

State Level Bankers' Committee, Chhattisgarh
Minutes of the 90th Quarterly SLBC meeting for Quarter ended March 2023
held on 15.06.2023

The 90th quarterly meeting of State Level Bankers' Committee (SLBC), Chhattisgarh for March 2023 quarter was held on June 15, 2023 at Mantralaya (S-0-12) Hall, Atal Nagar, Nava Raipur under the Chairmanship of Shri Prasanna R. (IAS), Secretary, Panchayat & Rural Development Department, Government of Chhattisgarh and Co-Chaired by Smt. Reeny Ajith, Regional Director, Reserve Bank of India.

2. The meeting was attended by Smt. Padmini Bhoi Sahu (IAS), Managing Director, SRLM, Govt. of Chhattisgarh, Smt. Sheetal Shashwat Verma, IRS, Director, Directorate of Institutional Finance, Finance Department, Govt. of Chhattisgarh, Dr. Gyanendra Mani, Chief General Manager, NABARD, Raipur, Shri Niraj Prasad, General Manager, Network-III, State Bank of India, Bhopal Circle, Shri.D K Upadhyay, DGM & SLBC Convenor and other senior officials of State Government, member banks and Lead District Managers. The list of the participants is attached at Annexure-A.

3. Shri Niraj Prasad, General Manager, State Bank of India, LHO, Bhopal welcomed the Chairperson. He expressed his sincere thanks to the Chair for giving opportunity for conducting the meeting as per timeline prescribed by RBI. He also welcomed all the participants and congratulated the banks for their achievements during the year and also highlighted the performance of banks in the State. In his opening remarks, he expressed gratitude towards the State Government for their support and providing good business environment which enabled bankers to perform well during the current quarter. He emphasized on growth in Deposits and Advances, Achievement of ACP, CD Ratio, Saturation Campaign of PMJJBY & PMSBY and commitment of member banks towards financial development of the State.

4. Smt. Renny Ajith, Regional Director, RBI expressed her thanks to Chairperson for convening the quarterly SLBC meeting as per timeline prescribed by RBI. She appreciated SLBC Convenor for timely convening all the sub-committee meetings of SLBC i.e. Agriculture, Financial Inclusion, Expanding and Deepening of Digital Payments and Government Sponsored Schemes.

- A. She mentioned that the Mahasamund district has been declared “1st Digital District” for achieving 100% digitization in the State of Chhattisgarh. She also pointed out that three more districts namely Raipur, Korba&Durg have been identified as new Digital Districts in addition to existing Balod and Mungeli for achieving 100% digitization of the eligible accounts. She advised the concerned LDMs and banks operating in these districts to achieve 100% digital transaction within the prescribed timeline set by RBI and Sub Committee.
- B. She emphasized that CD ratio of the state increased by 262 basis points in the current quarter to 71.96% as on March 31, 2023 which shows great efforts made by the banks. Moving forward, we should further strive to match the national average of 75.8%.
- C. The LDMs of the districts having CD Ratio below benchmark should set up special sub-committee (SSCs) of the DCC and to draw Monitorable Action Plan (MAP) to achieve the benchmark level of 40%.
- D. The overall target under the Priority Sector Lending for FY 2022-23 has been achieved by banks in the state. It stood at 51.39% as against the target of 40%. The credit disbursement towards agriculture and small and marginal farmers, however, still remains at 15.9% and 5.9% respectively against the target of 18% and 9.5%. It is quite low considering 70% of the State's population is dependent on agriculture and its allied activities as its livelihood.
- E. Further, with the growing Fintech companies in all the sectors, banks need to partner with Fintech companies especially in agriculture sector which could result in uptake of investments required in the sector.
- F. It is observed that the overall target of ACP of Rs. 57388 crores for the state for FY 2022-23 was overachieved by 232%. However, the achievement in the sectors such as Export, Education, Social Infrastructure and Renewable Energy is very low at 9%, 32%, 7% and 5% respectively. In the year of its G20 presidency, the nation has been emphasizing on the need for sustainable and green finance, hence, the banks in the State also need to make extra efforts in disbursing loan towards renewable energy and try to achieve the targets assigned to them under various sectors in the annual credit plan.
- G. The banks should focus on inoperative accounts wherein funds have been transferred to DEA Fund. In this connection, controller of banks are advised to sensitize their staff for smooth handling of cases of deceased depositors and dealing with nominees/ legal heirs to claim balance of inoperative accounts which are inoperative for more than 10 years.

- H. RBI has recently come up with a campaign called "100 Days 100 Pays" which commenced on June 01, 2023 and will run till September 08, 2023. All the banks are advised to trace and settle the top 100 unclaimed deposits in every district of the State.
- I. She also discussed about non presence of RSETIs in 15 districts in the state where RSETI is yet to be opened. Out of these 15 districts, the issue of establishing RSETI is persisting since long in 10 districts. These districts need focused attention of the stakeholders for earliest establishment of the institute. Further, the process in this regard may also be expedited for the 05 newly formed districts.

5. CGM NABARD advised banks to analyze sectors of growth in agriculture sector and urged all participants/banks to timely submit subsidy claims in relevant portals delay in submission may lead to rejection of claim resulting in loss to the beneficiaries/farmers. The Agri Clinic has high potential in the state and the performance in KCC Fisheries is not up to the mark and needs more focused approach to improve the agriculture advances. He also mentioned that, the banks should focus on financing to RIPA clusters/gowthans as opportunity to achieve the ACP target. He urged SLBC should provide the District wise, product wise data of various sectors so that the analysis can be done for development in these sectors. He brought to the notice of forum that the ACP is being prepared on the basis of Potential linked Plan (PLP) of preceding last FY.

6. The Chair advised that banks should adhere to the time norms for achieving the targets in all developmental areas. Banks should accord top priority in case of providing banking services in unbanked villages, opening of bank branches in LWE areas. He advised to open brick & mortar bank branches in 11 newly identified locations by DFS within the timeline.

A. The list of 14 unbanked villages of Bijapur District to be removed from the list of unbanked villages not having bank branch /business Correspondent /IPPB branch within a radius of 5 km under NSFI provided by DFS which cannot be provided banking facilities as of now owing to various constraints such as lack of approachable road, low population, no internet connectivity, LWE security issue, not finding suitable person to be deployed as BC/CSP due to viability issues. The same was presented to the house and the house accorded approval for removal of these 14 villages which is attached as Annexure- B.

7. The 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	<p>Adoption of the minutes of 89th SLBC meeting held on 10.03.2023</p> <p style="text-align: right;">No action required</p>
2	<p>The pending action points of last SLBC meeting were discussed and further it was decided as under: -</p>
3	<p>Minutes of SLBC Sub-committee:</p> <p style="text-align: right;">No action required</p>
4	<p>Status of opening of Banking outlets in unbanked villages as per 5 km criteria</p> <p>As per Government of India's instructions Banking Outlets are to be opened in unbanked villages within 5 Km radius. 156 villages are yet to be covered as on 30.04.2023. (Source: DFS GIS Mapping)</p> <p>The Chair reviewed bank wise position. Some banks raised the issues regarding poor connectivity in the allocated villages. The Chair advised banks to provide cover all the villages where network connectivity is not an issue.</p> <p style="text-align: right;">Action – SLBC, All 15 Allotted Banks</p>
5	<p>Status of expansion of bank branch network in LWE affected districts of Chhattisgarh – The Chair sought feedback from all the concerned Banks.</p> <p>I) Usur: ICICI Bank advised that the repairing of allotted building is under progress for opening of new branch. The Chair advised to open Brick & Mortar branch by 30.06.2023.</p> <p style="text-align: right;">Action – ICICI Bank</p> <p>II) Chintalnar: Axis Bank has requested for change of location from Chintalnar to Gadiras but the Chair denied the permission for change of location and instructed Axis Bank to open the branch in Chintalnar village only.</p> <p style="text-align: right;">Action – Axis Bank</p>

5.2

Status of Opening of Brick and Mortar Branches In Chhattisgarh--

The Chair sought feedback from all the concerned Banks.

DFS via its email dated 04/05/2023 has identified 157 locations across the country for opening of Brick and Mortar branches. Out of 157, 11 locations have been identified in Chhattisgarh. Branches in 4 locations are already operational and the remaining 7 locations allotted to various banks are as under:

S.No.	Village	District	Allotted Bank	Timeline
1	Matiya	Baloda Bazaar	HDFC Bank	30.09.2023
2	Talkeshwarpur	Balrampur	Punjab National Bank	30.09.2023
3	Trisuli	Balrampur	CRGB	30.09.2023
4	Basantpur	Balrampur	Punjab National Bank	30.09.2023
5	Badekakloor	Bastar	ICICI Bank	30.09.2023
6	Kamarima	Jashpur	Canara Bank	30.09.2023
7	Bhelwan	Jashpur	UCO Bank	30.09.2023

The Chair advised that allotted banks to open bank branches within the timeline.

Action – All Allotted Banks

6

Banking Infrastructure in Chhattisgarh

Proposed ATM Expansion in Rural Area: The chair instructed Bandhan Bank & HDFC Bank to complete the proposed ATM Expansion plan in the next one month.

Action – HDFC Bank & Bandhan Bank

Banking Infrastructure in Chhattisgarh

Bank Mitra (BCs): Director, DIF mentioned that banks need to reconcile the number of BCs figures reported to SLBC & reported on Jan Dhan Darshak App. The Chair also advised banks to reconcile the same and activate the inactive BCs along with exploring the possibility of increasing monthly income of BCs so that they can perform better.

The chair advised SLBC to present data of BC/CSP commission slab wise (up to Rs.5000, between 5000-10000, more than 10000) so that the income analysis of BCs can be done.

Action – SLBC & All Banks having BC/CSP

Banking Infrastructure in Chhattisgarh

The Chair reviewed the progress made on all the announcements made by Hon'able Chief Minister in respect of financial inclusion -:

- a. **Village Bendre:** The village Bendre is allotted to Canara Bank for opening of a new bank branch under Bank Saturation Plan. The Canara Bank has taken up the matter with their corporate center and the branch will be opened by 30.09.2023.
- b. **Village Katekalyan:** SBI informed that the DCC approval has been obtained for shifting of Pondum branch to village Katekalyan. The proposal is pending with the corporate center Mumbai. The Chair advised to indicate a suitable timeline for the same.
- c. **Mobile Van:** The chair instructed the SBI to deploy the mobile van to Kondagaon District immediately as the route has been confirmed by the District Administration. The CRGB has already deployed the Mobile Van in Kondagaon and Bastar District. The Chair also advised all other LDMS of Bastar Division to identify the route for deployment of mobile van and send it to SLBC after receiving the approval from District Administration in DCC meeting.
- d. **Village Dhaurpur:** The village Dhaurpur is allotted to State Bank of India for opening of a new bank branch under Bank Saturation Plan. SBI has taken up the matter with their administrative office.
- e. **Village Salhewara:** The Hon'able CM, Chhattisgarh has made an announcement to open a bank branch of SBI. SBI advised that BC is appointed in that village. Since there is a deviation in compliance, the Chair advised SBI to submit its report in respect of the same which will be examined. SBI has submitted the report to DIF for onward necessary action.
- f. **Village Biharpur:** The Hon'able CM, Chhattisgarh has made an announcement to open a bank branch and ATM of SBI. The LDM Surajpur advised that the Axis Bank will open branch as approved in DCC Meeting. The Axis bank was advised to open the branch by 30.09.2023.

	<p>g. Village Kudekela: The Hon'able CM, Chhattisgarh has made an announcement to open a bank branch of CRGB. The CRGB advised that there is already a bank branch of Central Bank of India in that village but the LDM Raigarh advised that the branch of Central Bank of India has already been shifted to Chaal Village and no bank branch is present in village kudekela as on data. The chair advised CRGB to open the branch as soon as possible.</p> <p style="text-align: right;">Action – All Allotted Banks</p>
6	<p>Banking Infrastructure in Chhattisgarh</p> <p>Bank Saturation Plan: The Chair instructed all the banks for opening of new Brick & Mortar Branches in the villages allocated to them by 30.09.2023.</p> <p style="text-align: right;">Action – All Allocated Banks</p>
7	<p>Deposit & Advances</p> <p style="text-align: right;">No action required</p>
8	<p>Credit Deposit Ratio – The Chair obtained feedback from some banks, like CBI, CRGB, UBI, Apex Bank having CD ratio less than benchmark. Regional Director, RBI Raipur urged other banks viz. Punjab & Sindh Bank, Central Bank of India, Union Bank of India and CRGB which have significant branch network in the State to improve their CD ratio and monitor Q-o-Q progress. The chair advised major banks viz Punjab & Sindh Bank, Central Bank of India, Union Bank of India and CRGB to prepare roadmap for improving the CD Ratio Q-o-Q wise in the next meeting scheduled to be held on month end of June 2023.</p> <p style="text-align: right;">Action: All Banks & LDMs having CD ratio less than Benchmark</p>
9	<p>Review of Credit Disbursement by banks: 31.03.2023 – The Chair advised that the achievement in Export Credit, Education, Social Infrastructure & Renewable Energy is low as per target. The Chair instructed banks to focus in these sectors to achieve the target. The Chair advised to study the possibilities of increasing export credit in the state with the support from Industries Department.</p> <p style="text-align: right;">Action: SLBC, All Banks</p>

10	<p>Priority Sector Advances: All low performing 7 Banks were advised to achieve the benchmark target of 40% Priority Sector Lending.</p> <p style="text-align: right;">Action- All low performing Banks</p>
11	<p>Agriculture Advances- Review of banks having agriculture advances below the benchmark was done. The Chair advised all the banks having agriculture advances below the benchmark, to achieve the benchmark level.</p> <p>The chair advised all LDMs to approach DD agriculture in their districts to get the list of PM Kisan Beneficiaries and promise to extend any type of support from State Govt. for the growth in the agriculture advances.</p> <p>Regional Director, RBI advised that the Banks should try to sanction KCC to PM Kisan beneficiaries from the present 47% coverage to increase coverage under the scheme.</p> <p style="text-align: right;">Action- All Banks, All LDMs & Banks having Agri advances below the Benchmark</p> <p>The chair advised major banks viz SBI to present the strategy Q-o-Q wise to improve the agricultural advances to achieve benchmark level of 18% in the next meeting.</p> <p style="text-align: right;">Action- SBI</p> <p>The chair advised NABARD to conduct a meeting/workshop with all LDMs, major banks and Agriculture Department to finalize a SOP for smoothening KCC to Animal Husbandry Dairy & Fishery.</p> <p style="text-align: right;">Action- NABARD</p>
12	<p>Flow of credit to MSMEs: 12 banks were below the benchmark level of 7.50% under sub-target for credit to Micro Enterprises to Total Advances. The Chair instructed these banks to improve their performance. Regional Director, RBI Raipur advised all concerned to set target as per potential for MSME in the ACP for next FY 2023-24.</p> <p style="text-align: right;">Action- All Banks having Micro enterprises advances below the Benchmark</p>
13	<p>Flow of credit for affordable housing:</p> <p style="text-align: right;">No action required</p>

14,15,16	<p>Other Priority Sector Advances: The benchmark level for advances under Weaker section is 11.00%. 15 banks are below the benchmark level. The Chair instructed these banks to improve their performance.</p> <p style="text-align: center;">Action- All Banks having advances to Weaker section below the benchmark.</p>
17.	<p>Position of NPAs as on 31.12.2022:</p> <p style="text-align: right;">No action required</p>
18	<p>Issues Remaining unresolved at DCC / DLRC meeting: The Chair observed that DCC/DLRC meetings are not conducted timely in few districts and advised that such meetings must be conducted as per the instructions contained in RBI's Circular on Lead Bank Scheme.</p> <p>Smt. Renny Ajith, Regional Director, RBI advised that the DCC & DLRC meeting to be conducted separately by District Authorities to fully serve the purpose of meetings.</p> <p>In line with the Special SLBC meeting being held once every year to discuss the agenda points related to access, usage and quality of financial services provided to public, all the LDMs need to ensure that one of the DCC meetings convened is a Special DCC meeting.</p> <p>She also pointed that the Currently, there are three districts in the State viz. Kanker, Kondagaon and Narayanpur where position of LDM is vacant as the previous LDMs have either retired or been transferred. The Lead Bank for these three districts is SBI. SLBC need to ensure that proper procedure is followed when LDMs are changed in a district as new LDM needs to learn & adopt the dynamic nature of conducting business in the district from outgoing LDM and no district should be without LDM for any period.</p> <p style="text-align: right;">Action- SLBC, All LDMs</p>
19	<p>PRAGATI: Review of Social security scheme (Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana) and Claims of PMJJBY and PMSBY:</p> <p style="text-align: right;">No action required</p>
20	<p>Targeted Financial Inclusion Intervention Programme (TFIIP): The LDMs informed that the data of Apex Bank and Post Office is not included in the reported figure in TFIIP data. The chair advised SLBC to write letter to DFS for inclusion of data of these banks so that the actual performance can be reviewed.</p> <p style="text-align: right;">Action- SLBC, All LDMs of TFIIP District</p>

21	<p>Sustainable Development Goal Indicator:The chair advised to improve the data of proportion of women A/c holder in PMJDY to 60% as the women population is more as compared to male population in the state.</p> <p>The Director DIF advised to include the data of UPI users and other electronic form of banking along with number of ATMs in the Sustainable Development Goal Indicator as now it is being commonly used by public.</p> <p style="text-align: right;">Action- SLBC</p>
22	<p>Progress Under Various Digital Delivery Channels: She mentioned that the Mahasamund district has been declared “1st Digital District” for achieving 100% digitization in the State of Chhattisgarh. She also pointed out that three more districts namely Raipur, Korba&Durg have been identified as new Digital Districts in addition to existing Balod and Mungeli for achieving 100% digitization. She advised the concerned LDMs and banks operating in these districts to achieve 100% digital transaction within the prescribed timeline.</p> <p style="text-align: right;">Action: LDMs of Raipur, Durg, Korba, Mungeli, Balod & All Concerned Banks</p>
23	<p>Activities Conducted in RSETIs: Pending Reimbursement - The Chair advised SRLM to take up the matter of payment of pending bills of RSETI's to banks with Gol& resolve urgently. The SLBC suggested SRLM to conduct a meeting with all RSETI Directors regarding submission of claims.</p> <p style="text-align: right;">Action- SRLM</p>
24	<p>Specialized Programme for 10 least performing districts selected on the basis of Key Performance indicators (KPIs) – “Mission Utkarsh”, Distt – Balrampur: The chair advised to improve the performance in MUDRAloans.</p> <p style="text-align: right;">Action- LDM Balrampur& Banks in Balrampur district</p>
25	<p>Pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR): The Chair advised to discuss the agenda of electronic-Negotiable Warehouse Receipt (e-NWR) in the State in Agriculture Sub-Committee from the next meeting.</p> <p style="text-align: right;">Action- Convener Agri Sub-Committee NABARD</p>

Any other issue with the permission of Chair:

1. The chair advised to form a small committee under the Nodal agency NABARD comprising 2 LDMs, 2 Deputy Directors Agriculture of any two districts, and 2 Directors from Directorate, Agriculture to study about the process of KCC provided to PM Kisan beneficiaries and suggest ways to improve the coverage under KCC. The committee has to submit the report to the house as soon as possible.

Action- NABARD

2. The chair advised SLBC to convene a meeting in the last week of June 2023 to discuss the strategy/action plan to achieve the benchmark level in CD Ratio and Agriculture Advances.

Action- SLBC

3. The MD SRLM advised all banks to use correct code for opening of NRLM accounts and NULM accounts as the use of code of NRLM for opening of NULM loans resulting in data mismatch and less reporting in portal impacts the performance of the state.

Action- All Banks

4. The Director DIF advised all banks to sensitize their Branch Heads about the various schemes of the State Govt. and take care about high rejections in KCC AH and Fisheries. All banks to report correct and timely data to the SLBC.

Action- All Banks

5. Regional Director, RBI pointed out that in 14 out of the 33 districts in the State, dedicated FLCs have not been appointed by the Lead Banks (SBI-10, BoB-3, CBI-1). Lead Banks are advised to appoint FLCs at the earliest to empower general public in taking informed financial decisions.

Action- SBI, BOB, CBI

6. Regional Director, RBI emphasized that the SLBC website of state is to be updated as the RBI guidelines on regular basis.

Action- SLBC

The meeting was concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by the SLBC Convenor. He expressed his commitment on behalf of member banks that issues raised in the meeting will be addressed by the member banks for the benefit of banks and development of state.

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ANNEXURE - A

S.No	Name of Official	Designation	Bank/Department Name
1	Shri Prasanna R.	Secretary	Panchayat and Rural Development, Govt of Chhattisgarh
2	Smt. Reeny Ajith	Regional Director	Reserve Bank of India
3	Shri P. S. Dhruv	Jt. Secretary	Urban Department
4	Shri K. C. Paikra	Jt. Secretary	Agriculture Department
5	Shri D. P. Koushal	Dy. Secretary	Home Department
6	Shri Padmini Bhoi Sahu	Managing Director	SRLM
7	Smt Sheetal Shashwat Verma	Director, DIF	Govt of Chhattisgarh
8	Dr. Gyanendra Mani	CGM	NABARD
9	Shri Niraj Prasad	GM	SBI, LHO BHOPAL
10	Shri Mohan Rawat	DGM	Reserve Bank of India
11	Shri D K Upadhyay	DGM & Convener SLBC	State Bank of India
12	Shri R. K. Sharma	Dy. Commissioner	Dept of Panchayat & RD
13	Dr. Ritu Verma	Joint Commissioner	(Land Record), Revenue Dept.
14	Shri Simon Ekka	Joint Director	Commerce & Industry
15	Shri R. Singh	Joint Director	WCD
16	Shri C. Tirkey	DS	Housing & Environment
17	Shri N. P. Sidar	AD (F)	Commissioner Higher Education
18	Dr. K. K. Dhruw	Addl. Director	Livestock Development Department
19	Shri L M Raut	Asstt. Director	KVIC
20	Shri Vishal Shrivastava	Asstt. DG	Department of Telecom
21	Shri S. Toppo	DGM	AntyavysaiSahakari Vikas Nigam
22	Shri S. Toppo	DGM	CG AntyavyasayiSahakari& Vikas Nigam
23	Dr. Rohini Pathak	Vety. Surgeon	Directorate Veterinary Service
24	Shri S. R. Barik	SMM	(NULM), SUDA
25	Shri Ashutosh Kumar Singh	SPM-FI	NRLM
26	Shri Namit Kumar	Manager	KVIB
27	Shri I. K. Gohil	Chairman	CRGB
28	Shri Vijay Vasant Raikwad	AGM, SLBC	State Bank of India
29	Shri Sanjay Sharan Lal	AGM	State Bank of India, AO Raipur
30	Shri Manish Mali	AGM	NABARD
31	Shri S. P. Soni	AGM	RBI
32	Shri A K Pradhan	Chief Manager	Bank of Baroda
33	Shri SaomyNant	Chief Manager	Central Bank of India
34	Shri P. Arun Kumar Rao	DZM	Punjab National Bank
35	Smt. Gayatri Kampa	Zonal Manager	Bank of India
36	Shri Saurabh Chaphekar	AGM	Union Bank of India
37	Shri Rajesh Nigam	Divisional Manager	Canara Bank
38	Shri Anil Kumar Valecha	Chief Regional Manager	Indian Overseas Bank
39	Shri N. P. Singh	Dy. Zonal Head	UCO Bank
40	Shri Vijay Kumar	Chief Manager	Punjab & Sindh Bank
41	Shri Rajesh Sharan	Zonal Manager	Indian Bank

42	Shri Prashant Rajn	Zonal Manager	Bank of Maharashtra
43	Shri Abhishek Tiwari	AGM	Apex Bank
44	Shri Manoj Gupta	DVP	HDFC Bank Ltd.
45	Shri Satya Mishra	Regional Head	ICICI Bank Ltd.
46	Shri B. Anand Rao	VP	Axis Bank Ltd.
47	Shri Sanket Upadhyay	CH	Bandhan Bank
48	Shri Om Prakash Shukla	AGM	IDBI Bank
49	Shri Saurav Samaddar	Regional Head	IndusInd Bank
50	Shri Priyank Pandey	VP	Kotak Mahindra Bank
51	Shri Shubhagra Juneja	Manager	Federal Bank
52	Shri Pralay Sharma	AH GIB	IDFC First Bank
53	Shri M Anwhar Rahim	Asstt. Manager	Jammu & Kashmir Bank
54	Shri Trilok Pradhan	Asstt. Manager	South Indian Bank
55	Shri S. Amarnatt Prabha	Manager	Tamil Nadu Mercantile Bank
56	Shri Sudipta Chatterjee	State Head	RBL Bank
57	Shri Ramakrishna Hasde	Chief Manager	Karnataka Bank
58	Shri Minshu Batra	VP	Yes Bank
59	Shri Amit Shukla	Cluster Head	DCB Bank
60	Shri Sandip Kumar	Regional Head	India Post Payment Bank
61	Shri Shailendra Kumar	Manager	Fino Payment Bank
62	Shri Rajesh Prasad	CH	Equitas Small finance Bank
63	Shri Nishant Anshu	CH	ESAF Small finance Bank
64	Shri Ankit Gupta	RH	AU Small finance Bank
65	Shri Ravikant Kumar	State Head	Ujjivan Small Finance Bank
66	21 Districts	Lead District Managers	

Annexure – B

Sno	District	Sub district	Village	VILLAGE NAME	TOT POP	ALLOTTED BANK	CONNE CTIVITY
1	Bijapur	Bhairamgarh	451101	Mukabeli	76	HDFC Bank Ltd	No
2	Bijapur	Bhairamgarh	451084	Gattapalli	127	HDFC Bank Ltd	Yes
3	Bijapur	Bhairamgarh	451099	Salepalli	11	HDFC Bank Ltd	No
4	Bijapur	Bhairamgarh	451129	Tadmendri	178	HDFC Bank Ltd	No
5	Bijapur	Bhairamgarh	451115	Katur	97	IndusInd Bank Ltd	Yes
6	Bijapur	Bhairamgarh	451127	Musli	48	IndusInd Bank Ltd	No
7	Bijapur	Bhairamgarh	451124	Kodepalli	99	State Bank of India	Yes
8	Bijapur	Bhairamgarh	451144	Teklanugur	24	State Bank of India	No
9	Bijapur	Bhairamgarh	451100	Sagmeta	319	HDFC Bank Ltd	No
10	Bijapur	Bhairamgarh	451125	Edkapalli	230	India Post Payment Bank	No
11	Bijapur	Bhairamgarh	451080	Murkinar	274	State Bank of India	No
12	Bijapur	Bhairamgarh	451159	Bandeparre	297	State Bank of India	No
13	Bijapur	Bhopalpattnam	450681	Gunda Puri	122	Axis Bank	No
14	Bijapur	Bhopalpattnam	450699	Cherpalli	241	State Bank of India	Yes