

संचालनालय संस्थागत वित्त, छत्तीसगढ़
विभागाध्यक्ष भवन, ब्लॉक-1, 4th फ्लोर, नया रायपुर (छ.ग.)
दूरभाष क्रमांक 0771-2510840, फ़ैक्स क्र. 0771-2510841

क्रमांक 995 /संसंवि/SLBC/2018
प्रति,

नया रायपुर, दिनांक 22/X/2018

अपर मुख्य सचिव/प्रमुख सचिव/सचिव
छत्तीसगढ़ शासन

मंत्रालय, महानदी भवन, नया रायपुर

विषय :- राज्य स्तरीय बैंकर्स समिति की 71वीं तिमाही बैठक दिनांक 04.10.2018 का कार्यवाही विवरण।

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मुख्य सचिव, छत्तीसगढ़ शासन, की अध्यक्षता में दिनांक 04.10.2018 को पूर्वान्ह 11:30 बजे मंत्रालय स्थित कक्ष क्रमांक एस-0-12 में सम्पन्न राज्य स्तरीय बैंकर्स समिति की 71वीं तिमाही बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।

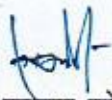
संलग्न :- उपरोक्तानुसार।


(सत्य प्रकाश सोनी)
अपर संचालक

पृष्ठां. क्र. 996 /संसंवि/SLBC/2018
प्रतिलिपि :-

नया रायपुर, दिनांक 22/X/2018

1. उप सचिव, कार्यालय मुख्य सचिव, छत्तीसगढ़ शासन, मंत्रालय, महानदी भवन, नया रायपुर
2. उप महाप्रबन्धक एवं समन्वयक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार, रायपुर। कृपया समस्त बैंकों एवं इश्योरेंस कंपनियों के क्षेत्रीय प्रमुखों को उक्त कार्यवाही विवरण की प्रति प्रसारित करने एवं आवश्यक कार्यवाही हेतु।


(सत्य प्रकाश सोनी)
अपर संचालक

State Level Bankers' Committee, Chhattisgarh
Minutes of the 71st SLBC meeting dated 04th Oct 2018
Venue: S-0-12, Mantralaya, Atal Nagar
Time : 11:30 AM

The 71st meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Ajay Singh, IAS, Chief Secretary, Government of Chhattisgarh. Shri Rajesh Kumar, Chief General Manager, State Bank of India, Local Head Office, Bhopal was present in the meeting. The list of other participants is attached as Annexure-A. An interactive discussion was held in the meeting and the following action points emerged during it -

Action Point No	Action Point
1	<p>The house discussed the status of expansion of Banking services in 8 worst LWE affected districts. To provide banking services in 8 worst LWE affected districts of the State, 150 centers were identified and allotted amongst 26 banks to open bank branches / ATMs. In this connection, banks have opened / installed branches/ ATMs at 105 centers as of 30.09.2018.</p> <p>It was informed to the house that the banks functional in the state, currently under PCA framework of RBI, have been excluded from the exercise of opening of Branches. Chair instructed to explore the possibilities to allot the remaining center for opening of ATM also to non-PCA banks. Out of 45 remaining centers (26 Branches and 19 ATMs) 11 ATMs are allotted to Banks under PCA viz Allahabad Bank-1, Central Bank of India-4, Dena Bank-4 and UCO Bank-2.</p> <p>Referring to the commitments given by the Banks for opening of Banks/ATMs, the Chair expressed its displeasure over not adhering to the given time line decided. It was reiterated to the house by the Chair that this is a high-focus project of Government of India and must be completed by joint effort of all stake holders, within committed timelines.</p> <p>All Banks were instructed to open the Bank Branch/ATM at allotted centres, latest by 20.10.2018, without fail.</p> <p style="text-align: right;">Action : SLBC, All allottee Banks, District Collectors (Most LWE affected 8 District)</p>
2	<p>The status of Aadhar & Mobile seeding was advised to the house as under : -</p>

(Value in Crores)

As on	All Operative Accounts	Aadhaar Seeding	% of Aadhaar Seeded Accounts	Mobile Seeded Accounts	% of Mobile seeded Accounts
31.03.2017	229.68	130.34	57	109.84	48
31.03.2018	260.20	211.00	81	169.44	65
31.08.2018	267.84	225.01	84	179.97	67
Growth 01.04.2018 to 31.08.2018	7.63	14.01	3	10.53	2
Pan India	11,414.52	9,443.2	83	7,959.02	70

In the light of recent instruction of Hon'ble Supreme Court of India, the matter of Aadhar Seeding was deferred for discussion till further information and instructions are received by banks from RBI.

However, the status of mobile number seeding was discussed and a low pace of increase in Mobile seeding in all operative accounts was felt as cause of concern by all stake holders.

Banks were instructed to achieve 75% level Mobile seeding, at least by 31st October 2018.

Action: All Banks, LDMs

3

It was informed to the house that the Government of Chhattisgarh has provided Smart Phones to the citizens of the State. All banks were instructed by the Chair to use this opportunity for improving Mobile number seeding in the accounts.

As discussed in the 70th SLBC meeting the format approved by the SLBC for obtaining consent of SKY beneficiaries for Mobile numbers seeding was provided to all banks. State Bank of India has participated in Mobile distribution camps and obtained duly filled forms for mobile number seeding.

As decided in the previous SLBC meeting the duly filled-up forms have not yet been provided to Lead district Managers of respective districts. CHiPS was advised to ensure the following – the format will be autofilled, consent by way of signature of beneficiary will be obtained and a copy of beneficiary passbook will also be obtained and handed over to LDMs.

Action : CHiPS

4

The house was informed that the mobile sets being distributed by the Government of Chhattisgarh has BHIM App preloaded. All banks were instructed to map the account numbers of their customers to the CBS system and report the progress made in BHIM upload performance.

-All Banks

5	<p>It was advised to the house that the CHiPs is maintaining an App Store named SKY App Store for ease of availability and uploading of softwares / App in mobiles phones. Softwares/Apps authorised by the CHiPS are only allowed to be placed in this App store. All banks were advised to send their request to DIF for placing the mobile banking utilities of the respective banks to App Store.</p> <p style="text-align: right;">-All Banks, CHiPS and DIF</p>
6	<p>Progress under digitization and cashless transactions were discussed in the meeting. In this context, all the banks in the State have been advised to promote digital transactions through various channels like POS, BHIM UPI App, RuPay card, AEPS etc. Progress under digitization is a permanent agenda in DLCC and SLBC meetings.</p> <p>Since the RuPay card activation is the key to increase the digitisation drive. A need was felt to allocate the quarterly target and a planned achievement of 100% be ensured.</p> <p>The Chair also advised the banks to try and activate the Rupay Card at the time of its issuance itself by requesting the customers to do the first swiipe at the onsite ATM. It will be beneficial in two ways, first it will ensure activation of cards and secondly a hands on training will also be imparted to the customers.</p> <p>Accordingly the target for RuPay card activation was fixed at 10% above of existing achievement up to December 2018. All banks to ensure achievement of target within decided timeline.</p> <p style="text-align: right;">Action : All Banks, SLBC</p>
7	<p>Additional Chief Secretary, Government of Chhattisgarh expressed concern over low lodgement of claims under PMJJBY. It was advised by the Chair that all concerned parties to the insurance schemes should come forward for assuring availability of claim, timely submission and payment without delay to the beneficiary.</p> <p>It was advised to SLBC to have a study on payment of claims under PMJJBY vis-à-vis number reported deaths due to road accidents in the state of Chhattisgarh. The concerned department was instructed to provide data on deaths due to road accident in the state to SLBC.</p> <p>Banks were instructed to put in all out efforts to improve lodgment of claims under these insurance schemes. A need of proper publicity among general public was felt by the house. Chair instructed the key stakeholders, namely insurance companies operating in the State to disseminate information of these schemes and also for creating awareness among insured population to come forward and raise claims, at appropriate time.</p> <p style="text-align: right;">Action- All Insurance Companies, Department of Panchayt & Rural Development, All Banks</p>

8

Performance under Pradhan Mantri Mudra Yojana (PMMY) was found satisfactory. A need, to finance under the scheme in a campaign mode, was felt. All banks assigned a task to achieve a level of 90% of target under the scheme by December 2018. Banks were instructed to plan accordingly and draw action plan for achievement within the time line.

Action : All Banks

9

The house was advised the status of PMFBY as under :

Loanee Farmers Covered	Non-Loanee Farmers Covered	Total Farmers Covered	Total Premium Received (Rs. In Lacs)	Data Uploaded in Central Government Portal	Status of Data reconciliation %
11,75,847	1,43,644	13,19,491	147,26.00	13,69,371	To be reconciled

As the data entry in Central Government's portal is mandatory to avail insurance under PMFBY, banks were instructed to be more cautious for error free data entry. Repeated entries in the portal may lead to error in payment of claims if any, hence number of entries should be reconciled with number of farmers insured and actual input of data entry in Central Government's portal.

Action : Department of Agriculture, Banks and Insurance Companies

10

State Rural Livelihood Mission (SRLM) requested all banks for 100% disbursement of already sanctioned loans. Chair instructed all banks to ensure disbursement in all sanctioned cases, without delay.

The status advised to the house is as under : -

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction % (Amt)
	Number	Amount	Number	Amount	Number	Amount	
Rs.480 Cr (SHG 33695) 2018-19	17535	358.71	5440	87.66	3920	54.96	Amt- 24 % No- 31 %

The SRLM department has reported that the first disbursement in the previous year sanctioned cases has not yet been done. Chair instructed the department to provide list of such cases to SLBC for an effective followup and to ensure timely disbursement. Achievement in such cases be presented separately to the house in next SLBC meeting by the Department.

Action-SRLM and All Banks

Progress under Pradhan Mantri Employment Generation Program (PMEGP) was not found satisfactory. The progress reported to the house is as under : -

Scheme	Target (No) 2018-19	Target Margin Money (Amt in Crore)	Cases sanctioned (No)	Amt of Sanction (Margin Money)	% Target Achievement in term of Sanction(No)
PMEGP DIC	1014	25.36	330	(8.13)	33%
PMEGP KVIB	761	19.02	233	(5.82)	31%
PMEGP KVIC	761	19.02	87	(2.44)	11%
Total	2536	63.40	650	(16.39)	26%

All Banks were requested to help sponsoring agencies to achieve the targets for FY 2018-19, as above, especially with regards to disbursement. Instead of achieving the target at year end banks were advise to achieve targets at quarterly level.

Action : All Banks

The Department of SC/ST, Government of Chhattisgarh informed the house that the scheme to channelise Bank finance towards SC and ST categories is very important for upliftment of the deprived communities. It was observed that the performance under the Antyodaya and Adivasi Swarojgar Yojana is very low. All the Banks were instructed to monitor the implementation of the scheme at micro/branch level and initiate corrective measures to increase finance under the scheme.

It was reiterated by the SLBC that a minimum level of achievement i.e. 75% of target is mandatory for any bank to be empanelled by State Government for accepting Government Deposits.

Progress advised to the house was as under : -

Sr. No	Scheme	Physical Target 2017-18 (No)	Cases Sponsore d up to 31.08.2018 (No)	Cases Sanctioned Up to 31.08.2018 (No)	% Achievement Up to 31.08.2018(No) against target
1	Antyodaya Swarojgar Yojana	9,000	3,700	642	17.35 %
2	Adivasi Swarojgar Yojana	3,000	2,502	487	19.46%
Total		12,000	6,202	1,129	18.20%

Chair expressed it displeasure over low achievement under the scheme. All banks were instructed to draw an action plan to acheive the targets by December 2018.

Action : All Banks

13	<p>The department of urban development advised that all 168 ULBs will be covered during FY 2018-19. The targets for the financial year 2018-19 approved as under : -</p> <p>Individual Loan – 4,000 Cases Group Loan - 300 Cases Bank Linkage - 2,000 Cases</p> <p>Banks have not sanctioned cases in proportion to cases sponsored by the department under NULM. Chair instructed the department to provide a banks wise list of pending cases and at the same time banks were instructed for quick disposal of cases sent to banks. So that the pendency can be cleared and also to ensure disbursals in all sanctioned cases.</p> <p style="text-align: right;">Action : All Banks</p>
14	<p>It was informed by the Secretary Industries & Commerce that the status of Stand-Up India in the State needs more focus, support and improvement from the banks in the State. It was advised to the house that banks are facing difficulty to find borrowers of ticket size, Rs.10 lac to Rs.1.00 crore in the targeted borrowers category.</p> <p>Chair instructed the Department of SRLM and SUDA to forward cases under SUI to banks from their SHG group members. A target of 100 Cases from SRLM-NRLM and 50 Cases from SUDA-NULM was decided by the Chair.</p> <p>An up to date progress report with respect to sponsored cases is to be presented in the next SLBC meeting.</p> <p style="text-align: right;">Action : - SRLM, SUDA and Banks</p>
16	<p>Department of Urban Development has informed the house that they have a target of 15000 houses under Pradhan Mantri Awas Yojana for the financial year 2018-19. 3000 cases have already been forwarded to Banks. Chair advised the department to provide a bank wise list for effective follow up. All banks were instructed to achieve the target. A systematic progress reports with respect to sponsored cases be presented in the next SLBC meeting.</p> <p style="text-align: right;">Action : All Banks</p>
17	<p>For policy level discussion in SLBC meetings, SLBC requested the Chair for guidance in holding of periodic meetings of already constituted Sub-Committees. In this context, Chair instructed that all routine issues may be delegated to sub – committees.</p> <p>It was advised to the house that, the meeting of sub-committee on Agriculture was conducted on 07.09.2018 and Panchayat & Rural Development Department yet to conduct the meeting of Sub-committee on Govt Sponsored Scheme..</p> <p style="text-align: right;">Action: Panchayat & Rural Development Deptt.</p>

18	<p>An issue was reported by the Panchayat & Rural development department that with respect to payments of MNREGA, the Aadhar based Fund Transfer Orders (FTOs) are reportedly failed specially in cases where beneficiary has account with Axis Bank and Chhatisgarh Rajya Grameen Bank in Dhamtari district.</p> <p>Chair instructed the Department of P&RD to resolve the issue with separate meetings with Distt. Collector, LDM, Department and concerned Banks. A resolution report should also be instructed to be presented in the next SLBC meeting.</p> <p style="text-align: right;">-Department of P&RD, Axis Bank, CRGB and LDM.</p>
19	<p>Chief Electoral Officer (CEO), Government of Chhattisgarh addressed the Bankers. Role of bankers in forthcoming assembly election 2018 was explained. Format for reporting of transactions as per Election Commission's requirement were shared. All banks were instructed by the Chair to ensure timely and error free submission reports to the District Electoral Officer (DEO) of respective districts.</p> <p>Banks were advised that all the reporting requirements in connection with the election should be given top priority and marked as most urgent/immediate.</p> <p>Any cash movement above Rs. 50,000/- without prior intimation in writing to the concerned DEO, is liable to be seized. Therefore, all banks were advised to devise appropriate mechanism, in consultation with respective DEOs.</p> <p style="text-align: right;">-All Banks and LDMS</p>

State Level Bankers' Committee, 71 th SLBC Meeting dated 04.10.2018

List of Participants

Govt. Representatives

Sr.No.	Name	Designation	Department
1	Shri Ajay Singh	Chief Secretary	Chhattisgarh Government
2	Shri Amitabh Jain	Additional Chief Secretary, Finance	Chhattisgarh Government
3	Dr. Kamalpreet Singh	Secretary (Industries)	Chhattisgarh Government
4	Shri P.C. Mishra	Principal Secretary	Panchayat and Gramin Vibhag
5	Shri Kartik Goel	DIF	Directorate of Institutional Finance (C.G)
6	Shri P.S. Alma	M.D	Antyavyvasayi Vitt Vikas Nigam Mydt (C.G)
7	Shri Anupam Trivedi	Secretary (AVN)	Antyavyvasayi Vitt Vikas Nigam Mydt.(C.G)
8	Shri Jaisingh Mhaskey	Secretary	Forest Department, Government of Chhattisgarh
9	Shri Homant Pahare	Secretary	Rural Industry Department,
10	Shri Nirajan Das	Secretary	Nagriya Prashasan evam vikash vibhag
11	Dr.S. Bhartidasan	Additional Chief Electoral Officer	Election Office Chhattisgarh
12	Shrimati Padmini Bhoi Sahu	Joint Chief Election Officer	Election Office Chhattisgarh
13	Shri Narendra Pandey	Director	Horticulture Department, Chhattisgarh
14	Shri Ashish Modak	State Director	KVIC Raipur
15	Shri M.S. Kerketa	Director	Agriculture Department, Chhattisgarh
16	Dr. S.K. Pandey	Director	Animal Husbandry Department
17	Shri Bhupendra Kumar Pandey	Joint Director	Horticulture Department, Chhattisgarh
18	Shri Hitesh Kumar Doshi	Additional Registrar	Co-Operative Society, Chhattisgarh
19	Shri R. K. Tandan	Additional Secretary	Technical Education, Chhattisgarh
20	Shri Satya Prakash Soni	ADIF	Directorate of Institutional Finance (C.G)
21	Dr. Rajlaxmi Solot	OSD	Higher Education Dept. Chhattisgarh
22	Shri B.P. Banjare	Deputy Director	KVIB
23	Shri Sanjay Rane	Deputy Director	DIC
24	Shri Kulranjan Kujur	OSD	BSNL, Chhattisgarh
25	Shri Prem Chand Sahu	Nodal Officer	KVIC
26	Shri Alka Aggrawal	Regional Controller	HUDCO
27	Shri U.S. Singh	Assistant Director	Dept of Post Raipur

RBI & NABARD

	Name	Designation	Department
1	Shri Neelabh Jha	Deputy General Manager	RBI
2	Shri Amitesh	Assistant General Manager	RBI
3	Shri N.P. Mahapatra	Chief General Manager	NABARD
4	Shri Pinaki De	Assistant General Manager	NABARD

Representative from SBI

	Name	Designation	Department
1	Shri Rajesh Kumar	Chief General Manager	State Bank of India
2	Shri C.R. Power	General Manager	State Bank of India
3	Shri Alok Kumar Sinha	Deputy General Manager &	State Bank of India
4	Shri Dinesh C. Mangain	Deputy General Manager	State Bank of India
5	Shri Mohamad Sahid	Assistant General Manager (SLBC)	State Bank of India
6	Shri Presh Jambhulkar	Assistant General Manager (GBU)	State Bank of India
7	Shri Pradeep Bhandari	Chief Manager (SLBC)	State Bank of India
8	Shri Mahphuz Alam	Manager (GBU)	State Bank of India
9	Shri Shiv Narayan Sahu	Manager (GBU)	State Bank of India
10	Shri Bibhudendu Pattnaik	Manager(SLBC)	State Bank of India
11	Shri Mohan Deep	Junior Assistant(SLBC)	State Bank of India

Representatives From Lead Bank of Office

	Name	Designation	District
1	Shri B.S.Sonak	Lead District Manger	Balod
2	Shri B.Govind Rajan	Lead District Manger	Baloda Bazar
3	Shri Petrus Oriya	Lead District Manger	Bemetra
4	Shri K.K. Tiwari	Lead District Manger	Balrampur
5	Shri Mohit Gond	Lead District Manger	Jaspuernagar
6	Shri Koshal Singh Paikra	Lead District Manger	Janjgir-Champa
7	Shri C.S. Mishra	Lead District Manger	Bilaspur
8	Shri Ashok Kumar Singh	Lead District Manger	Durg
9	Shri Wrishav Bagh	Lead District Manger	Dantewada
10	Shri Amit Ranjan	Lead District Manger	Dhantari
11	Shri Andrew A Rosario	Lead District Manger	Gariaband
12	Shri M.R. Das	Lead District Manger	Kondagaon
13	Shri Surendra Saha	Lead District Manger	Korba
14	Shri Rajiv Thakar	Lead District Manger	Kawardha
15	Shri Lalit Kumar Nayak	Lead District Manger	Koriya
16	Shri H.R. Thakur	Lead District Manger	Kanker
17	Shri Arun Kumar Mishra	Lead District Manger	Mahasamund
18	Shri A.P. Tigga	Lead District Manger	Mungeli
19	Shri A Ekka	Lead District Manger	Raigarh
20	Shri Prem Kumar Saha	Lead District Manger	Rajnandgaon
21	Shri Pares Chouhan	Lead District Manger	Raipur
22	Shri V. Jobanputtre	Lead District Manger	Sukma
23	Shri K.M. Singh	Lead District Manger	Sarguja
24	Shri Ramakant Nayak	Lead District Manger	Surajpur

Representatives from Banks & Insurance Companies.

	Name	Designation	Department
1	Shri R.K. Gupta	Chairman	CRGB
2	Shri S. Tripathy	General Manager	CRGB
3	Shri S.S. Parihar	Manager	CRGB
4	Shri A.K. Shrivastava	OSD	Apex Bank
5	Shri S.K. Mohanty	Assistant General Manager	Allahabad Bank
6	Shri R.K. Nayak	Senior Manager	Allahabad Bank
7	Shri M.K. Bhatt	Assistant General Manager	Andhra Bank
8	Shri Samir Patra	Assistant Vice President	Axis Bank Ltd.
9	Shri Prashant Sharma	Deputy Regional Manager	Bank of Baroda
10	Shri Aditiya Suryawansi	Manager	Bank of Baroda
11	Shri A.K.Pande	Chief Manager	Bank of India
12	Shri M.D. Kare	Deputy Zonal Manager	Bank of Maharashtra
13	Sushila Surin	Senior Manager	Bank of Maharashtra
14	Shri Jayant K. Jain	Assistant Vice President	Bhandhan Bank

15	Shri Arun Kumar Mishra	Assistant General Manager	Canara Bank
16	Shri Lalit Kerketa	Branch Manager	Canara Bank
17	Shri Ajay Tandon	Deputy Zonal Manager	Central Bank of India
18	Shri Ghanshyam Sahu	Manager	Central Bank of India
19	Shri Rajesh Bali	Assistant General Manager	Corporation Bank
20	Shri Ajay Pratap Singh	Zonal Manager	Dena Bank
21	Shri Amit Deshpande	State Head	Equitas Small Finance Bank
22	Shri Abhisek Kumar	Manager	Federal Bank
23	Shri Manoj Gupta	Cluster Head	HDFC Bank
24	Shri Nitin Patel	Chief Manager	ICICI Bank Ltd.
25	Shri A. Kalyan	Assistant General Manager	IDBI Bank
26	Shri ASN Prasad	Assistant General Manager	Indian Bank
27	Shri N. Devi Singh	Assistant General Manager	Indian Overseas Bank
28	Shri Avik Baru	Manager	Indian Overseas Bank
29	Shri K.V.N. Kumar	Regional Manager	IndusInd Bank
30	Shri Arun Kumar Sharma	Branch Head	J & K Bank
31	Shri Vivek Verma	Manager	Kotak Mahindra Bank
32	Shri Dilip Kumar	Manager	Karnataka Bank
33	Shri Om Palani Raja S.	Manager	Karur Vyas Bank Ltd
34	Shri M.S. Hura	CEO	Laxmi Mahila Nagarik Sah Bank
35	Shri Rohit Barua	Assistant Manager	Laxmi Vilas Bank
36	Shri H.M. Thakkar	Branch Manager	Nagpur Nagrik Sahakari Bank Ltd, Raipur
37	Shri M.S. Parihar	General Manager	Nagrik Sahakari Bank Ltd
38	Shri Prem Raj Gupta	Assistant General Manager	Oriental Bank of commerce
39	Shri Naveen Lamba	Assistant Manager	Oriental Bank of commerce
40	Shri S.K. Mohanty	Manager	Punjab and Sind Bank
41	Shri Rajeev Khare	Deputy General Manager	Punjab National Bank
42	Shri S.K. Biswal	Senior Manager	Punjab National Bank
43	Shri Deepak Sharma	Cluster Head	Ratnakar Bank Limited
44	Shri Santosh Markam	Manager	Ratnakar Bank Limited
45	Shri Rakesh Rao	Manager	Ratnakar Bank Limited
46	Shri Hirak Sengupta	Senior Clerk	Raipur Urban Merchantile Co-op Bank Raipur
47	Shri Sudipta Aich	Madhuri Kumari	SIDBI
48	Shri Mahesh Kumar Jain	Assistant Manager	South Indian Bank Ltd
49	Shri Anupam Singh	Senior Manager	Syndicate Bank
50	Shri Sankareswaran	Manager	Tamil Nad Merchantile Bank
51	Shri C.K. Sarkar	Deputy General Manager	UCO Bank
52	Shri G. Zacharia	Senior Manager	UCO Bank
53	Shri R.G. Mishra	Assistant General Manager	Union Bank of India
54	Shri S.P. Dhakad	Manager	Union Bank of India
55	Shri Sushil Kumar Shukla	Deputy General Manager	United Bank of India
56	Shri R.A. Paliwala	Assistant General Manager	Vijaya Bank
57	Shri P.K. Yadav	Chief Manager	Vijay Bank
58	Shri M.K. Rathi	CEO	Vyvasayee Sahakari Bank Ltd
59	Shri Manish Ghosal	Cluster Head	Yes Bank
60	Shri P.K. Swami	Deputy Branch Manager	Yes Bank
	Name	Designation (Others)	Department
1	Shri Dilip Pandey	Senior Manager	LIC Raipur