

STATE LEVEL BANKERS' COMMITTEE : KARNATAKA
Convenor – SYNDICATE BANK : CORPORATE OFFICE : BENGALURU

**MINUTES OF THE MEETING OF SPECIAL SLBC &
FIRST STATE LEVEL FINANCIAL INCLUSION COMMITTEE (SLFIC)
HELD ON 17.05.2016**

The Meeting of Special SLBC was convened to discuss on drought relief measures undertaken by Banks on 17th May 2016 at the Conference Hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri Arun Shrivastava, Managing Director & Chief Executive Officer, Syndicate Bank and along with this, the First State Level Financial Inclusion Committee Meeting was also held to discuss on the issues on Financial Inclusion, which was co-chaired by the Chief Secretary, GoK.

The Chairman-SLBC extended warm and hearty welcome to Sri Aravind Jadhav, Chief Secretary, GoK; Smt Latha Krishna Rao, Addl. Chief Secretary and Dev. Commissioner : GoK; Sri Eugene E Karthak, Regional Director : RBI, Sri M.I. Ganagi, Chief General Manager : NABARD & Smt Mudita Mishra, Director : DFS : MoF: GoI. He also extended cordial welcome to Principal Secretaries, Secretaries to Govt of Karnataka, Senior Executives from Reserve Bank of India and NABARD, Senior Officers from the State Govt, representing various Line Departments, Senior Executives from Commercial Banks, Co-op. Banks, Chairmen of RRBs, other Financial Institutions, UIDAI, General Insurance Companies, & other participants present in the meeting.

Sri Arun Shrivastava, Managing Director & Chief Executive Officer, Syndicate Bank in his key note address informed that this Special SLBC meeting is convened as per the request of Govt of Karnataka to discuss on drought relief measures extended by Banks. In pursuance of the directions of the Hon'ble Chief Minister during 132nd SLBC meeting, the GoK & SLBC have initiated steps for providing relief measures to the distressed farmers in all the 137 taluks where drought has been declared. Banks have organized counseling camps involving District Administration, connected Line Departments, RBI, NABARD and other stake holders.

In addition, the Chief Secretary had also convened a special bankers meeting to discuss on the issue and work out strategy for providing relief measures. Further, SLBC had convened LDMs Conference on 8.8.2015 and 4.11.2015 to have threadbare discussion wherein all the LDMs were advised to organize counseling camps and handhold the farmers in distress. Accordingly, LDMs had organized counseling camps, wherein the top executives of RBI/NABARD/Banks had participated and also convened special DCC meetings in this regard.

He expressed his concern for the luke warm response from the farmers on the relief measures offered to the distressed Pomegranate & Grape growers by the Banks by waiving the penal and compound interest of the loan a/cs provided the remaining amount is paid by the affected growers and also to the One Time Settlement (OTS) Schemes formulated by all the Banks which is more beneficial to them. Hence, he requested the Dept of Horticulture to give wide publicity amongst the farmers and induce farmers to avail the benefit.

He expressed his happiness on Banks having distributed input subsidy etc., to more than 30 lacs farmers without any hassles keeping in view the difficulties faced by the farming community. Banks have also geared up for effective implementation of Prime Minister Fasal Bima Yojana for this ensuing Kharif Season by covering maximum farmers.

He further informed that the banks have converted 397029 Crop Loan / Kisan Credit Card a/cs into Term Loan involving ₹ 4124.37 cr; restructured / rescheduled 93225 Agricultural Term Loan a/cs involving ₹ 2244.64 cr. Apart from this, the Banks have provided 36344 fresh Crop Loan / Kisan Credit Card to the extent of ₹ 583.63 cr and fresh agricultural term loans of 13235 a/cs involving ₹ 184.20 cr. as a relief measure extended in drought affected areas.

He expressed his concern over the issue of farmers not coming forward to execute the necessary loan documents to avail the benefit of Rephasement / restructure of loans and also to save limitation of documents due to law of limitation though the Banks are ready to provide relief. In this regard, he sought the intervention of the Govt to address the issue.

He appealed to all the bankers to ground the applications received under all the Govt Sponsored Schemes which will benefit the economically back ward section of the society.

While concluding his address, he assured the House that all the Banks are with the State Govt and work for mitigating the distress of the farming community.

Sri Aravind Jadhav, Chief Secretary, GoK addressed the House and in the absence of the Hon'ble Chief Minister, read out the highlights of his message. He referred to the severity of the drought situation in States of Karnataka, Maharashtra & Uttar Pradesh and shared his experience. Under the circumstances, the GoK has taken relief measures to mitigate the water crisis by water conservation, recycling, recharging and avoiding over exploitation of water tables. The Govt has also taken lot of measures for employment generation in the drought affected areas. He suggested to provide insurance for the investments made by the farmers and create an opportunity for farmers to get better price for their produce to enable them to repay the loans availed for the said purpose.

Further he apprised the house that crops loss during the Khariff 2015 was estimated at ₹ 15,635 cr and during Rabi Rs 7000 cr. The crop losses could have been reduced if the crop cutting experiments were done and processed in time. He also informed that ₹ 600 cr Khariff insurance claims are still pending for reimbursement. Hence, he suggested for proper documentation and time bound programme to achieve the purpose of providing benefits of insurance to farmers.

He stressed the Bankers for issuance of RuPay Card and its activation on top priority for the benefit of the farmers. Further, he requested the Bankers to retain all their farm loan customers with them by providing necessary assistance and not to allow them to approach non-banking institutions / money lenders.

He thanked all the Bankers on behalf of the Chief Minister for extending cooperation in providing relief measures to the distressed farmers.

Thereafter, **Smt Latha Krishna Rao, Addl. Chief Secretary & Dev. Commissioner, GoK** in her address informed that 30 to 35 lakh farmers have only been covered with Banks finance out of 75 lakh farmers in the State and still 40 lakh farmers are to be covered for financing by the Banks. She requested the Banks to assist them in the next Kharif season. She observed that the CD Ratio of the State is 75% and remains static for the last two years. The per farmer quantum of loan extended to agriculture and horticulture remains very low when compared to other States. She appreciated the efforts of NABARD in upward revision of scale of finance in a realistic manner, which will enable to increase per farmer lending to the farmers.

Touching upon the new crop insurance scheme, PMFBY, she said that it is more beneficial to the farmers and requested the Bankers in addition to covering all loanee farmers and cover maximum number of non-loanee farmers under the scheme and improve the coverage from existing 12% to minimum 50%. Responding to this, the Chairman-SLBC suggested for common publicity from Line Depts and Banks.

Further, she suggested the bankers to go in for camp mode in maximum enrolment of farmers, for coverage under insurance. She called upon the Banks to adopt the software developed for this purpose.

She also called upon the Private Banks to actively participate in implementation of Govt sponsored schemes.

She suggested SLBC to set up a 24 x 7 Helpline exclusively for covering the of banking issues on behalf of all the Banks to assist the farmers in need. She assured the assistance of concerned Line Departments to the Banks in this regard. Responding to this the Convenor-SLBC informed that there is already an existing call centre dealing with PMJDY & MUDRA schemes and the same may be expanded for the services of agriculturalists also.

She appreciated the overall performance of Banks under MUDRA scheme in Karnataka. Further she observed that urban folk has been benefitted more and the outreach of MUDRA scheme in rural areas is less. She called upon Banks to concentrate on extending more and more MUDRA loans in rural areas also.

She advised the Banks to have an inter-bank de-duplication software for identifying customers account number and enabling the seeding with Aadhaar. She also advised the Bankers to give more publicity for Weavers Credit Card where the performance of Bankers is not up to the expected level.

(Action : SLBC / Banks)

Shri Eugene E Karthak, Regional Director, RBI in his address said that as per the decisions taken in the earlier SLBC meetings, banks have tried to reach out to the aggrieved farmers. He informed that RBI has revised guidelines in August 2015 for extending relief measures by way of restructuring / rescheduling of loans to the farmers who had suffered 33% of the crop loss instead of 50% as per the earlier guidelines. Repayment period was elongated to 2 years (including moratorium period of one year) in respect of crop loss of 33% to 50%. In case, crop loss was more than 50%, banks have been advised to allow repayment upto 5 years including the moratorium period.

He also added that the banks were expressing concern that the farmers are reluctant to come forward for reschedulement / restructuring of their loan accounts. He therefore urged the Line Departments in the Government of Karnataka to nudge the farming community to approach the banks and take advantage of the reschedulement of loans.

Sri M.I. Ganagi, CGM, NABARD in his address expressed his happiness that the RRBs have achieved the Ground Level Credit Targets by lending ₹ 7087 cr as against the target of ₹ 6800 cr during 2015-16, while Coop Banks have achieved Rs 10000 cr against ₹ 9200 cr.

He further informed that there was not much of reschedulement in Coop. Banks as the loans were extended @ 0%. He said that the disbursements under Short Term & Term Loans by RRBs was 80% and by Coop. Banks 88% during 2015-16. However, the performance by them in disbursing Term Loans is not satisfactory. Hence, he requested the Bankers to plan for extending 30% of total credit under agriculture towards Term Loans. The ACP targets formulated by the Banks for 2016-17 is more than target communicated by Govt of India (₹ 55000 cr). Hence, the ACP targets formulated by the Banks may be adopted for 2016-17.

He called upon the Banks to actively participate in the State Govt's new scheme, viz., Suvara Krishi Grama and work out banking plans in the selected 100 villages with the help of the line departments.

Thereafter, **Ms. Mudita Mishra, Director, DFS: MoF: GoI** while addressing the House touched upon the financial inclusion highlighted by GoI apart from the drought situation in Karnataka. She called upon both the State Govt and Banks to give thrust for Aadhaar seeding, which is essential for transferring the benefits to the ultimate beneficiary.

Thereafter, regular Agenda was taken up for deliberations by Sri M. Mohan Reddy, the Convenor & General Manager, Syndicate Bank, after due permission from the Chair.

1) Discussion on relief measures extended by Banks in drought affected areas in the State.

The House discussed on the issues threadbare. All the LDMs / Banks were advised to intensify efforts in providing relief measures following the RBI guidelines. Wherever required, the LDMs were advised to convene Special DCC meeting in consultation with CEO, ZP/Dy. Commissioners and workout strategy for extending relief measures.

Restructuring / Rephasement & fresh lending to agriculture data as on date was presented to the House.

(Action : LDMs/ Banks)

2) Discussion on Pradhan Mantri Fasal Bima Yojana (PMFBY):

The Convenor-SLBC informed to the House that the Hon'ble Prime Minister has launched a new crop insurance policy on 13.1.2016 named Pradhan Mantri Fasal Bima Yojana (PMFBY) which will help in easing of the burden of premium on farmers who take loans for their cultivation. The new crop insurance scheme will have a rebated premium rate on the principal sum insured. As required in the scheme, Banks have to provide information on crop details / data for implementation and monitoring of the scheme. The software adopted by individual banks is not able to provide the required data. Hence, a common software has been developed. Sri Rajeev Chawla, Pr. Secretary, Horticulture & Sericulture briefed about the software and called on the bankers to make use of the software effectively. In this connection, he proposed to brief about the software to the LDMs / Banks and requested Chairman-SLBC to arrange for a LDMs meeting. In response, the Chairman-SLBC decided to convene a meeting of LDMs on 20th May 2016 for the purpose. Further, the Pr. Secretary informed that he proposes to have meeting with IT Officers / IT Security Officers of Banks and the first of such meeting was scheduled on 21st May 2016.

Further, the Convenor-SLBC informed that GoK has issued GO covering the guidelines and also the list of eligible crops for insurance and the same has been circulated to all the Banks / LDMs by SLBC.

(Action : Banks)

3) Weavers Credit Card under the Comprehensive Financial Package :

As against the target of 8000 cards, the Banks have issued 1041 Cards with a limit of Rs 6.34 cr lakhs as on date. In this regard, the house requested the Handloom/Textile Dept to create awareness amongst the weavers and sponsor eligible applications to Banks as Banks are not getting the suitable loan applications. The ACS & DC, GOK advised the Bankers and the line department to give more publicity for Weavers Credit Card to create awareness amongst the weavers and thereby Banks can get more applications.

(Action : Banks / Dept.of Textiles)

4) Review of Bank-wise/District-wise progress under Rupay card activation

The House reviewed the progress under the scheme. Out of total 84.77 lakhs Rupay cards issued, 63.04 lakhs are activated. The Percentage of activation is 74.37%. The Banks were advised to step up activation of RuPay Card and reach 100% within the stipulated time.

(Action : Banks)

5) Aadhaar / Mobile seeding

The House reviewed the progress under the scheme. As on date, 57.03 lakh accounts have been seeded with Aadhaar against 94.73 lakh accounts opened, covering 60.20% of total accounts.

The Convenor-SLBC informed that the SLBC has already given directions to Banks to participate in the Joint camps organized by the Dept of Rural Development of the State Govts for Aadhaar seeding of all PMJDY and Pension a/cs and complete the process by 30.6.2016. Apart from Rupay card disbursement, Rupay card activation, distribution of undelivered Rupay Cards/PINs and using the same forum for creating awareness for Rupay card usage / focusing on delivery and activation of cards to make eligibility for accident insurance benefits to the beneficiaries.

During the discussion, the Bankers informed that in tune with the guidelines vide Gazette Notification No.19 dated 26.3.2016 of Ministry of Law & Justice, Banks are unable to share the Aadhaar details to any other agency and they are obtaining consent letters in the prescribed format as circulated by the DFS. The Chairman-SLBC suggested for starting the process immediately in camp mode. The Pr. Secretary, Finance Dept informed the house that he has already communicated to all CEOs in this regard and requested the bankers to participate in such camps and obtain consent letters.

The Director: DFS: MoF informed that as per the joint instructions issued by the DFS : MoF and Ministry of Rural Development, Banks to participate in all the camps organized by RDPR Dept., GoK for Aadhaar seeding of PMJDY, MGNREGA and Social Security Pension scheme beneficiaries.

After the deliberations on the subject, the ACS & DC, GoK advised the Commissioner, incharge of MGNREGA to organize camps as per the directives of DFS / Ministry of Rural Development.

(Action: Banks/RDPR Dept. GoK)

6) a) Opening of accounts under the National Social Assistance Programme (NSAP) of Ministry of Rural Development, Govt of India

The House deliberated on opening of accounts by Banks under NSAP. Accordingly, all the Banks were advised as follows:

- i) Those beneficiaries who have bank accounts may be asked the details of the same along with Aadhaar number and mobile number details. These details may then be populated in the database of Ministry of Rural Development (MoRD). Aadhaar and mobile numbers may be provided to the banks concerned.
- ii) In case the beneficiaries do not have bank accounts, the banks will open bank accounts and add Aadhaar and mobile numbers to the bank accounts where the beneficiaries desire to open bank accounts.

- iii) The progress in this regard is to be reviewed in the State Level Financial Inclusion Committees (SLFIC).

SLBC has advised all the Banks in this regard vide letter No.210 dated 5.4.2016 to initiate steps to open the accounts of such beneficiaries.

(Action : Banks)

b) Opening of accounts of beneficiaries under MGNREGA / SSP Schemes

In the recently held VC Meeting of DFS, all the Banks were advised to open the accounts of beneficiaries who are being paid the wages / pension through cash to ensure transparency. In this regard, the Banks were requested to take active part in camps organized by RDPR Dept for opening of Bank accounts.

(Action: Banks / RDPR Dept., GoK)

7) Review of Financial Literacy efforts made – tie-up with schools and skilling centres, training programme through ITIs.

- a. The Convenor-SLBC informed that Financial training programmes at Skilling Centres / Banks, all the 1696 Skilling Centres have been mapped with Banks/FLCs. They have conducted 435 sessions, where in 19252 students were trained and in 695 schools involving 65378 students were trained.
- b. He further said that SLBC has provided financial literacy materials to all the Banks for distribution among FLCs. SLBC has provided financial literacy material in vernacular language to all the Banks and also hosted in SLBC website. The Jnanajyothi Financial Literacy Trust has conducted impact study and submitted the report.

8) Grey areas which have not been covered due to telecom connectivity and submitted to SLBC. Request for funds to be made to Head Office of each Bank. Banks to inform the number of centres and whose area the VSAT to be set up.

The Convenor informed that totally 46 locations have been identified for procurement of VSATs, as against the request of 642, i.e., Kaveri Gramin Bank (0 against 3), KVGB (8 against 528), Syndicate Bank (7 against 27), Canara Bank (28 against 40) and SBI (3 against 44). In the VC of DFS held on 2.5.2016, the State Govts were requested to provide Panchayat Bhavans, wherever possible for BCAs facing connectivity constraints.

The Convenor-SLBC requested the Govt to provide Panchayat Bhavans wherever BCAs are facing connectivity constraints.

(Action : Banks / Line Depts)

9) Issues under PMJJBY & PMSBY and status of accidental and life insurance claims.

- a. The Bank-wise, District-wise Progress data in enrolment under PMJJBY, PMSBY, APY, PMMY, etc. were presented to the house and steps for ensuring maximum enrolment in relation to the potential were discussed. Steps to be taken by Banks for Renewal of PMJJBY & PMSBY schemes were discussed and Banks were advised to continue the following:
- i. To send SMSs to all the account holders for maintaining sufficient balance in the a/c to facilitate auto debit of the premium and renewal of the scheme.
 - ii. Posters / Banners to be displayed in the Branch premises.
 - iii. Publicity through mass media to be given for renewal.
 - iv. Banks staff to be informed to educate the customers about the renewal.

b. Further, it was also informed that as per the decision taken in the VC meeting of DFS held on 2.5.2016, from 1st April 2016 onwards any customer induced transaction done by the account holder at the bank branch within the stipulated period of 90 days will also be eligible for claiming the Rupay card linked insurance benefit.

(Action: Banks)

10) Review of progress under Pradhan Mantri Mudra Yojana (PMMY) –

The Progress under PMMY was presented to the House and the details of subsidy linked self employment schemes of various departments of the State Govt covered under PMMY were reviewed.

It was informed that the various Gol and State Govt programmes are extending support for creation of enterprise / livelihood and imparting training / skill development, viz., National Rural Livelihood Mission (NRLM), Self Employment Programme (SEP) component of National Urban Livelihood Mission (NULM), Start-up Village Entrepreneurship Programme (SVEP), a sub-component to NRLM, training through R-SETIs, accredited training institutions and Coir Board, etc.

The Convenor-SLBC requested the Banks to take note of the above and cover all eligible cases under MUDRA.

(Action : Banks)

11) Review of Performance of BCAs –

- a. While taking up the review, the Convenor informed that totally 4941 Micro ATMs have been provided to BCAs, out of which, 4461 are capable of interoperable withdrawals transactions under AEPS and 3612 are Rupay Cards enabled micro-ATMs. In addition, 291 Kiosks have been installed by SBI & Allahabad Bank, which are manned by BCAs.
- b. Calls made by SLBC to cross check availability of Bank Mitras across the State was presented to the House. Further, he said that SLBC is sharing the verified data with Banks on weekly basis requesting them to update the BCA details.
- c. Banks were advised to use the alternative channels like Common Service Centres of the State Government, Postal delivery agents, Kirana Shops, Anganawadi workers, etc., as Bank Mitras as per DFS directions.

(Action : Banks)

The Meeting concluded with vote of thanks to the Chair.

The List of participants is annexed.

IMPORTANT DECISIONS TAKEN IN THE MEETING

- 1) Banks to intensify the efforts for providing drought relief measures to the distressed farmers in the drought hit areas.
- 2) SLBC to explore the possibility of setting up 24x7 Helpline exclusively for covering banking issues on behalf of all the Banks.
- 3) The Pradhan Mantri Fasal Bima Yojana is being implemented from the Khariff 2016. The GoK has issued GO covering guidelines and also eligible crops under the scheme. Banks to accord priority for implementation of the scheme.
- 4) Banks to participate in the joint camps organized by Dept of Rural Development of the State Govt for Aadhaar seeding of all PMJDY & Pension accounts and complete the process by 30.6.2016 apart from Rupay Card disbursement and their activation, distribution of undelivered Rupay Cards and using the forum for creating awareness for Rupay card usage to make eligibility for accident insurance to the beneficiaries.
- 5) Banks to focus on opening of accounts under the National Social Assistance Programme (NSAP) of Ministry of Rural Development and also accounts of beneficiaries of MGNREGA and Social Security Pension schemes.

**SLBC – KARNATAKA
LIST OF PARTICIPANTS**

**Special SLBC & First State Level Financial Inclusion Committee (SLFIC) Meeting
held on 17th May 2016**

Sl. No.	Name Shriyuths -	Designation	Organization
1	Arvind Jadhav	Chief Secretary	Govt of Karnataka
2	Smt Latha Krishna Rao	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	Arun Shrivastava	Chairman-SLBC, MD & CEO	Syndicate Bank
4	Eugene E Karthak	Regional Director	Reserve Bank of India
5	M I Ganagi	Chief General Manager	NABARD
6	M Mohan Reddy	Convenor-SLBC & GM	Syndicate Bank
7	Smt.Mudita Mishra	Director	DFS:MoF:Gol
STATE GOVERNMENT DEPARTMENTS			
8	Subhash Chandra	Addl. Chief Secretary	RDPR
9	Rajeev Chawla	Principal Secretary	Dept of Hort, Sericulture,Ah&Fisheries
10	I S N Prasad	Principal Secretary	Finance Department
11	G Karibasappa	Addl. Registrar of Co-op Society	Co-operation Department
12	Dr Rathan Kelkar	CEO	e-Governance Dept
13	Smt Prachi Pandey	Addl. Secretary (FR)	Finance Dept.
14	Harsha Gupta	Secretary	Dept of Food & Civil Supplies
15	G Satish	Commissioner	Sericulture
16	B Y Srinivas	Director	Dept of Agriculture
17	Dr. Syeed Ahmed	Director	Dept of Animal Husbandry
18	S B Bommanahalli	Director	Dept of Horticulture
19	P R Shivaprasad	Incharge Director	Revenue & DSSP
20	G. Ramanathan	Advisor (Financial Inclusion)	Finance Department
21	Dr. R.K. Chaluvaiiah	Jt. Director	Dept of Animal Husbandry
22	Dr Anwar Pasha	Dy Dir. (Fodder & Dairy)	Dept of AH & VS
23	Shobha H B	Dy. Director	Dept of Agriculture
RESERVE BANK OF INDIA			
24	N. Gopal	General Manager	RBI
25	K Ganesh	Dy. General Manager	RBI
26	P N Murthy	Asst. General Manager	RBI
APEX INSTITUTIONS			
27	A C Sahu	General Manager	SIDBI
28	J C Das	General Manager	NABARD
29	B Rama Mohan Rao	General Manager	NABARD
CONVENOR – SYNDICATE BANK			
30	S M Desai	Dy. General Manager	Syndicate Bank
31	B R Hiremath	Asst General Manager	Syndicate Bank – PSCD
32	H.K. Suresh	Asst General Manager	Syndicate Bank – SLBC
33	Pullaiah Dayapule	Sr Manager	Syndicate Bank – SLBC
34	K Chandrashekarappa	Sr Manager	Syndicate Bank – SLBC
35	Siddanagouda	Manager	Syndicate Bank – SLBC
36	C M Rao	Manager	Syndicate Bank -- PSCD
NATIONALISED BANKS			
37	K Virupaksha	General Manager	Canara Bank
38	Govind N Dongre	General Manager	Vijaya Bank
39	B J Reddy	Dy. General Manager	Canara Bank
40	G Koteswara Rao	Dy. General Manager	Corporation Bank
41	N Anjaiah	Dy. General Manager	Vijaya Bank
42	P K Tah	DGM & CRM	United Bank of India

43	V Venkatesh	Dy. General Manager	Central Bank of India
44	S Eswarappa	Zonal Manager-Bengaluru Zone	Bank of India
45	Muniraju N	Zonal Manager-Bengaluru Zone	Bank of Maharashtra
46	P V Venkateswaran	CRM-Bengaluru	Indian Overseas Bank, RO
47	K Amar	Asst. General Manager	Vijaya Bank
48	V G Pandit	Asst. General Manager	Bank of Baroda
49	Shreenath Joshi	Asst. General manager	Canara Bank
50	V.Sri Rama Murthy	Asst. General Manager	Andhara Bank
51	Aparna Vinod	Asst. General Manager	IDBI Bank
52	Ajai Rastogi	Asst. General Manager	Indian Bank
53	K P Narendranath	Chief Manager	United Bank of India
54	D Srinirvasa Rao	Chief Manager	Corporation Bank
55	Venkatesh, V.	Chief Manager	Indian Overseas Bank, RO
56	K V Ravikumar	Chief Manager	UCO Bank
57	Manju Verma	Chief Manager	Punjab & Sind Bank
58	Md Imtiaz Ahsan	Sr. Manager (RD)	Central Bank of India
59	Amit Kumar	Manager	Dena bank
60	Arun Kumar	Manager	Vijaya Bank
61	C B Hugar	Sr. Manager	Bank of India
62	K Solomon Ravi Kumar	Sr. Manager	Bank of Maharashtra
63	Kiran M K	Manager	IDBI
64	P T Sowmy	Manager	UCO Bank
65	R Naveen	Manager (RD)	Andhra Bank
66	K.S. Gurudath	Lead District Manager	Canara Bank, LDO, B'luru Urban
STATE BANK GROUP			
67	Y Vijaya Kumar	General Manager	State Bank of India
68	M A Samad	General Manager	State Bank of Mysore
69	S. Santosh	Dy. General Manager (MSME)	State Bank of Mysore
70	K. Sowrapa	Dy. General Manager	State Bank of Mysore
71	T.R. Pahwa	Dy. General Manager (OR)	State Bank of India
72	Sanatkumar T K	Asst. General Manager (OR)	State Bank of India
73	Vijayakumar. M	Asst. General Manager	State Bank of Travancore
74	D.V.S. Reddy	Chief Manager (Lead Bank)	State Bank of India
75	Balakrishna V Bhat	Chief Manager	State Bank of Mysore
76	D.K. Ananda Kumar	Chief Manager (LB)	State Bank of Mysore
77	V. Achutharama Gupta	Chief Manager (RD)	State Bank of Travancore
PRIVATE BANKS			
78	Gokuldas Pai	Dy. General Manager	Karnataka Bank
79	Ramesh Bhat	Asst. General Manager	Karnataka Bank
80	T P Joseph	Asst. General Manager	South Indian Bank
81	Suresh Krishnamurthy	Vice President	HDFC Bank
82	C B Satheesh	Chief Manager	ICICI Bank
83	Alexander Muthalaly	Chief Manager	Federal Bank
84	Manku Bhattacharjee	Sr. Manager	ICICI Bank
85	G S Prabhu	Dy. Vice President	Axis Bank
86	Arun Kumar M A	Asst. Vice President	Axis Bank
87	Indira M D	Manager	South Indian Bank
88	B S Mallya	Circle Head	Axis Bank
89	Rajanna M P	Cluster Head	RBL Bank
90	Mehmood Khan Dafedar	Nodal Officer	Axis Bank
91	Chengappa T R	Asst Manager	Dhanalaxmi Bank
CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS			
92	G S Ramana Reddy	CEO	KSC Apex Bank
REGIONAL RURAL BANKS			
93	R Ravi Kumar	Chairman	Pragati Krishna Grameena Bank
94	D Somasekhara Sastry	Chairman	Kaveri Grameena Bank
95	S. Ravindran	Chairman	Karnataka Vikas Grameena Bank

BOARDS/CORPORATIONS/GOVT. OF INDIA

96	Kota Vijay	ADG, TERM Cell -Karnataka	Dept of Telecommunications, Gol
97	Dr. G T Gopal	Director (AH)	K M F
98	M S Lakshmi Prasad Yadav	Jt. Director (AH)	K M F
99	Mahesh M Heervatte	Dy. Director	UIDAI, Gol
100	G T Niranjana	Labour Officer	K S U W S S B
101	Vinay Babu S R	OA to CPMG	Dept of Posts

INSURANCE COMPANIES

102	Dr. M A Azeez	Dy. General Manager	United India Insurance Co.
103	D Pandian	Divisional Manager	United India Insurance Co.
104	M Banra	Chief Manager	AIC of India
105	B S Narasimha	Sr. Branch Manager	LIC of India
106	L T Venkatesh	Manager-Micro Insurance	LIC of India
107	N R Lakshminarayana	Dy. Manager	The Oriental Insurance Co.
108	B. Prabhakar	Dy Manager	AIC of India
