

## MINUTES OF THE 108TH SLBC MEETING HELD ON 12<sup>TH</sup> MARCH, 2020 AT HOTEL VIVANTA BY TAJ, PANAJI GOA.

The 108<sup>th</sup> Meeting of the State Level Bankers Committee, Goa State was held on 12<sup>th</sup> March, 2020 at Hotel Vivanta Taj, Panaji Goa under the Chairmanship of Shri Parimal Rai, Chief Secretary Government of Goa. The other dignitaries present during the meeting were Shri Haridas K V, Deputy Managing Director (RB) State Bank of India, Shri K. Nampoothiri, General Manager, Reserve Bank of India, Smt. Kamakshi Pai, Chief General Manager, NABARD, Shri. Sanjay Kumar, Revenue Secretary, Government of Goa, and Shri Sanjay Kumar, General Manager, State Bank of India and SLBC Convener.

2. The meeting was also attended by other Senior Officials from State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, representatives of Co-operative Banks / State Co-operative Banks, Lead District Managers, North Goa & South Goa.
3. Shri Sanjay Kumar, General Manager and Convener of the meeting welcomed the Hon'ble Chief Secretary, Govt. of Goa and all the participants.
4. Shri Haridas K. V. Deputy Managing Director, State Bank of India in his opening address said that SLBC comprises of all Bankers and each and every Bank representative should be present to make this meeting more meaningful. The Chief Secretary agreed with his views and emphasized an attendance of all concerned
5. Shri. Santosh Mohapatra, Deputy General Manager (ABU), SBI, LHO, Maharashtra, Mumbai and Member Secretary SLBC Goa piloted the discussion on agenda. He thanked all the stake holders for their active support, and appraised the house about the agenda items that would be discussed

Agenda Item-wise discussion and action points are given in the **Annexure – I**.

6. Shri Parimal Rai, Hon'ble Chief Secretary in his concluding remarks advised that ACP should be realistic since it is discouraging if the targets are not achieved. He requested all participants to take utmost care during the COVID-19 pandemic, especially since Bankers deal with a lot of papers and currency notes. He urged Banks to provide necessary facilities such as soaps, sanitizers, masks etc. to their staff.

He further stated that merger of Banks may be a major challenge for the banking sector till things stabilize fully. Banks should ensure that their customers are not put to inconvenience. He also requested RBI to exercise adequate oversight on co-operative Banks.

7. Smt. Kamakshi Pai, CGM NABARD requested the Industry Representative to make a presentation about various Government schemes relevant to Banks. She further stated that SLBC may call other



important stakeholder departments like Solar Energy, Housing Board, Tourism, and Education, Transporters as special invitees, to convey / communicate their plans / strategies and opportunities for financing these sectors. Smt. Pai advised that NABARD has given support to ICAR for post-harvest management, farmers training, integrated pest management programs, soil health testing etc., as enablers for doubling farmer's income.

8. Shri K. Nampoothiri, General Manager, RBI said that same issues are repeatedly being discussed over the years in various SLBCs, such as data purity, meetings not attended by bankers etc. All Departments / Bankers should come together, to make these meetings meaningful. Higher-level officials of all the Banks should attend SLBC meetings and make meaningful headway in achievement of the targets.

9. The meeting ended with a vote of thanks by Shri Ravi Kumar Majumdar, Deputy General Manager (B&O), SBI, Panaji Goa. He requested all to participate in the flagging off ceremony of two Digital Vans by SBI, which were flagged off by the Chief Secretary and other dignitaries.

The list of participants is enclosed as **Annexure II**.

State Bank of India  
Local Head Office, Maharashtra

Date: 05.06.2020

  
6/6/2020  
General Manager (NW-I)  
& Convener, SLBC Goa  
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**Annexure - I**

| Sr. No. | Agenda Item                     | Discussions Held  | Action Point  | Action by |
|---------|---------------------------------|---|---|-----------|
| 1       | Timely submission of data       | Shri Haridas K. V. DMD (RB) SBI expressed dissatisfaction about Kotak Mahindra Bank regarding their non submission of data and non attendance in various SLBC meetings.   | SLBC to write to Head Office of Kotak Mahindra Bank   | SLBC      |
| 2       | Aadhar seeding                  | Chief Secretary wanted to know whether seeding of Aadhar number with one bank will automatically cover the other bank accounts of customer.<br><br>DMD, SBI stated that there is no such functionality available at present in the banking system.<br><br>The Chief Secretary also wanted to know the number of accounts linked with mobile number. He suggested that wherever Aadhar seeding is not done, an SMS should go to all the customers on their recorded mobile number with a request to provide the Aadhar details.<br><br>General Manager, SBI assured that the SLBC will collect the information from all banks regarding number of accounts which are seeded with mobile number | All banks to submit the data related to accounts seeded / not seeded with Mobile number to SLBC for review in the next SLBC meeting.  | All Banks |
| 3       | Financial camps<br><br>Literacy | CGM NABARD Panaji, confirmed that 295 Financial Literacy camps have been conducted and supported by NABARD.<br><br>GM, RBI mentioned that as part of RBI Financial initiative, they have approached Education Department to include "Financial Literacy" in the school curriculum for students from VIII to 12th Standard and they need   | All FLCs to organize targeted camps (7 camps per FLC) during next quarter.<br><br>Hon'ble Chief Secretary advised that Education Department, Govt. of Goa is going to include Financial | All FLCs  |



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|   |                   | the intervention of the Government in this matter.   | Inclusion related chapters in Syllabus from next year  |   |
| 4 | Data on KCC cards | The DGM, RBI requested all Member banks to give separate data of KCC to Fisheries and Animal Husbandry.  | Banks to submit the data of KCC to Fisheries and Animal Husbandry to SLBC  | All Banks   |
| 5 | Unbanked villages | Bank of Baroda: Since Verlem branch is within 4 Kms radius of the existing branch, it should not be considered as unbanked. Suitable updation to be made in GIS app.<br><br>Central Bank of India :<br>A) Cavrem village will be covered by 31.03.2020.<br>B) Satrem village is situated in a forest area and Bank is finding it difficult to find a BC there.<br><br>Bank of India: They are identifying a BC for Caranzol and will be covered very soon.<br><br>Chief Secretary opined that there should be a banking point in every village and banks should be in touch with IT secretary wherever there is connectivity issue since each village in GOA is having 1 GB Network of optical fiber.<br><br>DMD, SBI suggested to increase remuneration of BCs and also entrust them with some extra jobs such as recovery of bad loans etc. which may increase their income level. | Central Bank of India to appoint BC/CSP in Satrem village at the earliest.<br><br>Bank of India to follow the issue with village Panchayat and appoint BC at Caranzol at the earliest.<br><br>Banks having any connectivity issue, should be in touch with IT Department, Government of Goa.<br><br>Banking Correspondents (BC) may be entrusted with extra job like recovery of bad loans to increase their income level. | Central Bank of India<br><br>Bank of India<br><br>Bank of India |

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| 6 | PMJDY – Zero balance accounts | DMD, SBI suggested strategies for activating zero balance accounts<br>A) SMS in local language to be sent to the account holders wherever mobile number is available.<br>B) Benefits of RuPay to be explained to the beneficiaries.  | The Chief Secretary also suggested to find out if any funded accounts are being maintained by this zero balance account holders.<br>GM, SBI added that after this exercise, the SLBC will take up with DFS with reasoned recommendations and obtain permission for closure of these accounts.  | Banks to list all the accounts having mobile number and contact the customer for funding the Zero balance account. | All Banks |
| 7 | PMMY                          | DMD, SBI said that the target for Mudra Loan to be achieved by 31/03/2020 since it is monitored by DFS. He mentioned about the CLP product and requested Banks to create awareness about this product where people can apply online and requested Banks to ensure maximum sanctions under Mudra. | The General Manager, RBI advised all banks to ensure PMMY targets are achieved by 31.03.2020.  | Banks to ensure maximum sanctions under PMMY to achieve targets given.   | All Banks |
| 8 | Social Schemes PMJJBY, APY    | Security PMSBY,  | The Chief Secretary requested for better performance in the Social Security schemes and urged the Bankers to improve their performance.<br>DMD, SBI advised that Banks should make efforts to increase the numbers and arrange to cover every individual with these Social Security schemes.<br>General Manager, SBI advised that under PM Kissan drive, KCC customers are to be invariably covered under APY, PMSBY & PMJJBY. | Member Banks to continue enrollments under all the schemes.  | All Banks |



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| 9 | Digital District | <p>GM, SBI informed that North Goa district has been identified for 100% digitally enabled and Government of India has specified the target i. e. 100% digitization of Identified District by Oct 2020. He also urged that the Sub- Committee on digitization should meet monthly or fortnightly to assess the progress. SBI Digital Yaans will go from village to village and open accounts.</p> <p>Smt. Yanini, DGM, Digital Banking, SBI, stated that every person has more than 1 account in different Banks. Taking the overall banking system, 50% of the accounts are covered by RuPay Cards and 17% by INB, 12% by UPI. Only 30% of the accounts are to be given any of the digital products to achieve 100% target.</p> <p>DMD SBI stated that every Bank should have a Nodal Officer. The Nodal Officer should get data from their MIS center and SLBC will call only the Nodal Officer at any point of time who will give the digital information at any given time. The authority has to check the data as this is monitored at DFS level.</p> <p>CGM, NABARD confirmed that NABARD will take care of Goa State Co-op Bank. They will be given mobile Van. V-sat deployment, Solar Power components etc. They have also arranged a Nukkad play through which digital awareness will be created in the villages. The BCs also can be involved in creating a digital wave. NABARD also gives PoS / m-PoS machines under the Financial Inclusion Fund.</p> <p>Chief Secretary informed the forum that all Government payments are made through DBT / online only, not a single transaction made through cheque.</p> | All Member Banks to make concerted efforts to achieve the goal. | All Banks |
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| 10 | ACP achievement.                            | <p>DMD, SBI stated that NABARD identifies the potential and plans are prepared by each Banks. The ACP targets should be achieved 100%. Targets should be realistic. Bankers should also look at investment credit.</p> <p>The GM, RBI said that Block level data is the base and is very much required. However, the data was not available at BLBC. Unless aggregated at grass root level, ACP may not be realistic and under achievement will be perennial issue.</p> <p>CGM NABARD requested that future data should give bifurcation of KCC for (1) Crops (2) Animal Husbandry (3) Fisheries by all Banks</p> | <p>All Banks and LDMs to take care while preparing Annual Credit Plan</p>   | All Banks |
| 11 | <p>Doubling of Farmers' Income by 2022.</p> | <p>GM, SBI urged all the Banks to rise to the occasion and bridge the gap between the PM Kisan beneficiaries and the KCC account holders and cover all PM Kisan beneficiaries by April 2020 He also requested all Bankers to share KCC information in the format circulated by DFS for onward transmission to DFS.</p> <p>DGM, SBI advised to follow the parameters given by NABARD to assess the performance under doubling of farmers' income.</p>  | <p>All Banks to provide KCC data to SLBC as requested by NABARD</p> <p>All banks to cover All PM – KISAN beneficiaries by April 2020 and share the data in the format of DFS, to SLBC.</p> <p>All Banks please go through the parameters given by NABARD and submit the information / data to SLBC.</p> | All Banks |
| 12 | CD Ratio                                    | <p>CGM, NABARD informed that the CD ratio of the State is hovering around 29 to 30% for the past so many years. She requested Goa State Cooperative Bank (GSCB) to capture the data of PACs and share it with SLBC. Lower level staff attends the Sub-committee meetings and no fruitful decisions are taken. It should be attended by higher authorities., Focus report should be done on what can be done. Impediments should be taken up to the Government for</p>   | <p>LDM North Goa and LDM South Goa to ensure that ACP 2020-21 is to be submitted within 10 days to NABARD.</p>  | LDMs      |

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|    |                              | <p>suitable action.</p> <p>GM RBI stated that in South Goa the sub-committee meetings are not taken in the right spirit and not held for the past 2 years. SLBC should take note of this and ensure that sub-committee meetings are held every quarter.</p> <p>Chief Secretary requested that Sub-Committee Meetings in South Goa should be held immediately. He also said that Director of Accounts, EDC and RCS should be part of SLBC and they should come with proper data of lending in the State.</p> <p>DMD, SBI requested that NABARD should identify areas / projects across the State. SLBC should connect with all the Development Institutes, identify potentials, prepare an Implementation Action plan and constitute a committee to suggest implementable strategies.</p> |  |           |  |
| 13 | Digitization of land records | <p>Shri Sanjay Kumar, Secretary (Revenue &amp; IT), Govt. of Goa gave a detailed step by step presentation as how to access the Land records online. Any encumbrances recorded in the Record of Rights relating to this property will be reflecting in the "Others" column. He also assured that a "write only" facility will be given to the Bankers where they can mention about any loan given on the property which the Bankers can use for MIS purpose.</p>   | <p>Any further improvement required are welcome and should be advised to Secretary (Revenue). All recommendations/ suggestions will be accepted.</p> | All Banks |  |

NABARD





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| 14 | Market intelligence       | Chief Secretary urged the need to be alert and vigilant especially in co-operative sector. Any negative indicators should be immediately taken up by Reserve Bank of India to save inconvenience to people at large. DMD SBI said that SBI engages ethical hackers every year who come out with minor issues every time. Every Bank has to be cautious about various facilities offered to customers and ethical hacking should be done by every Bank to ensure that their system safe.                          | Bankers to be alert and vigilant and in case of any negative indicators, the matter should be taken up with RBI immediately. | All Banks |
| 15 | Timely submission of data | DGM, RBI said that Banks should ensure submission of data timely and accurately. He also suggested that the attendance at the DCC/DLRC/SLBC should be of senior level officials.   | All Banks to ensure that a senior level official will attend the DCC /DLRC /SLBC meeting.                                    | All Banks |
| 16 | Data flow at LBS Fora     | The Convener, SLBC requested all Member Banks to ensure migration to the new system of data extraction from CBS/MIS. He also confirmed that the SLBC portal is ready for accepting the data. DMD SBI advised that Merged banks should also give data through Standardized data flow. Banks should take up the issue with their IT department. GM RBI advised that Banks should be allowed to submit the data in the vogue format for next 1 or 2 quarters till they are finally ready to submit the merged data. | All Banks please ensure migration to the new Standardize Data System from the next quarter i.e. March 2020.                  | All Banks |



## 108TH SLBC GOA MEETING HELD ON 12.03.2020

## LIST OF PARTICIPANTS

## GOVERNMENT OF GOA

|   |                    |                         |              |
|---|--------------------|-------------------------|--------------|
| 1 | Shri. Parimal Rai  | Chief Secretary         | Govt. of Goa |
| 2 | Shri. Sanjay Kumar | Secretary Revenue       | Govt. of Goa |
| 3 | Smt. Maya Pednekar | Under Secretary Finance | Govt. of Goa |

## RESERVE BANK OF INDIA

|   |                         |                           |             |
|---|-------------------------|---------------------------|-------------|
| 4 | Shri. K Nampoothiri     | General Manager           | RBI, Panaji |
| 5 | Shri. Carey Mascarenhas | Assistant General Manager | RBI, Panaji |

## STATE BANK OF INDIA

|    |                              |                                  |                                |
|----|------------------------------|----------------------------------|--------------------------------|
| 6  | Shri Haridas K. V.           | Deputy Managing Director (RB)    | SBI, Corporate Centre, Mumbai  |
| 7  | Shri Sanjay Kumar            | GM & Convener SLBC Goa           | SBI, LHO Maharashtra           |
| 8  | Shri Santosh Kumar Mohapatra | DGM & Member Secretary, SLBC Goa | SBI, LHO Maharashtra           |
| 9  | Shri Sandeep Kumar           | AGM, RBO - I                     | SBI, RBO-I, North Goa          |
| 10 | Shri Mohan Rao               | AGM, RBO - II                    | SBI, RBO-II, South Goa         |
| 11 | Smt. Shivani Nayak           | Chief Manager (FI)               | CMFI & Nodal Officer, SLBC Goa |
| 12 | Shri Sunil Kumar             | Lead District Manager            | SBI, LDM North Goa             |
| 13 | Shri Rajiv Tiwari            | Lead District Manager            | SBI, LDM South Goa             |
| 14 | Shri Sunil Revandkar         | Manager (Agri & LB)              | SBI, LHO Maharashtra           |

## NABARD

|    |                        |                           |        |
|----|------------------------|---------------------------|--------|
| 15 | Ms. Kamakshi Pai       | Chief General Manager     | NABARD |
| 16 | Shri. N. Narayana Raju | Assistant General Manager | NABARD |

## GOVERNMENT DEPARTMENTS

|    |                               |                                |                            |
|----|-------------------------------|--------------------------------|----------------------------|
| 17 | Shri. Prashant Kamat          | Functional Manager             | DITC                       |
| 18 | Shri. Sudin Pai Kuchelkar     | SA                             | KVIB                       |
| 19 | Shri. Shivanand Wagle         | Deputy Director                | Agriculture Dept.          |
| 20 | Smt. MeghaKerker              | Supdt of Fisheries             | Fisheries                  |
| 21 | Smt. ZigyasaMurkar            | Asst. Supt. Of Fisheries       | Fisheries                  |
| 22 | Shri. Bhaskar Naralkar        | Nodal Officer NRLM, DRDA-North | DRDA                       |
| 23 | Shri. Siddhivinayak Naik      | Director                       | Civil Supply               |
| 24 | Shri. Mansoor Shaikh          | Division Engineer              | BSNL                       |
| 25 | Shri. S C Vete                | DGM                            | BSNL                       |
| 26 | Shri. A. K. Banerjee          | Director                       | GCCI                       |
| 27 | Shri. Hemkumar Gopalakrishnan | Regional Manager               | NHB                        |
| 28 | Shri. Daniel Cardoso          | Manager                        | HUDCO                      |
| 29 | Shri. Srinivas Bitlingu       | Officer in Charge              | COIR BOARD, SRO Sindhudurg |
| 30 | Shri. Sanjay Dayal            | Sr. Divisional Manager         | LIC, Panaji                |
| 31 | Shri. Rajendra Gaude          | Jt. Director of A/c            | Electricity Dept           |
| 32 | Shri. (Dr.) Merwin Lopes      | Deputy Director                | Animal Husbandry           |
| 33 | Shri B. Pattabiraman          | Senior Postmaster              | Post Office, Panaji HPO    |



| PUBLIC SECTOR BANKS |                            |                           |                           |
|---------------------|----------------------------|---------------------------|---------------------------|
| 34                  | Shri. Shreeram Sharma      | Senior Manager            | Allahabad Bank            |
| 35                  | Shri. Ravi Kumar K         | Chief Manager             | Andhra Bank               |
| 36                  | Shri. Amulya Kumar         | Deputy General Manager    | Bank of Baroda            |
| 37                  | Shri. Rishabh Kamble       | Manager PS                | Bank of Baroda            |
| 38                  | Shri. Sandeep Patkar       | Chief Manager             | Bank of India             |
| 39                  | Shri. Pawan Kulkarni       | Sr. Manager               | Bank of India             |
| 40                  | Shri. Atul Joshi           | Assistant General Manager | Bank of Maharashtra       |
| 41                  | Shri. Swadhin Kadam        | Manager                   | Bank of Maharashtra       |
| 42                  | Shri. Pradeepa Bhakta      | Assistant General Manager | Canara Bank               |
| 43                  | Shri. Raghavindra          | Officer                   | Canara Bank               |
| 44                  | Shri. Sanjeet Kumar        | Chief Manager             | Central Bank of India     |
| 45                  | Shri. Sunil Vidhate        | Manager                   | Central Bank of India     |
| 46                  | Smt. A. Sharada Murthy     | Deputy General Manager    | Corporation Bank          |
| 47                  | Shri. ShrivallabhParadkar  | Manager                   | Corporation Bank          |
| 48                  | Shri. Vineeth G.           | Branch Manager            | Indian Bank               |
| 49                  | Shri. Ashok Arunachalam    | Chief Manager             | Indian Overseas Bank      |
| 50                  | Shri. Onkar Kulkarni       | Chief Manager             | Oriental Bank of Commerce |
| 51                  | Shri. Prasanth H           | Officer                   | Punjab & Sind Bank        |
| 52                  | Shri. V K Kaushik          | Deputy Chief Manager      | Punjab National Bank      |
| 53                  | Shri. Rajneesh Kumar       | Deputy Regional Manager   | Syndicate Bank            |
| 54                  | Shri. Lawrence V K         | Sr. Manager               | Syndicate Bank            |
| 55                  | Shri. B. P. Singh          | Area Manager              | UCO Bank                  |
| 56                  | Shri. Mukesh Kapure        | Chief Manager             | UCO Bank                  |
| 57                  | Shri. Prashant Kumar Sahoo | Assistant General Manager | Union Bank of India       |
| 58                  | Shri. Tapan Kumar Patra    | Deputy General Manager    | United Bank of India      |
| 59                  | Shri. Anmol Topno          | Sr. Manager               | United Bank of India      |
| 60                  | Shri. Milian D'Souza       | Assistant General Manager | IDBI Bank Ltd             |

| PRIVATE SECTOR BANKS |                          |                       |                           |
|----------------------|--------------------------|-----------------------|---------------------------|
| 61                   | Shri. Aurecio Andrade    | Manager               | Bandhan Bank              |
| 62                   | Smt. Charmaine Fernandes | AVP                   | Axis Bank Ltd.            |
| 63                   | Shri. Srijith Pai M S    | Asst. Manager         | Catholic Syrian Bank Ltd. |
| 64                   | Shri. Surendranath N.    | Regional Head         | Federal Bank Ltd.         |
| 65                   | Shri. Jairam Shirodkar   | Govt. Business RM     | Indusind Bank Ltd.        |
| 66                   | Shri. Suresh H R         | Senior Branch Manager | Karnataka Bank Ltd.       |
| 67                   | Shri. Samir Lotlikar     | VP Cluster Head       | HDFC Bank Ltd.            |
| 68                   | Shri. Ajit Dalvi         | SVP Circle Head       | HDFC Bank Ltd.            |
| 69                   | Shri. Anant Samant       | Cluster Head          | HDFC Bank Ltd.            |
| 70                   | Shri. Richard Rosario    | Regional Head         | ICICI Bank Ltd.           |
| 71                   | Shri. Sreekumar G Shenvi | Manager               | Karur Vysya Bank Ltd.     |
| 72                   | Shri. Virendra Lotlikar  | Asst. Manager         | Yes Bank Ltd.             |



| COOPERATIVE BANKS |                                |                           |                                   |
|-------------------|--------------------------------|---------------------------|-----------------------------------|
| 73                | Shri. Sanjiv Kenkre            | Manager                   | Bicholim Urban Coop Bank Ltd.     |
| 74                | Shri. Sadashiv Phadte          | Deputy CEO                | The citizen Co-op Bank Ltd.       |
| 75                | Smt. Varsha Dhaimodkar         | General Manager (P & S)   | The Goa State Coop Bank Ltd.      |
| 76                | Shri. H D Ghantkar             | Managing Director         | The Goa Urban Coop Bank Ltd.      |
| 77                | Shri. Vaikunth Naik            | Branch Manager            | Madgaum Urban Coop Bank Ltd.      |
| 78                | Shri. Narendra Tilve           | Officer                   | Mapusa Urban Coop Bank Ltd.       |
| 79                | Shri PrassannakumarShetgaonkar | Officer                   | Mapusa Urban Coop Bank Ltd.       |
| 80                | Smt. ParneetaRege              | Officer                   | NKGSB Coop Bank Ltd.              |
| 81                | Shri. Suresh Gosavi            | Assistant General Manager | Apna Sahakari Bank Ltd.           |
| 82                | Shri. Pushkar Deodhar          | Senior Manager            | TJSB Sahakari Bank Ltd.           |
| 83                | Shri. Shrinivas Shetty         | Assistant Branch Manager  | ShamraoVithal Coop Bank Ltd.      |
| 84                | Smt. Deepti Samant             | CEO                       | The Womens Coop Bank Ltd.         |
| 85                | Ms. Antara Mahatme             | Clerk                     | The Womens Coop Bank Ltd.         |
| 86                | Smt. Janice Plavinkal          | Sr Manager                | The Citizen Credit Coop Bank Ltd. |
| 87                | Smt. SweejaParab               | Branch Manager            | AU Small Finance Bank Ltd.        |

| ABSENTEE BANKS |                                     |
|----------------|-------------------------------------|
| 1              | DCB Bank Ltd.                       |
| 2              | RBL Bank Ltd.                       |
| 3              | Jammu & Kashmir Bank Ltd.           |
| 4              | Kotak Mahindra Bank Ltd.            |
| 5              | South Indian Bank Ltd.              |
| 6              | Konkan Merchantile Coop Bank Ltd.   |
| 7              | Saraswat Coop Bank Ltd.             |
| 8              | PMC Bank Ltd.                       |
| 9              | GP Parsik Janata Sahakari Bank Ltd. |
| 10             | Jana Small Finance Bank Ltd.        |
| 11             | Ujjivan Small Finance Bank Ltd.     |

