

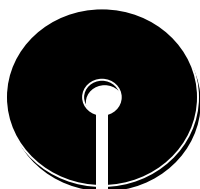
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MINUTES
OF
THE 28TH SLBC MEETING, BIHAR HELD
ON THE 27TH MAY, 2009
AT HOTEL CHANAKYA, PATNA



STATE LEVEL BANKERS' COMMITTEE, BIHAR

CONVENOR



STATE BANK OF INDIA
SLBC DEPARTMENT
LOCAL HEAD OFFICE, W.GANDHI MAIDAN,
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THE 28TH MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR WAS HELD ON THE 27TH MAY '2009 UNDER THE CHAIRMANSHIP OF SHRI A.KRISHNA KUMAR, CHIEF GENERAL MANAGER, STATE BANK OF INDIA, LHO, PATNA AND CHAIRMAN SLBC, BIHAR. SHRI SUSHIL KUMAR MODI, HON'BLE DEPUTY CHIEF MINISTER, BIHAR ATTENDED THE MEETING AS CHIEF GUEST.

Apart from the member Banks and other institutions, the under mentioned dignitaries attended the meeting:

- ☐ **Shri Sushil Kumar Modi, Deputy Chief Minister, Bihar.**
- ☐ **Shri A. Krishna Kumar, Chief General Manager, SBI, LHO, Patna.**
- ☐ **Shri S.Vijayraghvan, Development Commissioner, Government of Bihar.**
- ☐ **Shri Anup Mukerji, Principal Secretary, Rural Development, Govt. of Bihar.**
- ☐ **Shri Navin Kumar, Principal Secretary, Finance, Govt. of Bihar.**
- ☐ **Dr. Sandeep Ghosh, Chief General Manager, NABARD, Patna.**
- ☐ **Shri Samir Saran, General Manger, State Bank of India, Patna**
- ☐ **Shri Rajesh Gupta, Secretary, Animal Husbandry, Govt, of Bihar.**
- ☐ **Shri Arunish Chawla, Managing Director, COMFED.**
- ☐ **Shri Tripurari Sharan, Secretary Food, Government of Bihar.**
- ☐ **Shri Sudhir Kumar, Secretary, Minor Water Resources, Govt. of Bihar.**

At the start of the meeting, Shri A. Krishna Kumar, Chief General Manager, SBI, LHO, Patna delivered his keynote address, summing up the performance of Banks during the year 2008-09, referring to the areas where Banks lagged behind and the challenges facing before the Banks, and suggested more efforts to be taken in the year 2009-10.

Performance of Banks under the ACP'2008-09 remained less this year in percentage terms, but more credit (Rs13547.95 cr. this year against Rs.10767.91 cr. last year) has been extended during the year in absolute terms. For achieving the ambitious target of Rs.21127.79 cr. fixed under the Annual Credit Plan 2009-10, Shri Kumar suggested Banks to take serious steps right from the beginning.

Shri Kumar appreciated several initiatives taken by the Government for the development of the State such as revival of sugar mills, fishery development, encouraging farm mechanization through providing subsidy to farmers for power tillers under Bank finance, infrastructure development, and many others.

On slippage of CD Ratio from 32.35 % as on March'08 to 30.46 % as on March'09, he attributed the reason to the heavy influx of deposits during the last quarter of the year. He advised Banks to increase the CD Ratio of the State by increasing the credit flow to various sectors.

Shri Kumar appreciated the performance of Banks under education loans, as the number of students who were extended education loans during 2008-09 has got doubled from last year. Since the admission process in most of the educational institution is under way, he advised all Banks to put in more efforts for extending education loans to more and more new students during this year

Under 100 %Financial Inclusion which was to be completed by the 31st March'09 in the 19 identified Districts of the State, only four Districts (Purnea, Supaul, Sheikhpura and Sheohar) have completed 100 % FI. Necessary efforts, he added, should be made in the remaining Districts so as to complete 100 % FI by 30thJune'09.

During the year 2008-09, Banks have issued 4 lac more KCCs than those issued last year. Shri Kumar attributed this performance to the mega credit camps organized by Banks in the entire State with the help and initiatives of the State Government. However, imposition of model code of conduct wef.02.03.2009 and drafting the services of Bankers for conducting Parliamentary Election in the State, the pace of financing under KCC was affected to some extent. Shri Kumar advised Banks to formulate effective strategies in coordination with the State Government to achieve the target of 15 lac new KCCs during the year 2009-10.

Shri Kumar mentioned that crop finance by Banks should properly be covered with crop insurance under National Agriculture Insurance Scheme (NAIS). He advised Banks to review the position and ensure that all eligible farmers under crop finance are covered with crop insurance of NAIS.

Shri Kumar attributed the dismal performance under PMEGP during the year 2008-09 to factors such as launching the programme itself very late (in Oct-Nov'08), ground level problems in the initial stage of its implementation, and imposition of model code of conduct for the Lok Sabha elections. He advised Banks to work in coordination with different agencies involved under the programme so as to achieve the target fixed for the year 2009-10.

Shri A. Krishna Kumar expressed his pleasure on opening of 7 RSETIs in the State. Banks are committed for in opening RSETIs in 13 more Districts in the State. It should be ensured that RSETIS are opened in all the Districts of the State.

Under economic stimulus package announced by the Government, RBI and IBA for MSME, Housing and Auto Sectors, the performance of Banks has been reviewed in the monthly Special SLBC meetings in the State. He advised Banks to continue their efforts under the package so as to counter the impact of economic recession on our economy.

About 23 unbanked Blocks in the State, he advised Banks concerned to speed up their efforts in opening of new branches particularly in the eight Blocks where RBI licences have already been issued.

e-Shakti Project launched by the Government of Bihar is aiming at issuing Smart Cards by the help of M/S Smaartechnologies to all eligible adults under NREG scheme. The process also involves integration of the Smart Cards with the Banking system for providing Banking services, and the cost involved in such integration is found too high. In some of the States, the cost is being shared by all the parties involved, i.e., Banks, vendors and the State Government. In this context, he suggested adopting similar arrangement in our state too. He also mentioned the recent Incentive Scheme of RBI, which provides Banks Rs.50/- per account opened under the initiative, provided the State Government agrees to pay 2 % of the transaction cost. Shri Kumar requested the State Government to consider the provision of the RBI Scheme so as to enable Banks to keep pace with

the initiative. The process will also help achieve greater financial inclusion in the State.

Dr, Sandeep Ghosh, Chief General Manager, NABARD, Patna has brought the attention of the House towards the draft report of the High Power Committee (RBI) on the Lead Bank Scheme. He suggested making a study of the report so as to take necessary steps for strengthening and augmenting the Lead Bank Scheme.

Shri Ghosh also dwelt upon a proposed new scheme “Bihar Ground Water Scheme” replacing the erstwhile MSTP scheme, which was withdrawn in March’2007. He informed that Planning Commission has already accorded its approval to the proposed scheme. The new scheme envisages 45 % subsidy uniformly to all type of borrowers irrespective of their category, 45 % Bank loans and 10 % borrower’s share.

Dr. Ghosh felt the need of branch-wise / Bank-wise study in some RRBs and Cooperatives on interest subvention provided to KCC beneficiaries.

Dr.Ghosh has mentioned that inadequate staff strength in many branches causes constraints in meeting the banking demands of the people, particularly relating to government schemes and many new schemes. Banks should review the position in this regard and augment the staff strength in such branches where the strength is deficient.

Shri Ghosh, during deliberation also mentioned that no Bank is financing under the Venture Capital Fund Scheme where interest free loan is granted.

For the implementation of Vaidynathan Committee Recommendations on strengthening the Cooperatives in the State, NABARD and the State Government have already entered into an MOU fairly long ago. He requested the State Government to initiate action in accordance with the MOU.

Under AWDR scheme, some of the beneficiaries have not been issued required certificates in respect of waiver of loans. He advised Banks to ascertain the position and ensure issuing the certificates to each and every beneficiary under AWDR’08.

In course of reviewing the performance of Banks as on March’09 under the Annual Credit Plan 2008-09, **SHRI SUSHIL KUMAR MODI**, Deputy Chief Minister, Bihar felt that poor performance of Banks in some of the districts, and by some of the Banks including some RRBs in the entire State has brought down the overall performance in percentage terms when compared to ACP achievement last year.

He also expressed concern over the decline in CD Ratio from that last year. **Shri Modi** also reviewed the performance of Banks under KCC, setting up RSETIs in Districts, performance of Banks under education loans etc. **Shri Modi** opined that restarting three closed engineering colleges by the Government in the State has created more scope for Banks to finance under education loan. For augmenting the storage capacity in view of the huge procurement prospect of agricultural produce in the State, the State Government, **Shri Modi** said, plans to create rural godowns in all Blocks with the help of private people. He elaborated that under the plan, private people would set up such godowns and the Government would higher

those (godowns) at least for 10 years. Under the initiative, Shri Modi desires Banks to extend finance to such people under “Rural Gramin Bhandaran Yojna” of NABARD. Shri Modi has summed up his ideas as under:-

- ✓ **Mega Credit Camps for financing under KCC should be organized on 24.06.2009 in all Districts and Blocks in coordination with the Government functionaries.**
- ✓ **Banks should ensure presence of controlling level officials in some of the Mega Credit Camps.**
- ✓ **Poor performing Districts under the Annual Credit Plan should be reviewed in the next SLBC meetings.**
- ✓ **Each Bank should notify one of its branches as nodal branch in each District to facilitate financing under education loan.**
- ✓ **Advertisement on education loans by the Government with the help of SLBC should be published in newspapers.**
- ✓ **A Sub-committee under the SLBC should be constituted to study the draft report on Lead Bank Scheme by the High Power Committee constituted by the RBI.**
- ✓ **DLCC and DLRC meetings in all districts for the first quarter should be organized on a single day, i.e., on the 13th June 2009.**
- ✓ **Block Level Bankers' Committee meetings should be conducted between the 14th and the 24th June'2009 in all Blocks in the entire State.**
- ✓ **State Level Bankers' Committee, Bihar should compile the dates of the DLCC/BLBC meetings conducted in the entire State during the year 2008-09, and this should be placed in the next SLBC Meeting.**
- ✓ **The development made by different Banks in respect of utilizing BC /BF channel should also be included in SLBC's Agenda.**
- ✓ **SAMIS (Service Area Monitoring and Information System) should be stabilized in the State.**
- ✓ **More ATMS should be opened by Banks in the State.**
- ✓ **Taskforce / Sub-committee should be constituted to make in-depth study on financing different activities under agriculture. The study would focus on removing procedural problems and facilitating easy disbursement of credit.**
- ✓ **Banks should ensure setting up of RSETIs in all the Districts of the State.**
- ✓ **By the end of the 11th Five Year Plan under financial inclusion, plans should be envisaged to cover all the households by opening No-frill accounts, and the exercise should be completed by the end of 11th five year plan.**
- ✓ **Under DIR scheme, each branch should lend at least 10 beneficiaries.**
- ✓ **Effective mechanism should be put in place by Banks to monitor and review the performance by their branches and nonperforming branches Heads should be taken to task.**
- ✓ **Reserve Bank of India should hold seminar on financial inclusion.**

Shri Arvind Chowdhary, Chief Executive Officer, “Jeevika” briefly underlined the objective of “Jeevika”, role of Banks in Jeevika’s pursuit, issues relating to A/c opening by Banks etc., and put forth the following views:-

- ✓ Uniform account opening procedure should be adopted by all Banks in opening of SHGs’ accounts.
- ✓ SHG related Bank stationery in sufficient quantity should be available with Bank branches.
- ✓ It should not be a issue for Banks that group representatives should be literate in case of account opening of groups.
- ✓ Service area approach should not be a limitation in case of SHGs.
- ✓ Bank branches should not limit their SHG portfolio in terms of numbers.
- ✓ Requirement of Initial deposit of Rs.100-Rs.500 at the time of account opening of SHGs should be discontinued.
- ✓ Bank branches should have sufficient staff strength to deal with SHG related accounts / activities.
- ✓ Banks should not deny financing to such SHGs in which one or more members are Bank’s defaulter.

Shri Tripurari Sharan, Secretary Food, Government of Bihar deliberated on the importance of Rural Godowns in context of Bihar, particularly in view of the huge procurement prospect of agricultural produce in the State. He said that existing storage capacity needed to be increased in the State to cater to the need of storing the agricultural produce being procured by the Government. At the same time, encouraging financing rural godowns by Banks would help farmers to store their produce, and to sell the same at remunerative prices at later dates. **Shri Tripurari Sharan** also dwelt upon the Government’s plan for setting up rural godowns in all the Blocks with the help of private people. He felt that Banks should be properly sensitized on the issue so that they could extend finance for the purpose without any hiccup.

Shri Arunish Chawla, Managing Director, COMFED touched upon the status of Bihar State Milk Cooperative Federation Ltd, Patna, and referred to the Tripartite Agreement entered into by SBI,COMFED and Dairy Cooperative for achieving the objectives of the COMFED. **Shri Chawala** raised the following issues which needed special attention:-

- ✓ 4629 applications have been submitted to different Banks and out of which only 236 applications have been sanctioned. Banks should dispose off all the pending applications.
- ✓ There is a huge gap in the prevailing rate of animals and approved unit cost of the animals by Banks, which needs to be addressed.
- ✓ Alternative route of cattle procurement is required.
- ✓ Dairy targets for each individual branch should be in accordance with the demand.
- ✓ One month mobile teams are needed to ensure that Bank Managers sanction the pending loan applications.
- ✓ He also assured the House that once the Branches sanction loans, COMFED will arrange for procurement of milch cattle.

Mr.Das, Rural Development Department, Govt. of Bihar pointed out that there is a huge gap between the number of groups under SGSY, compiled by the SLBC and those compiled by the Rural Development Department. He apprehended that the total number of groups under SGSY reported by Banks to SLBC may include the number of groups covered under revolving funds. He suggested Banks to ascertain the position and accordingly amend the figures.

As desired by the Deputy Chief Minister, Bihar, the House constituted a Sub-committee under the SLBC to study the draft report on Lead Bank Scheme by the High Power Committee constituted by the RBI. The Chief General Manager, NABARD has been made the Chairman of the Committee, while the following have been inducted as members of the Committee:-

- A. General Manager (RPCD), Reserve Bank of India, Patna
- B. Assistant General Manager, SLBC, Bihar
- C. General Manager, Punjab National Bank
- D. Zonal Manager, Central Bank of India, Patna Zone
- E. Dy.GM, Union Bank of India.
- F. Zonal Manager, Canara Bank
- G. Director,Banking,Govt. of Bihar
- H. Assistant General Manager, UCO Bank

The Committee will undertake study on the draft report of the High Power Committee on Lead Bank Scheme and place its study report within three months in the House for discussion.

The House also constituted a Taskforce to make in-depth study on financing different activities relating to agriculture with focus on procedural problems relating to financing under agricultural and allied activities. The constitution of the Taskforce is mentioned hereunder:-

- | | |
|---|----------|
| A. General Manager, Punjab National Bank- | Chairman |
| B. Assistant General Manager, SLBC, Bihar - | Member |
| C. Central Bank of India | Member |
| D. Bank of India | Member |
| E. Director, Agriculture, Govt. of Bihar | Member |
| F. Director, Banking, Govt. of Bihar | Member |

DURING DELIBERATION ON AGENDA ITEMS, THE FOLLOWING POINTS HAVE ALSO BEEN ADDRESSED IN THE HOUSE:-

NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS):-

- A. Regarding financial cut-off date (31st May'2009) for submission of declaration and premium at AIC, Banks should expedite the exercise.**
- B. The claims received by Banks from AIC should be credited to beneficiaries' accounts within 7 days.**
- C. Banana crop is not covered under NAIS. State Government should decide to bring the banana crop under coverage of NAIS.**
- D. Medicinal plants / flowers are also be covered under NAIS - State Government should consider.**

PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)

- A. Request should be made to the Government of India through the State Office of KVIC to do away with the training requirements to the beneficiaries under PMEGP for purchase of Cycle Rickshaws as the rickshaw pullers don't require any special training.**
- B. The progress under the scheme got hampered due to receiving of the applications in bulk by bank branches during the last week of February and the first week of March'09, and imposition of model code of conduct (Parliamentary Elections) wef.02.03.2009. In view of the above, the House resolved to request the Central Government through KVIC, for extending the last date of sanction till 30.06.2009 in respect of proposals already received by Bank branches under PMEGP'2008-09, and the last date of disbursement in such cases should be extended up to 31.07.2009.**

28TH SLBC MEETING ON 27. 05 .2009 - ACTION POINTS

1. RSETIs should be opened in all the Districts of the State, if need be, the same should be opened in rented premises. Banks should submit proposals in this regard to NIRD.

(Action- Banks)

2. In all the remaining unbanked Blocks particularly in 8 Blocks for which RBI has already issued branch opening licences, all Lead Banks concerned should step up their efforts in opening the new branches at the earliest.

(All Lead Banks)

3. Regarding smart card based banking operation for the beneficiaries under NREGs, State Government should consider RBI Incentive Scheme, which provides Rs.50 per account opened by Banks, subject to the State Government agreeing to pay 2% of the transaction cost.

(Action: State Government)

4. Government should initiate action on the MOU entered with NABARD for implementation of Vaidyanathan Committee Recommendations on strengthening the cooperatives in the State.

(Action: State Government)

5. Mega Credit Camps for KCC financing should be organized on the 24th June 2009 in all the Districts and Blocks by Banks in coordination with Government functionaries.

(Action: All Banks)

6. Each Bank should notify one of its branches as nodal branch in each District for facilitating financing under education loan.

(Action: All Banks)

7. Advertisement on education loans by the Government with the help of the SLBC, Bihar should be published in newspapers.

(Action: Government & SLBC)

8. A sub-committee under the SLBC should be constituted to study the draft report on Lead Bank Scheme by the High Power Committee of RBI.

(Action: SLBC)

9. SLBC should constitute a Taskforce to make in-depth study on financing different activities relating to agriculture with focus on procedural problems relating to financing under agriculture and allied activities.

(Action: SLBC)

10. DLCC and DLRC meetings in all Districts for the first quarter should be organized on the 13th June'2009.

(Action: All Lead Bank Managers)

11. BLBC meeting should be organized between the 14th and the 24th June'2009 in all Blocks of the State

(Action: All Lead Bank Managers)

12. State Level Bankers' Committee, Bihar should compile the dates of the DLCC/BLBC meetings conducted in the entire State during the year 2008-09, and this should be placed in the next SLBC Meeting 12 identified Districts under Spl. Campaign should be proactive in achieving the targets.

(Action: SLBC)

13. SAMIS should be stabilized in the State.

(Action: NABARD & RBI)

14. More ATMs should be opened by Banks in the State.

(Action: All Banks)

15. IN the 15districts where Financial Inclusion has been completed more than 90%the work should be completed 100% by 30-06-2009

(Action: All Banks)

16. Taskforce / Sub-committee should be constituted to make in-depth study on financing different activities under agriculture. The study would focus on removing procedural problems and facilitating easy disbursement of credit

(Action: SLBC)

17. By the end of the 11th Five Year Plan under financial inclusion, plans should be envisaged to cover all the households by opening No-frill accounts, and the exercise should be completed by the end of 11th five year plan.

(Action: All Banks)

18. Under DIR Scheme, each branch should lend at least 10 beneficiaries.

(Action: All Banks)

19. . Effective mechanism should be put in place by Banks to monitor and review the performance by their branches and nonperforming branches Heads should be taken to task.

(Action:- Banks)

20. Reserve Bank of India should hold seminar on financial inclusion

(Action: RBI)

21. Banks should ensure that while reporting group financing under SGSY, only those groups which have already been extended bank finance (not at all those covered under revolving funds) should be reported.

(Action: - All Banks)

22. COMFED will arrange for procurement of milch cattle in case of sanctioned cases by banks under dairy financing.

(Action: COMFED)

23. All Banks should ensure that all eligible crops under crop loans should be covered under National Agriculture Insurance Scheme (NAIS).

(Action: Banks)

24. Regarding financial cut-off date (31st May'2009) for submission of declaration and premium at AIC, Banks should expedite the exercise.

(Action: All Banks)

25. The claims received by Banks from AIC should be credited to beneficiaries' accounts within 7 days.

(Action: All Banks)

26. Banana crops, medicinal plants and flowers should also be covered under NAIS. State Government should take decision in this regard.

(Action: State Government)

27. KVIC should request the Government of India through its State Office to do away with the training requirements to the beneficiaries under PMEGP for purchase of cycle-rickshaw.

(Action: KVIC, Patna)

28. SLBC through KVIC, Patna will request the Union Government to extend the last date of sanction till 30.06.2009 in case of applications under PMEGP 2008-09, already received by Banks from DTFC till the 2nd March'2009, and the last date of disbursement in such cases should be extended up to 31.07.2009.

(Action: SLBC & KVIC Patna)

29. Under SGSY, only group financing is targeted for the year 2009-10. However, Banks may consider individual financing to the extent of 50 %. under the scheme to the handicapped and the people in flood affected Blocks under Kosi Division.

(Action: Banks & the Government)

STATE LEVEL BANKERS' COMMITTEE, BIHAR
28th SLBC MEETING HELD ON THE 27TH MAY'2009

CHIEF GUEST

SRI SUSHIL KUMAR MODI, HON'BLE DY. CHIEF MINISTER & FINANCE MINISTER, BIHAR

THE MEETING CHAIRED BY

SHRI A. KRISHNA KUMAR, CHIEF GENERAL MANAGER STATE BANK OF INDIA, PATNA CIRCLE

LIST OF PARTICIPANTS

SL	PARTICIPANTS	DESIGNATION
1	Shri Sushil Kumar Modi	Dy. Chief Minister & Finance Minister, Bihar
2	Shri R.Venkatachalam	Chief General Manager, State Bank Of India, Patna Circle
3	Shri S.Vijayraghvan	Development Commissioner, Government of Bihar
4	Shri Anup Mukerji	Principal Secretary, Rural Development, Govt. of Bihar
5	Shri Navin Kumar	Principal Secretary, Finance, Govt. of Bihar
6	Dr. Sandeep Ghosh	Chief General Manager, NABARD, Patna
7	Shri Samir Saran	General Manager, State Bank Of India, Patna Circle
8	Shri Rajesh Gupta	Principal Secretary, , Animal Husbandry, Govt. of Bihar
9	Shri Arunish Chawla	Managing Director, COMFED
10	Shri Tripurari Sharan	Secretary, FOOD & Consumer Protection, Government of Bihar
11	Shri Sudhir Kumar	Secretary, Minor Water Resources, Govt. of Bihar
12	Miss. N.Vijyalakshmi	Managing Director, Women development corporation
13	Shri A.K.Thakur	ADM. OFFICER, GoB
14	Shri D.K.Singh	Director, MSME, DI Patna
15	Shri R.S.Mor	Asstt.General Manager, NABARD, Patna
16	Shri B.K.Thakur	Director Banking, Govt. of Bihar
17	Shri R.N.Chowdhary	Director of Fisheries, Govt. of Bihar
18	Shri S.N.Patil	Director, KVIC Patna
19	Shri Arvind Kr. Chowdhary	Project Director, BRLPS
20	Shri R.Panwar	Secretary, Resources, Finance Department. Govt. of Bihar
21	Shri Sudhir Kumar	Secretary, Minor Water Resources, GoB
22	Shri Arjun Mishra	Additional Director, Department of Industries, GoB
23	Shri U.K.L Das	Dir(SF), Rural Development Department, GoB
24	Shri T.P Sinha	Managing Director, BSCB, Patna
25	Shri K.K.Mohapatra	Regional Manager, Agl.Insurance
26	Shri V.K.Khanna	General Manager, Punjab National Bank, Zonal Office, Patna
27	Shri V.K.Agrawal	General Manager, Bank of India, LHO, Patna
28	Shri T.K.Paik	Zonal Manager, Central Bank of India, Muzaffarpur
29	Shri Vipin Kapoor	Zonal Manager, Central Bank of India, ZO, Patna
30	Shri N.Srinivasan	Dy.General Manager, Canara Bank
31	Shri R.D.Groh	DGM, Union Bank of India
32	Smt. Irina Sharma	PD, WDC
33	Shri Gopi Chand	Assistant General Manager, UCO Bank
34	Shri U.S.Dwibedi	Dy.General Manager, Allahabad Bank
35	Shri M.C.Sharma	SPM, Jeewika
36	Shri S.K.Sigharay	Asstt.General Manager, Bank of Baroda
37	Shri G.S.Rana	Dy.General Manager, Indian Overseas Bank
38	Shri S.Prasad	Manager, Manager SIDBI
39	Shri Pradeep Kumar	SPH, WDC
40	Shri Samir Kumar Sinha	Chief Manager, SBI, LHO, Patna

SL	PARTICIPANTS	DESIGNATION
41	Shri S.S.Pathak	Chief Manager, SBI, LHO, Patna
42	Shri R.S.Sharma	Chief Manager, SBI, LHO, Patna
43	Shri S.P Singh	Manager, SBI, LHO, Patna
44	Shri P.K.Jha	Manager, SBI, LHO, Patna
45	Shri Mihir Kumar Jha	Dy. Manager, SBI, LHO, Patna
46	Shri Sandeep Kumar	Dy. Manager, SBI, LHO, Patna
47	Shri Manoj Ranjan	Asstt.General Manager, RPCD, RBI
48	Shri S.Mohan	Manager, RBI, Patna
49	Shri P.K.Pan	General Manager, Bihar Kshetriya Gramin Bank
50	Shri B.K.Viswanathan	General Manager, Uttar Bihar Gramin Bank
51	Shri Tilak Bahadur	General Manager, Samastipur Kshetriya Gramin Bank
52	Shri S.N. Sharma	General Manager, Madhya Bihar Gramin Bank
53	Shri Ashok Sopari	Br.Head, JK Bank
54	Shri Ashok Kumar Das	Chief Manager, Vijaya Bank
55	Shri Pushpendra Sandwar	BBJM, ICICI Bank Ltd.
56	Shri Satish Kumar	Branch Manager, ICICI Bank
57	Shri Yogesh Kumar	Senior Manager, Indian Overseas Bank.
58	Shri Sunil Kr.Pathak	Public Relation Officer of Dy.CM. Bihar.
59	Shri Shailendra Ojha	PS to Dy.CM, Bihar.
60	Shri D.N.Jha	Deputy Officer, BSFC.
61	Shri V.K. Pandey	MIS Officer, COMFED.
62	Shri B.P.Singh	Principal MDTC, KVIC, Patna.
63	Shri S.Bhushan	BMC Bank Ltd.
64	Md.Ijhar Ahmad	Programme Manager, WDC.
65	Shri R.P.Sinha	Lead District Manager,Bhojpur.
66	Shri Rajiv Verma	Lead District Manager, Buxar.
67	Shri S.K.Upadhyaya	Lead District Manager, Patna.
68	Shri A.N.Jha	C.O (RD), Central Bank of India, Zonal office, Muzaffarpur.
69	Shri P.N.Tiwari	Senior Manager, Central Bank of India, ZO, Patna.
70	Shri A.K.Saha	Senior Officer, State Bank of Patiala.
71	Shri Irfan Alam	Chairman, Samman Foundation, Patna
72	Shri N.Roy	PNB, GMO, Patna
73	Shri Manoj Kumar Bhatt	Senior Manager, Andhra Bank
74	Shri B.S.Thakur	Manager, Canara Bank
75	Shri K.K.Verma	Senior Manager, Madhya Bihar Gramin Bank
76	Shri R.Kumar	Deputy Chief Officer, UCO Bank, ZO, Patna
77	Shri B.S.P Patra	Chief Manager, Oriental Bank of commerce
78	Shri M.K.Karn	Deputy Manager, SBI, LHO, Patna
79	Shri C.Banerjee	Chief Manager, Indian Bank.
80	Shri Mithilesh Kr.Singh	Director (P)-com-R. Office, Land Development Bank
81	Shri R.Ranjan	Chief Manager, PNB FGMO
82	Shri Harish Badhwa	Chief Manager , Punjab & Sind Bank
83	Shri sarjeet Kumar	Deputy Director, Horticulture.
84	Shri Purnendu Sarangi	Deputy General Manager
85	Shri D.Koteswaran Rao	Senior Manager, Corporation Bank
86	Shri A.K.Saha	AGM, SBBJ, RO, Patna
87	Shri S.K.Tiwari	CM, Syndicate Bank, RO Patna
88	Shri Dhananjay Kumar	Branch Manager, South Indian Bank
89	Shri Jitendra Singh	Branch Manager, SBOP, Patna
90	Shri M.A.Haque	Manager, Bank of Maharastra
91	Shri S.K.Sinha	Manager, Dena Bank
92	Shri Lal Baboo Prasad	J.D.A. (Engr), Deptt. Of Agriculture
93	Shri R.P.Das	J.D.A.(Statistics), Director Agriculture

