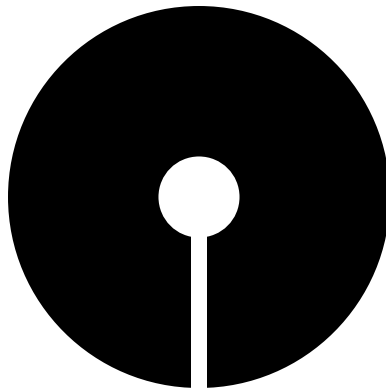


**MINUTES
OF
26th SLBC MEETING, BIHAR
HELD ON 25th NOVEMBER, 2008
AT HOTEL CHANAKYA, PATNA**



**CONVENOR:
STATE BANK OF INDIA
LOCAL HEAD OFFICE, PATNA**

Minutes of the 26th State Level Bankers' Committee, Bihar held on the 25th November, 2008 at Patna

The 26th Meeting of the State Level Bankers' Committee, Bihar was held on the 25th November, 2008 under the Chairmanship of Sri A. Krishna Kumar, Chairman, SLBC, Bihar and Chief General Manager, State Bank of India, Patna Circle. The meeting, inter-alia, discussed and reviewed the performance of all Banks under the Annual Credit Plan 2008-09 as on 30th September 2008.

Sri Sushil Kumar Modi, the Hon'ble Dy. Chief Minister & Finance Minister, Bihar attended the meeting as chief guest, and Shri B.P.Vijayendra, the Chief General Manager, Reserve Bank of India, Mumbai participated as a Special Invitee.

Amongst other members of the SLBC, Bihar, the dignitaries who attended the meeting were as follows:-

- ❖ Sri R.J.M.Pillai, Chief Secretary, Government of Bihar.
- ❖ Sri S. Vijayraghwan, Development Commissioner, Government of Bihar.
- ❖ Sri Navin Kumar, Principal Secretary, Finance, Government of Bihar.
- ❖ Sri Anup Mukerjee, Principal Secretary, Rural Development, Government of Bihar.
- ❖ Sri Ravikant, Secretary, Department of Co-operative, Government of Bihar.
- ❖ Sri K.K.Vohra, Regional Director, Reserve Bank of India, Local Office, Patna.
- ❖ Dr. S.Ghosh, Chief General Manager, NABARD.
- ❖ Sri Samir Saran, General Manager, State Bank of India, Local Head Office, Patna.

Sri Arvind Priya, Assistant General Manager (SLBC), State Bank of India welcomed all the dignitaries and the members after which the keynote address was delivered by Sri A. Krishna Kumar, Chairman, SLBC, Bihar.

Sri Krishna Kumar opined that in view of the global economic recession the Government of India and RBI has initiated several measures so that our economy is not affected in a big way by this demon of recession.

Sri Krishna Kumar said that devastation of floods in the Kosi belt was so horrible and widespread that the Hon'ble Prime Minister declared it as "National Calamity" and Hon'ble Chief Minister, Bihar called it as "Jal Pralaya".

All the Banks in coordination with various Government agencies did exceedingly good work in relief activities for the flood affected masses. He said that generous donations were made by the Banks to the Chief Minister's Relief Fund. He said that Banks also made endeavor in providing uninterrupted banking facilities to their customers particularly in the areas where Bank-branches were shut down due to flood. While SBI in its endeavor deployed Mobile Banking vans in the affected areas other Banks also devised their own methods for providing uninterrupted banking services.

Expressing concern over the poor Credit Deposit Ratio in the State, Sri Krishna Kumar opined that by increasing the credit delivery in the remaining months of the current financial year we may improve CD ratio.

Sri Krishna Kumar expressed his satisfaction regarding the efforts made by the Banks in achieving 100% financial inclusion of the 19 identified districts. He however urged the Banks to achieve 100% financial inclusion in the districts in which we have already achieved more than 90% financial inclusion upto September'08 by December 2008, and in the remaining districts it has to be completed by March'09.

Sri Krishna Kumar opined that Agricultural Debt Waiver & Debt Relief Scheme'2008 has benefitted only those farmers who had defaulted repayment of their loans. He said that he had got feedbacks from Andhra Pradesh and Maharashtra that both the State Governments are providing subsidy to the farmers who were not benefitted under the ADW&DR Scheme of Government of India. He urged the Government of Bihar and Sri Modi, who eventually

happens to be the Finance Minister also, to explore the possibility of drawing a similar scheme for those farmers who were not benefitted from the ADW&DR Scheme of the Government of India i.e. those borrowers whose loan accounts were regular in the books of the Banks, if possible.

Sri Krishna Kumar informed the House that during the first half of current financial year Banks have extended loans to 8582 students amounting Rs. 252.04 crores while in the last financial year only 10181 students were provided the same to the tune of Rs.280.93 crores. He said that this has been achieved due to the pro active approach of the Banks under the aegis of SLBC Bihar. He praised Government of Bihar for the efforts due to which several new technical institutions like IIT, AIIMS etc. are coming in the state. He urged the bankers to take this as an opportunity to increase business in this segment. He also requested Government of Bihar to establish many more such institutions.

Sri Krishna Kumar urged all the bankers who were present in the meeting to achieve the target of 1% of the previous year's total advances under Differential Rate of Interest Scheme (DRI). He also informed the House that every branch of banks has to provide at least 10 loans per quarter under the scheme as suggested by the Hon'ble Union Finance Minister.

Sri Kumar urged all the banks to achieve the target fixed under SGSY Scheme. He expressed concern over zero lending and poor performing branches under SGSY. He also emphasized that account of the NREGS beneficiaries should be opened without any hassle.

Sri Krishna Kumar was of the view that Banks have to pull up their socks for achieving the target of 15 lacs new Kisan Credit Cards. He suggested that Banks should initiate special campaign for providing Kisan Credit Cards. He also expressed his concern over the slow progress made for achieving 100% coverage under KCC in the 12 identified districts.

Sri Kumar informed the House of a new scheme called Prime Minister's Employment Generation Programme (PMEGP) which has replaced both the REGP scheme of KVIC and PMRY. He urged all the Banks to achieve the target under the scheme as the targets have already been allotted to all the Banks by SLBC in consultation with KVIC.

Sri Krishna Kumar opined that there is a need of RUDSETTI type training institute in every district. He also informed that SBI has already started the process of setting up of two new RUDSETTIs at Supaul and Madhepura, in addition to one which is already functioning at Purnea. He urged all the Banks to open RUDSETTI type training institutes where they have lead bank responsibility.

Concluding the address, Sri Krishna Kumar urged all the Banks to make all out efforts to achieve the target of Rs.17491.56 crores under the Annual Credit Plan during the current fiscal i.e.2008-09 and remarked that so far the target achievement of the ACP has been only 27.93%.

Sri K.K.Vohra, the Regional Director, Reserve Bank of India, Patna, in his address, expressed his views as under:-

- ❖ It should be ensured by all the Banks that cash is available at the branches so as to avoid inconvenience in distribution of relief money to the flood affected people.
- ❖ Banks should adopt appropriate strategies for credit extension especially consumption loans to the flood affected people.
- ❖ State level Bankers' Committee, Bihar should consider opening of a "Financial Literacy Counseling Centre (FLCC)" in one of the districts of Bihar, which will facilitate improved resources for Banks
- ❖ 100% financial inclusion in the 19 identified districts should be completed by March'09. However, where more than 90 % of financial inclusion has been completed by September'08, 100% financial inclusion of the districts concerned should be completed by December'08.

- ❖ Banks should ensure that single officer / man branches should not be a hindrance in achieving 100% financial inclusion of the 19 identified districts.
- ❖ All banks should ensure that there should not be any un-banked blocks as at the end of the current fiscal i.e. March'09.
- ❖ SLBC website to be updated regularly and it should be used by all the Banks.
- ❖ Inter-institutional mechanism to be strengthened.
- ❖ DLCC / DLRC meeting should be held at stipulated intervals. Participation of senior level functionaries of the banks should be ensured in such meeting.

Sri B.P. Vijayendra, Chief General Manager, Reserve Bank of India, Mumbai, expressed his satisfaction over the relief activities undertaken by Banks in the flood affected areas.

Views and suggestions given by Sri Vijayendra in his speech are as follows:

- Financial inclusion is not only related with deposit accounts. He opined that financial inclusion means deposit, loans, remittance facility and micro insurance.
- Coordination amongst all concerned is a must for the achievement of the Annual Credit Plan.
- Government of India has created huge corpus of fund for promotion of setting up of institutions like RUDSETTIs.
- Un-banked blocks and under banked areas are a matter of concern. It should be ensured by all banks to open bank branches in the un-banked blocks and underbanked areas as early as possible.
- Empowered committees should be in place to cater to the need of specific areas / purposes such as we are having empowered committee on RRB and Small & Micro Enterprises.
- An inter-institutional committee at the State level headed by the senior government functionaries of the State such as Chief Secretary, Development Commissioner, should be formed to examine the need and possibility of ATMs/Mobile banking in addition to the use of technology to a greater extent.
- Figure of SGSY (SHG) should be certified by the Deputy Development Commissioners and Lead District Managers to avoid discrepancy in the figure.

In his speech, Dr. S. Ghosh, Chief General Manager, NABARD urged the State Government to make efforts to clear the scheme of minor irrigation (similar to MSTP) which is under consideration in the Planning Commission. In the scheme, subsidy to the extent of 45% has been proposed and unit cost has also been revised.

Dr. Ghosh also urged Government of Bihar to examine the possibility of providing subsidy to the poor and unemployed youth who has to contribute 25% as margin money for setting up of E-Kiosk under SREYI SAHAJ.

Dr. Ghosh was of the view that since NABARD provides financial assistance (subsidy) upto Rs.5 lac for setting up RURAL HAAT for which land should be provided by Panchayats, PACS etc. and the land concerned should not be of any individual. Banks should explore potential of financing such scheme.

Dr. Ghosh suggested that camps should be organized for distribution of Kisan Credit Cards, enabling both the Banks and the beneficiaries to avoid involvement of any middlemen.

Dr. Ghosh also suggested for creation of more RUDSETI like organizations at the district headquarters for which NABARD is providing 50% (upto Rs.10 lacs) fund for infrastructural inputs.

Sri Sushil Kumar Modi, the Hon'ble Deputy Chief Minister, Bihar addressed the House and he said that all banks should make all out efforts to achieve at least 70% of the Annual Credit Plan by December'08. As regards the long awaited amendment in PDR Act

demand by Banks, Sri Modi informed the House that the requisite amendment had been made and it will be passed by the Cabinet shortly.

The salient views and suggestions expressed by the Hon'ble Deputy Chief Minister are as follows:-

- 4 Engineering colleges have been opened. Banks should explore the possibility of more Education Loans.
- Rejection of Education loans on flimsy grounds should be avoided.
- 100% financial inclusion in the State by March'2012 should be completed and 100% financial inclusion of the 19 identified districts must be completed by March'09.
- Bank accounts of Balika Cycle Yojana, Balika Poshak Yojana and NREGS etc should be opened without hassle.
- Senior level functionaries of the Banks should invariably attend DLCCs /DLRCs meetings and they should also attend a few meetings of BLBCs. Efforts should be made that the same person attends all the meetings of that District.
- Details of the meetings held at District level should be made available to the SLBC.
- Technology & BC/BF model should be utilized in a big way for 100% financial inclusion.
- PACS may be utilized as BC/BF to facilitate 100% financial inclusion and other banking services also.
- Business Facilitator / Business Correspondent models should be implemented by all Banks in a big way.
- It should be ensured that decisions taken at SLBC level are percolated down to grass root level
- No district of the State should have less than 30% CD ratio by the end of current fiscal.
- Data compilation to be stream lined. Banks are to ensure submission of correct data to the SLBC. All concerned should ensure that there is no data mismatch. A mechanism should be developed for the same.
- Banks to provide fresh loans to the eligible beneficiaries under the Debt Waiver & Debt Relief Scheme'08, which will facilitate Banks to achieve the huge target set up this year.
- Banks to provide fresh limits under KCC without insistence of fresh LPCs in case of existing farmers whose KCC loans have been waived under Agricultural Debt Waiver & Debt Relief Scheme'2008. However, the farmers concerned will have to submit updated rent receipt.
- Branch wise target should be allotted for the next four months under KCC and this should be monitored by the controllers in an effective manner.
- The progress made in respect of KCC has been poor in the current quarter. The Banks should ensure that KCCs are sanctioned and disbursed in a smooth manner without causing much inconvenience to farmers. The Banks should also furnish the figures of New KCC & those renewed separately to the SLBC.
- 100% achievement in 12 identified districts for coverage under KCC should be ensured.
- All loans under KCC (crop loan) should be insured. Test checking of coverage under NAIS should be done at branches
- Number of ATMs and branches should increase in the State of Bihar.
- On the 27th every month (beginning from 27th December), special camps should be organized at block level to prepare LPC and distribute KCC. A sub-committee meeting should be held after 15 days of each drive (after 27th December).
- Consumption loans should be provided to the flood aggrieved masses of the 35 affected blocks. It should be provided to existing and non-existing loanee too. In no case, it should be provided only to the existing loanees. Amount of consumption loans should be disbursed in one installment. Excessive paper works / formalities should be avoided.
- Banks in Bihar are shy in introducing technology based initiatives and suggested that Banks should provide Mobile banking / Internet banking/ATM/Biometric ATM/Smart Card and other useful technology supported banking services. RRBs should also install ATMs

- All the loans provided to the flood affected people should be rescheduled / restructured invariably without obtaining consent. First the loan should be rescheduled and consent from the borrowers may be obtained on a later date, if required.
- A meeting should be organized in the 2nd or the 3rd week of December to take stock of the relief provided to the aggrieved masses of the flood affected areas.
- Amount of loans provided to & number of beneficiaries covered under the minority communities in the minority dominated districts should be made available to the SLBC.
- Every bank branch should provide 10 loans per quarter under DRI Scheme as agreed by CEO of Banks in the meeting with Union Finance Minister. The target of DRI scheme i.e.1% of the previous year total advances should be achieved as on March'09.
- Branch wise performance data of banks should be made available to SLBC to review the performance under various schemes such as KCC, Education loan, SGSY, SHG, DRI etc.
- Minutes/proceedings of the SLBC meeting should be uploaded on the SLBC website.
- Branch level monitoring is required for achievement of 100% of the Annual Credit Plan. Mr.Modi expressed dissatisfaction over the methodology adopted so far by Banks for branch level monitoring and expressed hope that appropriate measures will be taken by Banks in this regard.
- Senior functionaries of the Banks should visit branches.
- A person should be identified from ZO/RO and deputed to attend DLCC/DLRC meetings so that he may be aware of the decisions taken therein.
- SLBC should form a sub committee for preparing uniform guidelines for opening of account of SHGs. Savings Bank accounts relating to SHGs should be opened in a hassle free manner.
- RUDSETI like organization should be opened at all district headquarters by March'09. A separate meeting should be held on RUDSETTI.
- System for reviewing the performance of Banks should be improved and effective.
- CGTMSE scheme should be encouraged and promoted. Arrangement should be made for its wide publicity so that viable loan proposals are not rejected on grounds of non-furnishing of collaterals.
- Controlling heads of the banks should ensure that single man/ officer branches should not be a hindrance in opening bank account of SHG.
- Financial assistance to a group should not be denied on the ground that one or two of the members is/ are a defaulter.

Concluding his address, Sri Sushil Kumar Modi urged all the Banks to make all out efforts to achieve 100% of the target under the Annual Credit Plan for the current fiscal.

During the discussion, Sri Samir Saran, General Manager, State Bank of India, Local Head Office, Patna informed the House that State Bank was going to install 200 Automated Teller Machines and open 100 new branches in the current fiscal i.e.by March'09.

As regards use of technology, Sri Samir Saran, General Manager, State Bank of India, Local Head Office, Patna informed that State Bank had alliance with 100 post offices and has identified 250 more Post Offices as business correspondent who would open SB Accounts and State Bank had also alliance with ZMF for using SMART CARD for operation of bank account.

During the discussion, the District Magistrate, Madhubani informed that senior officials of the banks were rarely attending DLCC/DLRC meetings.

On the issue of providing Kisan Credit Cards to the farmers, Sri Chhabi Kant Jha, Deputy General Manager, Punjab National Bank requested Government of Bihar to waive the stamp duty for the agricultural loans upto Rs.1 lac.

After the address by the dignitaries, the House took up Agenda Items for discussion as under:-

The House confirmed the minutes of the 25th SLBC meeting held on the 21st August 2008 (Agenda No-I).

During the discussion on education loans, Sri B.K.Thakur, Director Extension, Department of Institutional Finance, Government of Bihar informed the House that Banks were asking third party guarantee and collateral security for the loans upto Rs. 4 lacs which was in violation of the extant instructions. He also informed that if two or more children of the same parents required education loans, the loan was being granted only to one of them. He also said that there was mismatch of data given by Bank/NABARD/GoB etc.

Sri Anup Mukerjee, Principal Secretary, Rural Development, Government of Bihar, felt that branch level monitoring was necessary under SGSY (SHG) scheme. Non attendance of Branch Managers at BLBC/DLCC meetings was an area of concern. He also suggested that every Wednesday should be utilized at branches for works relating to SHGs. SLBC should disseminate instructions in this regard.

Sri Navin Kumar, Principal Secretary, Finance, Government of Bihar suggested Banks to report the position of KCC in the following manner:-

- 1) i).Existing number of KCCs. ii). number of KCCs renewed during the year. iii) number of new KCCs issued. iv) total number of KCCs covered under National Agricultural Insurance Scheme.
- 2) He drew attention also towards wrong reporting of data on households covered under financial inclusion. He suggested that where 100% financial inclusion had been completed, number of accounts opened through BC/BF should also be provided.

During the discussion on SHG, Sri Arvind Choudhary, Project Director, BRLPS pointed out that single officer branches was major hindrance in opening of bank accounts of SHG. He also said that linkage was not being provided to the group if one or more of the members of the group were defaulters. Stamp duty has already been done away with by the Government of Bihar as far as the financing of SHG upto Rs. 5 lac was concerned, but till date some of the branches were insisting on embossing the documents. He also expressed anguish over most of the Branch Managers being not aware of the scheme and shortage of stationery regarding SHG at branches. He also pointed out that branches were insisting on the presence of every member of the group for opening of bank account of SHG.

Sri Choudhary suggested that there should be uniform norms in respect of opening of bank account of SHG. He also suggested that SHG financing should be looked at as business proposition and sensitization of branch level functionaries was essential. He pointed out that banks were facing problems in opening of accounts of SHG in bulk at CBS platform. Sri Choudhary suggested that bankers should participate in exposure visits regarding SHG which were scheduled in the third week of December. Matching money was not being given by banks (SGSY/SHG) as pointed out by Smt. Surinder Sidhoo, CMD, Mahila Vikas Nigam.

At the end, Sri U.S.Dwivedi, Deputy General Manager, Allahabad Bank, Patna delivered a vote of thanks and assured the House that Banks were fully committed to achieving the goals set out under the Annual Credit Plan, financial inclusion, KCCs and other schemes. He appreciated the Hon'ble Dy.CM for his unqualified dedication, deep involvement and close watch on the affairs of the State which got manifested in live discussions in the House, serving as catalyst for Banks' efforts.

ACTION POINTS OF THE 26TH SLBC MEETING

1. All Banks should ensure 100% achievement under the Annual Credit Plan 2008-09 and at least 70 % of Credit Plan should be achieved by December'08.

(Action: All Banks)

2. Government should examine the possibility of re-launching the scheme of Minor Irrigation (MSTP) at the earliest possible time.

(Action: Government of Bihar)

3. 100% financial inclusion of the remaining 18 of 19 identified districts of the State should be completed by the end of current fiscal i.e. 31st March'2009. 100% financial inclusion should be completed by December'08 where we have already achieved 90% financial inclusion till September'08.

(Action: All concerned Lead Banks & the Taskforce & SLBC)

4. RUDSETTI type training institutes to be opened in every district of the State by the Lead Banks concerned.

(Action: - Lead District Banks)

5. Banks to achieve the target of DRI, which is 1% of the total advances at close of previous year.

(Action: - All Banks)

6. Under DRI, each Bank-branch to provide at least 10 loans per quarter to the village artisans for the year 2008-09.

(Action: - All Banks)

7. Rejection of Education loans on flimsy grounds should be avoided.

(Action: All Banks & SLBC)

8. All the eligible beneficiary farmers of the Agricultural Debt Waiver & Debt Relief Scheme'2008 should be provided fresh loans (KCC) without obtaining fresh LPCs, however, updated rent receipt to be obtained.

(Action: All Banks)

9. All the borrowers of KCC should invariably be covered under National Agricultural Insurance Scheme.

(Action: DLCC & Banks)

10. All the Banks as well as the Lead District Managers concerned should ensure to achieve 100% coverage under KCC in all the identified 12 districts of the State.

(Action: All Banks & concerned Lead Banks)

11. Banks should arrange to hold special camps for distributing KCC on the dates fixed by the State Govt. as well as continue to hold camps on other dates.

(Action: All Banks)

12. Banks should provide consumption loan to aggrieved masses of the flood affected areas without much paper work / hassle and the amount of consumption loan should be disbursed in one installment.

(Action: All Banks)

13. Consumption loans should be provided to existing as well as to non-existing borrowers and in no case it should be confined only to existing borrowers. Reporting should be made to SLBC accordingly.

(Action: All Banks)

14. Loan accounts of the affected people should be restructured / rescheduled invariably without obtaining consent. However, consent may be obtained later on, if applicable.

(Action: All Banks)

15. Notification should be made by the Government regarding flood affected areas / districts.

(Action: Government of Bihar)

16. District Level Coordination Committees (DLCCs) & Block Level Bankers' Committees (BLBCs) meetings should be attended by the senior functionaries of the Banks viz. AGM, RM, ZM etc.)

(Action: Controlling Heads of All the Banks)

17. Bank accounts of the beneficiary of various schemes of the Government viz. Balika Cycle Yojana, Balika Poshak Yojana, NREGS and SHG should be opened without hassle.

(Action: All Banks)

18. Wednesday should be utilized by the Banks to do the works related to SGSY (SHG) especially, and it should be declared as SGSY Day.

(Action: All Banks)

19. It should be ensured that no district of the State should have less than 30% CD ratio by the end of current fiscal.

(Action: All Concerned Lead Banks)

20. Branch wise data relating to various Government Sponsored Schemes and other important schemes viz SGSY, SHG, KCC, DRI, Education loan etc. should be made available to SLBC to monitor the progress.

(Action: All Lead Bank and controlling heads of all the banks)

21. PACS should be utilized as Business Facilitator/ Business Correspondent.

(Action: All Banks)

22. Banks should open branches in un-banked blocks and under banked areas by the end of current fiscal.

(Action: All Banks)

23. Banks should install more ATMs and use of Mobile phone for banking services, internet banking should be used as effective tools by banks for providing banking services.

(Action: All Banks)

- 24.** Banks should make all out efforts to achieve the target fixed under SGSY scheme, and there should not be any Zero lending branches. The Data relating to SGSY at the district level should be submitted to the Controlling Heads and the Rural Development Department, Govt. of Bihar under the joint signatures of the LDM & the Development Commissioner concerned.

(Action: All Banks & the DDCs)

- 25.** Purity of data being submitted to SLBC should be ensured.

(Action: SLBC & All Lead Banks & Controlling Offices of All Banks)

- 26.** Updation of SLBC website should be ensured.

(Action: Convenor of SLBC)

- 27.** CGTMSE scheme should be popularized / publicized.

(Action: All Banks & Government of Bihar)

- 28.** PMEGP scheme should get proper attention of all concerned as it is a newly formulated scheme, so that the target set for the current fiscal may be achieved.

(Action: All Banks & KVIC)

**STATE LEVEL BANKERS' COMMITTEE, BIHAR
26th SLBC MEETING HELD ON THE 25th NOVEMBER 2008**

CHIEF GUEST

SRI SUSHIL KUMAR MODI, HON'BLE DEPUTY CHIEF MINISTER, BIHAR

**MEETING CHAIRED BY
SHRI A.KRISHNA KUMAR**

CHIEF GENERAL MANAGER, STATE BANK OF INDIA, PATNA CIRCLE

LIST OF PARTICIPANTS

PARTICIPANTS	DESIGNATION
1 Shri R.J.M.Pillai	Principal Secretary & Dev. Commissioner, Govt. of Bihar
2 Shri S.Vijay Raghwan	Development Commissioner, Govt. of Bihar
3 Shri Navin Kumar	Principal Secretary, Finance, Govt. of Bihar
4 Shri Anup Mukharjee	Principal Secretary, Rural Development, Govt. of Bihar
5 Shri B.K. Thakur	Director (Extension)-cum-Dy. Secretary, DIF, GoB
6 Sri Jitendra Srivastave	Joint Secretary, Finance, Govt. of Bihar
7 Sri Prem Singh Meena	Director Industries, Govt. of Bihar
8 Shri Atish Chandra	M.D.COMPFD
9 Sri Ravikant	Secretary, Department of Cooperative
10 Sri Sudhir Kumar	Secretary, Minor Water Resources
11 Dr. D. Rajak	Deputy Director, National Commission for SCs, Patna
12 Sri Indrajit Mukherjee	Asstt. Director, SC&ST Welfare Department, GoB
13 Sri A.K.Singh	Welfare Officer, SC&ST Welfare Department, GoB
14 Sri A.K.Choudhary	Bihar State S/C Development Corporation
15 Sri S.D.Mehta	Managing Director, Land Development Bank
16 Sri M.Sitavamachandra	Consultant, World Bank
17 Sri K.K.Vohra	Regional Director, RBI, Patna
18 Sri M.S.Soy	G.M.(RPCD), RBI, Patna
19 Sri Manoranjan	AGM, RBI, Patna
20 Sri Pintun Sutar	AGM, RBI, Patna
21 Sri Suramya Mohan	Manager, RBI, Patna
22 Dr.S.Ghosh	Chief General Manager, NABARD, Patna
23 Sri R.N.Choudhary	Director of Fisheries, Ani
24 Dr. J.N.Jha	General Manager, NABARD, Patna
25 Sri Samir Saran	General Manager, SBI, Patna Circle
26 Sri Arvind Priya	AGM, SBI (SLBC), LHO, Patna
27 Sri S.K.Sinha	CM, SLBC, SBI, LHO, Patna
28. Sri Mukesh Kr Singh	Manager, RBU-I, SBI, LHO, Patna

PARTICIPANTS	DESIGNATION
29 Sri Pankaj Kumar Jha	Manager, RBU-I, SBI, LHO, Patna
30 Sri Surya Pratap Singh	Manager, RBU-I, SBI, LHO, Patna
31 Sri Narendra Kumar	Deputy Manager, RBU-I, SBI, LHO, Patna
32 Sri Sandeep Kumar	Deputy Manager, RBU-I, SBI, LHO, Patna
33 Sri Jagmohan Samad	AGM, IDBI, Patna
34 Sri Nikhil Mohan	Manager, Bank of Baroda
35 Sri D.K.Rao	Sr. Manager, Corporation Bank
36 Sri Anil Kumar	Manager, Punjab & Sind Bank
37 Shri Binay Kumar	Manager, Canara Bank
38 Sri V.K.Khanna	GM, PNB
39 Shri K.P.Malhotra	AGM, Central Bank of India
40 Sri J.S.Chawla	AGM, Central Bank of India, ZO, Muzaffarpur
41 Shri N.Srinivasan	DGM, Canara Bank
42 Shri E.Narasimha	DGM, Bank of India
43 Sri R.B.Sahay	C.O., UCO Bank, ZO, Patna
44 Md. Nasimuddin	Deputy R.M., Bank of Baroda, Regional Office, Patna
45 Shri S.K.Bhargawa	DGM, Union Bank of India
46 Sri U.S.Dwivedi	DGM, Allahabad Bank
47 Sri M.K.Jha	S.M., Dena Bank
48 Sri A.K.Guha	AGM, Indian Bank
49 Sri E.Toppo	CM, Indian Overseas Bank
50 Sri B.S.P.Patra	CM, Oriental Bank of Commerce
51 Sri B.K.Rath	Chairman, SKGB
52 Dr. D.C.Singh	Chairman, Bihar Kshetriya Gramin Bank
53 Sri K.K.Singh	GM, Uttar Bihar Gramin Bank
54 Sri S.K.Bansal	Chairman, Madhya Bihar Gramin Bank
55 Shri B.P. Singh	Assistant Director, K.V.I.C.
56 Sri C.N.Jha	Manager, HDFC Bank
57 Shri M.C.Sharma	State Project Manager, JEEVIKA
58 Sri Niraj Jha	BM, ICICI Bank
59 Sri D.Kumar	BM, South Indian Bank
60 Sri A.Karunagram	AGM, SIDBI
61 Sri A .K.Thakur	Dy., Director, DIF, Govt. of Bihar
62 Sri P.N.Tiwari	Manager, Central Bank of India, Muzaffarpur Zone
63 Sri V.Prasad	Sr.Manager, Bank of India, Patna
64 Shri K.K.Mohapatra	R.M. Agriculture Ins. Co. of India Ltd., Patna
65 Sri R.Ranjan	CM, Punjab National Bank
66 Sri Amit Anand	Asstt.Manager, IDBI Bank Ltd.
67 Sri Varun Priyadarshi	Asstt.Manager, IDBI Bank Ltd.
68 Sri Rajesh Kumar	Manager, United Bank of India
69 Sri Raghav Kumar	Dy. Chief Officer, UCO Bank