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# ***MINUTES***

OF

THE 41<sup>ST</sup> SLBC MEETING, BIHAR

HELD ON 17<sup>TH</sup> AUGUST, 2012

AT HOTEL CHANAKYA, PATNA



STATE LEVEL BANKERS' COMMITTEE, BIHAR  
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**MINUTES OF**  
**THE 41<sup>ST</sup> REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR**  
**FOR THE QUARTER ENDED JUNE 2012 HELD ON 17<sup>TH</sup> AUGUST, 2012**

The 41st review meeting of State Level Bankers' Committee, Bihar was held on the 17<sup>th</sup> August, 2012 at Hotel Chanakya, Patna under the Chairmanship of Shri Sushil Kumar Modi, Dy. Chief Minister & Finance Minister, Government of Bihar (GoB). The meeting was also attended by Hon'ble Minister, Animal & Fisheries Resources, GoB, Shri Giriraj Singh, Development Commissioner, GoB, Shri A.K.Sinha, OIC, RBI, Shri Swaroop Singh, Chief General Manager, SBI & Convenor SLBC, Shri Jeevandas Narayan and other senior functionaries of the State Government and Banks. The list of participants is enclosed as Annexure I.

Delivering the keynote address, Shri Jeevandas Narayan, Chief General Manager, State Bank of India & Convenor, SLBC welcomed the Hon'ble Dy. Chief Minister & Finance Minister, Government of Bihar, Minister, Animal & Fisheries Resources, Government of Bihar, senior functionaries of State Government and Banks and all others present in the meeting.

The Chief General Manager briefly outlined the performance of the banks during the first quarter of the current Financial Year 2012-13. He informed the House that during the review period of F.Y. 2012-13, the Banks achieved approx 14% of their annual ACP target (Rs. 51400 Crore) which in absolute terms translates to Rs. 7126 Crores as against Rs. 5270 Crores achieved during the corresponding period in the previous fiscal, registering a Y-O-Y growth of over 35%. In Agri Sector, during the quarter under review, the disbursements grew from Rs.2185 Crores in F.Y. 2011-12 to Rs.2995 Crores in F.Y. 2012-13 registering a healthy growth of 37% Y-O-Y.

Shri Narayan stated that the mounting NPAs was a serious concern for all bankers and there was an urgent need to pay adequate attention towards disposal of pending Certificate Cases and create an environment for recovery of Bank dues. He appreciated the efforts of the State Government in conferring the power of Certificate Officer to the nine remaining SDCs. He requested all the SDCs (Banking) to bestow their attention towards disposing the pending Certificate Cases.

Regarding extension of KCC to all eligible farmers, Shri Narayan apprised the House that at the behest of RBI, all banks had issued their internal circulars revising the KCC instructions which would go a long way to facilitate the issuance of KCC card and would also take care of the various needs of the farmers. Regarding digitisation of land records, he requested the State Government for its early completion and also arrange for the facility of online creation and deletion of charge on the land.

On the issue of extension of banking services to villages having population of 2000 and above by opening banking outlets thereat, Shri Narayan informed the House that the task had been accomplished in 9197 villages out of identified 9206 villages in the State. He requested the bankers to complete the task of covering the villages with population of 5000 and above by opening Brick and Mortar branches/USBs thereat within the stipulated timeline i.e. by 30<sup>th</sup> September, 2012. He urged the Bankers to start the work to cover the villages with population between 1600 to 2000 as the timeline set by Government of India for this task i.e. March, 2013, is not far away. In this regard, he mentioned that Secretary, DFS, GOI and Chief Secretary, GOB had reviewed the performance of Bankers and Insurance Companies under F.I. on 26<sup>th</sup> July, 2012 at Patna and many important decisions were taken in the said meeting. He earnestly appealed to all concerned to implement various action points arising out of the meeting in a time bound manner.

Mentioning the incidents of dacoity and murder of bank staff in the recent past, Shri Narayan requested the State Government to take necessary corrective steps to enable the bankers render unhindered banking services, especially in the remote areas of the State.

Concluding his address, Shri Narayan thanked the Dy. Chief Minister and his entire team for the guidance and support provided to the Bankers in general and to SLBC in particular and also reassured the State Government, on behalf of all Bankers, of continued commitment towards development of the State.

The Deputy Chief Minister commenced the review exercise by asking Bank's plan about the number of Brick & Mortar Branches and ATMs to be established/installed during the current financial year. The Chief General Manager, State Bank of India Shri Jeevandas Narayan informed the House that SBI would install 1000 ATMs within one year in which 50% of ATMs would be installed in rural and semi-urban areas. Thereafter, various banks informed their plan and schedule of installing ATMs in the State. Dr. Eshwaran, General Manager, SBI, Corporate Centre, Mumbai informed the House that RRBs and their customers would use Sponsor Bank's ATM. The Deputy Chief Minister asked the banks to submit their ATMs roll out plan to SLBC within 15 days and also requested the Banks to install more number of ATMs and issue more ATM cards for the convenience of the customers. In the matter, the Secretary (Finance-Expenditure), Shri Mihir Kumar Singh requested Bank of Baroda to advise the roll out plan for ATMs, district and month-wise as per guidelines issued by Government of India, and the details regarding ATM vendor to all concerned banks so that all concerned banks could finalise and send their plan to SLBC and SLBC could send collated information to DIF, GOB.

Shri Modi stated that ACP target of F.Y. 2012-13 given to the Co-operative and some Private Banks was on higher side while their achievement of ACP target during F.Y. 2011-12 had been

very dismal. He advised that the ACP target of Co-operative and some Private Banks should be rationalized on the basis of their performance during the last financial year and the reduction in their target should be shared by commercial banks and RRBs. The review exercise was required to be completed in the next fortnight. He also advised the Public Sector Banks to have a greater share in the ACP target and also strive to achieve them.

Reviewing the performance of banks under ACP 2012-13, the Deputy Chief Minister praised the banks whose performance was good and at the same time observed that Central Bank of India, Bank of Baroda, Union Bank of India, Uttar Bihar Gramin Bank and Madhya Bihar Gramin Bank (MBGB) had performed poorly in the 1st quarter. The Controlling Head of these Banks were advised to take corrective steps so that the performance improves in future. The representative of these banks stated that the Bank's drive to control NPAs during the 1st Quarter was the main reason for poor disbursements under ACP.

Reviewing the district-wise achievement under ACP, Shri Modi pointed out that the performance of banks in Nalanda, Nawada, Madhepura, Katihar and Khagaria districts was not satisfactory. Shri Modi stated that the overall performance of banks under ACP 2012-13 was satisfactory. He advised that in the next SLBC meeting, Bank-wise performance under ACP of previous five years should be provided, in order to have a better perspective about Bank's performance.

The House then reviewed the performance of banks under Education loan. While the performance of Canara Bank and United Bank of India was singled out for being unsatisfactory, the performance of Gaya and Nalanda districts was appreciated for generating good number of proposals during the camps. He advised the Banks to assist the students in obtaining PAN card and suitably instruct the branches to accept the Education loan applications even without PAN

card, which may be obtained at the time of disbursement. He advised LDMs and SDCs (Banking) to see that all genuine applicants get Education loan.

Reviewing the performance of banks under KCC, Shri Modi expressed his dissatisfaction over less number of new KCC financed by MBGB & UBGB. The representative of these banks stated that the Bank's drive to control NPAs was the main reason for issuance of less number of KCCs. Lead District Manager, Nawada stated that the boundary (Chohaddi) details are not furnished in LPC. In the matter, Shri Hukum Singh Meena, Secretary, Revenue & Land Reforms, assured the House that the boundary (Chohaddi) would henceforth be included in LPC. Shri Meena informed the House that digitization of land records has been completed in 10 districts and it may be viewed online. Shri Modi then reviewed the district-wise performance under KCC and expressed his dissatisfaction over the performance under KCC in Nawada and Darbhanga districts. Dr. N. Vijaya Lakshmi, Secretary, Agriculture, suggested that banks should give thrust on KCC and Farm Mechanisation. Shri K.P.Chand, General Manager, NABARD suggested that all banks should sanction KCC under revised KCC scheme. Shri Chand also suggested that KCC borrowers should be provided with ATM facility. He informed the House that only 6 Commercial Banks have sent claims of 1 % interest subsidy provided by GOB for prompt repayment of KCC for F.Y. 2010-11 to NABARD. He also informed the House that the notification regarding 1% interest subsidy for prompt repayment of KCC for F.Y. 2011-12 has not been issued by Government of Bihar till date. The Deputy Chief Minister informed the House that KCC shivirs would be organized on 12<sup>th</sup> September & 10<sup>th</sup> October, 2012 for financing Rabi crops and bankers must participate in these camps wholeheartedly. He advised that Farmers Club should be promoted and financing to SHG and JLG be encouraged in order to cover greater number of farmers. 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 get benefit of insurance in case of crop failure. He advised that 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 of receipt of claim by the Branch till date of credit. Such interest amount, if already applied, should be refunded to the beneficiaries.

The House then reviewed the performance of banks under Dairy, Fishery and Poultry activities. Shri Giriraj Singh, Minister-Animal & Fisheries Resources, expressed his displeasure over below par performance of Banks under Dairy Entrepreneurship Development Scheme (DEDS). Shri Satish Kumar Singh, AGM, SLBC suggested that land requirement under state scheme should be relaxed for financing upto 2 milch animals in order to facilitate Dairy credit. The General Manager, NABARD informed the House that Government of India has informed temporary stoppage on subsidy under DEDS scheme for F.Y. 2012-13 and they had released only around Rs 4 Crore subsidy for SC/STs under DEDS scheme for F.Y. 2011-12 which has led to piling up of many DEDS proposals to the tune of around Rs. 10 Crores as on date at NABARD. Shri A.K.Sinha, Development Commissioner, Government of Bihar, suggested that to tide over the present crisis State Government will provide 50% advance subsidy to NABARD to be released for all eligible DEDS proposals and on receipt of funds from Government of India, NABARD will refund the proportionate amount at 25% subsidy to the State Government. The General Manager, NABARD stated that he would require to seek the concurrence of the Head Office of NABARD on this proposal. Smt. Harjot Kaur, MD, COMFED advised that Banks should consider financing applications sponsored by COMFED as these were 100% secured advance. Shri Modi suggested that banks should improve their performance under Dairy, Fishery and Poultry activities.

As regards implementation of Financial Inclusion plans in the State, Shri Modi requested LDMs to incorporate village-wise name of BCAs, their contact numbers in the District Service Area

Plan by 31<sup>st</sup> August, 2012 and it should be uploaded on the District website. He suggested that entire Gram Panchayat should be allocated to BCA by banks to ensure viability of CSPs. He also suggested that BCAs should also undertake insurance business as it will also increase their viability. Shri Modi requested LIC to convene a meeting with LDM and BCAs in each and every district within one month and submit a report on plan of action for covering entire district through insurance to SLBC so that it could be reviewed in the next SLBC meeting. He further requested all banks to provide the complete details of their BCAs to SLBC so that it could be uploaded on the website of SLBC..

On the issue of extension of Banking services to villages having population of 1600 to 2000 by March, 2013, Shri Modi advised the LDMs to get the village list ratified by their DLCCs by 31<sup>st</sup> August, 2012 and send the DLCC approved list to the SLBC. He also advised LDMs to ensure providing all information viz. Block name, Panchayat name, population code, village code etc. in the ratified list. In the matter, Shri Mihir Kumar Singh, Secretary, Expenditure advised SLBC to provide the format in this regard to LDMs. Regarding extension of Banking services to villages having population of more than 2000, the House ratified the revised number of proposed unbanked villages of population above 2000 from 9213 to 9206 by deleting 7 villages. Shri Modi requested the allottee banks to cover the remaining 9 villages by establishing banking outlets thereat at an early date. Shri Modi expressed that one bank officer should visit the CSP in the FI village on a predetermined day and time atleast once a week and transport facility should be provided by the Banks to these visiting bank officials for facilitating the same. Shri Modi suggested that the name and contact number of visiting bank official should also be uploaded on SLBC website for information of general public.

As regards opening of a Brick and Mortar branch/ Ultra Small branch in villages having population of 5000 and above, the House ratified the revised number of proposed unbanked



villages of population of 5000 and above from 1727 to 1695 villages as 32 villages were not found in the census data and hence deleted from the earlier list. Shri Mihir Kumar Singh, Secretary, Finance (Expenditure), apprised the House that the State government would provide panchayat building/other government building to banks for establishing Brick and Mortar branches/Ultra Small branches. He further suggested that banks should open USBs within 3 months of getting such panchayat/government building. Shri Modi also suggested that wherever panchayat/other government building was not available, banks should hire a building on rental based on the viability of location which will have positive effect on business of banks. Shri Modi apprised the House that USB in villages having 5000 and above population should be managed by at least one bank officer with laptop having VPN connectivity on all the working days in a week. Shri Modi requested banks to cover all 1695 villages by opening Brick and Mortar branches/USBs by October, 2012. He further requested all LDMs to visit the CSPs at least once in a week alongwith SDCs (Banking). Shri Modi urged banks/LDMs to ensure opening account of each household in the district and verification in this regard can be done with the help of voters' list. Shri Modi further urged banks/LDMs to ensure opening account of migrant labourers and street vendors/hawkers in urban areas.

On the issue of implementation of EBT, Shri Modi advised that banks have to open accounts of all beneficiaries and the list in this regard will be provided by the concerned departments of State Government. He further advised that nine lacs houses are to be constructed under Indira Awas Yojana and scholarship would be provided to all boys and girls under SC/ST/EBC category of Class I to X and banks should open accounts of all these beneficiaries.

Shri Modi urged banks to take necessary steps towards installation of ATM at each branch in LWE districts. He desired that the information on District-wise BC-wise data of account opened

and transactions undertaken by the BCs should be provided by all banks to SLBC so that the same could be reviewed in the next SLBC meeting.

Shri Mihir Kumar Singh, Secretary, Finance (Expenditure) apprised the House that incentive scheme had been formulated by the State Government and performance of the Banks on the stipulated parameters have been evaluated. He further informed that performing banks would get government funds as deposits and the government funds would be withdrawn from the non-performing banks.

Before concluding the meeting, the Dy Chief Minister emphasized on the following action points:

- Financial Inclusion is the top priority of State Government. F.I. target should be achieved by banks within stipulated time. Banks should address their manpower related problems, as well. In the matter, Shri Shri Jeevandas Narayan, Chief General Manager, SBI responded that the review meeting on F.I. will be convened by SLBC from now onwards on monthly basis.
- Banks should put in concerted efforts to ensure achievement of targets set under ACP for FY: 2012-13.
- Banks should timely claim interest subvention for prompt repayment in KCC accounts.
- Banks to install more number of ATMs and issue more ATM cards.
- The functioning/ conduct of CSPs of BCs should be monitored and reviewed at periodical intervals.
- Banks should monitor loan accounts regularly to prevent them from becoming NPA.
- The Chairman of RRBs should attend the SLBC meeting without fail.

The meeting concluded with a vote of thanks to all concerned by Shri K.B.Jain, Deputy General Manager, Bank of India.

## **ACTION POINTS**

### **41<sup>st</sup> SLBC MEETING HELD ON 17<sup>th</sup> AUGUST 2012**

1. Banks should put in concerted efforts to ensure achievement of targets set under ACP for FY: 2012-13.

**(Action: All Banks)**

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

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

3. 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 from the date of receipt till date of credit. Such interest amount already applied should be refunded to the beneficiaries.

**(Action: All Banks)**

4. Banks should timely claim interest subvention for prompt repayment in KCC accounts.

**(Action: All Banks)**

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

**(Action: All Banks)**

6. Banks to install more number of ATMs and issue more ATM cards.

**(Action: All Banks)**

7. All concerned Banks to finalise and send their plan of installing ATMs in the State to SLBC on the basis of the roll out plan for ATMs, district and month-wise devised by Bank of Baroda.

**(Action: All Concerned Banks)**

8. Financing under SHG and JLG model to be given more impetus.

**(Action: All Banks)**

9. All concerned Banks should put in concerted efforts for covering all the 3052 unbanked villages having population of 1600 to 2000 by providing banking facility by March, 2013.

**(Action: All Concerned Banks)**

10. Lead District managers to get the village list, having population of 1600 to 2000, ratified by their DLCCs and send the DLCC approved list to the SLBC.

**(Action: All LDMs)**

11. All concerned Banks should put in concerted efforts for setting up Brick and Mortar branches/USBs in all the identified villages with population above 5000 by October, 2012.

**(Action: All Concerned Banks)**

12. SLBC to convene a review meeting on F.I. on monthly basis.

**(Action: SLBC)**

13. LIC to convene a meeting with LDMs and BCAs in each and every district within one month in order to saturate the district with micro insurance products and submit a report to SLBC.

**(Action: LIC)**

14. Banks/LDMs to ensure opening account of at least one member of each household in the district and verify the completion of the task from the voter's list.

**(Action: All Banks & LDMs)**

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 the banks.

**(Action: State Government)**

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

**(Action: SDC-Banking & State Government)**

18. Modalities for effective implementation of EBT guidelines in the State to be finalized.

**(Action: RBI, State Govt. & Banks)**

19. State Government to complete the task of computerization/digitization of land records in all districts and to commence the facility of online creation/release of charge as it would further facilitate bankers in granting of loan to farmers in a hassle-free manner.

**(Action: State Government)**

**41<sup>st</sup> REVIEW MEETING OF SLBC, BIHAR HELD ON 17.08.2012**

**CHAired BY SHRI SUSHIL KUMAR MODI**

**HON'BLE DEPUTY CHIEF MINISTER & FINANCE MINISTER, BIHAR**

**SPECIAL INVITEE**

**SHRI GIRIRAJ SINGH**

**ANIMAL & FISHERIES RESOURCES MINISTER, BIHAR**

**CONVENOR**

**SHRI JEEVANDAS NARAYAN**

**CHIEF GENERAL MANAGER**

**STATE BANK OF INDIA**

**LIST OF PARTICIPANTS IN THE MEETING**

<b>Sl.No.</b>	<b>Name</b>	<b>Designation / Office</b>
1	Shri A K Sinha	Development Commissioner, Govt. of Bihar
2	Shri Alok Kumar Sinha	Principal Secretary, Industries, Govt. of Bihar
3	Shri Rameshwar Singh	Principal Secretary, Finance, Govt. of Bihar
4	Shri Shashi Shekhar Sharma	Principal Secretary, Animal & Fisheries Resources, Govt. of Bihar
5	Dr. Deepak Prasad	Secretary, Minor Water Resources, Govt. of Bihar
6	Shri Rajit Punhani	Secretary, Cooperative, Govt. of Bihar
7	Ms. Harjot Kaur	MD, COMFED, Bihar State Milk Coop. Federation
8	Shri Hukum Singh Meena	Secretary, Revenue & Land Reform, Govt. of Bihar
9	Shri Mihir Kumar Singh	Secretary, Finance (Expenditure), Govt. of Bihar

10	Dr. N. Vijayalakshmi	Secretary, Agriculture, Govt. of Bihar
11	Shri Arvind Kr Choudhary	Commissioner, Self Employment & CEO, BRLPS
12	Shri Swaroop Singh	OIC, RBI
13	Shri C.S.Azad	General Manager, Reserve Bank of India
14	Dr. Eshwaran	General Manager, State Bank of India
15	Shri N.R. Parmar	General Manager, State Bank of India
16	Shri K.P.Chand	General Manager, NABARD
17	Shri S.S.Banerjee	FGM (Off), Punjab National Bank
18	Shri Anupam Kr. Suman	Director (Banking) , DIF, Govt. of Bihar
19	Shri Manoj Ranjan	Deputy General Manager, Reserve Bank of India
20	Shri S.K.Rai	Deputy General Manager, Central Bank of India
21	Shri G.S.Unnithan	Deputy General Manager, Canara Bank
22	Dr. S.K.Nand	Deputy General Manager, UCO Bank
23	Shri Kul Bhushan Jain	Deputy General Manager, Bank of India
24	Shri Pawan Kumar	Deputy General Manager, Allahabad Bank
25	Shri D.D.Sharma	Zonal Manager, Punjab & Sind Bank
26	Shri A.K.Malick	Director, Industry, Govt. of Bihar
27	Shri Anil Kumar Singh	Director, Dairy, Govt. of Bihar
28	Shri Arun Kant Sharan	Dy. Secretary, Urban Dev. & Housing Dept.,GoB
29	Shri S.K.Prasad	Director, DRDA, Madhepura
30	Shri R.K.Jha	Director, DRDA, Gaya
31	Shri Sanjeev Singh	Director, DRDA, Sheohar
32	Shri Birendra Kumar Singh	AIG, Registration, Registration Deptt, GoB
33	Shri Gyaneshwar Pathak	Assistant General Manager, Reserve Bank of India
34	Shri Satish Kumar Singh	Assistant General Manager-SLBC, State Bank of India
35	Shri S.P.Singh	Assistant General Manager, State Bank of India
36	Shri Ved Prokash	Assistant General Manager, SIDBI
37	Shri A.K.Gupta	Assistant General Manager, Punjab National Bank
38	Shri S.S.Arora	Assistant General Manager, Union Bank of India
39	Mr. S.M.Ahmad	Assistant General Manager, UCO Bank
40	Shri Pradeep Salvatore	Assistant General Manager, Central Bank of India
41	Shri Sanjeev K.Kaushal	AGM & Regional Coordinator, IDBI Bank
42	R.K.Jalota	Regional Manager, Syndicate Bankj
43	Shri K K Mohapatra	Regional Manager, AIC of India, Patna
44	Shri Susanta Mishra	Assistant General Manager, NABARD
45	Shri S Prasad	Chairman, Samastipur Kshetriya Gramin Bank
46	Shri R.P.Singh	MD, Bihar State Cooperative Bank
47	Shri J.Mohapatra	DRM, Bank of Baroda
48	Shri S.P.Nayak	DRM, Bank of Baroda

49	Sharad D. Jadhaw	Dy. Zonal Head, Corporation Bank
50	Shri R.K.Sharma	Advisor (Planning), Land Development Bank
51	Shri A.K.Sharma	Research Officer, National Comm. for Schedule Castes, GOI, Patna
52	Ms. Irina Sinha	Project Director, Women Development Corporation
53	Shri Sandeep Gautam	DVP, Cluster Head , HDFC Bank Ltd.
54	Shri Leela Nanad Jha	State Project Coordinator, Monitoring Cell for RSETIs
55	Shri Praveer Kumar	Assitant Director, KVIC
56	Shri Ravindra Ram	Senior Deputy Collector(Banking), Araria
57	Shri Kishore Kumar	Senior Deputy Collector(Banking), Arwal
58	Shri Dilip Kumar	Senior Deputy Collector(Banking), Aurangabad
59	Shri K.K.Yadav	Senior Deputy Collector(Banking), Begusarai
60	Shri Vijay K. Upadhyay	Senior Deputy Collector(Banking), Bhagalpur
61	Shri Birendra Kumar Tarun	Senior Deputy Collector(Banking), Bhojpur
62	Shri Arun Prakash	Senior Deputy Collector(Banking), Buxar
63	Shri Govind Choudhary	Senior Deputy Collector(Banking), Darbhanga
64	Shri Pramod K. Pandey	Senior Deputy Collector(Banking), East Champaran
65	Shri Baleshwar Prasad	Senior Deputy Collector(Banking), Gopalganj
66	Mr. Khalid Arshad	Senior Deputy Collector(Banking), Jahanabad
67	Shri Prabhu Das	Senior Deputy Collector(Banking), Jamui
68	Shri Arvind Kumar	Senior Deputy Collector(Banking), Kaimur
69	Shri R.J.Paswan	Senior Deputy Collector(Banking), Katihar
70	Shri Anil Kumar	Senior Deputy Collector(Banking), Kishanganj
71	Shri Rajesh Kumar	Senior Deputy Collector(Banking), Munger
72	Md Gulab Hussain	Senior Deputy Collector(Banking), Nalanda
73	Shri B. B. Prasad	Senior Deputy Collector(Banking), Nawada
74	Shri Akhilesh Kr. Singh	Senior Deputy Collector(Banking), Patna
75	Shri M.K.Jha	Senior Deputy Collector(Banking), Purnea
76	Shri N.K.Sah	Senior Deputy Collector(Banking), Rohtas
77	Mohd. Jahangir Alam	Senior Deputy Collector(Banking), Saharsa
78	Shri Manoj Kumar	Senior Deputy Collector(Banking), Samastipur
79	Shri Shambhu Nath	Senior Deputy Collector(Banking), Siwan
80	Mr. Mirza Arif Raza	Senior Deputy Collector(Banking), Sitamarhi
81	Shri Shailendra Kumar	Senior Deputy Collector(Banking), Supaul
82	Smt Aekta Verma	Senior Deputy Collector(Banking), Vaishali
83	Shri Vinay Kumar Thakur	Senior Deputy Collector(Banking), West Champaran
84	Md Ejaz Ahmad	Programme Manager, Women Development Corporation
85	Shri D.K.Sinha	Lead District Manager, Araria
86	Shri G. Pradhan	Lead District Manager, Arwal
87	Shri M.N.Mishra	Lead District Manager, Aurangabad



88	Shri M. Malaviya	Lead District Manager, Banka
89	Shri A K Singh	Lead District Manager, Begusarai
90	Shri Dilip Kumar Ghosh	Lead District Manager, Bhagalpur
91	Shri B.P.Gupta	Lead District Manager, Bhojpur
92	Shri S.Bhanja	Lead District Manager, Buxar
93	Shri Shatrughan Prasad	Lead District Manager, Darbhanga
94	Shri Dinesh Chandra	Lead District Manager, East Champaran
95	Shri Anjan Chattopadhyay	Lead District Manager, Gaya
96	Shri M.P.Rathaur	Lead District Manager, Gopalganj
97	Shri R.K.Singh	Lead District Manager, Jamui
98	Shri Ajay Coomar	Lead District Manager, Jehanabad
99	Shri M.S.Tuli	Lead District Manager, Kaimur
100	Shri S Choudhary	Lead District Manager, Katihar
101	Shri S.K.Roy	Lead District Manager, Khagaria
102	Shri Narendra Jha	Lead District Manager, Kishanganj
103	Shri Hare Ram Mishra	Lead District Manager, Madhepura
104	Shri S.P.Singh	Lead District Manager, Madhubani
105	Shri Durga Das Toppo	Lead District Manager, Munger
106	Dr. Hare Krishna Jha	Lead District Manager, Muzaffarpur
107	Shri P.C.Upadhyay	Lead District Manager, Nalanda
108	Shri P.K. Kanaujiya	Lead District Manager, Nawada
109	Shri Ram Phal Punia	Lead District Manager, Patna
110	Shri S.K.Jha	Lead District Manager, Purnea
111	Shri M K Nanda	Lead District Manager, Rohtas
112	Shri Shishir Kumar Sinha	Lead District Manager, Saharsa
113	Shri Sanjoy Pramanick	Lead District Manager, Samastipur
114	Shri R N Bharti	Lead District Manager, Saran
115	Shri Arvind Kumar	Lead District Manager, Sheikhpura
116	Shri Philip Patrick	Lead District Manager, Sheohar
117	Shri Navendu Kumar	Lead District Manager, Sitamarhi
118	Shri A.K.Sinha	Lead District Manager, Siwan
119	Shri V.Choudhary	Lead District Manager, Supaul
120	Shri Ranjit Singh	Lead District Manager, Vaishali
121	Shri A. K. Jha	Lead District Manager, West Champaran
122	Shri Rajesh Ranjan	Chief Manager, Bank of India
123	Shri Abhijit Sinha	Chief Manager, Oriental Bank of Commerce
124	Shri Nand Kumar	Chief Manager, State Bank of Bikaner & Jaipur
125	Shri K.N.Jha	Chief Manager, Indian Bank
126	Shri A N Singh	Chief Manager, Indian Overseas Bank

127	Shri Abhishek	Chief Manager, ICICI Bank Ltd.
128	Saurav Kumar	Chief Manager, Kotak Mahindra Bank Ltd.
129	Shri A.K.Singh	General Manager, UBGB
130	Shri K.B.Singh	General Manager, MBGB
131	Shri S.C.Kar	General Manager, BKGB
132	Shri A.K.Sinha	Nodal Officer, United Bank of India
133	Shri Vijay Kumar	Senior Manager, National Housing Bank
134	Shri Pankaj Kumar	Senior Manager, Punjab National Bank
135	Abinash Tanti	Senior Manager, Syndicate Bank
136	Shri S.K.Sinha	Senior Manager, Bank of Baroda
137	Shri P.K.Jaiswal	Senior Manager, Bihar Kshetriya Gramin Bank
138	Shri Amit Kumar	Senior Manager, Uttar Bihar Gramin Bank
139	Shri R.R.Kumar	Senior Manager, Canara Bank
140	Shri S.P.Singh	Senior Manager, Indian Bank
141	Shri Ashish Kumar	Senior Manager, Bank of Maharashtra
142	Shri Charanjit Singh	Senior Manager, Punjab & Sind Bank
143	Shri M.N.Lenka	Senior Manager, Axis Bank
144	Shri N.B.Ojha	Sr. Branch Manager, Vijaya Bank
145	Shri Ashok Sopori	Branch Head, Jammu & Kashmir Bank
146	Shri Sudhir Srivastava	Agri Business Centre Head, Axis Bank Ltd.
147	Priya Prakash	Manager, Reserve Bank of India
148	Abhishek Kumar	Manager, Reserve Bank of India
149	Shri Rahul Kumar	Manager (R & AB), Bank of Baroda
150	Shri Sanjeev Kumar Jha	Manager, Punjab National Bank
151	Shri R.K.Sinha	Manager, Allahabad Bank
152	Shri V.K.Verma	Manager, South Indian Bank
153	Shri Raj Rajesh	Assistant Adviser, RBI
154	Shri B.K.Pandey	A.O., LIC, Zonal Office, Patna
155	Shri M.L.Meena	Assistant Manager, NABARD
156	Shri A.N.Jha	CO (RD), C.B.I., Z.O., Patna
157	Shri Amit Anand	Asst. Branch Manager (Officiating), Karnataka Bank Ltd.
158	Shri V.K.Prabhakar	Assistant Manager, Union Bank of India
159	Shri Kunal Parashar	Assistant Manager, HSBC