that there is mismatch in reporting of progress under these schemes. There is anomaly in District wise and Bank wise progress. All Banks are advised to reconcile the figure. It was pointed out that more than 20 lacs applications are lying with bank for punching in the system.

Action: All Banks

- ❑ Since District wise target is already communicated to every LDM, they ensure that bank wise and branch wise target is allocated in their Districts taking consideration of no. of branches, rural/semi-urban etc. and such task must be completed before 30th June 2015. All State heads have been requested to advise their LDM to complete the task well in time.

Action: All LDMs

- ❑ There are many enrollment forms are pending in the branches to feed into the system. It is advised that Bank may outsource some agency to feed the data offline and get them uploaded, where ever such facility is available.

Action: All concerned Banks

- ❑ It was suggested that insurance claim received under these schemes should be given wide publicity to attract the beneficiaries and their faith in the schemes.

Action: All Banks & Dist. Administration

6. Financial Literacy

- ❑ Since NABARD provides financial assistance for setting up of financial literacy centers to cooperative Banks and RRBs and for conducting financial literacy programme to all Banks. Banks were advised to take advantage of such schemes.

Action: All Banks, particularly RRBs & DCCBs

- ❑ NABARD has provided grant for vehicles for FLCs in some Districts; it was requested to provide grant for more vehicles in remaining Districts also for this purpose.

Action: NABARD

- ❑ It was suggested that Banks/Govt. may identify some retired persons of the locality who are willing to impart financial literacy among the people voluntarily as "Bank Margdarshi Bandhu".

Action: State Govt.

7. Mukhya Mantri Gramin Awas Mission

- ❑ Performance (FY 2014-15) under this scheme was 77% only.

- ❑ It was pointed out by MPRRDA that there are many cases where account is opened but partial disbursement is made and accounts turned to NPA. Such instances should be investigated properly.

Action: Concerned Banks

- ❑ Some banks viz. Allahabad Bank, Bank of Baroda, Bank of Maharashtra do not lodge the claim of EMI to MPRRDA on monthly basis. All banks are advised to lodge the claim on monthly basis to MPRRDA regularly, so that interest burden due to delay in EMI from GoMP may be avoided from the beneficiary.

Action: Allahabad Bank, Bank of Baroda & Bank of Maharashtra

- ❑ There were many instances where after the release of first installment, borrower did not complete the house as per norms. It was advised to provide such list to MPRRDA for action against such erring borrowers.

Action: All Banks & State Govt.

- ❑ It was reported that a lot of banks have merely opened the loan account up to 31.03.2015 in their CBS but disbursement in the account is still pending. All banks were advised to ensure disbursement immediately as per provisions of the scheme.

Action: All Concerned Banks.

- ❑ It was reported that there are a number of chronic defaulters particularly in Bhind and Morena Districts. It was decided to conduct special recovery camps jointly by Banks and District Administration in those Districts.

Action: Banks and MPRRDA.

8. Urban Poor Housing Finance

- ❑ The scheme prepared by Department of Urban Development was circulated to all Banks vide their Letter No. 5066 dated 27.05.2015 and the subsequent amendments into the schemes after the meetings held with the Bankers on 04.06.2015 were circulated to all Banks by the department vide letter Number 5502 dated 05.06.2015. Further as suggested by the Bankers the department agreed that in case of default by the borrower in repayment of more than 3 installments, upon request of the Bank, Municipal Corporation will get the house vacated and re-allot to some other person in waiting and out of the payment to be made to new allottee, the original loan amount will be liquidated. In case Municipal Corporation is not able to reallocate the House to some other person within 6 months from the date of intimation by the Bank. After detailed discussions, the House adopted the scheme and decided that all banks should implement the scheme in its right spirit.
- ❑ It was also conveyed that approximately 25,000 houses have already been completed in Bhopal. Banks need to sanction loan to the beneficiaries' up to Rs. 1.2 Lakh to `1.50 lakh, as the case may be, in these cases. Bankers informed that they need to get the scheme approved by their Head Offices after which they will be able to sanction the cases. In the meantime Banks will accept the applications and complete the inspection, due diligence and process of loan application. It was further decided by the House that the scheme shall be implemented in the entire State.

Action: All Banks

9. Mukhya Mantri Swarojgar Schemes (MMYUY, MMSY & MMAKY)

- ❑ The Chief Secretary applauded the bankers for their contribution in this regard and expected that in the current FY 2015-16, banks will also perform well.

10. Prime Ministers' Employment Generation Programme (PMEGP)

- ❑ Banks performed well in this scheme also and achievement was 113%. Commissioner, Industry conveyed that since GoI has reduced the target for this scheme that is why target for this FY is less than previous FY.

11. Progress under NRLM, Weavers' Credit Card , Swarojgar Credit Card and Education Loan/HELAMS

- ❑ Progress under NRLM was good. Achievement under this scheme was 103%. Chief Secretary praised the bankers and said this achievement was not only in sanction of the case but also in disbursement.
- ❑ Progress under weavers' credit card was very poor. It was advised the Department to provide the list of cases submitted to the branch, bank wise and branch wise for follow-up.

Action: Department of Handloom and handicrafts

- ❑ It was advised that such type of schemes to be converted into MUDRA and necessary steps to be taken in this regard.
- ❑ DIFMP has formulated a scheme that in case of death or permanent disability of education loan borrower, GoMP will provide 50% as subsidy and balance 50% should be waived off by the bank. It was informed that now the education loan cases are having Insurance coverage but it is not mandatory. After discussion, it was decided that the banks should insist upon beneficiaries to get life insurance cover while availing education loan from the bank. As regard old cases of education loan, where the life insurance cover has not been taken by the bank and beneficiary, it was decided by the house that the proposed scheme may be adopted. The scheme would be applicable only in case of death and permanent disability of the student either during the course of education or during repayment period.

12. NPA and BRISC

- ❑ Many bankers pointed out that they are not receiving support from Tehsildar and Dist. Administration resulting large number of RRCs is pending, where recovery is negligible.

- ❑ It was advised that since filed RRCs are almost small ticket loans therefore, banks may consider these RRCs as per their One Time Settlement (OTS) schemes.
- ❑ It was decided by the Chief Secretary that monthly camps should be organized at Tehsil level to settle the RRCs filed accounts under OTS schemes of the banks, where State Govt. will provide handholding support.

Action: All Banks & State Govt.

13. Credit Deposit Ratio

- ❑ CD ratio of State Bank of India needs to be improved.

14. R-SETIs

- ❑ RSETIs need to have dedicated infrastructure in each district so that need based and quality training can be imparted to rural youth towards entrepreneurship development. Implementing agencies of various employment generation schemes were requested to identify ideal youth and recommend them for training so that they can be given advantages of various loan schemes of Banks.

Action: Implementing agencies of various employment schemes

- ❑ In some District viz. Bhind, Umaria, there is an issue of land which should be resolved immediately at District administration level.

Action: Rural and Panchayat Dept. GoMP

- ❑ Chief Secretary also advised to present the Status of land allotment and building construction status District wise during the next SLBC.

15. Other Issues

- ❑ Bankers raised the issue regarding difficulties faced by Banks in registration of Police Complaints in matters relating to fraud. In this regard it was advised that, Banks should refer such cases to DIF.

Action: All Banks and DIF

- ❑ It has been reported in some instances that the amount of compensation after acquisition of land by the Govt. against the land mortgaged to bank is not paid to respective bank's branch. The house resolved that the compensation amount in such cases should be deposited in the Bank where the charge against the land exists.

Action: Land Acquisition Department

- ❑ As informed by RBI, Collectors of some Districts have complained that, in the earlier scheme SGSY, Banks have received Subsidy amount but have not disbursed the

loan/subsidy to the beneficiary. District administration is repeatedly reminding the Branches to return the subsidy amount with interest but the same is yet to be returned by some Bank Branches. Banks were requested to look into the matter on top priority. It was suggested that District administration/concerned department should provide the list of such cases where they have released the subsidy amount to Banks so that Bankers may reconcile their records and remit the unutilized subsidy to the concerned Department. Banks were also advised to reckon the pending subsidy with the Branch for disbursement/adjustment and refund the same to concerned Department/Agency.

Action: District Administration, P & RD Department GoMP and All Banks

- ❑ As per the information received from Director, National Horticulture Board by RBI, Banks are not zealous for sanctioning loans particularly for orange cultivation and are charging High Interest on those loans (around 15% PA). Banks are requested to consider the proposals to promote orange cultivation and ensure that the correct interest is charged to the farmers. In response to this, Bankers were informed that they are considering such cases on merit and the Rate of Interest being charged on such loans are as per Bank's guidelines and charged by the CBS System based on the scheme and they are not charging any high rate of interest to such farmers.

The Chief Secretary, GoMP requested the banks to expedite the enrollment and punching under social security schemes and a meeting will be convened in the next month to review the progress under these schemes and employment oriented schemes. The meeting concluded with the vote of thanks given by Shri G. R. Padalkar, Field General Manager, Union Bank of India.

[Minutes approved by the Chief Secretary to Government of Madhya Pradesh]

[Ramesh S. Singh]

Field General Manager/Convenor SLBC

LIST OF PARTICIPANT: 157TH SLBC, DATE : 24TH JUNE 2015

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DIGNITARIES PRESENT IN THE MEETING

1. Shri Ajay Nath, ACS, Finance, Govt. of M.P.
2. Dr. Aruna Sharma, ACS, Panchayat & Rural Development, Govt. of M.P.
3. Shri Rakesh Agrawal, ACS, Backward Class and Minorities Welfare, Govt. of M.P.
4. Shri. R.K. Swain, APC, Govt. of M.P.
5. Smt. Alka Upadhyay, C.E.O., MPRRDA, Govt. of M.P.,
6. Smt. Sudha Choudhary, MD, Khadi Board
7. Shri V. L. Kantha Rao, Commissioner, Industries, Govt. of M.P.
8. Shri Vivek Aggarwal, Commissioner, Institutional Finance, Govt Of M.P.
9. Smt. Veena Ghanekar, MD, MPSTDC
10. Shri Ajeet Kumar, MD, SAMAGRA
11. Shri L. M. Belwal, CEO, NRLM
12. Shri J. P. Gupta, Registrar, Cooperative Societies, MP
13. Shri S.N.Shukla, Director, KVIC
14. Dr. R N Kulkarni, Chief General Manager, NABARD, Bhopal
15. Shri H.K.Soni, General Manager, Reserve Bank of India
16. Shri S.S.Gupta, Dy.General Manager, Reserve Bank of India

LIST OF PARTICIPANT: 157TH SLBC, DATE : 24TH JUNE 2015

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REPRESENTATIVES FROM STATE GOVERNMENT

SL	NAME	DEPTT	DESIGNATION
1	SHRI T.D. PATEL	MINORITY & BACKWARD CLASS	MANAGING DIRECTOR
2	SHRI M.L.CHOUDHURY		
3	SHRI M.K.MALVIYA	VIMUKT GHUMMAKAD	DY. DIRECTOR
4	SHRI U.K. PUROHIT	DIRECTOR FISHERIES	FISHERIES
5	SHRI FAREED KHAN	ASSTT. DIRECTOR	URBAN AD
6	SHRI S.S.SIKARWAR	DIRECTORATE OF HANDLOOMS	JOINT DIRECTOR
7	SHRI S.K.KHANDELWAL	DIRECTORATE OF HANDLOOMS	ASSTT. DIRECTOR
8	SHRI S.N.SHUKLA	K.V.I.C.	DIRECTOR
9	SHRI V.P.SINGH	K.L.C	NODAL OFFICER
10	SHRI ANIL KHARE	HORTICULTURE	ADDL. DH
11	SHRI R.K. TAMDES	HORTICULTURE	DDN
12	SHRI ALOK SAXENA	LIC OF INDIA	ASSTT SECRETARY
13	SHRI S.M.KALE	M.P.S.C.F.D.C. BHOPAL	GM
14	SHRI D.V. ROKADE	ANIMAL HUSBANDRY	DIRECTOR
15	SHRI D.V. TIWARI	ANIMAL HUSBANDRY	DIRECTOR
16	SHRI V.R.KORI		AGM
17	SHRI S.S. DIXIT	LABOUR DEPARTMENT	SECRETARY
18	SMT DEEPA TULI	LABOUR DEPARTMENT	ASSTT SECRETARY
19	SHRI J.P.SUPTA	COOPERATIVE	ADDL RCS
21	SHRI R.K. RODOSE		
22	SHRI RAJEEV CHOUDHARY	AGRICULTURE ENGG.	DIRECTOR
23	SHRI A.K.PORWAL	AGRICULTURE ENGG.	AGRICULTURE ENGINEER
24	SHRI M.K.VATNANI	NATIONAL INSURANCE	
25	SHRI VINAY SHUKLA	NATIONAL INSURANCE	
26	SHRI M.SHARMA	INDUSTRIES	DY DIRECTOR
27	SHRI C.M.SHUKLA	C.S.R.I.	C.E.O

LIST OF PARTICIPANT: 157TH SLBC, DATE : 24TH JUNE 2015

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REPRESENTATIVES FROM BANKS

SL	NAME	BANK	DESIGNATION
1	SHRI RITEN GHOSH	SBI	CGM
2	SHRI G.R. PADALKAR	UBI	FGM
3	SHRI SANJEEV SHARAN	PNB	FGM
4	SHRI NAGESH SRIVASTAVA	BOB	ZH/GM
5	SHRI VIKAS KUMAR	ALLAHABAD BANK	FGM
6	SHRI D.P.SHARMA	BANK OF INDIA	ZONAL MANAGER
7	SHRI S.K MAHAPATRA	RBI	AGM
8	SHRI R.RAJ SHEKHAREN	M. G. B. SAGAR	CHAIRMAN
9	SHRI K.V. RAGHVENDRA	N.J.G.B. INDORE	CHAIRMAN
10	SHRI VIVEK KUMAR	CMPGB, CHHINDWARA	CHAIRMAN
11	SHRI PRADEEP NEEKHRA	APEX BANK	MD
12	SHRI A.V.R. REDDY	UCO BANK	DGM
13	SHRI R.K.MISHRA	SBI	DGM
14	SHRI P.GOYAL	SBI	AGM
15	SHRI SHYAMAL GHOSH RAY	ANDHRA BANK	DGM & ZM
16	SHRI D.S.BEDI	SYNDICATE BANK	AGM
17	SHRI S.K.ZUTSHI	PNB	CIRCLE HEAD
18	SHRI ASHOK KUMAR SAHU	CANARA BANK	DGM
19	SHRI D.S. GROVER	PUNJAB & SINDH BANK	ZONAL MANAGER
20	SHRI K.B.SETIA	INDIAN BANK	DGM/ZM
21	SHRI DEEPAK NAIK	IOB	DGM/GM
22	SHRI AMIT PATNI	ICICI BANK	ZONAL HEAD
23	SHRI GIRISH C DALAKOTI	VIJAYA BANK	DGM
24	SHRI SIDHHARTHA BABU	AXIS BANK	VICE PRESIDENT
25	SHRI PRATEEK VIJAYWARGIYA	IDBI	AGM
26	SHRI RAGHWENDRA SHUKLA	UBI	SR. MANAGER
27	SHRI S.K.GUPTA	APEX BANK	GM
28	SHRI MANUJ KUMAR	FEDERAL BANK	MANAGER
29	SHRI M.K. CHANDELKAR	UCO BANK	SR. MANAGER
30	SHRI R.K. SRIVASTAV	CMPGB	RM
31	SHRI P.W.LANJE	SYNDICATE BANK	MANAGER
32	SHRI MUKESH KUMAR	UNITED BANK OF INDIA	CHIEF MANAGER

33	SHRI M.K.SAHANI	UNITED BANK OF INDIA	SR. MANAGER
34	SHRI B.P. ANSARI	M. G. B. SAGAR	
35	SHRI PREM NARAYAN UMARIA	SPC RSETI	SPC
36	SHRI K.R.K. REDDY	ANDHRA BANK	SM
37	SHRI VIKAS VIJAYVARGIYA	HDFC BANK	AVPS NODAL OFFICER
38	SHRI C.N. SWAMY	CANARA BANK	SM
39	SHRI ASHISH SONI	SB MYSORE	CM
40	SHRI MANZOOR AHMAD	J&K BANK	NODAL OFFICER
41	SHRI PRAKASH CHANDRA	INDIAN BANK	SENIOR MANAGER
42	SHRI MS BHARTI SHARMA	BMB	SENIOR MANAGER
43	SHRI ANURAG TIWARI	S.B.O.P.	BM
44	SHRI AMBHAR DUBEY	KOTAK BANK	AVP
45	SHRI AMIT YADAV	KOTAK BANK	DEPUTY MANAGER
46	SHRI SANDEEP HANUMAT	IOB	NODAL OFFICER
47	SHRI Y.K.SHARMA	S.B.B.J.	CM
48	SHRI NAVEEN PRADHAN	ICICI BANK	RM
49	SHRI SURESH ARORA	SCB	BBM
50	SHRI KAMAL S	SCB	IS
51	SHRI SAMBHAR JAIN	LAKSHMI VILAS BANK	ASSTT. MANAGER
52	SHRI VISHWANATH S.R.	KARNATAK BANK	SBM
53	SHRI BALAKUMAR N.	INDIAN BANK	ASSTT. MANAGER
54	SHRI MANIKANDAN S.	CITY UNION BANK LTD.	ASTT. MANAGER
55	SHRI MEENAI M.	KVB	ASSTT MANAGER
56	SHRI SACHIN KUMAR	INDUSIND BANK	REGIONAL HEAD
57	SHRI ASIM KHAN	YES BANK	SR. MANAGER
58	SHRI ABHISHEK KUMAR	BANK OF MAHARASHTRA	MANAGER
59	SHRI U.M. TIWARI	BOM, BHOPAL	CM
60	SHRI PRASHANT DUBEY	SOUTH INDIAN BANK	ASSTT. MANAGER
61	SHRI B.S.RAJPUT	BANK OF INDIA	CHIEF MANAGER
62	SHRI SURESH	CORPORATION BANK	SM
63	SHRI SAMEER VERMA	RBL BANK	CLUSTER HEAD