



सहसंचालक, तंत्रशिक्षण विभागीय कार्यालय, औरंगाबाद

पीरबाजार, उस्मानपुरा, पत्रपेटी क्र.५१६, औरंगाबाद - ४३१ ००५

दुरध्वनी क्र.: ०२४०-२३३४२१६/२३३४७६९

Email Id: roaurangabad@dtemaharashtra.gov.in, website: www.dteau.org

जा.क्रः विकाऔ/शिक्षण/२०२१/242%

दिनांक :-

16 ISEP 2021

परिपत्रक/महत्वाचे/तात्काळ:-

प्रति. प्राचार्य,

> सर्व शासकीय/अशासकीय अनुदानित/विना अनुदानित पदविका/ पदवी/पदयुत्तर पदवी व्यावसायिक अभ्यासक्रमांच्या संस्था, (औरंगाबाद विभाग.)

> > :- शैक्षणिक कर्जासंबंधी असलेल्या Vidya Lakshmi Portal बाबत...

भारत सरकार, मानव संसाधन विकास मंत्रालय, स्कूल शिक्षा और साक्षरता विभाग, शास्त्री भवन, नवी दिल्ली यांचे दि.०८/०५/२०१७ चे पत्र.

- मा. संचालक, तंत्र शिक्षण संचालनालय, म.रा.,मुंबई यांचे पत्र क्रमांक:१६/आस्था/ संकीर्ण/२०२१/२७१, दि.०२/०९/२०२१.
- ३. मा. संचालक, तंत्र शिक्षण संचालनालय, म.रा.,मुंबई यांचे पत्र क्रमांक:१६/आस्था/ संकीर्ण/२०१७/शा१७७७, दि.२६/०७/२०१७.

उपरोक्त संदर्भिय विषयाच्या अनुषंगाने या कार्यालयाच्या अधिपत्याखालील सर्व शासकीय/अशासकीय अनुदानित / विना अनुदानित पदविका/पदवी/पदयुत्तर पदवी व्यावसायिक अभ्यासक्रमांच्या संस्थांना कळविण्यात येते की. शासनाचे पत्र क्रमांक संकीर्ण-२०१७/प्र.क्र.२७४/तांशि-४, दिनांक ०१/०७/२०१७ चे पत्र व त्यासोबतचे भारतीय कृषी अनुसंधान परिषद, नवी दिल्ली यांचे दिनांक २१/०६/२०१७ चे पत्र व त्यासोबतची सहपत्रे, दि.०८/०५/२०१७ च्या पत्रातील मुद्यांबाबात, शैक्षणिक कर्जाशी संबंधित असलेल्या Vidya Lakshmi Portal संबंधित दिनांक २१/०४/२०१७ रोजी झालेल्या बैठकीचे इतिवृत्त सोबत जोडत आहे.

त्याअनुषंगाने प्रथम प्राधान्याने शैक्षणिक कर्जासंबंधी असलेल्या Vidya Lakshmi Portal बाबत आपल्या संस्थेतील विद्यार्थ्यांच्या निदर्शनास आणून देण्यात यावे व संदर्भ क्रं.१ अन्वये योग्य ती कार्यवाही करुन तात्काळ त्याबाबतचा अहवाल या कार्यालयास उलट टपाली सादर करावा, जेणेकरुन सदर अहवाल संचालनालयास सादर करणे शक्य होईल.

सोबत : वरीलप्रमाणे.

(महेश शिवणकर)

प्र.सहसंचालक.

तंत्रशिक्षण विभागीय कार्यालय, औरंगाबाद

प्रतः - १. मा. संचालक, तंत्र शिक्षण संचालनालय, महाराष्ट्र राज्य, मुंबई-१ यांना माहितीस्तव सविनय सादर.

२. या कार्यालयाचे प्रोग्रामर यांना या कार्यालयाच्या संकेतस्थळावर प्रसिध्द करण्यासाठी.





तंत्रशिक्षण संचालनालय,महाराष्ट्र राज्य

३, महापालिका मार्ग, पत्र पेटी क्र.१९६७, मुंबई ४०० ००१. दूरध्वनी क्र.०२२-६८५९७४३६,

ई-मेल-desk16@dtemaharashtra.gov.in, वेबसाईट: http://www.dtemaharashtra.gov.in

पत्र क्रमांक : १६/आस्था/संकीर्ण/२०२१/२७१

स्मरणपत्र - २ ईमेलव्दारे

प्रति.

- सहसंचालक, तंत्रशिक्षण विभागीय कार्यालय, मुंबई / पुणे / नाशिक / औरंगाबाद / अमरावती / नागपूर
- २) सचिव, महाराष्ट्र राज्य तंत्रशिक्षण मंडळ, मुंबई.

विषय : शैक्षणिक कर्जासंबंधी असलेल्या Vidya Lakshmi Portal बाबत. संदर्भ : १) या संचालनालयाचे पत्र क्रमांक १६/आस्था/संकीर्ण/२०१७/शा१७७७, दिनांक २६.७.२०१७

> २) या संचालनालयाचे स्मरणपत्र क्रमांक १६/आस्था/संकीर्ण/२०१८/७, दिनांक ५.१.२०१८

उपरोक्त विषयाबाबतचे या संचालनालयाचे संदर्भांकित पत्र सहपत्रांसह सोबत जोडत आहे. भारतीय कृषी अनुसंधान परिषद, नवी दिल्ली यांच्या शैक्षणिक कर्जाशी संबंधित असलेल्या विद्यालक्ष्मी पोर्टल संबंधित दिनांक २१.४.२०१७ रोजी झालेल्या बैठकीच्या इतिवृत्ताच्या अनुषंगाने केलेल्या कार्यवाहीचा अहवाल पाठविण्याबाबत आपणांस कळविण्यात आले होते. तथापि अद्यापही आपला अहवाल संचालनालयास अप्राप्त आहे. याबाबत शासनाकडून विचारणा करण्यात आली असल्याने सदरह अहवाल तात्काळ पाठवावा.

(सुचित्रा रणदिवे) सहा. संचालक, तंत्रशिक्षण, महाराष्ट्र राज्य, मुंबई.

दिनांक: २.९.२०२१

प्रत : कार्यासन क्रमांक २, मुख्य कार्यालय, मुंबई यांना माहिती व आवश्यक कार्यवाहीसाठी.



तंत्र शिक्षण संचालनालय, महाराष्ट्र राज्य,

३,महापालिका मार्ग, पत्र पेटी क्रमांक १९६७, मुंबई ४०० ००१.

दूरध्वनी — ३०२३३४७६, २२६२०६०१, २२६९०६०२, २२६४११५०/५१ फॅक्स - २२६९०००७.

E-mail: desk16@dtemaharashtra.gov.in

Internet: www.dtemaharashtra.gov.in

क्रमांक : १६/आस्था/संकीर्ण/२०१७/शा१७७७

दिनांक :

2 6 JUL 2017

प्रति,

भहसंचालक,
 तंत्रशिक्षण विभागीय कार्यालय,
 मुंबई / पुणे / नाशिक / औरंगाबाद / अमरावती / नागपूर.

२) सचिव, महाराष्ट्र राज्य तंत्रशिक्षण मंडळ, मुंबई.

विषय : शैक्षणिक कर्जासंबंधी असलेल्या Vidya Lakshmi Portal बाबत...

उपरोक्त विषयाबाबतचे शासनाचे पत्र क्रमांक संकीर्ण-२०१७/प्र.क्र.२७४/तांशि-४, दिनांक १/७/२०१७ चे पत्र व त्यासोबतचे भारतीय कृषी अनुसंधान परिषद, नवी दिल्ली यांचे दिनांक २१/६/२०१७ चे पत्र व त्यासोबतची सहपत्रे तसेच शैक्षणिक कर्जाशी संबंधित असलेल्या विद्यालक्ष्मी पोर्टल संबंधित दिनांक २१/४/२०१७ रोजी झालेल्या बैठकीचे इतिवृत्त सोबत जोडत आहे.

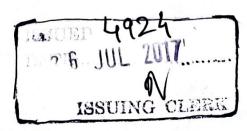
सदर प्रकरणी योग्य ती कार्यवाही करण्याच्या सूचना आपल्या स्तरावरून आपल्या अधिपत्याखालील संस्था / कार्यालये यांना देण्यात याव्यात व त्याबाबतचा अहवाल या संचालनालयास पाठवावा जेणेकरून शासनास सादर करणे शक्य होईल.

प्राचीसक/

(मुचित्रा रणदिवे) सहाय्यक संचालक, तंत्रशिक्षण, महाराष्ट्र राज्य, मुंबई

न्त्रारादाण, महाराष्ट्र राज्य

प्रत माहिती व आवश्यक कार्यवाहीसाठी :-9) श्री. म.मा. मोरवे, अवर सचिव, उच्च व तंत्रशिक्षण विभाग, महाराष्ट्र राज्य, मुंबई.



महाराष्ट्र शासन

संकीर्ण-२०१७/प्र. क्र.२७४/तांशि-४, उच्च व तंत्र शिक्षण विभाग, खो.क्र.४४१,चौथा मजला, मंत्रालय (विस्तार), मादाम कामा मार्ग, हुतात्मा राजगुरु चौक, मुंबई :४०० ०३२ दूरध्वनी क्र. ०२२ -२२०४ ०९३५ दिनांक : १ जुलै, २०१७.

प्रिति, संचालक तंत्र शिक्षण संचालनालय, महाराष्ट्र राज्य, मुंबई.



विषय : शैक्षणिक कर्जासंबंधी असलेल्या Vidya Lakshmi Portal बाबत.

उपरोक्त विषयाबाबत भारतीय कृषी अनुसंधान परिषद, नवी दिल्ली यांचे दिनांक २१/०६/२०१७ चे पत्र व त्यासोबतची सहपत्रे व शैक्षणिक कर्जाशी संबंधित असलेल्या विद्यालक्ष्मी पोर्टल संबंधित दिनांक २१/०४/२०१७ झालेल्या बैठकीचे इतिवृत्त सोबत जोडले आहे.

२. सदर प्रकरणी योग्य ती कार्यवाही करावी व आपल्या नियंत्रणाखालील सर्व क्षेत्रीय अधिकारी/कार्यालये व सर्व शैक्षणिक संस्थाना अवगत करावे. त्याप्रमाणे अनुपालन अहवाल शासनास सादर करावाः

Stage gu

्रास्त्रेय (म.मा.मोरवे) अवर सचिव,महाराष्ट्र शासन

प्रत आवश्यक त्या कार्यवाहीसाठी सादर अग्रेषित:-

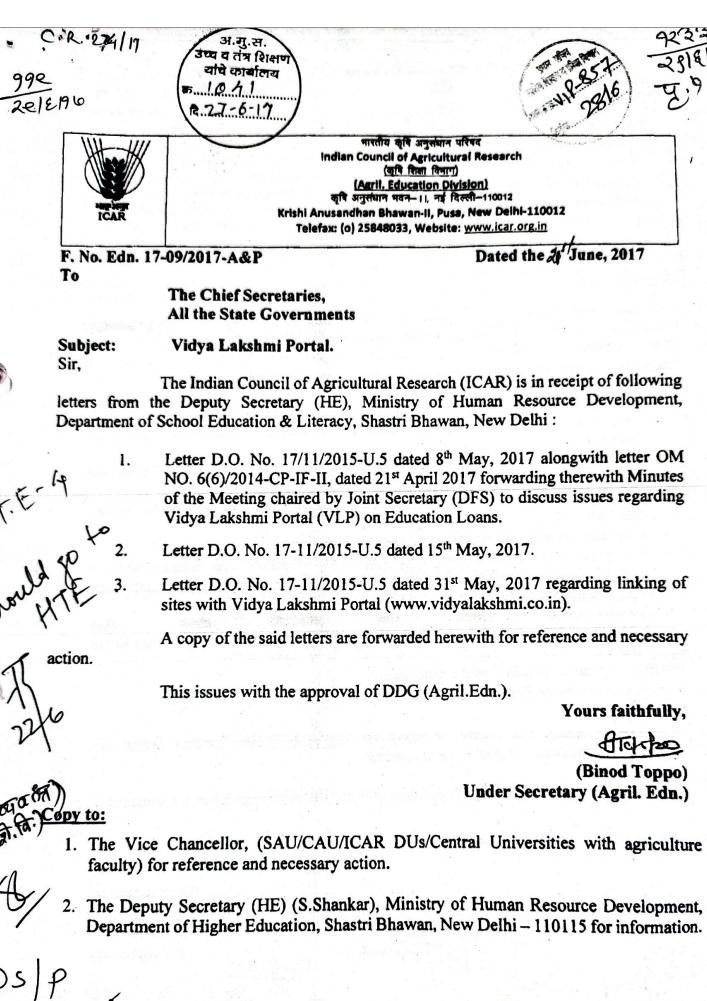
१) प्र.स. (कृषी), कृषी व पदुम विभाग, मंत्रालय, मुंबई- ३२.

२) सचिव (पदुम), कृषी व पदुम विभाग, मंत्रालय, मुंबई- ३२.

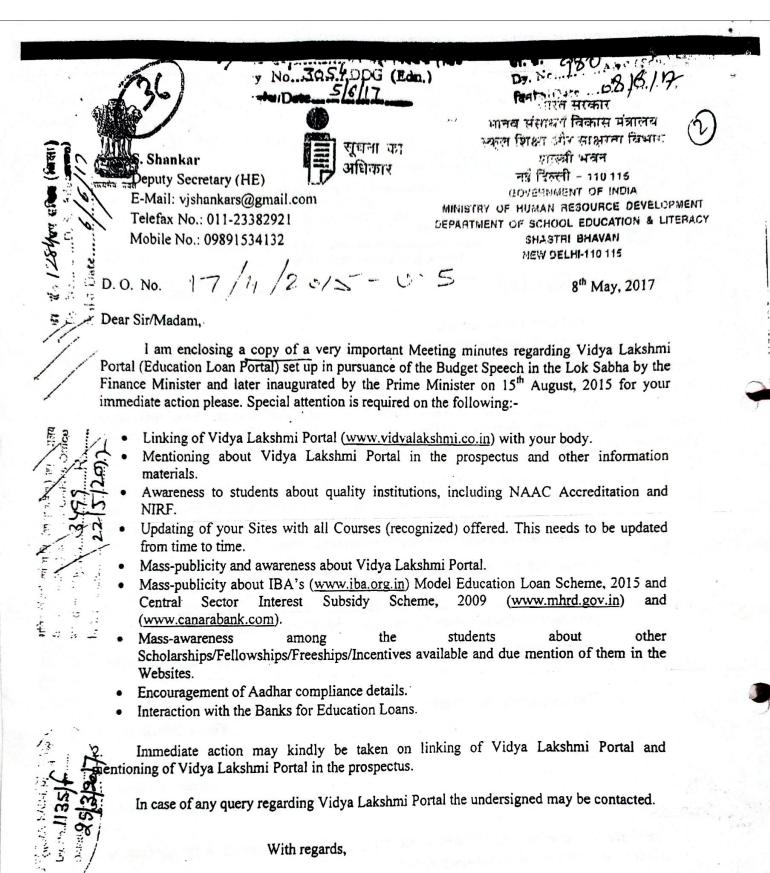
Ext 2 (Extense)

अशिक्षण मेचाउनाटक महाराष्ट्र राज्य, मुन्हें व्याचन व्याक्षणियां व्याचन व्याक्षणियां व्याचन व्याक्षणियां व्याचन व्याक्षणियां व्याचन व्याक्षणियां व्याचन व्याक्षणियां

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DS/P



शिक्षा का अधिकार

सर्व शिक्षा अभियान सब पढे सब बढे Yours sincerely,

(S. Shankar)

1. All Regulatory Bodies, (All).

2. Joint Secretary, Department of Financial Services, Ministry of Finance, Jeevan -Deep Building, Parliament Street, New Delhi-110001.

3. Shri K. Unnikrishnan, Sr. Chief Executive, Indian Banks' Association, 6th Floor Central Building, World Trade Centre Complex, Cuff Parade, Mumbai - 400005.

4. Shri Ravindra Bhandary, General Manager, Canara Bank Head Office, 112-J.C.

Road, Bengaluru-560002, Karnataka.

5. Shri Aniruddha Bagchi, Deputy General Manager, National Credit Guarantee Trustee Company Ltd. (NCGTC), SME Development Centre, C11, G Block, Bandra Kurla Complex, Bandra East, Mumbai 400051.

6. Shri Gagan Rai, MD & CEO, NSDL e-Governance Infrastructure Limited, Times Tower, 1st Floor, Kamala Mills Compound, Lower Parel, Mumbai - 400 013.

7. Chairman, State Bank of India, Corporate Centre, State Bank Bhawan, 1st Floor, Madame Cama Road, Bandra Kurla, Mumbai- 400021.

8. JS (HE).

5.52c92 (S. Shankar)

F. No. 6(6)/2014 -CP-IF-II GOVERNMENT OF INDIA Ministry of Finance Department of Financial Services

3rd Floor, 'Jeevan Deep' Building, Parliament Street, New Delhi, Dated: 21st April, 2017

OFFICE MEMORANDUM

Minutes of the Meeting chaired by Joint Secretary (DFS) to discuss issues regarding Vidya Lakshmi Portal (VLP) on Education Loans at 11.00 a.m. on 12.04.2017 in the Conference Room of Department of Financial Services

The undersigned is directed to enclose the minutes of the above meeting.

- 2. In view of the decisions taken in the above mentioned meeting it is requested to initiate action on the following points:
 - VLP should carry logo of the Government of India indicating Department of Financial Services, Ministry of Finance and Ministry of HRD to convey that it is a Government Portal. MoHRD may seek necessary approval from the competent authorities for the same.
 - Websites of premier Educational Institutions, UGC/AICTE/IIM/Medical/ Engineering Colleges/Management Schools/Major Skilling Centres should carry a link to VLP.
 - All educational Institutions should be requested to incorporate details of VLP on the last page of their prospectus.

(M.K. Mishra)

Under Secretary to the Government of India

Ph: 23748717

Deputy Secretary (Kind Attn Shri Vijay Shankar), Department of Higher Education, Ministry of HRD, Shastri Bhawan, New Delhi

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Minutes of the Meeting chaired by Joint Secretary (DFS) to discuss issues regarding Vidya Lakshmi Portal (VLP) on Education Loans at 11.00 a.m. on 12.04.2017 in the Conference Room of Department of Financial Services

List of Participants is Annexed.

At the onset, Joint Secretary emphasized that education loans should be seen as an investment opportunity as it has a significant role to play in the development of human capital in the country by ensuring education loans to the needy and meritorious students. In this regard, Vidya Lakshmi Portal (VLP) is a very important initiative and therefore it has to be made successful. He shared the concern about the low progress under VLP.

- 2. Director, DFS informed about the requirement of responding to complaints regarding education loans promptly. Bank branches sometimes fail to lodge claims pertaining to CSIS timely which results in complaints and court cases. Canara Bank being the nodal Bank should sensitize the concerned Nodal officers of all banks to respond timely when funds are made available by MoHRD.
- 3. Participating Banks have mentioned following reasons for slow progress under VLP:
 - · Lack of awareness among the students and Bank branch personnel.
 - Banks have a number of education loan schemes which some times vary from the VLP format mainly developed for IBA Model Scheme. Some banks have different application forms for different Schemes.
 - Some fields like mobile nos/ email ids of parents, etc is made mandatory due to which legacy cases could not be uploaded.
 - Lack of awareness among educational institutions about VLP.
 - Apprehension amongst bankers that educational loans easily become NPAs.
 - Misconception of students that VLP is a private portal.
- 4. Officials of NSDL made a power point presentation on the progress under VLP. They have also informed that from 17.04.2017 the requisite linkage will be provided to enable the banks to upload the legacy cases.
- 5 After detailed deliberations, following action points emerged:
 - All education loans should be routed through VLP. Where students have submitted physical application, the same should also be uploaded on VLP after sanction. All banks should also upload all their education loan schemes on VLP. (Action All PSBs). Letter in this regard to be written to Chairman/MDs of Banks (Action:DFS).
 - Canara Bank has issued a Circular to all the Braches that education loans should be strictly sanctioned through VLP. Other Banks to issue guidelines on the same lines. (Action:PSBs)

- All banks including private sector banks to be linked to the VLP. IBA to send a list of left out prominent banks to DFS so that the matter can be taken up with Chairmen of concerned Banks. (Action: IBA).
- IBA to develop a simple common education loan application form to be used by all the banks in a week's time. This will also facilitate for uploading the loan application through mobile app being developed by NSDL. (Action: IBA).
- Awareness campaign should be launched from 1st May, 2017. LDMs should ensure sensitization of stakeholders at the District level. SLBCs to arrange for seminars with HODs of educational institutions before the start of this academic session. (Action: DFS,SLBC, LDMs)
- Banks to organize orientation programme for their Officers on educational loans, CSIS and VLP. (Action: PSBs)
- All the Banks' websites should have a direct tag to VLP (Action: PSBs).
- Ail legacy cases from 15th August, 2015 (Launch date of VLP) should be uploaded on VLP latest by September 30, 2017 (Action: PSBs).
- VLP should carry logo of the Government of India indicating Department of Financial Services, Ministry of Finance and Ministry of HRD to convey that it is a Government Portal. (Action: DFS/MoHRD)
- Websites of premier Educational Institutions, UGC/AICTE/IIM/Medical/ Engineering Colleges/Management Schools/Major Skilling Centres should carry a link to VLP (Action: MoHRD).
- Bank branches should coordinate with the educational Institution of their area and popularize the VLP. Banks should also conduct seminar in such institutions during the admission season. (Action: PSBs).
- Each Bank branch/Educational Institution to display a Banner on VLP. ATMs
 of banks in educational institutions should also carry posters of VLP. SLBCs
 may prepare a common Banner for their respective states. Zonal Manager
 may sensitize Branch Managers in their region and ensure compliance
 about the popularization of VLP. (Action: SLBCs/PSBs).
- All educational Institutions should be requested to incorporate details of VLP on the last page of their prospectus. (Action: MoHRD).
- SLBCs/DLCCs to review progress of education loans at the State/District level. A communication to all SLBC Conveners, Nodal Officers for SLBCs of DFS and Chief Secretaries should be sent by next week. (Action-DFS).

- NSDL to develop a Mobile App on VLP by May 1.5.2017 and show it to DFS for finalization. (Action NSDL).
- Corporate No/ email of NSDL should be displayed on VLP portal List of Nodal Officers of Banks with their email ID to be displayed on VLP by April end (Action: IBA).
- Banks should make efforts to link loanee to their employer to ensure recovery of education loans. (Action: PSBs).
- Banks to centralize the lodgment of subsidy claim under CSIS. IBA to prepare a Draft letter by 17th April, 2017 for circulation among the banks by DFS (Action: IBA & DFS).
- IBA will be the Nodal agency for launching publicity campaign in association with PSBs to create awareness among the student community about the VLP. IBA to prepare a publicity plan in consultation with the Banks in 10 days' time. (Action: IBA/PSBs).
- Publicity of VLP through Twitter handle and Linkedin to be looked into. NSDL to link facebook account with all Government pages on facebook (Action: NSDL).
- Whats App Groups of Nodal Officers of Banks, MoHRD, NSDL and DFS may be formed to closely monitor the progress of education loans on VLP (Action: DFS).
- NSDL to provide MIS options in Excel software (Action: NSDL).
- Educational loan disbursement target for 2017-18 be kept at Rs 15,000 crore. The target for PSBs will be conveyed separately based on their achievement for 2015-16. (Action: DFS)

List of Participants from DFS

- 1 Shri Madnesh Kumar Mishra, Joint Secretary (DFS) in the Chair.
- 2. Smt Sindhu Pillai, Director
- 3 Shri MK Mishra, Under Secretary

List of Participants from Other Organizations

S.N.	Name & Designation	Organisation/Office
	Shri Vijay Shankar, Deputy Secretary	Ministry of HRD
2	Sh Atul Gautam, Senior Adviser,	IBA
3	Sh P.C. Joshi, DGM	Central Bank of India
4	Sh S B Patwardhan, DGM	State Bank of India
5	Sh Ashok Aneja, GM	Bank of Baroda
6	Sh C. Santhalingam, DGM	Canara Bank
7	Sh R.P Sharma, DGM	PNB
8	Sh Vijay Kumar, CM	PNB
9	Sh Dev Raj Bansal, DGM	Bank of India
10	Sh Govinda Pant, Sr Manager	Bank of India
11	Sh A.V. Pathmaragam, GM	IOB
12	Sh N Ravindran Menon, AGM	IOB
13	Sh Suresh Sule, Whole Time Director	NSDL
14	Sh Abidali A, AVP	NSDL

9

Regulatory Bodies List

President Medical Council of India, Pocket 14, Phase-I, Sector-8, Dwarka, New Delhi-110077.	President, Dental Council of India, Aiwan-E-Galib Marg, Kotla Road, Temple Lane, New Delhi-110002.	
Indian Council of Agricultural Research Krishi Bhavan, New Delhi-110 001.	Chairman, University Grants Commission, Bhadur Shah Zafar Marg, New Delhi-110002.	
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Chairman National Council for Rural Institutes, Ministry of Human Resource Development Shop No.# 5-10-174, Shankar Bhavan, Fateh Maidan Road, Band Colony, Adarsh Nagar, Iyderabad, Telangana 500004	Secretary Veterinary Council of India A- Wing, Ilnd Floor, August Kranti Bhawan, Bhikaji Cama Place, New Delhi-110066.	



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Chief Executive Officer, National Council for Hotel Management & Catering Technology, Plot No A-34, Sector-62, Noida, Ittar Pradesh-201309.	

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भारत सरकार मानव संसाधन विकास मंत्रालय उच्चतर शिक्षा विभाग शास्त्री भवन नर्ड दिल्ली – 110 115 GOVERNMENT OF INDIA

MINISTRY OF HUMAN RESOURCE DEVELOPMENT DEPARTMENT OF HIGHER EDUCATION SHASTRI BHAWAN NEW DELHI-110 115

15th May, 2017

S. Shankar

Deputy Secretary (HE)

E-Mail: vjshankars@gmail.com

Telefax No.: 011-23382921 Mobile No.: 09891534132

D. O. No. 17-11/2015-U.5

Dear Sir/Madam.

We are again requesting you to kindly ensure mention about Vidya Lakshmi Portal -Education Loan Portal (www.vidyalakshmi.co.in) in the prospectus and other information materials please.

With kind regards,

Yours sincerely,

Sishanlo

(S. Shankar)

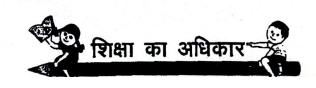
1. All Regulatory Bodies (Complete List).

2. Joint Secretary, Department of Financial Services, Ministry of Finance, Jeevan deep building, Parliament Street, New Delhi. For information.

3. Shri Gagan Rai, MD & CEO, NSDL e-Governance Infrastructure Limited, Times Tower, 1st Floor, Kamala Mills Compound, Lower Panel, Mumbai - 400 013. Please pursue at your level also.

4. JS (HE).

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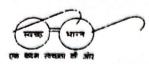


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S. Shankar

Deputy Secretary (HE)

E-Mail: vjshankars@gmail.com

Telefax No.: 011-23382921 Mobile No.: 09891534132 MINISTRY OF HUMAN RESOURCE DEVELOPMENT DEPARTMENT OF HIGHER EDUCATION SHASTRI BHAWAN NEW DELHI-110 115

GOVERNMENT OF INDIA

D.O. No. 17-11/2015- U.S

31st May, 2017

Dear Shri Bharati .

Thank you for your Latter No. 22-10(Misc)/2016-INC dated 22.05.2017 regarding linking of your sites with Vidya Lakshmi Portal (www.vidyalakshmi.co.in). We are requesting all Regulatory Bodies including UGC, to kindly do it. Thanks once again for linking your sites with VLP. I am also reminding all Respected Officer to kindly, include VLP in the Prospectus of all Institutions.

With regards,

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Yours sincerely,

(S. Shankar)

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Shri K. S. Bharati, Joint Secretary, INC, 8th floor, NBCC Centre, Plot No-2, Community Centre, Okhla Phase-1, New Delhi-110020.

Copy for necessary action to:-

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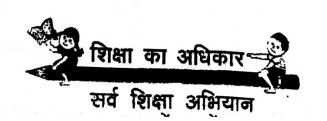
2. MD & CEO, NSDL e-Governance Infrastructure Limited, Times Tower, 1st Floor, Kamala Mills Compound, Lower Parel, Mumbai - 400 013. Please follow up.

3. Sr. Chief Executive, Indian Banks Association, 6th Floor Central Building, World Trade Centre Complex, Cuff Parade, Mumbai – 400005.

 Shri Ravindra Bhandary. General Manager, Canara Bank Head Office, 112-J.C. Road, Bengaluru-560002, Karnataka.

5. Joint Secretary, Department of Financial Services, Ministry of Finance, Jeevan Deep Building, Parliament Street, New Delhi-110001.

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