

Panel of eminent persons eligible for appointment as Independent External Monitors as on 18.12.2018

S. No.	Name	Date of Birth/Date of Retirement	Post held at the time of retirement	Whether already an IEM?	Desired place of appointment
1.	Shri Jagmohan Garg,	26.07.1950 07.09.2014	Vigilance Commissioner, CVC	NBCC, Oil India Ltd.	New Delhi & NCR
2.	Shri Anup Krishan Mehra	19.01.1955 31.01.2015	Director (Commercial), MOIL	SAIL, SECL	New Delhi or any other place
3.	Shri Vinod Kumar Gupta	24.10.1951 31.10.2011	Addl. DG, CPWD (ex-CTE, CVC)	NDMC, MTNL	Delhi & NCR
4.	Ms. Alka Sirohi, IAS (Retd.)	04.01.1952	Secretary, M/o Personnel	MTNL, SAIL	No specific preference
5.	Shri Sadhu Ram Bansal	03.01.1956 31.01.2016	CMD, Corporation Bank	UIDAI, IFCI	Preferred in New Delhi or Anywhere in India
6.	Shri A.K. Mohapatra, IFS (Retd.)	05.12.1956 31.12.2016	Principal Chief Conservator of Forest, D/o Forest & Environment, Odisha	CIL	Bhubaneswar
7.	Shri Subhashish Sarkar, IPS (Retd.)	02.11.1953 30.11.2013	Member (Personnel), D/o Posts	OFB, KoPT	Delhi, Kolkata, any large city
8.	Dr. Satyanarayana Dash, IAS (Retd.)	14.03.1950 31.03.2010	Secretary, M/o Heavy Industry	National Highway Infrastructure Development Corporation Ltd. (NHIDCL)	Bhubaneswar & New Delhi
9.	Shri Ashok K. Manchanda, IRS (Retd.)	13.04.1952 07.10.2014	Chief Commissioner, Income Tax	M/o Defence, IPA	Delhi, NCR, Mumbai, Dehradun
10.	Shri Arvind Kumar Arora	10.01.1956 31.01.2016	DG, Indian Defence Service of Engineers	HITES, DoT	Anywhere in India

11.	Shri V. Venkatachalam, IAS (Retd.)	02.04.1952 30.04.2012	Special Secretary, M/o Agriculture	VOC Port Trust, NCL	Anywhere in India
12.	Shri Harish Chandra, IRAS (Retd.)	03.08.1951 30.08.2011	Director (Finance), Rail Vikas Nigam Ltd.	D/o Posts	Delhi, NCR
13.	Shri Narendra Kothari,	13.12.1955 31.12.2015	CMD, NMDC	HCL & NCL	Anywhere in India
14.	Shri M. Selvaraj	04.05.1955 31.05.2015	Director (Fin), Mazagon Dock Ltd., D/o Defence Production	Chennai Port Trust	Chennai, Bangalore, Delhi
15.	Shri M.J. Joseph, ICAS (Retd.)	27.12.1956 / 31.12.2016	CGA, O/o CGA, M/o Finance	HLL Lifecare Ltd.	Bangalore
16.	Shri J.K. Khanna, IPS (Retd.)	13.04.1951 31.04.2011	DGP –cum – Civil Defence Commissioner, Bihar	No	No specific preference
17.	Shri Anand Deep, IRS (Retd.)	14.03.1957 31.03.2017	Principal Chief Commissioner, Income Tax, UP	CSIR, Syndicate Bank	No specific preference
18.	Ms. Bulbul Sen, IRS (Retd.)	06.07.1951 31.07.2011	Chief Commissioner, Income Tax	GRSEL, Kolkata Port Trust	No specific preference
19.	Dr. K. Saleem Ali, IPS (Retd.),	Retd. in Nov, 2013	Spl. Director / Addl. Director, CBI	Indian Bank, Syndicate Bank	No specific preference
20.	Shri R. Mukundan, IRPS (Retd.)	27.04.1957 30.04.2017	Sr. DGM, Southern Railway & South Central Railway	MIDHANI, MOIL	Chennai, Anywhere in India
21.	Shri D.R.S. Chaudhary, IAS (Retd.)	12.08.1953 31.08.2013	Secretary, M/o Steel	BHEL, MMTC	New Delhi
22.	Shri Madan Lal Meena, IAS (Retd.)	14.03.1957	DG, CAPART	DFCCIL, DGCA	No specific preference
23.	Shri Pradeep Kumar Gupta	19.12.1951 31.12.2011	Special DG, CPWD	EPIL, DoT	NCR (preferably) and anywhere else in India

24.	Shri Ramabadrán Krishnan	14.07.1955 31.07.2015	Director (HR), BHEL	Chennai Port Trust, HBL	Bhopal, Delhi, Chennai, Mumbai
25.	Shri Vishnu Agrawal	12.01.1956 31.01.2016	Director (Fin.), MRPL	-----	Delhi
26.	Shri Vikram Srivastava, IPS (Retd.)	18.03.1952 31.03.2012	DGP, Bureau of Police Research & Development (BPR&D)	BPCL	Any place in India, Bangalore, Hyderabad, Visakhapatnam Mumbai, Chennai, Goa, Ahmedabad, Bhubaneswar, Guwahati, Jaipur
27.	Shri Venugopal K. Nair, IPS (Retd.)	21.10.1952 31.10.2012	DGP, Kerala	ITI Ltd., NALCO	Anywhere in India, Preferred in Delhi
28.	Shri Anil Kumar, IAS (Retd.)	17.05.1953 31.05.2013	Secretary, D/o Ayush	GAIL, DGCA	Delhi, Noida, Faridabad and Gurugram
29.	Shri Ashok Kumar Garg, ITS (Retd.)	01.06.1956 31.05.2014	CMD, MTNL	RailTel, TCIL	Delhi, NCR
30.	Shri Gurdev Singh Bhatnagar	29.07.1954 31.07.2014	Director General of Naval Armament, Indian Navy, M/o Defence	Mazagaon Dock shipbuilders Ltd. & Cabinet Secretariat (SR)	Anywhere in India
31.	Shri Suresh Babu, IRS (Retd.)	07.04.1956 30.04.2016	Principal Chief Commissioner, Income Tax	Cement Corp. of India Ltd.	Hyderabad
32.	Smt. Anita Chaudhary, IAS (Retd.)	21.09.1952 01.10.2012	Secy., D/o Land Resources, M/o Rural Development	IFCI, MHA	No specific preference
33.	Shri Anand Behari Agrawal	01.03.1957 28.02.2017	Chairman, BBMB	CBDT, REC	Anywhere in India
34.	Shri Sudhir Krishna, IAS (Retd.)	01.07.1954 30.06.2014	Secy., M/o Urban Development	NHPC	Anywhere in India
35.	Shri P.N. Vittal Dass, IRS (Retd.)	02.05.1950 31.05.2010	Member, CBEC	UIDAI, CPCL	Anywhere in India

36.	Shri Bibhuti Bhusana Mishra, IPS (Retd.)	10.03.1955 31.03.2015	In-charge DG, Narcotics Control Bureau	STC	Delhi/Odisha /Any place in India
37.	Dr. Joginder Paul Sharma, IAS (Retd.)	15.12.1953 31.12.2013	Principal Secretary, Govt. of UP	Bank of India	Anywhere in India
38.	Shri Sunder Rajan Raman	06.09.2017	Whole time Member (SEBI)	UCO Bank	No specific preference
39.	Mrs. Pravin Tripathi, IA&AS (Retd.)	23.12.1949 19.05.2009	Dy. C&AG	BHEL	New Delhi
40.	Shri Anjan Kumar Banerjee, IA&AS (Retd.)	05.10.1950 31.10.1950	Dy. C&AG	MES/BRO	New Delhi, Mumbai, Lucknow & Any other city in India
41.	Sh. Sunil Krishna, IPS (Retd.)	27.06.1952 30.06.2012	DG (Investigation) NHRC	Central Pollution Control Board and GAIL	Delhi & NCR
42.	Sh. Asutosh Mishra, IAS (Retd.)	10.03.1953 31.03.2013	Principal Secy., Commercial Taxes & Excise	Allahabad Bank & PPT	Mumbai, Bangalore, Bhubaneswar, Hyderabad, Chennai, Delhi, Kolkata, Ahmedabad
43.	Shri A. Vijay Anand, IRS (Retd.)	10.08.1956 30.08.2016	Addl. Secretary, D/o Space	IREL, Indian Institute of Science	Bangalore, hennai, Hyderabad, Delhi, Mumbai, Ahmedabad
44.	Shri Gaurav Dave, IRSEE (Retd.)	10.01.1958 31.01.2018	Chief Electrical Engineer, M/o Railways	CMP&DI	Anywhere, preferred Delhi
45.	Shri Chet Ram, IRS (Retd.)	15.07.1956 31.07.2016	Principal Commissioner, Income Tax, Nagpur	CMP&DI	Any city in India but preferred Mumbai, Thane, Pune and other cities
46.	Shri Rakesh Jain, IA&AS (Retd.)	18.08.1957 31.08.2017	Dy. C&AG	CBDT, HUDCO	Delhi, Jaipur
47.	Shri Hem Kumar Pande, IAS (Retd.)	01.04.1957 31.03.2017	Secretary, D/o Consumer Affairs	MES/BRO HECL	No specific preference
48.	Shri Devendra Kumar Sharma, IDAS (Retd.)	10.02.1954 28.02.2014	Addl. Secretary, M/o Defence (Fin.)	NDMC, HUDCO	New Delhi, NCR or anywhere else

49.	Shri M. Raman, IAS (Retd.)	16.04.1951 16.04.2011	Secretary, M/o Chemicals & Fertilizers	PGCIL	Chennai, Hyderabad, Bangalore, Mumbai and Delhi
50.	Shri S. Ravi, IRS (Retd.)	11.06.1954 30.06.2014	Principal Chief Commissioner, Income Tax, TN & Puducherry	MRPL	Chennai, Mumbai, Bengaluru
51.	Shri Ashok Kumar, IPS (Retd.)	15.06.1955 06.09.2016	DGP, TN	Indian Bank	No specific preference
52.	Shri Sewa Ram, IAS (Retd.)	23.05.1951 31.05.2011	Principal Secretary, Horticulture, MP	NCL	Any place
53.	Shri Brahm Dutt, IAS (Retd.)	05.07.1950 31.07.2010	Secretary, M/o Road Transport and Highways	No	Bangalore, Delhi
54.	Sh. V. Kannan	25.12.1954 31.12.2014	CMD, Vijaya Bank	Kamarajar Port Ltd., IIFCL	Anywhere
55.	Sh. Srinivasan Rangarajan, IRSME (Retd.)	24.03.1956 31.03.2016	Chief Mechanical Engineer, NF Railways	PPT, CCL	No specific preference
56.	Sh. Swaminathan Kalyanam, IRSME (Retd.)	03.06.1957 30.06.2017	Addl. Member (Mech. Engg.), Railway Board, M/o Railways	CPCL	Anywhere in India, preferred in South Indian States
57.	Sh. Salil Kumar Jha,	18.07.1953 31.07.2013	MD, HAL	Oriental Bank of Commerce	Anywhere
58.	Sh. Virendra Sharma, CES (Retd.)	08.08.1950 31.08.2010	Addl. DG, CPWD	No	New Delhi
59.	Sh. Upendra Malik, CES(Retd.)	02.04.1957 30.04.2017	Spl. DG, CPWD	ECL	NCR (Delhi adjoining area)
60.	Vice Admiral Ashok Vishwanath Subedar (Retd.)	08.10.1956 31.10.2016	Chief of Material , Principal Staff Officer at integrated Headquarters, M/o Defence	IPPB	Mumbai, Kolkata, Goa, Pune
61.	Sh. Pradeep Kumar Jajoria, IAS (Retd.),	17.02.1957 28.02.2017	Ex-DG, Shri Krishna Institute of Public Administration, Jharkhand	IPPB	Delhi, Mumbai, Bengaluru, Hyderabad, Kolkata and State capitals
62.	Sh. Aditya Prakash Mishra, IRSE (Retd.)	03.01.1953 31.01.2013	Ex-Member Engineering, Railway Board and Ex-Officio Secretary, GoI	RITES, BCCL	No specific preference

63.	Sh. S. Manoharan, IAS (Retd.)	29.05.1950 31.05.2010	Spl Secretary, M/o Water Resources	NEEPCO	Delhi, Mumbai
64.	Sh. Kalyan Chand, IRS (Retd.)	16.07.1950 31.07.2010	DG, Income Tax	National Textiles Corp.	New Delhi, NCR
65.	Dr. (Ms.) Nivedita P. Haran, IAS (Retd.)	22.11.1954 30.11.2014	Addl. Chief Secy.	WCL	Delhi, Bengaluru, Kolkata, Mumbai, Pune, Ahmedabad, Kanpur
66.	Sh. V.P. Haran, IFS (Retd.)	16.07.1954 31.07.2014	Ambassador of India, Bhutan	MFL	Delhi, Bengaluru, Chennai, Mumbai, Ahmedabad, Pune, Kolkata
67.	Dr. Meeran Chadha Borwankar, IPS (Retd.)	16.09.1957 30.09.2017	DG, Bureau of Police Research & Development	IOCL,	No specific preference
68.	Sh. Nand Lal Singh, CES (Retd.)	25.07.1957 31.07.2017	Spl. DG, CPWD	No	NCR (Delhi, Ghaziabad, Gurugram, Faridabad), Lucknow, Chandigarh, Jaipur, Dehradun
69.	Sh. R. Kuppan, IRSME (Retd.)	20.09.1957 30.09.2017	Principal Chief Mechanical Engineer, M/o Railways	Kamarajar Port Ltd. & GRSEL	Chennai, Bangalore, Trivandrum, Cochin, Mysore, Hyderabad, Pune, Mumbai, Calcutta or any other city
70.	Sh. Mathew C. Kunnumkal, IAS (Retd.)	06.09.1951 30.09.2011	DG, NIRD, Hyderabad	-----	Delhi, Cochin, Hyderabad
71.	Sh. Suresh N. Patel	25.12.1957 31.12.2017	MD & CEO,	IOCL BEL	Anywhere in India
72.	Sh. Girish Chandra Chaturvedi, IAS (Retd.)	17.01.1953 31.01.2013	Secretary, M/o P&NG	BEL	Anywhere
73.	Sh. Sushil Gupta, CCS (Retd.)	17.07.1954 31.07.2014	Chairman, Central Ground Water Board, M/o Water Resources	M/o Earth Sciences	New Delhi, Noida, Gurgaon, Faridabad, Ghaziabad, else anywhere
74.	Lt Gen Raman Dhawan, AVSM, VSM**, ADC (Retd.)	04.02.1957 28.02.2017	Chief of staff, Army Training Command	BBMB & Cabinet Secretariat (SR)	Delhi, NCR and any other place

75.	Sh. Girish Shankar, IAS (Retd.),	01.09.1957 31.08.2017	Secretary, M/o Heavy Industry and Public Enterprises	EIL & GRSEL	Any city
76.	Sh. P.K. Vijayakumar, IRS (Retd.)	14.09.1951 30.09.2011	DG, Income Tax	Cochin Shipyard Ltd., RINL	Cochin, Chennai, Trivandrum, Mumbai
77.	Sh. Ashwani Kumar Mehta, IRS (Retd.)	17.02.1955 28.02.2015	DG, Income Tax	EIL	Anywhere
78.	Sh. Sharda Prasad, IPS (Retd.)	12.09.1950 30.09.2010	DG, Home Guards & Civil Defence, Assam	FAGMIL & SCTIMST	Any city in North East, Bihar, Karnataka, Tamil Nadu
79.	Sh. Rudhra Gangadharan, IAS (Retd.),	23.06.1952 30.06.2012	Secy., M/o Agriculture	MEA & OICL	Delhi, Bangalore
80.	Sh. Surendra Pal Gaur, IAS (Retd.)	01.05.1950 30.04.2010	Chairman, Inland Waterways Authority of India, M/o Shipping	MARTH	Metros & State Capitals
81.	Sh. Rajiv, IPS (Retd.)	23.10.1953 26.02.2018	Vigilance Commissioner, CVC	SAIL, PGCIL	Anywhere
82.	Sh. Abhay Kumar Khanna, IRAS (Retd.)	29.06.1953 30.06.2013	General Manager, Integral Coach Factory, M/o Railways	No	Preferably Delhi
83.	Sh. T.N. Tiwari	08.01.1956 31.01.2016	Addl. Secretary, D/o Legal Affairs, M/o Law & Justice	Central Bank of India	New Delhi, NCR
84.	Sh. R. Nagarajan	18.05.1957 31.05.2017	Director (Fin.), PFC Ltd.	No	No specific preference
85.	Sh. Anil Kaushal, ITS(Retd.)	17.06.1954 30.06.2014	Member, TRAI	No	New Delhi
86.	Sh. Ramesh Chandra, CES (Retd.)	01.01.1958 31.12.2018	Spl. DG, CPWD	HPL	Delhi, NCR, Pune, Mumbai
87.	Shri Ashwani Kumar,	28.02.1958 31.12.2017	Ex-CMD, Dena Bank	Union Bank of India & Bank of India	Mumbai
88.	Shri B Ravichandran, IRS (Retd)	02.04.1956 30.04.2016	Ex-Member, Customs, Excise & Service Tax Appellate Tribunal	Union Bank of India	Chennai
89.	Shri Sanjeev Behari, IRS (Retd)	02.05.1956 28.03.2016	Ex-Chairman CCE&ST, Settlement Commission	SCTIMST	New Delhi/any other city of India

90.	Shri Debi Prasad De, ITS (Retd.)	15.10.1957 31.10.2017	Advisor (North East LSA) Shillong	No	Anywhere in India/Abroad
91.	Smt. Rekha Gupta, IA & AS (Retd.)	16.11.1951	Deputy C&AG and Member, NCDRC	M/o FPI	No specific preference
92.	Dr. Bhushan Chander Gupta, IAS (Retd)	15.05.1952 31.05.2012	Secy. Food & Public Distribution	Allahabad Bank	Chandigarh, Delhi or anywhere in India
93.	Shri Jagdeep Kumar Ghai, P&TA and FS	16.03.1955 31.03.2015	Principal Controller of Communication Accounts, D/o Telecom	No	Any Place
94.	Shri Sunil Kumar Chourasia, IOFS (Retd.)	23.06.1958 30.06.2018	Ex-DGOF & Chairman Ordnance Factory Board, Kolkata	MCL	Any Place (Near to Jabalpur will be preferable)
95.	Shri Radhakrishna Kini A, IPS (Retd.),	16.11.1957 30.11.2017	Ex-Secretary (Security)	No	South India
96.	Dr. Parvez Hayat, IPS (Retd.)	01.09.1958 31.08.2018	Former DG (Training) PHQ Ranchi	No	No specific preference
97.	Shri Ajit Mohan Sharan, IAS (Retd.)	02.03.1957 31.03.2017	Ex-Secretary Ministry of AYUSH	NRL	New Delhi
98.	Shri Virendra Bahadur Singh, IPS (Retd.)	05.07.1950 31.07.2010	Director General of Police, State Vigilance Bureau, Haryana	GAIL Gas ltd. BPCL	Any Where
99.	Shri Satish Chander, MES (Retd.)	26.01.1957 31.01.2017	Add. DG, Military Engineer Services	ECL	Pune/Mumbai/Delhi/Bengalore
100.	Shri Brij Mohan Kohli, IDSE (Retd.)	14.06.1952 30.06.2012	Ex-Director General/HAG	No	Delhi/Anywhere in India
101.	Shri Prabhat Ranjan Acharya, IA&AS (Retd.)	11.07.1958 31.07.2018	Ex-DG/Director (Finance) BEL	Mazagon Dock Shipbuilders Ltd.	Anywhere in India
102.	Shri Jojneswar Sharma, IDES (Retd.)	01.09.1958 31.08.2018	Ex-Director General Defence Estates	No	Guwahati, Delhi & Pune
103.	Shri Arun Jha, IAS (Retd.)	15.08.1958 31.08.2018	Ex- Secretary to GOI, M/o Social Justice & Empowerment	No	Delhi NCR & Mumbai
104.	Shri Vijender Kumar Jain, IRSS (Retd)	14.06.1958 30.06.2018	Ex-Principal Chief Material Manager/Central Railway	No	Mumbai, Delhi & NCR and Anywhere in India

105.	Shri P R Ravikumar, IRS (Retd.)	25.05.1956 31.05.2016	Ex-DGIT (Investigation)	CoPT	Anywhere in India
106.	Shri Arun Chandra Verma, IPS (Retd.)	29.09.1954 30.09.2014	Ex- Special DG, CISF	IOB, HPCL	Anywhere in India
107.	Mrs. Vijay Kanth, IRAS (Retd.)	09.06.1953 30.06.2013	Financial Commissioner, Railway	CCIL	Chennai/Bangalore/Trichy
108.	Shri Subramanya Suria Narayana Moorthy, IRS (Retd.)	27.12.1950 31.12.2010	Ex- Chairman, CBDT		Mumbai, Pune, Chennai, Bangalore Cochin, Hyderabad, Trivandrum, Vishakhapatnam
109.	Shri Siva Prasad Rao, Ex-MD	15.06.1950 30.06.2010	SAIL		Anywhere in India
110.	Vice Admiral Arun Kumar Bahl, (Retd.)	21.08.1958 31.08.2018	M/o Defence		Delhi, Mumbai, , Bangalore Hyderabad, Vishakhapatnam
111.	Shri Ranjit Kumar Pachnanda, IPS (Retd.)	23.10.1958 31.10.2018	Ex-DG, ITBP	HSCL, CIL	Delhi
112.	Shri Devendra Kumar Pathak, IPS (Retd.)	01.03.1956 28.02.2016	Ex- Spl. DG, BSF	CCL	Delhi
113.	Smt. Usha Chandrasekhar, IPoS (Retired)	18.11.1958 30.11.2018	Ex-Member (Operations) Postal Services Board		Anywhere in Inida
114.	Shri Sutanu Behuria, IAS (Retd.)	02.07.1954 31.07.2014	Ex- Secretary M/o Heavy Industries	MCL	Delhi, Kolkata, Mumbai, Bhubaneswar

Persons appointed as Independent External Monitors for three organizations as on 18.12.2018

1.	Shri Ajai Kumar	26.06.1953 30.06.2013	CMD, Corporation Bank	BEML, NFL, IDBI Bank	Anywhere in India
2.	Shri Suresh Chandra Panda, IAS (Retd.)	06.02.1955 28.02.2015	Special Secretary & Financial Advisor, MHA	NBCC, NALCO, NMDC	Bhubaneswar (Orissa) and New Delhi
3.	Shri Pramod Deepak Sudhakar, IAS (Retd.)	29.01.1951 31.01.2011	Special Secretary, M/o Corporate Affairs	CIL, NFL, BBMB	No specific preference
4.	Shri S. Srinivasan, IAS (Retd.)	03.01.1956 31.01.2016	Secy. & Member (Fin.) D/o Space / Atomic Energy / Earth Sciences	CIL, IDBI Bank, NLC	No specific preference
5.	Shri MN Krishnamurthy, IPS (Retd.)	19.02.1955 28.02.2015	Director General of Police	OFB, MRPL, NLC	No specific preference
6.	Shri V.V.R. Sastry	23.04.1949 30.04.2009	CMD, BEL	TCIL, BRBNMPL, RINL	Anywhere in India
7.	Shri Sudhir Kumar, CE&MES,	04.10.1953 31.10.2013	Addl. DG, M/o Urban Development	CIL, IRCON, Ircan Infrastructure & Services Ltd. (IrconISL)	Delhi may be Mumbai or Kolkata (if additional)
8.	Shri G. Rajeswara Rao, IRS (Retd.)	05.04.1952	Chief Commissioner, Income Tax, Hyderabad	DFCCIL, HAL & Andhra Bank	No specific preference
9.	Shri P.V. Rao, IRS (Retd.)	April, 1957 30.04.2017	Chief Commissioner, Income Tax	BDL, REC, Andhra Bank	Anywhere in India but location in South preferred
10.	Sh. Najib Shah, IRS (Retd.)	11.03.1957 31.03.2017	Chairman, CBEC	NLC, CERSAI & D/o Revenue	Bengaluru, Chennai, Mumbai, Any place in India

11.	Shri Kishore Kumar Sansi	19.08.1957 31.08.2017	Ex-MD & CEO, Vijaya Bank	Central Bank of India, National Housing Bank & IIFCL	Anywhere in India
12.	Shri Subodh Kumar Goel	22.09.1950	CMD, India Infrastructure Finance Co. Ltd. (IIFCL)	NABARD, Oriental Bank of Commerce and Export-Import Bank of India	No specific preference
13.	Ms. Meenakshi Mishra, IA&AS (Retd.)	31.05.1957 31.05.2017	DG Audit, Railway – Commercial	DPT, GAIL Gas ltd and M/o FPI	Delhi and NCR