

**MINUTES OF THE 46<sup>TH</sup> SLBC MEETING, SIKKIM HELD ON 28<sup>TH</sup> AUGUST 2015,**

**AT MAYFAIR RESORT, RANIPOL, GANGTOK**

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The 46<sup>th</sup> Meeting of State Level Bankers' Committee (SLBC) for the State of Sikkim was held at Mayfair Resort, Gangtok on 28<sup>th</sup> August 2015.

The meeting was chaired by Shri C.S. Krishnamurthy, General Manager, State Bank of India, Dr. Alok Pande, Director, Ministry of Finance Department of Financial Services, Govt. of India and recently designated as Nodal Officer for Sikkim participated in the meeting through Video Conference and Government of Sikkim was represented by Shri S.B. Subba, SF & AS, Director, Pension-GIS & GPF, Govt. of Sikkim.

Shri Manabendra Misra, General Manager and Officer-in-charge, Reserve Bank of India, Gangtok; Smt. Anjana Lama, General Manager, NABARD Gangtok, were the other dignitaries on the dais. The Controllers and Officials from member Banks and the Dignitaries from Departments of State Govt. and other Departments also attended the meeting.

2. Shri Biswanath Sen, Convener, SLBC Sikkim and Regional Manager, State Bank of India, Gangtok heartily welcomed all the participants present in the meeting and requested for their valued deliberation.

3. In his inaugural speech the Chairman of the meeting Shri C.S. Krishnamurthy, General Manager, State Bank of India said that after the accomplishment of account opening drive by the Banks under PMJDY, it is now essential to focus on Business Correspondent Model in order to provide affordability and accessibility to unbanked villages in Sikkim. He urged the Bankers to take immediate steps to activate the remaining BC / CSPs under them. He reiterated that Financial Literacy is one of the biggest components for Financial Inclusion and unless a person knows about the financial options that are open to him, the policies, schemes and financial instruments would mean a little to him. He strongly advised the Bankers to ensure holding of FLC and urged the Controllers for effective following up. He also apprised the House that Town Hall Meetings were conducted in all four districts of Sikkim for creating awareness on recently launched Social Security Schemes of Govt. of India. Further, he expressed his concern on the low C:D ratio of the state.

4. Dr. Alok Pande, Nodal Officer for Sikkim from DFS, Ministry of Finance, Govt. of India in his opening deliberation through VC said that PMJDY, the biggest financial Inclusion drive in a country has successfully completed its one year. He gave a brief overview on policy of financial inclusion. He said that PMJDY is not only a platform for opening of accounts but it is a means for ending so called "financial untouchability" in our country. The first phase of scheme was to open Basic Savings Bank Deposit account for those who were not yet covered under Banking Services. The next phase of scheme aims at utilizing those accounts for extending social security benefits like Accidental Insurance, Life Insurance, Credit to low income groups and Provision of Pensions. He said that PM4S i.e. Pradhan Mantri Suraksha Bima Yojana(PMSBY, Pradhan Mantri Jeevan Jyoti Bema Yojana(PMJJB), Atal Pension Yojana (APY) and Pradhan Mantri Mudra Yojana (PMMY) are the basic fundamentals of Financial Inclusion which the Government of India is trying to provide to all. Furthermore, he said that it is the role of the SLBC to take all these schemes to the people for whom it is designed. Hence Bankers as well as officials of State Govt. were requested for making joint efforts towards successful implementation of scheme in the state which would ultimately benefit the state. He also expressed his concern on low CD ratio of the state and poor achievement of ACP in the first quarter. In the context, he enquired whether there is a well articulated comprehensive Industrial Policy of the Government of Sikkim. He instructed SLBC Sikkim to update its website regarding PMJDY under the head of Financial Inclusion. Later on he also invited suggestions for making SLBC more effective.

5. Shri Manabendra Misra, GM & O-i-C, RBI, Gangtok welcomed the dignitaries present on the dais and all the participants present in the meeting. He complimented the Govt. of Sikkim on three achievements (i) Sikkim going to be declared a fully organic state by Hon'ble Prime Minister in June 2016. (ii) Gangtok rated as the 10<sup>th</sup> cleanest city out of the 478 cities assessed by Ministry of Urban Development, Gol. (iii) Namchi shortlisted by Gol to develop as one of the 100 smart cities of India. At his behalf, the house (a) conveyed its greetings to Shri Alok Kumar Srivastava, IAS who has taken over charge as Chief Secretary of Sikkim. (b) Recorded its appreciation for the contribution made by Shri R.P. Bhargava, the erstwhile GM, o-i-c of NABARD, Gangtok who has since moved out on transfer. Shri Misra welcomed the new incumbent Ms. Anjana Lama, GM, o-i-c, NABARD and Dr. Bhuyian, Director, KVIC. He also welcomed the Controller of Banks who has turned up in a large number this time.

Shri Misra informed the house that RBI, Gangtok has recently extended its function by setting up Market Intelligence Cell and Customer Education and Protection Cell in the State. RBI had organized Town Hall Meeting on MSME in Gyalshing, West Sikkim & Mangan, North Sikkim which was fruitful. The frequency of meeting of SLIC and EC-MSME has been increased from half yearly to quarterly interval. He also brought to notice of the house that RBI has recently launched National Mission for Capacity Building of Bankers for financing MSME sector for sensitizing and on imparting skills to bank officials. In view of increasing credit flow to the prospective entrepreneurship under MSME it was decided in the meeting of SLIC (State Level Inter Institutional Committee) to establish one specialized Branch on MSME in the state. He also informed that he had met and written letter of thanks to Shri D. Anandan, IAS, the erstwhile Secretary, Commerce & Industries Department, GoS. He further advised the Controller of SBI to expedite construction of new premise of RSETI at Ralong which he had visited recently. He also suggested the Bankers to hold FLC in coordination with Officials of NABARD so that information on various schemes of NABARD can also be disseminated to the rural people of Sikkim. He stated that he finds lack of awareness in villages about the beneficial schemes of NABARD and so much efforts made by NABARD in Sikkim. He suggested that NABARD may have DDMs for all the districts placed in the respective districts.

5. Smt. Anjana Lama, General Manager, NABARD, Gangtok also expressed her concern on low C: D Ratio of the State and suggested Bankers for making an improvement in their lending. She informed the house that around 1000 WSHGs had been formed in the North & East Districts of Sikkim, out of which 673 groups are been savings linked and 88 groups had been credit linked with the Bank. She said that the thrust of the SHG linkage programme is to encourage formation of SHGs and their linking with the Banks and in this regard Banks have a major role to play. She urged the Bankers to scale up SHG linkage programme and consider their lending to SHG as a part of their mainstream credit programme. She further added that NABARD has been holding Micro Enterprise Development Programme (MEDPs) for SHGs through NGOs.

She also brought to the notice of the house that during the month of July 2015 NABARD had conducted FLC in three districts of state and they have been using FLC platform for making people aware of Social Security Schemes. She suggested Bankers to move in a mission mode for covering people under social security schemes.

Under DED Scheme, NABARD had released a subsidy amount of Rs. 25.90 lacs during the quarter and she advised Banks to promote the scheme. She expressed her dissatisfaction on low performance of Banks under KCC and other agricultural activities in comparison to the previous quarter. She also mentioned that NABARD has nominated DDM(R)s in North, West and East Districts who will function from regional office and also visit these districts.

6. In his opening remarks, Shri S.B. Subba, SF & AS, Director, PGIPF, Govt. of Sikkim expressed his concern on low C: D ratio of the State and poor achievement of Annual Credit Plan by the Bankers. He said that the reason for low credit flow in the state is due to lack of knowledge and understanding of people on financial services offered by the Banks. He advised the Banks to play an active part on conduct of FLC in the rural areas. He agreed with the deliberations of earlier speakers on social security schemes as a means for providing benefit to the downtrodden people. He asked the Bankers to act as a facilitator and play an active part in reaching these schemes to the people of Sikkim. He also mentioned that the Industrial Policy of Govt. of Sikkim is favorable to entrepreneurs and lending by Banks.

Then with the permission of the Chair the discussion of the Agenda items started in seriatim as follows:

**Agenda No.1** Confirmation of the proceedings of the 45th meeting of SLBC held on 14.05.2015 at Mayfair Resort, Gangtok

~ The House confirmed the proceedings of the 45<sup>th</sup> SLBC Meeting.

## **Agenda No.2**

Follow-up of the Action Points that emerged from the 45<sup>th</sup> SLBC Meeting held on 14<sup>th</sup> May 2015 at Gangtok:

### **1. Representatives of Insurance Companies and BSNL to be invited to the 46<sup>th</sup> Meeting of SLBC, Sikkim.**

~ Although the representatives were invited they were not present in the meeting. On this GM, O-i-c, RBI, Gangtok suggested that a letter of displeasure may be issued to the absentees.

**2. Applicability of Sikkim Public Debt Recovery Act, 2006 to commercial banks in Sikkim.**

~ The matter is under consideration with State Govt. However, the concerned department asked for some queries from Lead Bank Office, Gangtok. The development in this regard will be informed to house in next meeting.

**3. A brick and mortar branch in Soreng as requested.**

~ The LDM informed the house that the required survey is under process for opening of a Branch.

**4. Convenor, SLBC, Sikkim to write a letter to the Secretary , DFS, MoF, Gol on the total absence of their designated Nodal Officer in the meetings of SLBC, Sikkim.**

~ The above Action point was complied with. It was reported that Dr. Alok Pande the Nodal Officer had spoken to Shri Misra of RBI immediately after getting the D.O. letter from Shri Misra on the subject.

**5. ACP 2015-16 to be released by the Lead Bank Office by 31.05.2015**

~ The above Action point was complied.

**6. DLRC Meeting to be convened in all the districts.**

~ DLRC Meetings for three districts were held but the concerned public representatives did not attend the meeting. Shri S.B. Subba suggested LDM to inform RMDD, Govt. of Sikkim for ensuring presence of public representative in DLRC meeting.

**7. Updation of the website of SLBC, Sikkim.**

~ The above Action point was complied.

**8. Convenor, SLBC, Sikkim to follow up with the GoS to conduct the meeting of the State Level Committee on IT.**

~ The above Action point was complied. However, GoS is yet to convene the meeting.

**9. Monthly FLC camp to be conducted by Rural Branches.**

~ The house was of the view that conduct of FLC is a continuous action for the Bank Branches. All the Controllers were advised to ensure holding of camps more frequently.

**10. The Sub-Committee of SLBC on Road Map of Financial Inclusion to meet at least once in a month.**

~ The above Action point was complied.

**11. Banks to finance Joint Liability Groups (JLG).**

It was found that there was no financing of JLG during the quarter. The Official from NABARD highlighted the features of JLG and advised the Bankers to promote JLGs in the state. Smt. Anjana Lama informed the Banks that NABARD will provide incentive to the Banks acting as JLPI (Joint Liability Promotion Institutes) for promoting JLGs @Rs.2000/- per JLG. She further added that NABARD would consider supporting Bankers as well the target group on sensitizing the concept of JLG. The action point recommended continuing.

**12. ICICI Bank Ltd. to confirm its lending portfolio size to SLBC, Sikkim.**

~ The above Action point was complied.

**13. MSME-DI, Gangtok to ascertain from Ministry of MSME, GoI whether the filing of EM-I & II can be made mandatory.**

In this regard Director, MSME-DI, said that the matter has been escalated to their Head Quarter and subsequent decision will be informed to the forum. He informed the house that as per MSME Development Act 2006 a micro or small enterprise may file EM I/ EM II at its discretion but it is mandatory for the medium enterprise engaged in manufacturing to file EM I, EM II.

He also brought to the notice of the house that in the meeting of Advisory Committee headed by MSME Secretary on 5<sup>th</sup> August 2015, it was agreed to formulate one-page Udyog Aadhaar Registration Form by replacing EM I, EM II as a part of ease of registration process.

**14. Banks to activate BCs for covering unbanked villages within stipulated time i.e. 14.08.2015.**

It was found during discussion that some of the constraints faced by Banks on extending the service of BC / CSP are poor connectivity, poor handheld devices of CSPs and distance of link branch from the BC centre. In this context, Sri S. Patwardha, DGM, SBI suggested Bankers to accelerate their progress on activating BC / CSP as an

utmost priority since coverage of unbanked villages is possible only through this alternate mode.

**15. Convenor, SLBC, Sikkim to submit an action plan to RBI, Gangtok on how to cover the unbanked villages as per the Road Map.**

~ The action plan was discussed with the Controllers in the 10<sup>th</sup> meeting of the Sub-committee held after 46<sup>th</sup> SLBC Meeting on 28.08.2015.

**16. Review and reallocation of Service Area.**

~ The above Action point was complied.

**Agenda No.3**

**Credit: Deposit Ratio / Credit + Investment: Deposit Ratio as on 30.06.2015**

In this regard, Shri Subba, Director, PGIFF, GoS expressed dissatisfaction to the Banks for not deploying the funds collected from the State. He expressed his concern on actual CD ratio of the state without taking into account credit from outside Sikkim and urged the Bankers to expedite their lending in the state. The Banks maintaining low CD ratio were questioned about their constraints for not lending in the state. In response to this some of the Banks stated that they were unable to get big credit proposal, Govt. sponsored loans under Agriculture and were also facing legal issues regarding mortgage loans. However, they have adopted measures like lending small ticket loans under retail sector and MSME, appointing of Business Facilitators and corporate BCs for sourcing JLG & SHG. They assured to improve the CD ratio during upcoming quarter. The Banks having higher CD ratio also shared their good practices with the House.

GM, NABARD further added that Bankers need to be proactive and expected more improvement the quality of their customer service to boost their lending.

**Agenda No.4**

**Recovery of Bank's dues:**

It was found that the overall percentage of recovery was low. Bankers were advised to take proactive steps to improve their percentage of recovery.

## **Agenda No. 5**

### **Review of Performance under Annual Credit Plan 2015-16 including NPS for the quarter ended 30.06.2015**

Shri S.B. Subba, SF & AS, Director, PGIPF, Govt. of Sikkim expressed his discontent on dismal performance under priority sector. He said that unless there is constant monitoring by the Controlling Heads of Banks, there will be no incremental improvement in terms of achievement of ACP for the Financial Year 2015-16.

The House discussed on low financing under priority sector. However, Banks informed the house that they had conducted several credit camps for sourcing proposals under KCC, MSME and education sector. Despite organizing several credit camps they did not get enough bankable proposals to appraise.

It was found that the overall performance of Bank was not satisfactory for the first quarter. Hence, the Banks were suggested to make an improvement in the upcoming quarter.

## **Agenda No.6**

### **Review of Spl Programmes as on 30.06.2015**

#### 1. Prime Minister's Employment Generation Programme (PMEGP):

The Nodal Officer from KVIC apprised the house that the target under the scheme has already been allotted to the Banks for the FY 2015-16. During June 2015 there was no sponsorship of proposals. However, during the month of July 2015 DLTF meetings for all the districts were held and 105 Nos. of proposals had been identified and forwarded to the Bank Branches after approval from the Chairman, DLTF. It was decided that the status of proposals under the scheme will be reviewed in the next meeting.

#### 2. National Urban Livelihood Mission (NULM) Self Employment Programme:

As there was no representative from the concerned Department of Govt. of Sikkim the above Agenda was not discussed during the meeting.



## **Agenda No.7**

### **Promotion of Self Help Groups:**

In this regard GM, NABARD reminded Bankers to promote more SHGs. She also requested Controller of SBI to address the issue of delay in opening of savings accounts for WSHG in some branches of SBI.

## **Agenda No.8**

### **Kisan Credit Card (KCC):**

The above Agenda item was discussed during Agenda no.5

## **Agenda No.9**

### **Housing Finance:**

The overall achievement under Housing sector was 10.8 % for the first quarter which was comparatively lower than the previous quarter. Banks were advised to make improvement in the upcoming quarter.

## **Agenda No.10**

### **Education Loan:**

In this context Banks said that although they had organized several education loan camps they were not able to get enough loan proposals. Official from CBI requested to the concerned Department to allow them to participate in counseling centers so that they can identify the prospective beneficiary and guide the students on availing education loans.

## **Agenda No.11**

### **Performance under MSME**

In this context GM, RBI highlighted the need for financing prospective entrepreneurs under MSME sector. As MSME sector has been prioritized by the Govt. of India to increase the credit off take, Banks need to speed up their lending to the MSME sector during the coming quarter.

## **Agenda No.12**

### **Artisan Credit Card:**

The representative from the concerned department apprised the house that 10 (ten) proposals have been forwarded to the Bank Branches and the progress will be reviewed in the next meeting.

## **Agenda No.13**

### **Financial Inclusion by Extension of Banking Services with opening of “Basic Savings Bank Deposit” account**

It was instructed to the Banks to continue opening of Basic Savings Bank Deposit account for those still not covered under banking services.

## **Agenda No.14**

### **Weavers Credit Card Scheme**

The representative from the concerned department stated that some proposals will be forwarded to the Banks and the position will be reviewed in the next quarter.

## **Agenda No.15**

### **Dairy Entrepreneurship Development Scheme (DEDs)**

GM, NABARD said that there is a lot of potential for dairy farming in the state and urged Banks to promote and finance farmers under the scheme. Further, officials from NABARD informed the house that under DEDs farmers can also purchase milking machinery, milk cooling units and Govt. of India will provide 25% of back ended subsidy for General category and 33.33% for SC/ST of the cost of project which will be adjusted in the last few installment of repayment of Bank loan. The release of subsidy will be on first come first served basis depending upon the availability of fund.

## **Agenda No.16**

### **Evolving Action Plan for Remaining Un-banked villages:**

It was brought to the notice of the House that a Sub-Committee of SLBC on FI is monitoring the progress on a monthly basis. Since, the deadline on providing banking services to the unbanked villages was already over it was decided to hold a special Sub-Committee meeting on FI after SLBC meeting. Hence, the agenda was left for detailed discussion during the meeting.

## **Agenda No.17**

### **Joint Liability Group**

The above Agenda item was discussed during Agenda No. 2, Action point no.11.

## **Agenda No.18**

### **SBI Rural Employment Training Institute (RSETI)**

The LDM informed the House that many important issues were discussed in the LAC meetings and materialized accordingly. He also informed that the Plan for proposed Building of the Institution is under process and will be finalized shortly. The representative from Govt. of Sikkim asked the concerned Bank to get it prioritized. GM, O-i-C, RBI, Gangtok desired that the RSETI may conduct a one day programme for BC-CSPs in Sikkim.

## **Agenda No. 19**

### **MISCELLANEOUS:**

#### **1. Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri JeevanJyoti Bima Yojana(PMJBY) and Atal Pension Yojana(APY)**

The above Agenda Item was discussed during earlier deliberations. Manager, SIDBI apprised the house that during the Town Hall meetings organized in all four districts of Sikkim awareness and enrollment was also done for Pradhan Mantri Mudra Yojana (PMMY) which was not mentioned in the Agenda paper.

## **2. Direct Benefit Transfer for LPG (DBTL)**

The House expressed satisfaction towards increase in percentage of coverage from 85 % to 89.45 % under DBTL and advised the Bankers to be more proactive towards seeding of Aadhaar for the remaining consumer by using FLC Campaign, attending Gram Sabha and through public notification for 100 % achievement.

## **3. Credit Flow to SC/ST in Sikkim**

Banks were advised to report (Scheme-wise, sector-wise) to Lead Bank Office for compilation.

## **4. Sansad Adarsh Gram Yojana (SAGY)**

It was appraised by the LDM that Shri P D Rai, MP, Sikkim has adopted village Kitam Manpur in South District under Sansad Adarsh Gram Yojana and has requested to open a bank branch in that area for hassle free Banking transaction. The Controllers were advised to look into the matter.

He also informed the house that State Bank of India has a budget for specific essential requirements for development of the village through a registered and reputed NGO.

The meeting ended with vote of thanks to all the participants and supporters.

## **ACTION POINT THAT EMERGED FROM THE 46<sup>th</sup> SLBC MEETING**

1. Letter of displeasure may be issued to BSNL & Insurance Company for their absence.
2. FRED, GoS may advise the SLBC convenor the progress in making the Sikkim Public Debt Recovery Act 2006 applicable to commercial Banks.
3. DLRC Meeting to be convened in the presence of Public representative from state. SLBC Convenor shall invite to RMDD, GoS to ensure presence of people's representative in DLRC.
4. Updating of the website of SLBC, Sikkim on PMJDY.
5. Convenor, SLBC to ensure early conduct of meeting of State Level Committee on IT by taking up the matter with Secretary (IT), GoS.
6. Monthly FLC camp to be conducted by Rural Branches.
7. Banks to finance Joint Liability Groups (JLG)
8. Banks to finance KCC and DEDs.
9. Status of proposal under PMEGP to be reviewed in the next meeting.
10. Banks to activate CSPs for covering unbanked villages.
11. Convenor SLBC to write to HRDD, GoS to allow Bankers presence in counseling centers to identify prospective students for education loan.
12. RSETI, Gangtok may conduct a one day programme for BC, CSPs in Sikkim.

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LIST OF PARTICIPANTS :: 46<sup>th</sup> SLBC MEETING :: 28.08.2015 :: SIKKIM

SL NO.	NAME OF THE OFFICIAL	DESIGNATION / DEPARTMENT
1.	Dr. Alok Pande	Director, DFS, Ministry of Finance, GoI and Nodal Officer for Sikkim
2.	Shri S.B. Subba	Director, PGIPF, Govt. of Sikkim (Representative from Govt. of Sikkim)
3.	Shri C.S Krishnamurthy	GM, State Bank of India ( Chairman of the Meeting)
4.	Shri Manabendra Misra	General Manager & Officer-in-Charge, RBI, Gangtok
5.	Smt. Anjana Lama	General Manager, & Officer-in-Charge, NABARD, Gangtok
6.	Shri Biswanath Sen	Regional Manager, SBI, RO, Gangtok (SLBC Convener)
7.	Shri Soumen Ghosh	LDM, Gangtok
8.	Shri D. P. Lepcha	Manager, RBI, Gangtok
9.	Shri T.K. Ganesh Kumar	DGM, NABARD, Gangtok
10.	Shri Noveen Subba	AGM, SISCO Bank Ltd. Gangtok
11.	Shri L.T. Sherpa	Sr. Manager, Union Bank of India, Gangtok
12.	Shri U.C. Gochhayat	Regional Manager, Central Bank of India, Siliguri
13.	Shri D.K. Mahapatra	Chief Manager, Central Bank of India, Gangtok
14.	Shri Subhanuj Sen	Credit Officer, United Bank of India, Gangtok
15.	Shri S.S. Das	Zonal Manager, Bank of India
16.	Shri Siddhartha K. Behera	Manager, A & S, Bank of India
17.	Shri G.K. Sudhakar Rao	AGM, Union Bank of India
18.	Shri Jigme Tshering	Manager, Canara Bank, Gangtok
19.	Shri Premananda Das	Sr. Manager, United Bank of India, Gangtok
20.	Shri Ugresh Kumar	Sr. Branch Manager, Oriental Bank of Commerce
21.	Shri Hinda Mohan Thapa	Sr. Branch Manager, PNB, Gangtok
22.	Shri Sonam T. Bhutia	AGM, Bank of Baroda, Gangtok
23.	Shri Sandip Sil	Branch Manager, Syndicate Bank, Gangtok
24.	Shri Srinivas Babu	Sr. Manager, Indian Bank, Gangtok
25.	Shri Mahesh Kr. Mishra	Manager, Dena Bank, Gangtok
26.	Shri Bappaditya Bardhan	Branch Manager, P & S Bank, Gangtok
27.	Shri Tej Bhanu Tiwari	Chief Manager, Allahabad Bank, Gangtok
28.	Shri B. Pongener	Chief Manager, Vijaya Bank, Gangtok

29.	Shri Prasanjit Maji	AGM, IDBI Bank
30.	Shri Rakesh K. Singhal	Chief Manager, IOB, RO, Siliguri
31.	Smt. Nishi Jaiswal	Branch Manager, Andhra Bank, Gantok
32.	Shri Biplob Dey	CBM, ICICI Bank
33.	Dr. S.K. Nayal	AGM, Corporation Bank
34.	Shri Debraj Das	Chief Manager, Indusind Bank
35.	Shri Omlal Sharma	Branch Manager, Kotak Mahindra Bank
36.	Shri Prakash Basnet	Manager, HDFC Bank Ltd.
37.	Shri Sanjeev Basnet	B.H. IDBI Bank
38.	Shri Subhashis Das	Manager, IDBI
39.	Shri Praveen Kishore	Senior Manager, IOB, Gangtok
40.	Shri Rajeev Kumar	Senior Manager, Corporation Bank
41.	Shri Amit Chatterjee	Branch Operation Manager, Yes Bank
42.	Shri Saurav Anand	SRM/ Axis Bank
43.	Smt. Nishalina Pathatk	Sr. Manager, Bank of Maharashtra
44.	Shri Abjijit Chakraborty	AGM, HUDCO Ltd.
45.	Shri Pranab Bose	Branch Manager, LIC of India
46.	Shri K.B. Neopaney	Branch Manager, National Ins. Co. Ltd.
47.	Shri S.K. Gupta	Branch Incharge, SIDBI, Gangtok
48.	Shri S.N. Bhutia	Assistant Director, DHH, Govt. of Sikkim
49.	Shri B.P. Upreti	AGM, SIDICO
50.	Shri S.K. Sharma	Jt. Dir. Horticulture Department
51.	Shri B.S. Rawat	Jt. RCS Coop. Department
52.	Shri Raj Pradhan	JRCS, Coop. Department
53.	Shri Sonam N. Bhutia	Asstt. Director, DHH, GoS
54.	Shri Chozang T. Lepcha	Deputy Director, DHH, GoS
55.	Dr. N.K. Pradhan	Manager, Sikkim Milk
56.	Shri Raj Pradhan	Joint Registrar, Coop. Deptt. GoS
57.	Shri M. Khatiwara	Joint Registrar, Coop. Deptt. GoS
58.	Shri S.K. Pradhan	General Manager, Sikkim Milk Union
59.	Shri Sameer Pradhan	State Resource Person, UIDAI
60.	Shri Zangpo Gyaltzen	Assistant Director, IT, SJE & WD

<b>61.</b>	Shri K.B. Pradhan	Joint Secretary, SJE & WD
<b>62.</b>	Shri Shashikant Gupta	Handicrafts Promotion Officer, O/o DC (Handicrafts)
<b>63.</b>	Shri K.N. Sharma	Executive Officer, SKVIB
<b>64.</b>	Dr. S.K. Bhuyan	Dev. Officer-in-charge, KVIC
<b>65.</b>	Shri D.R. Sharma	Asstt. Dir. MSME-DI, Gangtok
<b>66.</b>	Smt. Diki Lama Tamang	Asstt., Lead Bank Office, Gangtok
<b>67.</b>	Shri P.K. Monal	Dy. LDM, Lead Bank Office, Gangtok
<b>68.</b>	Shri Mahesh Subba	Dy. LDM, Lead Bank Office, Gangtok