

**OFFICE OF THE LEAD DISTRICT MANAGER**  
**STATE BANK OF INDIA, LEAD BANK OFFICE, PORT BLAIR**  
**PROCEEDINGS OF THE UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR**  
**ANDAMAN & NICOBAR ISLANDS HELD ON 17.05.2019 IN THE CONFERENCE HALL OF**  
**MEGAPODE NEST, PORT BLAIR AT 3:30 PM.**

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Date	: 17.05.2019
Time	: 3:30 PM
Venue	: Conference Hall, Megapode Nest, Port Blair.
Attendance	: The List of participants is appended.

The UTLBC meeting for Andaman & Nicobar Islands was held on 17.05.2019 at Conference Hall of Megapode Nest, Port Blair. The meeting was chaired by Shri B.Ramesh Babu, Dy. Managing Director & Chief Operating Officer, State Bank of India, Corporate Centre, Mumbai in presence of Shri. Ranjan Kumar Mishra, Chief General Manager, State Bank of India Kolkata Circle and , Shri. Mahesh Goel, General Manager, State Bank of India, and Convener of UTLBC, Shri Deepak Virmani, Secretary (Finance & Planning), Andaman & Nicobar Administration was the Chief Guest and Shri Krishna Kumar, IAS, Secretary (Rural Development), Andaman & Nicobar Administration & Smti. Nikita Pawar, IAS, Secretary (Fisheries) as Special Guest in addition to above dignitaries Sri.J.P.Tirkey, General Manager, FIDD, Reserve Bank of India, Kolkata, Shri. Gulab Singh, Deputy Secretary, Nodal Officer for State Level Financial Inclusion,DFS, New Delhi and Shri. V.Mashar, General Manager, NABARD and Shri Bipin Kumar Sahu, Regional Manager, State Bank of India, Regional Office, Port Blair, and other Senior officials from Administration & Development agencies, Chief Managers and Senior Managers from the various Banks in A & N Islands.

At the outset, Shri Bipin Kumar Sahu, Regional Manager, State Bank of India, Regional Business Office, Port Blair welcomed all the dignitaries on behalf of State Bank of India & Lead Bank. The meeting was for review of progress in Banking up to Mar'19 quarter as per the Annual Credit Plan 2018-19. The house discussed about the achievements and future plans for improving banking coverage in the remote islands. Thereafter, requested the Chairman of UTLBC, meeting Shri B.Ramesh Babu, Dy. Managing Director & Chief Operating Officer, Corporate Centre, Mumbai, State Bank of India, to deliver keynote address.

During address by Shri B.Ramesh Babu, Dy. Managing Director & Chief Operating Officer, State Bank of India, Corporate Center, Mumbai, welcomed the Chief Guest Shri Deepak Virmani, Secretary (Finance & Planning), Andaman & Nicobar Administration and Shri Krishna Kumar, IAS, Secretary (Rural Development), Andaman & Nicobar Administration & other Secretaries, all the dignitaries and the participants attending the meeting for review of performance for Mar'2019 quarter. The proceedings and action points of the UTLBC meeting held on 27.03.2019 was circulated to all concerned and as no changes/amendments were received by the UTLBC, the same was confirmed by the House. Some of the major points mentioned by the Chairman of the meeting is as under:

- There is good prospect for developing tourism sector as well as food processing through small business under MSME sector for entrepreneurship development.
- Expressed concern about low Credit Ratio of some of the banks and in general for the entire Islands and requested the bankers to focus more on Govt. schemes.
- Requested the bankers to sanction as many Mudra loans as possible and minimum of 2 loans under Stand up India. Some of the banks could achieve the targets under MUDRA scheme .
- He also requested BSNL to improve the connectivity for smooth functioning of that banks as well as Business Correspondents in the islands. Customer Service Point (CSP) are also facing lot of difficulties owing to poor internet connectivity and they are unable to generate adequate income to meet the recurring expenses of the unit.
- MUDRA scheme to be popularized to improve finance under the Blue Revolution of Fisheries Dept.
- Agenda wise highlights are as under:

**Unbanked Rural Centers: (URC) :** Banking coverage to be extended to 188 Unbanked Rural Villages. As connectivity is the major issue for opening of Brick & Mortar branches. Bank branches are trying to open BC Points which also require good connectivity to run the BC points. However, Banks have opened some of the BC points in the identified URC. SBI has opened one CSP point at Tugapur which will cover Tugapur & Pahalgaon villages.

Andaman & Nicobar Co-operative Bank Ltd. has applied for Branch License for opening of three branches at Mithakhari (South Andaman), Tugapur (North & Middle Andaman) and Lapathy (Nicobar) by which 32 village will cover.

**BUSINESS CORRESPONDENTS (B.C) :** With the support of CSC e-governance, SBI has started 7 Customer service Points (CSPs) in South Andaman, out of which 4 close down due to poor connectivity and remaining 3 are struggling to operate due to poor connectivity. SBI has also opened 6 more CSP points. But due to connectivity issue CSPs are not working up to desired level. Syndicate Bank has opened recently 7 B.C points, but none of these are working due to connectivity issue. Bank of Baroda has opened one B.C point in Garacharma which is also struggling with poor connectivity issue.

**Aadhar Seeding :** Aadhar seeding in PMJDY accounts is at 87.98 %, Rupay card issued 56314 and Aadhar seeding in CASA accounts is 87.82% upto Mar'2019.

**Financial Literacy Centers/Camp:** There are 12 Financial Literacy Centers in A & N Islands. Out of which 5 are in South Andaman, 4 in North & Middle Andaman & 3 in Nicobar District.

Financial Literacy Camps are organized monthly by the Financial Literacy Centers and also by rural branches of SBI, Syndicate Bank & ANSCB at their Financial Literacy Centre in addition to organizing such camps by visiting Villages. The total number 534 camps (12689 participants) conducted by FLC centers and rural branches. Where FLC camps as well as GoDigital were conducted during the financial year 2018-19.

**R-SETI:** R-SETI had conducted 18 training programmes at SBI, RBO, Port Blair campus and total 494 (Women 312, Men 182) candidates were trained during the financial year 2018-19 and settlement rate is above 50.60%. RSETI is focusing on new developmental skills i.e Bamboo & Cane, Mobile repairing, Candle making, Pickle processing which have been introduced during this financial year. He also insisted to SBI RSETI for more credit linkages for the development of unemployed youths.

**Credit Deposit ratio:** The Credit Deposit ratio of the Union Territory is 47.56 as on 31.03.2019, which has marginally reduced by 0.59% compared to the last quarter ended December 2018. He appreciated for the performance of some of the banks for increased C.D Ratio. Some of the banks are maintaining very low C.D.Ratio i.e YES Bank -0, Bandhan Bank- 8.36, Syndicate Bank-19.52. In terms of major deposit holding banks the CD Ratio needs to be improving to minimum 40 % as per RBI guidelines.

**NPA:** The total NPA of UT is 4.99% amounting to Rs. 142.26 Cr. which has decreased by 0.75% as compared to previous qtr. Banks which are having major NPAs in the Andaman & Nicobar Islands, are Allahabad Bank (20.85%), Bank of India (47.72%), A&N Co-op Bank (17.36%), UCO Bank (10.43%), They have to be more focus on NPA recovery with the help of local administration particularly in Govt. sponsored schemes i.e KCC/JLG advances.

**Pradhan Mantri Social Security Scheme:** The total enrolments as on 31.03.2019 under Pradhan Mantri Suraksha Bima Yojna(PMSBY) is 57817, Pradhan Mantri Jivan Jyoti Bima Yojna(PMJJB) is 21010, Atal pension Yojna (APY) is 2385. All the bankers are requested to give wide publicity to increase these schemes. As per Govt. guidelines it should be covered to all adult eligible citizens of the Islands. Banks should conduct more awareness camps to cover maximum population.

**Pradhan Mantri Mudra Yojana:** Under PMMY total 1968 beneficiaries were sanctioned amounting to Rs.80.94 crores upto 31.03.2019 against the whole year target of Rs. 115.58. crores (i.e.70% )for the financial year. Out of which, SBI has sanctioned Rs.61.18 cr (1278 beneficiaries, (This is 76% of Total U.Ts achievement), Syndicate Bank has sanctioned Rs.4.41 cr (103 beneficiaries), Canara Bank –Rs 3.10 cr (62 beneficiaries), Co-op Bank –Rs.1.60 cr (259 beneficiaries). Axis Bank, Tamilnadu Mercantile Bank, YES bank, Bandhan Bank are NIL contributors. HDFC sanctioned Rs. 3 lac (5

beneficiaries), Dena Bank –Rs.10 lac (2 beneficiaries). Banks are requested to be more focus on the schemes.

**DAY-NRLM-** There are 686 SHG groups sourced by Rural Department and in most of the cases accounts has been opened by the banks and 14 eligible cases are already credit linked under NRLM.

**DAY-NULM-** There has 28 SHG groups sourced by the PBMC and all accounts have opened by SBI only.

**Pradhan Mantri Fasal Bima Yojana (PMFBY) :** The National Insurance Company Limited, Kolkata is the implementing Agency of Pradhan Mantri Fasal Bima Yojana for RABI 2018-19 season in A & N Islands. There are 306 farmers i.e. Loanee & Non-Loanee farmers are covered under this scheme

**DIGITAL PAYMENTS:** Govt of India has fixed on overall target of Rs. 1.00 cr as Digital Payment Transactions for FY 2018-19 for the U.T of A & N Islands including BHIM app. Therefore, Target for each branch has 1lac digital transactions during this financial year. Till date around 25 lac transactions has been reported to the administration's dash board. (Where above 85% covered by SBI), If other banks are doing, But they are not reporting properly by 3<sup>rd</sup> of every month to the Lead Bank inspite of multiple reminders.

**Pradhan Mantri Awas Yojana (PMAY)** – SBI has sanctioned 15 PMAY under (LIG/MIG) for Rs.3.41 Cr, Syndicate bank has sanctioned one PMAY under MIG for Rs.10 lac and Indian Bank has sanctioned one PMAY under MIG for Rs. 30 lac. Total 16 loans have been sanctioned under LIG/MIG for Rs. 3.81 cr.

**Extension of Mortgage permission:** The issue has been raised to the administration and confirmation yet to be received for the loans sanctioned prior to Nov'16 without obtaining mortgage permission. (revised instruction)

**Fisheries :** Under the Blue Revolution Scheme, the fisheries departments has provided a draft copy of SOP circulated during the UTLBC meeting.

**STAND UP INDIA:** The Total 63 SUI sanctioned. Out of which SBI sanctioned 43 proposals .Others banks are requested to sanction Minimum TWO proposals under the schemes by Feb'19. But, still some of the banks have not sanctioned i.e IOB, Bank of Baroda, Central Bank, Dena Bank and all private banks are zero.

**REVIEW OF ANNUAL CREDIT PLAN:** During the year under review we have disbursed Rs.925.87 Cr. and the total advances growth was Rs. 352.13 Cr. Under Priority sector Advances, the

disbursements was Rs. 417.91 cr (64.69%) against the target of Rs. 646 cr as on Mar 2019. Major Disbursing Banks by Vijaya Bank (181.09%), Allahabad Bank (152.58%), SBI (137.98%), Canara Bank (151.89%), Tamilnadu Mercantile Bank (118.07%) for the whole year target. The performance of disbursement is very low by YES Bank & Bandhan Bank are NIL, Dena Bank (3.54%), Central Bank (6.87%) of the whole year target. In MSME segment, the disbursement was made for Rs. 222.03 cr (127.24%) against the target of Rs. 174.50 Cr. Out of these, SBI, UCO bank, Canara Bank, Allahabad Bank, Vijaya Bank, Union Bank, Axis Bank, HDFC, Tamilnadu Mercantile Bank and A & N State Co-op bank have surpassed their whole year target.

**Govt Sponsored Schemes:**

**PMEGP:** Total 301 cases were sponsored as on 31.03.2019. Out of which 200 has been sanctioned, 72 applications are pending with various, 32 applications were rejected by banks with various reasons. SBI has sanctioned 107, A&N C o-op Bank has sanctioned 69.

**KCC Loans:** The Total 949 loans have been disbursed for Rs. 7.29 cr, Out of which SBI disbursed 194, Co-op bank disbursed 754 loans and all others are NIL contributors.

**STEERING COMMITTEE AGENDA POINTS :** Steering Committee hold on 06.05.2019 per RBI guidelines and the following agenda points has been discussed in this meeting.

- Data Management System
- Unbanked Rural Villages
- Opening BC Outlets
- Sanction of loans under Blue Revolution scheme of Fisheries

During the discussion, **Sri. Krishna Kumar, Secretary (Rural Development)** address on the following areas:

- Firstly, he appreciated the bankers for creation of Whatsapp group for exchange of data among members.
- Instructed Pvt. Banks to start financing under MUDRA scheme specially, Axis Bank, Tamilnadu Mercantile Bank, YES Bank, Bandhan Bank etc.
- C.D.Ratio to be increased by the banks particularly those Banks, having low CD Ratio (i.e. below RBIs benchmark).
- YES Bank not doing any advance, this is persisting irregularity since last three UTLBC meeting.
- Expressed his displeasure on not opening of SHG accounts by the Banks except SBI & ANSCB. Other Banks are not showing required level of seriousness for opening of SHG accounts.
- SOP prepared by the Fisheries dept is very fruitful; it should be implementing at the earliest.

Shri. **Deepak Virmani**, Secretary (Finance & Planning) also added that

- Majority of banks are not financing under Educational loans, which will be helpful to the islanders to proceed for higher education and in this way priority sector advances will also increase.
- Opening of Branches & ATMs in uncovered areas under Sustainable Development Goals (SDGs)
- Emphasized to insist that digital transactions should be encouraged & should be done on a priority basis.

Smti. **Nitika Pawar**, IAS, Secretary (Fisheries), discussed regarding financing of Fisheries boats under Blue Revolution, the amount of loan ranging from Rs. 1.20 lac to Rs.1.25 Cr in various schemes under Blue Revolution.

- Initially it will start up to Rs. 10 lac under MUDRA yojana, the details SOP has issued by the Fisheries dept. for financing under Pradhan Mantri Mudra Yojana (PMMY) and requested the bankers for suggestions or changes if required.

During the discussion, **Shri. Ranjan Kumar Mishra**, Chief General Manager, State Bank of India had put forward some of the following points:

- The C.D. Ratio of the U.T need to be improved; simply opening of branches and mobilizing deposits is not helpful to the Islands as well as GDP growth.
- He also requested to the bankers for financing under PMMY in fisheries dept blue revolution schemes as per the time lines and SOP issued by the Fisheries department.
- Digital transactions are not taking place as desired level due to very poor connectivity.

Shri. **J.P.Tirkey**, General Manager, RBI, speaking on the occasion that

- Andaman totally depends on Tourism like Sikkim. Tourism Sector has lot of opportunities to generate more employment as well as financing on MSME sector.
- He pointed out that Pvt. Banks are simply mobilizing deposits. He has given stress in lending especially in Priority Sector to improve C.D.Ratio. He also advised to make a strategy for recovery procedure with the help of govt. representatives.
- He told that some of the banks are not achieving their targets under priority sector.

**Shri. Gulab Singh**, Dy. Secretary, Nodal Officer for State Level Financial Inclusion Committee, New Delhi,

- He requested the bankers to achieve the targets under Mudra and Stand up India loans to be provided at least one to SC / ST category and also urged to conduct more and more financial awareness camps to aware the public about Govt. schemes and Social Security Schemes.
- He also stressed on educational loans especially for economically weaker section in the society.

**Shri V.Mashar**, General Manager, NABARD, during discussion told that

- Priority sector lending especially in agri and allied activities needs to be improved and there is ample scope of MSME sector also especially in the backdrop of various initiatives taken by UT administration in areas like development of coconut processing clusters, organic farming etc.
- Towards he exhorted that banks may formulate and implement Area Development schemes for feasible activities like organic form in Neil Islands, Financing under Beekeeping & Bamboo value chain etc and extend finance to the eligible candidates. NABARD is ready to provide refinance to banks for eligible activities.
- He also agreed to provide skill based training to eligible beneficiaries and assured that sensitization & capacity building programmes could be conducted for bankers as well in A & N Islands.
- NABARD has supported CIARI and other innovators and many innovative activities like broad bed and furrow system of cultivation, Area Sheath shredder, improved Nicobari Fowl etc have been developed. NABARD proposes to fix unit costs for these activities so that banks can extend finance.
- Another area of concern expressed by him is on credit linkage of SHGs and JLGs and requested the banks to extend finance to eligible SHGs and JLGs. He also requested to explore the possibility of signing MoU with NABARD by banks including SBI for JLG formation.
- Annual Credit Plan (ACP) and PLP (Potential Linked Plan) have been prepared with detailed discussion with the LDM by the NABARD.
- He also suggested the bankers to implement the instructions to conduct awareness campaign for KCC saturation with the help of agriculture department, conversion to Rupay KCC and on-boarding to PFMS platform so as receive interest subvention.
- As regards financial inclusion, he informed that banks are eligible for assistance for financial and digital literacy camps, micro ATM, POS/mPOS, dual authentication. VSAT development, mobile signal booster, solar power unit etc. under FIF and requested banks to make use of the facility to tide over many of the connectivity related issues being faced in the islands. He also informed that the time line for sanction and disbursement for supporting Aadhar Enabled payment Centres set up by scheduled Commercial banks between 01.04.2018 and 31.03.2019

has been extended upto 31.003.2019 and 30.09.2019 respectively and requested all Eligible banks to submit their claims as per scheme guidelines to NABARD.

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- He advised the Banks to claim for reimbursement of expenses for setting up of Aadhar Enrolment Centres which has been extended upto 31.08.2019.
- Area development schemes in organic form in Neil Islands i.e Bamboo & Cane, vegetables, Financing under Beekeeping & Bamboo value chain should be popularized and extend finance to the eligible candidates.
- He advised to improve priority sector lending especially in agri and allied activities and there is ample scope of MSME sector also
- He also agreed to provide training on skills for unskilled persons and assured that sensitization & capacity building programmes will be conducted in A & N Islands.
- Poultry to be improved in Nicobar Island.
- Arika sheet finance unit cost
- JLG finance not taken place in these Islands in such a way.
- Annual Credit Plan (ACP) and PLP (Potential Linked Plan) have been prepared with detailed discussion with the LDM by the NABARD.
- He also suggested the bankers to implement the instructions to conduct awareness campaign for KCC saturation with the help of agriculture department.
- DAY-NRLM should be popularized for SHG groups.

During the discussion, the following points were raised by Md. Jadwet, Executive member of Andaman Nicobar Chamber of Commerce:

- He requested the administration to give more focus on North & Middle and Nicobar districts.
- He also urged to come forward to improve on copra and coconut related products for value addition.
- Bankers are also requested to finance in a bigger way and to integrate tourism with fisheries for more business opportunities.
- Conversion of land beyond 500 sq meters is a hurdle.
- Building Plan approval is very time taking process.
- Tourism to be improved
- IT enabled services looking forward to undersea cable for network.
- Large scale fishing not happening in these Islands.
- Aggressive and attractive policy for Stand up policies.
- The administration has stopped issuance of NOC for vehicles.
- He also requested with the administration for formation of clusters for boats & cargo ships with the boat builders.



During the discussion, **Shri. Ajit Anand**, Director of Industries.

- He discussed on improvement of Vargin Coconut oil from Nicobar.
- He also appreciated the bankers for achieving the target under PMEGP scheme.
- The Start up India policy is under process to improve and to organize work shop for implementing the scheme.

Shri. **Kumar Harshwardhan**, In-Charge of ANCON,

- Work shed culture Scope of MSME is more to cop of the new challenges.

As there has no other issues raised by anyone in this house to discuss, the meeting ended with the vote of thanks to the Chair by Shri Bidhut Binod Adhikari, Chief Manager (Credit).

**Action points that emerged out of the meeting**

<b>Sl No</b>	<b>Action points</b>	<b>Implementing agency</b>
1.	PMMY (MUDRA) target to be achieved by all banks.	By banks
2.	Reporting of Digital Transactions by the banks in every month by 3 <sup>rd</sup> to update Dashboard of NITI Aayog.	By All banks.
3	To increase C.D.Ratio by all the banks	By banks especially who are below 40%.
4	Pvt. Banks to sanction loans under MUDRA Scheme.	Axis, Tamilnadu Mercantile Bank, YES bank, Bandhan Bank.
5	SOP issued by the Fisheries Dept for sanctioning of MUDRA loans under Blue Revolution Scheme	Implementing through banks
6	FLC camps to be increased more	FLC centers and all rural branches
7	To emphasize more on digital transactions	By all banks
8	All banks to participate for opening of SHG accounts under DAY-NRLM	All Banks.

**MEMBERS PRESENT IN PROCEEDINGS OF THE UNION TERRITORY LEVEL BANKERS' COMMITTEE  
(UTLBC) MEETING FOR A & N ISLANDS HELD ON 27.12.2018 IN THE CONFERENCE HALL OF HOTEL  
KEYS, PORT BLAIR AT 06:00 PM.**

Sl.No.	Name of the Participants	Designation/Department
1	Shri Krishna Kumar	Secretary (Rural Development)
2	Shri Deepak Virmani	Secretary (finance & Planning) , A & N Administration.
3	Smti. Nitika Pawar	Secretary, (Fisheries Department)
4	Shri Anindya Sunder Paul	DGM, SBI, LHO Kolkata
5	Shri J P Tirkey	GM, FIDD, RBI, Kolkata.
6	Shri Gulab Singh	Dy.Secretary, SLFIC, New Delhi
7	Shri B.V.S Prasad	General Manager, NABARD
8	Shri. P K Bag	Chief Manager, Canara Bank
9	Shri Roshan Kumar	Branch Head, United Bank of India
10	Smti. Rosie Dass	Manager, DIC, Port Blair
11	Shri Rakesh Kumar	Development Officer, A & N I KVIB, Port Blair
12	Shri. Ajit Anand	Director, Industries Department
13	Dr. Utpal Kumar Sar	Director, Fisheries
14	Shri. K.Roop Ch.Rao	Asst. Manager, ICICI Bank Ltd.
15	Shri. P Rajsekhar	Asst. Manager, ICICI Bank Ltd
16	Shri Anish Kumar	Branch Manager, Central Bank of India
17	Shri Niraj Kumar	Branch Manager, Dena Bank
18	Shri Bipin Kumar Sahu	Regional Manager, SBI, Port Blair
19	Shri. B Rajeswar Rao	Dy. Manager, Indian Overseas Bank
20	Shri Tajinder Singh	Assistant Manager, Indian Bank
21	Shri Swapnanda Mallick	Executive Vice President, YES Bank
22	Shri Somnath Sen	Branch Business Leader, Yes Bank
23	Shri K Yogi	Asst. Manager, Axis Bank
24	Shri. Sudip Kumar Biswas	Branch Manager, Bandhan Bank
25	Shri. K Chander Sekhar	Asst. Manager, UCO Bank
26	Shri. K.C.Rajan	Chief Manager, Union Bank of India
27	Shri. Abdul Nasir	Manager, Canara Bank
28	Shri Sandip S.Majumder	Officer Credit, Bank of Baroda
29	Shri.D.Ravi Kumar	Chief Manager, Syndicate Bank
30	Shri Samir A Minz	Branch Manager Bank of India
31	Shri M.Yogesh	Branch Manager, Vijaya Bank
32	Shri Vivek Birnwal	Senior Branch Manager, PNB
33	Shri. Raghubir Singh	AGM A&N State Co-operative Bank Ltd
34	Shri. M K Rajan Kunju	DGM, A&N State Co-operative Bank Ltd
35	Shri. Uttam Kumar Gupta	Manager, Allahabad Bank
36	Shri Md.Tanweer	Assistant Manager, IDBI Bank
37	Shri. Ch Hari Prasad	Manager, Syndicate Bank
38	Shri. Ch.Hemanta Rao	Senior Manager, ANIIDCO

39	Shri J Chandramouli	Assistant Director, Br-MSME-DI
40	Shri Gautam Banerjee	State Programme Executive, Div of RD, PRI'S & ULB'S
41	Shri K Gangaiha	Branch Manager, HDFC Bank
42	Shri. Kumar Harshvardhan	Office in Charge, ANCON
43	Shri S Ramesh	Asst. Manager, TMB Ltd
44	Shri Ponchu Kumar Sardar	Director, RSETI, Port Blair
45	Capt. Kamraju	IV Surveyor, Port Management Board.
46	Shri. Ashok Kumae De	Branch Manager, National Insurance Co.
47	Shri R Ravi Chandran	Branch Manager, New India Assurance Co. Ltd
48	Shri Anish Varghese	Assistant, New India Assurance Co. Ltd
49	Shri B Sanjay Kumar	Branch Manager, SBI General Insurance
50	Shri Bidyut Binod Adhikari	Chief Manager (Credit) RBO,SBI, Port Blair
51	Shri K.Mohan Rao	Lead District Manager, Lead Bank Port Blair