

WEBSITE: <http://slbc.bih.nic.in>

MINUTES

OF

**THE 38TH SLBC MEETING, BIHAR
HELD ON 18TH NOVEMBER, 2011
AT HOTEL CHANAKYA, PATNA**



STATE LEVEL BANKERS' COMMITTEE, BIHAR

CONVENOR

STATE BANK OF INDIA

SLBC DEPARTMENT

LOCAL HEAD OFFICE, W.GANDHI MAIDAN, PATNA

PHONE NO- 0612-2209076

EMAIL-slbc.bihar@sbi.co.in

FAX NO-0612-2209075

MINUTES
OF
THE 38TH REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR
FOR HALF YEAR ENDED SEPTEMBER 2011 HELD ON 18TH NOVEMBER 2011

The 38th review meeting of State Level Bankers' Committee, Bihar was held on the 18th November 2011 at Hotel Chanakya, Patna under the Chairmanship of **Shri Sushil Kumar Modi, Deputy Chief Minister and Finance Minister, Government of Bihar**. The meeting focused on Agri Sector in the light of the guidelines issued by the Government of India for providing KCC to all non-defaulter farmers and reviewed the performance of banks during the first half of the current fiscal under Annual Credit Plan 2011-12. It also discussed all other relevant issues like providing banking facility to villages above 2000 population.

Delivering the keynote address, **Shri Jeevandas Narayan, Chief General Manager, State Bank of India & Convenor, SLBC** welcomed **Shri Sushi Kumar Modi** and other distinguished guests and presented an overview of the performance of banks during the first half of FY 2011-12. He expressed the hope that the innovative step taken by the State Government in appointing Senior Deputy Collectors (Banking) in all the districts will yield result in the long run. He stated that the list of top ten defaulters, against whom certificate case has been filed by banks, from each district has been handed over to the respective Sr. Deputy Collectors-Banking for effecting recovery from these defaulters and for this he requested the State Government to confer upon these SDC, Banking the powers of Certificate Officer. Further, he expressed the hope that with better coordination between LDM and SD- Banking, the environment of Banking is expected to become more conducive. He informed the House that Janta Darbar is now being organised by LDM and SDC-Banking at weekly intervals. This initiative is expected to result in early disposal of complaints in initial stage itself.

Further, he drew the attention of the House regarding directives issued by the Ministry of Finance, Government of India to provide KCC to all willing & non-defaulter farmers. To this end, it was decided in a special meeting held on 19th October 2011 that the Agri Department of the State Government would prepare village-wise list of farmers and banks would prepare list containing details of existing KCC borrowers as well as list of all defaulters. He requested Agri Department and all banks to prepare these lists by 30th November 2011. He also requested the Agri Department to procure loan applications under KCC from the remaining farmers so that banks may cover all eligible and non-defaulter farmers of the State. Further, he presented an overview of the achievement of banks under KCC. Expressing his satisfaction over Y-o-Y growth of more than 41% in terms of amount disbursed under KCC, he stated that this was mainly attributable to the fact that scale of finance has been revised in all districts of the State. He requested the State Government to provide due attention towards timely issuance of LPCs and its verification, on request by banks, as well as whole hearted participation of State Government machinery in Mega Credit Camps.

Continuing his address, Shri Jeevandas Narayan also informed that the Ministry of Finance, Government of India, has desired that bank finance may be provided to landless people living in rural areas, by way of Savings-cum-OD, upto Rs. 10000/- and requested all banks to bestow their attention for accomplishing this task.

Regarding extension of banking services to villages having population of over 2000 by March 2012, CGM, SBI expressed his concern over slow progress in this area as banking outlets could be opened in only 4402 villages till 31st October 2011 out of 9213 identified villages in the State. He stressed that banks should chalk out their plans and deploy appropriate strategies for accomplishing the task within the stipulated time frame.

Further, Shri Narayan remarked that one of the challenging tasks ahead for banks is opening bank accounts of beneficiaries of various Government Sponsored Schemes

for effecting Electronic Benefit Transfer. For this, he requested RBI to play a coordinating role and evolve the modalities of the Strategy.

As regards security of banks in the State, he requested the State Government to create a special battalion of police on priority basis so that banks may provide services to the people in a more secured environment, especially in remote areas.

Concluding his address, Shri Narayan acknowledged the unstinted support extended to all bankers by Shri Modi and the State Government, and assured them that the banks are committed to remain an active partner in the development of the State as well as in its unique growth story.

Addressing the House, Shri R.V.Verma, Chairman and Managing Director, National Housing Bank expressed his concern over low credit extension to the Housing Sector in the State as credit support has not been provided in proportion to the Housing requirement in Bihar. Further, he outlined salient features of the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) and requested the Nodal Agency 'Bihar State Housing Board' to initiate requisite steps for implementing the Scheme in the State of Bihar. For giving this a boost, he requested the State Government to completely waive/ charge nominal rate as Stamp Duty from the persons belonging to Economically Weaker Section (EWS) and Lower Income Group (LIG). Shri Verma also described that through Rural Housing Fund, the NHB is providing refinance to RRBs & Comm. Banks. He urged banks to provide adequate credit support to the housing sector so that housing facility may be provided to rural and urban poor of the State at affordable cost.

Reviewing the performance of banks as on 30th September 2011 under ACP 2011:12, the Deputy Chief Minister expressed that although the performance of banks has improved Y-o-Y under agriculture, in view of low growth in the ACP target, the half-yearly results should have been much better. Further, he pointed out that the

performance of UCO Bank has not been satisfactory. In the matter, DGM-UCO Bank reported that it was a reporting error and the bank had achieved 23% of the targets allotted under Agriculture as on 30th September 2011 while in the data provided to SLBC by them, the achievement was shown only as 17.61%. Shri Modi further expressed that the performance of SBI should have been better under Agl. as the bank had achieved only 26.24% of the targets under the sector. He pointed out that the performance of some other banks like MBGB and SKGB also needed improvement. He requested the Controlling Heads of these banks to provide more focused attention and initiate necessary steps for posting better performance. Shri Modi further pointed that the performance of banks in Buxar, Begusarai, Samastipur, Nalanda & Gopalganj districts was not upto the desired level under Agri segment and asked LDMs and SDCs-Banking of these districts to inform the House about the reasons for below-par performance and requested all concerned to bestow their due attention for improving performance in these districts. In the matter, Secretary Finance, Expenditure, Shri Mihir Kumar Singh expressed that in central Bihar, where Lead Bank responsibility lies with PNB, the performance under ACP achievement is not good. Shri Modi emphasized that the review meetings at Bank-level should be effective and meaningful. He stressed that all banks should achieve their Agl. Target and the LDMs should coordinate so that the banks in their district achieve it. He also remarked that the target of issuing new KCC of 15 lakhs by March 2012 has to be achieved by all banks. He also expressed the view that all KCCs due for renewal must be renewed. He desired that out of total 62 lakh KCCs outstanding, the no. of live KCCs to be reported from the next SLBC meeting.

As regards issuance of new KCCs, Shri Modi observed that the performance of UBGB has been very good. As reported, they have sanctioned almost all applications received by them. He emphasized that the targets for issuing 15 lakh new KCCs has to be achieved by March 2012 and stressed that for this all banks should achieve their individual targets allotted to them. In the matter, Shri Mihir Kumar Singh,

Secretary-Expenditure, Department of Finance, GoB expressed the view that there are approximately 1.25 Crore farmers in the State and out of that KCCs have been issued to 62 lakhs farmers and it appears that new KCCs may be further issued to 40 lakh farmers. Taking this into account and considering the directives issued by the GoI for providing KCC to all non-defaulter farmers, the target of issuing 15 lakh new KCCs must be achieved and all banks should achieve 100% of the individual targets allotted to them under KCC. For this, he requested Controlling Heads of all banks to bestow their attention for disposing of all pending applications at the different branches of the respective banks. He further expressed that under Right to Service Act, LPC was to be issued within 21 days. This will give boost to financing under KCC. Shri Modi expressed the view that all applications received should be acknowledged and KCC applications should be disposed of within 14 days. He also stressed that ATM Card should be issued to all the eligible KCC holders.

During the discussions, DGM-PNB and DGM-CBI drew the attention of the House to the fact that Register-II is not being made available by the Circle authorities to bank officials for ascertaining the genuineness of LPCs issued. As such the financing under KCC is getting delayed for want of confirmation of genuineness of LPCs issued by the Circle Authorities. In the matter, Development Commissioner, GoB expressed that bankers should not have any problem if they are granting loans on the basis of LPCs issued by the Circle Officer. He further stated that even if the LPC turns out to be wrong/fake, the banker is safe as he can file FIR in the matter. On the matter of verification of Register-II by bankers, Shri Modi stated that the process of giving KCCs should be simple and not cumbersome, as it will delay the process of granting credit support to farmers. The Development Commissioner stated that it was not practical for bankers to verify Register-II. However, DGM-CBI requested the State Government to issue appropriate guidelines to the Circle Officials to make available Register-II for verification and assured that the credit will be extended to farmers within 14 days in case of KCC and it will not be delayed on this count. Further, Shri Modi desired that the format of application form for Agri credit should be in Hindi or it may be in

bilingual, but in no case it should be in English only. He emphasized that applications may be generated by the Agri Department, while at the same time, banks should also make efforts for the same. He also stated that if the applications submitted at the branches are not complete in all respects as per the checklist, the same should be returned with appropriate remarks and should not be received by the branches. He emphasized that Controlling Heads of all banks should ensure that loan Applications Received and Disposal Register are available at all the branches. He informed the House that as reported, more than 3 lakhs LPCs have been issued during the first half of the current financial year.

In the light of the directives issued by the Govt. of India for providing KCC to all non-defaulter farmers, AGM-SLBC suggested that a sub-committee of SLBC at State level may be constituted to monitor and review the progress made by banks towards extension of KCC to all eligible and non-defaulter farmers. Shri Modi emphasized that holding of Mega Credit Camps should be made more meaningful and be given required importance in view of the directives issued by GoI and requested all concerned to make efforts for optimum utilisation of the Camps to be organized on 9th of December, 2011 and 9th of January, 2012 during Rabi Season. He further expressed the view that JLG (Joint Liability Group) concept should be promoted for granting KCC to tenant farmers, share croppers and landless labourers etc. He wanted that the data regarding JLGs formed and amount of loan sanctioned to them should be provided from the next SLBC meeting.

The Principal Secretary, Cooperative, desired that RRBs may finance PACS so that the later may grant KCCs to large no. of farmers. To begin with, he expressed the view that this may be done in the districts, where Cooperative banks are not functioning or their structure is very weak. He informed that NABARD would provide refinance to RRBs for loan sanctioned to PACS.

Further, Shri Modi requested banks to explore the possibilities of renewing KCC after 5 years in lieu of 3 years, which is in vogue at present. He wanted that Committee under the District Magistrate should monitor the performance under KCC of banks in all districts at monthly intervals. He also desired that the checklist and common application form requires a re-visit for further simplification. In the matter, Shri Narayan, CGM-SBI & Convenor-SLBC assured the Deputy Chief Minister that sub-committee of SLBC would review the systems and procedures being followed for financing under KCC by different banks and efforts would be made to come out with a common procedure to be followed by all banks to bring homogeneity in KCC financing.

Shri V. Mohan Doss, CGM-NABARD drew the attention of the House regarding wide variation in scale of finance in different districts. To wipe out this disparity, he requested the Agriculture Department, GoB, to convene a meeting of all concerned for rationalization of scale of finance in all districts.

As regards credit extension under Farm Mechanization, the Development Commissioner stated that the requirement of farm machinery in the State has increased a lot, but the credit support provided by banks has not increased in the same proportion. He desired that extending credit support to Agri Sector should be accorded TOP PRIORITY. Banks should increase their financing under Farm Mechanization and exploit the huge potential available by extending more credit for purchasing farm implements. Shri S. K. Singh, AGM (SLBC) drew the attention of the House regarding instructions issued by the Agri Department stating that subsidy under Farm Mechanisation would be provided by the State Government, only if the amount of credit support is disbursed to the farmers during Camps organized by the State Government at district-level. However, the Development Commissioner, GoB, clarified that there was no such stipulation of granting subsidy to only those loanee farmers, whose Agl. loans are disbursed in Camps rather all loanee farmers are eligible for subsidy even if Agl. loans under Farm Mechanisation are disbursed outside the camps.

Shri Giriraj Singh, Minister-Animal & Fisheries Resources, informed the House that the State Government has now taken a decision to provide top-up subsidy of 25% over and above the 25% subsidy provided by NABARD under Dairy Entrepreneurship Development Scheme (DEDS) for Dairy units upto Rs. 5 lakhs. He further expressed the view that all pending applications under Dairy may be covered under the new scheme as subsidy is available upto 50% of the project cost and considering the margin requirement to be met by the borrower, banks are to finance only 40% of the project cost. He requested Controlling Heads of all banks to make bank finance available to individual beneficiary also as financing to farmers under tripartite arrangement with Milk Unions cannot cover most of the farmers as around only 5 lakh farmers are linked with the Milk Unions. He requested major commercial banks as well as RRBs, which are having larger presence in rural area in terms of branch network, to make more efforts for dairy financing.

Shri Modi expressed his dissatisfaction over below par performance of RRBs as regards credit extension to dairy activity. Further, during the discussions, the CGM-NABARD informed the House that subsidy is not being claimed by most of the banks under DEDS (Dairy Entrepreneurship Development Scheme). Shri Singh, Minister Animal & Fisheries Resources, requested banks to provide more credit to farmers for undertaking Fishery activity, considering the fact that Fishery Insurance Scheme has been launched with Oriental Insurance Company by the State Government.

He also desired that banks should extend credit support to hatcheries and feed mills as huge potential is available under the same and desired that reports regarding credit support provided under Hatchery and Feed Meal may be made available from the next SLBC meeting. He further stated that 19 proposals for Hatchery were sent to the banks but only one has been sanctioned. He requested banks to extend more finance under Poultry and EMU Bird. He further informed the House that review cum coordination committee meeting is being organized at district-level on 10th of each month for improving the performance under Dairy, Fishery and Poultry

activities. In the matter, Shri A.K. Roy, GM-SBI suggested that a separate review meeting should also be organized at the State level to review and monitor the performance of banks under these activities at monthly intervals. Shri Sudhir Kumar, Secretary-Animal & Fisheries Resources Department, GoB suggested that segregated data regarding loans provided by banks under Dairy, Fishery and Poultry activities under SGSY/Other GSS/Non GSS may be provided for better monitoring.

On the issue of 100% crop insurance coverage, representative of Agriculture Insurance Company of India Ltd., stated that all crop loans disbursed by banks are still not being covered as there is huge gap between crop loans disbursed and insured. He also drew the attention of the House that sometimes crop insurance claims are not provided to the actual beneficiary in time and they do not have any machinery to ensure that the claim amount is provided to the beneficiary-farmers. In the matter, Shri Modi requested the Agriculture Insurance Company to do some survey in this regard and come out with specific instances so that banks may be requested to wipe out these discrepancies. He also urged banks to ensure that loans disbursed to farmers are invariably insured by extending crop insurance coverage to eligible farmers. He desired that information regarding claims provided to farmers under Personal Accident Insurance Scheme and Crop Insurance Claim should be made available from the next SLBC meeting. To ensure that crop insurance claims are being provided to beneficiary farmers, the Principal Secretary, Cooperative stated that the Short Messaging System (SMS) may be utilized for percolating down the information to the actual beneficiary. Shri Satish Kumar Singh, AGM-SLBC drew the attention of the House regarding directives issued by the Cooperative Department, GoB for submission of affidavit from all loanee farmers for receiving the amount of crop insurance claim. However, Shri Ramadhar Singh, Hon'ble Minister for Cooperatives informed that this has been made applicable in only 3-4 districts of the State, due to irregularities detected in these districts and is not applicable for all 38 districts of the State. Further, he requested Controlling Heads of all banks to provide credit support to PACS for establishment of godowns in the State. He also urged

banks to finance PACS for ricemills as well as for gasifiers as huge potential is available in this area. In the matter, Shri Modi also requested banks to finance PACS as there are approximately 2000 PACS in the State which are mobilizing deposits and out of these approximately 120 PACS are already having deposits of more than Rs. 1 Crore. In the matter, Shri Modi expressed that a separate meeting of banks and others concerned should be called on by the Cooperative Department to discuss the issue of granting loans to PACS and finalise the modalities of the same.

During the discussions on achievement of banks under Bihar Ground Water Irrigation Scheme (BIGWIS), Shri Deepak Prasad, Secretary, Minor Water Resources, informed the House that out of approximately 24000 loan applications forwarded to banks only 6500 applications have been sanctioned and the remaining applications are pending with different banks for disposal. He further stated that the progress reported by banks to SLBC appears to be on higher side. He requested all banks to upload the requisite information under BIGWIS on the MIS developed, for better monitoring and supervision. He expressed the view that applications under BIGWIS should be generated alongwith the applications of KCC and informed the House that services of Subject Matter Specialist (SMS) are being utilised for generating applications under the Scheme. For adequate coverage, he suggested that JLG model may also be adopted. Shri Singh, AGM-SLBC requested the Minor Irrigation Department to provide Bank-wise list of pending applications so that concerned banks may be requested for disposing these applications on priority basis. In the matter, Shri Prasad stated that such data is not available with their department, as they are obtaining data from NABARD and this information has not been provided by them. Shri Modi urged banks to dispose of all applications received by them under the Scheme on priority basis. In the matter, Shri Rameshwar Singh, Principal Secretary-Finance, suggested that reporting system should be further strengthened to get such type of information.

The issue of credit support provided to SHGs also came up for discussion during the meeting. Shri Modi stated that the Groups constituted by JEEVIKA are getting requisite assistance from banks. However, as regards groups formed by Women Development Corporation, some problems are being reported as regards opening of SHGs accounts as well as their credit linkage. He requested Controlling Heads of all banks to bestow their attention for extending more finance to SHGs.

On the issue of extension of Banking Services to villages having population of more than 2000 by opening a banking outlet thereat either by way of a brick and mortar branch or through alternate channels of delivery, Shri Modi stated that the BC agents should be appointed after due diligence and their functioning should be monitored and reviewed at regular intervals. He stressed that the no. of villages allotted to individual banks must be covered by them, within the stipulated time-frame. He also desired that BC-wise performance data should be provided from the next SLBC.

As regards, Interest Subsidy Scheme for Housing the Urban Poor, the CMD, NHB stated that Bihar State Housing Board has been appointed by the State Government for implementing the Scheme in the State of Bihar. However, despite lapse of considerable time, no progress has been made for implementing the Scheme in Bihar. Therefore, there is urgent need to activate the State-level nodal agency so that efforts may be initiated by all concerned in this regard. As per information received, no application has been forwarded to banks under the Scheme. Detailed information of the Scheme should be made available at all the branches. Further, he desired that targets may also be fixed for the same. In the matter, Shri Anupam Kumar Suman, MD, Bihar State Housing Board informed the House that under ISHUP, the project cost is very low and at the same time the size of building to be constructed is also very small. He further stated that at the same time the monthly income limit set for Economically Weaker Section and Lower Income Group is also very low. Considering these points, the Scheme needs a re-look and at present it appears that the Scheme is not feasible and the stipulations made under the Scheme should be liberalized

further for implementing the same. Due to the stipulations set under the Scheme, no application could be generated. Further, during the discussions, CMD-NHB expressed that the performance under Scheme of 1% Interest Subvention provided by the Govt. of India for housing loans upto Rs. 15 lac and project cost upto Rs. 25 lac has been very good. He desired that information regarding housing loans sanctioned for loans amount upto Rs. 25 lac (Housing loans under Priority Sector) should be made available before the House from the next SLBC meeting for information of all concerned.

Further, Shri Modi asked Shri Anupam Suman, Director, Department of Institutional Finance, to inform the House regarding decisions taken in the meeting with SDCs-Banking held on 17th November, 2011 at Patna. Shri Suman informed the House that SDCs-Banking is to organise Janta Darbar jointly with LDM on every Friday. Arrangements are being made for providing Computer Operators to SDCs-Banking so that they may collate data obtained from different banks for onward submission to the Department of Institutional Finance, GoB and others concerned.

Shri Rameshwar Singh, Principal Secretary-Finance, GoB expressed the view that major banks should identify 5 to 10% of branches which are performing poorly and their case may be presented by the bank in the SLBC meeting and a slot of 45 minutes may be provided to the banks for presenting the reasons for poor performance of these branches. At the same time, top 5 branches performing exceedingly well may also be invited and they may be recognized/ rewarded for better performance.

Shri Modi stated that the State Government has taken an initiative and established Agriculture Cabinet. Decisions regarding 17 departments related with agriculture are being taken by Agri Cabinet and their decision is taken as Cabinet decision. Bihar is the first state to establish Agri Cabinet and this shows our commitment to accord TOP PRIORITY to agriculture.

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

- Banks should put in more concerted efforts for achieving their respective ACP targets during the remaining four and half months of the current financial year.
- The targets set under Agriculture as also under new KCC must be achieved by all banks so that the overall targets may be achieved.
- Branch-wise monitoring should be done by Controlling Heads of all banks to improve the performance of their branches. Monitoring system of branches should be strengthened further and focus should be put on poor performing branches.

The meeting concluded with a vote of thanks to all concerned proposed by **Shri K.B. Jain, Zonal Manager, Bank of India** who declared that the meeting was very purposeful with focus on Agriculture and assured the House that banks are committed to achieve their ACP targets and would perform well under credit extension to BIGWIS, Dairy, Fishery and Poultry activities.

.....

ACTION POINTS

38th SLBC MEETING HELD ON 18th NOVEMBER 2011

1. Banks should put in concerted efforts for achieving the targets under Annual Credit Plan 2011-12.

(Action- All Banks)

2. Banks should ensure that the targets set under Agriculture as well as for issuing new Kisan Credit Cards for FY: 2011-12 are achieved.

(Action: All Banks)

3. All the crop loans disbursed should invariably be covered under crop insurance.

(Action: All Banks)

4. ATM Cards should be issued to all eligible KCC holders.

(Action: All Banks)

5. Village-wise list of farmers to be prepared and circulated among bank branches.

(Action: Agri Deptt., GoB, SDCs and LDMs)

6. Village-wise list of existing KCC holders as well as list of all defaulters to be prepared.

(Action: All Banks)

7. Applications under KCC to be procured from all willing, eligible and non-defaulter farmers of the State.

(Action: Agri Deptt., GoB & All Banks)

8. Common Application Form and Checklist to be revisited and amended copy to be provided to the Agri Department, GoB.

(Action: SLBC)

9. Monthly review of KCC to be done by Monitoring Committee at the district level.

(Action: District Magistrates, SDCs-Banking & LDMs)

10. Controlling heads of all banks should provide special attention to extend more finance under Dairy, Fishery and Poultry activities.

(Action: All Banks)

11. All out efforts should be made to achieve the targets set under BIGWIS. Adequate no. of applications should be sponsored by the Government agencies.

(Action: All Banks & State Government)

12. Concerted efforts should be put in for improving the performance under credit extension to farmers for purchasing farm-implements.

(Action: All Banks)

13. State Government will organise Block Level Mega Credit Camps on 9th December, 2011 and 9th January 2012 and Block/ Circle authorities as well as the representatives of all banks should participate whole-heartedly in these camps.

(Action: State Government, All Banks and LDMs)

14. Possibility of providing credit limit to PACS by RRBs/ Commercial Banks for on-lending to farmers as well as for godowns, gasifiers, rice mills etc. may be explored.

(Action: All Banks)

15. Banks should accord Top Priority to extend banking services to villages having population of over 2000 and all banks should put in concerted efforts for covering all the identified villages by March 2012.

(Action: All Banks)

16. The functioning/ conduct of CSPs of BCs should be monitored and reviewed at periodical intervals.

(Action: All Banks)

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

(Action: State Government)

18. SDCs-Banking should be conferred upon the powers of Certificate Officer.

(Action: State Government)

19. Appropriate steps to be initiated by SDCs-Banking to dispose of the Top 10 Certificate Cases of each district.

(Action: SDCs-Banking)

20. SDCs-Banking and LDMs should jointly organise JANTA DARBAR every Friday to hear the grievances of the customers

(Action: SDCs-Banking & LDMs)

21. Modalities for effective implementation of EBT guidelines in the State to be finalised

(Action: RBI, State Govt. & Banks)

38TH REVIEW MEETING OF SLBC, BIHAR HELD ON 18.11.2011

LIST OF PARTICIPANTS

Sl.No.	Name	Designation / Office
1	Shri Sushil Kumar Modi	Deputy Chief Minister & Finance Minister, Govt. of Bihar
2	Shri Giriraj Singh	Minister, Animal & Fisheries Resources
3	Shri Ramadhar Singh	Minister, Cooperative
4	Shri Jeevandas Narayan	Chief General Manager, State Bank of India
5	Shri A K Sinha	Development Commissioner, Government of Bihar
6	Shri Rameshwar Singh	Principal Secretary, Finance, Government of Bihar
7	Shri S.K. Negi	Principal Secretary, Co-operative, Government of Bihar
8	Shri R.V.Verma	Chairman, National Housing Bank
9	Shri Shrimohan Yadav	Officer in Charge, Reserve Bank of India
10	Shri V. Mohan Doss	Chief General Manager, NABARD
11	Shri Sudhir Kumar	Secretary, Animal & Fisheries Resources Deptt, GoB
12	Shri Mihir Kumar Singh	Secretary, Finance (Expenditure), Govt. of Bihar
13	Dr. N. Vijaya Lakshmi	Secretary, Agriculture, Government of Bihar
14	Dr. Deepak Prasad	Secretary, Minor Irrigation, Govt. of Bihar
15	Smt. Vandana Kini	CMD, Women Development Corporation
16	Shri Anupam Kr. Suman	Director (Banking) , DIF, GoB
17	Shri D.K.Singh	Director, MSME, Govt. of India
18	Shri Anil Kr. Singh	Director, Dairy Development, Govt. of Bihar
19	Shri Nishant Ahmed	Director, Fisheries, Directorate of Fisheries
20	Smt. S. Choudhary	Joint Director of Industries, Directorate of Industries
21	Shri A.K.Thakur	Administrative Officer, DIF, GoB
22	Shri S.N.Verma	Dy. Director (Banking), Finance Deptt., GoB
23	Shri V.Kumar	Asstt. Director, MSME, Patna
24	Shri Ved Prakash	AGM, SIDBI, Patna
25	Shri Ashish K.Roy	General Manager, State Bank of India
26	Shri I.S.Phogat	General Manager, Punjab National Bank
27	Shri C.S.Azad	Deputy General Manager, Reserve Bank of India
28	Shri Pradeep Kumar	Deputy General Manager, NABARD
29	Shri Jamal Mohammad Khan	Deputy General Manager, Syndicate Bank
30	Shri Raj Gupta	Deputy General Manager, Indian Bank
31	Shri J.K.Gupta	Deputy General Manager, Punjab National Bank
32	Shri N K Kapoor	Deputy General Manager, United Bank of India
33	Shri B.N.Jha	Deputy General Manager, Oriental Bank of Commerce
34	Shri Gajadhar Panda	Deputy General Manager, UCO Bank
35	Shri Pawan Kumar	Deputy General Manager, Allahabad Bank
36	Shri Kul Bhushan Jain	Zonal Manager, Bank of India
37	Shri Arun Kumar	Deputy General Manager, Bank of Baroda
38	Shri A. Swarup	Deputy General Manager, Union Bank of India
39	Shri G.S.Unnithan	Deputy General Manager, Canara Bank
40	Shri R.B.Gupta	Zonal Manager, Central Bank of India

41	Shri Satish Kumar Singh	AGM-SLBC, State Bank of India
42	Shri S.P.Singh	AGM (Outreach), State Bank of India
43	Shri Gyaneshwar Pathak	Assistant General Manager, Reserve Bank of India
44	Shri R.K.Arora	Chairman, Uttar Bihar Gramin Bank
45	Shri Sanjeev Sharan	Chairman, Madhya Bihar Gramin Bank
46	Shri Surendra Prasad	Chairman, Samastipur Kshetriya Gramin Bank
47	Shri T.P.Sinha	Managing Director, Bihar State Cooperative Bank
48	Shri Ramesh C. Manjhi	General Manager, Bihar Kshetriya Gramin Bank
49	Shri Arup Dutta	Vice President & Circle Head, Axis Bank
50	Shri Akhilesh Kr. Singh	Senior Deputy Collector(Banking), Patna
51	Shri Manoj Kumar	Senior Deputy Collector(Banking), Samastipur
52	Shri B.K.Tarun	Senior Deputy Collector(Banking), Bhojpur
53	Shri Shambhu Nath	Senior Deputy Collector(Banking), Siwan
54	Shri Raja Ram Chandra Ram	Senior Deputy Collector(Banking), Katihar
55	Shri Ravindra	Senior Deputy Collector(Banking), Araria
56	Shri Mithilesh Kumar	Senior Deputy Collector(Banking), Madhubani
57	Shri Radha Kishore Jha	Senior Deputy Collector(Banking), Gaya
58	Shri Rajesh Kumar	Senior Deputy Collector(Banking), Munger
59	Shri Rajeshwar Prasad	Senior Deputy Collector(Banking), Motihar
60	Shri Anil Kumar	Senior Deputy Collector(Banking), Kishanganj
61	Shri Bidhu B. Choudhary	Senior Deputy Collector(Banking), Nawada
62	Md M A Buland Akhtar	Senior Deputy Collector(Banking), Begusarai
63	Shri Nand Kishore Sah	Senior Deputy Collector(Banking), Sasaram (Rohtas)
64	Shri Niraj Kumar Bhagat	Senior Deputy Collector(Banking), Sitamarhi
65	Shri Arvind Kumar	Senior Deputy Collector(Banking), Kaimur
66	Shri Vinay Kumar Thakur	Senior Deputy Collector(Banking), Betiah
67	Shri Baleshwar Prasad	Senior Deputy Collector (Banking), Gopalganj
68	Shri Manoj Kr Jha	Senior Deputy Collector(Banking), Purnea
69	Md Shahadat Hussain	Senior Deputy Collector(Banking), Jamui
70	Shri Dilip Kumar	Senior Deputy Collector(Banking), Aurangabad
71	Shri Khalid Arshad	Senior Deputy Collector(Banking), Jehanabad
72	Md Reyaz Ahmad Khan	Senior Deputy Collector(Banking), Buxar
73	Shri Shailendra Kumar	Senior Deputy Collector(Banking), Supaul
74	Shri Upendra Kumar	Senior Deputy Collector(Banking), Vaishali
75	Shri A K Anand	Senior Deputy Collector(Banking), Darbhanga
76	Md. Jahangir Alam	Senior Deputy Collector(Banking), Saharsa
77	Md. Mumtaz Alam	Senior Deputy Collector(Banking), Saran
78	Shri Gyanendra Kumar	Senior Deputy Collector(Banking), Banka
79	Shri Sanjeev Gupta	Chief Lead District Manager, Lakhisarai
80	Shri S.Bhanja	Chief Lead District Manager, Buxar
81	Shri M.S.Tuli	Chief Lead District Manager, Kaimur (Sasaram)
82	Shri Anjan Chattopadhyay	Lead District Manager, Gaya
83	Shri Ashutosh Kr.	Lead District Manager, Sheohar & Sitamarhi

84	Shri M.N.Mishra	Lead District Manager, Aurangabad
85	Shri P.K.Mohanty	Lead District Manager, Patna
86	Shri P.K. Kanaujiya	Lead District Manager, Nawada
87	Shri B.P.Gupta	Lead District Manager, Bhojpur
88	Shri Ram Phal Punia	Lead District Manager, Nalanda
89	Shri Ajay Coomar	Lead District Manager, Jehanabad
90	Shri G. Pradhan	Lead District Manager, Arwal
91	Shri Arvind Kumar	Lead District Manager, Sheikhpura
92	Shri S.K.Jha	Lead District Manager, Purnea
93	Shri D.K.Sinha	Lead District Manager, Araria
94	Shri R.K.Singh	Lead District Manager, Jamui
95	Shri Sanjoy Pramanick	Lead District Manager, Samastipur
96	Shri Ranjit Singh	Lead District Manager, Vaishali
97	Shri Dilip Kr. Ghosh	Lead District Manager, Bhagalpur
98	Shri Durga Das Toppo	Lead District Manager, Munger
99	Shri M. Malaviya	Lead District Manager, Banka
100	Shri Amrendra Prasad	Lead District Manager, Gopalganj
101	Shri A.K.Dutta	Lead District Manager, Darbhanga
102	Shri N.D.Mandal	Lead District Manager, Madhubani
103	Shri Ashok Kumar	Lead District Manager, Siwan
104	Shri Surendra Kr. Verma	Lead District Manager, West Champaran
105	Shri S.P.Singh	Lead District Manager, Saran
106	Shri T K Panda	Chief Manager, Andhra Bank
107	Shri Abhishek	Chief Manager, ICICI Bank Ltd.
108	Shri Nand Kumar	Chief Manager, State Bank of Bikaner & Jaipur
109	Shri Sanjay Kr. Sinha	Chief Manager, Dena Bank
110	Shri Udaya G. Hegde	Chief Manager, Vijaya Bank
111	Shri A N Singh	Chief Manager, Indian Overseas Bank
112	Shri R. Thakur	Chief Manager, Central Bank of India
113	Shri Arun Kumar Sinha	Senior Manager, United Bank of India
114	Shri L. Panda	Senior Manager, Indian Bank
115	Shri P N Tiwari	Senior Manager, CBI, ZO, Muzaffarpur
116	Shri A N Jha	Senior Manger, CBI, ZO, Patna
117	Shri P.K.Jaiswal	Senior Manager, Bihar Kshetriya Gramin Bank
118	Shri S.K.Sinha	Senior Manager, Bank of India
119	Shri P N Upadhyay	Senior Manager, Allahabad Bank,
120	Shri Chandan Kaushik	Senior Manager, Kotak Mahindra Bank
121	Shri D. Chakraborty	Senior Manager, Canara Bank
122	Shri Charan Pd Singh	Senior Manager, Punjab National Bank
123	Shri Ashish Kumar	Branch Manager, Bank of Maharashtra
124	Shri Vijay Kumar	Manager, NHB
125	Shri Birendra Kr. Singh	A.I.G., Registration, GoB
126	Shri Ashish Kumar	AM, Agriculture Insurance Company of India, R.O., Patna

127	Shri Ashok Kr. Mallick	Add. Director, Industry Department, GoB
128	Shri Rishi Deo Jha	D.P.R.O., Madhepura
129	Shri Umashanker	PA to Deputy Chief Minister
130	Shri K.N.Singh	PS to Minister, Animal & Fisheries Resources
131	Shri Ram Kr. Sharma	Advisor (Planning), Land Development Bank, Patna
132	Shri Vijay Kumar Upadhyay	Dept. Manager, IndusInd Bank, Patna
133	Shri Dharmendra Singh	Manager, UCO Bank
134	Smt. Neelam Gupta	Officer on Special Duty, R.D.
135	Shri Om Pratap Singh	Clerk, Karnataka Bank Ltd.
136	Shri V.K.Verma	Manager, South Indian Bank, Patna
137	Shri J.K.Sahu	Assistant Manager, Federal Bank
138	Shri Ashok Sopori	Branch Head, Jammu & Kashmir Bank
139	Shri Amit Balajee	Senior Manager, HDFC Bank Ltd.
140	Shri Jagannath Ojha	Director, RSETI, Khagaria
141	Shri V.K.Prabhakar	Assistant Manager, Union Bank of India
142	Shri S. R. Mishra	Coporation Bank
143	Shri M.D.Behra	Cluster Head, Hajipur
144	Shri Deepak Kumar	RSM, Exhibition Road, Patna
145	Shri Rahul Kumar	Manager (R & AB), Bank of Baroda
146	Md. E Ahmad	Programme Manager, Women Development Corporation
147	Shri M.C.Sharan	SPM (MF), JEEVIKA
148	Shri Rajesh Kr. Srivastava	ADO, KVIC, Patna
149	Shri Praveen Kumar	DO, KVIC, Patna
150	Shri Kaushik Ranjan	Senior Reporter, Hindustan, Patna
151	Shri Narendra Kumar	Dairy Field Officer, Dairy Directorate, Patna
152	Shri Abhishek Kumar	BDE, ING Vysya Bank, Patna

