

SLBC MIZORAM

MEETING FOR THE QUARTER ENDED JUNE, 2022 HELD ON 24.08.2022

MINUTES OF MEETING

The State Level Bankers Committee (SLBC) meeting of Mizoram for the quarter ended June, 2022 was held on 24.08.2022 at 11:00 AM at the SAD Conference Hall, MINECO, Aizawl under the chairmanship of Dr. Renu Sharma, IAS, Chief Secretary, Govt. of Mizoram. Shri Lalkhawlun Hangshing, Dy. General Manager(B&O), State Bank of India, Zonal Office, Silchar, senior officials from RBI, NABARD, State DFS Nodal Officer, Government departments and representatives of various Banks operating in the State also attended the meeting. (List of participants enclosed in Annexure-I).

Shri Rakesh Kumar Ravi, Regional Manager, SBI, Regional Business Office, Aizawl welcomed all the participants.

Shri Lalkhawlun Hangshing, DGM (B&O), expressed his deep appreciation and thanked Dr. Renu Sharma, IAS for her presence despite her busy schedule. He also thanked all Government Officials, RBI, NABARD, SIDBI and other stake holders present in the meeting for a meaningful discussion. He appreciated the bankers for achieving 23% of ACP target during the first quarter and urged all the member banks operating in the State of Mizoram to achieve more than 100% of ACP target for FY 2022-23. He also mentioned that the CD ratio and priority sector lending increased during the 1st Quarter of FY 2022-23 and requested all banks to give their best efforts to increase their portfolio in Priority Sector for over all development of economy of the State.

Shri P Shimrah, General Manager, RBI mentioned in his speech that although the CD Ratio has increased from 51.84% to 54.72% during Jun'22 quarter, the overall CD ratio of 10 banks out of 24 banks is below 40% which is dragging the overall improvement of CD ratio. He said that RBI had conducted Empowered Committee meeting on MSME for the Jun'22 quarter on 10th August 2022. He stated that the credit to MSME clusters is almost stagnant for last one year. As a chairman of EC-MSME, he had advised SBI and MRB to review the status of MSME lending of their banks. He also urged all other member banks to start financing of MSME cluster at the earliest. Shri P Shimrah, General Manager, RBI pointed out with dissatisfaction for non-conducting of any DCC meeting for the Jun'22 quarter and advised to conduct the DCC meeting of Jun'22 quarter immediately. He advised LDMs to brief the forum on reasons for not adhering to the schemes. He said that Lead Bank Scheme may also ensure that DCC/DLRC are not clubbed as these meetings are required to be held separately. He also requested all the allotted banks to cover remaining 54 villages under Roadmap of villages below 2000 population. He also mentioned importance of Financial Literacy at the Block level. Financial Literacy Centre has been set up and functional covering 15 Blocks in the State, the Centres for Financial Literacy have been set up at present in 5 Blocks and RBI is working for covering the remaining 11 blocks in the State by CFL. He also pointed out regarding long pending issue of set up of RSETI at Lunglei by HDFC. He urged all bankers to adhere to RBI's instruction on Currency Management including circulation of Clean Note Policy, sorting of Notes and revolving of FICN. He also stressed on importance of BCs operations and its impact on customers services.

Shri K V S S L V Prasad Rao, General Manager, NABARD appreciated progress in the 1st quarter of FY 2022-23. He deliberated on the ACP target approved in the last SLBC

meeting of Mar'22 quarter and said that target for Agriculture Credit is subject to the target stipulated by DFS. He suggested that the ACP target for agriculture may be revised as per the letter F.No.12/3/2022-AC dated 04.07.2022 addressed to all SLBC Conveners by DFS, Ministry of Finance, Govt. of India.

After deliberations, it was resolved that the target for MCAB, MRB and Commercial Banks would be Rs. 51.91 crore, Rs. 226.02 crore and Rs. 355.98 crore respectively, as indicated by DFS. Accordingly, the targets fixed for Commercial Banks in the previous SLBC meeting may be increased proportionately. SLBC may advise all the banks to revise targets under Agriculture. He briefly presented the developmental and promotional initiatives of NABARD in the State of Mizoram. The detailed presentation was circulated to all the members. He informed that NABARD would be willing to work together with the concerned State governments in implementing developmental works in the State.

Dr. Renu Sharma, IAS, Chief Secretary, Govt. of Mizoram and Chairman said that since last reviewed meeting on 21st June, 2022 for Mar'22 quarter, banks posted on a positive note has been pointed out and that certain improvement in CD Ratio and certain improvement in the activity that has taken up notwithstanding that there are certain number of banks which have been pulling down this upward swing otherwise would have achieved, these banks needs to pull up their socks and do it because it has been happening repeatedly for long period of time that 5/6 banks are showing poor performance or poor initiative in most of the target that has been set. She also said that banks must increase Priority Sector Lending advances and pay attention to Govt. sponsorship Schemes for development of rural economy. Mizoram performance is good, per capita income is good. If we can revitalise the banking sector, it will be really a big boost for the economy. She urged bankers to concentrate lending on a few sectors like Agriculture and allied activity, Animal Husbandry, Fisheries and MSME sector and improve monitoring as well. She also pointed out that CD Ratio although increased to 54.72%, there are large number of banks which are below the expected 40% which is not acceptable at all. She urged those banks to have more uniform action to improve their CD Ratio. She said that DCC meeting to be held before SLBC and make it as a rule that we would check on and see whether DCC has taken place before fixing the SLBC meeting date or not. She also expressed happiness that RBI had conducted Incognito visits to find out what actually is happening and from the observation corrective action will be taking place. She also suggested as per the RBI guidelines to invite Hon'ble Chief Minister who is also Finance Minister of the State in the next SLBC meeting, it will energise the banking operations and provide a fresh momentum to the way we are moving on and also increase the enthusiasm of Officers. She hoped that this meeting comes to a good conclusion and are able to move ahead for the development of Mizoram and leave no stone unturned in the task.

Smt. Lalnilarawmi, Coordinator, then, initiated the proceedings of the meeting.

ACTION POINTS EMERGED ON DISCUSSION OF AGENDA:

Adoption of minutes of the last meeting:

Smt. Lalnilarawmi, Coordinator, SLBC requested the house for adoption of the Minutes of State Level Bankers' Committee meeting held on 21.06.2022 for the quarter ended March, 2022, which was circulated to all members. Since no request for amendment has been received, the house adopted the minute.

No. 1: REVIEW OF ACTION TAKEN REPORT ON MINUTES OF LAST SLBC MEETING DATED 21.06.2022:

ATR seen, explained, and approved by the committee. ATR not received from BOB, BOM, IND, IOB, PSB, SBI, HDFC, ICICI, INDUS & MCAB.

No. 2: DEPOSIT ADVANCES & CD RATIO FOR MIZORAM AS ON 30.06.2022:

Low CD Ratio

: The chairman requested all Banks, most particularly YES, AXIS, FED, SIB, ICICI & BANDHAN were advised by the Chairman to improve their CD Ratio.

Letter to be sent to below 20% Banks by Convener Bank.

(Action: All Banks particularly YES, AXIS, FED, SIB, ICICI & BANDHAN)

No. 3: REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) AS ON 30.06.2022:

(I) Sector-wise Summary under ACP (Priority Sector):

There was an achievement of 23.39% under ACP Priority Sector during the first quarter of FY 2022-23. The chairman requested all banks especially those low and NIL sanction banks to improve their credit lending under Agriculture and also to improve sanction of Animal Husbandry and Fisheries under KCC.

(Action: All Banks of low and NIL sanction)

(II) SME Sector PS as on 30.06.2022:

The chairman requested Commissioner & Secretary, Commerce & Industries, Govt. of Mizoram to have a meeting with leading Banks, SLBC Convener and Mizoram Chamber of Commerce on how to revive MSME Sector to chalk out decision and if any other fresh instructions are given by the Govt. of India.

(Action : Commissioner & Secy. Commerce & Industries Dept. GoM)

To strengthen awareness program on MSME and Entrepreneur Development Program (EDP), the chairman requested Secretary, Planning Department, Govt. of Mizoram to tie up with Banks within September, 2022.

(Action : Secretary, Planning Dept., GoM)

The chairman requested all Banks to follow Systems and Procedures in functioning of the Banks. She requested Banks not to return and send back loan aspirants on the issue of high NPA and Non-repayment as informed by the Mizoram Chamber of Commerce.

(Action : All Banks)

(III) Priority Sector Advances (Sectoral Growth) as on 30.06.2022:

There was a positive YoY growth of 13.33 % in Sectoral growth under Priority Sector Advances during the first quarter. However, there are few banks which need to improve their lending viz. IND, IOB, FED, ICICI, SIB & YES Banks. The chairman urged all banks especially zero sanction banks to improve their lending in this sector.

(Action : IND, IOB, FED, ICICI, SIB & YES)

(IV) Pradhan Mantri Mudra Yojana (PMMY) as on 30.06.2022:

There was a positive growth of Rs. 96.12 cr. in MUDRA as on 30.06.2022 over last year 30.06.2021. However, there are few banks with persistently zero sanction viz. ICICI, NESFB, SIB & YES Banks. MUDRA being an important flagship of Govt. of India, the chairman urged all banks to improve sanction under the scheme specially to wipe out zero sanction during this FY 2022-23.

(Action: All Banks especially NIL sanction Banks)

(V) Govt. Sponsored Scheme (GSS):

There was disbursement of Rs. 28.24 crores under Govt. Sponsored Scheme during the first quarter of FY 2022-23 with an outstanding amount of Rs. 275.71 crores. SLBC Convener to write to Head Offices of NIL sanction banks to improve in 2nd quarter so that government schemes be reach out to the poor people and to the rural economy. The chairman requested all NIL sanction banks to improve their sanction under Govt. sponsored schemes in this FY 2022-23.

(Action: All Banks especially NIL sanction Banks)

No. 4: FINANCIAL INCLUSION:

a) Roadmap for providing banking services – villages with population below 2000:

There are 54 pending unbanked villages, all allotted banks to complete coverage of unbanked villages under roadmap by September, 2022.

(Action: All Allotted Banks)

b) DFS inadequately Uncovered villages:

Under DFS uncovered villages there are 2 remaining villages showing in DFS list allotted to MRB i.e Daido and Darngawn villages. However, Darngawn village has been deserted and no inhabitant as per Govt. of Mizoram Notification dated 20.06.2017, the House has approved for deletion of Darngawn village from Jandhan Rakshak Portal.

(Action: MRB and MCAB)

c) National Strategy for Financial Inclusion (NSFI):

Under NSFI only 1 village i.e. Daido to be covered, the village has been re-allotted to MRB. MzSRLM informed the House that they are identifying a person from SHG member for appointment as CSP. The chairman requested MRB to cover the village within September, 2022.

(Action: MRB)

d) Status of Financial Literacy Camps (FLCs):

All Banks were requested to comply with the RBI instructions of ensuring conduct of one FL campaign by each rural Branches and LDMs on a monthly basis.

(Action: Rural Branches/LDMs)

e) Enrolment under Social Security Schemes:

The progress under Social Security Schemes was reviewed and discussed It was suggested to have a join Awareness Campaign by LESDE department with Lead District Managers to improve and enrol maximum account holders making them aware of these schemes. Representative from MzSRLM also highlighted that they are jointly working with Banks for enrolment under the scheme. All Banks were requested to put more effort in enrolment under the schemes.

(Action: All Banks/LDMs/LESDE Dept.)

No.5: RURAL SELF EMPLOYMENT TRAINING INSTITUTE

a) RSETI:

The performance of SBI-RSETI, Aizawl and MRB-RSETI in Credit linkage was reviewed and it has increased from 48 % to 87% and 72 % respectively as at the end of June, 2022. All Banks were requested that whenever proposal comes from RSETI that needs to be looked into seriously so that the rejection level will be reduced.

(Action: All Banks)

b) Allotment of new RSETI:

i) RSETI at Lunglei:

Whatever has been said by the representative of HDFC Bank in the meeting was not acceptable to the House. It was decided that SLBC Convener to write to CEO of HDFC Bank.

(Action: SLBC)

ii) Opening of a New RSETI at Kolasib District sponsored by Mizoram Rural Bank:

MRB advised the House that RSETI at Kolasib District has been fully functional.

c) Pending Claims for reimbursement of Training Expenses of RSETI:

MzSRLM informed the house that as per New Fund Procedure, undertaking to be signed by both Principal Secretary, Finance Department and Secretary, Rural Development, Govt. of Mizoram is to be given on all funds pertaining to State Treasury which is under process and hope to be cleared soon.

(Action: MzSRLM)

No. 6: ASPIRATIONAL DISTRICT (AD) PROGRAMME, MIZORAM – STATUS AS ON 31.03.2022:

The chairman requested all banks in Mamit District to cover maximum people under Social Security Schemes.

(Action: SBI/MRB)

No. 7: ANNUAL PMEGP TARGET FOR FY 2022-23:

The Committee has approved draft District-wise & Agency-wise Revised Annual Target under PMEGP for the FY 2022-23 which will be forwarded to the Lead District Managers/District Task Force Committee for eventual distribution among the banks as under:-

AGENCY & DISTRICT-WISE PMEGP TARGET FOR THE YEAR 2022-23

(Margin Money in Rupees Lakh)

Sl. No.	District Name	KVIC			KVIB			DIC			TOTAL		
		No.	M.M	Emp.	No.	M.M	Emp.	No.	M.M	Emp.	No.	M.M	Emp.
1	Aizawl	90	224.91	720	42	105.00	336	180	449.80	1440	312	779.71	2496
2	Champhai	8	19.99	64	27	67.50	216	21	52.50	168	56	139.99	448
3	Hnahthial	5	12.50	40	10	25.00	72	7	17.50	56	22	55.00	168
4	Khawzawl	4	10.00	32	20	50.00	160	7	17.50	56	31	77.50	248
5	Kolasib	60	149.94	480	35	87.50	288	24	60.00	192	119	297.44	960
6	Lawngtlai	8	19.99	64	20	50.00	160	24	60.00	192	52	129.99	416
7	Lunglei	12	29.99	96	46	115.00	368	27	67.50	216	85	212.49	680
8	Mamit	12	29.99	96	37	92.50	296	22	55.00	176	71	177.49	568
9	Saiha	9	22.49	72	8	20.00	64	20	50.00	160	37	92.49	296
10	Saitual	9	22.49	72	16	40.00	128	10	25.00	80	35	87.49	280
11	Serchhip	52	129.95	416	8	20.00	64	17	42.50	136	77	192.45	616
Grand Total		269	672.23	2152	269	672.50	2152	359	897.30	2872	897	2242.03	7176

AGENCY & BANK-WISE PMEGP TARGET FOR THE YEAR 2022-23

(Margin Money in Rupees Lakh)

Sl. No.	Bank Name	KVIC			KVIB			DIC			TOTAL		
		No.	M.M	Emp.	No.	M.M	Emp.	No.	M.M	Emp.	No.	M.M	Emp.
1	BOB							9	22.50	72	9	22.50	72
2	BOI							9	22.50	72	9	22.50	72
3	BOM							6	15.00	48	6	15.00	48
4	CAN							9	22.50	72	9	22.50	72
5	CBI							6	15.00	48	6	15.00	48
6	IOB							6	15.00	48	6	15.00	48
7	PNB							18	45.00	144	18	45.00	144
8	PSB							6	15.00	48	6	15.00	48
9	SBI	53	132.45	424	54	135.00	432	60	150.00	480	167	417.45	1336
10	UCO							6	15.00	48	6	15.00	48
11	UNI							6	15.00	48	6	15.00	48
Public Total		53	132.45	424	54	135.00	432	141	352.50	1128	248	619.95	1984
1	AXIS							9	22.50	72	9	22.50	72
2	BAND							6	15.00	48	6	15.00	48
3	FED							6	15.00	48	6	15.00	48
4	HDFC							17	42.50	136	17	42.50	136
5	ICICI							12	30.00	96	12	30.00	96
6	IDBI							15	37.50	120	15	37.50	120
7	INDUS							6	15.00	48	6	15.00	48
8	SIB							6	15.00	48	6	15.00	48
9	YES							6	15.00	48	6	15.00	48
Private Total		0	0.00	0	0	0.00	0	83	207.50	664	83	207.50	664
1	MRB	187	467.31	1496	175	437.50	1400	71	177.50	568	433	1082.31	3464
RRB Total		187	467.31	1496	175	437.50	1400	71	177.50	568	433	1082.31	3464
1	MCAB	29	72.47	232	40	100.00	320	64	159.80	512	133	332.27	1064
Co-op. Total		29	72.47	232	40	100.00	320	64	159.80	512	133	332.27	1064
Grand Total		269	672.23	2152	269	672.50	2152	359	897.30	2872	897	2242.03	7176

No. 8 : Other Business with permission from the Chair :

1. A bill for Rs. 64,100/- (Rupees sixty four thousand one hundred only) submitted by SBI-RSETI received from Shri Joseph Zorinawma, Structural Engineer, local Engineer of M/s ACME Consultants Private Limited, Kolkata for payment of fees for proposed construction site of RSETI Aizawl has been approved by the House.

(Action : SBI-RSETI)

2. In the recent meeting of RBI Empowered Committee on MSME (EC-MSME) for the State of Mizoram, it was discussed that bankers were not able to extend finance/credit facilities set-up on leased land/building provided by the State Government as mortgage deed cannot be executed on leased land/building. The matter has been discussed in the house and the chairman suggested to hold a discussion by Secretary, Land Revenue & Settlement, Govt. of Mizoram and Bankers over creation of mortgage on leased land.

(Action : LR&S Dept.)**3. Physical Target under SEP, DAY-NULM upto September, 2022:**

The proposed District/Town-wise Physical Target under SEP, DAY-NULM upto September, 2022 received from the Project Director, DAY-NULM, UD&PA Department, Govt. of Mizoram has been approved by the house. The proposal will be forwarded to the Lead District Managers/District Task Force Committees of each Districts for intimation to the banks as given below:

PHYSICAL TARGET FOR SEP UPTO SEPTEMBER 2022

Sl. No.	Name of District	City/Town	Individual (I)	Group Enterprise (GE)	SHG-BLK	G. Total
1	Aizawl	Aizawl	40	2	20	65
		Lengpui	3	0	0	
2	Lunglei	Lunglei	23	2	12	40
		Tlabung	3	0	0	
3	Siaha	Siaha	10	1	4	15
4	Champhai	Champhai	20	1	12	33
5	Kolasib	Kolasib	20	1	10	37
		N. Kawnpui	3	0	0	
		Vairengte	3	0	0	
6	Serchhip	Serchhip	20	1	11	34
		Thenzawl	2	0	0	
7	Lawngtlai	Lawngtlai	12	1	7	20
8	Mamit	Mamit	10	1	4	15
9	Khawzawl	Biate	2	0	0	20
		Khawzawl	15	1	2	
10	Saitual	Phullen	2	0	0	17
		Saitual	12	1	2	
11	Hnahthial	Hnahthial	10	1	0	11
Total			210	13	84	307

The meeting ended with a vote of thanks by Shri V Jaya Chandra, Chairman, Mizoram Rural Bank.


(Dr. Renu Sharma, IAS,)
Chief Secretary & Chairman,
SLBC Mizoram

Copy forwarded for information and necessary action to:

1. All Member Banks, SLBC Mizoram;
2. Lead District Manager, Aizawl/Lunglei/ Kolasib/ Serchhip/ Lawngtlai & Champhai;
3. All invitees.

(Lalnilawmi),
Chief Manager & Coordinator,
SLBC Mizoram.

Annexure-I**List of Participants in the SLBC Mizoram Meeting for the quarter ended June, 2022**
Held on 24.08.2022**(A) RBI, NABARD, SIDBI, NEDFI**

Sl.No.	Name	Designation	Organisation
1	Shri P Shimrah	General Manager	RBI
2	Shri C Sangpu Vaiphei	Asstt. General Manager	RBI
3	Shri KVSSLV Prasa Rao	General Manager	NABARD
4	Shri Thangchinkhup Guite	Dy. General Manager	NABARD
5	Shri Rahul Kumbag	Asstt. Manager	NABARD
6	Shri Lalhruaizela Fanai	Branch Manager	NEDFI

(B) STATE & CENTRAL GOVERNMENT OFFICIALA

Sl.No.	Name	Designation	Organisation
1	Dr. Renu Sharma, IAS	Chief Secretary	Govt. of Mizoram
2	Shri Vanlalchhuanga	Principal Secretary (Finance)	Govt. of Mizoram
3	Shri Lalmalsawma Pachuau, IRS	Secretary, P&PI, UD&PA Dept.	Govt. of Mizoram
4	Shri Lalramsanga Sailo, IRS	Secretary, LESDE	Govt. of Mizoram
5	Smt. Zaithanmawii Ralte	Dy. Secretary, C&I Dept.	Govt. of Mizoram
6	Shri Malsawmzuala	PD, DAY-NULM, UD&PA Dept.	Govt. of Mizoram
7	Smt. Malsawmdawnglianai	Joint Secretary, Agri Dept.	Govt. of Mizoram
8	Smt. Jennifer HL Duhawmi	Director IF&SI, DFS Nodal Officer	Govt. of Mizoram
9	Shri Lalhmunsanga Hnamte	PD, SLMC & IAC, RD Dept.	Govt. of Mizoram
10	Smt. H Lalchhandami	CEO, MzSRLM, RD Dept.	Govt. of Mizoram
11	Shri C Vanlalhrauaia	Under Secretary, Tourism Dept.	Govt. of Mizoram
12	Shri Lalhruaithuanga	Under Secretary, LR&S Dept.	Govt. of Mizoram
13	Dr. Lalthansanga Khiangte	Asstt. Director(P), AH&Vety	Govt. of Mizoram
14	Shri Michael Zoramthanga	Dy. Director, Hort Dept.	Govt. of Mizoram
15	Shri Lalthanzuala	Dy. Director, Fisheries	Govt. of Mizoram
16	Shri Bhisham Sing. IPS	SP Crime (CID)	Govt. of Mizoram
17	Shri K Lalhmuakliana	Jt. Director, RD Dept.	Govt. of Mizoram
18	Surg Lt Cdr Lalnuntluanga	Director, Sainik Board	Govt. of Mizoram
19	Smt. Lalnuntluangi	Dy. CEO, MKVIB	Govt. of Mizoram
20	Smt. J Zodinpuii	Asst. Director, KVIC	Govt. of India
21	Shri C Vanlalmawia	O S D, SW & TA	Govt. of Mizoram
22	Shri Lalnuntluanga	Branch Manager, IPPB	Deptt. Of Post
23	Shri Henry Lalrohlua	DEO, KVIC	Govt. of India
24	Shri Diwakar	Asst. Director &HOD, Br.MSME-DFO	Govt. of India
25	Shri Saravanan	Asst Director, Br.MSME-DFO	Govt. of India
26	Shri Zaliankhuma	Jt. Registrar, Cooperation Dept.	Govt. of Mizoram

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Sl.No.	Name	Designation	Organisation
1	Shri Lalkhawlung Hangshing	Dy. General Manager, B&O	SBI
2	Shri Rakesh Kumar Ravi	Regional Manager	SBI
3	Shri David N Lhouvum	Chief Manager	SBI
4	Smt. Lalnilawmi	Chief Manager (SLBC)	SBI
5	Smt. Lalengmawii	LDM, Kolasib	SBI
6	Shri Robert Z Parte	LDM, Serchhip	SBI
7	Smt. PC Lallawmkimi	LDM, Aizawl	SBI

(C) OTHER BANKS/ INSURANCE COMPANIES

Sl.No.	Name	Designation	Organisation
1	Shri V Jaya Chandra	Chairman	MRB
2	Shri Lalzuahliana	CEO	MRB
3	Shri K Lalhmingshanga	President	Mizoram Chamber of Commerce
4	Sm. K Zorampari	Branch Manager	Bandhan Bank
5	Shri Zoliansanga Toichhawng	Branch Manager	ICICI Bank
6	Shri Soreingam Hongray	Branch Manager	P & SB
7	Shri Surjya Kr Bordoloi	Branch Head	IOB
8	Shri Jones Robert Kungate	Branch Manager	CBI
9	Shri John Lalawmpuia	Zonal Manager	NESFB
10	Smt. Zothansangi Pachuau	Compliance Officer	MRB
11	Shri Paotinthang Khongsai	Chief Manager	BoB
12	Smt. Vanlalhumi	Chief Manager	MRB
13	Shri Lalrmnghaka	Manager	Indian Bank
14	Shri Th Haokip	Branch Head	IDBI
15	Shri Jerin Johny	Manager	SIB
16	Smt Florence L Joute	Branch Manager	UNI
17	Shri James Mawia	Senior Manager	PNB
18	Shri Jimmy Remsanglura	Asst. Manager	Canara Bank
19	Shri Santosh Kumar	Chief Manager	UCO
20	Shri Khairul Alam	Cluster Head	YES Bank
21	Shri Debraj Das	Branch Head	HDFC
22	Shri Michael	Asst. Manager	Axis
23	Smt. Lalduhawmi	BDE	Axis