

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

MINUTES

OF

**THE 39TH SLBC MEETING, BIHAR
HELD ON 10TH FEBRUARY, 2012
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 39th REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR
FOR THE QUARTER ENDED DECEMBER 2011 HELD ON 10th FEBRUARY, 2012

The 39th review meeting of State Level Bankers' Committee, Bihar was held on the 10th February, 2012 at Hotel Chanakya, Patna under the Chairmanship of **Shri Sushil Kumar Modi, Deputy Chief Minister and Finance Minister, Government of Bihar**. At the outset, delivering the keynote address, Shri Ashish K. Roy, General Manager, State Bank of India & Convenor, SLBC welcomed the Hon'ble Dy. Chief Minister & Finance Minister, Government of Bihar, the Chief Secretary of the state and other distinguished guests. He briefly outlined the achievements of the banks operating in Bihar as on 31st December 2011 under the Annual Credit Plan: 2011-12.

Shri Roy drew the attention of the House regarding slow progress in disposal of pending Certificate Cases. He requested the State Government to confer upon all SDCs-Banking the powers of Certificate Officer so that the recovery efforts of banks could get a boost. He also suggested organization of Block-level Recovery Camps in the State, on the lines of Credit Camps, for improving recovery of banks' dues.

Shri Roy requested the Agri Department, Government of Bihar to instruct their operating functionaries to procure KCC loan applications from all eligible and non-defaulter farmers and forward the applications to respective banks so that KCC may be issued to all eligible farmers, at an early date. He expressed his concern over lukewarm response during Block level mega credit camps organized on 9th December, 2011 and 9th January, 2012. He requested all banks as well as the Agri Department, GoB to generate loan applications on continuous basis apart from generation of loan applications under the camps. He drew the attention of the House towards the initiative taken by the District Magistrate, Begusarai by holding a week-long camp for "Registration of willing farmers for availing KCC" at all the Panchayats of the district. He requested the State Government for replicating this initiative at all the Panchayats of the State for

a longer duration, of say, 15 days, if it is found to be facilitating the process of providing KCC to all eligible farmers. Shri Roy also requested for timely issuance of LPCs with complete information, in adequate numbers and also for verification of LPCs at the request of bankers, so that the combined efforts of government and bankers could result in achieving the aim of providing KCC to all. He also requested the State Government for early computerization of land records in the State as it would further facilitate bankers in granting of loan to farmers in a hassle-free manner.

Continuing his address, Shri Roy informed the House of launching of Savings Bank Account opening campaign by Public Sector Banks at the behest of Indian Banks' Association, Mumbai. He requested all bankers to see to it that the Campaign becomes a grand success.

Shri Roy urged the House to finalise the targets under Non-Priority Sector (NPS) as the target under Priority Sector had already been prepared by NABARD through the Potential Linked Plan, in order to arrive at the total outlay under Annual Credit Plan: 2012-13, at an early date.

Regarding extension of banking services to villages having population of 2000 and above by 31st March 2012 by opening banking outlets thereat, he informed the House that Banking outlets have been opened in 7988 villages out of 9213 villages in the state as on 31st January, 2012. He requested the Banks which had not covered the allotted villages yet, to give more focused efforts so that the task of providing banking services to all the allotted villages is completed well before the deadline of 31st March 2012.

Shri Roy urged the House to discuss in detail the roadmap for effective implementation of Electronic Benefit Transfer in view of the directives issued by the Ministry of Finance, Government of India so that benefits of 32 Schemes are credited in the accounts of the beneficiaries electronically. On behalf of all banks, he assured the State Government that banks shall open accounts of all beneficiaries

Further, Shri Roy brought to the notice of the House the directive of GOI, regarding allocation of Service Area of banks on Panchayat basis and preparation of District Service Area Plan and its uploading on the district website. He requested Reserve Bank to clarify the modalities of allocation of service area on Panchayat basis so that the work could be completed at an early date in all the districts of the State.

On the issue of opening of a Brick and Mortar branch by 30th September, 2012 in the un-banked villages having population of 5000 & above in under-banked districts (all districts in the State except Patna) and in Patna in the villages having population of 10000 and above, Shri Roy requested all Lead District Managers to identify such unbanked villages by 15th February, 2012 so that work towards opening of a Brick and Mortar Branch could be started by the Banks to accomplish the task within the stipulated time to comply with the instructions of the Government of India. In this connection, he requested the State Government to help by providing infrastructural support as remote areas faced shortage of adequate building and also road connectivity problems.

Shri Roy briefly mentioned some of the issues that were discussed in the meeting of all SLBC Convenors with government officials under the Chairmanship of the Secretary, Financial Services, Ministry of Finance, Government of India at New Delhi on 2nd February, 2012. He also requested the House to discuss the issue of shifting of Lead Bank responsibility in Saharsa, Samastipur and Sitamahi districts and arrive at a consensus to proceed further in this regard.

Shri Roy mentioned the incidences of dacoity and kidnapping which had taken place at some of the bank branches in recent past and requested the State Government to raise a special battalion of police for security of banks on priority basis so that the banks are able to provide unhindered services to the people in a more secured environment, especially in remote areas.

Concluding his address, Shri Roy thanked the Dy. Chief Minister and his entire team and the State Government authorities for the unstinted support and guidance provided to the bankers and also assured the State Government, on behalf of all banks, of continued commitment towards the development of the State and its unique growth story.

Addressing the House, Shri V. Mohandoss, Chief General Manager, NABARD expressed his concern over low CD ratio of the State. For improving the CD ratio of the State, he suggested that there was urgent need to enhance credit disbursement by banks with more focus in Agriculture. Shri Doss suggested that the JLG mode needs to be adopted for covering more number of the financially excluded section of the State. He also mentioned that the recovery percentage in loans financed to JLGs was very high. He stressed that banks should also focus on financing Agriculture Term loans besides providing KCC to all willing farmers. Shri Doss also suggested banks to take advantage of different facilities provided by NABARD under various schemes. He expressed the hope that the State will continue to flourish as the most happening State in the country in future also.

Thereafter, a presentation on “Kisan Credit Card on Mobile” was made by M/S PayMate a mobile payment platform providing agency and it described how the farmers in the villages could use their KCC loan amounts in an easier, convenient and more efficient manner through the use of mobile hand sets.

The BIGWIS-MIS (a Web Based MIS developed by NABARD) was thereafter launched by the Hon’ble Deputy Chief Minister. The aim of launching of the site, was to make readily available the district-wise and bank branch-wise data of financing under BIGWIS, which would facilitate monitoring of progress under the Scheme.

Reviewing the performance of banks as on 31st December, 2011 under ACP 2011-12, the Deputy Chief Minister pointed out that the performance of Indian Bank, OBC, Syndicate Bank and Bihar

Kshetriya Gramin Bank (BKGB) has not been satisfactory despite their having a good number of branches in the State. The Controllers of these Banks were advised to take corrective steps in order to achieve the target under ACP 2011-12. Shri Modi remarked that as there was only a marginal increase in the ACP target for FY 2011-12 over the previous year, all banks should achieve at least 90% of their target. In the matter, Secretary (Finance- Expenditure), Shri Mihir Kumar Singh expressed that in the light of instructions received from GOI, achievement of ACP target under Agriculture by banks should not be less than 100%. He pointed out that the banks had issued only 5.88 lakh new KCC against the target of 15 lakh new KCC. Shri Singh desired that the target under Agl. needed to be revised upwards so that the target of issuing KCC to all could be achieved at an early date.

Reviewing the district-wise achievement under ACP, Shri Modi pointed out that the performance of banks in Aurangabad, Buxar, Gaya and Arwal districts was much behind the targets. In the matter, Shri Mihir Kumar Singh commented that Central Bihar is the most potential belt of Agriculture in the State, but the credit extended by banks in these districts was not proportionate. He requested Punjab National Bank, which had the Lead Bank responsibility in these districts, to see that the performance of banks in these areas improves. In the matter of issuance of KCCs, Shri Modi observed that the performance of CBI, Allahabad Bank, PNB, MBGB and MBGB was not satisfactory. The Controlling head of these banks committed that they would improve their performance in the remaining months of the F.Y. towards achievement of ACP target. In the matter, Shri Modi expressed his displeasure over the low commitment being made by few banks and desired that all banks should achieve at least 90% of their annual target.

Shri A.K.Sinha, Development Commissioner, expressed that delay in issuance of LPC has now been made a punishable offence and if specific cases of delay could be given by banks, the government would take appropriate action against the concerned officials. Shri Mihir Kumar Singh clarified that as per GOI directions, all eligible farmers should be provided KCC. In the

matter, Shri Modi expressed that all KCCs due for renewal must be renewed. He desired that information on active KCC and KCC due for renewal should be provided in next SLBC meeting.

The Secretary, Agriculture, GoB remarked that in the credit camps organized by the government, the presence of bankers was not satisfactory. She further remarked that Farm Mechanization Mela, Mega Credit Camps and other Shivirs are being organized by Government in which banks should participate with zeal. In the matter, Shri Modi expressed that State Government has accorded top priority to Agriculture and has appointed SDC (Banking) in the districts. Also monthly review committee meetings, are being held in the State for review of performance under Agriculture. He desired that there was need for all banks to walk in tandem with State government towards improving the status of Agriculture in the State.

The House then reviewed the performance of banks under Dairy, Fisheries and Poultry activities. As regards credit extension under feed mills and hatcheries, Shri Sudhir Kumar, Secretary-Animal & Fisheries Resources Department, GOB, informed the House that out of 158 applications of feed mills sent to banks only 7 applications have been sanctioned and only 1 disbursed. In case of Hatcheries, out of 83 applications sent to banks, only 6 were sanctioned. He suggested that the ceiling for not obtaining collateral security in case of loan to Allied Agriculture activity should be raised from Rs. 1 lakh to Rs. 5 lakh by banks. The General Manager, SBI, informed the House that SBI has revised the collateral security ceiling from Rs. 1 Lakh to Rs. 2 Lakhs in case of Agriculture loans in case of farmers with good track record. In the matter, Shri Modi suggested that remaining banks should take up the matter with their Central Office for revising the collateral security ceiling to Rs. 2 lakhs. As regards credit extension under fisheries, Shri Modi expressed his concern over poor performance of banks and suggested that banks should improve their performance under Dairy, Fishery and Poultry activities.

On the issue of 100% insurance coverage of crop loans, Shri Modi urged banks to ensure that all crop loans disbursed to farmers are invariably insured so that the farmers can get benefit of

insurance in case of crop failure. He pointed out with anguish that there were instances of delay in crediting crop insurance claims in beneficiary's accounts at many places leading to avoidable interest burden on farmers. He advised that the claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim. Shri Modi cited some instances of prolonged delay in crediting of crop insurance amount into borrower's account including that of SBI Aurangabad branch. In the matter, GM, SBI committed that the amount of interest charged into borrowers' account beyond 15 days will be refunded to the borrowers at SBI Aurangabad and other branches. The House agreed that all Banks should issue suitable instructions for ensuring credit of agriculture crop insurance claim into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period beyond 15 days till date of credit. Such interest amount, if already applied, should be refunded to the beneficiaries.

In the matter, General Manager RBI, Shri Shrimohan Yadav observed that if banks could provide account number to NAIS, they could directly credit the claim amount into the account of beneficiaries. Shri Mahapatra, AGM, NAIS expressed that they would seek approval in this regard from their Head Office. Shri M.K.Singh, Secretary-Finance, Government of Bihar remarked that if NAIS could be brought under EBT, NAIS can credit the account of beneficiaries directly through EBT. In the matter, Shri Modi instructed all the SDCs (Banking) to verify at one or two branches of their district, the position obtaining with regard to credit of insurance claim into borrower's accounts so that actual position in this regard could be ascertained.

On the issue of extension of Banking Services to villages having population of more than 2000 by March, 2012, Shri Modi advised that functioning of BCs must be reviewed by banks and the problem of their viability should also be suitably addressed. In the matter, Shri Mihir Kumar Singh expressed his concern over the performance of MBGB, SKGB and BKGB as they still had a large number of villages remaining to be covered. He also suggested that to become viable initially at least 400 accounts are required to be opened by each BC and this number should be increased

to 1000 in due course. He further stated that OD/GCC should also be provided to 'No Frill Account' holders. Shri Modi requested that the villages allotted to individual banks must be covered by them, within the stipulated time-frame. He also desired that problems being faced by BCs should also be discussed in the next SLBC.

As regards, opening of a Brick and Mortar branch in villages having population of 5000 & above, Shri Modi observed that opening of branch in villages having population of 5000 and above should be done in a time-bound manner.

Shri Modi then apprised the House about the discussions held in the recently concluded meeting with FM at Kolkata and stated that the issues of correct reporting system and greater transparency in loan delivery system were raised by him in the said meeting. He observed that efforts of banks towards transparency in loan delivery and towards grievance redressal was not quite visible and advised Banks to improve their reporting system and also grievance redressal system. During discussions, Development Commissioner Shri A.K. Sinha opined that Application Received and Disposal register are not being maintained at branches and acknowledgements are not being provided to the applicants. He advised that banks should maintain Application Received & Disposal Register and acknowledgements should be provided to applicants on receipt of loan applications. Further, unviable proposals should be rejected immediately and should not be held up for long period. In the matter, Shri Yadav, GM RBI informed the House that banks are obtaining collateral security for sanction of loans under SME upto Rs. 10 lakh which is in contravention of RBI instructions. He desired that in the next SLBC meeting data on how many SME loans of less than 10 lakhs given and in how many of such loans collateral security taken should be made available for review.

Shri Modi expressed the view that OD/GCC facilities should be extended to the No-frill account holders. He further advised that Mobile Banking & Internet Banking facilities should be provided to large number of customers and ATM Cards should be provided to large number of KCC

holders. In the matter, Shri S.K.Singh, AGM SBI advised that SBI was arranging a camp for providing ATM Cards to KCC holders.

Shri Modi expressed his dissatisfaction over less number (only 5410) JLGs formed during the nine months of the current financial year. He remarked that the data appears to be incomplete and advised banks to report complete data to SLBC. He also opined that given the target of credit linking 15000 JLGs during F.Y. 2011-12, every rural branch should form and finance minimum 5 JLGs, thus covering a large number of so far financially excluded persons through bank finance.

As regards implementation of financial inclusion plans in security sensitive areas, Shri Modi expressed his concern over only 10% growth in disbursement under ACP in Jamui district. LDM, Jamui advised that one- third area of the district was Naxal-affected adversely affecting the performance of banks. He also remarked that no SDC-Banking was working in the district for the last two months.

As regards, opening branch of commercial bank at Ghatkusumba Block, the DGM, Canara Bank confirmed that ultra- small branch is being shortly opened in the Block. Shri Modi remarked that the branch should work at least for 3 days in a week in the Block. The UCO Bank official confirmed that a branch will be opened in Ismailpur Block by 25th March, 2012. Regarding the slow progress in investigation of cyber fraud and counterfeit notes detected by banks, Shri Modi desired the matter to be dealt on priority basis.

On the issue of implementation of EBT, the General Manager, RBI, advised that banks have to open accounts of all households and the list of beneficiaries in this regard will be provided by the concerned departments of State Government. He further advised that the beneficiary's account would be credited through floppy/CD on the same day. In the matter, Shri Mihir Kumar Singh stated that as decided in the special meeting of SLBC on EBT held on 4th February, 2012, the Lead Bank of the district will be the Leader Bank for that district under EBT.

The performance of RSETIs was then reviewed by the House. As RSETIs were functioning in 33 districts of the State, Shri Modi requested concerned Lead Banks for remaining 5 districts to open RSETIs on top priority basis. He also observed that number of persons trained at the RSETIs was very less. The General Manager, RBI pointed out that credit support should also be provided to persons trained at the RSETIs. In the matter, Shri L.N. Jha, the State Co-ordinator RSETI, pointed out that banks have not started construction of building for RSETIs and training is not being provided at some of the RSETIs. He also pointed out that support staff is not available and infrastructure support in the form of equipments etc. is not available at many RSETIs. Shri Modi desired that information regarding number of trainees of RSETIs provided with loans by banks should be made available in next SLBC meeting. In the matter, Shri Arvind Kumar Choudhary, CEO, BRLPS advised the House that MOU has been entered into between NIRD & RUDSETI and on that basis a Co-ordinator has been appointed for the State to look after issues concerning RSETIs in the State. He also advised that issue of land allotment at Supaul has been settled.

On the issue of Saving Bank Account Opening Campaign, Shri Modi stated that account opening procedure should be made fast and easy. On the issue of Weavers Credit Card, the House was advised by Shri S.K.Singh, AGM SLBC that awareness campaign has been launched by Industries Department in many districts. Shri Modi desired that information regarding district-wise applications received and credit provided to weavers should be made available in next SLBC meeting.

As regards settlement of target under ACP for F.Y. 2012-13, Shri Modi commented that the projection under PLP prepared by NABARD was less and needed to be revised upwards. He suggested that a separate meeting should be convened with regard to settlement of ACP target for F.Y. 2012-13.

Shri Anupam Kumar Suman, Director (Banking), DIF, Government of Bihar made a presentation on “Bank Performance Improvement-Usha Thorat Committee Report and Incentive Policy”. The presentation covered the issues of Bank Reporting System, Lead Bank information and monitoring system, Usha Thorat Committee recommendations on Lead Bank Scheme and Lead Banks, Lead Bank Managers, DLCC, Role of State Government, Damodaran Committee on Customer Services, Bihar Branch Expansion Plan, Bank Performance –Incentive Policy and some other important issues. In the presentation, it was pointed out that government deposits would be kept in only those banks which achieved the minimum benchmark on 4 parameters formulated by the State government viz C:D ratio, Priority Sector Lending, Agriculture finance & KCC loans.

The House also expressed concern over large number of PMEGP applications pending for disbursement at branches. Secretary, Minor Irrigation, Shri Deepak Kumar expressed his concern that over 30000 applications of BIGWIS were pending for disposal and 10000 applications are still pending for disbursement. He advised that JLG concept may be explored for extending financial support under BIGWIS to landless farmers. Smt Vandana Kini, MD, WDC remarked that slow progress is observed in account opening of SHGs. She suggested that SHG groups should be included under Weavers Credit Card. Shri Arvind Kumar Choudhary, CEO, BRLPS informed the House that 50000 SHGs will be credit linked in the next financial year under NRLM and in this regard perspective plan under NRLM has been approved by Ministry of Rural Development. He requested Banks to reconcile the account of subsidy under SGSY on an urgent basis as the SGSY scheme has ceased to be in existence.

The Chief Secretary, Government of Bihar, observed that the State Government gives much importance to the role of banks in the development of the State, which is why Dy. CM attends almost all the review meetings of SLBC. He requested banks for ensuring adherence to time- limit for disposal of loan applications.

Before concluding the meeting, Shri Modi re-emphasised the following action points and made the following observations:

- State Government's focus is on Agriculture credit.
- Banks should put in concerted efforts for achieving their respective ACP target, through branch-wise and district-wise monitoring of performance at micro-level.
- Method of monitoring of branches should be more efficient to improve performance.

The meeting concluded with a vote of thanks to all concerned by Shri V.Srinivasan, General Manager, Punjab National Bank and he assured the State Government, on behalf of all banks, that banks will put in concerted efforts for achieving the ACP target for F.Y. 2011-12.

ACTION POINTS

39th SLBC MEETING HELD ON 10th FEBRUARY 2012

1. Banks should put in concerted efforts to ensure that 100% of targets set under Agriculture as well as 90% of targets set under ACP for FY: 2011-12 are achieved.

(Action: All Banks)

2. All the crop loans disbursed should invariably be covered under crop insurance. The claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period beyond 15 days till date of credit. Such interest amount already applied should be refunded to the beneficiaries.

(Action: All Banks)

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

(Action: All Banks)

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

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

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

(Action: All Banks)

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

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

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

(Action: All Banks)

8. All out efforts should be made to achieve the targets set under BIGWIS.

(Action: All Banks)

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

(Action: All Banks)

10. Recovery Camps should be organized at all Panchayats/Blocks on the line of Block Level Mega Credit Camps.

(Action: State Government)

11. Registration Camp for “Registration of willing farmers for availing KCC” should be organized at all panchayats in the State for the next agriculture season.

(Action: State Government)

12. Banks should take up the matter of enhancing limit of Collateral Free Loan for Agriculture Segment from Rs. 1 lakh to Rs. 2 Lakhs, from their Head Office.

(Action: All Banks)

13. All Banks should put in concerted efforts for covering all the identified villages with population above 2000 by March 2012.

(Action: All Banks)

14. All Banks should put in concerted efforts for setting up Brick and Mortar branches in all the identified villages with population above 5000 by September, 2012.

(Action: All Banks)

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

(Action: All Banks)

16. Appropriate steps should be initiated to address security related concerns of banks.

(Action: State Government)

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

(Action: State Government)

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

(Action: State Government)

19. Setting up of five remaining RSETIs at an early date in Aurangabad, Bhojpur, Buxur, Rohtas (Lead Bank-PNB) & Sitamarhi (Lead Bank-BOB).

(Action: PNB & BOB)

- 20.** All Banks to ensure success of “Saving Bank Campaign” in the State.
(Action: All Banks)
- 21.** District Service Area Plan to be formulated by 15.02.2012
(Action: All LDMs)
- 22.** Annual Credit Plan for F.Y. 2012-13 to be finalised at an early date.
(Action: SLBC, NABARD, RBI & State Government)
- 23.** Financing under SHG and JLG model to be given more impetus.
(Action: All Banks)
- 24.** Modalities for effective implementation of EBT guidelines in the State to be finalized.
(Action: RBI, State Govt. & Banks)
- 25.** State Government to ensure early computerization of land records as it would further facilitate bankers in granting of loan to farmers in a hassle-free manner.
(Action: State Government)

39th SLBC MEETING HELD ON 10th FEBRUARY 2012

List of Participants

Sl.No.	Name	Designation / Office
1	Shri Sushil Kumar Modi	Deputy Chief Minister & Finance Minister, Govt. of Bihar
2	Shri Navin Kumar	Chief Secretary, Government of Bihar
3	Shri A K Sinha	Development Commissioner, Government of Bihar
4	Shri Rameshwar Singh	Principal Secretary, Finance, Government of Bihar
5	Shri Sudhir Kumar	Secretary, Animal & Fisheries Resources Deptt, GoB
6	Dr. N. Vijaya Lakshmi	Secretary, Agriculture, Government of Bihar
7	Shri Mihir Kumar Singh	Secretary, Finance (Expenditure), Govt. of Bihar
8	Dr. Deepak Prasad	Secretary, Minor Irrigation, Govt. of Bihar
9	Shri V K Singh	Special Secretary, Industries Department, GoB
10	Smt. Vandana Kini	CMD, Women Development Corporation
11	Shri Arvind Kr Choudhary	Project Director, BRLP
12	Shri V. Mohan Doss	Chief General Manager, NABARD
13	Shri Ashish K.Roy	General Manager, State Bank of India
14	Shri Shrimohan Yadav	General Manager, Reserve Bank of India
15	Shri V Srinivasan	General Manager, Punjab National Bank
16	Shri Ramesh S Singh	Zonal Manager, Central Bank of India, Muzaffarpur
17	Shri R.B.Gupta	Zonal Manager, Central Bank of India, Patna
18	Shri J.K.Gupta	Deputy General Manager, Punjab National Bank
19	Shri Gajadhar Panda	Deputy General Manager, UCO Bank
20	Shri G.S.Unnithan	Deputy General Manager, Canara Bank
21	Shri Kul Bhushan Jain	Zonal Manager, Bank of India
22	Shri Pawan Kumar	Deputy General Manager, Allahabad Bank
23	Shri Pradeep Kumar	Deputy General Manager, NABARD
24	Shri B.N.Jha	Deputy General Manager, Oriental Bank of Commerce
25	Shri Rajeeva Ranjan	Deputy General Manager, Dena Bank
26	Shri Surendra Prasad	Chairman, Samastipur Kshetriya Gramin Bank
27	Shri T.P.Sinha	Managing Director, Bihar State Cooperative Bank
28	Shri Anupam Kr. Suman	Director (Banking) , DIF, GoB
29	Shri Nishat Ahmed	Director, Fisheries, Directorate of Fisheries
30	Shri D.K.Singh	Director, MSME, Govt. of India
31	Shri Birendra Kumar Singh	AIG, Registration, Registration Deptt, GoB
32	Shri Satish Kumar Singh	Assistant General Manager-SLBC, State Bank of India
33	Shri S.P.Singh	Assistant General Manager (Outreach), State Bank of India
34	Shri S R Mishra	Assistant General Manager, Corporation Bank
35	Shri J K Singh	Assistant General Manager, IDBI Bank
36	Shri S Mishra	Assistant General Manager, NABARD
37	Shri Kanchan Kumar	Assistant General Manager, Syndicate Bank
38	Shri Sudhir Kumar Sinha	Assistant General Manager, United Bank of India

39	Shri Atul Kumar Agrawala	Assistant General Manager, Bank of Baroda
40	Shri Pradeep Salvatore	Assistant General Manager, Central Bank of India
41	Shri Gyaneshwar Pathak	Assistant General Manager, Reserve Bank of India
42	Shri S K Agrawal	Assistant General Manager, Union Bank of India
43	Shri K K Mohapatra	Regional Manager, AIC, Patna
44	Shri Arun Kumar Singh	General Manager, Uttar Bihar Gramin Bank
45	Shri S C Kar	General Manager, Bihar Kshetriya Gramin Bank
46	Shri Ashok Kakkar	General Manager, Madhya Bihar Gramin Bank
47	Shri Ashok Priyadarshi	Deputy Secretary, Finance, DIF, GoB
48	Shri A K Jha	Joint Registrar, Cooperative Department
49	Shri Hare Ram Singh	Joint Director, Dairy
50	Smt. S. Choudhary	Joint Director of Industries, Directorate of Industries
51	Shri M.C.Sharan	SPM (MF), JEEVIKA
52	Shri Leela Nanad Jha	State Project Coordinator, Monitoring Cell for RSETIs
53	Shri Bhanu Pratap Singh	Assitant Director, KVIC
54	Shri Ashok Kr. Mallick	Add. Director, Industry Department, GoB
55	Shri Rajesh Shrivastava	ADO, KVIC, Patna
56	Md Ejaz Ahmad	Programme Manager, Women Development Corporation
57	Shri S.N.Verma	Dy. Director (Banking), Finance Deptt., GoB
58	Shri A K Sharma	Research Officer, Natioanl Commision for SCs
59	Shri Ravindra Ram	Senior Deputy Collector(Banking), Araria
60	Shri Kishore Kumar	Senior Deputy Collector(Banking), Arwal
61	Shri Dilip Kumar	Senior Deputy Collector(Banking), Aurangabad
62	Shri Gyanendra Kumar	Senior Deputy Collector(Banking), Banka
63	Md M A Buland Akhtar	Senior Deputy Collector(Banking), Begusarai
64	Shri Vijay Kumar Upadhyay	Senior Deputy Collector(Banking), Bhagalpur
65	Shri Birendra Kumar Tarun	Senior Deputy Collector(Banking), Bhojpur
66	Md Reyaz Ahmad Khan	Senior Deputy Collector(Banking), Buxar
67	Shri A K Anand	Senior Deputy Collector(Banking), Darbhanga
68	Shri Radha Kishore Jha	Senior Deputy Collector(Banking), Gaya
69	Shri Baleshwar Prasad	Senior Deputy Collector(Banking), Gopalganj
70	Md Khalid Arshad	Senior Deputy Collector(Banking), Jehanabad
71	Shri Arvind Kumar	Senior Deputy Collector(Banking), Kaimur
72	Shri Raja Ram Chandra Ram	Senior Deputy Collector(Banking), Katihar
73	Md Umair	Senior Deputy Collector(Banking), Khagaria
74	Shri Anil Kumar	Senior Deputy Collector(Banking), Kishanganj
75	Shri Lakhindra Paswan	Senior Deputy Collector(Banking), Madhepura
76	Shri Mithilesh Kumar	Senior Deputy Collector(Banking), Madhubani
77	Shri Rajeshwar Prasad	Senior Deputy Collector(Banking), Motihar
78	Shri Rajesh Kumar	Senior Deputy Collector(Banking), Munger
79	Shri M K Rajak	Senior Deputy Collector(Banking), Muzaffarpur
80	Md Gulab Hussain	Senior Deputy Collector(Banking), Nalanda

81	Shri Bidhu B. Choudhary	Senior Deputy Collector(Banking), Nawada
82	Shri Akhilesh Kr. Singh	Senior Deputy Collector(Banking), Patna
83	Shri Manoj Kr Jha	Senior Deputy Collector(Banking), Purnea
84	Md. Jahangir Alam	Senior Deputy Collector(Banking), Saharsa
85	Shri Manoj Kumar	Senior Deputy Collector(Banking), Samastipur
86	Md. Mumtaz Alam	Senior Deputy Collector(Banking), Saran
87	Shri Sanjeev Singh	Senior Deputy Collector(Banking), Sheohar
88	Shri Pankaj Kumar Gupta	Senior Deputy Collector(Banking), Sitamarhi
89	Shri Shambhu Nath	Senior Deputy Collector(Banking), Siwan
90	Shri Shailendra Kumar	Senior Deputy Collector(Banking), Supaul
91	Smt Aekta Verma	Senior Deputy Collector(Banking), Vaishali
92	Shri Vinay Kumar Thakur	Senior Deputy Collector(Banking), West Champaran
93	Shri S.Bhanja	Chief Lead District Manager, Buxar
94	Shri M.S.Tuli	Chief Lead District Manager, Kaimur (Sasaram)
95	Shri D.K.Sinha	Lead District Manager, Araria
96	Shri G. Pradhan	Lead District Manager, Arwal
97	Shri M.N.Mishra	Lead District Manager, Aurangabad
98	Shri M. Malaviya	Lead District Manager, Banka
99	Shri A K Singh	Lead District Manager, Begusarai
100	Shri Dilip Kr. Ghosh	Lead District Manager, Bhagalpur
101	Shri B.P.Gupta	Lead District Manager, Bhojpur
102	Shri S P Singh	Lead District Manager, Darbhanga
103	Shri Anjan Chattopadhyay	Lead District Manager, Gaya
104	Shri R.K.Singh	Lead District Manager, Jamui
105	Shri Manoranjan Kumar	Lead District Manager, Jehanabad
106	Shri S K Rai	Lead District Manager, Khagaria
107	Shri S Choudhary	Lead District Manager, Khatihar
108	Shri Hare Ram Mishra	Lead District Manager, Madhepura
109	Shri Durga Das Toppo	Lead District Manager, Munger
110	Dr. Hare Krishna Jha	Lead District Manager, Muzaffarpur
111	Shri B N Rath	Lead District Manager, Nalanda
112	Shri P.K. Kanaujiya	Lead District Manager, Nawada
113	Shri P.K.Mohanty	Lead District Manager, Patna
114	Shri S.K.Jha	Lead District Manager, Purnea
115	Shri M K Nanda	Lead District Manager, Rohtas
116	Shri Shishir Kumar Sinha	Lead District Manager, Saharsa
117	Shri Sanjoy Pramanick	Lead District Manager, Samastipur
118	Shri R N Bharti	Lead District Manager, Saran
119	Shri Ashutosh Kr.	Lead District Manager, Sheohar & Sitamarhi
120	Shri D K Singh	Lead District Manager, Siwan
121	Shri SCL Das	Lead District Manager, Vaishali
122	Shri S K Sinha	Chief Manager, Dena Bank

123	Shri Shio Kumar Pandey	Chief Manager, Indian Bank
124	Shri A N Singh	Chief Manager, Indian Overseas Bank
125	Shri Kuldeep Singh	Chief Manager, Punjab & Sindh Bank
126	Shri P K Gupta	Chief Manager, Federal Bank
127	Shri Abhishek	Chief Manager, ICICI Bank Ltd.
128	Shri P N Upadhyay	Senior Manager, Allahabad Bank,
129	Shri S.K.Sinha	Senior Manager, Bank of India
130	Shri Arun Kumar Sinha	Senior Manager, United Bank of India
131	Shri P N Tiwari	Senior Manger, CBI, ZO, Muzaffarpur
132	Shri A N Jha	Senior Manger, CBI, ZO, Patna
133	Shri P.K.Jaiswal	Senior Manager, Bihar Kshetriya Gramin Bank
134	Shri D. Chakraborty	Senior Manager, Canara Bank
135	Shri B Singh	Senior Manager, Madhya Bihar Gramin Bank
136	Shri Amit Kumar	Senior Manager, UBGB
137	Shri Ashish Kumar	Senior Manager, Bank of Maharastra
138	Shri Chandan Kaushik	Senior Manager, Kotak Mahindra Bank
139	Shri Ashok Sopori	Branch Head, Jammu & Kashmir Bank
140	Shri Ashish Kumar	Branch Manager, Bank of Maharashtra
141	Shri Abhishek Kumar	BDE, ING Vysya Bank, Patna
142	Shri Sanjeev Kumar Suman	Assistant Vice President, Axis Bank
143	Shri S Sreenatha Babu	Customer Care Manager, ING Vysya Bank
144	Shri Sandeep Gautam	DVP, Cluster Head , HDFC Bank Ltd.
145	Shri Rahul Kumar	Manager (R & AB), Bank of Baroda
146	Shri V K Verma	Manager, South Indian Bank, Patna
147	Shri U L Das	Manager, UCO Bank
148	Shri Kamatu Prasad	Assistant Account Officer, LDB Patna
149	Shri Ashish Kumar	Assitant Manager, AIC of India, Patna
150	Shri V.K.Prabhakar	Assistant Manager, Union Bank of India