





# REPORT

## of National Webinar on CYBER SECURITY PREPAREDNESS FOR COOPERATIVES

24<sup>th</sup> March, 2023  
02.00 PM



-  [www.ncct.ac.in](http://www.ncct.ac.in)
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## Webinar Flyer

# National Webinar on CYBER SECURITY PREPAREDNESS FOR COOPERATIVES SECTOR

### Meet our Chief Guest



**Professor Arpan Kumar Kar**  
Indian Institute of Technology (IIT), Delhi

### Meet our Panelists



**Shri Mukesh Choudhary**  
Founder and CEO, Cyberops



**Shri Ganesh Saini**  
Cyber Security Manager, NABARD



**Dr. Rajarshi Pal**  
Associate Professor  
IDBRT, Hyderabad



**Shri Vinod Shah**  
CIO/GM (IT), GSCARD, Ahmedabad



**Dr. Parag Rughani**  
Associate Professor, NFSU,  
Gandhinagar



**Shri Nachiket Pohekar**  
Manager (IT),  
The COSMOS Bank, Pune



**Shri Mohan Kumar Mishra,**  
Secretary, NCCT  
**Moderator**

## Programme Schedule

### PROGRAMME AGENDA AND TIME SCHEDULE

2.00 pm - 2.10 pm	Shri Mohan Kumar Mishra, Secretary, NCCT - Welcome address and Opening remark
<b>Chief Guest</b>	
2.10 pm- 2.30 pm	Professor Arpan Kumar Kar, Indian Institute of Technology (IIT), Delhi - Inaugural Address
<b>Panelists</b>	
2.30 pm- 2.45 pm	Shri Vinod Shah, CIO/GM (IT), The Gujarat State Co-operative Agriculture & Rural Development Bank Ltd <i>Topic : Cyber Securities in Cooperative Banks</i> TAKE AWAY #
2.45 pm- 3.00 pm	Shri Ganesh Saini, Cyber Security Manager, CSITE Cell, NABARD, Mumbai <i>Topic : Policies &amp; Procedures for Cyber Security, Risk Management etc. with reference to rural credit cooperatives</i> TAKE AWAY #
3.00 pm- 3.15 pm	Dr Rajarshi Pal, Associate Professor, Institute for Development and Research in Banking Technology, Hyderabad <i>Topic : Banking Technology to curb Cyber Security Issues</i> TAKE AWAY #
3.15 pm- 3.30 pm	Shri Mukesh Choudhary, Founder and CEO, Cyberops, Jaipur <i>Topic : Cyber Securities, Threats, Issues &amp; Challenges</i> TAKE AWAY #
3.30 pm- 3.45 pm	Dr. Parag Rughani, Associate Professor, National Forensic Sciences University, Gandhinagar <i>Topic : Cyber Forensic and Digital Forensic</i> TAKE AWAY #
3.45 pm- 4.00 pm	Shri Nachiket Pohekar, Manager (IT), The COSMOS Bank, Pune <i>Topic : Cyber Security Landscape</i> TAKE AWAY #
4.00 pm - 4.15 pm	Q/A Session
4.15 pm - 4.20 pm	Dr Y.S. Patil, Associate Professor, VAMNICOM, Pune - Summing up #
4.20 pm - 4.30 pm	Dr D.A. Divekar, Faculty Member, ICM, Pune - Vote of Thanks

## **Proceedings of the National Webinar on “Cyber Security Preparedness for Cooperatives” organized by NCCT on 24<sup>th</sup> March, 2023**

A National level webinar on “Creating Awareness on Cyber Security Preparedness for Cooperatives” was organized by the NCCT on 24<sup>th</sup> March, 2023. The Webinar was inaugurated by Professor Arpan Kumar Kar, IIT Delhi at 2.00 PM. Eminent resource persons who addressed the webinar included Shri Vinod Shah, CIO/GM (IT), Gujarat State Cooperative Bank, Ahmedabad, Shri Ganesh Saini, Cyber Security Manager, CSITE Cell, NABARD, Mumbai, Dr. Rajashri Pal, Associate Professor, Institute for Development and Research in Banking Technology, Hyderabad, Shri Mukesh Choudhary, Founder & CEO, Cyberops, Jaipur, Dr. Parag Rughani, Associate Professor, National Forensic Sciences University, Gandhinagar and Shri Nachiket Pohekar, Manager (IT), The COSMOS Bank, Pune.

The webinar was attended by 1267 participants representing National/State/Primary Credit/Non-credit Cooperative Societies, State Cooperative Departments, trainees and cooperative leaders from across the country.

### **Inaugural Function**

#### **Welcome address & opening remarks by Shri Mohan Kumar Mishra, Secretary, NCCT**



At the outset while welcoming the Chief Guest, Panelist and participants of the webinar, Shri Mohan Kumar Mishra, Secretary, NCCT said that the society largely depend on technology and just as technology brings bigger benefits, it also

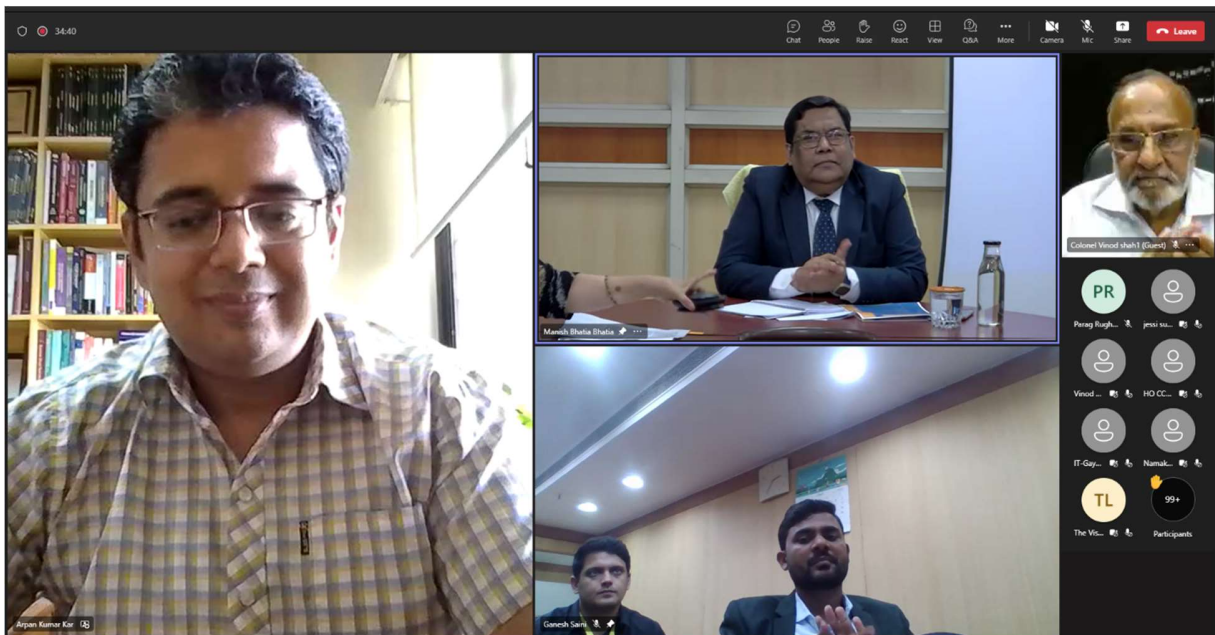
brings even greater threats; by the very nature of the opportunities it presents. Therefore, mentioning protection as a paramount priority, he expressed that this webinar would give an opportunity to understand and aware about various attacks, threats and crucial issues such as Data Security, Data Trails and Leveraging Technology talent. He further said that the Cooperative Sector is emerging as a potential sector for cyber security solution providers, more particularly in the banking, dairy, Agri-processing and Sugar sector. There are many incidents in the Cooperative Banks where Cyber crooks siphon off nearly huge money and experience say that most Urban Cooperative Banks in the country are vulnerable as they try to go digital to keep pace with the rapidly changing landscape by have not been able to adequately secure their digital infrastructure. We need to have a proper forum of professionals handling cyber security issues in the banks and other cooperative societies. He said that being the largest & biggest movement in the world, with the skill set and talent to lead in cyber security-and with the right leadership and commitment and collaboration with Government, Industry and Academia, we can make it happen in the cooperative sector too.

He also mentioned the need for more collaboration in order to mitigate threats, need for massive training and awareness, the balance between privacy and security and the cyber security is not optional. It must form part and parcel of every activities of our product & services, of every database, of every electronic communication. When we read a newspaper report of multimillion rupees bank theft or theft of millions of user names and passwords, what we find is lack of knowledge about cyber security; a failure to protect systems, process or data and thereby enabling exploitation. He cautioned that these issues are only going to increase as we integrate Technology in the Cooperative sector, the opportunity for its abuse may also grow. Every member of the Cooperative Society needs a basic understanding of Cyber Threats and how to recognize them-something which comes under the umbrella of the digital literacy.

He informed that the investment of most of societies in Cyber Security is very meager. Cooperative dependency on third party vendors and lack of awareness about the threat landscape which is evolving in rapid space. It is the time to establish Data Centre and enterprise for Cyber Security Centre of Excellences for Cooperatives he said. Now looking at network and outreach of cooperatives, this need to create computing infrastructure support by cutting edge facility, research and capacity building and become future ready.

He expressed his confidence that this webinar will give an opportunity to identify do's and don'ts of various important components in facilitating Robust Secure Network to the cooperatives. He said these issues are so important in the wake of computerization of 63,000 functional PACS which will give benefit to 13 crore small and marginal farmers in the country by linking them to District Cooperative Banks and to State Cooperative Banks and NABARD through Common Banking Software and will have a Common Accounting System for their day to day businesses. Similarly in other areas where PACS as CSC, Cooperative buyers in GeM will further expose them of activities to the Cyber Security threats & challenges.

## Professor Arpan Kumar Kar, IIT Delhi



Professor Arpan Kumar Kar, Indian Institute of Technology, Delhi was the Chief Guest of the webinar. While inaugurating the National Level Webinar he said that Information Security is the state of being free from danger or threat. In his address he explained the dimension of security such as authentication, access control, non repudiation, data integrity, availability communication security, data confidentiality and information security. He also elaborated on Digital economy and impact of Smart city initiatives for digital services, use of ICT and various risks associated Information security and privacy issues and IT Risk management and preparedness.

Professor Kar said as the knowledge economy looked towards evolution into smart cities-urban digital future, technology will play an important role in the implementation of the forward vision about the city of future. He said, the ICT advancement have introduced a whole new level of knowledge management and innovation capabilities. He mentioned that adoption of digital services are governed by a plentitude of the correctional models like technology acceptance model, unified theory of acceptance and use of technology, bass diffusion of technology, theory of planned behaviour etc.

Mentioning about the security concerns from service provider point of view, he stressed on generic factors across technology facilitating services (e-banking and m-banking) such as customer perception, privacy breach, possibility of fraud, reliability of network, personal information disclosure, transaction security concern error, liability in case of fraud, data security concern, phishing attack, hacking and identity theft-misuse of information in respect of cyber security & information risk issues. At the end he elaborated the following points:

- Digital economy and impact of Smart city initiatives for digital services
- Use of ICT and various risks associated
- Information security and privacy issues
- IT Risk management and preparedness

### **Panel Discussion**

#### **Shri Vinod Shah, CIO/GM (IT), Gujarat State Cooperative Bank, Ahmedabad**



The technical session of the webinar started with the presentation by Shri Vinod Shah, CIO/GM (IT), Gujarat State Cooperative Bank, Ahmedabad on the topic Cyber Security in Cooperative Banks

He said cyber security is such an issue which is not the responsibility of the IT Department of an organization but it should be concern of all from top to the low level in the organization.

According to him cyber security is not just a matter of anything of tomorrow, as threat to the cyber security can be posed at any moment. Therefore, he advised the cooperative banks not to have false sense of immunity from cyber attack because of small size of the bank, but to be vigilant by way of taking proper safeguards to protect the data from possible security threats.

He described that there are three domains which a country protects from external attack but the fourth domain which is cyber space has no barrier or boundary. Even a single person can cause havoc by posing security threat. Therefore, according to him there should be counter looking for cyber security as the possibility of threat to cyber security increased because of internet. He is of the view that there should be efforts to minimize the threat of cyber attack without compromising the cyber security concerns.

He cited two cases of major cyber attacks. In February, 2016 Central Bank (National Regulating Bank) of Bangladesh, the fraudsters made cyber attack causing complete breakdown of banking transactions. Several millions of rupees were lost because of the cyber attack. The second case he cited was about the COSMOS Cooperative Urban Bank Ltd. which lost Rs.94.00 crores due to cyber attack in 2018. He further explained that in both the cases the cyber attack was not just done in a single day but the attack was very well planned by the mastermind of the fraudsters. In the beginning they collected information of the victim organization and identified the victim organization based on the strength and weakness of the organizations mostly financial institutions and banks. At the second stage of their modus operandi, they identified the point of entry to have access to the protected data. Once they secured the point of entry, they establish command and control in the third stage and thereafter they siphon the amount through lateral movement. Finally they erase the evidences of the financial fraud they commit through cyber attack.

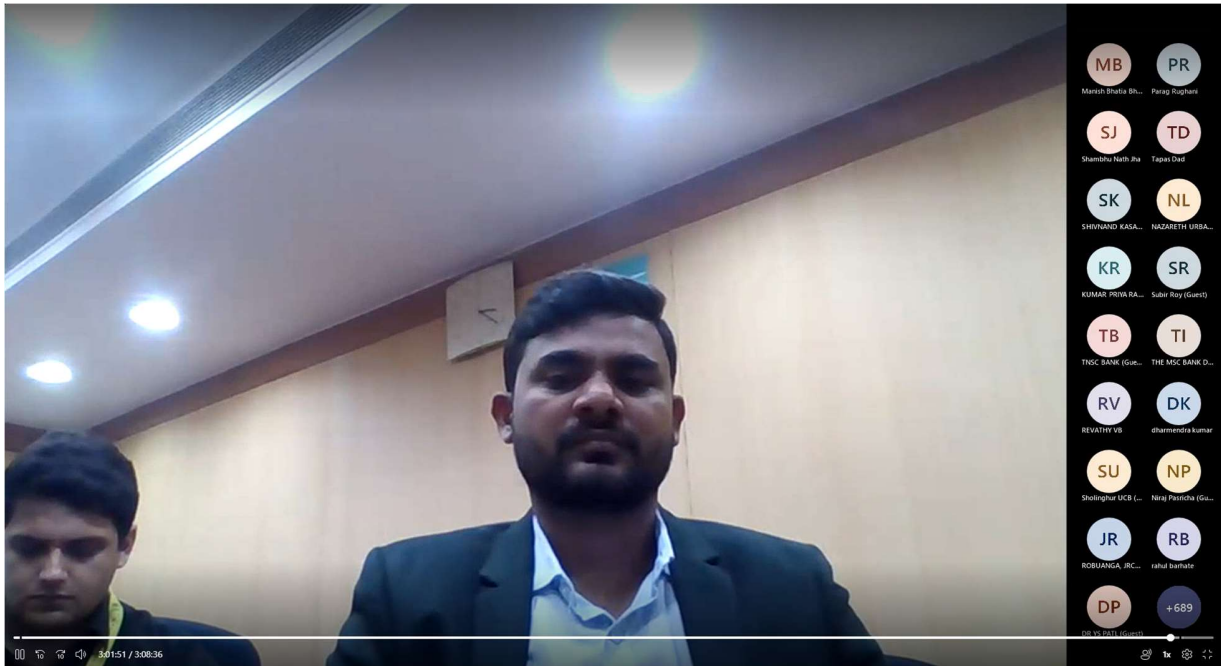
In view of this he advised the organizations to take preventive measures in order to ward off cyber attack which is as follows:-

- a) Avoid responding to emails received from unknown mail ids.
- b) Read emails in order to identify right emails and avoid clicking to links with a view for keeping away the phishing mails.
- c) Keep the password top secret and keep it changing frequently.
- d) Conduct Cyber Audit and the issues mentioned in the report should be discussed at Board level.
- e) Despite prevalence of antivirus and provisions of IT Act, cent percent cyber security is not possible. Once any such cyber attack comes to notice, don't hesitate to report it in the National Cyber Crime Reporting Portal. Unfortunately many Firms and Banks sometimes do not report for fear of losing goodwill of the customers.
- f) To maintain proper backup of data for easy retrieval in case of cyber attack.
- g) Since a customer reports any cyber fraud with him, the issue is to be registered by the Branch Manager at Branch level of the bank.
- h) The organization must invest of enhancing capacity building and periodic training of the employees on various aspects of cyber security.
- i) Customer awareness and education.
- j) Cyber insurance

To sum up Shri Shah gave a very well and informative presentation on cyber security in cooperative banks. According to him mere dependence on technology cannot help if basic security aspects of cyber security are not taken care of. The cyber attack on both the banks of Central Bank of Bangladesh and COSMOS Cooperative Urban Bank has taught a great lesson as to how to make us fully prepared to avoid a possible cyber attack or to minimize the damage in case there is cyber attack by fraudsters. He advised on making proper investment on security aspect is note-worthy as it is the responsibility of everyone in an organization including the customers.



## Shri Ganesh Saini, Cyber Security Manager, NABARD HQ



Shri Ganesh Saini, Cyber Security Manager, NABARD, spoke on the subject of “Policies and Procedures for Cyber Security, Risk Management, etc. with reference to rural credit cooperatives. He said that 55% of the organizations, including rural cooperative banks have not been attacked, whereas 39% have faced cyber security threats and been attacked and 6% of the organizations do not even know whether they have been attacked or not.

Shri Saini mentioned about some very important global and domestic organizations which have been the victim of cyber security breaches like FBI, Morgan Stanley, AIIMS, Uber and CDSL. He gave reasons due to which incidents of cyber security breaches have happened in cooperatives that include, ransomware threats, compromise of systems/network, insider threats, ATM tempering, exploitation of vulnerabilities of cooperatives.

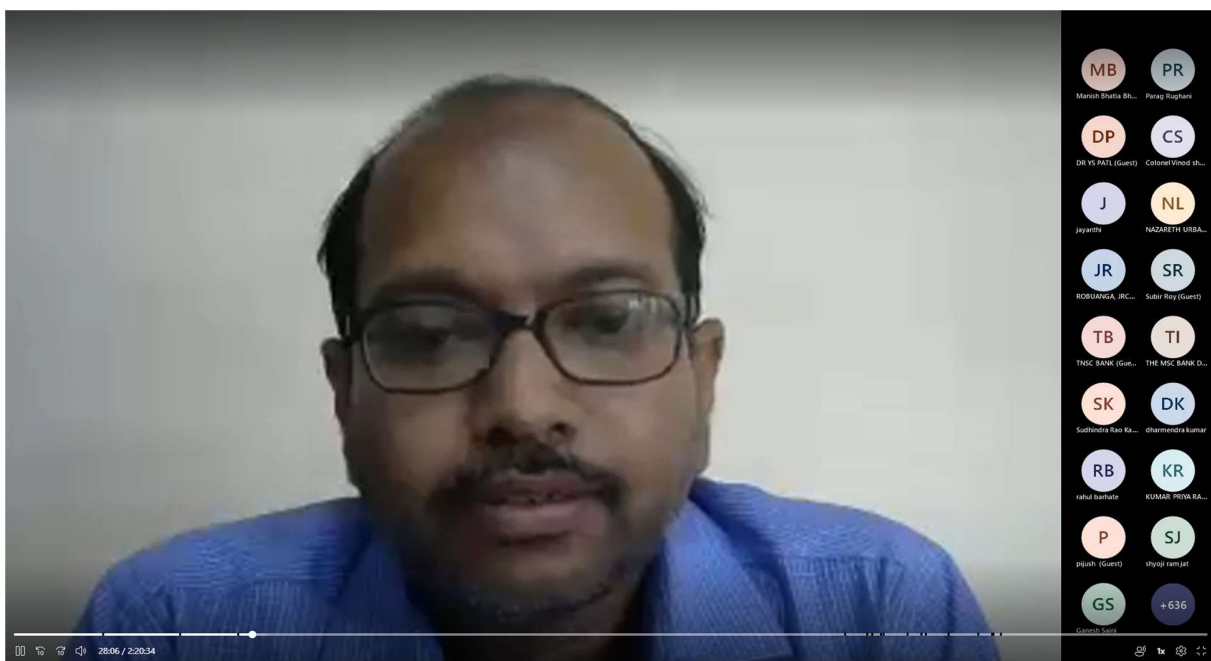
While suggesting solutions, Shri Saini said that (i) information security should be seen as a business issue, not just a technology problem; (ii) cyber risk should be dealt as per Enterprise Risk Management; (iii) policy and procedure to deal with cyber threats should be devised; (iv) a risk based approach should be followed i.e. (a) identify the problem (what kind of risk is involved), (b) assess the problem, (c) assess the threat, (d) monitor and report; and (v) shift from cyber security to cyber resilience.

Shri Saini summed up his deliberations by mentioning following Take Aways:

- I. Prioritizing cyber in business decisions
  - Include security-focused executives into the corporate governance;
  - Elevate cyber-security and cyber resilience in business strategy

- II. Leadership support
  - Provide sufficient cyber-security budgets;
  - Frame cyber-security as a strategic investment and business enabler;
  - Empower security-focused executives with the authority to protect business operations;
- III. Recruiting and retaining talent
  - Adequate compensation and incentives for CISO and cyber teams;
  - Accelerate HR process for recruiting and onboarding cyber talent;
  - Focus on career advancement and progression for cyber teams.

**Dr. Rajashri Pal, Associate Prof. IDBRT, Hyderabad**



Dr Pal who addressed on the topic-“Banking Technology to curb Cyber Security Issues” started the session by describing the two important factors (i) Authorization and (ii) customer responsibilities that mitigate Cyber security issues. He described a Core Banking hack (UCB) in an Urban Cooperative Bank in which 200 Phishing emails to employees resulted in a huge siphoning of money. He explained the sequence of events that resulted in the cybercrime in that UCB as under:

1. One unsuspecting employee clicked a link attached to the mail sent by hackers resulting in the uploading of a Trojan in the form of a Key Logger that started to collect keystrokes of the employee and sent the employee credentials to a remote operator/hacker.
2. Through the credentials, the hacker accessed the server remotely and inflated the balances and changed the registered mobile number of the account holders.

3. Subsequently, hackers fraudulently transferred a huge amount of money from 398 bank accounts to 115 accounts and in no time money was withdrawn from ATMs

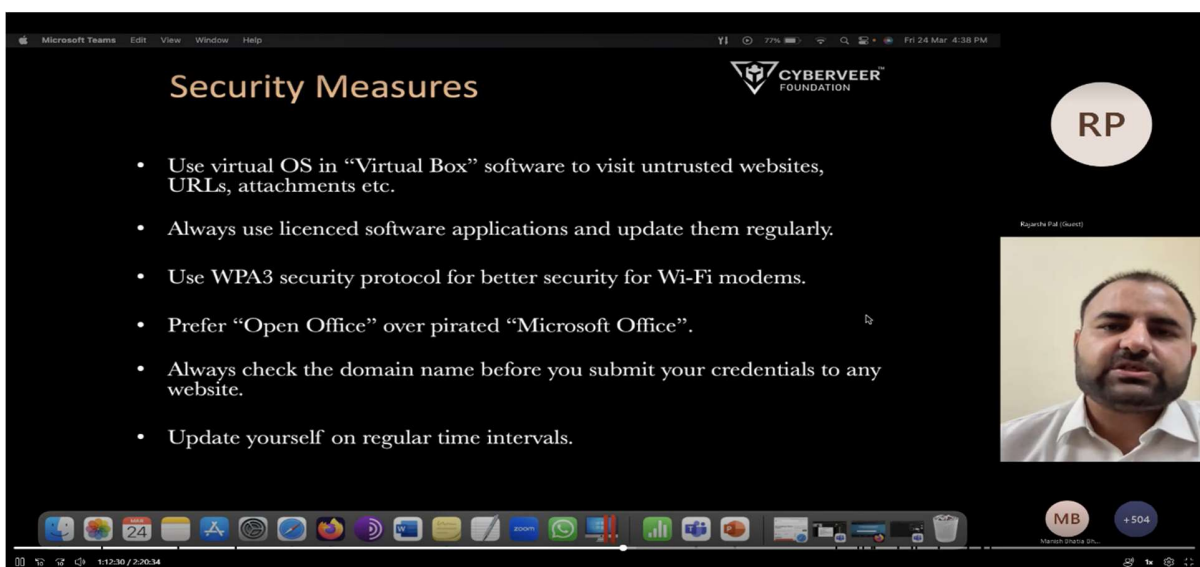
He cautioned that when employees and customers are connected with different platforms through the internet; awareness and caution will protect the interest of the bank and customers as well.

To prevent such cyber-attacks on Cooperative banks, he has suggested the following control measures (Take Aways):

1. Employees of the bank need to undergo cyber security training to improve awareness
2. Bank management should not provide internet connectivity to all employees to prevent unauthorized remote access to the server. This would be possible by having Network segmentation in place.
3. Database access through two-factor authentication
4. DB must be tuned or through plugins to monitor and record the DB activities.
5. A robust Fraud Report Management mechanism solution should be in place.
6. Encryption of personal files acts as a deterrent against cybercrimes.

He also warned the audience that Crypto Ransomware is rampant and that threats to publish confidential or competitive data over the internet are tribulations. Bankers should be wary of ransomware like Maze, Ragnar Locker and RansomExx.

### **Shri Mukesh Chaudhary, Founder and CEO, Cyberops, Jaipur**



The screenshot shows a Microsoft Teams meeting interface. The main content is a slide titled "Security Measures" with the Cyberveer Foundation logo. The slide lists six security tips: 1. Use virtual OS in "Virtual Box" software to visit untrusted websites, URLs, attachments etc. 2. Always use licenced software applications and update them regularly. 3. Use WPA3 security protocol for better security for Wi-Fi modems. 4. Prefer "Open Office" over pirated "Microsoft Office". 5. Always check the domain name before you submit your credentials to any website. 6. Update yourself on regular time intervals. On the right side of the slide, there is a circular profile picture with the initials "RP" and a video feed of the speaker, Shri Mukesh Chaudhary. The bottom of the screen shows the Windows taskbar with various application icons and the system tray.

He deliberated on the topic 'Cyber Securities, Threats, Issues and Challenges'. While addressing on the topic he said that Data breaches is one of the most challenging problem across the globe and India ranks 2<sup>nd</sup> in total number of data breaches exposes in 2022. He highlighted how to be fight data breaches through;

- Information Security audits are required in regular time intervals.
- Internal team should be skilled properly
- Organization and individual can do regular check and handle it their own
- data breach can be checked through the websites ***monitor.forefox.com*** and ***haveibeenpwned.com***

He also demonstrated how to check data breach through this websites. He also said that many of the organizations facing the challenges is insider threat and they are committing fraud and explained through a case how to check and get to know about data breaches by using e-mail id.

Another biggest problem in any of the country is Ransomware. This type of malware forces its victims to pay ransom through certain online payment methods in order to grant access to their systems or to get their data back. To avoid ransomware attacks he said need to strengthen security by implementing some general application such as Fireballs, Intrusion Detection System, Honey Pot and Licensed anti-malware. He also explained to avoid this kind of incidence, suggested some of the counter measures such as;

- to use virtual box to avoid risk of getting infected main operating system,
- Don't click on links about salacious news stories, especially on social media or form sources you don't know
- Official websites to confirm with e-mail senders
- Use anti-virus software that checks for ransomware and zero day malware
- Take advice from Field Experts.

Call spoofing is another threat which allows either to call from any desired number to the target number. Some of the measures explained are as under (Take Away);

- To avoid these kind of calls, disconnect the call and call back and the call will get to the real person.
- E-mail id to be checked while doing sensitive transactions. Prefer saving the e-mail id in inbox
- Use Key scrambler to avoid key loggers
- Use licensed version software
- Prefer "Open Office" over pirated "Microsoft Office"
- Check the domain name before submitting the credentials
- Update on regular time intervals
- WAP3 Security protocol for better security

He further explained the concept of Data breaches monitoring and websites for authenticating the genuine e- mails and hacking and sharing attempts, Virus total tools, Ransomware threat and its protection, Case Study of ONGC cyber case and Keylogger protection tool

**Dr Parag Rughani, Associate Professor, NFSU, Gandhinagar**

The screenshot shows a Zoom meeting interface. On the left, a slide titled "Cyber Forensics" is displayed. The slide header includes the Ministry of Home Affairs logo and the National Forensic Sciences University (NFSU) logo. The main content of the slide is a bulleted list of questions:

- When
  - When the attack took place?
  - When the system got infected?
  - When the attacker gained the access?

On the right side of the slide, there is a video feed of Dr. Parag Rughani, who is wearing glasses and a light blue shirt. Below the video feed is a grid of participant avatars with initials: MB, CS, MC, JD, DP, AT, V, U, TC, and a "+443" button. The Zoom meeting controls are visible at the bottom of the slide.

While speaking about the relevance of Forensic Science in today's world, he said that Forensic Science includes three key areas viz. Security, Investigation and Crime. He further stated that there is a misconception that the security is applied first to prevent the crime. Whereas, in reality the Crime takes place first followed by the investigation to know what led to the crime and then finally the Security is applied based on the findings about the Crime in the Investigation. To substantiate this, he gave an example that designing of a "Lock" was done only after investigating on how the thieves broke the lock and gained access into the house.

Thereafter he explained that Forensic Science is an essential branch of Science used to solve the crime as Science always remains neutral and truthful as compared to other human witnesses, involved to solve the crime, as they may become hostile during the investigation. He said Forensic Science is explained better by the Logo of National Forensic Sciences University (NFSU) which had the four essential elements of scientific techniques used in Forensic Science i.e. finger prints, DNA, Microscope and Computer. The top of the logo carries a symbol which signifies the impartial and equal weighing of both sides in the court of Law. Dr Parag then apprised about the branches of Forensic Science which includes Forensic Biology which deals with biological artefacts like blood, serum etc; Forensic Physics which includes artefacts like documents, bullets etc ; Forensic Chemistry which deals with chemicals and

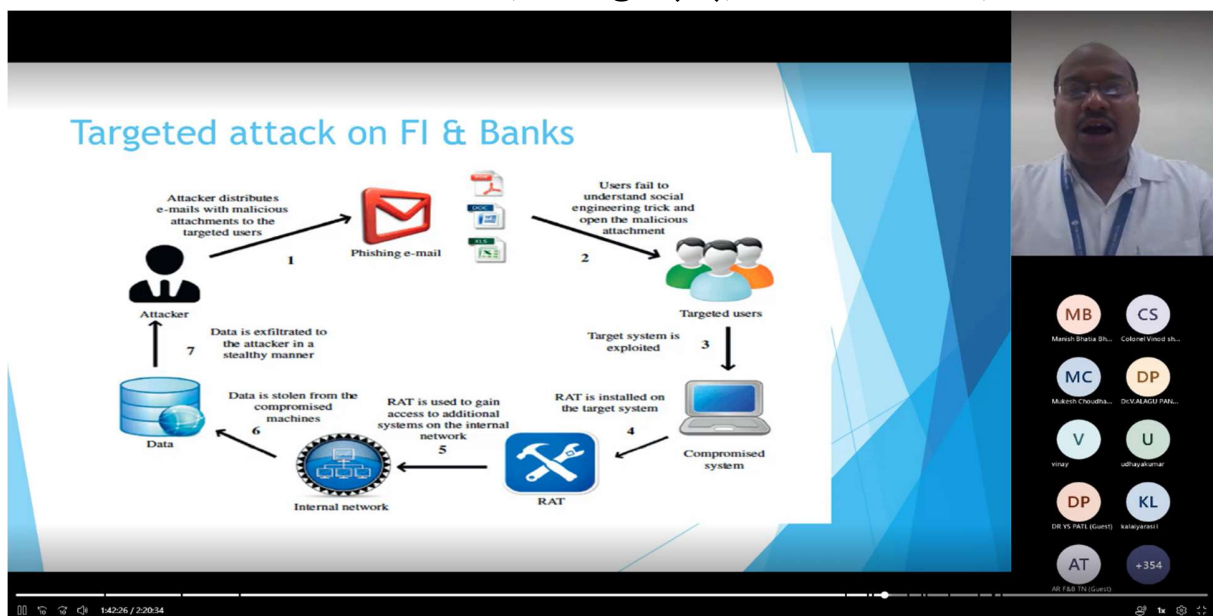
Forensic Electronics which is also referred as Computer, Cyber or Digital Forensics.

Speaking about Cyber Forensics, Dr Parag said that though Cyber Forensics comes into the picture after the crime/incident has happened, but it plays an important role in deciding the kind of Cyber Security to be applied. He further added that Cyber Forensics answers five basic questions behind the incident i.e What, When, Where, How and Who. The “What” relates to what has been attacked and what are the indicators and footprints left behind by the attackers. The “When” answers when the attack took place, when the system got infected and when the attackers gained access. The “Where” answers the location from which the attack took place. The “How” tells about how the attacker attacked the target and how much damage has been done. Finally the “Who” will answer the main query as to who was involved in the attack and what was the motive. Besides, it also tells about who else could have been attacked he said.

Dr Parag then stated that the Data Scientists have categorised the Data, related to Cyber Forensics, in three broad category. First is the Data at rest i.e Data in the hard drive of computer. Second is the Data in Use i.e. the data stored in the RAM of computer and third is the Data in motion/transit, i.e. the data in the network. So, in order to answer the above stated five basic questions these categories of data are analysed by the data scientists in cyber forensics. He said that in order to strengthen the Forensic Science, the Government of India established National Forensic Sciences University, an institute of national importance with a mandate to provide training, research and consultancy in the various segments of Forensic Science.

He appreciated the efforts made by NCCT in organizing this webinar.

**Shri Nachiket Phohekar, Manager (IT), COSMOS BANK, PUNE**



Shri Nachiket deliberated on “Cyber Security Landscape” and highlighted key issues as under:

- (i) Security for Service Provider
- (ii) Security concern for User Consumer
- (iii) Cyber Security & information Risk
- (iv) Privacy Dimensions
- (v) Risks- Privacy & Security Breaking

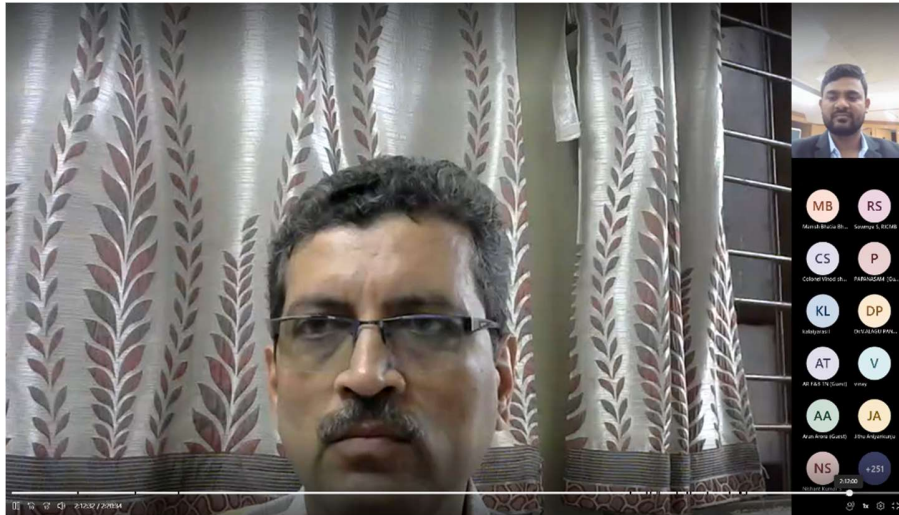
Cosmos Cooperative Bank has started Digital Banking System since 2007. The hackers’ malware attack was took place on 11<sup>th</sup> August, 2018 in COSMOS Cooperative Bank. It was one of the biggest ‘Cyber-attack in India. Several cloned Debit Cards of COSMOS Bank were used for transaction in different ATMs in India and other countries with span of seven hours. Second attack on 14<sup>th</sup> AUGUST, 2018, the transaction outside India were done through VISA cards. COSMOS Bank reported that a malware attack on its online Banking System by unidentified hackers siphoned off a total amount of Rs.94.00 crore through ATM and online transfers. COSMOS Bank was successful in getting back a sum of Rs.6.00 crore while transferred into a Bank in Hongkong. Around Rs.14.00 crore was recovered, he informed.

He informed that the case was investigated both by Cyber Crime Branch & Interpol. After this grim incident of COSMOS Cooperative Bank, Reserve Bank of India(RBI) has issued several guidelines on Cyber Security Measures as amended from time to time. On October, 2019 RBI issued BASIC CYBER SECURITY FRAMEWORK FOR PRIMARY(URBAN) COOPERATIVE BANKS(UCBs).

RBI has observed that the level of IT technology adoption has been difference across the banks sector in India. In view of it, RBI has issued uniform basic cyber security guidelines applicable to all Urban Cooperative Banks for Cyber Security arrangements.

On conclusion, he informed that hackers stole the settlement of Loan funds in malware attack. He has also urged the people should not rely upon on fake news. Further, he informed that that if any Cooperative Sector feels any query in the matter, they may free to ask on phone or email.





The take away was presented by Dr. Y.S. Patil, Associate Professor, VAMNICOM, Pune after every session and later he presented the summing up of the webinar. Dr. D.A. Divekar, Faculty Member, ICM, Pune extended vote of thanks to the Chief Guest, Panelists, Participants, Secretary, NCCT and the official for successful participation and organization.



## Recommendations of the Webinar

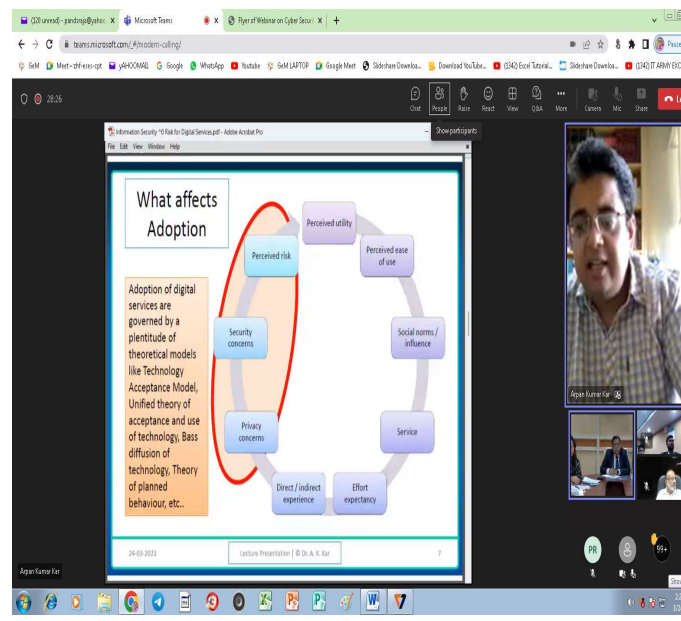
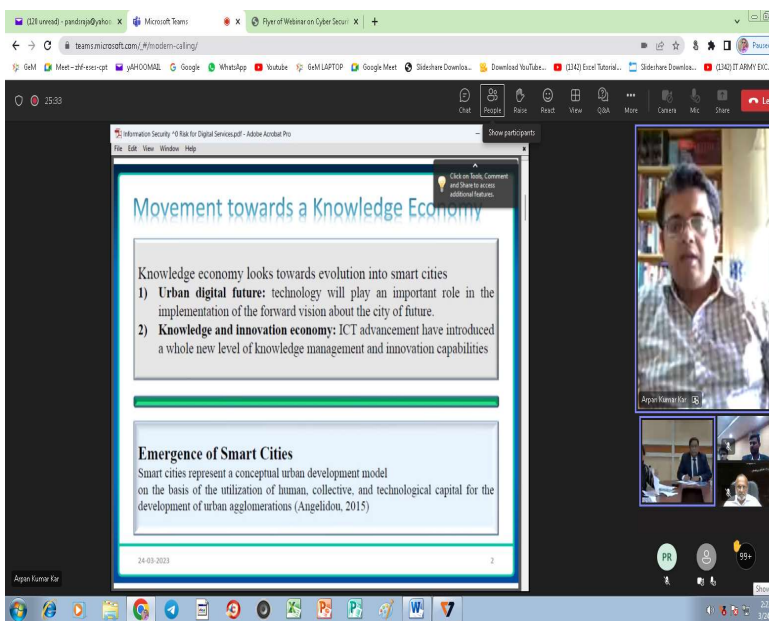
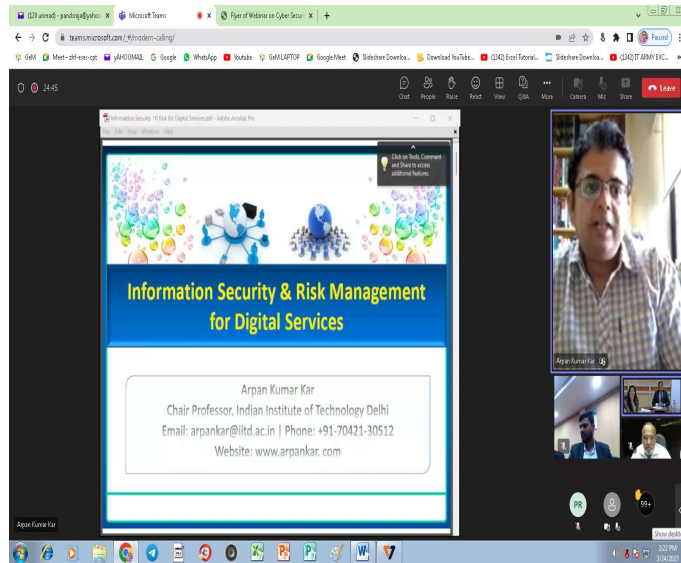
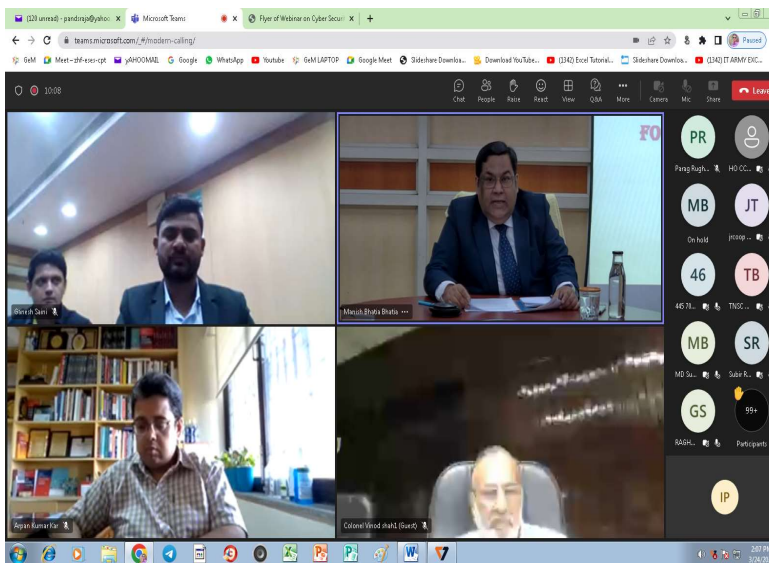
Preventive measures in order to ward off cyber attacks as under:

- Avoid responding to emails received from unknown mail ids.
- Read emails in order to identify right emails and avoid clicking to links with a view for keeping away the phishing mails.
- Keep the password top secret and keep it changing frequently.
- Conduct Cyber Audit and the issues mentioned in the report should be discussed at Board level.
- Despite prevalence of antivirus and provisions of IT Act, cent percent cyber security is not possible. Once any such cyber attack comes to notice, don't hesitate to report it in the National Cyber Crime Reporting Portal. Unfortunately many Firms and Banks sometimes do not report for fear of losing goodwill of the customers.
- To maintain proper backup of data for easy retrieval in case of cyber attack.
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- The organization must invest of enhancing capacity building and periodic training of the employees on various aspects of cyber security.
- Customer awareness and education.
- Cyber insurance
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  - Include security-focused executives into the corporate governance;
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- Leadership support
  - Provide sufficient cyber-security budgets;
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  - Empower security-focused executives with the authority to protect business operations;
- Recruiting and retaining talent
  - Adequate compensation and incentives for CISO and cyber teams;
  - Accelerate HR process for recruiting and on boarding cyber talent;
  - Focus on career advancement and progression for cyber teams.
- Employees of the bank need to undergo cyber security training to improve awareness
- Bank management should not provide internet connectivity to all employees to prevent unauthorized remote access to the server. This would be possible by having Network segmentation in place.
- Database access through two-factor authentication
- DB must be tuned or through plugins to monitor and record the DB activities.

- A robust Fraud Report Management mechanism solution should be in place.
- Encryption of personal files acts as a deterrent against cybercrimes.
- Information Security audits are required in regular time intervals.
- Internal team should be skilled properly
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- to use virtual box to avoid risk of getting infected main operating system,
- Don't click on links about salacious news stories, especially on social media or form sources you don't know
- Official websites to confirm with e-mail senders
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- Call spoofing is another threat which allows either to call from any desired number to the target number.
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- E-mail id to be checked while doing sensitive transactions. Prefer saving the e-mail id in inbox
- Use Key scrambler to avoid key loggers
- Use licensed version software
- Prefer "Open Office" over pirated "Microsoft Office"
- Check the domain name before submitting the credentials
- Update on regular time intervals
- WAP3 Security protocol for better security
- Establish Cyber Baseline and Resilience
- Operate Cyber Security Operations Centre(C-SOC)
- Security Incident Reporting (CSIR)

-X-X-X-X-X-

## Glimpses of the Webinar



Microsoft Teams Meeting: 01:23:11

Shri Vinod Shah  
 CIO/GM (IT)  
 Gujarat State Co-operative Bank Ltd

Topic: "Cyber Security in Cooperative Banks"




01:23:11

Microsoft Teams Meeting: 01:23:59

Microsoft PowerPoint: Cyber Security in Co-op Banks

Colonel Vinod Shah



01:23:59

Microsoft Teams Meeting: 01:25:53

Organizations affected by a third-party cyber incident in the past two years

55%	39%	6%
Have not been affected	Have been affected	Do not know

**Global Breaches:**

- FBI website
- Uber
- Morgan Stanley's WM
- AHMS Delhi
- CDSL India

**Incident in Cooperatives:**

- Ransomware attack
- Compromise of Systems/ Network
- Exploitation of vulnerabilities
- Insider Threats
- ATM Tempering

Source: Survey by WEF

Attendees (67)

01:25:53

Microsoft Teams Meeting: 01:25:55

3) Recruiting and retaining talent

- Adequate compensation and incentives for CISO & cyber teams
- Accelerate HR process for recruiting and onboarding cyber talent
- Focus on career advancement and progression for cyber teams

Tell me and I forget, Teach me and I may remember, Involve me and I learn.

By :Benjamin Franklin

Attendees (64)

01:25:55

**Cyber Security for Banks**

Dr. Rajarshi Pal  
Assistant Professor  
Institute for Development and Research  
in Banking Technology (IDRBT),  
Hyderabad, India

Attendees (14):

- Arna potluram (Guest)
- Arni Sakama
- Aranya Sharma (Guest)
- Ar (Guest)
- Aradhita (Guest)
- KAMAL DAS (Guest)
- KARUNAGAR D. (Guest)
- KANESHITHA... (Guest)
- KC Sreenivasulu (Guest)
- KIMAR PREMA R. (Guest)
- KIMBACHANAM... (Guest)
- M Durga Malles... (Guest)
- MADURAI DCCB (Guest)
- Modi (Guest)

**Suggested Controls**

- Employee awareness through
  - Awareness campaigns
  - Cyber security training
  - Phishing simulation exercises
- Do not provide Internet access to everyone in the bank (in some cases, RDP port was open)
- Network segmentation – critical and non-critical assets
- Access to database is given through PIM via two-factor authentication
- Database activity monitoring
- Robust FRM solution

Attendees (51):

- Ar (Guest)
- Aradhita (Guest)
- Arni Sakama (Guest)
- Aranya Sharma (Guest)
- Ar (Guest)
- Aradhita (Guest)
- KAMAL DAS (Guest)
- KARUNAGAR D. (Guest)
- KANESHITHA... (Guest)
- KC Sreenivasulu (Guest)
- KIMAR PREMA R. (Guest)
- KIMBACHANAM... (Guest)
- M Durga Malles... (Guest)
- MADURAI DCCB (Guest)
- Modi (Guest)

**monitor.firefox.com**

**haveibeenpwned.com**

Attendees (55):

- Ar (Guest)
- Aradhita (Guest)
- Arni Sakama (Guest)
- Aranya Sharma (Guest)
- Ar (Guest)
- Aradhita (Guest)
- KAMAL DAS (Guest)
- KARUNAGAR D. (Guest)
- KANESHITHA... (Guest)
- KC Sreenivasulu (Guest)
- KIMAR PREMA R. (Guest)
- KIMBACHANAM... (Guest)
- M Durga Malles... (Guest)
- MADURAI DCCB (Guest)
- Modi (Guest)

**Firefox Monitor**

See if you've been part of an online data breach.

Find out what hackers already know about you. Learn how to stay a step ahead of them.

Check for breaches

Attendees (55):

- Ar (Guest)
- Aradhita (Guest)
- Arni Sakama (Guest)
- Aranya Sharma (Guest)
- Ar (Guest)
- Aradhita (Guest)
- KAMAL DAS (Guest)
- KARUNAGAR D. (Guest)
- KANESHITHA... (Guest)
- KC Sreenivasulu (Guest)
- KIMAR PREMA R. (Guest)
- KIMBACHANAM... (Guest)
- M Durga Malles... (Guest)
- MADURAI DCCB (Guest)
- Modi (Guest)

Microsoft Teams Meeting: 02:46:15

राष्ट्रीय न्यायालयिक विज्ञान विश्वविद्यालय  
(राष्ट्रीय महत्व का संस्थान, गुरु जेजयारव, भारत सरकार)  
National Forensic Sciences University  
(An Institution of National Importance under Ministry of Home Affairs, Government of India)

### What is Forensic Science?

Security

Investigation

Crime

Attendees (17): Anil Kumar Su., Chandan Singh, Chema Central, Didi Inaradabai, DCG Manjama, DPHANAPRUD D., Dr. R. Ganesan, Dr. R. Gopalsamy, Ganesh, gmpgprod, Gaudan Pizarka, Gaudan Chouh.

Microsoft Teams Meeting: 02:54:42

### Continue with pervious slide - what I am doing?


- ▶ Information security
- ▶ Cyber security
- ▶ IT security



Attendees (57): The Vishhapatn, TINOVANAM C., TRSC BANK, umadivi, UPCC, VARADRA BANG, VCCB, Vijay Bahadur Rao, VILLUPURAM D., vray, Vinod Xavier, vrb.

Microsoft Teams Meeting: 03:06:36

### Cyber Security Landscape



Attendees (57): The Vishhapatn, TINOVANAM C., TRSC BANK, umadivi, UPCC, VARADRA BANG, VCCB, Vijay Bahadur Rao, VILLUPURAM D., vray, Vinod Xavier, vrb.

Microsoft Teams Meeting: 03:10:43

### Cyber Attack on Banking sector

**WHAT HAPPENED TO THE ACCOUNT HOLDER'S MONEY SAVER?**

1. The account holder's money saver was used to buy a mobile phone from Citibank on 14/07/2018.

**HOW IT HAPPENED**

1. The account holder's money saver was used to buy a mobile phone from Citibank on 14/07/2018.

2. The account holder's money saver was used to buy a mobile phone from Citibank on 14/07/2018.

3. The account holder's money saver was used to buy a mobile phone from Citibank on 14/07/2018.

Attendees (55): The Vishhapatn, TINOVANAM C., TRSC BANK, umadivi, UPCC, VARADRA BANG, VCCB, Vijay Bahadur Rao, VILLUPURAM D., vray, Vinod Xavier, vrb.

**List of Participants**

<b>S.No.</b>	<b>Name</b>
1.	Manish Bhatia Bhatia
2.	TNSC BANK (Guest)
3.	445 707 021 632
4.	MUKESH BABU
5.	sathycub
6.	Subir Roy (Guest)
7.	dcb banda
8.	MD Super Bazar
9.	RAGHURAM SHETTY, GM,A P MAHESH BANK,HYDERABAD (Guest)
10.	Dungarpur DCCb
11.	sangeetha sekar
12.	Office of the RCS Delhi (Guest)
13.	S Baleshwar (Guest)
14.	P.V.Subbalakshmi
15.	I V SHASHIDHARA (Guest)
16.	Modi (Guest)
17.	RAMAKRISHNAN S
18.	Colonel Vinod shah (Guest)
19.	Rajesh Goyal Secretary (Coop.)-cum-RCS (Guest)
20.	Ch. Kalyani
21.	jrcoop tlr (Guest)
22.	HO CCB SAWAI MADHOPUR
23.	acub arakkonam
24.	MADURAI DCCB (Guest)
25.	IT-Gayatri Bank
26.	Piyush
27.	S. Baleshwar
28.	KUMBAKONAM CCB (Guest)
29.	Ramakant , ACSTI Jalandhar
30.	MD Dausa
31.	Colonel Vinod shah 2
32.	Colonel Vinod shah1 (Guest)
33.	Sherin S
34.	Ashish Kumar
35.	Jalgaon DCC Bank (Guest)
36.	kranthi kumar goud
37.	Koilkuntla Co op bank
38.	Amitoj Singh (Guest)

39.	Vinod Xavier
40.	Balwinder Singh (Guest)
41.	Udumalpet Urban Bank
42.	sri kamalambika tvr (Guest)
43.	SLNCUB (Guest)
44.	V K Srivastav DY GM Gorakhpur
45.	Jitendra Sharma
46.	Mahalingam B
47.	omalurub@gmail.com
48.	velur urban bank (Guest)
49.	ஆ.சிவசக்தி
50.	Rajarshi Pal (Guest)
51.	Cooperation (Guest)
52.	Dr. R. Ganesan (Guest)
53.	R. Pandian, ICM-Kannur (Guest)
54.	Baskaran.A (Velur CUB) (Guest)
55.	Namakkal CUB
56.	The Eluru Co-operative Urban Bank Ltd (Guest)
57.	DCA, Kerala
58.	NSCB (Guest)
59.	The Visakhapatnam Co-Op Bank Ltd (Guest)
60.	BHAVANIKUDAL (Guest)
61.	Chennai Central Cooperative Bank (Guest)
62.	Thwe subramanianagar Co-op Urban Bank (Guest)
63.	Mohan Computer Assistant RCS of Office A&N Islands
64.	Sanjeev Rana
65.	Shaukat Ali (Guest)
66.	Sruthy.S. Sunil
67.	jessi suvarna
68.	Ganesh Saini
69.	DOBALA GSS LTD JHANPADA KALAN (Guest)
70.	suresh
71.	munshi lal koli
72.	Kdccb IT
73.	Abdul Kader
74.	Ganesh
75.	karunakaren
76.	ICMMADURAI (Guest)
77.	Office of the RCS Delhi (Guest)
78.	cdccb (Guest)
79.	jabbar khan



80.	B N Hembram
81.	Ashok Kumar Suyal (Guest)
82.	COOPERATION DEPARTMENT SIKKIM (Guest)
83.	KARIMNAGAR DCCB (Guest)
84.	Gautam Hazarika (Guest)
85.	srinivasaperumal
86.	LIC EMP CO OP BANK LTD (Guest)
87.	nicholson (Guest)
88.	Drishya S
89.	md ccb bikaner (Guest)
90.	Krishnamoorthy A
91.	NKM TIWARI (Guest)
92.	VILLUPURAM DCCB (Guest)
93.	Parag Rughani
94.	Nellai nagar cooperative urban Bank
95.	Vijay Bahadur Rao
96.	bHETALKUMAR P DOSHI from SBNX
97.	V Sudhir
98.	NAZARETH URBAN CO.OP BANK LTD (Guest)
99.	KUMAR PRIYA RANJAN (Guest)
100.	TCUB (Guest)
101.	Kausalya HDCM
102.	umashankar yogi
103.	sankaricub (Guest)
104.	Manish Bhatia, NCCT (Guest)
105.	S. Ghosh, Director, MICM Bhubaneswar (Guest)
106.	Arpan Kumar Kar
107.	R K Menon
108.	Alok Kumar Sharma
109.	Gangadharan
110.	N. Mangai (Guest)
111.	duvvuru pacs
112.	Tiruvannamalai DCCB (Guest)
113.	tps bank thanjavur (Guest)
114.	Abhi Jith
115.	VARADRAJ BANG (Guest)
116.	kaviya
117.	KAVERIPATTINAM CO-OP. TOWN BANK LTD., NO : 5918 (Guest)
118.	Alpesh K.Raval,GSCU (Guest)
119.	Preeti Anand (Guest)
120.	Vinod Shah 2 (Guest)

121.	punitha
122.	Dipak Soni
123.	PUDUKKOTTAI DCCB (Guest)
124.	Rasipuram CUB (Guest)
125.	omalur ucb
126.	MDCEO MAHARANA PRATAP COOP URBAN BANK LTD
127.	Prashant siddappa Kanjekar
128.	Kccb Nanganallur
129.	A P Maheshbank (Guest)
130.	Prakash Jakhaniya
131.	Sandip (Guest)
132.	DCCB GANGANAGAR
133.	Dr R. K. Pagarwar, Faculty, DGICM, Nagpur (Guest)
134.	Kapil Chauhan (Guest)
135.	Abdul Rasheed
136.	sridevi
137.	VENKATESH BABU
138.	Junagadh DCCB (Guest)
139.	pijush (Guest)
140.	TEHRI GARHWAL ZILA SAHKARI BANK LTD. (Guest)
141.	Vn
142.	Thiruvalluvar town cooperative Bank
143.	Manoranjan Bhowmik DRCS Dhalai
144.	abinaya kumar
145.	ICM Madurai (Guest)
146.	VIRAL MEHTA
147.	Dr. K. Ravichandran RICM bangalore (Guest)
148.	jolarpetcub@gmail.com
149.	NILGIRIS DCCB (Guest)
150.	MD Chittorgarh DCCB (Guest)
151.	big kanchipuram DR/MD
152.	TJNX Shital Dadia
153.	kanyakumaridccb (Guest)
154.	DCB BIJNOR
155.	Dr.V.ALAGU PANDIAN (Guest)
156.	Dilip Fofandi
157.	CCRCS Pune
158.	4.45707E+11
159.	Kapil Singh (Guest)
160.	CH. Padma
161.	Pawan kumar sah

162.	DHARMAPRUI DCCB (Guest)
163.	Varsha Brijji
164.	Shevapet UCB, Salem (Guest)
165.	Dr. M. Jayaprakash, RICMB (Guest)
166.	Jeena potsangbam
167.	PSCADB (Guest)
168.	paras ghelani
169.	Hemanta Das
170.	dhanalakshmi
171.	ddcc bank ltd (Guest)
172.	S.Subba Rao
173.	swapna yadav
174.	KANNAN S K (SOURASHTRA COOP BANK) (Guest)
175.	ROBUANGA, JRCS (Guest)
176.	Prajit Kalita (Guest)
177.	cksb1 (Guest)
178.	umashankar yogi
179.	r.jayakumar,csr/md valparai ucb (Guest)
180.	Karandikar, Sangli Jilha Banks Asso.
181.	DR YS PATL (Guest)
182.	Mangesh Maratkar (Guest)
183.	VPMU, PDP, PATNA (Guest)
184.	MD (Guest)
185.	Sudhindra Rao Karnam
186.	4.55707E+11
187.	Satheesh
188.	MD Thanjavur DCCB
189.	Vigneshwaran P
190.	lokesh
191.	Karthikeyan K
192.	TNSC HO (Guest)
193.	JR O/o CC&RCS,AP
194.	Zubaid (Guest)
195.	Sholinghur UCB (Guest)
196.	Diwakar Rai (Guest)
197.	VINOD KUMAR YADAV
198.	TINDIVANAM CO- OP URBAN BANK (Guest)
199.	Naveen
200.	DHARMAPURI DCCB (Guest)
201.	N. Prasada Rao, Assistant Registrar
202.	RCS TAMILNADU (Guest)

203.	keerthivasan
204.	Jatin (Guest)
205.	sadanand
206.	R.monish raj
207.	Patanjali Tripathy
208.	DCO, Kakinada
209.	Dr M K Jha
210.	APCOB Vijayawada
211.	Mayur Aher MscBank
212.	NATARAJAN ACUB
213.	sk
214.	Dr R K Sharma (Guest)
215.	VK SRIVASTAVA DY GM GORAKHPUR
216.	Jilesh Joy
217.	Jaiprakash
218.	Deepthy V S
219.	Bdcchpt Ceo
220.	Reshma N
221.	venkat k
222.	Senthil C
223.	DCCB MUZAFFARNAGAR
224.	Baroda dairy (Guest)
225.	Anisha S Jose
226.	P Satish Kumar Reddy
227.	DLCO, AMALAPURAM
228.	pali ccb
229.	Ezhil kumaran
230.	Mahesh kr verma
231.	C Jagathis
232.	dcotirupati
233.	Revathy K
234.	Elangovan
235.	Bharathi
236.	manish
237.	Shambhu Nath Jha
238.	Vellore Dccb
239.	Tripura MARKFED Ltd (Guest)
240.	karnan
241.	Santosh Manurkar
242.	Anakha VG
243.	MK Mishra IGICM Lucknow

244.	muhammed shaan
245.	SARASPUR BANK (Guest)
246.	Joby John
247.	Md Julfikar Mondal
248.	HDCM-GOWTHAM
249.	ARUMUGAPERUMALPILLAI.M.T
250.	Reshma S R
251.	The Chiplun Urban Co op Bank Ltd. Chiplun
252.	jeyaram
253.	ASHISH MEHTA
254.	Shailesh
255.	Sarita Vittal
256.	KANCHEEPURAM CCB (Guest)
257.	The Guntur Co-operative Urban Bank
258.	soja I raj
259.	kalyanpura gss
260.	Dr. Lipsa Raval, Principal, NICM (Guest)
261.	Ardra Mohan
262.	Dr.UH (Guest)
263.	Maheswari S
264.	DATAR SINGH MUNDIYA RAMSAR JAIPUR (Guest)
265.	GSC Bank (Guest)
266.	Rakesh Changil
267.	ARCS Mandi (Guest)
268.	sudhir singh , patna (Guest)
269.	UPCB (Guest)
270.	PRAVIN JANGANWAR
271.	Dharapuramcub
272.	THE MSC BANK DGM IT (Guest)
273.	nivetha
274.	Keerthana V HDCM
275.	R.monish raj HDCM
276.	Rajendra Kumar Sharma
277.	Seiminthang Khongsai (Guest)
278.	Anuradha Saraf (Guest)
279.	Solanki (Guest)
280.	DNSB Bank (Guest)
281.	Guntu Co.Op Bank (Guest)
282.	Accounts Dept. - Shree Dharati Co-op Bank Ltd.
283.	Aparna Babu
284.	Chittorgarh kendriya Sahakari Bank

285.	ramawatar
286.	Sirohi ccb
287.	Ramadevi
288.	Dr.Ajay Sharma
289.	Shri Veershaiv Bank (Guest)
290.	CCM, Tripura
291.	selvi
292.	Devesh Khanna (Guest)
293.	DGM KAMTA NATH
294.	SANJAY KUMAR (Guest)
295.	selvan. M
296.	pradeep Kumar
297.	Lokesh.s..(HDCM madurai)
298.	julfikar mondal (Guest)
299.	coophowrah (Guest)
300.	Gautam Kumar (Guest)
301.	DCB Bulandshahr
302.	svkscub
303.	bhavani kudal
304.	Aparna S
305.	Punitha Harshini R
306.	Mahadbank (Guest)
307.	Jithu Aniyankunju
308.	S V Subrahmanyam (Guest)
309.	DR SHAILENDRA KUMAR (Guest)
310.	gdcc_lpchapple@gdccb.com
311.	dccb jabalpur (Guest)
312.	DCCB RAJKOT (Guest)
313.	Mariappan P
314.	Reshma C M
315.	K Muruganandam ICM
316.	DURJANIYAWAS GSSS LTD.(GHANSHYAM CHOUDHARY) (Guest)
317.	Bpc Bank Botad
318.	Rahul Lingawar Gdcc
319.	Pravesh Rathi DGM IT DCB SRE
320.	Sathish HDCM
321.	Laxminarayan Bagda
322.	ASHOK JALAGAM
323.	SARAVANAN, K R College
324.	ccb bhilwara
325.	Swati Mane

326.	C Jagathis HDCM Madurai
327.	vinay
328.	Tindivanam co-op Urban bank
329.	PAPANASAM (Guest)
330.	Tirtha Chowdhury
331.	Dr Gopalsamy
332.	JR DPI (Guest)
333.	jeya ram
334.	sdlco proddatur
335.	ABHIMANYA AM
336.	Mohammed Minzar
337.	NSCB (Guest)
338.	THE BHAGYODAYA BANK (Guest)
339.	pvijayanandaroy@gmail.com
340.	Ishan Guha
341.	C.JDAVE (GSCU) (Guest)
342.	479 564 361 377
343.	asishmahato64@gmail.com
344.	MARY RAJI RAJAN
345.	Dr. Devdatta A. Divekar (Guest)
346.	RAJEEV KUMAR AGARWAL
347.	4.4576E+11
348.	ishrath
349.	mukesh yadav
350.	gss tuntoli (Guest)
351.	ccb bhilwara
352.	periyakulam UCB
353.	K.POONGAVANAM.
354.	Dr. M. Jayaprakash
355.	K kumar
356.	dinesh patil
357.	pramod kumar
358.	Bagavath Ganesh
359.	Subh
360.	Vani .(00008021378)
361.	M.Lakshmi Narayana
362.	Anjali. R
363.	malli
364.	jitu
365.	ANBARASAN M
366.	Akola DCC Bank (Guest)

367.	JD (Audit), Alpy
368.	Ajai Rastogi
369.	vitthalbhai c patel
370.	M. Venkateswarlu, Asst. Registrar, Kurnool
371.	sunderapura gss kotputli
372.	REVATHY VB
373.	guntur urban bank (Guest)
374.	dharmendra kumar
375.	gudhaman gss
376.	Lakshmi L
377.	BMPX - DASHARATH SADHU (Guest)
378.	Deshpande D
379.	Ravindra z mundekar
380.	RSCB_MD (Guest)
381.	Venumadhav KT
382.	tripura SCU
383.	Rcc Headoffice
384.	P.Selvamani
385.	Madan Lal
386.	vijay kumar sachdeva (Guest)
387.	Pooja Chandra (Guest)
388.	srvalli
389.	Akash Yadav Lucknow
390.	Jaswant Chauhan (Guest)
391.	jaipurccbank (Guest)
392.	BIG KANCHIPURAM CTB (Guest)
393.	sanjay kale
394.	Theertha satheesh
395.	jccb paota (Guest)
396.	Hindi (Guest)
397.	Sireesha DR
398.	MSC Bank
399.	Anupam Mishra
400.	DLCO Dharmavaram
401.	EDP Dept. - Shree Dharati Co Op Bank Ltd.
402.	Gopal Surjuse (Guest)
403.	Kailash Sawami
404.	Rabindra Kumar
405.	DCCB BARMER (Guest)
406.	Nisha jat
407.	Aiswarya Sajeevan



408.	Dr. Anita Kaul Gupta ICM
409.	Suvalal Yadav
410.	Errol D'Souza-Citizencredit Bank (Guest)
411.	pachar gsss
412.	Vijith VJ
413.	Hemakumar
414.	GS MAHNAGAR BANK (Guest)
415.	PUDUCHERRY SCB (Guest)
416.	pooja
417.	DCAO ATP (Guest)
418.	pooja thapa (Guest)
419.	ramawatar harsana
420.	BCOB Hitesh Prajapati (Guest)
421.	KANPUR DEHAT BRANCH
422.	54th HDCM (54-31) SHREE VIGNESH. C
423.	ACMART WEST BENGAL
424.	drskverma
425.	Jodhccb
426.	Sowmya S, RICMB
427.	Akshai S A
428.	Krishna Pdcc Bank (Guest)
429.	Amrinder Singh
430.	Venumadhav (Guest)
431.	Director, Udaybhansinhji RICM Gandhinagar (Guest)
432.	Manish Khapekar
433.	jagan
434.	Upcb1
435.	kranthi kumar
436.	sanny kumar (Guest)
437.	DCB LUCKNOW
438.	DINESH KUMAR S.
439.	kdamodar rao dlco Srikakulam
440.	Pradeep.S SCU,Kerala (Guest)
441.	PANKAJ KUMAR
442.	vellore_townbank@gmail.com (Guest)
443.	Mohan Lal (Guest)
444.	Shunmuga Priya Vijaya Kumar
445.	Dr. M. Jayaprakash RICMB (Guest)
446.	Shivani Maurya
447.	kishor kulkarni
448.	J.C. BHATT (Guest)

449.	umaraw singh solanki
450.	Nourin Khan
451.	Dhanush Kumar
452.	Principal secretary cooperative up (Guest)
453.	veeravanallur ucb
454.	Harshwardhan Bhadke
455.	Sahila Banu
456.	Basil P Shaji
457.	HPSCB SHIMLA
458.	K. POONGAVANAM
459.	Harminder Singh (Guest)
460.	kameshwar
461.	ZILA SAHKARI BANK KOTDWAR (Guest)
462.	kranthi kumar (Guest)
463.	M.Durga Malleswari, SI
464.	vin
465.	selvajayam
466.	santosh kumar (Guest)
467.	Gram Seva Sahkari Smiti Shivdaspura
468.	Sachin Phapale
469.	S B SINGH
470.	Bbk
471.	Hansraj Meena
472.	smart shankar
473.	Ilangoan.A
474.	Narottam Swaroop
475.	logeshwaran
476.	Macha Mog Co-op Inspector Dhalai Tripura
477.	Bhavna Mashru Pcc bank
478.	TVV Satyanarayanamma, Asst Registrar
479.	DR/OSD, Srikakulam
480.	Anusuya
481.	Tamilarasan
482.	Santhanam
483.	SUTAR SHAMBHO VISHWANATH
484.	vijay
485.	Mahesh wasnik
486.	USNDCB, RUDRAPUR (Guest)
487.	MK
488.	URBAN BANK GUDIYATTAM (Guest)
489.	saravanan sara

490.	Makarpura ind.co op bank Ltd (Guest)
491.	BCO panapur saran
492.	M.L.SEMWAL (Guest)
493.	Manoj
494.	YERRABALLI (Guest)
495.	kalyanpura gss (Guest)
496.	Hari HDCM
497.	fateh Singh chauhan
498.	Sanjay Kumar
499.	Bhavani
500.	M. sadasiva Raju
501.	LOKMANGAL BANK (Guest)
502.	Jaram Singh
503.	OM SINGH RATHORE
504.	KARTHICK M
505.	S.K.P. Mandal
506.	CHENNAI CC BANK (Guest)
507.	ANANDHA VIMALRAJ.Y
508.	UPCB_LKO (Guest)
509.	Kumar
510.	NDCC (Guest)
511.	Tumkur Dccb
512.	Rs
513.	Jyotsna Baral
514.	Ravi
515.	Ragu Rajan
516.	ANITA (Guest)
517.	amar rajak ceo
518.	sandeep Malik
519.	PIKKILI SIVAMMA
520.	S.Chithira
521.	Ajai Rastogi (Guest)
522.	Ksujathamma
523.	amardeep bhatt
524.	Sanapala Bhushanarao
525.	VAMNICOM, Pune
526.	National Urban Cooperative Bank Ltd
527.	nasikdccb
528.	dcaoasr2022@outlook.com
529.	yeswanth raj
530.	sher Singh

531.	Sarbajeet Tripathy
532.	Tejas Mandalewala
533.	BATLAGUNDU UCB (Guest)
534.	nagesh
535.	HIRUDAYAPURAM BANK (Guest)
536.	karuthapandi G
537.	Sethurani Muthusaravanan
538.	Amol Gurnule
539.	Tejas Mandalewala (Guest)
540.	jayanthi
541.	Panch -MD, Sholinghur ucb
542.	Perumal HDCM
543.	Alwarnayaki Radhakrishnan
544.	Dr. R. Gopalsamy (Guest)
545.	Navjeet
546.	someshwar kumar
547.	ANBALZHAGAN K.
548.	LOKRAM
549.	keerthivasan ICM
550.	BIBHU OSCB
551.	vinay (Guest)
552.	SOWMIYA.R
553.	Amrit Lal
554.	Rajendra singh
555.	Niranjan yadav
556.	Niraj Pasricha (Guest)
557.	Devendra Singh
558.	Dr.I.JOTHIPRIYA
559.	Jaipur CCB (Guest)
560.	A
561.	prasath
562.	Akshaya A J
563.	Ashish Mehta Amco Bank
564.	banswara
565.	ramnarayan
566.	Vijaya Raju
567.	Adv. Sukdeo Patil
568.	Thongam Norendra
569.	MD TSCB
570.	teamsvisitor:467a0374c9844ce69a5930dbc4674f13
571.	Pushparaj Kumar

572.	Haresh Ansp Alibag
573.	230Sugavanam
574.	rahul barhate
575.	Kalwar GSS (Guest)
576.	D.Venkata Ratnam
577.	Nirma Kanwar
578.	padmasrnm@gmail.com
579.	Abid Hussain
580.	D Satyashree
581.	JD(A) ALPY
582.	bibin kennady
583.	dilbag Singh
584.	Noufiya M
585.	Vishwas Rohidas Dalvi
586.	445707021632 (Guest)
587.	Apna Bank - Saleem Mulla
588.	LAXMI SURESH BABU
589.	s k sharma
590.	HS RAWAT
591.	RAVINDRA Kumar Tiwari
592.	RaviKumar Reddy
593.	dcb shahjahanpur1 (Guest)
594.	DCCB Uttarkashi (Guest)
595.	rohit
596.	M. Parameswaran
597.	c v Vinod Kumar
598.	Balaji G
599.	mukesh kumar yadav
600.	Chandan (Guest)
601.	MILIND GOSAVI - MAHESH BANK, PUNE (Guest)
602.	Kapil Mathur
603.	STUDENT (Guest)
604.	amina s
605.	govind
606.	Aswini K Ashok
607.	dattatrya doke
608.	Pushpendra
609.	Rohankumar Ramesh Choudhari
610.	T BABU
611.	9222 PRASANTH E prasanth
612.	DCB Bijnor

613.	Dham singh Danu
614.	sachin vanarse
615.	Dswaathi 26
616.	fatehpur
617.	Charel Jigneshkumar
618.	DCB Muzaffarnagar
619.	Aparna Girish
620.	Yogender Singh ICM Dehradun
621.	Nallamothu Srinivasarao,AR-Avg
622.	KAMAL DAS (Guest)
623.	LOHIT RAJ
624.	Thangavel m (Guest)
625.	Tutan Paul
626.	Subbalakshmamma A.R
627.	Devendra singh DCB Jalaun up
628.	Birendra lal
629.	SALEM URBAN BANK (Guest)
630.	Trichy City Cooperative Bank Trichy (Guest)
631.	Indira Nair ARCS A&N Islands
632.	mukesh chandra sharma
633.	M.Sakthi Saradha
634.	Brightson Selvin (Guest)
635.	someshwar kumar
636.	Manish Patel - SNCB (Guest)
637.	kcub
638.	Tambaram cub
639.	Ravi rayannagari.
640.	dineshkumar
641.	RAJESH MAHAJAN JJSB (Guest)
642.	ALLD(Rajesh gupta dgm)
643.	LIC EMP CO OP BANK LTD (Guest)
644.	Dr sankar m
645.	hathoj gsss
646.	G C Sekhar (Guest)
647.	Basil P Shaji
648.	Umesh Suyal
649.	RATNAM
650.	MUPCBANK
651.	RANJEET CHOUDHARY (Guest)
652.	DCB FIROZABAD (Guest)
653.	sulaimanicoop bank

654.	virudhunagar dccb
655.	ICM Jaipur
656.	aakash
657.	4.79564E+11
658.	G SURIBABU
659.	Virudhunagar CUB (Guest)
660.	Harish Negi
661.	NCCB (Guest)
662.	dcb Shahjahanpur
663.	K RAMACHANDRUDU. Bodemmanur Pacs
664.	DCCB kota
665.	Rakesh No 24 of 282
666.	k
667.	Prahlad Kumar Chopra
668.	Ashish Dnyanbonwar Gadchiroli DCC
669.	srinivas
670.	Kalwar GSS (Guest)
671.	Nasik DCC Bank (Guest)
672.	रोजदा ग्राम सेवा सहकारी समिति
673.	Dco Office Purnea
674.	Ponlait (Guest)
675.	torda gsss
676.	Ganesh
677.	umadevi
678.	anil kumar saini
679.	Bishu Nath Sharma
680.	ICM KANNUR (Guest)
681.	manjunatha R
682.	Ravindra Bhosle
683.	SHYOSINGHPURA GSS (Guest)
684.	habeebulla shaik
685.	prashant shelatkar
686.	MDVIJAYAPUR (Guest)
687.	Barabanki
688.	shubham bhavsar
689.	8789743258
690.	Siva Kalai N S
691.	piyush dcb mbd (Guest)
692.	Shiva Shanker Singh FISHCOPFED
693.	UPCB Talkatora
694.	Rahul Maurya

695.	SONU SHARMA
696.	vv nageswararao,Ar
697.	dcb firozabad
698.	A.K.Sivamalar (Guest)
699.	G. UMA MAHESH SI VSP (Guest)
700.	Mital Patel
701.	Sathish
702.	hem
703.	Devi
704.	Mayur Aher MSC Bank (Guest)
705.	muthukumar Kccb
706.	kugan
707.	Jai wardhan
708.	Vikas Rajput (Guest)
709.	ANAND KUMAR
710.	malaiyandi.M
711.	DCOKrishna Naik R
712.	shivakant
713.	SUFYAAN NICM MBA 1st year
714.	A.George
715.	Piyush Dcb
716.	sukanta
717.	MADAN LAL (Guest)
718.	Harishchandra
719.	cdm
720.	Kiran
721.	Kamaraj Bank
722.	DKMUL (Guest)
723.	ARNI CUB
724.	kandi samiti
725.	DR. S. PRIYA
726.	Saranya.N NICM
727.	NICM m.vaseekaran
728.	T.G. Shadakshari, Director, ICM Bhopal (Guest)
729.	national webinar join
730.	pintu
731.	vinod kumar yadav (Guest)
732.	S. krishnamoorthy
733.	CEO Fatehgarh
734.	subiksha senthil
735.	Vijayanarasimman NICM MBA 1ST YEAR



736.	The Coonoor Coop. Urban bank
737.	M V S A Somayajulu Asst Registrar
738.	Nishaal Mahesh
739.	Ammamet Urban Co-operative Bank
740.	Tonk (Guest)
741.	S. Harshini
742.	Surya
743.	City Branch (Guest)
744.	TCUB
745.	dharmendra kadia (Guest)
746.	Prakash S NICM
747.	MUPC BANK
748.	kumerasan k
749.	Jayesh Malappuram
750.	jeeva
751.	upcb sathiyon
752.	ccb bkn
753.	NIRAJ KUMAR
754.	ravi (Guest)
755.	Rohit
756.	AKASH
757.	Dcb moradabad
758.	P. Thilagavathi
759.	Aklu Mahto
760.	Goutam Choudhury (Guest)
761.	S.Surya prabha
762.	Hksb
763.	Makarpura Ind. Est. Co-Op. Bank Ltd. (Guest)
764.	B KRISHNAVENI, SI
765.	yogesh Kumar Sharma
766.	Santi ranjan
767.	Dr Pranab Baishya
768.	priyadarsini.s
769.	Nasik DCC Bank Ltd.,Nasik (Guest)
770.	N. SELVAKUMAR KCCB
771.	vijaya
772.	GOBICHETTIPALAYAM CUB (Guest)
773.	Ishwarya N
774.	dccb fatehpur
775.	Harisingh Jatbadhal
776.	Atul

777.	NETTEM RAMANJANEYULU
778.	srinivasulunasarunasaru@gmail.com
779.	kccb
780.	R.malliga
781.	Dishnu NICM
782.	Dr.K.Maheswari (Guest)
783.	coop dept Senior inspector
784.	Aakansha Joshi
785.	jayeñdar singh rana BJLADE
786.	rajendran
787.	dlco,ylm
788.	KONDAKARLA PACS (Guest)
789.	subbarmanyam senior inspector
790.	Hajari lal jat
791.	AAKASH SHARMA (Guest)
792.	Dhanuram Reamg
793.	sitaram jat
794.	mohan raj
795.	G. KARTHIKEYAN
796.	ranuj bank (Guest)
797.	dcb nainital (Guest)
798.	BASSI BO JCCB (Guest)
799.	Pappu lal Saini
800.	Govinda Yalla
801.	dcb muzaffarnagar (Guest)
802.	P N Suresh
803.	V Sudhir
804.	Cisco FDCB FTP.
805.	Srinivasarao Setti
806.	Anil Dubey (Guest)
807.	Raj kumar Nayak
808.	sarath prakash
809.	THE COMMERCIAL CO OP BANK LTD JAMNAGAR (Guest)
810.	Rohit Sharma
811.	B.Aruna, MD
812.	sathish Kumar NICM
813.	Tirtha Debbarman
814.	SheetalSaad
815.	brcc (Guest)
816.	R.Sivagami NICM
817.	SHIVNAND KASANA

818.	kaikondan
819.	JR
820.	nbr
821.	sornakumari
822.	G JEYANTHI (Guest)
823.	Amitabha Deb
824.	MOHANRAJ
825.	karnan hdcn
826.	UPCB (Guest)
827.	Harkesh
828.	jayasree. sJDkottayam
829.	ujjwal das
830.	Vijaya C
831.	Amit Debbarma
832.	Rama Sharma
833.	pramod singh
834.	CH.Padma
835.	bajith
836.	Mahesh kumar MS
837.	I Venkatesh
838.	gtcb8512 (Guest)
839.	Agroha cub (Guest)
840.	Allija.S.L
841.	manik dasgupta
842.	DCBBULANDSHAHR
843.	kirubasree
844.	vijayashri Bhagawati ICM Pune
845.	Tapas Dad
846.	chidambaram urban cooperative bank
847.	Nishant Kumar S
848.	MD, Ariyalur Cub
849.	ddccbndhule (Guest)
850.	prabakaran
851.	YEMMIGANUR TOWN BANK (Guest)
852.	Swetha.R Swetha.R
853.	Satyendra Das
854.	MANORANJAN Mahata
855.	SHLOK SHARMA
856.	pa section (Guest)
857.	dcbmbd (Guest)
858.	Bi

859.	shyoji ram jat
860.	Tiruchengode CUB
861.	jccb bassi
862.	NAFCUB (Guest)
863.	Mahesh (Guest)
864.	poonam chaurasia
865.	madhosinghpura G.SSS THE.-CHAKSU (Guest)
866.	SAKTHIVEL
867.	Rajnikant Gajjar
868.	Santi ranjan Debbarma
869.	NCCT PA Section (Guest)
870.	Musiri UCB
871.	G SISINDRI D.Kondapuram pacs
872.	teamsvisitor:ce941b478a2045a8967d6b855fe99647
873.	Bablu Namasudra , Coop. Officer (Guest)
874.	kajal Hrishi Das
875.	TSCB BISWANATH
876.	Santi Ranjan Debbarma (Guest)
877.	Dr M k jha
878.	vishal
879.	Pradeep
880.	bccb (Guest)
881.	VKSML (Guest)
882.	dlco nrt
883.	Uma Sankar
884.	Anbumozhi
885.	Aman Raj Class-4'A' I.no-19142
886.	Sundaresan
887.	The Villupuram Coop Urban Bank (Guest)
888.	ajit debnath
889.	Pawan Thakur Ricm Chandigarh
890.	Alfiya Hakkim
891.	Pinky
892.	Arun Arora (Guest)
893.	T Kishore Kumar
894.	Jignesh Chauhan
895.	The Vijay Co-op bank Ltd (Guest)
896.	Balaji K
897.	SIRSI
898.	Solapur DCC Bank (Guest)
899.	Dr. J S Hanamashetti, NAFSCOB (Guest)

900.	Mayank
901.	9439317152
902.	Anjali.S.L
903.	venkateshswarao nalla
904.	DEEPESHKUMAR.E.P (Guest)
905.	JD Wayanad
906.	AR ICDP (Guest)
907.	Radha mohan debbarma
908.	Sameer
909.	Anil Kumar
910.	RASHMI PRADHAN
911.	Mr. Dilip Rao
912.	jotheeswari Gunalan
913.	HPSCB SHIMLA HP
914.	Amit Mukherjee (Guest)
915.	drcs sepahijala
916.	TCUB
917.	MITHRAJAN AS
918.	jodhpur ccb
919.	dinesh (Guest)
920.	MIS MANMUL (Guest)
921.	Gangwar Manoj
922.	MD CCB BANSWARA
923.	Tirtha Kumar Debbarma (Guest)
924.	Registrar Cooperative Societies, Bihar (Guest)
925.	Ravi Kumar APCOB
926.	cdccb Cuddalore
927.	Sanjay
928.	SHREE VIGNESH C
929.	s.k.katiyar
930.	GS SIVARAM
931.	CHURU DCCB (Guest)
932.	EKTA (Guest)
933.	DLCO PRODDATUR
934.	V.Muthukumar
935.	dhanjee
936.	Ramesh Babu Manyala
937.	dcb Raebareli
938.	Shilpa Joshi (Guest)
939.	DRCS Sepahijala district
940.	Shree Dharati Coop Bank ltd (Guest)

941.	PRAVEEN SUTHAR (Guest)
942.	Gp Capt KS Baince
943.	TV Lakshmi
944.	hema (Guest)
945.	Roshan
946.	Jaya Prakash Narayan
947.	Firoz Alam DCCB GKP
948.	vikram paliwal
949.	manoj kumar (Guest)
950.	Akella Suryanarayana
951.	magendra babu
952.	V.Srinivas Kumar DCCB
953.	Mukesh Sharma
954.	Jrcstnj (Guest)
955.	ATUL GARAD
956.	RPCBL (Guest)
957.	Anil
958.	Ganesh Mohan
959.	Ramanathapuram ucb
960.	koilkuntla Co operative Bank
961.	Logesh waran
962.	erode (Guest)
963.	abirami
964.	arvind bharatpur ccb
965.	Dcb Raebareli
966.	dccb.farrukhabad@gmail.com
967.	Tivya Shree
968.	jccb.Harmara
969.	Pawan Singh Aswal
970.	Nishu
971.	Selvam
972.	The cbe city coop bank
973.	Umasankari
974.	Narmadha Vigneshkumar
975.	HPSCB SHIMLA, HP (Guest)
976.	MCUB (Guest)
977.	Aparajit Shankar
978.	ICM DEHRADUN
979.	k.subbarayudu
980.	vijayalakshmi p
981.	Seema Nautiyal

982.	keshor kumar
983.	44570721632
984.	Sabeer ICM Madurai
985.	jccb.harmara (Guest)
986.	radheshyam
987.	jasbir.singhrana736@gmail.com
988.	Gaurish
989.	Bipin Kaparwan
990.	m.syamala.dcao vsp
991.	Dr. I. A. Khan (Guest)
992.	Rajeev Kumar
993.	baskaran
994.	Anil
995.	BHUVANA NICM
996.	Lakshitha
997.	Grishma jain
998.	JCCB HARMRA
999.	Lokesh HDCM madurai
1000.	surekha
1001.	Deepak Gaikwad
1002.	Jyothi Cgm Tscab
1003.	bellary dccb hospet (Guest)
1004.	Kenchalingappa
1005.	KICM BELAGAVI (Guest)
1006.	HANUMANGARH CCB (Guest)
1007.	JR NAMAKKAL (Guest)
1008.	G.Kathiravan DR/MD Udumalpet CUB
1009.	Kh Rangamlan, Director (i/c) ICM Imphal
1010.	Mehar Singh
1011.	Nimesh (Guest)
1012.	sankarlal das
1013.	Govindaraman TN
1014.	Sasikumar. ICM Kannur
1015.	radheshyam
1016.	Arun Sarkar
1017.	KC Sreenivasulu
1018.	Piyainu Thounaojam (Guest)
1019.	vasanthy
1020.	rahul
1021.	SOUTH CANARA DCC BANK (Guest)
1022.	JR Theni (Guest)

1023.	Info
1024.	pawansingh aswal (Guest)
1025.	Hemant Yadav
1026.	vinod
1027.	PKSHAMI (Guest)
1028.	Manna Lal bairwa
1029.	vinod kumar
1030.	kailash chandr sharma
1031.	445707021632 (Guest)
1032.	Faculty CTI
1033.	ASHOK JALAGAM (Guest)
1034.	ACMART WEST BENGAL (Guest)
1035.	445 707 021 632 (Guest)
1036.	kallidaikurichi co-op urban bank
1037.	Ramkumar (Guest)
1038.	Banswara CCB (Guest)
1039.	Surendra
1040.	Tarlok singh
1041.	kalaiyarasi I
1042.	Uttam Sarkar
1043.	Tirukoilur ucb
1044.	dindigul ccb (Guest)
1045.	Narendra
1046.	SCUB SALUR
1047.	Mujib Riaz
1048.	The Sutex Cooperative Bank Ltd (Guest)
1049.	Mamta bhatt
1050.	chittravelu
1051.	Galagala SISINDRI
1052.	kareemshaik
1053.	Duraisamy
1054.	CHINNATHAMBI.K
1055.	DEEPSHIKHA (Guest)
1056.	dhinakar
1057.	Babu Gopi
1058.	tcodeurbanbank tiruchengode
1059.	MD. City co-op bank CBE
1060.	srikanth chunduri
1061.	vengadesan
1062.	Sameer Ahmad Ansari
1063.	Anupam Singh (Guest)



1064.	A.P.PUROHIT
1065.	Dr. Divekar ICM Pune
1066.	MCUB BANK
1067.	anbu raja
1068.	Hardevsinh.Chudasama.
1069.	udhayakumar
1070.	Aranthangi Townbank
1071.	sumathi Komarapalayam UCB
1072.	The Dharmapuri Urban Cooperative Bank (Guest)
1073.	DEEPAK GAIKWAD (Guest)
1074.	Cyber Security
1075.	s
1076.	Anjali Raj
1077.	bco turkauliya
1078.	CTI (Guest)
1079.	NAGARAJAN M, FM NICM
1080.	Naadia Noushad
1081.	umadevi (Guest)
1082.	awadhesh Dy Gm
1083.	AR F&B TN (Guest)
1084.	DCB UKI
1085.	Ajithkumar
1086.	jb br ballari
1087.	satyadevaverma
1088.	Swati Ravindra Kumbhar
1089.	Daniel Milton Nandamu
1090.	ricmchd (Guest)
1091.	Bikram Singh Heer
1092.	Pankaj Sharma
1093.	gdcc_lpchapple@gdccbank.com
1094.	Chandan (Guest)
1095.	C. Arthi
1096.	MCDCCB (Guest)
1097.	ak
1098.	Santhi A
1099.	kannan A
1100.	MD KCCB
1101.	KRISHNA
1102.	gulamrasul@ssbank.in
1103.	cyber
1104.	DR.NARENDRA KUMAR KULSHRESHTHA

1105.	sanjay (Guest)
1106.	Nurul Hasan Mondal
1107.	Vijay Pawar
1108.	cyber
1109.	VCCB (Guest)
1110.	Colour Merchants
1111.	kumbakonam ccb
1112.	b uma devi
1113.	duraisamy
1114.	vtcb
1115.	kohiladevi s
1116.	S R Shah M S Co op Bank Vadodara
1117.	Syam Mekha
1118.	Satish Ayalwar
1119.	Mukesh Choudhary (Guest)
1120.	pml naidu
1121.	Hari
1122.	JCCB HRMARA
1123.	SGOU (Guest)
1124.	Sheshnath Kumar
1125.	Ravi Solomon
1126.	Gurubasavaraja
1127.	Sanjay singh
1128.	M.Thanigaivel (Guest)
1129.	ZSB JHANSI ZSJX
1130.	Anita chandel
1131.	murugadass rajamani
1132.	Prakasapuram
1133.	Little kancheepuram cub
1134.	s.srinivasa rao
1135.	Bhavin AMCO BANK
1136.	sheje
1137.	jaswinder kaur (Guest)
1138.	shishram mahla
1139.	SUBBURAJ
1140.	Raj Vishal
1141.	satya prakash
1142.	Upnish Yadav Yadav
1143.	manager bdcc sandur
1144.	sunitha subramanian
1145.	Bhavnagar Mahila Bank

1146.	Radhika prasanth
1147.	Vani
1148.	COOPERATION
1149.	Eswari Punniya Moorthi
1150.	SALUR CUB (Guest)
1151.	Information Sardarbank
1152.	ANIMESH JANA
1153.	arcs cooperation department sikkim
1154.	kirubasree
1155.	mysore dccb (Guest)
1156.	CYBER CENTRE
1157.	Prashant Suryawanshi
1158.	kohiladevi s
1159.	Dr. Bhairab Sarma
1160.	cooperative department Sikkim
1161.	Karnavati Bank
1162.	cooperation deptt.sikkim
1163.	veena Gbcb
1164.	lkcb (Guest)
1165.	annadurai b
1166.	Ram bhaj Negi
1167.	shailendra kumar sharma
1168.	UPCB
1169.	kccb guduvancheri (Guest)
1170.	Vijaya Kumari
1171.	DLCO CHITTOOR (Guest)
1172.	shafi arcot
1173.	Lokesh HDCM
1174.	DP Neb
1175.	T nandana
1176.	mamata sahu
1177.	Pitchai C
1178.	duc b
1179.	Ganga pradad semwal
1180.	u p c b ch ch college branch kanpur
1181.	M Suresh
1182.	chikmagalu dcc bank ltd (Guest)
1183.	V V PHANI KUMAR
1184.	Mahesh KJSB (Guest)
1185.	Sunil Kothakonda
1186.	baijayanti

1187.	ANIL SUTHAR AMCB ANAND (Guest)
1188.	sneka nicm
1189.	P Kishore Kumar
1190.	TEJPALSINH RAJ (Guest)
1191.	Yedaba Thorat (Guest)
1192.	DATAR SINGH MUNDIYARAMSAR GSSS (Guest)
1193.	oscb (Guest)
1194.	B. Lokeswari
1195.	R.P.meena
1196.	DCO NTR
1197.	yendapalli pacs
1198.	AC BANK (Guest)
1199.	DCB Mau
1200.	Jayanta debbarma CEO TSCCF LTD
1201.	CHungathara SCB (Guest)
1202.	vijayashri Bhagawati
1203.	Deepak
1204.	dhananjay sagare
1205.	KDCCB-IT (Guest)
1206.	Salinder singh
1207.	GURBAX SINGH
1208.	Navaneethakrishnan
1209.	Dayananda (Guest)
1210.	Ramrajya Bank (Guest)
1211.	K.Poongavanam
1212.	rakesh swami
1213.	PRAJIT KUMAR REANG
1214.	Rakesh
1215.	MD Tripura MARKFED
1216.	LOKESH HDCM
1217.	RAVI SHARMA
1218.	kaviya
1219.	vT.VENKATASUBBAIAH
1220.	ILAYANGUDI UCB (Guest)
1221.	Manoj P.
1222.	DAYANANDA H S (Guest)
1223.	Tejas (Guest)
1224.	HDCM-GOWTHAM
1225.	c Jagathis
1226.	Nihar Sarma
1227.	dinesh kumar (Guest)

1228.	Harshita Sharma
1229.	GSMEVADA
1230.	Alwar ccb
1231.	M.Malarvizhi
1232.	K. POONGAVANAM
1233.	S Ghosh, Director MICM
1234.	Kiran Patole
1235.	DDR Sangli (Guest)
1236.	ICUB-ILAYANGUDI (Guest)
1237.	Shivakumar YB
1238.	S,M
1239.	G. V. D. N .Prasad
1240.	hanuman (Guest)
1241.	Sihor HO
1242.	ASHOK
1243.	umarani kanyakumari ccb
1244.	alwarnayaki
1245.	jccb harnara
1246.	D Krishnananda
1247.	Chandra sen Singh
1248.	PKSHAMI Bulandsahar (Guest)
1249.	ganga pradsd semwal.
1250.	DATAR SINGH (Guest)
1251.	gss
1252.	dlcotpt@gmail.com
1253.	Jash naik
1254.	Balappa N FO BDCC Bank
1255.	shyam
1256.	G Saraswathy
1257.	Sangli D.C.C.Bank Ltd., Sangli (Guest)
1258.	The subramanianagar Co-op Urban Bank (Guest)
1259.	aj
1260.	Vijay salgaonkar
1261.	jccb harmara
1262.	Mayur Aher
1263.	barmer ccb
1264.	Ram Awadh
1265.	CM CCB barmer
1266.	kohiladevi
1267.	Pandian