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MINUTES

OF

THE 42ND SLBC MEETING, BIHAR

HELD ON 10TH NOVEMBER, 2012

AT HOTEL CHANAKYA, PATNA



STATE LEVEL BANKERS' COMMITTEE, BIHAR

CONVENOR

STATE BANK OF INDIA

SLBC DEPARTMENT

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MINUTES OF THE 42ND REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR FOR HALF YEAR ENDED SEPTEMBER 2012, HELD ON 10TH NOVEMBER 2012

The 42nd review meeting of State Level Bankers' Committee, Bihar was held on the 10th November 2012 at Hotel Chanakya, Patna under the Chairmanship of **Shri Sushil Kumar Modi, Deputy Chief Minister and Finance Minister, Government of Bihar (GoB)**. The meeting was also attended by Hon'ble Minister, Animal & Fisheries Resources, GoB, Shri Giriraj Singh, Principal Secretary, Industries, GoB, Shri Navin Kumar Verma, Principal Secretary, Finance, GoB, Shri Rameshwar Singh, Principal Secretary, Animal & Fisheries Resources, GoB, Shri Shashi Shekhar Sharma, Principal Secretary, Co-operative, GoB, Shri Atul Prasad, Regional Director, RBI, Shri P.K.Jena, 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. The meeting focussed on Financial Inclusion in the light of the guidelines issued by the Government of India 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 Kisan Credit Card, Education Loan, Housing Loan etc.

Delivering the keynote address, Shri Jeevandas Narayan, Chief General Manager, State Bank of India & Convenor, SLBC welcomed the Hon'ble Deputy Chief Minister and other distinguished guests and presented an overview of the performance of banks during the first half of FY 2012-13. He apprised the House that during the review period of F.Y. 2012-13, the Banks financed approximately Rs. 19065 Crores (i.e. 37% of their annual ACP target of Rs. 51400 Crore) as against Rs. 13765 Crores financed during the corresponding period in the

previous fiscal, registering a Y-O-Y growth of over 39%. In Agri Sector, during the review period of F.Y. 2012-13, the disbursements grew from Rs.6039 Crores in F.Y. 2011-12 to Rs.8631 Crores in F.Y. 2012-13 registering a healthy growth of 43% Y-O-Y.

Shri Narayan stated that the mounting NPAs was a serious concern for all bankers and requested the SDC (Banking) to pay adequate attention towards disposal of pending Certificate Cases and co-ordinate with the banks in their recovery efforts.

Further, Shri Narayan drew the attention of the House regarding directives issued by both State and Central Government to provide KCC to all eligible farmers and apprised the House that banks have increased their pace of financing under KCC so that coverage of all eligible farmers could be achieved at an early date. He urged the State Government to arrange to utilize the list of borrowers and defaulters provided by banks for generating KCC applications from remaining farmers for early achievement of the goal. He expressed the hope that the bankers would be provided with the facility of online creation and deletion of charge on the land at an early date to facilitate the credit delivery process.

Regarding extension of banking services to villages having population of 2000 and above by opening banking outlets thereat, Shri Narayan congratulated the bankers for accomplishing the task in all the identified 9206 villages of the State. He urged the bankers to cover all the villages with population above 5000/10000 through USBs/ Brick & Mortar branches and the villages with population between 1600 to 2000 by providing banking facility at an early date, as desired by GoI. He informed the House that the roadmap for coverage of all remaining unbanked villages would be prepared by banks and would be presented in the next SLBC meeting.

On the issue of opening account of at least one member of each family, Shri Narayan remarked that the voters' list had been provided to the branches and BCAs and the task should be completed at an early date.

As regards security of banks in the State, he requested the State Government to take necessary corrective steps to enable the bankers provide unhindered Banking services to the people in a more secure environment, especially in the remote corners of the State.

Concluding the address, Shri Narayan thanked Shri Modi and all his colleagues for the guidance and support provided to the Bankers in general and to SLBC in particular and reassured them that the banks are committed towards development of the State.

Reviewing the performance of banks as on 30th September 2012 under ACP 2012-13, the Deputy Chief Minister thanked banks for good performance. However, he pointed out that the achievement in percentage terms has declined in case of Punjab National Bank, Bank of Baroda & Allahabad Bank. The representative of these banks cited poor disbursements under Non-Priority sector as the main reason behind this decline in percentage achievement of target.

Reviewing the district-wise achievement under ACP, Shri Modi pointed out that the performance of banks in Buxar, Gaya, Bhojpur, Lakhisarai, Nalanda, Nawada, Kishanganj, Madhepura, Saharsa and Katihar districts was not satisfactory. He observed that though central Bihar was the most potential belt in the State, especially for agriculture, the performance of banks in these districts has not been very encouraging. The banks needed to give focussed attention for improvement in these six districts of Central Bihar. He desired that the Punjab National Bank, which has the responsibility as Lead Bank in these districts should play an important role for over all improvement in performance of banks in this area. Similarly, he desired that SBI should play important role

in improving the performance of banks in the four poor performing districts of Kosi region. He emphasized the banks to monitor branch-wise achievement under ACP in all districts, with focus on these 10 districts. Shri Modi urged LDMs and SDCs-Banking of these districts to bestow their due attention for improving performance of banks.

On the proposed reduction of target of Co-operative Banks from Rs.2300 Cr to Rs.2000 Cr, Shri Modi urged that the Co-operative Banks' ACP target for F.Y. 2012-13 should be kept at around Rs.700-800 Crores and the extra burden should be shared by major banks operating in the State. He asked the Secretary, Finance (Expenditure) to organise a meeting of major banks in this regard for refixing the target of Co-operative Banks.

The Financial Inclusion initiatives and the performance of the banks was then discussed by the House. As regards, opening of No-Frill accounts by banks, Shri Modi observed that Central Bank of India should open more number of No-Frill accounts through BC Model during the current financial year. In the matter, Shri Uday Singh Kumawat, Secretary, Finance (Expenditure), GOB expressed that banks should open No-Frill accounts of all remaining households in the State.

On the issue of implementation of Financial Inclusion plans in the State, the House was informed that banks have reported to have covered all 9206 un-banked villages with population above 2000 in the State. Shri Modi advised that banks should ensure that their officials visit the CSPs in the FI villages in order to build the confidence of the villagers in the new entity and also to have a proper check on their functioning. Regarding extension of banking services to villages having population of 1600 to 2000 by March, 2013, Shri Modi urged banks to cover all the allotted villages by providing banking facility thereat within stipulated time frame.

As regards opening of a Brick and Mortar branch/ Ultra Small branch in villages having population of 5000 and above, Shri Modi urged banks to ensure that USB in villages having 5000 and above population is visited 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 at an early date. However, bankers advised that due to shortage of manpower, at present it was not possible for visit by bank officer on all working days. Shri Modi urged bankers to closely monitor and periodically review the performance of the CSPs/USBs.

On the issue of establishment of USB in LWE affected districts under the guidelines for Integrated Action Plan (IAP) for selected 9 tribal & backward districts under the state component of Backward Regions Grant Fund (BRGF), Shri Modi remarked that a committee headed by District Magistrate and consisting of the Superintendent of Police of the district and District Forest Officer was responsible for implementation of the Scheme. He further remarked that the establishment of USB would comprise of two cost components namely Capital/ Fixed costs of Rs. 140000/- which would be met from IAP and the recurring costs which would be borne by the Banks. Shri Modi requested LDMs of concerned 9 LWE districts (Arwal, Aurangabad, Gaya, Jamui, Jehanabad, Kaimur, Munger, Nawada & Rohtas) to approach the District Magistrate for funding of capital cost for the establishment of USBs in the identified villages having population of above 2000.

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 stated that the branches should furnish a certificate of having opened the account of each household in their service area villages/ assigned wards, to

the LDMs so that coverage of all households through account opening could be ascertained. Shri Modi suggested that the help of Vikas Mitra should be taken for coverage of all Mahadalit's household through account opening. Shri Modi desired that the information on certificates issued by bank branches in this regard should be provided in the next SLBC meeting for meaningful review of opening account of each household in the State. He urged banks/LDMs to ensure opening account of migrant labourers and street vendors/hawkers in urban areas. He suggested that banks should have a meeting with Urban Development Department, GOB and chalk out programme for opening account of migrant labourers and street vendors/hawkers in urban areas. Shri S.P.Singh, Assistant General Manager, SBI advised that 47000 accounts have been opened by more than 300 urban CSPs of SBI in the State.

Shri Rameshwar Singh, Principal Secretary, Finance, GoB advised the banks to match the no. of Households with the no. of accounts existing in each branch. The branches should match the no. of Households in all villages under its Service Area with the no. of accounts in the branch. If the two tallies, the Branch Manager should furnish certificate of having covered all villages in its Service Area to the LDM. Such Certificate should be furnished to LDM by each branch after matching the data of no. of Households with no. of accounts. This method was more practical method of ascertaining coverage of account opening of each Household of the State. He also suggested that camps for account opening should also be arranged by each branch where accounts of all remaining persons could be opened by each branch. It was also advised that State government was deciding to have payment of MANREGA made through bank accounts instead of Post Offices, to avoid delay in crediting accounts of beneficiaries.

In the matter, Dr. D.V. Deshpande, Chief General Manager, NABARD apprised the House that FLCs had been established in the districts and these are also

promoting organizing of camps for opening account of each household. Dr. Deshpande also apprised that "Jingle" programme on Radio would be launched today by the Hon'ble Deputy Chief Minister, GOB for publicity of account opening of each household in the State. Shri P.K.Jena, Regional Director, RBI also advised banks to complete the task of opening account of each household in the State at an early date.

On the issue of implementation of EBT in the State, Shri Satish Kumar Singh, Assistant General Manager, SBI apprised the House that a meeting of Bankers and State Government officials was convened on 21st August, 2012 wherein "Old Age Pension" scheme was chosen to start the E-payment drive on a pilot basis by 7 Banks having lead responsibilities in the State in one district each. Shri Singh further remarked that though the format for providing the data by GoB to the Banks had been provided by SLBC on 24th August, 2012, the concerned Government department has not provided the list of beneficiaries to the banks for opening their accounts.

Reviewing the performance of banks under KCC, Shri Modi expressed his dissatisfaction over poor performance in financing new KCC by MBGB & UBGB. The representative of these banks, however, assured that the performance of their Bank would improve during the on-going Rabi season. The Deputy Chief Minister stated that the Agriculture Department, GoB was facilitating banks in generating loan applications. However, banks should continue to make efforts for generating KCC loan applications on their own also. The LDMs highlighted the generation and sending of incomplete KCC applications to branches. They also pointed out that LPCs were being issued without information of family tree, chauhaddi and with remarks that "issued based upon Affidavit given by the

applicant". Such LPCs did not serve any purpose where the title of the land was not in the name of the applicant.

Shri Uday Singh Kumawat, Secretary, Finance (Expenditure) suggested that banks should not insist on mentioning of Chouhaddi in LPC for financing loan under KCC scheme. He expressed that only affidavit and rent receipt was required and LPC was not required for financing loan upto Rs.50, 000/- under KCC scheme.

In the matter, Shri Sushil Kumar Modi, Deputy Chief Minister, GoB observed as under:

- i. Loan Applications generated and sent to branches should be complete and incomplete applications should not be sent to branches.
- ii. Branches should dispose the applications in time bound manner. They should either sanction or reject the KCC applications and should not keep them unattended.
- iii. For loan upto Rs.50,000/- only Rent Receipt & Affidavit should be insisted upon and for loan beyond Rs 50,000/-, proper LPC should be provided to banks.
- iv. At Block Level & District Level meetings, the status of KCC applications generated, KCC loan given & other issues related with KCC should be discussed by banks and government officials.
- v. Acknowledgement of KCC application should be done by branches.
- vi. ATM Card should be issued to all the eligible KCC holders.
- vii. Agri Department, GoB and NABARD should hold regular meeting with Banks and review all issues related to KCC, like applications generated, sanctioned, interest subvention on prompt repayment, crop insurance etc. The corrective steps should be taken promptly.

Dr. D.V. Deshpande, Chief General Manager, NABARD informed the House that many banks had not submitted interest subsidy claim for prompt payment under

Kisan Credit Card to NABARD. He further reiterated that JLG should be promoted by banks in order to cover greater number of farmers. On the issue of revised KCC scheme, Shri Jeevandas Narayan, Chief General Manager, SBI clarified that no collateral was required for financing of KCC upto Rs. One Lac and it was not necessary to increase the loan limit by 10% beyond Rs. One Lac if the borrower does not wish to avail loan beyond Rs. One Lac. He reiterated that with interest subvention available on prompt repayment, revised KCC scheme was good for both banks and borrowers. If borrower paid the interest amount at 3%, he gets 10% enhanced limit. The Chief General Manager, SBI suggested that more information dissemination was required about the new scheme as that would benefit the farmers. The Chief General Manager, SBI clarified that in the absence of mortgage of land, limit need not be increased and on this ground rejection of KCC applications should not be done.

Shri Arvinder Singh, Director, Department of Agriculture, GoB apprised the House that the functionaries of Agri department were taking sufficient care to send complete loan applications to branches. However, the instructions would be reiterated to the district level functionaries for sending complete KCC loan applications with proper LPC, where required.

Shri Navin Kumar Verma, Principal Secretary, Industry, GoB remarked that SLBC and all Banks should have a Nodal Officer at State level to resolve all issues related to Industry sector. In the matter, Shri Modi suggested that separate meeting should be organized once in two months to discuss industry related issues in detail. On the issue of financing Weavers' Credit Card (WCC), Shri Modi urged banks to bestow their attention on issuing WCC in the State. Shri Modi stated that in the next SLBC meeting, the performance of banks in financing WCC would be discussed in detail.

Reviewing the performance of banks under Dairy, Shri Shashi Shekhar Sharma, Principal Secretary, Animal & Fisheries Resources Department, GoB, remarked that Government of India has not allocated any subsidy amount under DEDS scheme for F.Y. 2012-13. In the matter, Shri N.R.Parmar, General Manager, SBI suggested that it is viable for banks to finance the loans under DEDS scheme without getting any subsidy amount from the Government of India if the State Government gives undertaking that it will continue to allocate its share of subsidy @ 25% on financing the loans under DEDS scheme. Shri Parmar further suggested that the Government of Bihar should bring out notification in this regard. Shri Giriraj Singh, Minister, Animal & Fisheries Resources Department, GoB expressed his dissatisfaction over the below par performance of Banks except Dena Bank under Fishery schemes. Shri Singh apprised the House that insurance scheme had been introduced under Fishery schemes in Bihar which was first of its kind in the country. He also stated that high subsidy in the range of 50% to 80% was also available under various Fishery schemes. The Minister requested the bankers to increase financing under the goatery scheme by financing under DRI.

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 42,000 loan applications forwarded to banks only approximately 10,000 applications have been sanctioned and the remaining applications are pending with different banks for disposal. He further stated that there are mismatch in progress figures reported by banks to SLBC. He requested all banks to upload the requisite information under BIGWIS on the MIS developed in this regard, for better monitoring and supervision. He further requested all banks to submit utilization

certificate in time. He further stated that approximately 62,000 remaining applications will be forwarded to banks at an early date. Shri Modi urged banks to dispose of all applications received by them under the Scheme on priority basis. In this connection, the Chief General Manager, NABARD was of the opinion that the requirement of verification of physical assets by 3 members committee and submission of utilization certificate was hampering the pace of the scheme. The Deputy Chief Minister opined that there was need to review the provision, as combined verification by 3 members was difficult.

Shri M.C.Sharan, SPM (MF), JEEVIKA informed the House that credit linkage to 10,000 SHGs will be made possible by next month. In the matter, Shri Modi suggested that separate figures of credit linkage to SHGs done by JEEVIKA, WDC & NABARD should be provided in the next SLBC meeting. The Chief General Manager, NABARD clarified that in 15 districts JEEVIKA has done MOU with banks, while in remaining 23 districts, all agencies could parallelly promote SHG financing.

Reviewing the performance of banks under Education Loan, Shri Modi urged Banks, LDMs and SDCs (Banking) to popularize sanction of loan under vocational courses and achieve the allocated targets. He also suggested that banks should advertise vocational courses in newspaper. Reviewing the performance of banks under Housing Loan, Shri Modi apprised the House that GoB has signed MOU with 3 Banks and under it GoB will guarantee the Housing Loan provided to its employee and also deduct EMI from their salary and remit to banks. He requested other banks also to submit their proposal in this regard. As regards Vehicle Loan, Shri Modi informed the House that Central Bank of India has signed MOU with GoB for financing Vehicle Loan to the State Government

employees. He desired that more banks should come forward and sign MOU with the State Government.

The issue of credit support to Contractors & Teachers also came up for discussion during the meeting. Shri Modi suggested that major Banks should submit complete details of their scheme for financing to Contractors to Secretary, Finance (Expenditure). Shri Modi clarified that the teachers appointed on fixed salary by GoB, were permanent teachers and suggested banks to issue instructions to their branches to provide credit support to them also.

Shri Modi informed the House that many applications received in Janta Darbar had not been replied by banks. He requested banks to ensure prompt disposal of all unattended letters related with Janta Darbar.

Shri Modi expressed his satisfaction over improvement in CD ratio in the State. He desired that banks should continue their efforts to further improve the CD ratio of the State in remaining quarters of the F.Y. 2012-13.

Shri Modi stated that on the basis of incentive scheme formulated by the State government, the performance of the Banks on the stipulated parameters had been evaluated and it had been decided not to keep the government fund in the 14 poor-performing banks. Shri Modi further stated that out of these 14 Banks, 7 Banks had requested for relook into the matter as their performance was good. Accordingly, the State Government has reviewed the position and included 6 more Banks in the list of banks where government fund would be kept. However, the status of the remaining 8 banks will remain unchanged. He assured that the purpose of the process was not to punish any bank rather to caution banks for

improving their performance. Shri Modi desired that banks should submit their suggestions to the Secretary, Finance (Expenditure) on improvement in parameters of incentive schemes. Shri Modi expressed hope that the ACP target would be achieved by banks in the remaining 5-6 months.

The meeting concluded with a vote of thanks to all concerned by Shri S.S. Banerjee, General Manager, Punjab National Bank.

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ACTION POINTS

42nd SLBC MEETING HELD ON 10th NOVEMBER 2012

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

(Action: All Banks)

2. LDMs of 10 districts whose ACP disbursement is poor to co-ordinate with banks branches in improving the performance.

(Action: LDMs of Buxar, Gaya, Bhojpur, Lakhisarai, Nalanda, Nawada, Kishanganj, Madhepura, Saharsa and Katihar districts)

3. Secretary, Finance (Expenditure), GoB to organise a meeting of major banks for reducing the target of Co-operative Bank.

(Action: Secretary, Finance -Expenditure, GoB)

4. KCC should be provided to all eligible 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)

5. Complete KCC applications with proper LPC should be generated and banks should dispose the KCC applications in time bound manner and should not keep them unattended.

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

6. Agri Department, GoB and NABARD should hold regular meeting with Banks and review all issues related to KCC, like applications

generated, sanctioned, interest subvention on prompt repayment, crop insurance, issuance of ATM cards etc.

(Action: Agri Deptt., GoB & NABARD)

7. 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)

8. 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 at an early date. Identified Officers should visit the CSPs and closely monitor their performance.

(Action: All Concerned Banks)

9. 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)

10. Banks/LDMs to ensure opening account of migrant labourers and street vendors/hawkers in urban areas.

(Action: All Banks & LDMs)

11. The performance of the CSPs of BCs/USBs should be closely monitored and reviewed at periodical intervals.

(Action: All Banks)

12. LDMs of concerned 9 LWE districts (Arwal, Aurangabad, Gaya, Jamui, Jehanabad, Kaimur, Munger, Nawada & Rohtas) to approach the District Magistrate for funding of capital cost for the establishment of USBs in the identified villages having population of above 2000 under the guidelines for Integrated Action Plan (IAP) for selected 9 tribal & backward districts under the state component of Backward Regions Grant Fund (BRGF).

(Action: LDMs of concerned districts)

13. The State Government to take necessary corrective steps to enable the bankers provide unhindered Banking services to the people in a more secure environment, especially in the remote corners of the State.

(Action: State Government)

14. SDC (Banking) to pay adequate attention towards disposal of pending Certificate Cases of each district and co-ordinate with the banks in their recovery efforts.

(Action: SDC-Banking, All Banks)

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

(Action: RBI, State Govt. & Banks)

16. NABARD to revisit the provision of verification of physical assets by 3 members committee in case of BIGWIS scheme.

(Action: NABARD)

42nd REVIEW MEETING OF SLBC, BIHAR HELD ON 10.11.2012

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

Sl.No.	Name	Designation / Office
1.	Mr. Navin Kumar Verma	Principal Secretary, Industry, Govt. of Bihar
2.	Mr. Rameshwar Singh	Principal Secretary, Finance, Govt. of Bihar
3.	Mr. Shashi Shekhar Sharma	Principal Secretary, Animal & Fisheries Resources, GoB
4.	Mr. Atul Prasad	Principal Secretary, Co-operative, Govt. of Bihar
5.	Dr. Deepak Prasad	Secretary, Minor Water Resources, Govt. of Bihar
6.	Mr. Uday Singh Kumawat	Secretary, Finance (Expenditure), GoB
7.	Mr. Pradip Kumar	Commissioner, NAREGA, RDD, GoB
8.	Mr. Imamuddin Ahmad	MD, Women Development Corporation
9.	Mr. P.K.Jena	Regional Director, RBI
10.	Dr. D.V.Deshpande	Chief General Manager, NABARD
11.	Mr. C.S.Azad	General Manager, Reserve Bank of India
12.	Mr. N.R. Parmar	General Manager, State Bank of India
13.	Mr. S.S.Banerjee	FGM (Off), Punjab National Bank
14.	Mr. J.K.Gupta	Deputy General Manager, Punjab National Bank
15.	Mr. S.K.Rai	Deputy General Manager, Central Bank of India

16.	Mr. S.C.Singh	Zonal Manager, Central Bank of India
17.	Mr. G.S.Unnithan	Deputy General Manager, Canara Bank
18.	Dr. S.K.Nandi	Deputy General Manager, UCO Bank
19.	Mr. Pawan Kumar	Deputy General Manager, Allahabad Bank
20.	Mr. D.Padhi	Deputy General Manager, NABARD
21.	Mr. Om Prakash	Deputy General Manager, Bank of Baroda
22.	Mr. R.K.Sinha	Deputy General Manager, Union Bank of India
23.	Mr. V.K.Gupta	Deputy General Manager, Oriental Bank of Commerce
24.	Mr. R.K.Jalota	Deputy General Manager, Syndicate Bank
25.	Mr. S.Majumdar	Deputy General Manager, Dena Bank
26.	Mr. Sudhir Kumar Sinha	D.G.M & C.R.M, United Bank of India
27.	Mr. R.P.Singh	Deputy General Manager, Bihar State Cooperative Bank
28.	Mr. S.M.Ahmad	Zonal Manager, UCO Bank
29.	Mr. S.K.Mishra	Zonal Manager, Corporation Bank
30.	Mr. Ashok Kumar Sud	Zonal Manager, Indian Bank
31.	Mr. Arup Dutta	VP & Circle Head, Axis Bank
32.	Mr. Manoj Jaiswal	DGM & Zonal Head, ICICI Bank Ltd.
33.	Mr. P.Srinivas	Vice President, Axis Bank
34.	Mr. Jitendranath Prasad	Chief Regional Manager, Indian Overseas Bank
35.	Mr. R.K.Arora	Chairman, Uttar Bihar Gramin Bank
36.	Mr. Sanjiv Sharan	Chairman, Madhya Bihar Gramin Bank
37.	Mr. A.S.Shekhawat	Chairman, Bihar Gramin Bank
38.	Mr. S.Prasad	Special Officer, Bihar Gramin Bank
39.	Mr. Arvinder Singh	Director, Department of Agriculture, GoB
40.	Mr. Pradeep Kumar	Director, MSME-DI, Govt. of India, Patna
41.	Mr. Birendra Kumar Singh	AIG, Registration, Registration Deptt, GoB
42.	Mr. Gyaneshwar Pathak	Assistant General Manager, Reserve Bank of India
43.	Mr. N.B.Dattatreya	Assistant General Manager, Reserve Bank of India
44.	Mr. Satish Kumar Singh	Assistant General Manager-SLBC, State Bank of India
45.	Mr. S.P.Singh	Assistant General Manager, State Bank of India
46.	Mr. Ved Prakash	Assistant General Manager, SIDBI
47.	Mr. T.P.Mishra	Assistant General Manager, Bank of Baroda
48.	Mr. A.K.Sinha	Assistant General Manager, Andhra Bank
49.	Mr. Sudipto Banerjee	AGM, State Bank of Bikaner & Jaipur
50.	Mr. Sanjeev Kumar Kaushal	AGM, IDBI Bank
51.	Mr. S. Mishra	Assistant General Manager, NABARD
52.	Mr. I.Chattopadhyay	Assistant General Manager, NABARD
53.	Mr. K K Mohapatra	Regional Manager, AIC, Patna
54.	Mr. R.K.Sharma	Advisor (Planning), Land Development Bank
55.	Mr. R.N.Lal	DZM, Bank of India
56.	Mr. Anil Kumar Singh	Assistant Director, MSME- DI, Patna
57.	Mr. Leela Nanad Jha	State Project Coordinator, Monitoring Cell for RSETIs
58.	Mr. Ashok Priyadarshi	Dy. Secretary, Institutional Finance, GoB
59.	Mr. Ravindra Ram	Senior Deputy Collector(Banking), Araria
60.	Mr. Kishor Kumar	Senior Deputy Collector(Banking), Arwal
61.	Mr. Sanjay Kumar Singh	Senior Deputy Collector(Banking), Aurangabad
62.	Mr. Prabhat Kumar	Senior Deputy Collector(Banking), Banka
63.	Mr. K.K.Yadav	Senior Deputy Collector(Banking), Begusarai
64.	Mr. Vijay Kumar Upadhyay	Senior Deputy Collector(Banking), Bhagalpur
65.	Md. Ataur Rahman	Senior Deputy Collector(Banking), Bhojpur
66.	Mr. Arun Prakash	Senior Deputy Collector(Banking), Buxar
67.	Mr. Govind Choudhary	Senior Deputy Collector(Banking), Darbhanga
68.	Mr. Vinod Kumar	Senior Deputy Collector(Banking), East Champaran
69.	Mr. Ranjeet Kumar	Senior Deputy Collector(Banking), Gaya
70.	Mr. Baleshwar Prasad	Senior Deputy Collector(Banking), Gopalganj
71.	Md. Safique	Senior Deputy Collector(Banking), Jahanabad

72.	Mr. Prabhu Das	Senior Deputy Collector(Banking), Jamui
73.	Mr. Arvind Kumar	Senior Deputy Collector(Banking), Kaimur
74.	Mr. Ravi Rakesh	Senior Deputy Collector(Banking), Katihar
75.	Mr. Anil Kumar	Senior Deputy Collector(Banking), Kishanganj
76.	Mr. Devendra Kumar	Senior Deputy Collector(Banking), Lakhisarai
77.	Mr. Shyam Kishor Prasad	Senior Deputy Collector(Banking), Madhepura
78.	Mr. Aman Kumar Suman	Senior Deputy Collector(Banking), Madhubani
79.	Mr. Akhilesh Kumar	Senior Deputy Collector(Banking), Munger
80.	Mr. Manoj Kumar Rajak	Senior Deputy Collector(Banking), Muzaffarpur
81.	Mr. Bharat Bhushan Prasad	Senior Deputy Collector(Banking), Nawada
82.	Mr. Akhilesh Kr. Singh	Senior Deputy Collector(Banking), Patna
83.	Mr. M.K.Jha	Senior Deputy Collector(Banking), Purnea
84.	Mr. Rajesh Kumar Singh	Senior Deputy Collector(Banking), Rohtas
85.	Md. Jahangir Alam	Senior Deputy Collector(Banking), Saharsa
86.	Mr. Manoj Kumar	Senior Deputy Collector(Banking), Samastipur
87.	Mr. M.M.Alam	Senior Deputy Collector(Banking), Saran
88.	Mr. Birendra Kr. Paswan	Senior Deputy Collector(Banking), Sheohar
89.	Mr. Shambhu Nath	Senior Deputy Collector(Banking), Siwan
90.	Mr. Shailendra Kumar	Senior Deputy Collector(Banking), Supaul
91.	Smt Aekta Verma	Senior Deputy Collector(Banking), Vaishali
92.	Mr. Vinay Kumar Thakur	Senior Deputy Collector(Banking), West Champaran
93.	Mr. M.C.Sharan	SPM (MF), JEEVIKA
94.	Mr. G.Anthony Raj	PM, Women Development Corporation
95.	Mr. D.K.Sinha	Lead District Manager, Araria
96.	Mr. G. Pradhan	Lead District Manager, Arwal
97.	Mr. M.N.Mishra	Lead District Manager, Aurangabad
98.	Mr. Prakash Pandey	Lead District Manager, Banka
99.	Mr. Rajiv Kumar Sinha	Lead District Manager, Begusarai
100.	Mr. O.P.Sharma	Lead District Manager, Bhagalpur
101.	Mr. B.P.Gupta	Lead District Manager, Bhojpur
102.	Mr. S.Bhanja	Lead District Manager, Buxar
103.	Mr. Shatrughan Prasad	Lead District Manager, Darbhanga
104.	Mr. Dinesh Chandra	Lead District Manager, East Champaran
105.	Mr. Anjan Chattopadhyay	Lead District Manager, Gaya
106.	Mr. M.P.Rathaur	Lead District Manager, Gopalganj
107.	Mr. Dev Sagar Prasad	Lead District Manager, Jamui
108.	Mr. M.S.Tuli	Lead District Manager, Kaimur
109.	Mr. S Choudhary	Lead District Manager, Katihar
110.	Mr. Santosh Kumar	Lead District Manager, Khagaria
111.	Mr. Narendra Jha	Lead District Manager, Kishanganj
112.	Mr. S.K.Haldar	Lead District Manager, Lakhisarai
113.	Mr. Hare Ram Mishra	Lead District Manager, Madhepura
114.	Mr. S.K.Biswas	Lead District Manager, Madhubani
115.	Mr. Shashi Bhushan Mishra	Lead District Manager, Munger
116.	Dr. Hare Krishna Jha	Lead District Manager, Muzaffarpur
117.	Mr. P.C.Upadhyay	Lead District Manager, Nalanda
118.	Mr. P.K. Kanaujiya	Lead District Manager, Nawada
119.	Mr. Ram Phal Punia	Lead District Manager, Patna
120.	Mr. S.K.Jha	Lead District Manager, Purnea
121.	Mr. M K Nanda	Lead District Manager, Rohtas
122.	Mr. Shishir Kumar Sinha	Lead District Manager, Saharsa
123.	Mr. Sunil Kumar Roy	Lead District Manager, Samastipur
124.	Mr. R N Bharti	Lead District Manager, Saran
125.	Mr. Arvind Kumar	Lead District Manager, Sheikhpura
126.	Mr. Philip Patrick	Lead District Manager, Sheohar
127.	Mr. Navendu Kumar	Lead District Manager, Sitamarhi

128.	Mr. A.K.Sinha	Lead District Manager, Siwan
129.	Mr. Vivekanand Choudhary	Lead District Manager, Supaul
130.	Mr. Ranjit Singh	Lead District Manager, Vaishali
131.	Mr. A. K. Jha	Lead District Manager, West Champaran
132.	Mr. Vikash Krishna	Chief Manager, Bank of India
133.	Mr. Amit Kumar	Chief Manager, Dena Bank
134.	Mr. Alok Kumar Sinha	Chief Manager, Dena Bank
135.	Mr. S.P.Singh	Chief Manager, Indian Bank
136.	Mr. D.K.Chaturvedi	Chief Manager, Indian Bank
137.	Mr. S.S.Bedi	Chief Manager, Punjab & Sindh Bank
138.	Mr. A N Singh	Chief Manager, Indian Overseas Bank
139.	Mr. T.K.Panda	Chief Manager, Andhra Bank
140.	Mr. Saurav Kumar	Chief Manager, Kotak Mahindra Bank Ltd.
141.	Mr. M.P.Bhagat	Dy.Director (Banking), Institutional Finance, GoB
142.	Mr. A.K.Sharma	Research Officer, National Comm. For Schedule Castes
143.	Mr. Anirudh Prasad Singh	OSD, Institutional Finance, GoB
144.	Mr. Prabhakar Sachan	DDM, Women Development Corporation
145.	Miss Kalpana Kumari	Assistant Director, Land Record & Survey
146.	Mr. A.K.Singh	General Manager, UBGB
147.	Mr. Vijay Kumar	Senior Manager, National Housing Bank
148.	Mr. Pankaj Kumar	Senior Manager, Punjab National Bank
149.	Mr. Saminder Singh	Senior Manager, Punjab & Sind Bank
150.	Mr. Abinash Tanti	Senior Manager, Syndicate Bank
151.	Mr. A.K.Jha	Senior Manager, United Bank of India
152.	Mr. P.K.Jaiswal	Senior Manager, Bihar Gramin Bank
153.	Mr. R.R.Kumar	Senior Manager, Canara Bank
154.	Mr. Amit Suraj	AVP & Branch Head, ING Vysya Bank
155.	Mr. Sudhir Srivastava	AVP & Agri Business Centre Head, Axis Bank Ltd.
156.	Mr. Rahul Kumar	Manager (R & AB), Bank of Baroda
157.	Mr. Sanjeev Kumar Jha	Manager, Punjab National Bank
158.	Mr. R.K.Sinha	Manager, Allahabad Bank
159.	Mr. Ashish Kumar	BM, Bank of Maharashtra
160.	Mr. Raj Rajesh	Assistant Adviser, RBI
161.	Mr. Shailesh Kumar	D.D.A (STAT), Bihar
162.	Mr. A.K.Thakur	Consultant (MF), JEEVIKA
163.	Mr. A.N.Jha	CO (RD), C.B.I., Z.O., Patna
164.	Mr. Amit Anand	Asst. Branch Manager (Officiating), Karnataka Bank Ltd.
165.	Mr. V.K.Prabhakar	Assistant Manager, Union Bank of India
166.	Mr. Kumar Abhishek	Assistant Manager, The South Indian Bank Ltd.
167.	Mr. J.K.Sahu	AM, Federal Bank, Patna
168.	Mr. S.K.Jha	AAO, LIC, EIZO, Patna
169.	Mr. Tariq Ahmad Mir	Incharge Credit, Jammu & Kashmir Bank