

**Minutes of the 173rd and 174th Meeting
State Level Banker's Committee, Madhya Pradesh
Dated November 15th, 2019**

The 173rd and 174th meeting of State Level Banker's Committee for the State of Madhya Pradesh was held on November 15, 2019 under the Chairmanship of Shri S.R. Mohanty, Chief Secretary, Government of Madhya Pradesh. The meeting was co-chaired by Shri B.S. Shekhawat, Executive Director, Central Bank of India. Senior officials from the State Government, Banks and other Financial Institutions have attended the meeting. A list of participants is attached at Annexure-I.

General Manager, Central Bank of India welcomed all dignitaries and participants and requested all to actively participate in the meeting. Thereafter, Executive Director, Central Bank of India addressed the house. He congratulated the State Government for holding "Magnificent Madhya Pradesh – Investors' Summit 2019" to provide a direct platform to industry leaders and investors to connect with the government. Recent economic developments in the Country were shared by him.

The Chief Secretary in his key note address highlighted the following points:

1. The Chief Secretary expressed satisfaction over the state's overall Credit Deposit Ratio. However, he expressed concern about the declining trend of CD Ratio for some banks i.e. Madhyanchal Gramin Bank, Punjab & Sind Bank, Oriental Bank of Commerce, Central Bank of India, IDBI Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank and UCo Bank. These banks should take effective steps to improve their CD Ratio to at least 60% by the end of current fiscal year.
2. CD Ratio of 9 districts namely, Anuppur, Dindori, Shahdol, Singrauli, Tikamgarh, Umariya, Rewa, Mandla & Niwari have historically been below the minimum level i.e. 40%. The State Government has assigned a study to NABCONS for identifying factors adversely affecting the CD Ratio, critically examine them and suggest measures for a sustainable and realistic improvement of the ratio. Viable suggestions should be implemented by all stake holders in a definite time period. He requested NABARD/NABCONS to submit their report within the stipulated time frame.
3. The Chief Secretary expressed concern over closure of 33 and 13 rural bank branches respectively by SBI & Uco Bank during FY 2019-20 and many ATMs especially in tribal areas. Such instances are not acceptable if any rural area becomes unbanked due to closure of rural or semi-urban bank branch. It was unanimously agreed that after a decision by the DLCC in this regard, concerned bank would refer the matter to DIF. The matter would be reviewed by a Committee headed by the Commissioner-Institutional Finance, Convener-SLBC, Zonal Head of Concerned Bank and Zonal Head of concerned districts' lead bank. Afterwards, final approval would be granted by the SLBC. It was further advised that concerned banks should revisit such decisions taken during FY 2019-20 and continue existing banking outlets immediately.

4. To increase the crop loan portfolio, it was decided that banks will organize credit camps for distribution/renewal/enhancement of limit for agricultural crop loans which would be facilitated by the district level government machinery. CIF will issue directives to all districts in this regard to ensure participation of field level machinery in such camps, so that new farmers may be added.
5. Complaints have been received at the Government level that the banks ask for submission of 'No Dues Certificate' for lending to individuals, SHGs etc. However, RBI instructions to the banks are clear i.e. banks need to dispense with obtaining 'No Dues Certificate' in rural and semi-urban areas for all type of loans including loans under government sponsored schemes. These instructions should be transmitted by banks to their branches and strict compliance should be ensured.
6. As regard, Jai Kisan Fasal Rin Mafi Yojana, all banks should analyze the data and as per provisions of the scheme, may identify eligible borrowers. As regard non-eligible borrowers, bank may initiate action for recovery of dues or renewal/revival of KCC limit, as the case may be.
7. It has been reported in the newspapers that some bank branches on maintenance of a minimum balance of Rs. 3,000/- in PMJDY accounts, which is not a requirement in the scheme. This would defeat the whole purpose of PMJDY scheme. All banks should issue directives to their branches to adhere to provisions of the scheme and PMJDY accounts must be operated in the true spirit of the scheme.
8. Targets under Annual Credit Plan of financial year 2019-20 must be achieved. Banks should focus on financing to agriculture, MSME and education sectors. Banks should ensure that sanctioning of education loans is not delayed unnecessarily and applications should be disposed of within a maximum period of 30 days as prescribed by RBI.
9. Grievance redressal is a priority area for the government. Hon'ble Chief Minister reviews the pending complaints monthly in 'Jan Adhikar' programme. Banks should be sensitive to timely grievance redressal.
10. It was pointed out that as per RBI circular dated 7th February, 2019, agriculture loans up to Rs. 1.60 lakh are to be extended **collateral free** and **margin requirement** are to be waived. All banks should issue directives to their branches to ensure compliance of these instructions.
11. It has been observed that Banks have lodged RRC for more than Rs 20.00 lakh, which are not being processed under the BRISC scheme. However, if banks want to get support from the State government in such cases, state government would provide support to banks for recovery of dues. As regard more than one RRC in a single account, all banks were advised to review this at their level and take necessary action in this regard.

Afterwards, Deputy General Manager, Central Bank of India started agenda wise discussions, details are as under:

1. CLOSURE OF RURAL BRANCHES

It was observed that 63 rural bank branches have been closed during FY 2019-20. It was decided that Directorate of Institutional Finance and SLBC will do bank wise analysis and submit their report. It was further stated that closure of even loss making branches at rural centres having a single commercial bank branch is not permitted, in case closure renders the centre unbanked. The proposal for closure of a rural branch should be discussed in the respective District Consultative Committee (DCC) and it should be closed after obtaining approval of SLBC only. In case of unbanked centre, new branch needs to be opened at the earliest.

Action: DIF & SLBC

2. SECTOR WISE REVIEW OF BANK CREDIT FOR QTR. ENDED SEP-2019

2.1 Agriculture credit

Agriculture credit growth was only 4.76% y-o-y in Sep-2019 as compared to growth of 9.26% during same period of previous year. In percentage terms, y-o-y growth of private sector banks was higher as compared to PSBs, RRBs & Cooperative Banks. Additional Chief Secretary-Finance advised Private Sector Banks to share the strategy adopted by them to increase agriculture finance by other banks. ICICI Bank informed that their bank has a dedicated team exclusively for agriculture financing. It was advised that financing for modernization of agriculture production process is mainly through investment credit.

ACS-Finance further advised that Private Banks and other Banks like Bank of India, Bank of Baroda etc. could make a presentation in the next sub-committee meeting of agriculture to discuss how they are financing more in agriculture sector in comparison to other banks in the state.

Action: ICICI/HDFC/ Axis/Bank of India/Bank of Baroda/SBI

2.2. Credit growth under other sectors was noted by the House.

3. IMPROVING CREDIT DISCIPLINE

Banks stated that inspite of the appeal by Hon'ble Chief Minister to farmers to keep the loan accounts regular by way of credits into account, farmers are neither repaying the KCC outstanding nor renewing their accounts in anticipation of receipt of the debt waiver amount in future. Banks suggested that the State Government's machinery, should attend Financial Literacy camps, Recovery Camps, etc. conducted by Bank Branches and help in dissemination of the message of Hon. Chief Minister and instructions of Govt. that even if a farmer regularizes his account by repaying the debt on time, then also Govt. will pay the eligible debt relief amount as committed.

ACS-Finance directed that PS-Agriculture, SLBC and CIF to prepare communication strategy so that message percolates to the farmers during these camps. Banks also requested the State Govt. to pay the committed amount as early as possible.

Action: Agriculture Dept., DIF & SLBC

4. SAMPLE SURVEY OF KCC ACCOUNTS ELIGIBLE UNDER JKFRMY

In response to disruption of repayment in the KCC accounts after announcement of debt waiver scheme, the ACS-Finance advised to PSBs and RRBs to analyze some loan accounts eligible under 'Jai Kisan Fasal Rin Manfi Yojana' (JKFRMY) and outstanding not being paid by the farmers to know the reasons. He also requested Banks to examine on sample basis the cases of multiple loans and give a report expeditiously.

Action: PSBs & RRBs

5. KISAN CREDIT CARD

5.1 KCC for Animal Husbandry & Fisheries

Scale of Finance for KCC scheme for Animal Husbandry and Fisheries has been fixed in only 9 districts out of 52 districts. Managing Director, Apex Bank flagged some issues hindering the determination of scale of finance in the remaining districts. ACS-Finance advised NABARD and Apex Bank to sort out the issue jointly.

Action: NABARD & Apex Bank

5.2 KCC to tenant farmers/Oral lessees

It was informed that the State Government has enacted a Law namely "मध्यप्रदेश भूमिस्वामी एवं बटाईदार के हितों का संरक्षण अधिनियम," in 2018 and paved the way to finance tenant farmers and oral lessees. Banks suggested that the State government may adopt 'Andhra Model', where Tenant farmers are allowed to avail KCC facility based upon certificate and identity provided by Revenue Authority and confirmation from the original land owner about the tenancy. ACS-Finance advised Revenue Department to study 'Andhra Model' and its report may be submitted in the next SLBC, so that a strategy to execute tripartite agreement between bank, tenant farmer and land owner may be finalized.

Action: Revenue Department, Govt. of M.P.

6. FINANCING MODEL FOR FPOs FINANCING

The house observed that progress of financing to Farmers Producer Organizations (FPOs) is not satisfactory. Banks informed that financing model for FPOs is presently not available due to which branches are hesitating in financing. ACS-Finance requested NABARD and SLBC to prepare a model for FPOs financing.

Action: NABARD & Lead Banks

7. ANNUAL CREDIT PLAN Q-2 FY 2019-20

Progress noted by the house. Banks were requested to strive hard to achieve the targets of current fiscal in the remaining quarters.

Action: All Banks

8. UNIFORM BANKING HOURS

In order to extend hassle free customer service by Public Sector Banks (PSBs), Indian Banks' Association suggested three time sets to extend Banking Services in Branches. IBA advised to Banks examine the suitability of having district-wise time set and implementing the same for all PSB Branches uniformly after taking approval of SLBC.

Principal Secretary, Agriculture suggested that since payment settlement continues till late evening in Mandis, so branches working in or nearby Mandi area should function from 12 pm to 6 pm. ACS - Finance suggested that similarly there could be different timings in residential, market area, etc. to extend hassle free banking services in true spirit. It was further stated that SLBC Maharashtra has decided 3 time slots area wise. After discussion, SLBC decided time sets for branches of PSBs and RRBs in Madhya Pradesh as under:-

Area	Banking Hours	Customer Banking Hours
Residential Area	9.00 a.m. to 4.00 p.m.	9.00 a.m. to 3.00 p.m.
Office/All other Area	10.00 a.m. to 5.00 p.m.	10.00 a.m. to 4.00 p.m.
Commercial Area	11.00 a.m. to 6.00 p.m.	11.00 a.m. to 5.00 p.m.
Mandi Area	12.00 noon to 7.00 p.m.	12.00 noon to 6.00 p.m.

Accordingly, All Lead District Managers/Banks may be directed to decide the area wise time set of all branches in the district and wide publicity may be given for change in timings through print and electronic media.

Action: PSBs & Other Banks

9. DIGITAL DISTRICT

In view of RBI directives, it was suggested that one district in the State could be identified by the SLBC in consultation with Stake holders on pilot basis to make it 100% digitally enabled. ACS-Finance mentioned that the spirit was at least one district in the state, therefore more can be taken up. It was agreed that each Lead Banks would adopt their respective districts in the state to make them digitally enabled. The representative of DoT informed that Indore district is 100% covered with network. Therefore, the house decided that 'Indore' district as pilot for 100% digital payment. It was further decided that SLBC should develop a strategy for digitalization for all districts, which may be circulated to all districts and a monitoring tool may also be developed by SLBC.

Action: DIF/SLBC/All Lead Banks & all other Banks

10. IMPLEMENTATION OF PMFBY

Due to technical flaws in the portal of PMFBY and some implementation challenges, Bank Branches are facing difficulties. For smooth implementation of PMFBY, Banks made the following suggestions:

- Banks should be given at least 30 days' time after publication of notification to complete data entry and upload data on the portal.
- If Banks are not able to upload data due to technical snags, there should be a provision in the Operational Guidelines to send data in excel format to the

respective Insurance Companies. Acknowledgment issues also need to be resolved.

- There should be a timeline for Insurance Companies to report any deficiency/mismatch to concerned bank branch. It has been observed that Insurance Companies report discrepancies to Banks after a long time or expiry of deadline.

As PMFBY is the GOI scheme, it was decided that the Agriculture Department would consider these suggestions and send a letter to the Govt. of India for further action.

Action: Farmers' Welfare & Agriculture Development Dept., GoMP

11. ON-LINE MORTGAGE MODULE

11.1 Adhering to timeline by Patwari/Tehsildar

Banks flagged that as per procedure Patwari/Tehsildar has to either accept or reject the request of the Bank for creation of charge within a maximum time limit of 7 days. It is observed that Patwari/Tehsildar is not complying with timelines. Banks requested that arrangements should be made in the software that if application is neither approved nor rejected within 7 days by Patwari/Tehsildar, then it will be automatically approved by the system on the following day. ACS-Finance requested Principal Secretary-Revenue to examine the suggestion and take further action. It may also be examined if the consent of the farmer is needed for creating of charge.

Action: Revenue Department, GoMP & CLR

11.2 On-boarding by other Banks

It was observed that some banks viz. Punjab & Sind, Kotak Mahindra. Federal bank, United Bank of India etc. are yet to register with the CLR office. These banks were instructed to register with CLR office by November 30, 2019. Other Banks were also advised to create sufficient number of Branch users and start registering mortgage on-line. PACS and Cooperative Banks do not create charge on land to secure the loan extended. ACS-Finance suggested Apex Bank to on board this portal and register/note information of extending loan on the land, so that multiple financing may be avoided. PS-Revenue may examine that only noting is being done in land records about financing by Cooperative banks. Cooperative Banks also need to be proactive as this issue is pending due to lack of action on their part for more than 6 months

Action: Revenue & Cooperative Deptt./Concerned Banks/Apex Bank

12. GOVERNMENT SPONSORED SCHEMES

12.1 Achieving targets for FY 2019-20

Progress was noted by the House. All Banks were requested to achieve targets of current fiscal year under various government sponsored schemes by the end of the third quarter to avoid last hour rush. PS-MSME advised banks to disburse sanctioned loans within 15 days. He further expressed concern that banks are crediting subsidy after inordinate delay which sometimes ranges upto 5 months. This will cause interest burden on the beneficiary. Therefore, banks are advised to credit subsidy immediately on receipt from the nodal bank/state government.

Action: All Banks

12.2. Allocation of targets to Banks

It was flagged by the banks that implementing agencies of various government sponsored schemes do not provide branch wise and bank wise targets to the Controlling office of the banks, which causes problems in monitoring of the schemes by the State Head of the Banks. ACS-Finance instructed to various implementing agencies of various government sponsored schemes to provide Branch wise/District wise & bank wise targets to the respective Banks.

Action: All implementing agencies of various government sponsored schemes

12.3. Adoption of Uniform Documents for SHG financing

The House adopted the uniform documents issued by IBA for SHG financing. Banks were requested to circulate it to all branches.

Action: All Banks

12.4. Attending sub-committee meeting by senior officials

The Principal Secretary-MSME mentioned that it has been observed that meeting of sub-committees are attended by different officials from some of the banks every time. It was requested that to maintain continuity RBI/SLBC to designate 4-5 senior officials who should necessarily attend such meetings.

Action: RBI/SLBC

12.5. Pradhan Mantri Awas Yojana

- It was observed that progress of CLSS (Credit Linked Subsidy Scheme) is slow in the State as compared to other verticals of the scheme and other states. Banks flagged that Bhopal Municipal Corporation (BMC) does not honour the tripartite agreement executed between the banks and BMC. Zonal Manager, Allahabad Bank informed that as per extant guidelines title deeds are not executed in favour of the EWS owner. As a result neither the beneficiary is realizing possession of a house nor the lenders are drawing trust to have extended a secure advance, through tripartite agreement is executed. Therefore, he suggested that ULBs may execute title deeds, which can be mortgage in favour of bank to inculcate belongingness among borrowers. This may also mitigate default in repayment. ACS-Finance asked Commissioner, UADD to resolve the issues so that banks can continue forward to finance under this scheme.

Action: Urban Administration Development Dept., Govt. of M.P.

- A training workshop/program is needed for Builders and Banks about PMAY scheme, which may improve utilization. NHB may organize a sensitization program for the same.

Action: NHB

- Banks expressed difficulties in claiming PMAY subsidy due to huge and redundant data being called for in the specified format. NHB is advised to redraft the format and pursue with Government of India. It was further suggested to NHB that in case of rejection of claims, entire lot should not be returned and only rejected claims should be returned, to minimize pendency in the claims.

Action: NHB

13. DECLARATION OF HOLIDAY IN BANKS UNDER NEGOTIABLE INSTRUMENT ACT

Banks informed that the government of MP has the declaring lowest number of banking holidays as compared to other states. For instance, there are 28 public holidays in Karnataka, 26 in West Bengal and Jharkhand, 25 in Maharashtra and 24 in Uttar Pradesh, whereas in Madhya Pradesh there are only 18 holidays. Therefore, banks requested to declare holiday for Banks in NI Act for the occasions of Govardhan Puja, Rang Panchami & Janmashtami. ACS-Finance advised that the proposal could be sent to CIF for further examination.

Action: SLBC & CIF

14. CHIEF MINISTER RURAL HOUSING MISSION

14.1. Issuance of Administrative Order & Recovery drive

In the previous SLBC meeting, Banks had requested for issuance of Administrative Order. However, it is still awaited. GoMP is again requested to issue such Administrative Order at the earliest. ACS-Finance assured banks to look into it at the earliest. Banks requested that state government should initiate a recovery drive in coordination with the banks and take stringent action against some willful defaulters to give lessons for others.

Action: P&RD, Govt. of M.P.

14.2. Releasing of subsidy in CMRHM in time

As per MOU, the State Government pays 50% of EMI to banks per month. However, it is observed that the State government releases the subsidy in the third or last week of the month. Banks requested to release subsidy in the first week of the month so that accounts do not move into SMA category.

Action: P&RD, Govt. of M.P.

15. NON-PERFORMING ASSETS

The Banks expressed their concern on mounting NPAs in particular in Agriculture, MSME and CM Rural housing schemes. Banks also flagged the issue in delay in disposal of cases by DMs filed under Sec-14 of SARFAESI Act for taking physical possession of the property. Banks requested that the DMs may be sensitized about this matter.

Action: DIF

16. FINANCIAL INCLUSION

16.1. BC Registry portal

BC Registry Portal (www.bcregistry.org.in) enables members of public to find the necessary details of BCs in their vicinity to avail financial services by using the BC Tracker Facility. Banks were advised to upload details of BCs and update the data on real time basis and also disseminate information about the portal through bank branches.

Action: All Banks

16.2. Jan Dhan Darshak App-DFS, Coverage of villages

DFS and NIC have developed mobile based "Jan Dhan Darshak" (JDD) App on 25.09.2018 as a part of financial inclusion initiatives. Banks were instructed to

update the website of JDD App with details of Bank Branches/ATM/BCs, latitude and longitude etc. Banks have updated the web portal of JDD App. However, DFS observed that data for 141 villages have to be updated due to some reasons. Respective banks were advised to deploy BCs/CSPs if required and update the portal by 20.11.2019.

Action: All Concerned Banks

16.3. RSETI- Delay in reimbursement of expenditure for training

The Ministry of Rural Development (MoRD) reimburses the training cost to the Society/Trust set up by banks for managing the RSETIs through State Rural Livelihood Mission (SRLM). However, it is observed that claims are not being reimbursed timely and remain pending for a long time. ACS-Finance directed to SRLM to reimburse the claims as per rules at the earliest.

Action: MPSRLM

16.4. Charging water and electricity bill of RSETIs premises at commercial rates

It was informed by Banks that in some districts demand for water and electricity charges for RSETIs are raised at commercial rates. As per Government of India guidelines, RSETIs should not be treated as Commercial Establishments and hence charges as applicable to domestic rates need only be collected. ACS-Finance directed to CEO, SRLM to take-up the matter with Urban and Energy departments.

Action: MPSRLM

17. CM HELPLINE COMPLAINTS

It was observed that some banks are not monitoring the complaints under CM Helpline effectively at L-1 level. As a result, complaints are being transferred to higher level. Banks informed that despite of giving reply to CM helpline cell, complaints are not being closed. It was apprised that the DIF is examining the reply given by the banks and then complaints are closed on merit basis. ACS-Finance advised DIF to convene a meeting with 20 banks with highest number of complaints to ensure timely closure of complaints in the portal at L-1 level only.

Action: DIF & All Concerned Banks

18. INTEGRATION OF BANKS WITH CYBER TREASURY

It was apprised that if more than Rs 10,000/- is payable to the State Government then it has necessarily to be deposited through Cyber Treasury. Amount can also be deposited through Net banking, NEFT, RTGS. The State government has upgraded the software on portal from C-SFMS to IFMIS. The agency banks were requested to integrate with IFMIS at the earliest.

Action: All Concerned Banks

19. 'JEEVAN PRAMAAN'- DIGITAL LIFE CERTIFICATE

Aadhaar-based biometric verification system "Jeevan Pramaan" enables pensioners to submit online "digital Life Certificate". In order to facilitate the pensioners, banks were advised to display the information of locations and contact numbers of the nearest UIDAI centre at all such branches and other centres and also facilitate pensioners in biometric verification.

Action: All Banks

20. HIGHER EDUCATION LOAN GUARANTEE SCHEME

PS-Medical Education raised a concern that the Government of Madhya Pradesh has been implementing a “Higher Education Loan Guarantee Scheme” since 2009 to provide guarantee to meritorious students, who are unable to provide collateral, in case of loans above Rs. 7.5 lakh. Each year, State Government may make available guaranteed to 200 students under this scheme. However, it has been observed that many people and Bank’s staff are not aware of this scheme. ACS-Finance advised banks to circulate the guidelines of the scheme to all the branches with advice to take action on the application within the stipulated timeline.

The meeting ended with vote of thanks to the chair.

(Minutes approved by the Chief Secretary, GoMP)

Annex-I

No.	Name	Designation	Department/ Bank
1.	Shri S. R. Mohanty	Chairman & Chief Secretary	Govt. of MP
2.	Shri B. S. Shekhawat	Co-Chairman & Exe. Dir.	Central Bank of India
3.	Shri Anurag Jain	A.C.S., Finance	Govt. of MP
4.	Shri Ashok Shah	PS, MSME	Govt. of MP
5.	Shri Ajit Kesari	PS, Agri. & Coop.	Govt. of MP
6.	Dr. Manoj Govil	PS, Finance & CIF	Govt. of MP
7.	Shri Pramod Agrawal	PS, Tech. Edu.	Govt. of MP
8.	Shri Sheo Shekhar Shukla	PS, Med. Edu.	Govt. of MP
9.	Shri Ramesh Thete	Secretary, OBC	Govt. of MP
10.	Dr. M. K. Agrawal	Comm. Cooperation	Govt. of MP
11.	Smt. G.V. Rashmi	Addl. Secretary, Revenue	Govt. of MP
12.	Shri Manoj Khatri	MD, Khadi Board	Govt. of MP
13.	Smt. Shilpa Gupta	CEO, NRLM	Govt. of MP
14.	Shri S. K. Bansal	CGM	NABARD
15.	Shri. Jatin Rawal	GM	RBI
16.	Shri Rajesh Kumar	CGM	SBI
17.	Shri S. D. Mahurkar	GM & Convener	CBI
18.	Shri V. Balaji Rao	DGM	CBI


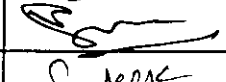
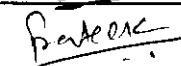
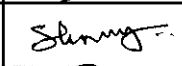
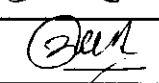
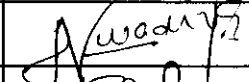
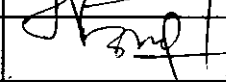
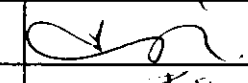
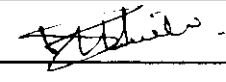
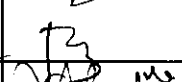
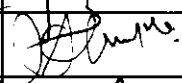
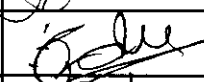
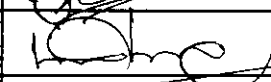
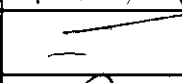

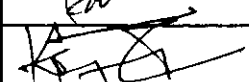
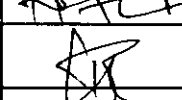
173rd & 174th SLBC MEETING

Date: 15 November 2019

BANK/INSTITUTION	NAME OF OFFICER	DESIGNATION	MOBILE No.	SIGNATURE
Poonjab & Sind Bank	D. K. Goyal	DGM	9041057150	
A.K. RAJURIA	State Minister A.K. RAJURIA	SDR	9425334469	
Syuddele Bce	Satyajit Kumar	DGM	94259 403 57	
D. M. K. AGARWAL	COM. COOP.	COMMISSIONER & RGE Cooperatives		
Sho Shalhar Shukla	P.S. Medical Education		9630012000	
Indian Bank	S. P. Paul	S.M.	9111017268	
HDFC Bank	Smita. Patilwarhi	Zonal Head	9302117550	
Karnataka Bank	Mony K. Yadav	ABM	97134 88222	
UCO Bank	P. N. Desai	CR. Man	9754222535	
Handloom	Satish Khantwal	→	9425370050	
APSC Bce corp	S. K. Jain	GM	9685677383	
Allahabad Bank	S. S. P. Ray	DGM	9719991891	
→	Samuel Mung	Sr. Mgr.	9926886804	
Kotak Bank	Ritesh Sareja	Chief Manager	9313063904	
Corporation Bank	Valerian Costelin	U DGM (M)	9545896655	
South Indian Bank	Amit Singh	S.M	9999297377	

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Date: 15 November 2019

BANK/INSTITUTION	NAME OF OFFICER	DESIGNATION	MOBILE No.	SIGNATURE
Tamilnad Mercantile Bank LTD	V. Suresh Kumar	Assistant Manager	9488287159	
MGB - Soya	K. Shridhar-Reddy	General Manager	9425308218	
IDFC First Bank	Bantere T. Kumar	SrP	9981784277	
Bank of India	Dr. S. L. Suthar	Chief Manager	9714497964	
SBC	Ravindra Patil	OGM (AB)	787559891	
United Bank of India	Neelesh Awadhiya	Senior Manager	8989030465	
NABARD	Anurag Dhanu	A.M.	8226508007	
FEDERAL BANK	ABHILASH URUMETA	AUP (Area In-charge)	9995578463	
SBI	S. K. SINHA	Dy. Gen. Mgr.	9557598824	
Axis Bank	Bhijendra Shastri	AVP	9630097127	
Bank of Baroda	Jashvi Kumar Shukla	CM	7824256860	
Madhya Pradesh Sahakar	Sunil Sharma	Chairman	9993364011	
Bank of India	Biswasit Mishra	ZM	9987979380	
Bank of Baroda	Suresh Sharma	ZH	9685656222	
MDA Divisi in Vikas	Abhishek Singh	MD	9575400400	
Jana Small Finance	K. Thangam	ZH	8939807423	
Jana SF Bank	Ritesh Chaturvedi	ROH	704992763	

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BANK/INSTITUTION	NAME OF OFFICER	DESIGNATION	MOBILE No.	SIGNATURE
UAD UAD	Hemant Singh	Finance Expert	8959903686	
UAD	Meenabli Singh	Additional Commission		
DR. AJAY RAMTEKE	Dept. of Animal Husbandry	Deputy Director	9425450951	 15/11/19
Radheshyam Parmar	DOT, Bhopal	DDG	9425001088	
Mamaji Kumar				
City Union Bank	Mamaji Kumar	Branch Manager	9883812085	
Indian Overseas Bank	Shabhyojit Singh	Chief Manager	9971265709	
DCB Bank Ltd.	Devash Joshi	GAVP	8959552228	
Andhra Bank	Poojima Bhargava	AMCRD)	7049878588	
Cooperation Bank	Dhileendra Saod	Manager	9754442976	
AKSHI Social Justice				
Social Justice	Alka Shrivastava	Secretary	9425044775	
AKSHI MIDDAY SRM.				
AKSHI PAMAR	AKSHI PAMAR	ASRM-FI	7869960429	
SAU Small Finance Bank	Sameer Bhatia	Regional Head	9993116205	
Sameer				
Sameer				
Suryoday Small Fin. Bank	Sameer Verma	State Head	9152005196	
Airtel Payments Bank	Poojan Patelia	Vendor Head	9893042543	
Industrial Bank	Nancy Sakalle	Regional Head BMU	8878412515	

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Date: 15 November 2019

BANK/INSTITUTION	NAME OF OFFICER	DESIGNATION	MOBILE No.	SIGNATURE
Syndicate Bank	V. G. Saravanan	Sr. Manager	9425602309	
Bom	K. S. Das	DGM	9817212145	
Canara Bank	Rahul Bhave	GM	9632819606	
SIDBI	G. S. Sarve	AGM	7025095222	
Indian Bank	Mahesh Chandra	DZM	7598199608	
India Post Payments Bank	Dr RAJEEV AWASTHI	ACM	9638671712	
IDBI Bank	Anup Sinda	AGM	9897302320	
Sudhin Kumar Jain	S. C. Dept.	Joint Director	9425131292	
UCO Bank	S. S. Rattan	DGM & Zonal Head	9779142881	
Horti Dept.	Dr. Pooja Singh	DDH	9755166112	
Utkarsh Small Bank.	Rohit Kulkarni	BM	6390015091	
K.V.F.C. Praveer Kumar	Praveer Kumar	Director	8877000249	
Allahabad Bank Ajay Singh	Ajay Singh	SM	9179488015	
Rahul Yadav DCB Bank Ltd	Rahul Yadav	SM	8085366099	
Andhra Bank	N. N. Narasimha Kumar	ZM	91110158090	
BRK Murthy	National Horticulture Deputy Director	Deputy Director	9445437718	
Jawa Small Fin. Smf	Bharat Kambhij	VP-ZCM	7617560544	

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Date: 15 November 2019

BANK/INSTITUTION	NAME OF OFFICER	DESIGNATION	MOBILE No.	SIGNATURE
Madhya Pradesh Gramin Bank	George Mathew	Chairman	9174400776	ceo@mgbank.co.in
United Bank of India	Bijay Kr Behera	ALM/CRM	9754040409	CRM@uob.co.in
Shilpi Jain NABARD	Shilpi Jain	Manager	9889439907	Shilpi
YES Bank	Manish Shrivastava	CBC	9893471284	Manish
Bandhan Bank	Vikas Rathore	CD A/CAL	9712062901	Vikas
Fincare Small Finance Bank	YASH KHARKE	DOM	7354700404	Yash
MSME PFI	MUKUND SHARMA	Dy. Dir.	0179910005	Mukund
Karuv Vysya Bank	F.L. Kurmi	Branch Head	9715582341	F.L. Kurmi
ICICI Bank Ltd	KARAN BIK SINGH	Regional Head.	9826099600	Karan
Bank of Maharashtra	Dr. Ravi Kumar Verma	Sr Manager	9300955688	Ravi
Pradweep Neelam	MD Apex Bank	MD	9425061461	MD
Uttam Small Finance Bank	Vijay Choudhary	DM (Z.H.)	7089007940	Vijay
AMITABH MOHAN	NABARD	Dem	9546914720	Amitabh
I.P.P.B.	Shankar Pathak	C.M.	9886431497	Shankar
B.C.G. Minority Dept	Ramesh S Thela	Secretary	9893488975	Ramesh
National Housing Bank	Vaibhav Ramteke	Regional Resident Representative	9818392483	Vaibhav

