

छत्तीसगढ़ शासन

वित्त मंत्रालय

संचालक

संचालनालय, संस्थागत वित्त

ब्लॉक-1, चतुर्थ तल, इंद्रावती भवन

नवा रायपुर, अटल नगर छत्तीसगढ़ 492002

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क्रमांक / संसंवि / SLBC / 2021

नवा रायपुर अटल नगर, दिनांक / 11 / 2021

प्रति,

अपर मुख्य सचिव / प्रमुख सचिव / सचिव / विशेष सचिव (स्वतंत्र प्रभार)
छत्तीसगढ़ शासन

मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति की 82वीं एवं 83वीं तिमाही बैठक एवं Special SLBC बैठक दिनांक 04.10.2021 का कार्यवाही विवरण।

महोदय / महोदया

उपरोक्त विषयांतर्गत अपर मुख्य सचिव एवं विकास आयुक्त, छत्तीसगढ़ शासन, पंचायत एवं ग्रामीण विकास विभाग की अध्यक्षता में दिनांक 04.10.2021 को पूर्वान्ह 11:00 बजे कॉन्फ्रेंस हॉल- M 1-10, मंत्रालय महानदी भवन, नवा रायपुर अटल नगर में सम्पन्न राज्य स्तरीय बैंकर्स समिति की 82वीं एवं 83वीं तिमाही बैठक एवं Special SLBC बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु कृपया संलग्न प्रेषित है।

संलग्न :- उपरोक्तानुसार।

भवदीया

(शीतल शाश्वत वर्मा IRS)

संचालक

पृष्ठां. क्र. 1557 / संसंवि / SLBC / 2021

प्रतिलिपि :-

नवा रायपुर अटल नगर, दिनांक 23 / 11 / 2021

1. उप सचिव, कार्यालय मुख्य सचिव, छत्तीसगढ़ शासन, मंत्रालय, महानदी भवन, नवा रायपुर की ओर सूचनार्थ।
2. उप महाप्रबन्धक एवं समन्वयक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार, रायपुर की ओर आवश्यक कार्यवाही हेतु।

(शीतल शाश्वत वर्मा IRS)

संचालक

State Level Bankers' Committee, Chhattisgarh
Minutes of the 82nd and 83rd quartely SLBC meeting
held on 04.10.2021

The 82nd and 83rd quarterly SLBC meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Smt Renu G. Pillay, IAS, Additional Chief Secretary, Department of Panchayat and Rural Development, Government of Chhattisgarh on October 04, 2021 at Mantralaya, Nava Raipur, Atal Nagar.

The meeting was attended by Shri Manoj Pingua, IAS, Principal Secretary, Commerce and Industry, Shri Kamalpreet Singh, IAS, Secretary, Agriculture, Smt Sheetal Shaswat Verma, IRS, Director, Institutional Finance, Government of Chhattisgarh, Smt A. Sivagami, Regional Director, Reserve Bank of India, Raipur, Dr. D. Ravindra, Chief General Manager, NABARD, Shri Umesh Kumar Pandey, Chief General Manager, State Bank of India, Bhopal Circle, Smt Gita Tripathi, General Manager, State Bank of India, Netwok-3, Bhopal Circle, Shri S V Radhakrishna Rao, DGM and Convener SLBC and other Senior officers of State Government, banks and Lead District Managers. Meeting was conducted through physical as well as virtual mode. The list of the participants is attached at **Annexure-A**.

DGM and Convener SLBC, State Bank of India welcomed all the dignitaries.

The Chair appreciated the good work done by the banks and emphasised that all the benchmark set by RBI should be achieved by all the Banks.

Shri Manoj Pingua, IAS, Principal Secretary, Commerce and Industry, advised that category wise and district wise distribution of advances should not be uneven.

Shri Kamalpreet Singh, IAS, Secretary, Agriculture stressed that in Agri segment, benchmark target and achievement gap can be reduced if the cases pending in Kisan Credit Card (KCC) dairy and KCC fisheries are sanctioned by the banks.

Smt A. Sivagami, Regional Director, RBI advised that Payment Banks data should also be included in the review.

Dr. D Ravindra, Chief General Manager, NABARD said that in 15 districts Priority Sector Advances(PSA) are very low and therefore focused approach by the banks in these districts will help banks to achieve PSA target. He also assured the support of NABARD under Financial Inclusion Fund (FIF) for resolving the issue of connectivity.

A booklet with detailed information on agenda items, data and relevant information was provided to all the participants of the meeting. An interactive discussion was held in the meeting and the following action points emerged : -

Action Point No. as per Agenda	Action Point
1	No action required
2	The pending action points of last SLBC meeting were discussed and following action points were decided during the discussion : -
2.1	<p>Details of Bank Mitra to be displayed at all the Gram Panchayat Bhavan by all the Banks - The task is to be completed by 30.10.2021. All the Banks / Lead District Manager (LDMs) to confirm to SLBC.</p> <p style="text-align: center;">Action: All Banks, Deptt. of Panchayat and Rural Development and LDMs</p>
2.2	<p>List of Banking Correspondents (BCs) (in Hindi) to be displayed at concerned District's website - Chair advised to complete the task in left over Districts. All concerned LDMs to submit confirmations in this regard to SLBC latest by 30.10.2021.</p> <p style="text-align: center;">Action : LDMs, DIF to coordinate with District authority</p>
2.3	<p>Development of centralized portal for BC grievance redressal system - Since the portal has not yet been made functional, the Chair suggested to do the needful at the earliest.</p> <p style="text-align: center;">Action: Deptt. of P & RD, All Banks and SLBC</p>
2.4	<p>Development of web based Revenue Recovery Certificate (RRC) System - Chair advised DIF to work with Revenue Department and nominated officials of the selected banks to ensure that RRC process is integrated with Revenue Court Case Management System. Development of said portal should be done at the earliest.</p> <p style="text-align: center;">Action: Directorate of Institutional Finance, Revenue Department, SLBC</p>
2.5	<p>Revamp of Lead Bank Scheme (LBS) - New data collection System - House was apprised that 8 Banks have not yet started uploading data in new data collection system. Chair instructed the Banks who have not yet operationalized the New Data collection system to immediately implement the same. Axis Bank and Apex Banks are the major Banks which have not implemented it. These two Banks have assured the Chair to implement the same and data for Sept quarter will be uploaded in the new portal. Chair advised all Banks to migrate to Revamped Lead Bank Scheme by 31/10/2021.</p> <p style="text-align: center;">Action-All concerned Banks</p>
2.6	<p>SOP on the submission and settlement of claims for emulating the best practices (under Social Security Schemes such as PMJJBY, PMSBY, APY etc.) - The line department associated with keeping record of birth and death and also Department of Statistics were advised to run a pilot project in a tehsil for increasing registration and claims under these schemes (under Social Security Schemes such as</p>

	PMJJBY, PMSBY, APY etc.).	Action :DIF to Coordinate
2.7	Web based portal for effective follow-up and strict monitoring of Government Sponsored Scheme (GSS) proposals- Chair advised DIF to expedite development of web portal so as to monitor/ensure progress in sanction / disbursement in GSS.	Action : DIF
3	Banking developments	
3.1	Government of India has instructed to open Banking outlets in unbanked villages within 5 Km radius. As on 30.09.2021, 27 villages are yet to be covered. (Source: DFS GIS Mapping) Director, Rural (Deptt. of Telecom) informed the house that establishing connectivity in these 27 villages is underway. Out of 27 villages, connectivity will be established within 2 months in 12 villages and by March 2022 in remaining villages. NABARD also informed the house that they will provide support from financial inclusion fund if any Bank approaches them for VSAT installation. With regard to exclusion of villages of Bijapur district on the recommendation of District Authority, the Chair advised not to do so and try to cover these villages. Also she advised the Telecom Deptt, to explore the possibilities of providing connectivity in these villages as early as possible.	Action – Allottee banks, Dept of Telecom
3.2	Chair expressed an urgent need to provide banking services to the remote places of the state especially in LWE districts. HDFC Bank said that they have obtained District Collector letter for change of location from Sadra Bodenar to Kumar Sadra. Chair advised DIF to confirm from District authority whether change is appropriate when the stipulation is providing Banking outlet within 5 km radius and advise SLBC and HDFC Bank suitably. DCB Bank informed that in Chintalnar, permission will be given by their Head office within a month. RBL Bank also informed that permission will be given by their Head office within a month. BOB advised that they are awaiting allotment of new premises as presently allotted premises is not conducive.	Action : DIF, All allottee Banks, District Authorities
3.3	Bank Mitra (BCs) – On the issue of deployment of BC in all Gram Panchayat Bhavan in LWE area and opening of Bank Branch/ATM/BC in the vicinity of CAPF camps, Chair advised to convey the concerned districts to initiate steps for deployment of Banking outlet (BC/Branch/ATM) in these locations wherever these are feasible.	Action – LWE districts LDMs
3.4	Reconciliation of number of Bank Mitras deployed in Chattisgarh: Chair advised all the Banks to reconcile the position of BCs reported to SLBC vis a vis DBT GIS portal.FINO payment Bank has the highest difference. The difference is to be reconciled by all the Banks. Figure reported by Bank: 19713 As per DBT GIS portal: 13187	

	Action: All Banks and Fino Payment Bank												
4	<p>Review of Performance under Annual Credit Plan (ACP) and Priority Sector Advance- Chair observed good achievement in overall ACP achievement but as compared to last year this year achievement is less. Chair desired that ACP target should be achieved by all the Banks on quarter to quarter basis. NABARD suggested to finance KCC to PMKISAN beneficiary, in water and sanitization scheme etc.</p> <p style="text-align: right;">Action- All Banks, SLBC</p>												
4.1	<p>Benchmark Target set by RBI: A list of Banks who have not achieved the RBI benchmark in different sectors (like CD ratio, Advances in Priority Sector, Advances in Agri, Advances to Micro enterprises, Advances to Small and Marginal farmers and Advances to Weaker sections) was shared.</p> <p>Chair specifically instructed all the Banks that benchmark targets set by RBI has to be achieved by all the Banks.</p> <p>The Hon'ble Chair also directed the DIF to review the empanelment of banks, eligible for Govt. deposits, on these criteria. (Action : DIF)</p> <p>RBI was asked to form a sub-committee with SLBC to monitor the poor performing banks and to make an actionable plans.</p> <p>Benchmark</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Overall CD ratio for Banks</td> <td>60% (For each district 40%)</td> </tr> <tr> <td>PSA</td> <td>40% (for all Banks, for CRGB & SFB target is 75%)</td> </tr> <tr> <td>Agri</td> <td>18%</td> </tr> <tr> <td>Micro enterprises</td> <td>7.5%</td> </tr> <tr> <td>Small & Marginal Farmers</td> <td>9%</td> </tr> <tr> <td>Weaker section advances</td> <td>11%</td> </tr> </table> <p style="text-align: right;">Action : SLBC, RBI and All Banks)</p>	Overall CD ratio for Banks	60% (For each district 40%)	PSA	40% (for all Banks, for CRGB & SFB target is 75%)	Agri	18%	Micro enterprises	7.5%	Small & Marginal Farmers	9%	Weaker section advances	11%
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4.2	<p>Classification of Weaker section / MSME: RBI and CRGB gave their opinion that less achievement in weaker section or other area may be due to misclassification in bank's system. On this issue Chair advised RBI to check this issue of incorrect data on sample basis in some banks. It was advised that the data submitted to SLBC should be verified by the CG State head of the respective bank.</p> <p style="text-align: right;">Action : All Banks and RBI</p>												
4.3	<p>KCC to Van Patta holders: On the issue of uploading records of Van Patta holders in Bhuiyan portal so that the financing Banks can note their Charge in Bhuiyan portal, Chair advised the DIF to take up the matter with Tribal and Forest Dept and Revenue dept.</p> <p style="text-align: right;">Action: DIF</p>												
4.4	<p>KCC Dairy and Fisheries – Secretary Agri suggested that there is huge scope in Agriculture. All Banks must handhold the KCC Dairy and Fishery beneficiaries in processing of application to complete the deficiencies. List of KCC to dairy and fisheries was shared and it was observed that the rejection cases in KCC Dairy and Fisheries is very high. Proper guidance by the Bank Branches to the sourcing entities will be more beneficial.</p> <p>Chair advised to form a team of officials from CRGB, BOB, NABARD and SBI to study the rejection reasons. NABARD to take the lead of this team.</p>												

It was also advised by the Chair that these cases should be discussed in Agri Subcommittee of SLBC also.

Action: All Banks, Agridept, NABARD CRGB, BOB, NABARD and SBI to nominate one official

Low CD ratio in districts- Chair expressed her concern over low CD ratio in few districts and advised all Banks to achieve their CD ratio target in the respective districts. Chair advised that each district has its own potential. Banks should explore financing in all sectors so that district CD ratio improves.

5 LDMs of low performing districts were instructed to draw a Monitrable Action Plan and ensure its regular review in Special Sub Committee of District Coordination Committee(DCC) on CD ratio. Some LDMs had submitted the plan. The same has to be monitored. Rest LDMs to submit the action plan urgently.

Action – All low performing Banks, LDMs, District Authorities

5.1 **Formation of team to monitor MAP of districts having low CD ratio:** Chair suggested to form a team of officials from SBI, NABARD and RBI to monitor these districts MAP and present the status in next SLBC meeting. RBI to take the lead of this team.

Action: SBI, NABARD, RBI

Position of NPAs in respect of Govt. Sponsored schemes– A concern over comparatively higher NPAs in GSS was expressed. Chair obtained the feedback from the concerned Government department.

6 Government department assured that they will advise the district authorities to help Banks in recovery of GSS NPAs. Banks to take support from the respective dept.

Action: All Banks and LDMs to take the support in these cases

6.1 **SARFAESI and RRC:** On behalf of member Banks, SLBC convener raised the issue of SARFAESI action pending with district administration. Chair advised the DIF to take up the matter with District collectors for timely action in these cases.

Also advised DIF to initiate steps with district authority for action in RRC cases also.

Action: DIF

6.2 **DRT –** Issue of setting up of Debt Recovery Tribunal in Chhattisgarh was raised by the SLBC convener for the benefit of member Banks. Chair advised DIF to take up the matter with the concerned departments.

Action : DIF

7 & 8 No action required

9 **SLBC Sub committee**

9.1 **Selection of Districts to extend the programme of Expanding and Deepening of the Digital Payment ecosystem:** For the said programme, SLBC subcommittee has approved the names of **Balod and Mungeli** Districts. Chair advised that both the district should be taken simultaneously for this programme.

	<p>Action: All Banks functional in Balod and Mungeli districts, SLBC. DIF to advise concerned district administration for providing support to the Banks. LDM of both districts to compile the data of all Banks on monthly basis in the format given by RBI.</p>
9.2	<p>Dedicated digital Financial literacy Camps: All Banks to organise dedicated digital FLCs to educate the people about various cyber frauds. LDMs will present such dedicated digital FLCs data in the DLCC meeting in every quarter. Besides dedicated digital FLC, also as per RBI directive, all rural Branches to conduct one FLC per branch in every month.</p> <p style="text-align: right;">Action: All Banks, All LDMs</p>
9.3	<p>Declaration of Crop duration - Issue of fixing of crop duration of each crop grown in Chhattisgarh was discussed in the meeting. As the views of Department of Agriculture and Department of Law is still pending, Chair advised the DIF to pursue the matter with these dept.</p> <p style="text-align: center;">Action : Department of Agriculture, Department of Law, DIF to coordinate</p>
10	<p>Cyber Fraud SOP: RBI explained the need of such SOP. Chair advised all the Banks to form Cyber cell. Chair advised the same to be implemented in all Banks. SBI informed the house that in SBI, already such cell is functional.</p> <p style="text-align: right;">Action : All Banks</p>
11	No action required
12	<p>Opening of Rural Self-employment Training Institute (RSETIs) in remaining districts. –On the issue of SUKMA district administration letter to deposit money for land allotment for RSETI building, Chair advised SLBC convener to submit the circular regarding free of cost land allotment for RSETI building to the DIF so that DIF can pursue the matter with district administration. Other district LDMs to pursue with District administration for establishing RSETI.</p> <p style="text-align: right;">Action – Lead Banks, SLBC</p>
13	<p>Payment Bank data inclusion: RBI informed the house that the data of Payment Banks should also be included in the SLBC review meeting.</p> <p style="text-align: right;">Action: SLBC</p>
<p>Meeting concluded with vote of thanks to the Chair and all the dignitaries present in the meeting by the General Manager State Bank of India.</p>	

State Level Bankers' Committee, Chhattisgarh
Minutes of the Special SLBC meeting
held on 04.10.2021

On the instructions of RBI vide letter no. FIDD.CO.LBS. No.17303/02.13.002/2020-21 dt 05/03/2021, Special SLBC meeting to review Financial Inclusion and Financial Literacy Initiatives was held on 04.10.2021. The meeting was organised on the agenda items suggested by the RBI.

The Special SLBC meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Smt Renu G. Pillay, IAS, Additional Chief Secretary, Department of Panchayat & Rural Development, Government of Chhattisgarh on October 04, 2021 at Mantralaya, Nava Raipur Atal Nagar.

The meeting was attended by Shri Manoj Pingua, IAS, Principal Secretary, Commerce and Industry, Shri Kamalpreet Singh, IAS, Secretary Agriculture, Smt Sheetal Shaswat Verma, IRS, Director, Institutional Finance, Government of Chhattisgarh, Smt ASivagami, Regional Director RBI Raipur, Shri D Ravindra, Chief General Manager NABARD, Shri Umesh Kumar Pandey, Chief General Manager, State Bank of India, Bhopal Circle, Smt Gita Tripathi, General Manager, State Bank of India, Network-3, Bhopal Circle, Shri S V Radhakrishna Rao, DGM & Convener SLBC and other Senior officers of State Government & Banks and LDMS. Meeting was conducted through Physical as well as virtual mode. List of the participants is attached at **Annexure-A**.

DGM & Convener SLBC State Bank of India welcomed all the dignitaries and briefly described the house about the need of conducting Special SLBC meeting.

The Chair emphasised that all the target of social security schemes should be achieved by all the Banks. RBI was also of the opinion that the Financial Inclusion is a key parameter for financial development of the State.

A booklet with detailed information on agenda items, data and relevant information was provided to all the participants of the meeting. An interactive discussion was held in the meeting and the following action points emerged : -

Action Point No. as per Agenda	Action Point
1A	Comparison of data with National average: Detailed data was shared to the house on various parameters of Financial inclusion and Financial Literacy. Comparison of achievement of districts vis-à-vis State average was discussed and it was felt by the house that necessary measures should be initiated by the low performing districts. Chair advised SLBC to incorporate National Averages on the same parameters. Action : SLBC

1B	<p>Digital penetration: Digitization is the need of the hour and with the good experience of Mahasamund district, two more districts were identified for deepening of digital transactions viz Balod and Mungeli. Chair advised all Banks to increase digital penetration like ATM cards, Mobile Banking, INB(Internet Banking) and AEPS(Aadhar enabled payment system) in these districts.</p> <p style="text-align: right;">Action : All Banks</p>
1C	<p>Coverage of unbanked villages: For deployment of Banking outlet in the State, connectivity is a big challenge. Department of Telecom informed about the latest developments regarding providing connectivity to remote places mentioned in the DFS unbanked village list. Chair advised Department of Telecom to speed up the connectivity process in the leftover villages and advised the concerned Banks to deploy BC as soon as connectivity is established.</p> <p style="text-align: right;">Action: Allottee Banks</p>
2A	<p>SHG (Self Help Group) loan ticket size: Data on SHG Bank linkage was discussed in the house. It was felt by the Chair that the average ticket size of SHG loan is low as compared to national average. Chair advised the Banks to look into this aspect and explore possibilities to increase ticket size.</p> <p style="text-align: right;">Action: All Banks</p>
2B	<p>Achievement of target: Since social security schemes are meant to provide life/accidental loss cover to the beneficiaries, Chair advised all Banks to cover maximum possible eligible population and achieve the district wise targets in all the social security schemes.</p> <p style="text-align: right;">Action: All Banks</p>

S. No.	Name of Official	Designation	Bank/Department Name
1	Smt Renu G Pillay	Additional Chief Secretary	Panchayat and Rural
2	Shri Manoj Pingua	Principal Secretary	Commerce and Industry
3	Shri Kamalpreet Singh	Secretary	Agriculture
4	Smt Sheetal Shaswat Verma	Director	Directorate of Institutional Finance
5	Smt A Sivagami	Regional Director	Reserve Bank of India
6	Shri Neelabh Jha	DGM	Reserve Bank of India
7	Dr D Ravindra	CGM	NABARD
8	Shri Rajat Mohanty	DGM	NABARD
9	Shri Pratik Meshram	AM	NABARD
10	Shri Umesh Kumar Pandey	CGM	State Bank of India
11	Smt Geeta Tripathi	GM	State Bank of India
12	Shri S V Radhakrishna Rao	DGM & Convener SLBC	State Bank of India
13	Shri Vijay Vasant Raikwad	AGM, SLBC	State Bank of India
14	Shri Sunil Shrivastava	AGM, BOPM	State Bank of India
15	Shri Shiv Kumar Karkare	AGM, GBU	State Bank of India
16	Shri Santosh Kumar	CM, SLBC	State Bank of India
17	Shri Dharmendra Nirala	Manager, GBU	State Bank of India
18	Shri R K Mondal	DGM (CG Head)	Bank of Baroda
19	Shri Arvind Verma	Senior Manager	Bank of Baroda
20	Shri Bhoopesh Karaulia	DGM	Bank of India
21	Shri Tameshwar Sahu	Manager	Bank of India
22	Shri Ashish Kumar Das	Senior Manager	Bank of Maharashtra
23	Shri K. Bhanu murty	AGM	Canara Bank
24	Shri Jai Sharma	Senior Manager	Canara Bank
25	Ms Poppy Sharma	Senior Regional Head (DGM)	Central Bank of India
26	Shri Ashish Jha	Senior Manager	Central Bank of India
27	Shri Ishwar Dunedar	AGM	IDBI Bank Ltd
28	Shri Hireswar Prasad Ved	RBD, ZO Raipur	Indian Bank
29	Shri Rajesh Das	Chief Manager	Indian overseas Bank
30	Shri Himanshu	Asst Manager	Indian overseas Bank
31	Shri Aekant Khobragade	AGM	Punjab & Sindh Bank
32	Shri T Barpanda	Dy Zonal Head (DGM, ZO)	Punjab National Bank
33	Shri Satya Ranjan	Zonal Head	UCO Bank
34	Shri Narednra Choubey	Senior Manager	Union Bank of India
35	Shri Bhubneshwar Patel	Chief Manager	Union Bank of India
36	Shri Abhishek Tiwari	Manager	APEX BANK
37	Shri I K Gohil	Chairman	CRGB
38	Shri Anil	AVP	Axis Bank Ltd
39	Shri Parag Tiwari	AVP	Bandhan Bank
40	Shri Ankit Khatri	Branch Manager	DCB Bank
41	Md Shibli Navmani	Manager	DCB Bank
42	Shri Manoj Gupta	DVP	HDFC Bank Ltd
43	Shri Rohit Upendra Arya	CM	ICICI Bank Ltd
44	Shri Himanshu	Asst. Manager	IDFC Bank Ltd
45	MD Rehan Khan	Cluster Manager	IDFC Bank Ltd
46	Shri Ravi Kumar	AVP	Indusind Bank
47	Shri Sandeep Kumar	Chief Manager	IPPB
48	Shri Suresh Kumar	Branch Head	J & K Bank
49	Shri Namit Kumar	Manager	Karur Vysya Bank Ltd
50	Shri Mayur Chandak	VP & ABM	Kotak Mahindra Bank
51	Shri Sudipta Chatterjee	AVP	RBL Bank
52	Shri Ankit Gupta	AVP	AU Small Finance Bank
53	Shri J.S. Bandhi	AD	CPMG
54	Shri Ravi Kant Kumar	Area Manager	Ujjivan SFB
55	Shri B.Tarkeshwar	Senior Manager	Fino Payment Bank
56	Shri Ranjit Bisen	Branch Manager	Equitas Bank
57	Smt Madhu Das	Director Rural	Dept of Telecom
58	Shri Sumit Awasthi	-	Dept of Post
59	Shri Kirti ch Behra	-	Agri Insurance co of India
60	Shri Santosh Kumar	RM	Bajaj Allianz
61	LDMs of 28 Districts	Lead District Managers	Joined the meeting virtually
62	V Ramteke	NHB	