

MINUTES

OF THE 35TH SLBC MEETING, BIHAR HELD ON 5TH MARCH, 2011 AT HOTEL CHANAKYA, PATNA



STATE LEVEL BANKERS' COMMITTEE, BIHAR CONVENOR

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OF

THE 35TH REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR
FOR THE QUARTER ENDED DECEMBER 2010 HELD ON 5TH MARCH 2011

The 35th review meeting of State Level Bankers' Committee, Bihar was held on the 5th March 2011 at Hotel Chanakya, Patna under the Chairmanship of **Shri Sushil Kumar Modi**, Hon'ble Deputy Chief Minister & Finance Minister. **Shri Giriraj Singh**, Animal & Fisheries Resources Minister and **Shri Ramadhar Singh**, Minister of Co-operative also attended the meeting as Special Invitees.

Delivering the keynote address, **Shri Jeevandas Narayan**, CGM & Convenor, SLBC welcomed **Shri Sushil Kumar Modi** and other distinguished guests and presented an overview of the performance of banks during the third quarter of FY 2010-11. He reemphasised the commitment and support from SLBC on behalf of all banks for ensuring that Bihar becomes a developed state by 2015. Further, he affirmed that providing banking services to villages having population of over 2000 is on the top of the agenda of the State Government, Government of India, RBI as well as all the banks, and advised that the roadmap for coverage of these 9213 unbanked villages has been finalized by SLBC and communicated to all concerned. He further informed the House that the performance of banks on this score is picking up and expressed the hope that the target of providing banking facilities to 3468 villages by March 2011 will be achieved. He also highlighted a few initiatives taken by SBI in this regard.

Expressing his happiness over improvement in CD ratio of the state, Sri Narayan informed that CDR of the state stood at 33.94% as on 31st December 2010 against 32.53% as on 31st December 2009. He further stated that a growth of 181 basis points in CD ratio as compared to the position as on 31st March 2010 during third quarter is considered satisfactory, having regard to the fact that incremental CD ratio for the period April- December 2010 has been around 55.10%, which is a remarkable achievement by all banks in Bihar. However, a lot remains to be done for achieving the CDR of 35% as on March 2011, as per Banks' commitment under the ACP: 2010-11. He also

informed the house that GoI is expected to release the claim of banks related to ADWDR Scheme 2008, roughly amounting to Rs. 800 Crore, which will adversely affect the CD ratio of the state as on 31st March 2011. Therefore, he enjoined upon all banks to focus on Non-Priority Sector also which plays an equally important role in the growth of CD ratio. He further informed the House that total outlay under Annual Credit Plan (ACP) for the year 2011-12 has been tentatively fixed at Rs.40500 Crore and requested that a sub-Committee of senior bankers be constituted to arrive at the modalities for distribution of ACP targets amongst different banks/districts.

Continuing his address, Sri Narayan requested all banks to ensure active participation in Mega Credit Camps to be organised on 10th March and initiate requisite steps to make maximum disbursement in the camps as this will be the last chance for boosting credit growth in the current financial year. The camps held on 10th of January and February were very successful as a sizeable no. of proposals were sanctioned in these camps. Expressing concern over recent instances of bank robberies in the last few months, he requested the State Government to set up a special police force at an early date for providing security to the banks' branches.

On behalf of all the participants, Sri Narayan expressed his sincere appreciation for the contribution made by Shri G. Mahalingam during his tenure as Regional Director of Reserve Bank of India, Patna. Concluding his address, Sri Narayan acknowledged the unstinted support provided to all banks in general and SLBC in particular by Shri Modi and the State Government.

In his brief address, Shri Mahalingam highlighted certain issues of importance and urged banks to make all out efforts for achieving 80-85% of ACP targets as on March 2011. He stressed that the conducive environment provided by the State Government should help the bankers in lending to different sectors of economy and help in placing the State in the forefront of developed states. He agreed with Shri Narayan that though the CDR has improved remarkably Y-o-Y, the expected growth in deposits in the month of March and amount to be received from Central Government under ADW & DR

will adversely affect the CDR as on March 2011. Keeping this in view, he urged all bankers to extend more loans during the remaining period of the current financial year to achieve the targeted CDR of 35% as on March 2011. He further stated that so far, the performance of banks in extension of banking services to villages having population of over 2000 has been far from satisfactory and, therefore, controlling heads of banks should bestow their personal attention and initiate concerted efforts to cover the un-banked villages allotted to them well before March 2012. He requested the State Government to expedite computerization of the land records in the State which will certainly help banks to a greater extent in providing more loans under Agri segment. He also underscored the difficulty in the issuance of Land Possession Certificate from the Circle Offices, stating that this often becomes a hindrance in providing loans by banks and, therefore, the State Government should initiate the needful action so that LPCs may be issued to all farmers who are desirous of availing financial assistance from banks.

Initiating the discussion on 100% Financial Inclusion, Shri Modi requested banks having lead responsibility in the remaining 18 districts of the State where 100% Financial Inclusion has not yet been accomplished, to initiate requisite steps so that these districts may be financially included at an early date and, in any case, not later than June 2011. He desired that small amount of loans should be provided to all the No-frills account holders by respective banks. Further, he stated that as per the information received, there is a wide-gap in No. of No-frills accounts opened by banks and No. of Households covered under Financial Inclusion. Shri Anup Mukerjee, Chief Secretary, Government of Bihar was of the opinion that No. of No-Frills accounts opened by banks is very less. As there are 2.14 Crore families in the State and majority of them are living below poverty line, he requested banks to open more No-frills accounts. In the matter, Shri V.K.Sharma, DGM, SBI informed the House that under Financial Inclusion it is not necessary to open only No-frills accounts. Shri Mahalingam stated that as per the instructions of Reserve Bank of India, overdraft facility should be provided to all the No-frills account holders.

Reviewing the banks' performance regarding credit extension in security sensitive areas, as identified by GoI, viz. Arwal, Aurangabad, Gaya, Jamui,

Jehanabad and Rohtas districts, Shri Modi expressed his concern over reduction in Y-o-Y credit disbursement in Aurangabad, Gaya and Jehanabad. On being asked to explain the poor performance, LDM-Jehanabad informed that under KCC, not much financing could be done since land records in the district have not been maintained properly. LDM-Aurangabad informed that the low ACP achievement is mainly due to elections held in the State during quarter under review as staff of most of the branches had to be engaged by the district administration on this count. However, he informed that in the month of January, all banks taken together have disbursed loans amounting to Rs. 210 Crore in the district and with similar growth during the months of February and March, the year-end performance of the district would improve considerably. LDM-Gaya was of the opinion that low ACP achievement is mainly attributable to drought in the district as the quantum of finance that could be afforded to the affected people was substantially less than the credit demand during a normal year. Shri Modi opined that the reasons of non-performance should be ascertained branch-wise and only then we can initiate appropriate corrective steps. He further emphasized that the banks have disbursed lesser amount of loans in central Bihar as compared to other areas. As the lead bank responsibility in central Bihar lies with PNB, they may analyse the reasons for the low achievement of ACP in this region. Chairman-MBGB informed that due to higher amount of credit extension in these districts, the CDR of the bank has improved in Aurangabad and Jehanabad. Shri Modi desired that separate data regarding GCCs issued by banks should be provided from the next SLBC meeting. Shri Narayan also agreed with Shri Modi and asked all banks to ensure that all the No-frills account holders are credit linked either by providing General Credit Card or overdraft facility.

Discussing the performance of banks under Education Loans, Shri Modi expressed satisfaction saying that banks have done a better job in this regard as no. of complaints has reduced. However, he stressed that banks have to go a long way in achieving the target of providing Education Loans to 35000 students, as decided in the previous SLBC meeting.

On the issue of credit extension to minorities in minority concentrated districts, LDM-West Champaran was advised to coordinate with all banks operating in the district and initiate requisite steps so that the score-card

of the district may improve in this regard. The House agreed that credit extension to minorities should be provided in consonance with the percentage of minority population of the district.

Expressing his displeasure over poor performance of banks under BIGWIS, Shri Modi wanted that the reasons therefor should be ascertained and appropriate measures initiated by all concerned for improving the achievement under the Scheme. The Secretary-Minor Irrigation pointed out that negative mindset of bankers is one of the major reasons for poor performance. He informed that 55000 applications were generated under the Scheme and thousands of applications are still pending with different banks for disposal. Shri Sudhir Kumar, Secretary-Animal Husbandry stated that the multi level agency set up for the purpose of asset verification under the Scheme is not performing upto the desired level which is the main reason for non-disbursement of 2nd instalment of the loan. He also pointed out that the applications are being returned by banks on flimsy ground simply writing "the project is financially not viable" without assessing the projects. In the matter, CGM-NABARD stated that the issues relating to release of advance subsidy for BIGWIS has been resolved, and now Banks have to submit Utilisation Certificate to claim advance subsidy. Shri Modi desired that a meeting of major banks and NABARD be organized by Minor Water Resources department for resolving all other issues within 7-10 days and all concerned should initiate appropriate steps at their end so that financing under the Scheme may be up-scaled further. LDM-Vaishali stated that people at the ground level are not well aware of the Scheme and suggested that the agricultural consultant engaged at the panchayat level by the Agriculture Department be also associated with generation of applications under the Scheme. He added that in a few cases, applications from uninterested persons had been sent to the banks resulting in unnecessary paper works. He further stated that some farmers are willing to avail loans for purchasing pumpsets only and they can not be covered under the Scheme. He also pointed out that the Chinese made pumpsets available in the market are relatively cheaper and farmers want to purchase the same but banks cannot lend for purchasing such pumpset as subsidy will not be available for installing non-standardised equipment. Secretary, Animal Husbandry asserted that for

availing loan and subsidy under BIGWIS Scheme, boring is a pre-requisite and no subsidy will be given if only pump-set is purchased by a farmer.

As regards performance of banks under PMEGP Scheme, Shri B.N. Jha-Director, Industry stated that there is a wide gap between data reported by banks to SLBC and the figures compiled by the Industry Department and according to his information, performance of banks has been very dismal so far as only 19% of the targets had been achieved till December'2010. He pointed out that Zonal heads of banks are not attending the meetings held at monthly intervals to review the performance under PMEGP Scheme. LDM-Kishanganj informed the House that the position of General Manager, DIC is lying vacant in the district since August 2010. He further stated that since August 2010, no Task Force meeting has been organised in the district. LDM-Patna stated that lack of coordination among sponsoring agencies viz. KVIC, KVIB and DIC is one of the main reasons for poor performance and even the representatives of these bodies do not attend meetings called by LDM. He further pointed out that at some places, no. of applications sponsored is much higher than the target which is causing avoidable inconvenience to the branch personnel and results in generation of unwarranted complaints. Shri Modi stated that an advertisement regarding the Scheme has been published in the newspapers many a time and as the loan amount provided under the Scheme may be covered under CGTMSE, banks should not have problems in financing. Director-MSME pointed out that banks have rejected many applications under the Scheme on the ground of non-viability of the project report, which should not happen as all projects are approved by the Task Force Committee in which representative of banks are also members and the applications are sponsored only after ascertaining the viability of the projects. Further, he desired that banks should provide segregated information regarding projects financed in rural areas as it has come to notice that banks prefer to provide financial assistance to only those units which are situated in semi-urban and urban areas whereas the Scheme is primarily meant for financing projects in rural areas. Shri Modi wanted that the Scheme should be given wide publicity so that the benefits of the same may be availed of by a large no. of persons and banks should not hesitate in financing units under the Scheme as their exposure is covered under CGTMSE to a large extent.

On the issue of financing under SGSY, Smt. Seema Sinha- Assistant Director, Rural Development Department, Government of Bihar informed the House that the Scheme is in force till 31st March 2011 only since National Rural Livelihood Mission (NRLM) will launch a new Scheme in the state from 1st April 2011. She further informed that JEEVIKA has been identified as the Nodal Agency to work out the modalities of the Scheme under the State Perspective Plan. Shri Modi desired that before the Scheme is implemented in the State, a workshop should be organised for all banks which will be a facilitating factor in the ground level implementation of the Scheme.

Shri Anup Mukerjee, Chief Secretary, Government of Bihar mooted the idea of creating a separate bank to monitor the progress of SHGs in the State and sought the opinion of the participating bankers. Shri Modi directed that a proposal be sent to the Government of India in this regard, to set up a national level agency/ bank for providing further impetus to SHG movement in the country which will be a single agency to regulate/ monitor the progress in SHG movement and also provide necessary guidelines/ support to SHGs and their federations.

Analysing the performance of banks under Agri Segment, Shri A.K.Sinha- Agriculture Production Commissioner expressed the view that banks have achieved only 44% of their ACP target. He emphasised that more focussed attention is required to improve the performance of banks for financing under Agri segment. Further, he requested controlling heads of all banks to extend more finance in the coming Kharif season as Govt. has planned for extensive cultivation of Paddy in 3.50 lakh hectares of land and the farmers would require higher amount of financial assistance. He informed the House that Mega Credit Camps will be organised in the month of May and June, and again in October and November, for Kharif and Rabi season respectively. The Agri Department will ensure generation of adequate no. of applications by extensive campaigning for 10-15 days in May and October and these applications will be submitted to banks along with LPC, rent receipt etc. and banks should sanction loans to all the eligible farmers in camps scheduled to be held in June and November. He said that if the first camp is utilized for procurement of applications and the second for disbursement of loans in this

manner, farmers would be getting the KCC and other loans well in time and in the process, their dependence on local money lenders would be reduced.

Expressing his concern over lack-lustre performance of banks in financing Dairy, Fishery and Poultry projects, Shri Giriraj Singh, Minister-Animal Husbandry expressed that the response of banks, particularly RRBs, has been far from satisfactory. He requested controlling heads of all banks to bestow their personal attention to supporting such non-farm activity on a much larger scale and initiate appropriate measures for providing timely and adequate finance to promote such income generating activities. Shri Satish Kumar Singh informed that SBI has devised a Matsya Credit Card for fishermen. PNB and OBC have also formulated similar schemes for financing fisheries. Shri Giriraj Singh stated that the concept of backyard dairy has been quite successful in Bihar. Bank-finance is urgently required where milk unions exist. Shri Sudhir Kumar, Secretary-Animal Husbandry informed the House regarding availability of subsidy for Dairy financing and requested banks to provide more such loans so that large no. of beneficiaries may get the benefit of subsidy provided by the State Government. He further expressed his concern that the figures reported under financing to Dairy units are not impressive. As regards Poultry, he informed that while there is no subsidy-linked scheme of the State Government, NABARD is providing subsidy under their Poultry Venture Fund and banks may extend the benefit of the fund to the poultry units financed by them. Shri Modi emphasised that the importance of Dairy has increased further as Central Govt. has stated that there will be shortage of milk in the next 3-4 years and requested banks to give more focused attention to providing loans to dairy units.

Regarding Mega Credit Camps in all the block offices of the State on the 10th of January and February 2011, LDM-East Champaran stated that Branch Managers of a few banks and some BDOs did not participate in these camps and, therefore, the desired result could not be achieved. However, he stated that if all concerned participate in these camps whole heartedly, the performance of all banks is bound to improve further. The Agriculture Production Commissioner stated that between 10th and 20th of the identified four months camps will be organized on different dates for different Blocks so that Agriculture Department officers can attend these camps. He further

desired that banks should process loan applications for purchasing Tractors, Combine Harvestors and other Agri implements in a time bound manner. He also informed the House that a mela has been organised by Agri Department at Patna in which all Agri implements have been displayed and requested banks to provide on the spot sanction facility to farmers willing to avail loans for purchasing farm implements as the State Government too, is providing subsidy on the spot itself and the details of the farmers visiting the mela is readily available with the Agri Department.

On the issue of 100% crop insurance coverage, Shri Mohapatra, AGM-Agriculture Insurance Company of India Ltd. stated that coverage of farmers has increased considerably over the years. He further informed the House that for sensitising farmers as well as bankers, district-level training programmes have been organised by them in 26 districts of the State. Shri S.K. Negi, Principal Secretary-Co-operative stated that it has come to notice that the amount of crop insurance claim is not being credited to the accounts of the beneficiaries in time and it is being delayed inordinately in some cases. Therefore, there is an urgent need to monitor the progress made in this regard so that the claims are credited to the beneficiaries' accounts at the earliest. He further stated that banks should invariably obtain Land Possession Certificates (LPCs) for extending the benefit of crop insurance coverage to farmers and in no case crops should be insured without obtaining LPCs as cases of frauds have been reported on this count. Shri Modi urged banks to ensure that loans disbursed to farmers are secured invariably by extending crop insurance coverage to eligible farmers. He emphasised that amount of crop insurance claims should be credited to the accounts of the beneficiaries in time.

Regarding storage facility, Shri Negi requested banks to provide financial assistance for construction of godowns as in the next five years, the State Government has planned to construct rural godowns with aggregate capacity of 12 lakh metric tonnes. Shri Ramadhar Singh, Minister of Co-operative, GoB requested banks to provide financial support to Primary Agricultural Credit Societies (PACS) for construction of godowns, and also for purchasing food grains from farmers as well for supply of fertilizers to the farmers. Intervening in the matter, Shri Modi wanted to know whether banks would

extend financial assistance to PACS. As there were conflicting views in the matter, all banks should quickly review the same.

The issue of extension of banking services to un-banked villages having population of over 2000 by March 2012 was discussed at length. SBI, PNB and CBI reported the progress made in this regard and expressed their firm resolve to reach their targets within the given time frame. Shri Modi requested controlling heads of all other banks also to pay attention to speed up the process of engaging Business Correspondents and opening banking outlets in the identified villages so that the target of covering all 9213 villages in the State may be achieved well before March 2012. He added that all banks should ensure that the target set by them for covering 3468 identified villages during this financial year is achieved by March 2011.

Shri Mihir Kumar Singh, Secretary-Expenditure, GoB made a presentation on the functionality of the Web- Portal launched by the Institutional Finance Directorate, GoB for disposal of complaints. Additionally, this portal will make available all the relevant information pertaining to banks based on data collected through LDMs. The portal will also provide information regarding banking infrastructure available in the State and serve as an interface between the State Government and banks. Shri Modi formally inaugurated the Web-Portal and requested banks to respond to the complaints forwarded to them at the earliest. Shri Singh emphasised that SAMIS should be implemented by banks for reporting the data as is being done in other States as it will improve the data quality.

To finalise the target for credit disbursement under Annual Credit Plan 2011-12, Shri Modi stated that the tentative figure of Rs.40500/- Crore decided earlier needs to be reviewed considering the substantial increase in the Agri disbursement target by the Central Government. He directed the Finance Department, GoB that a meeting be called within 10 days to finalise the size of the ACP and the modalities for distributing the targets among banks/districts.

Before concluding the deliberations, Shri Modi emphasised the following action points and other observations once again:

- Atleast 80% of the targets set under ACP: 2010-11 should be achieved.
- Branch-wise monitoring should be carried out by controlling heads of all banks to improve the performance of the low performing branches.
- Reasons for low level of ACP achievement by banks/ branches/ districts should be ascertained and appropriate steps initiated by all concerned for improving their performance, as non-performance of even a few affects the overall achievement adversely.
- Controlling heads/ Regional Managers/ senior officials of banks spare atleast two hours on a pre-decided date of every month to hear the grievances of the customers and redress the same expeditiously. This will certainly help in improving the functioning of the banks.
- A Bank Panchayat at Patna will be organised in Patna in May to which controlling heads of all banks will be invited to listen to and resolve the grievances of members of public against their bank branches in the State.
- Proposed amendments in PDR act have got the approval of the State Cabinet and a notification in this regard will be issued shortly.
- The Annual Credit Plan 2011-12 should be finalised within 10 days and the same should be distributed among different banks/ districts so that the same may be placed before the House in the next SLBC meeting.
- Senior officials/ State-level officials of banks should attend DLCC/ BLBC meetings.
- An official of ADM rank will be posted in each district by the State Government for attending to banking related work exclusively. He will

be responsible for coordinating with different banks to ensure implementation of decisions taken in the DLCC/ SLBC meetings.

- Banks should ensure extension of banking services to all identified un-banked villages having population of over 2000 by March 2012. A meeting should be organised for this purpose and major banks should be asked to make power point presentations regarding their plan for covering the villages allotted to them.
- LDMs should be called to attend all SLBC quarterly review meetings.
- A minimum of three meetings should be organised with LDMs in a year to sharpen the focus on their plan of action for implementing the decisions taken in DLCC/ SLBC meetings.
- Overall, the performance of banks has improved over the years and they have done well as regards increasing disbursement under various sectors, financing to KCC borrowers and providing education loans to the needy and deserving students.

The meeting concluded with a vote of thanks proposed by Shri P.K. Bansal, Deputy General Manager, Bank of India.

ACTION POINTS

35th SLBC MEETING HELD ON THE 5th MARCH 2011

1. All banks should put in concerted efforts for achieving at least 80% of their targets under Annual Credit Plan 2010-11.

(Action- All Banks)

2. All banks should ensure that the targets for issuing Kisan Credit Cards are achieved. All the crop loans should invariably be covered under crop insurance.

(Action: All Banks)

3. LPC is required invariably for insurance of crop loans disbursed. LPC should be issued to all the farmers willing to avail crop loans.

(Action: State Government)

4. Banks should make all out efforts for achieving targets set under BIGWIS. Adequate no. of applications should be sponsored by the Government agencies.

(Action: All Banks & State Government)

5. Problems related to release of advance subsidy of BIGWIS and delay in verification of assets by the multi-level agency to be sorted out expeditiously.

(Action: NABARD, Minor Irrigation Deptt, GoB and Banks)

6. The tentative target of Rs. 40500/- Crore set under Annual Credit Plan 2011-12 should be reviewed. A meeting should be organised for fixing the target. A sub-committee may also be constituted for arriving at the modalities for distributing the same among banks/ districts. The targets to be distributed among banks/ districts by 31st March 2011.

(Action: IFD, GoB & SLBC)

7. Banks should submit their branch-wise performance report for the current financial year in soft copy only to the SLBC.

(Action: All Banks)

8. Computerisation of land records to be completed at the earliest.

(Action: State Government)

9. Benefit of Interest-Subvention on Education Loans should be provided to all the eligible students. All banks to submit the information regarding no. of students eligible under the Scheme and the details of claim lodged with the nodal bank/ agency for extending benefit of interest subvention under the Scheme.

(Action: All Banks)

10. The Nodal Agency appointed by the State Government to work out the modalities for implementing the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP).

(Action: State Government)

11. Agriculture Department, GoB to organise 4 credit camps every year (May, June, October, November) to enhance credit flow to agriculture. The detailed modalities for holding of these camps should be finalized. Loan applications forwarded to banks for disposal should be complete in all respect alongwith the required enclosures. Banks should whole-heartedly participate in them.

(Action: Agriculture Department, GoB & All Banks)

12. Top priority should be given to extension of banking services to un-banked villages having population of over 2000 and banks should put in concerted efforts for achieving the set target of covering the identified 3468 villages by March 2011. Concerned Banks to present the details of modalities worked out by them for coverage of villages allotted to them.

(Action: Concerned banks)

13. Banks should initiate appropriate steps for providing Education Loans to 35000 students in the current financial year.

(Action: All banks)

14. Appropriate steps may be initiated to address security related concerns of banks.

(Action: State Government)

15. Controlling heads of all banks should provide special attention to financing more units under Dairy, Fishery and Poultry schemes.

(Action: All banks)

16. Banks should provide focused attention for achieving the targets set under Farm-Mechanisation.

(Action: All banks)

17. 100% financial inclusion to be completed by June 2011 in the remaining 18 districts of the State.

(Action: Concerned LDMs & Banks)

18. Small amount of loans as OD/ GCC should be provided to all the No-frills account holders.

(Action: All banks)

19. Credit extension to be intensified in 6 security sensitive districts, namely, Aurangabad, Arwal, Jehanabad, Rohtas, Gaya and Jamui identified by GoI.

(Action: Lead Bank and banks operating in these districts)

20. A proposal to be sent to the GoI for setting up a National level agency to look after SHG related issues.

(Action: State Government)

21. Launch of NRLM in place of SGSY on the cards. Rural Development Department, GoB to sensitise banks accordingly.

(Action: State Government)

22. A meeting should be organised with banks to discuss issues related to non-stabilisation of SAMIS in Bihar.

(Action: SLBC, RBI & NABARD)

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35TH REVIEW MEETING OF THE SLBC, BIHAR HELD ON 05.03.2011

CHAired BY SHRI SUSHIL KUMAR MODI
HON'BLE DEPUTY CHIEF MINISTER & FINANCE MINISTER, BIHAR

SPECIAL INVITEE SHRI GIRIRAJ SINGH
ANIMAL & FISHERIES RESOURCES MINISTER, BIHAR

&
SHRI RAMADHAR SINGH
CO-OPERATIVE MINISTER, BIHAR

SHRI JEEVANDAS NARAYAN
CGM, SBI, PATNA CIRCLE & CONVENOR-SBLC, BIHAR

LIST OF PARTICIPANTS IN THE MEETING

Sl.	Name	Designation / Office
1	Shri Sushil Kumar Modi	Deputy Chief Minister & Finance Minister, Bihar
2	Shri Giriraj Singh	Animal & Fisheries Resources Minister, Bihar
3	Shri Ramadhar Singh	Co-operative Minister, Bihar
4	Shri Jeevandas Narayan	Chief General Manager, State Bank of India
5	Shri Anup Mukerjee	Chief Secretary, Government of Bihar
6	Shri K.C.Saha	Development Commissioner, Government of Bihar
7	Shri S. Vijayraghavan	Advisor, Investment, Government of Bihar
8	Shri A.K.Sinha	Agriculture Production Commissioner, Government of Bihar
9	Shri S.K.Negi	Principal Secretary, Co-operative, Government of Bihar
10	Shri G. Mahalingam	Regional Director, Reserve Bank of India
11	Shri M.Mohan Doss	Chief General Manager, NABARD
12	Shri M.S.Soy	General Manager, Reserve Bank of India, Patna
13	Shri Ashish Kumar Roy	General Manager, State Bank of India
14	Shri S.Mandal	General Manager, NABARD, Patna
15	Shri Mihir Kumar Singh	Secretary, Finance (Expenditure), Govt. of Bihar
16	Shri Sudhir Kumar	Secretary, Animal & Fisheries Resources Deptt, GoB
17	Shri Anupam Kr. Suman	Officer on Special Duty, Institutional Finance Directorate
18	Shri Deepak Prasad	Secretary, Minor Irrigation, Govt. of Bihar
19	Shri B.K.Thakur	Director, Institutional Finance, Govt. of Bihar
20	Shri A.V.Sinha	Advisor, Bihar State Planning Board, Patna
21	Shri D.K.Singh	Director, MSME-DI, Patna
22	Shri Bimla Nand Jha	Director, Industries, Government of Bihar
23	Shri A.K.Sharma	Research Officer, National Commission for SCs

24	Shri Rajesh Srivastava	ADO, KVIC
25	Shri Rakesh Srivastava	ADO, KVIC
26	Shri T.P.Sinha	Managing Director, B.S.C.B.
27	Shri R.K.Das	Senior Assistant Director, National Horticulture Board
28	Smt. Seema Sinha	Assistant Director, Rural Development Department, GoB
29	Smt. S. Choudhary	Joint Director, Industries
30	Shri A.K.Thakur	Dy. Director, Industry Department
31	Shri R.R.Sharma	General Manager, Canara Bank
32	Shri V.K.Sharma	Deputy General Manager, State Bank of India
33	Shri R.B.Gupta	Deputy General Manager, Central Bank of India, Patna
34	Shri P.K.Bansal	Deputy General Manager, Bank of India
35	Shri J.K.Gupta	Deputy General Manager, Punjab National Bank
36	Shri P.Mitra	Deputy General Manager, UCO Bank
37	Shri Arun Mishra	Deputy General Manager, Bank of Baroda
38	Shri K.C.Pati	Deputy General Manager, Bank of Baroda
39	Shri D.Mukherjee	Deputy General Manager & CRM, United Bank of India
40	Shri G.S.Rana (DGM)	Chief Regional Manager, Indian Overseas Bank
41	Shri B.N.Jha	Deputy General Manager, Oriental Bank of Commerce
42	Shri M.G.Sudhir Kini	Deputy General Manager, Syndicate Bank
43	Shri A.Swarup	Deputy General Manager, Union Bank of India
44	Shri R.P.Singh	Deputy General Manager, Bihar State Co-operative Bank
45	Shri Satish Kumar Singh	Assistant General Manager, State Bank of India
46	Shri Girija Shanker	Assistant General Manager, State Bank of India
47	Shri S.Mohan	Assistant General Manager, Reserve Bank of India
48	Shri R.P.Acharya	Assistant General Manager, NABARD
49	Shri M.Ravindran	Assistant General Manager, Indian Bank
50	Shri S.R.Mishra	Assistant General Manager, Corporation Bank
51	Shri Rajiv Kumar	Assistant General Manager, IDBI
52	Shri K.K.Mohapatra	RM, Agriculture Insurance Company of India Ltd.
53	Shri Sandeep Gaupam	Cluster Head, HDFC Bank
54	Shri S. Prasad	Chairman, Samastipur Kshetriya Gramin Bank
55	Shri P.N.Singh	Chairman, Madhya Bihar Gramin Bank
56	Shri R.Ranjan	Chief Manager, Punjab National Bank
57	Shri S.K.Pandey	Chief Manager, Indian Bank
58	Shri A.K.Das	Chief Manager, Vijaya Bank
59	Shri Nand Kumar	Chief Manager, SBBJ
60	Shri G.P.Agrawal	Chief Manager, Central Bank of India, Muzaffarpur
61	Shri Pradeep Dar	Chief Manager, ICICI Bank
62	Shri U.K.,Roy	General Manager, Bihar Kshetriya Gramin Bank
63	Shri M.K.Karn	Liaison Officer, State Bank of India

64	Shri P.N.Tiwari	Senior Manager(RD), Central Bank of India, Patna
65	Shri S.K.Sinha	Senior Manger, Bank of India
66	Shri Amit Kumar	Senior Manager, Uttar Bihar Gramin Bank
67	Shri Nikhil Mohan	Senior Manager, Bank of Baroda
68	Shri P.K.Jaiswal	Senior Manager, Bihar Kshetriya Gramin Bank
69	Shri D.Chakraborty	Senior Manager, Canara Bank
70	Shri M.Prasad	Senior Manager, Syndicate Bank
71	Shri Yogesh Kuamr	Senior Manager, Indian Overseas Bank
72	Shri Arun Kr. Sinha	Senior Manager, United Bank of India
73	Shri Manoj Kumar Bhatt	Senior Branch Manager, Andhra Bank
74	Shri C.Singh	Senior Manager, Punjab & Sind Bank
75	Shri M.P.Madhukar	Senior Manager, Dena Bank
76	Shri Prashant Kumar	Manager, Reserve Bank of India
77	Shri Amit Balajee	Senior Manager, HDFC Bank
78	Shri P.N.Upadhyay	Manager, Allahabad Bank
79	Shri Satish Kumar	Branch Head, ICICI Bank
80	Shri Dhananjay Kumar	Branch Manager, South Indian Bank
81	Shri P.K.Rikare	Branch Manager, Karnataka Bank Ltd.
82	Shri V.K.Prabhakar	Assistant Manager, Union Bank of India
83	Shri Amit Anand	Assistant Manager, CMSME, IDBI
84	Shri S.K.Ojha	Private Secretary to Hon. Deputy Chief Minister
85	Shri K.N.Singh	Private Secretary to Hon. Minister Animal Husbandry
86	Shri M.K.Singh	Private Secretary to Hon. Co-operative Minister
87	Shri R.K.Sharma	Advisor (Planning), Land Development Bank
88	Shri Kumar Binod	O.S.D., Land Development Bank
89	Shri M.C.Sharan	State Project Manager(MF), JEEVIKA
90	Shri Vijay Kumar	Clerk, HRD
91	Shri D.K.Sinha	Lead District Manager, Araria
92	Shri Pradeep Kr. Gupta	Lead District Manager, Kishanganj
93	Shri S. K. Sinha	Lead District Manager, Saharsa
94	Shri S. K. Jha	Lead District Manager, Purnea
95	Shjri R.K.Singh	Lead District Manager, Supaul
96	Shri Hare Ram Mishra	Lead District Manager, Madhepura
97	Shri R.K.Singh	Lead District Manager, Jamui
98	Shri S.P.Singh	Lead District Manager, Saran
99	Shri N.Dwivedi	Lead District Manager, Gopalganj
100	Shri B.N.Jha	Lead District Manager, Madhubani
101	Shri A.K. Sinha	Lead District Manager, Vaishali
102	Shri M.K.Jha	Lead District Manager, East Champaran
103	Shri Kumar Mitaley	Lead District Manager, West Champaraan

104	Shri A.K.Jha	Lead District Manager, Darbhanga
105	Shri Ashok Kumar	Lead District Manager, Siwan
106	Shri V.N.Putta	Lead District Manager, Sitamarhi
107	Shri P.K.Mohanty	Lead District Manager, Patna
108	Shri P.K.Kanaujiya	Lead District Manager, Nawada
109	Shri A.Coomar	Lead District Manager, Jehanabad
110	Shri A. Chattopadhyay	Lead District Manager, Gaya
111	Shri B.P.Gupta	Lead District Manager, Bhojpur
112	Shri Sanjeev Gupta	Lead District Manager, Lakhisarai
113	Shri M.N.Mishra	Lead District Manager, Aurngabad
114	Shri R.P.Punia	Lead District Manager, Nalanda
115	Shri S.Bhanja	Lead District Manager, Buxar
116	Shri G.Pradhan	Lead District Manager, Arwal
117	Shri Kr. Pradeep	Lead District Manager, Sheohar
118	Shri M.Malaviya	Lead District Manager, Bhagalpur
119	Shri A.K.Singh	Lead District Manager, Begusarai
120	Shri D.Pandey	Lead District Manager, Banka
