

**STATE LEVEL BANKERS' COMMITTEE, BIHAR**  
**MINUTES OF THE 65<sup>TH</sup> REVIEW MEETING**

The 65<sup>th</sup> review meeting of SLBC, Bihar for the quarter ended June 2018, was held on Saturday, 25<sup>th</sup> of August 2018 at Hotel Chankya from 12:00 noon onwards.

Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister (Finance) Minister , Bihar chaired the meeting. The meeting was co-chaired by Shri B. Ramesh Babu, Deputy Managing Director & Chief Operating Officer, State Bank of India, Corporate Centre, Mumbai.

1. At the very outset of the meeting, **Shri Sandeep Tewari, Chief General Manager, State Bank of India & Convener, SLBC, Bihar** formally welcomed all the participants to the meeting. In his welcome speech, he pointed out the following :

- The member banks together have achieved, during the first quarter, 19.42% of the target set under Annual Credit Plan (ACP) for the current financial year which may be considered good factoring that first quarter is generally a slack season for Banks in respect of business development. He was hopeful that Banks will be able to achieve 100% of the target this FY.
- Difference in data has been observed by Hon'ble Deputy Chief (Finance) Minister during his participation in some special District Level Coordination Committee (DLCC) meetings. The discrepancy in data is not acceptable as all banks are on CBS platform. It should be ascertained as to at what level the data discrepancy is taking place.
- Though SMS is being sent by many Banks in case of DBT transfers, there are instances of failures in delivery of such messages for want of correct mobile number of the beneficiary in CBS system or with DBT effecting Govt. department and incorrect IFSC code. So, the base data with the DBT effecting department should be corrected; expenses on the part of Banks in sending DBT SMSs is a secondary issue.

2. **Shri N.P.Topno, Regional Director, Reserve Bank of India , Patna** thanked the Deputy Managing Director, SBI, for his presence to co-chair the meeting. In his address to the house, he made the following observations:

- ❖ Some Banks have gained growth on quarter on quarter (QoQ) basis, some have shown growth on year on year (YoY) basis and some have gained increase in business on both basis. But it is a matter of concern for those banks which are lagging on both the counts and they need to put in more efforts to achieve the ACP target.
- ❖ NPA of Private Sector Banks in the state is 1.07%. However it is 10.68% for Public Sector banks and 27.88% for RRBs which is a matter of concern.
- ❖ Despite instructions from State Government , Banks are not getting required cooperation from District Administration in recovery of amount involved in certificate cases resulting in poor recovery and piling up of certificate cases. The amount involved in pending certificate cases is more than the sum total of paid up capitals of State Bank of India and Central Bank of India.
- ❖ For a better understanding of economic development trajectory, the Credit to State GDP ratio should also be discussed in addition to Credit to Deposit Ratio.
- ❖ There is sufficient availability of cash with no cash crunch either in RBI or in banks.

3. **Shri S.K.Majoomdar, Chief General Manager, NABARD** highlighted the need of making concerted efforts towards “doubling farmers’ income” as envisaged by Government of India in their 2016-17 budget announcement. He highlighted the fact that the plight of the agriculture and farmers is pitiable because Agriculture contributes 17% to national GDP whereas around 60% of country’s population is dependent on agriculture. This is a highly skewed ratio and is unsustainable. Earlier attempts focused on increasing production or credit flow has not yielded the desired result. To enable agriculture to sustain such a large population, multi pronged attempts focused on increasing farmers’ income are required to be made . In this regard, he made a detailed power point presentation and suggested the following action points for all the stake holders:

- Land Reform and Digitisation of land records
- Amendment in Land Lease Act

- Market Reforms (Better market access for enhanced price realization and convergence)
- Widening of Credit (Coverage of all eligible farmers under KCC)
- Higher Credit flow to potential activities like Dairy, Fisheries, Poultry, Goatery and Food processing.
- Integrated loan for cultivation and one or two interdependent allied-agri activities.
- Organising Panchayat-wise KCC/ Credit Camps.

**4. Shri B. Ramesh Babu, Deputy Managing Director & Chief Operating Officer, State Bank of India,** drove home the need of 100% achievement under ACP & opening of banking outlets against allotted targets . During his deliberations, he laid emphasis on the undernoted points:

- Though the achievement under ACP during Q1 2018-19 is lesser by 132 basis points as compared to Q1 2017-18, Banks in the state have disbursed Rs 2,427 more in comparison of Q1 of 2017-18.
- Agriculture is the main economic activity in the state and Banks can enhance their credit exposure by financing activities and opportunities as envisaged in the Agriculture Road Map of Government of Bihar (GoB).
- Opening of Banking Outlets in URCs should be completed by 31.08.2018 by the allottee banks.
- Digitisation of land records, issuance of on-line land possession certificate, access by Banks for noting charges and reduction/ waiver of stamp duties on various loan agreements are some important measures that can have a booster impact on credit off-take in the state and improvement of CD ratio.
- As insurance of crop is mandatory under KCC scheme of Banks, “Bihar Rajya Fasal Sahayta Yojana” should be tweaked to include KCC loans financed by Banks.
- Posting of dedicated Certificate Officers at Sub-Divisional / District levels may help in recovery of NPAs.
- Data flow from Banks to SLBC should be correct and timely. There is no use of deliberating over incorrect data.

- Banks in Bihar have achieved together more than 100% in the three social security schemes namely PMJDY, PMJJBY and PMSBY under Extended Gram Swaraj Ahiyan.
- NABARD can select some progressive farmers and demonstrate that their income can be / have been doubled. Something achieved by someone is always a catalyst for others to achieve the same.

**5. Smt. Sujata Chaturvedi, Principal Secretary (Finance), Govt. of Bihar**

mentioned the following points during her deliberations :

- ❖ In the light of recent variance observed in data available in SLBC agenda papers and data put up by LDMs in special DLCC meetings (in 5 districts which were attended by Hon'ble Dy. Chief (Finance) Minister), it is imperative that all Banks put in concerted efforts to ensure data sanctity.
- ❖ As mentioned in the SLBC agenda papers (page no. 48), RBI has issued Master Circular on Lead Bank Scheme (Circular No. FIDD. CO. LBS. BC. No.2/02.01.2018-19 dated 2<sup>nd</sup> July 2018) wherein there are clear cut guidelines on data flow from Banks to SLBC. RBI is requested to oversee and ensure compliance of their instructions by Banks in Bihar so that correct data is made available to SLBC.
- ❖ In case any line department wants to have further details on performance of its particular scheme, the same can be collected by them directly from the particular Bank/ Banks.
- ❖ Though some Banks have confirmed that SMSs are being sent to all DBT beneficiaries, in some banks it is still not being done. If expenses involved is a constraint on sending SMSs, Government is willing to reimburse such expenses if banks come up with such a proposal.

**6. Sri Sushil Kumar Modi, Hon'ble Dy Chief Minister and Finance Minister, Govt. of Bihar** expressed his views as under:

- Despite prior information, senior officials from Banks were not present in the special DLCC meetings attended by Hon'ble Dy. Chief (Finance) Minister in 5 districts namely Arwal, Banka, Rohtas, Katihar and Gopalganj. In some of these meetings even district coordinators of some Banks were not present.

- Presence of senior bank officials is an opportunity for them to keep abreast of the overall development taking place in their area of operation. These meetings should be attended by district level officials of important government departments , Jeevika , representatives of BC agents/ CSPs/ Bank Mitras etc. be also invited.
- Senior bank officials, designated especially for the purpose, who attends these meetings and are well conversant with proceedings / outcomes of previous meetings , should preferably attend DLCC meetings for fruitful discussion.
- There was a difference upto as much as 40% in data in SLBC agenda papers as on 31.03.2018 and data reported by LDMs in these special DLCC meetings. SLBC should prepare a comparative statement to ascertain the extent of data divergence and present in the next SLBC meeting. Though the issue of data divergence is a listed agenda item for today's meeting, banks having lead bank responsibility in the aforesaid districts have not come prepared on the issue.
- As per RBI's circular instructions, DLCC meetings should be convened by the Lead Banks at quarterly intervals. But DLCC meetings for discussing performance during March-2018 quarter were held in August 2018 in Madhubani, Sheikhpura and Siwan districts . The reasons for such an inordinate delay should be ascertained and informed to the Chair immediately.
- 4 / 5 LDMs and SDCs (Banking) should be invited to participate in each SLBC meeting.
- During forthcoming SLBC meetings, the discussions should be issue-based. The Steering Committee, a sub-committee being formed for finalizing agenda of the SLBC meetings, may identify most important and perennially problematic 10 / 12 issues to be discussed during the upcoming SLBC meetings.

## **7. Review of Performances of Banks during Q-1 of FY 2018-19:**

**Hon'ble Deputy Chief Minister** reviewed the performance of the banks for the quarter as under :

- **ACP & CD ratio** : The achievement under ACP during the quarter ended June in current FY has been 19.42% as compared to 20.74% during the

corresponding period of last year i.e less by 132 basis points. However, the performance of the banks it is satisfactory in light of the fact that :

- i. banks have disbursed Rs 25,241 Crores in Q-1 of 2018-19 as compared to Rs 22,814 Crores during corresponding period of last year,
- ii. Subsequent to yearly closing, banks are engaged in audit, target setting, transfer-postings etc. during Q-1.
- iii. The CD Ratio in Q-1 of 2018-19 stood at 43.12% which is 155 basis points more than 41.57% in Q-1 of 2017-18.

➤ **Opening of BOs in URCs :**

- i. Out of a target of 602, 283 BOs are yet to be opened in URCs. Keeping in view RBI's clarification that even the Banks under PCA can open fixed point BCs, the remaining target of opening BOs in URCs should be achieved before the next SLBC meeting.
- ii. Additionally, 260 villages out of 394, as advised by DFS, are under LWE and aspirational districts. It is imperative that BOs in all these 260 villages are opened before the next SLBC meeting. Opening of more and more BOs in LWE districts will improve ACP achievement & growth and will help fight left wing extremism in these areas.

➤ **CSPs / BCAs / Bank Mitras:**

- i. There are 15025 BCAs and 3538 brick and mortar rural branches in Bihar whereas there are 42,000 villages approximately.
- ii. In next SLBC meeting, there should be a discussion on :
  - (a) providing banking facility to all villages through BCAs.
  - (b) Functioning of BCAs.
  - (c) Some BCAs should be invited to attend the SLBC meetings.

- **Overall Performance :** The banks are performing well and their performance is very crucial for the state as there can be no development without cooperation from banks.

## **8. The Principal Secretaries to Govt. of Bihar expressed their views as summarized hereunder:**

### **8.1 Principal Secretary, Agriculture.**

- ❖ As per the roster for KCC camps to be organized in the state, 2 camps have been organized so far on 9<sup>th</sup> July and 16<sup>th</sup> August 2018. The camp on 16.08.2018 received good response as reflected from the following data:

i.	Applications generated	:	34,396
ii.	Applications sent to Bank	:	21,084
iii.	Loans sanctioned	:	2,669
iv.	Loans renewed	:	9,077

However, a lot is yet to be done considering that the target for new KCC loans (numbers) is 10 lakhs for the current FY.

- ❖ Officials from revenue department were not present in some of the camps to ensure issuance of land possession certificates instantly. Representatives from Banks were also not present in some camps.
- ❖ During the deliberations on KCC, many banks voiced concern over non-issuance of notification under PMFSBY for Kharif 2018. As insurance of KCC is mandatory as per RBI circular instructions, absence of insurance facility will affect the achievement of Banks under KCC. Hon'ble Deputy Chief Minister advised that the issue should be taken up by the Cooperative Department and Agriculture Department on priority basis.
- ❖ Banks have sanctioned 6,760 loans for Rs 196 Crores under farm mechanization as reported in SLBC agenda papers. However, Agriculture Deptt., GoB, has not received any claim for subsidy and therefore it is presumed that these loans have been done under Banks' own schemes only.
- ❖ Subsidy as high as 40% is payable on various Horticulture / Vermi Compost schemes. Banks should finance proactively under such schemes.
- ❖ While effecting diesel subsidy through DBT, it has been observed that transaction failure / rejection rate is around 15-20% though the concerned accounts are already Aadhar / Mobile no. seeded. The reason of rejection in majority of cases is non-mapping of bank accounts with NPCI portal.
- ❖ State Govt. pays interest subvention of 1% for prompt repayment of loans by farmers. However, Commercial Banks are not claiming this which implies that

the benefit of 1% interest subvention is not percolating down to farmers. This is an old issue pending for resolution. Hon'ble Dy. Chief Minister commented that this issue should be one of the agenda items for discussion in the next SLBC meeting.

### **8.2 Principal Secretary , Social Welfare:**

- Rate of DBT rejections is very high in case of various Social Welfare Schemes.
- The reasons for high DBT rejections are non-updation of Aadhar numbers and mobile numbers in beneficiaries' data. Updation of legacy data will take time considering the high number of beneficiaries.
- In the mean time, it will be very helpful to the Welfare Department in updating the data if banks could advise the reasons of DBT rejections.

### **8.3 Principal Secretary, Industries :**

- ❖ Bank branches are extending loan facilities under CGTMSE as a matter of discretion and not to all eligible borrowers as uniform policy. This is hindering credit flow to industries because banks are insisting on collateral whereas as good as 70% coverage is already available under CGTMSE.
- ❖ Due to imposition of PCA on 11 banks there, is credit squeeze in the industry and payments to sugar farmers are held up. Related banks are requested to see if the credit line could be restored at the earliest for making payments to farmers.

### **8.4 Principal Secretary Principal Secretary, Rural Development:**

- ✓ As per RBI instructions, the KYC documents of only three office bearers are required for opening accounts of SHGs. But many bank branches insist on submission of KYC/ e-KYC of all members of SHG.
- ✓ The SHGs in Bihar have a high average repayment record (around 98%) . Still many bank branches are asking for the CIBIL records of SHG members.

### **8.5 Principal Secretary , Animal Husbandry and Fishery Resources:**

- The performance of Banks under Fisheries and Poultry is very poor.

- It is surprising to note that banks have financed 63,551 dairy units loans worth Rs 419 Crores during the quarter. Bandhan Bank alone has financed Rs 335.52 Crores to 60,171 beneficiaries.
- Bandhan Bank representative confirmed the correctness of data. He was requested to send granular details to the Animal Husbandry and Fishery Resources Deptt.
- Expressed anxiety over pendency of dairy loan applications and requested controlling level officials to follow up.
- Banks suggested that while sending loan applications to the branches their controllers should also be informed about it to exercise control on progress in this regard.
- Principal Secretary informed that web site is being developed which , when completed, will contain all the details of dairy loan applications and its current status.

**9. In his concluding remarks, the Hon'ble Dy. Chief (Finance) Minister, reiterated the following important points for action on part of the banks and other stake holders of SLBC:**

- ❖ The correctness of data should be ensured.
- ❖ The DLCC meetings should be held in the relevant quarter invariably.
- ❖ Senior bank officials should attend DLCC meetings.
- ❖ The SLBC meetings henceforth should be issue based. For every meeting, 10-12 issues should be identified and discussed.
- ❖ The following subject matter should be included among the agenda items for discussion in next SLBC meeting:
  - a. Functioning BCAs/ CSPs / Bank Mitras
  - b. Providing 1% interest subvention to farmers making prompt repayments.
- ❖ The Principal Secretaries of Cooperative and Agriculture Departments should resolve urgently the issue of mandatory Crop insurance for KCC borrowers, flagged by Banks.
- ❖ Availability of cash in ATMs in the cane growing area - East & West Champaran - should be ensured.

- ❖ Among most affected LWE districts, the achievement of ACP in Lakhisarai and Gaya districts are low and need boost-up.
- ❖ There is no point in asking for CIBIL score of SHG members by financing banks.
- ❖ Banks should expand their loan exposure under CGTMSE.
- ❖ Opening of BOs in URCs should be completed before the next SLBC meeting.

**10. Sri R. K. Das, AGM (SLBC)** extended vote of thanks to all participants for their active participation in the meeting and announced end of the meeting with the permission of the chair.

**XXXXXXXXXX**

## **ACTION POINTS**

### **65<sup>th</sup> SLBC MEETING HELD ON 25<sup>th</sup> AUGUST, 2018**

#### **1. SLBC /SLBC Sub-Committees / DLCC/ DLRC**

1.01 SLBC quarterly review meetings should be issue based . 10 – 12 prominent and perennially problematic issues should be taken up for discussion and resolution.

**(Action: SLBC)**

1.02 The following subject should be included in the agenda item of the next SLBC meeting:

a. Functioning of BCAs / CSPs / Bank Mitras.

b. Payment of 1% interest subvention to eligible KCC borrowers making prompt repayment.

**(Action: SLBC)**

1.03 4 - 5 LDMs & Senior District Collectors (SDCs) should be invited to attend SLBC meetings.

**(Action: SLBC )**

1.04 DLCC meetings should invariably be held timely in the relevant quarter. The DLCC meetings for Mar'18 were held in Madhubani, Siwan & Sheikhpura districts in August much after the due date. Reasons for this to be ascertained and informed to the Chair immediately.

**(Action: LDMs of related districts)**

1.05 Senior bank officials should also attend DLCC meetings. It must be ensured that same person attends the meetings to ensure continuity of proceedings. These meetings should be attended by district level officials of important Govt. departments and Jeevika. Representatives of BC agents/ CSPs/ Bank Mitras etc. be also called.

**(Action: All banks , LDMs & GoB)**

1.06 List of participation by senior level officials of banks to the DLCC/ DLRC meetings must be placed in next SLBC meeting.

**(Action: All banks & LDMs )**

## **2. Achievement under ACP & CD ratio**

2.1 In addition to CD Ratio, SLBC should discuss SGDP to Credit ratio also.

**(Action: SLBC & GoB)**

2.2 The achievement of ACP in Lakhiserai and Gaya districts, which are the most affected LWE districts, is low and needs to be increased.

**(Action: GoB, Banks & LDMs of related districts)**

2.3 CD Ratio of Saran, Bhojpur and Siwan is less than 30% in June'18 quarter. Special action plan be chalked out in co-ordination with the District Magistrate to improve it immediately.

**(Action: GoB, Banks & LDMs of related districts)**

## **3. Opening of Banking Outlets (BOs) & review of functioning of BCA / CSP/ Bank Mitra channel of banks**

3.1 The remaining 283 BOs should be opened in URCs by the allottee banks before the next SLBC meeting.

**(Action: All related banks)**

3.2 BOs in 260 villages included in the DFS's list of 394 villages should also be opened by concerned banks before the next SLBC meeting.

**(Action: All related banks)**

3.3 Data of all functional and calibrated ATMs be put up in the next SLBC meeting. Priority be given by the banks for opening of more ATMs in sugar growing area.

**(Action: All related banks)**

## **4. Flow of credit to Agriculture and MSME sector**

4.1 Agriculture Department and Cooperative Departments, GoB should resolve the issue of mandatory Crop Insurance for KCC borrowers of Banks.

**(Action: Agriculture Department & Cooperative Department, GoB)**

4.2 Banks should make available additional 1% interest subvention to eligible borrower-farmers making prompt repayment as per GoB scheme and also claim reimbursement from the Agriculture Department through NABARD. Issue be resolved before the next SLBC meeting.

**(Action: All banks)**

4.3 Availability of land records and issuance of Land Possession Certificate (LPC) on-line should be ensured at the earliest in a time bound manner.

**(Action: Revenue and Land Reforms Department , GoB)**

4.4 As per RBI instructions, bank branches should take KYC / e-KYC of only office bearers of SHGs and not all the members of SHGs.

**(Action: All banks)**

4.5 Banks should consider not asking for CIBIL score of all the SHG members.

**(Action: All banks)**

4.6 Target set by SLBC to banks for various schemes undertaken by Govt of Bihar /Govt. of India under Allied Agricultural Activities should be achieved by all banks.

**(Action: All banks)**

4.7 For better control and follow up, bank-wise, branch-wise detailed particulars of applications for allied agri activities should be made available on-line at the earliest with access rights to controllers of the banks.

**(Action: Animal Husbandry & Fishery Resources Deptt., GoB)**

4.8 Bandhan Bank should furnish information to the Animal Husbandry Department supporting its performance under Dairy/ Fisheries/ Poultry during the quarter.

**(Action: Bandhan Bank)**

4.9 Banks should cover eligible loans under CGTMSE not as a matter of discretion but as a matter of policy.

**(Action: All banks)**

## **5. DBT**

5.1 SMS facility to the a/cs of DBT beneficiaries should be provided by the bank. If expenses involved is a constraint for sending free SMS, GoB is willing to reimburse the expenses if the Banks come up with such a proposal.

**(Action: All banks)**

5.2 In case of diesel subsidy DBT rejections where the reason for rejection is cited as "Aadhar not mapped with NPCI" but Aadhar is linked to Bank account, the concerned banks should take required corrective action in coordination with Agriculture Department, GoB.

**(Action: All banks & Agriculture Deptt., GoB)**

5.3 The base data of telephone numbers of the beneficiaries seeded with the DBT effecting department should be corrected.

**(Action: GoB)**

## **6. Data Sanctity**

6.1 All banks to ensure on-line submission of proper and error free data to SLBC in a timely manner as per recent guidelines of RBI on data flow.

**(Action: All banks)**

6.2 Hon'ble Dy. Chief (Finance) Minister, during his visits to five districts to attend special DLCC meetings, observed discrepancies in data submitted in the DLCC and those by the SLBC for March'18. A comparative statement of data submitted in special DLCC meetings by LDMs and data submitted by SLBC to stake holders be put in next SLBC meeting along with reasons for discrepancies.

**(Action: DLMs of related districts & SLBC)**

## **7. Other issues**

7.1 Dedicated Certificate Officers in all districts should be posted for speedy disposal of certificate cases.

**(Action: GoB)**

**XXXXXXXXXX**

## GLOSSARY

<b>ACP</b>	Annual Credit Plan
<b>ATR</b>	Action Taken Report
<b>BCA</b>	Banking Correspondent Agent
<b>BLBC</b>	Block Level Banker Committee
<b>BOs</b>	Banking Outlets
<b>CD Ratio</b>	Credit Deposit Ratio
<b>CGM</b>	Chief General Manager
<b>CGTMSE</b>	Credit Guarantee Fund Trust for Micro & Small Enterprises
<b>CSP</b>	Customer Service Point
<b>DLCC</b>	District Level Consultative Committee
<b>DLRC</b>	District Level Review Committee
<b>GoB</b>	Government of Bihar
<b>KCC</b>	Kisan Credit Card
<b>LDM</b>	Lead District Manager
<b>LWE</b>	Left Wing Extremism
<b>MSME</b>	Micro, Small & Medium Enterprises
<b>NPA</b>	Non Performing Assets
<b>PCA</b>	Prompt Corrective Action
<b>PMAY</b>	Pradhan Mantri Awas Yojna
<b>PMEGP</b>	Pradhan Mantri Employment Generation Programme
<b>PMFBY</b>	Pradhan Mantri Fasal Bima Yojna
<b>PMJDY</b>	Pradhan Mantri Jan Dhan Yojna
<b>PMJJBY</b>	Pradhan Mantri Jeevan Jyoti Bima Yojna
<b>PMSBY</b>	Pradhan Mantri Suraksha Bima Yojna
<b>SARFAESI Act</b>	Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002
<b>SHG</b>	Self Help Group
<b>SGDP</b>	State Gross Domestic Product
<b>SLBC</b>	State Level Banker Committee
<b>URCs</b>	Unbanked Rural Centres

**XXXXXXXXXX**

**65<sup>TH</sup> SLBC REVIEW MEETING DATED 25.08.2018 AT HOTEL CHANAKYA, PATNA****LIST OF PARTICIPANTS**

Sl. No.	Name of the Participants	Designation/ Office
<b>Minister:</b>		
1	Sri Sushil Kumar Modi	Dy. Chief Minister & Finance Minister, Govt. of Bihar
<b>State Govt.</b>		
1	Smt. Sujata Chaturvedi	Principal Secretary, Finance Govt. of Bihar
2	Sri Atul Prasad	Principal secretary, Social welfare
3	Sri Sudhir Kumar	Principal Secretary, Agriculture Deptt.
4	Sri S. Siddharth	Principal Secretary, Industry Deptt. Govt. of Bihar
5	Sri Balamurugan D.	CEO, JEEVIKA, Rural Development Deptt.
6	Sri Arvind Kr. Choudhary	Secretary, Rural Development Deptt.
7	Smt. N Vijaya Laxmi	Secretary, Animal Husbandry & Fish. Resources Deptt.
8	Sri Binod Nand Jha	Additional Secretary, Urban Dev.& Housing
9	Dr. Chandrashekhar Singh	LRO, Animal Husbandry Department
10	Sri Amitabh Mishra	Joint Secretary, Deptt. of Finance
11	Sri Chandra Prakash	Dy. Secy. Finance, Deptt. of Finance
12	Sri R Ranjan	Banking & Finance Expert, Deptt. of Finance
13	Sri Rajeev Ranjan	Banking & Finance expert, Deptt. of Finance
14	Sri Nand Kishor	Director, Horticulture, Agriculture Deptt.
15	Sri Dileep Kumar	Dy. Director Fisheries, Animal & Fish Resources Deptt.
16	Sri Vinod Kumar	Dy. Director Fisheries, Animal & fish Resources Deptt.
17	Sri V M Jha	Director MSME-DI , Patna
18	Sri Naveen Kumar	Asst. Director, MSME – DI/Patna
19	Sri A K Jha	Director, Dairy
20	Sri Sanjay Kumar	Dy. Director, Dairy
21	Sri Shubhendu Dutta	Administrative Officer, AIC ,PATNA
22	Sri Mukesh Kumar	Team Leader, UD &HD
<b>RBI &amp; NABARD</b>		
1	Sri N K Topno	Regional Director, Reserve Bank of India
2	Sri S K Majoomdar	Chief General Manager, NABARD
3	Sri Manoj Ranjan	GM, FIDD, Reserve Bank of India
4	Sri Sharik Hoda	AGM, Reserve Bank of India
5	Sri B K Mishra	Manager, NABARD
<b>Banks:-</b>		
1	Sri B Ramesh Babu	Dy. Managing Director, State Bank of India
2	Sri Sandeep Tewari	Chief General Manager, State Bank Of India
3	Sri Pradeep Kumar Ghosh	General Manager NW-I, State Bank of India
4	Sri V.S. Negi	General Manager NW-III, State Bank of India
5	Sri P K C Dash	General Manager, BGB
6	Sri Devesh Kumar	Dy. General Manager (ABU), State Bank of India
7	Sri Parijat Saurabh	Dy. General Manager (SME), State Bank of India
8	Sri Aparesh K Dennis Das	Dy. General Manager (FI & MF), State Bank of India
9	Sri P K Mohanty	Chairman, MBGB
10	Sri I M Kukreja	Chairman, UBGB
11	Sri Ch. S. Sastry	Dy. General Manager, Andhra Bank
12	Sri G. B. Tripathy	Dy. General Manager, Union Bank
13	Sri Debananda Sahoo	Dy. General Manager, Canara Bank
14	Sri Himanshu Kansal	Dy. General Manager, Allahabad Bank

15	Sri Anil Kumar Singh	Zonal Manager, Bank of India
16	Sri M K Bajaj	Zonal Manager, Central Bank Of India
17	Sri Girija Shankar Mishra	Zonal Manager, Indian Bank
18	Sri S. K. Singla	Dy. Zonal Manager ,Punjab National Bank
19	Sri Prakhar Kumar	Dy. Zonal Manager , Dena Bank
20	Sri Sajid Ahmad	Dy. Zonal Head, Corporation Bank
21	Sri R L Das	Circle Head, OBC
22	Sri R.K. Das	Asst. General Manager SLBC, State Bank of India
23	Sri Mithilesh Kr. Srivastava	Asst. General Manager, United Bank of India
24	Sri Ganesh Prasad	Asstt. General Manager, Union Bank of India
25	Sri Gautam Kumar	Asstt. General Manager , IDBI Bank
26	Sri Sudhanshu Shekhar	Asstt. General Manager, UCO Bank
27	Captain Praveer Bharti	Asstt. General Manager, Bank of Baroda
28	Sri Madhushudan Behara	Sr. Regional Manager, Indian Overseas Bank
29	Sri Sunil Kumar Shobit	Regional Manager, Syndicate Bank
30	Sri Binay Kumar	Divisional Manager, Canara Bank
31	Sri Jayant Chakraborty	Circle Head, Axis Bank
32	Sri Manish Sinha	Circle Head- Agri. HDFC Bank Ltd.
33	Sri Kumar Ranjit	Regional Head, ICICI Bank
34	Sri Mukesh Kumar	Regional Manager, Indus Ind Bank
35	Sri Subhajit Mittra	Regional Head, Bandhan Bank
36	Sri Neeraj Kumar	AVP, Bandhan Bank
37	Sri Sunny G Abraham	AVP & Area Head, Federal Bank
38	Sri Amit Kumar	State Head, Ujjivan SFB
39	Sri Tarun Gupta	Zonal Head, Uttkarsh SFB
40	Sri Diptendra Ghosh	Zonal Business Head, Uttkarsh SFB
41	Sri Chandra Shekhar Singh	MD, Bihar State Co-operative Bank
42	Ms Veena	Chief Manager, UCO Bank
43	Sri R S Sharma	Chief Manager, Central Bank of India
44	Sri Paritosh Kumar	Chief Manager, BGB
45	Sri Kumar Keshav	Chief Manager, Vijaya Bank
46	Sri Vidya Bhushan Shah	Sr. Manager, Indian Bank
47	Sri Gaurav Kumar	Sr. Manager, Bank of Maharashtra
48	Sri Manoj Kumar	Sr. Manager, Union Bank of India
49	Sri Ranjan Kumar Pani	Sr. Manager, Syndicate Bank
50	Sri Ved Ratan Kumar	Sr. Manager, Syndicate Bank
51	Sri Jay Prakash	Sr. Manager ,United Bank of India
52	Sri Vidya Bhushan Shah	Sr. Manager, Indian Bank
53	Sri M N Laguri	Sr. Manager, Corporation Bank
54	Sri Deo Bhushan	Sr. Manager, Bank of Baroda
55	Sri Suman Kumar	Sr. Manager, Central Bank of India
56	Smt Sneha Singh	Manager, Allahabad Bank
57	Sri Kayenat Jamil	Manager, Punjab & Sind Bank
58	Sri Rajeev Ranjan	Manager , Bank of India
59	Sri Mukesh Agrawal	Manager, Union Bank of India
60	Sri Sujit Kumar	Manager, OBC Bank
61	Sri Ranjeet Ranjan	Manager, UCO Bank
62	Sri Ramudar Rai	Manager, Kotak Mahindra Bank
63	Sri Shamaraja Bhatt	Manager, Karnataka Bank
64	Sri Vivek Ranjan	Manager , DCB Bank
65	Sri Vijay Kumar	Manager, Yes Bank
66	Sri Pintoo Kumar Singh	Manager, Indus Ind Bank
67	Sri Arun Henrey E	Manager, South Indian Bank

<b>Others</b>		
1	Sri Awadhesh Yadav	KVIC, Patna
2	Sri Mukesh Chandra Sharan	PC-FI, Jeevika
3	Sri A.K. Thakur	Consultant (F.I) , Jeevika
4	Sri Vikash Singh	Management Executive, BRLPS-Jeevika
5	Smt Ruchi Kumari	SPM-DDO-GKY
6	Sri Shubhendu Dutte	Admin Officer, AIC, Patna
7	Sri Abhaj Jha	Nodal Officer, Crop Insurance
8	Sri Madan Pathak	State Mission Manager, NULM
9	Sri Sanjeev Pandey	State Project Co-ordinator, NULM
10	Sri Ashish Kumar	SRP/ UIDAI, Patna
11	Sri R K Singh	ADG/ UIDAI, Patna
12	Smt Binita Prasad	Manager, SIDBI
13	Sri Arun Kumar Jha	Dy. Chief PM, Patna GPO
14	Sri Rajeev Kumar	General Manager, COMFED-Patna
15	Sri Sunil Kumar Singh	Research Officer, National Commission for SC/ST, GOI
16	Sri Vivekanand Jha	CGM, State Food Corporation
17	Sri Amrendra Nr. Singh	CID Office
18	Sri Thomas Antony T	Regional Chief, HUDCO
19	Harsh Chandra	DGM, BSFC

**XXXXXXXXXX**