

ANNEXURE II

Details of Sub-Groups formed by the Working Group

Sub-Groups on	Names of Members
Legal Aspects	<ol style="list-style-type: none">1. Shri B.B. Tiwari, Joint Legal Adviser, Legal Department, Reserve Bank of India, Central Office, Mumbai2. Shri P.V. Subba Rao. Chief General Manager, Department of Non-Banking Supervision, Reserve Bank of India, Central Office, Mumbai
Sources and Coverage of Information	<ol style="list-style-type: none">1. Shri C.R. Radhakrishnan, General Manager, (Credit Policy and Procedure) State Bank of India, Central Office, Mumbai2. Shri S.V. Joshi, General Manager, Bank of Baroda, (Mumbai Metropolitan Zone), Mumbai .3. Ms. Shikha Sharma, Senior General Manager, ICICI Ltd., Mumbai. (Invitee)
Ownership and Organisational Pattern	<ol style="list-style-type: none">1. Shri K. Unnikrishnan, Executive - Banking Operations, Indian Banks Association, Mumbai.2. Shri Anand Sinha, General Manager, Department of Banking Supervision, Reserve Bank of India, Central Office, Mumbai.
Technological Infrastructure	<ol style="list-style-type: none">1. Shri M.G. Bakre, Chief General Manager, IDBI, Mumbai2. Shri R. Gandhi, General Manager, Department of External Investments and Operations, Reserve Bank of India, Central Office, Mumbai
International Practices and Experiences	Shri Sanjiv A. Kerkar, Sr.General Manager, ICICI Ltd., Mumbai