

Annexure II

([Paragraph 1.33](#))

List of Persons, Banks, Other Institutions who interacted with the Committee

AHMEDABAD

1. Shri R.M. Shah, Registrar of Co-operative Societies, Gujarat,
2. Shri Jairam A. Patel, Chairman, Gujarat State Co-op. Bank Ltd., Ahmedabad.
3. Shri Ramanbhai D. Patel, Chairman, Co-op. Bank of Ahmdabad, Ahmedabad.
4. Shri Jyotindrabhai Mehta, Chairman, Vijay Commercial Co-op. Bank Ltd., Rajkot.
5. Shri M.D. Patel, MD, Kalupur Commercial Co-op. Bank Ltd., Ahmedabad.
6. Shri C.V.Subbaraman, Retired CGM, RBI, Ahmedabad.
7. Shri Indukantbhai B. Swadia, Chairman, Ahmedbad Mercantile Co-operative Bank Ltd., Ahmedabad.
8. Shri Jayantilal A. Shah, Chairman, Nutan Nagrik Sahakari Bank Ltd., Ahmedabad.
9. Shri Namdev Othnani, MD, Sindh Mercantile Co-operative Bank Ltd., Ahmedabad.
10. Shri Kantilal J. Patel, Chairman, The Uma Co-operative Bank Ltd., Vadodara.
11. Shri Rajnikant T. Patel, Vice-Chairman, The Uma Co-op. Bank Ltd., Vadodara.
12. Shri Bachubhai S.Patel, MD, The Uma Co-operative Bank Ltd., Vadodara.
13. Shri B.K.Shah, Manager, The Uma Co-operative Bank Ltd., Vadodara.
14. Shri Chandubhai I. Patel, Chairman, Mehsana Urban Co-op. Bank Ltd., Mehsana.
15. Shri Nanjibhai T.Patel, GM, Mehsana Urban Co-operative Bank Ltd.,Mehsana.
16. Shri U.A. Shaikh, Chairman, Sarvodaya Sahakari Bank Ltd., Modasa.
17. Shri B.K. Sayed, Manager, Sarvodaya Sahakari Bak Ltd., Modasa.
18. Shri Mohanlal S. Thakkar, Chairman, Bhabhar Vibhag Nagarik Sahakari Bank Ltd., Bhabhar,Banaskantha.
19. Smt. Elaben Bhatt, Chairperson, Shri Mahila Sewa Sah. Bank Ltd., Ahmedabad.
20. Smt. Jayashreeben Vyas, Managing Director, Shri Mahila Sewa Sahakari Bank Ltd., Ahmedabad.
21. Shri Atmarambhai M. Patel, Chairman, Gujarat Urban Co-operative Banks' Federations Ltd., Ahmedabad.
22. Shri Jagdish Mehta, President, South Gujarat Urban Co-operative Banks' Association, Surat.
23. Shri Hiralal H. Bhagwati, President, Ahmedabad City Urban Cooperative Banks' Association, Ahmedabad.

BANGALORE

1. Shri B. Eswarappa, Secretary, Co-operation Dept., Government of Karnataka, Bangalore.
2. Shri Tapan Senapathi, Registrar of Co-Operative Societies, Government of Karnataka, Bangalore.
3. Shri D.Srinivasulu, Registrar of Co-Operative Societies, Government of Andhra Pradesh, Hyderabad.
4. Shri Aswini Kumar Rai, M.D., Apex Bank Kerala, Thiruvantha-puram.
5. Shri Revannaswamy, G.M., Apex Bank, Karnataka, Bangalore.
6. Shri K.R. Ranganatha, Consultant, Bangalore.
7. Shri S. Venkatasubba Rao, Ex-General Manager, R.B.I.
8. Shri H.N. Tarachandani, Ex-General Manager, R.B.I.

9. Shri H.K. Patil, President, Karnataka State Co-operative Urban Banks Federation, Bangalore.
10. Shri Manohar Maski, Director, Karnataka State Co-operative Urban Banks Federation, Bangalore.
11. Shri M.Shantharam, Director, Karnataka State Co-operative Urban Banks Federation, Bangalore.
12. Shri M.Hanumaiah, C.E.O., Karnataka State Co-operative Urban Banks Federation, Bangalore.
13. Shri K. Rahman Khan, President, Amanath Co-operative Bank Ltd., Bangalore.
14. Shri Mahadevaiah, President, Ananda Co-operative Bank Ltd., Bangalore
15. Shri R. Siddaraju, Consultant, Ananda Co-operative Bank Ltd., Bangalore
16. Shri Veeranna Kallur, Chairman, Gurusiddeshwara Co-operative Bank Ltd., Hubli
17. Shri Poovappa, Secretary, Karnataka State Industrial Co-operative Bank Ltd., Bangalore.
18. Smt. P.V. Parvathi. President, Mahila Co-operative Bank Ltd., Bangalore
19. Shri M.S. Prabhu, General Manager, Sirsi Urban Co-operative Bank Ltd., Sirsi.
20. Shri H.K. Srinivas, Secretary, Sir M Visvesvaraiah Co-operative Bank Ltd., Bangalore.
21. Shri N.J. Joy, Chairman, Kaduthuruthy Urban Co-operative Bank Ltd., Kaduthurthy
22. Shri C. Mathew, General Manager, Kaduthuruthy Urban Cooperative Bank Ltd., Kaduthurthy.
23. Shri A.C. Ashok Kumar, Chairman, Kasargod Co-op. Town Bank Ltd., Kasargod.
24. P.S. Thrivikraman, General Manager, Kottayam Urban Co-op. Bank Ltd., Kottayam.
25. Shri E.P.Sreekumar, General Manager, Peoples Urban Co-operative Bank Ltd., Tripunithura.

BHOPAL

1. Shri Hoshiar Singh, Secretary, Government of M.P. Sahakarita, Bhopal.
2. Shri D.R.S. Chaudhary, Commissioner & Registrar, Govt. of MP, Bhopal.
3. Shri Sunil Kumar, Secretary, Panchayat, Govt. of MP.
4. Shri P.D. Mishra, Additional Registrar, Govt. of MP.
5. Shri R.S. Sikarwar, Under Secretary, Finance Commission, Bhopal.
6. Virendra Singh Sisodia, MLA., Special Invitee
7. Shyamlal Holani, MLA, Special Invitee.
8. Shri B.N. Singh, Advisor, M.P. State, UCB Association, Bhopal.
9. Shri P.K. Sahu, Principal, Apex Bank, Training College, Bhopal.
10. Shri R.N. Nema, Additional Registrar of Co-operative Societies, Bhopal.
11. Shri B.P. Mishra, President, M.P. Rajya Sahakari Sangh, Bhopal.
12. Smt. Arti Bisariya, Chairperson, Astha Mahila Nagarik Sah. Bank, Bhopal.
13. Smt. Satyabala Agrawal, Chairperson, Laxmi Mahila Nagarik Sah. Bank Maryadit, Raipur.
14. Dr. V.S. Gupta, President, Nagrik Sahakari Bank Ltd., Gwalior,
15. Shri G.L. Paradkar, Special Invitee, President Sadguru NSB, Bhopal.
16. Smt. Usha Tomar, Joint Secretary, MP State UCBs Association, Indore.
17. Shri Rajesh Vyas, Director, M.P. State Urban Co-op. Banks Association.
18. Shri Jugalkishor Chauksey, Director, MP State Urban Co-op. Banks Association, Indore.
19. Shri Rajendra Parsai, Director, MP Rajya Urban Co-op. Federation, Khargone.
20. Shri Omprakash Chaubey, M.P. Rajya Urban Co-op. Federation, Khargone.
21. Shri J.P. Gupta, MD, MP Rajya Sahakari Bank, T.T. Nagar, Bhopal.
22. Shri Harish Mirchandani, Chairman, Jharneshwar Nagarik Sah. Bank Ltd., Bhopal

23. Ms. Sarita Gupta, Special Invitee, Bhopal
24. Shri M.S. Hora, Manager, Laxmi Mahila Nagarik Sahakari Bank Maryadit, Raipur.
25. Shri Arun Agarwal, Manager, Nagarik Sahakari Bank Ltd. Gwalior.

CALCUTTA

1. Shri Sayed Zakir Hussain, Special Secretary, Co-operation Department, Government of West Bengal, Calcutta.
2. Shri P.P. Ghosh, Registrar of Co-operative Societies, West Bengal, Calcutta.
3. Shri U.K. Dasgupta, Jt. Registrar of Co-operative Societies, West Bengal, Calcutta.
4. Shri P. Chakrabarti, Director of Co-operative Audit, Govt. of West Bengal, Calcutta.
5. Shri A.K. Basu, Senior Auditor, Directorate of Co-operative Audit, Govt of West Bengal, Calcutta.
6. Shri Mahash Ghosh, Asstt. General Manager (Loans), The West Bengal State Co-operative Bank Ltd., Calcutta.
7. Shri C. Charterjee, Chairman, Federation of West Bengal Urban Co-operative Banks & Credit Societies Ltd., Calcutta.
8. Shri Nirmal Das, Director, Federation of West Bengal Urban Cooperative Banks & Credit Societies Ltd., Calcutta.
9. Shri Narayan C. Pal, Director, Federation of West Bengal Urban Co-operative Banks & Credit Societies Ltd., Calcutta.
10. Shri Sukumar Chakraborty, Chairman, Nabapalli Co-op. Bank Ltd., Nabapalli.
11. Shri Haridayansu S.K. Sen, Secretary, Contai Co-operative Bank Ltd., Contai.
12. Shri Sailendra N. Choudhary, Chairman, Bantra Co-operative Bank Ltd., Bantra.
13. Shri Sabir Kumar Banerjee, CEO, Bally Co-operative Bank Ltd., Bally.
14. Shri R.Y. Bhattacharya, Chairman, Bhatpara-Naihati Co-op. Bank Ltd., Bhatpara.
15. Shri Dinesh Chandra Gupta, Chairman, Raniganj Co-op. Bank Ltd., Raniganj.
16. Shri Jagat Mohan Thakur, Manager, Baidyabati Sheoraphuli Coop. Bank Ltd., Baidyabati.
17. Shri N.G. Goswami, Chairman, Uttarpara Co-operative Bank Ltd., Uttarpara.
18. Shri A.K. Basu, Manager, Dhakuria Co-op. Bank Ltd., Dhakuria.
19. Shri Salil Kumar Basu, Dy.Secretary, Eastern Railway Employees Co-operative Bank Ltd. Calcutta.
20. Sukla Kali, Kalikata Mahila Co-operative Bank Ltd.

CHENNAI

1. Shri M. Ramu, I.A.S., Secretary to Government, Department of Food Co-operation & Consumer Protection, Govt. of Tamil Nadu, Chennai,
2. Dr. Mrutyunjay Sarangi, I.A.S., Registrar of Co-operative Societies, Tamil Nadu State, Chennai.
3. Shri G. Gandhi Doss, Additional Registrar of Co-operative Societies, Tamil Nadu State, Chennai.
4. Deputy Director of Co-operative Audit, Finance Department, Government of Tamil Nadu, Chennai.
5. Shri J.N. Krishnan, Managing Director, Tamil Nadu State Apex Co-operative Bank Ltd., Chennai.
6. Shri Senguttuvelan, Director, Coimbatore City Co-op. Bank Ltd., Coimbatore.
7. Shri Ramasubramaniam, President, Madurai Urban Co-op. Bank Ltd., Madurai

8. Shri G.Natarajan, President, Purasawalkam Co-operative Bank Ltd., Chennai.
9. Shri Subramanian, Manager, Salem Urban Co-operative Urban Bank Ltd., Salem.
10. Shri Thennan, President, Srikamalambika Co-op. Urban Bank Ltd., Tiruvarur.
11. Shri S.A. Balasubramanian, Secretary, Srilakshminarayana Cooperative Urban Bank Ltd., Tiruvarur.
12. Shri S.U.A. Lathief, President, Tiruchirapalli City Co-op. Bank Ltd., Tiruchirapalli.
13. Shri R.Kanagasabai, Secretary, Tiruvallur Co-op. Urban Bank Ltd., Tiruvallur.
14. Shri Ponniah, President, Tirunelveli Junction Co-op. Urban Bank Ltd., Tirunelveli.
15. Shri D.Kumaravelu, Secretary, Tamilnadu Circle Postal Co-op. Bank Ltd., Chennai.

GUWAHATI

1. Shri D.K. Bhattacharjee, IAS, Registrar of Co-op. Societies, Arunachal Pradesh.
2. Shri Md. Hassan Ali, IAS, Registrar of Co-operative Societies, Assam.
3. Shri Muzumdar, Joint Registrar of Co-operative Societies, Assam.
4. Shri W. Khambithai, Joint Registrar of Co-operative Societies, Meghalaya.
5. Shri L.R. Harali, Asstt. Registrar of Co-operative Societies, Meghalaya.
6. Shri Bimal Kumar Hazarika, Joint Secretary, Co-operation Department, Assam.
7. Shri Tsering Thongdok, DGM, Arunachal Pradesh State Cooperative Bank Ltd., Agartala.
8. Shri S.N. Saharia GM, Assam Co-operative Apex Bank Ltd., Guwahati.
9. Shri S.C. Roy, DGM, Assam Co-operative Apex Bank Ltd., Guwahati.
10. Shri J.B. Dutt, MD, Meghalaya Co-operative Apex Bank Ltd., Shillong.
11. Shri James Hruailiana, Dy.GM, Mizoram Co-operative Apex Bank Ltd., Aizwa.
12. Shri M.C. Mahanta, Director, Institutional Finance, Govt. of Assam, Guwahati.
13. Shri H. Chakraborty, Guwahati Industrial Co-operative Bank Ltd., Guwahati.
14. Shri Anil Kumar Bhattacharya, Guwahati Urban Co-op. Bank Ltd., Guwahati.
15. Shri Prafulla Boruah, Nagrik Samabay Bank Ltd., Guwahati.
16. Shri A.M. Baruah, Director, Nagrik Samabay Bank Ltd., Guwahati.
17. Shri Lakshmikanta Saikia, Mangaldai Nagar Co-operative Bank Ltd., Mangaldai.
18. Shri Kh. Gourakishor, Imphal Urban Co-operative Bank Ltd., Imphal.
19. Shri .A.R. Saha, Chief Accountant, Agartala Urban Co-op. Bank Ltd., Agartala.
20. Anjali Sarkar, Agartala Urban Co-operative Bank Ltd., Agartala.
21. Shri C. Biakchhawna, Mizoram Urban Co-operative Bank Ltd., Aizawal,
22. Shri H. Ramsangliana, Mizoram Urban Co-operative Bank Ltd., Aiwawal.
23. Ms. Linda Sangma, Tura Urban Co-operative Bank Ltd., Tura.
24. Shipra Shom, Tura Urban Co-operative Bank Ltd., Tura.
25. Shri M.N. Kalika, Co-operative City Bank Ltd.
26. Dr. B. Sarmah, DGM, National Bank for Agricultural and Rural Development, Guwahati.
27. Dr. Jayant Madhab, North Eastern Development Financial Corporation, Guwahati.
28. Dr. B.K. Taphyal, National Institute of Rural Development, Guwahati.
29. Shri V.S. Kaveri, North Eastern Institute of Bank Management, Guwahati.

HYDERABAD

1. Shri Lalit Mathur, IAS, Principal Secretary to Govt. of Andhra Pradesh for Co-operation, Hyderabad.
2. Shri D. Srinivasulu, Registrar of Co-op. Societies, Andhra Pradesh, Hyderabad.
3. Shri T. Mrugapani, CGM, AP State Co-operative Bank Ltd., Hyderabad.

4. Shri H.K. Malani, Chairman, A.P. Mahesh Co-op. Urban Bank Ltd., Hyderabad.
5. Shri V.K. Taori, MD, A.P. Mahesh Co-operative Urban Bank Ltd., Hyderabad.
6. Shri B. Muralidhar, Chairman, Prudential Co-operative Urban Bank Ltd., Hyderabad
7. Shri B. Pulliah, MD, Prudential Co-operative Urban Bank Ltd., Hyderabad.
8. Shri K. Jayapraksh Ram, Chairman, Vasavi Co-op. Urban Bank Ltd., Hyderabad.
9. Shri Rohini Kumar, MD, Vasavi Co-operative Urban Bank Ltd., Hyderabad.
10. Shri S. Prabhakar, Chairman, Chittoor Co-operativetown Bank Ltd., Chittoor.
11. Shri A. Indusena, Chairman, Model Co-operative Urban Bank Ltd., Rangareddy.
12. Shri S.R. Bidarkar, CEO, Model Co-operative Urban Bank Ltd., Rangareddy.
13. Shri V.K. Prasada Rao, CEO, A.P Vardhaman Mahila Co-op Urban Bank Ltd., Hyderabad
14. Smt. Grandhi Madhavi, Chairperson, Kanyaka Parmeswari Cooperative Urban Bank Ltd.
15. Shri D.N. Somayajulu, MD, Bharat Mercantile Co-op. Urban Bank Ltd., Hyderabad.
16. T. Mrugapani, CGM, A.P. State Co-operative Bank Ltd., Hyderabad.
17. Shri M. Anjaneyulu, President, Representatives of AP Town and Urban Banks Association Ltd., Hyderabad.
18. Shri G.Rama Moorthy, Convenor, Representatives of Greater Hyderabad Co-operative Urban Banks Forum, Hyderabad.

MUMBAI

Chairman/CEOs of following weak banks :

1. Kunbi Sahakari Bank Ltd., Mumbai.
2. Priyadarshini Sahakari Bank Ltd., Mumbai.
3. Needs of Life Co-operative Bank Ltd., Mumbai
4. Rajapur Sahakari Bank Ltd., Mumbai.
5. Sahyadri Sahakari Bank Ltd., Mumbai
6. Yashwant Sahakari Bank Ltd., Mumbai.
7. Meera Bhayandar Co-operative Bank Ltd., Bhayandar.
8. Raigad Sahakari Bank Ltd., Mumbai.
9. Shree Adinath Sahakari Bank Ltd., Pune
10. Shree Sharada Sahakari Bank Ltd., Pune.

NEW DELHI

1. Shri D.R. Dhingra, IAS, Registrar of Co-operative Societies, Haryana State.
2. Shri S.D. Chopra, Dy. Comm. Department of Agriculture. & Co.operation.
3. Shri S.D. Indoria, Director, Office of Central Registrar of Co-op. Societies, Delhi.
4. Shri R.K. Srivastava, Registrar of Co-operative Societies, Delhi.
5. Shri V.S. Sidhu, Addl. Registrar of Co-operative Societies, Himachal Pradesh
6. Shri D.N. Thakur, Asstt. Commissioner (Credit), Department of Agriculture. & Co-operation, Ministry of Agriculture.
7. Shri A.M. Dar, Kashmir Mercantile Co-op. Bank Ltd., Baramulla, Jammu & Kashmir.
8. Shri N.K. Jain, Sonapat Urban Co-operative Bank Ltd., Sonapat.
9. Shri Bhup Singh Sharma, AM, Mandi Urban Co-operative Bank Ltd., Mandi.
10. Shri P.C. Kashyap, CEO, Baghat Urban Co-operative Bank Ltd., Baghat.
11. Shri O.P. Sharma CEO, Panipat Urban Co-operative Bank Ltd., Panipat
12. Shri N.K. Yadav, CEO, Karan Urban Co-operative Bank Ltd., Karnal.
13. Shri R.K. Mehrotra, CEO, Khattri Co-operative Urban Bank Ltd., New Delhi

14. Shri C.S. Kohli, Ramgarhia Co-operative Bank Ltd., Delhi
15. Shri S.C. Mehrotra, Vaish Co-operative Adarsh Bank Ltd., New Delhi.
16. Shri S.N. Bharadwaj, Ex. CEO, Vaish Co-operative Adarsh Bank Ltd., New Delhi.
17. Shri B.L. Mittal, Adviser to the Board of Vaish Co-op. Adarsh Bank Ltd., New Delhi.
18. Shri S.K. Agrawal, Janata Co-operative Urban Bank Ltd., Delhi
19. Shri M.S. Sehgal, M.D., Imperial Urban Co-operative Bank Ltd., Jalandhar
20. Shri H.S. Chandelkar, Chairman, Postal & R.M.S. Emp. Cooperative Bank Ltd., Ambala Cantonment.
21. Shri P.G. Nair, Postal & R.M.S. Emp.Co-operative Bank Ltd.,Ambala Cantonment.
22. Shri R.N. Sharma, CEO,Vaish Co-operative New Bank Ltd., New Delhi
23. Shri A.P. Shridhar, Delhi Nagrik Seh. Bank Ltd., Delhi
24. Shri A.C. Parmar, Kangra Co-operative Bank Ltd., New Delhi
25. Shri T. Juneja, Citizen Urban Bank Ltd., Jalandhar.
26. Shri S.K. Gupta, MD, Pathankot Hindu Urban Co-operative Bank Ltd., Pathankot
27. Shri Kalap Husain, Jamia Co-operative Bank Ltd., New Delhi
28. Shri Tara Chand, MD, Indraprastha Seh. Bank Ltd., New Delhi
29. Shri K.R. Awasthi, CGM, Indraprastha Seh. Bank Ltd., New Delhi.
30. Shri Prem Raj Mehra, Delhi Urban Co-operative Banks Federation, New Delhi
31. Shri K.K. Sharma, Chairman, Punjab State Urban Banks Federation.
32. Shri R.S. Sarao, GM, Punjab State Co-operative Bank Ltd., Chandigarh.
33. Shri B.S. Saini, GM, Haryana State Co-operative Bank Ltd., Chandigarh.
34. Bharat Bhushan, MD, H.P. State Co-operative Bank Ltd., Shimla
35. Shri M.P. Agnihotri, GM, Chandigarh State Co-operative Bank Ltd., Chandigarh
36. Shri R.P.Chhikara, Delhi State Co-operative Bank Ltd.,Delhi.

PUNE

1. Shri A.V. Pandit, Chairman, Saraswat Co-operative Bank Ltd., Mumbai
2. Shri D.R. Shirodkar, MD, Saraswat Co-operative Bank Ltd., Mumbai.
3. Prof. K. Elumalai, Director, Vaikuntha Mehta Institute of Cooperative Management, Pune
4. Shri K.D. Vora, Chairman, Kapol Co-operative Bank Ltd., Mumbai.
5. Shri Mohan Bijoor, Kapol Co-operative Bank Ltd., Mumbai
6. Shri Pramod Parkhi, Chairman, Cosmos Co-operative Bank Ltd., Pune.
7. Shri S.V. Bugde, MD, Cosmos Co-operative Bank Ltd., Pune.
8. Shri H.M. Mirasdar, Chairman, Janata Sahakari Bank Ltd., Pune.
9. Shri M.S. Chavan, MD, Abhyudaya Co-operative Bank Ltd., Mumbai.
10. Shri C.B. Mehta, Chairman, Greater Bombay Co-operative Bank Ltd., Mumbai.
11. Shri S. Ramaswamy, GM, Greater Bombay Co-operative Bank Ltd., Mumbai.
12. Shri B.S. Shenoy, CEO, Shamrao Vithal Co-operative Bank Ltd., Mumbai.
13. Shri G.H. Gadgil, Sangli Urban Bank Ltd., Sangli.
14. Shri H.C. Bagmar, Chairman, Nasik Merchant Co-operative Bank Ltd., Nashik.
15. Shri P.S. Chedge, Vice-Chairman, Shikshak Sah. Bank Ltd., Nagpur.
16. Shri Ramakant Kuetan, Chairman, Akola Janata Commercial Cooperative Bank Ltd., Akola.
17. Shri R. Chandrasekaran, MD, Maharashtra State Co-operative Bank Ltd., Mumbai.
18. Dr. G. Subrahmanyam, Director, National Institute of Banking Management, Mumbai.
19. Shri N.S. Gaikwad, Director, Pavana Sah. Bank Ltd., Pune
20. Shri D.D. Mahajan, Nanded Merchant.Co-operative Bank Ltd., Nanded.

21. Shri C.S. Sangavakar, Shri Veershaiv Co-operative Bank Ltd., Kolhapur
22. Shri S.V. Torgalli, GM, Shri Veershaiva Bank Ltd., Kolhapur.
23. Shri Sandeep Shinde, Chairman, Vasant Sahakari Bank Ltd., Mumbai.
24. Shri Nipanikar, MD, Vasant Sahakari Bank Ltd., Mumbai
25. Shri R.V. Patil, Chairman, Karad Janata Sah. Bank Ltd., Karad.
26. Shri A.B. Shinde, CEO, Karad Janata Sah. Bank Ltd., Karad.
27. Shri P.S. Mantri, Gen. Manager, Vikas Sahakari Bank Ltd., Solapur
28. Shri Lal Rajani, Chairman, Nav-Jeevan Co-operative Bank Ltd., Ulhasnagar.
29. Shri Sital K. Harichandani, Nav-Jeevan Co-operative Bank Ltd., Ulhasnagar.
30. Dr. K.S. Utge, Chairman, Siddheshwar Co-operative Bank Ltd., Latur.
31. Shri S. D. Lakhadive, Vice-Chairman, Siddheshwar Co-operative Bank Ltd., Latur.
32. Ms. Meera P. Deshpande, Chairperson, Bhagani Nivedita Cooperative Bank Maryadit, Pune.
33. Ms. Sumitra S.Gowaikar, Bhagini Nivedita Co-operative Bank Maryadit, Pune.
34. Shri R.O. Nikude, Manager, Shri Adinath Sahakari Bank Ltd., Pune.
35. Shri P.M. Shah, Asstt. G.M., Shri Adinath Sahakari Bank Ltd., Pune.
36. Shri K.S. Mishra, Asstt. Mgr., Jalna Peoples' Co-operative Bank Ltd., Jalna.
37. Shri L.S. Kore, Vice-Chairman, Vita Merchants Co-operative Bank Ltd., Vita.
38. Shri D.S. Taware, Chairman, Shree Sharada Sahakari Bank Ltd., Pune.
39. Shri M.V. Gogate, MD, Shree Sharada Sahakari Bank Ltd., Pune.
40. Shri A.H. Joshi, Vice Chairman, Deogiri Nagari Sahakari Bank Ltd., Aurangabad
41. Shri M.G. Kamathekar, CEO, Deogiri Nagari Sahakari Bank Ltd., Ahmedabad
42. Shri S.R. Mangreka, Kolhapur Mahila Sahakari Bank Ltd., Kolhapur.
43. Shri V.K. Pandare, Chairman, Balbhim Co-operative Bank Ltd., Kolhapur.
44. Shri C.S. Pise, CEO, Balbhim Co-operative Bank Ltd., Kolhapur.
45. Shri Kishor S. Jagudale, CEO, Navjivan Urban Co-operative Bank Ltd., Pune.
46. Shri R.V. Nadkarni, Indian Society for Studies in Co-operation,
47. Shri M.V. Madane, Chairman, Indian Society for Studies in Cooperation
48. Shri S.D. Paratkar, CEO, Pune District Urban Co-operative Banks Association, Pune.
49. Shri D.K. Majgaonkar, Chairman, Maharashtra Urban Co-operative Banks Federation, Mumbai.
50. Shri B.S. Ingawale, Hon. CEO, Kolhapur Urban Co-operative Banks Association Kolhapur.
51. Shri Prof. Y.V. Dabir, Chairman, Maharashtra Brahmin Sahakari Bank Ltd., Indore.

List of persons with whom the Committee held discussions in Mumbai

1. Shri M.R. Pai, Chairman, Depositors' Association.
2. Shri M.G. Bhide, Former CMD, Bank of India.
3. Shri K.C. Chowdhary, CMD, Central Bank of India.
4. Shri S.S. Tarapore, Former DG, Reserve Bank of India.
5. Shri S. Rajagopal, CMD, Bank of India.

List of persons who represented National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) during the discussions held with the Committee at Mumbai

1. Shri B.Vijaykumar, Vice-President, NAFCUB & General Secretary, Kerala Urban Co-operative Banks Federation Ltd., Thiruvantha-puram.

2. Shri C.K. Chatterjee, Vice-President, NAFCUB & Chairman, Federation of West Bengal Urban Co-operative Banks & Credit Societies Ltd., Calcutta
3. Shri D.K. Majgaonkar, Vice-President NAFCUB & Chairman, Maharashtra Urban Co-operative Banks Federation Ltd., Mumbai
4. Shri H.K. Patil, President, Karnataka State Urban Co-operative Banks Federation Ltd., Bangalore.
5. Shri O.P. Deora, Chairman, Apex Bank of Urban Co-op Banks of Maharashtra & Goa, Mumbai.
6. Smt. P.D. Patil, Chairperson, Sadhna Urban Co-op. Credit Society Ltd, Jalgaon
7. Shri P.R. Mehra, Chairman, Delhi Urban Co-op. Banks Federation, New Delhi
8. Shri M. Anjaneyulu, President, A.P. Urban & Town Co-operative Banks Association, Visakhapatnam
9. Shri K.K. Sharma, Chairman, Punjab State Urban Co-operative Banks and Credit Societies Federation Ltd., Jalandhar
10. Smt. Shanta Jain, Chairperson, Haryana State Co-operative Banks and Credit Societies Federation Ltd., Sonapat
11. Shri R.B. Shandilaya, Secretary, Bihar State Federation of Urban Co-operative Banks and Credit Societies Ltd., Patna
12. Shri B.P. Mishra, Secretary, Annapurna Sakh. Sahakari Sanstha Ltd., Indore.
13. Shri N.G. Goswami, Chairman, Uttarpura Co-operative Bank Ltd., Hoogly.
14. Shri K. Vachar, President, Malleswaram Co-operative Bank Ltd., Bangalore.
15. Shri J.S. Mehta, Chairman, Surat Peoples Co-operative Bank Ltd., Surat.
16. Smt. Renuka Patel, Chairperson, Mahila Utkarsh Nagarik Sahakari Bank Ltd., Ahmedabad
17. Shri N.R. Warkerkar, Chairman, Saraswat Co-operative Bank Ltd., Mumbai.
18. Shri U.S. Bali, Chairman, Manoli Urban Co-operative Credit Society Ltd., Dist. Belgaum, Karnataka
19. Shri S.V. Karaveerashettar, Chairman, Navakalyan Co-operative Bank Ltd., Dist. Dharwar, Karnataka
20. Shri B.B. Pujari, Director, Sangli Urban Co-operative Bank Ltd., Sangli.
21. Shri R.K. Das, Chairman, Philips Employees Co-op. Credit Society Ltd., Calcutta.
22. Shri D.C. Gupta, Director, Federation of West Bengal Urban Coop. Banks & Credit Societies Ltd., Calcutta
23. Dr. R.P. Gupta, Vice-Chairman, Haryana Federation of Urban Cooperative Banks & Credit Societies, Panipat
24. Shri V.K. Taori, Managing Director, A.P. Mahesh Co-op. Bank Ltd., Hyderabad.
25. Shri S. Marathe, Chief Executive Officer, Jankalyan Sahakari Bank Ltd., Mumbai.
26. Shri R.M. Sethi, Chairman, Citizen Co-operative Bank Ltd., Noida.
27. Smt. Sumitra Gowaikar, Director, Bhagini Nivedita Sahakari Bank Maryadit, Pune.
28. Shri Mudit Verma, Chairman, U.P.Sahakari Avas Sangh, Lucknow.
29. Smt. Arti Bisaria, Chairperson, Astha Mahila Nagarik Shakari Bank Maryadit, Bhopal.
30. Shri S.B. Adsul, Managing Director, Mahanagar Co-operative Bank Ltd., Mumbai.
31. Shri D. Krishna, Chief Executive, NAFCUB, New Delhi.

RBI officials who offered their views/participated in discussions

Shri G. P. Munniappan - Executive Director

Ahmedabad	Shri K. K. Datta Shri V. S. Das	- Regional Director, Gujarat - General Manager
Bangalore	Shri P. K. Biswas	- Regional Director, Karnataka
Bhopal	Shri Ramesh Chander	- Regional Director, M.P.
Calcutta	Shri K. K. Chaudhuri	- Regional Director, W. Bengal and Sikkim
Guwahati	Shri M. K. Bandopadhyaya	- Regional Director, N.E. States
Hyderabad	Shri R. S. Bakkanwar	- Regional Director, A.P.
New Delhi	Shri R. S. Awasthi	- Regional Director, U.P.
Pune	Shri D. B. Gore Shri R. M. Deole	- Vice Principal, CAB - Member of Faculty, CAB