

Minutes of the 61st SLBC Meeting, Sikkim held on 23rd July 2019 At Chintan Bhawan, Gangtok

The 61st Meeting of State Level Bankers' Committee (SLBC) for the State of Sikkim was held at Chintan Bhawan, Gangtok on 23rd July 2019.

The meeting was divided into two sessions, the first session was the interactions of the Hon'ble Ministers with the Bankers. The dignitaries present on the dais were:

1. **Shri Kunga Nima Lepcha, Hon'ble Minister** -Human Resource Development Department, Land Revenue & Disaster Management Department, Law & Parliamentary Affairs Department, Sports & Youth Affairs Department.
2. **Dr. Mani Kumar Sharma, Hon'ble Minister** – Health and Family Welfare Department and Social Justice Empowerment and Welfare Department.
3. **Shri. Lok Nath Sharma, Hon'ble Minister** -Animal Husbandry, Livestock, Fisheries & Veterinary Services Department, Food Security & Agriculture Development Department, Information & Public Relations Department, Printing & Stationery Department.
4. **Shri Arun Upreti, Hon'ble Minister** – Food Civil Supplies & Consumer Affairs Department and Urban Development & Housing Department.
5. **Shri Shri A.K. Srivastava**, IAS, Chief Secretary, Govt. of Sikkim.
6. **Shri Ranjan Kr Mishra**- Chief General Manager, State Bank of India, LHO, Kolkata
7. **Shri R V Sangvai** – General Manager, Reserve Bank of India, Gangtok.

Shri Thomas Chandy, IFS, Addl. Chief Secretary, Commerce and Industries Dept, Govt. of Sikkim, **Shri K Sreenivasuhu IAS**, Principal Secretary, SJ & Welfare Deptt., **Shri C S Rao**, IFS, Secretary, Rural Management and Development Department, Govt. of Sikkim, **Dr. P Senthil Kumar**, IAS, Commissioner, Rural Management and Development Department, Govt. of Sikkim, **Shri Khorlo Bhutia**, Secretary FS & DI, **Shri D K Bhandari**, Secretary, HEEDD, **Shri D S Nirkhe**, GM, State Bank of India, LHO, Kolkata, **Smt R Tshering**, GM, NABARD Gangtok & **Shri D V Gutte**, DGM, State Bank of India, Zonal Office, Siliguri, were the other dignitaries present. **Shri Surender Singh**, Deputy Secretary, Department of Financial Services, Govt of India was also present in the meeting.

State Bank of Sikkim was the special invitee in the meeting, represented by **Shri. P Wangdi Bhutia**, Chief General Manager, State Bank of Sikkim.

Representatives from member Banks and Government Departments also attended the meeting.

Shri Gopal Lama, Lead District Manager, Lead Bank and Shri Aftab Ahmad Mallick, Regional Manager, State Bank of India and SLBC Convenor, welcomed the dignitaries on the dais as well as all the stakeholders present in the meeting. It was mentioned in their welcome address that it was for the first time that The Hon'ble Chief Minister had consented to be a part of SLBC Meeting, but due to some

exigency he had to cancel at the last moment. However, with the presence of four Hon'ble Ministers for the first time, this meeting had already turned out to be a historic event.

The meeting started with the Lighting of the Lamp by Hon'ble Ministers and The Chief Secretary, followed by the Launching of Annual Credit Plan 2019-2020 by the dignitaries present on the dais. The meeting also witnessed the exchange of MoU for the strengthening of Self Help Groups, between State Bank of India represented by The Regional Manager, Shri Aftab Ahmad Mallick and State Rural Livelihood Mission represented by Dr. P Senthil Kumar, IAS, CEO, SRLM.

The Chairperson, Chief Secretary, Shri A K Srivastava in his inaugural address welcomed the Hon'ble Ministers and everyone present in the meeting. He also mentioned the fact that The Chief Minister had to skip this meeting at the last moment due to some pressing engagements. However, he has assured to be present in the next SLBC Meeting. He also said that the forum was as much privileged with the presence of the Hon'ble Ministers for the first time, which also shows the importance the present government attaches with the banking activities in the State of Sikkim. In line with the exchange of MoU for the Strengthening of Self Help Groups he mentioned about the tremendous work being done by Women SHGs all over the country. He also gave a brief account of the organizational structure of WSHGs. He said that in Sikkim also women have come a long way and have played an important part in the development of the State with their presence and participation in every field of work. He appreciated the work being done by State Rural Livelihood Mission(SRLM), North East Rural Livelihood Mission(NERLP) and the Bankers in bringing women folk out of their houses and making them self reliant. He also disclosed the fact that it was during his tenure at Guwahati in December 2009 that North East Rural Livelihood Mission (NERLP) was launched.

He expressed that his association with State Level Bankers Committee Meeting goes back to September 1986. He quoted his predecessor Shri K S Rao saying "Credit is the Vehicle of Development". On this line he urged the bankers to play an important role in the development of the State and make efforts to be wary of the fact that all development being done should be sustainable and planned.

The Chief Minister in his speech, read out by the Chief Secretary, appreciated the work being done by the banks and urged the bankers to continue the support being provided in making Sikkim a banking friendly State. He also spoke about the increasing network of Bank Branches in the State and with the opening of India Post payment Bank at various rural areas, financial inclusion among the rural masses could be achieved. He also mentioned the fact that banks should ensure 100% Financial Inclusion in the State by the end of March 2020. He also urged the Bankers to give importance to banking awareness at the grass root level by organizing Financial Literacy Camps at the School and College Level. He appreciated the bankers on the substantial growth in C:D Ratio from the Last Financial Year and efforts being made through Direct Benefit Transfers, thereby minimizing corruption and ensuring the benefits are received directly by the beneficiaries in their bank accounts.

The Hon'ble Minister of HRDD, Land Revenue and Sports Departments, Shri Kunga Nima Lepcha in his speech said that there should be a perfect rapport between the Bankers and the State Government in ensuring development of the State. He urged both the parties to ensure that deserving candidates get the benefits of all schemes and credit should be extended in such a way that it enhances the standard of living. He talked about the importance of monitoring of loans and loanees so that recovery of loans is efficiently done. He also reminded the Bankers that Education and Health Sectors were two of the most important sectors for the overall development of the State, hence every possible help should be provided to these two sectors. He further said requested everyone gathered to come together and put in sincere efforts for the overall development of the State.

The Minister for Health, Dr. MK Sharma also appreciated the banks for their active role in the development of the State. He placed high hopes on the Banks for ensuring that the basic needs of the people are met through various social security schemes launched by the government from time to time. He lauded the efforts of the stakeholders in ensuring 100% Financial Inclusion by the end of March 2020. He also suggested the bankers to extend all possible help to the senior citizens, differently – abled persons, persons suffering from terminally ill diseases and even substance abusers. He suggested that banks should formulate policies and be lenient towards these sections of the society who are often ignored or face social stigma. He also spoke on the issue of distressed farmers and urged the bankers to focus on their grievances with feasible solution.

The Minister for Agriculture, Shri L N Sharma, in his speech lauded the efforts of the Banks in the State. However, he requested the bankers to give more importance to farmers and extend all possible assistance to them in providing credit in Agriculture and allied activities. He suggested the banks to be aware of the plight of farmers and deal with them patiently and leniently within the guidelines. He also suggested banks to focus more on the unbanked rural areas. He further stated relaxation should be made on the guidelines for opening of new branches in the state as it is a hilly terrain with sparse population. He appreciated all the stakeholders involved in the upliftment of women folk through Women Self Help Groups. He also highlighted on the Government's focus on Green Economy.

The Minister of UD & HD, Shri Arun Upreti, in his speech was all praises for services being provided by the Banks in the Urban Areas. He also suggested the banks to provide more credit to activities under MSME Sector and Self Employed Schemes of the Government, thereby encouraging more entrepreneurs in the State and increase in the employment generation. He also said that all assistance should be provided to illiterate customers so that a simple task such as filling up a form

becomes convenient to them. He on behalf of the Government thanked the State Level Bankers Committee for having invited them to this important meeting

The General Manager, Reserve Bank of India, Gangtok expressed his happiness and delight on the presence and participation of the cabinet ministers and their interest in the financial affairs of the State. He requested the bankers to work on the suggestions of the Hon'ble Ministers and also urged the bankers to provide doorstep banking facility to those people in need like terminally ill patients, senior citizens and differently - abled persons.

The Chief General Manager, State Bank of India – Shri Ranjan Kr Mishra thanked the Hon'ble Ministers for giving this forum their valuable inputs and suggestions. He also appreciated the efforts of the Government in indentifying the potential loanees and providing assistance in the recovery of loans. He reminded the banks to make a positive difference in the lives of the people of the state and the important role bankers play in the socio – economic development of the State. He also shed some light on the limitations faced by the Banks with the most important being network connectivity. He appraised the house that since the Banks now are all based on technological platforms they are totally dependent on network connectivity. He hoped that network situation improves in the future and assured the house that bankers would leave no stone unturned in ensuring the overall development of the State.

The First Session concluded with the vote of thanks by Shri Gopal Lama, Lead District Manager.

The Second session of State Level Bankers Committee started with the welcome address by LDM, Shri Lama.

With the permission of the Chairperson the discussion of the Agenda items started in seriatim as follows:

Agenda No.1

Confirmation of the proceedings of the 60th meeting of SLBC held on 19th of March 2019.

~ The House confirmed the proceedings of the 60th SLBC Meeting.

Agenda No.2

Follow-up of the Action Points that emerged from the 60th SLBC Meeting held on 19th of March 2019.

1. SBI to expedite the process of opening a brick & mortar branch at Soreng, West Sikkim.

~ Regional Manager, SBI, Shri Aftab Ahmad Mallick informed the house that the partition of the premises is being done and the Branch will be operational within the next Quarter .The Chief Secretary directed SBI to expedite the process and make the branch operational at the earliest since Soreng will soon be upgraded as one of the districts.

2. Banks to set up more ATMs in North and West Districts

~ The representative from Axis bank said that a new Branch with an ATM has already been established at Lachen and is operational.

3. RBI to initiate the proposal of opening of a chest by CBI at Gyalshing.

The GM , RBI, Shri RV Sangvai informed the house that they have already written to the appropriate authority and are following up constantly with the Department of Currency Management, RBI, Mumbai. The Chief Secretary also directed RBI to prepare a letter to be given to the appropriate authority from his office.

4. RBI to initiate necessary steps to set up an Issue Department in Gangtok for better management and transmission of Currency in Sikkim.

The GM , RBI, Shri RV Sangvai informed the house that they have already written to the appropriate authority and are following up constantly with the Department of Currency Management, RBI, Mumbai. Shri Surender Kumar, DFS, GOI, also assured that he will follow up with the concerned department. The Chief Secretary also

directed RBI to prepare a letter to be given to the appropriate authority from his office.

5. Proposals under PMEGP schemes to be forwarded to Private Sector Banks also.

The representative from KVIC informed the house that the agenda had already been approved in the 60th SLBC held on 19/03/2019 and a letter in this regard has been sent by them to their IT Cell in Mumbai, requesting them to include the names of private sector banks in their online portal. Shri Thomas Chandy, directed KVIC to expedite the process so that PMEGP loans can also be forwarded to the Private Banks at the earliest.

Agenda No.3

Credit: Deposit Ratio / Credit + Investment: Deposit Ratio as on 31.03.2019

The overall CD ratio of the State with credit from outside Sikkim was 79.5% and the CD ratio excluding credit from outside Sikkim was 47.1% which was viewed as a substantial growth from the previous quarter. The Chairperson appreciated the efforts of the bank in this regard. He however, urged the poor performing Banks to expedite their lendings in the state for overall growth in the CD ratio in the upcoming quarters and also reminded the Banks that all the banks were equally responsible for the development of the State.

Agenda No. 4

Review of Performance under Annual Credit Plan 2018-19 including NPS for the quarter ended 31st March 2019

During the Fourth quarter of FY 2018-19, the overall achievement of Banks under Annual Credit Plan was 157.3% which was including Non-priority sector. The achievement by Banks under priority sector was 74.5%.

Banks had achieved 23.7% under Agriculture sector, 132 % under MSME sector and 85.6 % under other priority sector. The performance of Banks, whose achievement was low in priority sector, was viewed very seriously by the House. All the non performing Banks were advised to increase their priority sector lending in the next Quarter. Shri Thomas Chandy urged the bankers that rather than the amount of loans, the number of loans should be given more priority so that more people get benefitted. General Manger, NABARD, Ms R Tshering informed the house about various subsidy schemes of the Government of India like DEDs and National Livestock Mission. She urged the bankers to provide loans under these schemes and

that the subsidies for these schemes have already been sanctioned for the Financial Year 19-20

Dr. P Senthil Kumar, Commissioner, RMDD, suggested that banks should give focus to lendings in the rural areas also. He also urged the Private Banks to take equally active part in Priority Sector lending. He said that the Banking scenario is different from the past and that bankers should not expect customers to come to bank, instead they should be coming out more especially to the rural areas.

It was observed that overall achievement under MSME Sector as on 31.03.2019 was 132%. Shri Thomas Chandy lauded the efforts of the Bankers on this achievement. However, he also said that bankers should focus more on funding activities under manufacturing sector. The Convenor, SLBC, Shri Mallick also thanked the Commerce and Industries Department, headed by Shri Thomas Chandy for their co-operation for the achievement.

Achievement under Other Priority Sector stood at 85.6% and under Non- Priority Sector the achievement was 400.5% as on 31.03.2019 which was viewed as extremely satisfactory.

Agenda No.5

Review of Special Programmes as on 31.03.2019

5.1. Prime Minister's Employment Generation Programme (PMEGP)

Shri Thomas Chandy lamented on the fact that despite of assurances by the bankers they still have not been able to achieve the desired results under PMEGP. He hoped that during the next quarter bankers would play a more pro active role in expediting the process. He also urged the bankers to quickly process the files and update on the portal at the earliest. The Chairperson also suggested the bankers to put a restriction on the number of vehicle loans being provided. He said that a conscious effort needs to be made in reduction of Traffic jams and pollution mainly in the urban areas of Sikkim.

5.2. Commerce and Industries Dept – Government of Sikkim

Shri Thomas Chandy once again thanked the Banks in successfully implementing the Chief Minister's Start Up Scheme and informed the house that now monitoring of loans under CMSS was going on. He said that the department would soon be

seeking information regarding loans under CMSS from various banks. He asked the Bankers to co-operate and provide correct information to the department.

5.3. Pradhan Mantri Mudra Yojana – PMMY

The achievement under PMMY was viewed as satisfactory by the house.

5.4 Stand – Up India

The Convenor, SLBC, Shri Mallick informed the house that achievement under Stand Up India has been positive among the Public Sector Banks.

5.5 Dairy Entrepreneurship Development Scheme (DEDs)

LDM informed the house that 199 loans had been disbursed in the quarter amounting to Rs.3,09,28,000/-.The Managing Director, SISCO Bank, Ms P Chezom informed the house about the entire process involved in availing subsidy from NABARD under DEDs The Chairperson appreciated the stakeholders for the achievement and also said that there is a lot of scope in Dairy Activities in the State.

Agenda No.6

Promotion of Self Help Groups

The LDM, Shri Gopal Lama informed the house that a total of 5169 SHGs had already been savings linked in the State , out of which 1722 had been successfully credit linked.

The Chairperson appreciated the initiatives taken by NERLP and SLRM in promoting the SHGs. He also mentioned that the recovery was good in the loans given to SHGs.

Agenda No.7

Kisan Credit Card (KCC)

At the end of the fourth quarter, 2537 nos. of KCCs had been issued by the Banks. The GM, NABARD, Ms R Tshering informed the house that as per circular of Department of Financial Services, KCC saturation has to be achieved, hence during the Financial Literacy Camps more focus should be given on KCC and repayment of the credit by the farmers.

Agenda No.8
Housing Finance

During the fourth quarter, the percentage of achievement in housing finance was 70.8% which was viewed as very satisfactory.

Agenda No.9
Education Loan

The overall achievement under the scheme was 47.6% during the end of fourth quarter. It was observed that since the State Government itself is doing tremendous work under Education Loan and Assistance, there was very little scope for Bankers to improve under this scheme.

Agenda No.10
Performance under MSME

This item was already discussed in AGENDA 4 – Part B

Agenda No. 11
Financial Inclusion: Provision of Banking Services in every villages having population below 2000

It was observed that out of 176 GPUs,126 had already been put under the financial inclusion fold.As already declared in the first session by the Hon' ble Chief Minister, the remaining 50 GPUs would be covered by the end of March 2020 thereby achieving 100% Financial Inclusion.

Agenda No.12
SBI Rural Employment Training Institute (RSETI)

The LDM, Shri Gopal Lama informed the house that RSETI is functioning with a non-commercial and social objective for skill development of the unemployed youth of Sikkim to take up profitable self –employment ventures. Hence trainings, including Hostel facilities to the trainees were being provided free of cost. However, the new RSETI building was near completion now and the water connection for the building had become a big hindrance as the amount quoted by the East District Zilla Panchayat was Rs 60 lakhs. He requested the Secretary , RMDD for his assistance in this regard. The Secretary RMDD, Shri Rao assured to look into this at the earliest.

Agenda No. 13

Miscellaneous

1. Pradhan Mantri Awas Yojana (PMAY)

The Assistant Town Planner, UD&HD, Govt of Sikkim, Ms Oshin R Gurung informed the house that 1075 proposal had been forwarded to the Banks since 2017, out of which only 8 had been sanctioned so far. The Convenor, SLBC, Shri Mallick assured that they would follow up on this and ensure that all the proposals were being processed at the earliest.

2. Financial Literacy – cum – Awareness Campaigns

Already discussed in the SLBC Steering Committee Meeting held on 19/07/2019

3. Credit to Minority Communities

Already discussed in the SLBC Steering Committee Meeting held on 19/07/2019

The meeting concluded with the vote of thanks by Shri Aftab Ahmad Mallick, Convenor, SLBC.

ACTION POINT THAT EMERGED FROM 61st SLBC MEETING HELD ON 23.07.2019

1. All Banks to focus on Financial Inclusion meaningfully.
2. Banks to conduct more Financial Literacy Camps at Schools/Colleges for digital Banking promotions and other solutions.
3. Banks to set up more ATMs/CSPs/Branches in North and West Districts
4. Figures of State Bank of Sikkim to be incorporated in the Progress Report of SLBC of the State.
5. RBI to initiate the proposal for opening of a Chest by Central Bank of India in Gyalshing
6. RBI to initiate necessary steps to set up an Issue Department in Gangtok for better management and transmission of currency in Sikkim
7. Proposals under PMEGP to be forwarded to private banks also.
8. Private banks to focus more on Priority Sector Lendings especially on Agriculture and Allied Activities and the achievement to be reviewed by RBI/NABARD in SLBC Steering Committee Meetings i.e. before SLBC.
9. Senior Officers of all the stake holders and Banks to attend the SLBC meeting at least once in a year.

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LIST OF PARTICIPANTS :: 61st SLBC MEETING :: 23.07.2019 :: SIKKIM

SR.	NAME OF THE OFFICIAL	DESIGNATION / DEPARTMENT
1.	Shri K N Lepcha	Hon'ble Minister – HRDD, Govt of Sikkim
2.	Dr. M K Sharma	Hon'ble Minister – Health Dept, Govt of Sikkim
3.	Shri L N Sharma	Hon'ble Minister – Agriculture Dept, Govt of Sikkim
4.	Shri Arun Upreti	Hon'ble Minister – UD & H Dept, Govt of Sikkim
5.	Shri A.K. Srivastava, IAS	Chief Secretary, Govt. of Sikkim
6.	Shri C S Rao, IFS	Principal Secretary, RMDD, Govt of Sikkim
7.	Shri Thomas Chandy, IFS	Principal Secretary, Commerce & Industries Dept.
8.	Shri P Senthil Kumar	Commissioner, RMDD, Govt. of Sikkim
9.	Shri R K Mishra	CGM, State Bank of India, LHO , Kolkata
10.	Shri D K Bhandari	Secretary, Horticulture Dept, Govt of Sikkim
11.	Shri Khorlo Bhutia	Secretary, Agriculture Dept, Govt of Sikkim
12.	Shri D S Nirkhe	GM, State Bank of India, LHO, Kolkata
13.	Shri R V Sangvai	GM, RBI, Gangtok
14.	Smt R Tshering	GM, NABARD, Gangtok
15.	Shri Surender Singh	Deputy Secretary, Dept of Financial Services, Govt of
16.	Shri D V Gutte	DGM, State Bank of India, ZO, Siliguri
17.	Shri Aftab Ahmad Mallick	Regional Manager, SBI, RO, Gangtok (SLBC Convener)
18.	Shri Gopal Lama	Lead District Manager, Gangtok
19.	Shri I.Y.T. Namchu	AGM, RBI Gangtok
20.	Shri T.D. Bhutia	Dy LDM, Gangtok
21.	Shri P Wangdi Bhutia	Chief General Manager, State Bank of Sikkim
22.	Ms P Chenzom	Managing Director, SISCO Bank, Gangtok
23.	Shri Bivash Lamichaney	AGM, SISCO Bank, Gangtok
24.	Shri Chetan Balbir	DGM, RBI, Gangtok
25.	Shri IYT Namchu	AGM, RBI, Gangtok
26.	Shri Abhishek Singh	Manager, RBI, Gangtok
27.	Shri R K Tamang	Asst Director, DIC/EN
28.	Shri B N Roy	Asst Director, KVIC, GOI, Gangtok
29.	Shri Ravi Prakash	State Director, KVIC, GOI, Gangtok
30.	Shri Prem Gurung	Dy Secretary, DIC/EN
31.	Shri K S Bhutia	GM, DIC/EN, Comm & Industries Dept
32.	Shri Gyurme Yousal	CEO, SKVIB
33.	Shri A N Mukherjee	Sr Manager, Indian Overseas Bank
34.	Shri Biplop Dey	CBM, IndusInd Bank
35.	Shri Paramdip Basnet	RM, IndusInd Bank

36.	Ms Lakpa Dolma Lama	Sr Manager, Dena Bank, Now BOB
37.	Shri Wangdi Sherpa	BM, YES Bank, Gangtok
38.	Shri Kenzong Bhutia	BH, Bandhan Bank
39.	Shri Suman Ghosh	Regional Head, Bandhan Bank, Siliguri
40.	Shri Amitava Sen Gupta	Cluster Head, Bandhan Bank, Siliguri
41.	Shri Surajit Talapatra	Regional Head, ICICI Bank, Gangtok
42.	Shri Tanvir Ahmad	Branch Head ,Axis Bank, Gangtok
43.	Shri Kinshuk Saha	Cluster Head, Axis Bank
44.	Shri Prasenjit Pradhan	Branch Head, HDFC Bank
45.	Ms Priyadarshi Dey	Cluster Head, HDFC Bank, Siliguri
46.	Shri Manoj Chetri	BM, HDFC Bank, Gangtok
47.	Shri Sandesh Kumar	Punjab and Sind Bank
48.	Shri MH Choudhury	Punjab and Sind Bank
49.	Shri Narayan Saw	Asst Director, MSME- DI, Gangtok
50.	Shri Atul Kr Mishra	Asstt Director, MSME-DI, Gangtok
51.	Shri Ashok Kr Behera	Branch incharge, SIDBI, Gangtok
52.	Ms Numa Shrestha	Asst manager, SIDBI, Gangtok
53.	Shri H K Mandal	Office in charge, SICON, Gangtok
54.	Shri Norbu Bhutia	Sr Manager, Punjab National Bank
55.	Shri Shatrughan Pal	Chief Manager, Corporation Bank
56.	Shri Sandeep Goon	Manager, South Indian Bank
57.	Shri Ravi Kumar	Asst Branch Manager, Karnataka Bank
58.	Shri Palash Kumar Pegu	BM, Indian Bank, Gangtok
59.	Shri Ramesh Basnet	Sr PS to CS
60.	Ms Mei Fong	PPS to CS
61.	Shri Umesh Sunam	JS to CS
62.	Shri Sailesh Lepcha	DPM- FI, SRLM, RMDD
63.	Shri Tenzing Gelay	Dy CEO, SRLM, RMDD
64.	Ms Rohini Pradhan	Jt Secy, SJE & WD
65.	Shri Vaishnav Gazmer	Asst Director, IT, SJE&WD
66.	Shri Mingur Sherpa	BM, Canara Bank, Gangtok
67.	Shri Deo Narayan Koirala	Asst Manager, OBC Bank
68.	Shri L N Mukherjee	Regional Manager, CBI, Siliguri
69.	Shri D Targain	Sr Manager, UCO Bank
70.	Shri D Venugopal	Zonal Manager, Bank of India, Siliguri Zone

71.	Shri Aditya Rai	Sr BM, Bank of India, Gangtok Branch
72.	Shri Sikandar Ali Khan	BM, NEDFI Gangtok Branch
73.	Shri Mridul Das	Sr. Manager, IPPB Gangtok
74.	Shri B K Ghosh	Dy Supdt of Posts, Sikkim State
75.	Shri Sanjay Sahay	Chief Regional Manager, United Bank of India
76.	Shri Vijay Vardhana	BM, United Bank of India
77.	Shri Jayesh Chandra Choudhary	Asst Manager, Andhra Bank, Gangtok
78.	Shri Ratan Saha	Chief Manager, Bank of Baroda, Gangtok
79.	Dr. B M Chettri	Director, AHLF & VS Department, GOS
80.	Ms Hishey Choden Bhutia	BM, IDBI Bank, Gangtok
81.	Shri Jigme Norbu	RM, IDBI Bank, Gangtok
82.	Shri Hari Shankar	BM, Allahabad Bank, Gangtok
83.	Shri K L Gupta	Zonal Head, Allahabad Bank, Siliguri
84.	Shri Mani Bhushan Choudhary	Manager, Union Bank of India, Gangtok
85.	Shri H Mishra	Regional Head, Union Bank of India
86.	Shri Amit Kumar	Branch Manager, Union Bank of India, Gangtok
87.	Shri Atanu Saha	Director, SBI-RSETI, Gangtok
88.	Shri Deep Mukherjee	Chief Manager, Siliguri, UCO Bank
89.	Shri Suraj Lal	Chief Manager, Vijaya Bank, Now BOB, Gangtok
90.	Shri Sandip Chandra	LDM- South/ West, SBI
91.	Shri Madhav Koirala	Associate, Lead Bank Office - SBI, Gangtok