

MINUTES
OF
THE 43RD REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR
FOR THE QUARTER ENDED DECEMBER 2012 HELD ON 16TH FEBRUARY, 2013



Convenor:

STATE BANK OF INDIA

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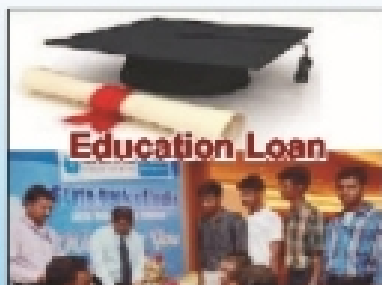
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The 43rd review meeting of State Level Bankers' Committee, Bihar was held on the 16th February, 2013 at Hotel Chanakya, Patna under the Chairmanship of **Shri Sushil Kumar Modi, Deputy Chief Minister and Finance Minister, Government of Bihar**. The meeting was also attended by Chief Secretary, GoB, Shri A.K.Sinha, Agriculture Production Commissioner, GoB, Shri Alok Kumar Sinha, Principal Secretary, Revenue & Land Reforms, GoB, Shri C. Ashokwardhan, Principal Secretary, Finance, GoB, Shri Rameshwar Singh, Principal Secretary, Co-operative, GoB, Shri Atul Prasad, Regional Director, RBI, Shri P.K.Jena, Chief General Manager, NABARD, Dr. D.V. Deshpande, 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, Chief Secretary, GoB, senior functionaries of State Government and Banks and all others present in the meeting.

Shri Narayan briefly outlined the achievement of banks operating in the State as on 31st December 2012 under the Annual Credit Plan: 2012-13. He apprised the House that during the review period of F.Y. 2012-13, the Banks achieved approx 61% of their annual ACP target (Rs. 51400 Crore) registering a Y-o-Y growth of 39%. He affirmed that all banks were striving to achieve the annual ACP target for F.Y. 2012-13. Shri Narayan suggested that the State Government should consider launching Agriculture Loan Guarantee Scheme on the lines of CGTMSE, so that the bank branches confidently participate in disbursement of Agriculture loan and thereby help in the growth of credit extension in Agriculture segment.

On Financial Inclusion, the Chief General Manager, SBI informed the House that banking facilities have been extended to more than 25 lacs people through 10028 Business Correspondent Agents (BCAs) till December, 2012. He apprised the House that banking outlets had been opened in all the allotted villages with population above 2000 and opening of Brick & Mortar branches/USBs were in progress in the allotted villages with population above 5000/10000 in the State. He further informed the House that banks under instruction of RBI have prepared a roadmap for providing banking facilities in all villages by March, 2016.

Opening account of at least one member of each family was stated by the Chief General Manager, SBI as a big challenge for the bankers. He insisted that in order to

provide credit into the beneficiarys' accounts of 26 schemes through Direct Benefit Transfer, opening of account of all beneficiaries in bank branches is a must. He urged the State Government to provide the list of all beneficiaries village-wise to banks so that their account could be opened. Shri Narayan appreciated the Financial Inclusion tasks being undertaken by the RSETIs and FLCs in the State.

Shri Narayan expressed concern that 8% of total assets of banks had become NPA in the State and it was coming in the way of increasing pace of disbursal of loans by banks. He stated that the mounting NPAs was a serious concern for all bankers and requested the State Government to pay adequate attention towards recovery of bad loans and disposal of pending Certificate Cases. He requested the State Government to instruct their district-level authorities to co-ordinate with the banks in their recovery efforts so that banks would be encouraged to disburse more and more loans.

Shri Narayan also urged the State Government to provide security to banks and their staff, especially working in the remote areas on priority basis so that the banks are able to provide unhindered service to the people in a more secure environment.

Concluding the address, Shri Narayan 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.

Reviewing the performance of banks as on 31st December, 2012 under ACP 2012-13, the Deputy Chief Minister congratulated the banks for their overall good performance under ACP 2012-13 during the first nine months of F.Y. 2012-13. Shri Modi remarked that the performance under ACP of SBI, BoI and Regional Rural Banks needed further improvement. Shri Jeevandas Narayan, Chief General Manager, SBI clarified that disbursement of SBI under Priority Sector was good but poor disbursements under Non-Priority sector reflected in the overall decline in percentage achievement of target. All banks assured the House of more than 90% achievement of target under ACP in the F.Y. 2012-13.

Reviewing the district-wise achievement under ACP, Shri Modi pointed out that the performance of banks in Gaya, Katihar, Madhubani and Samastipur districts were much behind the target. Shri Modi urged LDMs and SDCs-Banking of these districts to bestow their due attention for improving performance of banks. Shri Modi praised the achievement of banks in Darbhanga district under ACP. LDM, Darbhanga clarified that sanction of a single big unit was the reason behind 98% achievement of the target in the district. Shri Modi stated that Market Share of Banks will also be taken into consideration while arriving at the incentive scheme for keeping Government deposits in banks. Shri Modi also stated that while finalizing incentive scheme to get Government deposits, the performance of banks at district-level would also be considered. In this connection, LDM Vaishali pointed out that in Vaishali district, large

Government deposits were being kept in a few banks whose contribution towards the development of the district was very insignificant.

The House then reviewed the performance of banks under Education loan. Shri Modi pointed out that among Major banks, the performance of Central Bank of India and United Bank of India under Education Loan was not satisfactory; while the performance of Regional Rural Banks especially MBGB was praise- worthy. Shri Modi advised SDCs (Banking) to maintain register for proper recording of complaints received and their disposal. He expressed his happiness that the number of complaints related to Education loan had come down. Shri Modi advised 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 Housing loan, the Deputy Chief Minister informed the House that the State Government had signed MoU with SBI, CBI and BoI for financing housing loan to their employees. He urged other banks to sign MoU with the State Government in this regard. The representative of National Housing Bank urged banks to avail 1% interest subsidy under Housing Loan before 31st March, 2013.

On the issue of extension of Banking services to villages having population of 1600 to 2000 by March, 2013, Shri Modi expressed his displeasure over covering of only 145 unbanked villages out of 3052 unbanked villages as on 31st December, 2012. Shri Modi urged banks to cover all the allotted villages by providing banking facility thereat within stipulated time frame.

Reviewing the opening of a Brick and Mortar branch/ Ultra Small branch in villages having population of 5000/10000 and above, Shri Modi urged banks to ensure that USB in villages having 5000/10000 and above population is visited by at least one bank officer with laptop having VPN connectivity on all the working days in a week. However, bankers expressed that due to shortage of employees, at present it was not possible for bank officers to visit the USBs on all working days.

On the issue of establishment of USBs 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 requested LDMs of concerned 9 LWE affected 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 requested Banks to claim funding of capital cost so that VSAT could be installed at the USBs.

Highlighting the role of BCAs in improving the performance under ACP achievement of the State, Shri Modi urged bankers to look into the issues with regard to functioning of BCAs, as under:

- i. Connectivity problem at CSPs should be addressed.
- ii. Remuneration payable to BCAs should be timely made by the BC.
- iii. Joint visit by LDM & SDC (Banking) should be regularly made for monitoring the performance of BCAs.
- iv. Issues raised by BCAs viz. low remuneration etc. should be looked into by banks to reduce attrition.
- v. Connectivity of CSPs to the CBS system of the Bank should be explored for providing benefits to the account holders at CSPs.

Reviewing the Bank-wise and District-wise details of BCAs engaged and transactions done by them, Shri Modi desired that a Sub-Committee of SLBC at State level should be formed to review the performance and functioning of the BCAs that would meet at quarterly intervals and discuss the problems faced by BCAs, remuneration payable to the BCAs, volume and nature of transactions handled by BCAs etc. Shri Satish Kumar Singh, Assistant General Manager, SLBC informed the House that the Sub-committee on ICT-based Financial Inclusion is already in existence.

Shri Jeevandas Narayan, Chief General Manager, State Bank of India emphasized that BCAs should be activated to increase the number of accounts handled by them to atleast 500 to make them viable. He also appreciated the functioning of some CSPs who are functioning almost like a regular Branch. However he pointed out that monitoring of functioning of CSPs in general, needed more attention.

Dr. D.V. Deshpande, Chief General Manager, NABARD stated that some banks are coming out with incentive scheme for the BCAs. He also suggested that after CBS of Co-operative Bank, they can also increase their presence through BCAs in the State and the BC related issues are already being discussed in detail at regular quarterly intervals.

On the issue of implementation of Direct Benefit Transfer in the State, Shri Satish Kumar Singh, Assistant General Manager, SLBC requested the State Government to arrange to issue instructions to District Magistrates to provide the scheme-wise list of beneficiaries along with their bank account details, preferably in digitized form, to LDMs. LDMs then would supply this information to the banks in the districts and Each Bank branch then would identify the beneficiaries within its service area who did not have a bank account and would ensure that their bank accounts are opened before 21st March, 2013. He also informed the House that a meeting of Bankers and State Government officials was convened on 21st August, 2012 wherein "Old Age Pension" scheme was chosen for starting the e-payment drive on a pilot basis by 7 Banks having lead responsibilities in the State in one district each. Shri Singh further informed 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 had not provided the list of beneficiaries to the banks for opening their accounts. In the matter, Shri Modi opined that a meeting at Chief Secretary level should be organized to discuss and arrive at a policy decision on implementation of "Old Age Pension"

scheme in the State. In the matter, Shri Satish Kumar Singh, Assistant General Manager, SLBC opined that a small scheme having less number of beneficiaries, should be chosen for starting the e-payment drive on a pilot basis in one district by banks having lead responsibility in that district.

Shri Mukesh Chandra Sharan, State Project Manager (MF), BRLPS informed the House that JEEVIKA has started an experiment with SBI's BC named 'SAVE' in Gaya district for the benefits of SHG members. Some of the benefits provided by the BC to the SHG members included Financial Literacy, Account opening, Social Security benefits, Swawlamban Insurance Scheme etc. Dr. D.V. Deshpande, Chief General Manager, NABARD also apprised the House that NABARD had arranged a campaign for opening account of all Households in selected 5 villages in each district. In this process accounts of all Households had been opened in total 201 villages by Commercial Banks and Regional Rural Banks. He also requested Banks to start opening SHG accounts at BC outlets as being done by SBI. This will give a major boost to Bank- linkage campaign of SHGs.

Reviewing the performance of banks under KCC, the Deputy Chief Minister expressed his dissatisfaction over poor performance of UCO Bank, Allahabad Bank, MBGB and UBGB under New KCC. Shri Modi urged banks to renew all KCCs which were due for renewal after excluding defaulters. Shri Alok Kumar Sinha, Agriculture Production Commissioner, GoB, informed the House that only around 50% of loan applications generated by the State Government machinery during the current financial year, had been sanctioned by the banks. Shri Sinha suggested banks to make more intensive efforts for generating KCC loan applications on their own also. The Deputy Chief Minister then reviewed the district-wise performance under KCC and expressed his dissatisfaction over the performance under KCC in Araria, Arwal, Buxar, Gaya, Katihar, Kishanganj, Madhepura, Nalanda, Nawada and Purnea districts.

All LDMs were instructed to bring the bank-wise performance of their district under ACP and KCC from the next SLBC. Also LDMs and SDCs (Banking) should personally attend the SLBC meeting and they should not send their representative to attend SLBC meeting.

The problems faced by the branches in connection with KCC loan were then discussed. Lead District Manager, East Champaran stated that LPCs were not being issued in some blocks in East Champaran district. Lead District Managers, Munger, Muzaffarpur and Buxar stated that shares of farmers in land were not being given in LPCs and LPCs were issued on the basis of affidavit of farmers. Lead District Manager, Siwan raised the issue of demarcation of land on LPC and stated that without chauhaddi i.e. boundary, Pre-Sanction Survey becomes a real problem. In the matter, Shri C. Ashokwardhan, Principal Secretary, Revenue & Land Reforms, opined that mentioning share on LPC was the responsibility of C.O. and he assured the House that he would look into the matter and take up the matter with concerned District Magistrates. In the matter, Shri Modi suggested that a meeting should be convened by the State

Government to discuss LPC related problems and its solution. Shri Modi also suggested that KCC borrowers should be provided with ATM facility. Dr. D.V. Deshpande, Chief General Manager, NABARD informed the House that the last date for submitting claim of 1 % interest subsidy provided by GoB for prompt repayment of KCC for F.Y. 2010-11 to NABARD was 28th February, 2013 and requested banks, who had not claimed yet, to submit their claim in this regard. In the matter, Shri Modi expressed his anguish and remarked that all concerned banks should claim 1% interest subsidy provided by GoB for prompt repayment of KCC for F.Y. 2010-11 to NABARD by 28th February, 2013 and pass the benefit to eligible farmers. The banks were also advised to submit data to SLBC regarding number of farmers eligible to get 1% interest subvention on prompt repayment.

The House then reviewed the performance of banks under Dairy, Fishery and Poultry activities. Reviewing the performance of banks under Dairy, Shri Modi remarked that Government of India had stopped allocating any subsidy amount under DEDS scheme for F.Y. 2012-13. Shri Modi informed the House that the State Government had decided to enhance its share of subsidy from 25% to 50% under Dairy scheme. He also requested the Agriculture Production Commissioner to take decision on providing subsidy to old dairy loans as the Government proposes to enhance the subsidy from 25% to 50% for new dairy loans only. In the matter Shri Jeevandas Narayan, Chief General Manager, SBI suggested that the Government of Bihar should send a copy of the notification in this regard to banks. Director, Fishery advised the House that Dena Bank was doing well under Fishery and tie-up with IDBI has been done for development of Fishery in the State.

On the issue of 100% insurance coverage of crop loans, Shri Modi urged banks to ensure that all crop loans disbursed to farmers were invariably insured so that the farmers could get benefit of insurance in case of crop failure. Shri Atul Prasad, Principal Secretary, Co-operative, GoB urged that banks should provide the list of insured farmers to Insurance companies in time. The Insurance Company representative advised the House that only loans sanctioned upto 31st January, 2013 could be covered under WBCIS for Rabi season. Shri Rameshwar Singh, Principal Secretary, Finance, GoB suggested that the claims of agriculture crop insurance should be directly credited into the beneficiary's account. In the matter, Shri Jeevandas Narayan, Chief General Manager, SBI remarked that SLBC, Bihar would take a confirmation from all banks and LDMS operating in the State that the amount of crop insurance claims received from Insurance companies till 31st December, 2012, had been credited into the concerned beneficiary's account.

Reviewing the performance of banks under Farm Mechanisation, Shri Modi urged banks to increase the pace of finance under Farm Mechanisation so that the target could be achieved. On bank's demand of providing Cash Subsidy to farmers who purchase Tractors through Bank Loan, Shri A.K.Sinha, Chief Secretary, GoB, suggested that banks should complete all formalities in this regard before the camp

and handover the cheque/draft etc. in the camp so that the farmers get the benefit of the cash subsidy being provided by the government.

Thereafter, Shri A.K.Ralhan, COO, CERSAI made a presentation on "Central Registry of Securitization Asset Reconstruction & Security Interest of India (CERSAI)". The presentation was very informative and covered all aspects of CERSAI. Shri Ralhan requested all banks in the State to arrange for registration of all types of charges on central Registry and utilize the services provided by CERSAI in this regard in order to prevent multiple financing on the same asset. He also requested SLBC to quarterly monitor the progress made by banks towards registration of their charges with CERSAI.

During the course of review of performance of banks under SHG, Dr. D.V. Deshpande, Chief General Manager, NABARD informed the House that MoU had been signed between Bihar Rural Livelihood Promotion Society (BRLPS) and the Banks operating in the 15 LWE affected Districts for promotion and establishment of Self Help Groups (SHG). Dr. Deshpande further informed the House that NABARD had granted Rs. 1 Crore each to the BRLPS for linkage of 1000 SHGs in each of the 15 LWE affected districts. He urged banks to encourage financing JLGs as recovery percentage under this mode was very good. Shri Mukesh Chandra Sharan, State Project Manager (MF) informed the House that JEEVIKA was presently working in 116 Blocks in 21 districts and by the end of next F.Y.2013-14, 1.00 Lac SHGs would be credit-linked. He assured that JEEVIKA was likely to complete formation of 1000 SHGs in 12 of the 15 LWE affected districts, by the end of the present financial year. He further informed the House that approximately 1.50 Lacs women SHG members had so far been insured by JEEVIKA with micro insurance scheme of LIC.

Md. Ejaz Ahmad, Programme Manager, WDC intimated the House that WDC is active in 66 Blocks in 18 districts till date. He further informed the House that approx 7200 SHGs have been credit linked by banks upto December, 2012 during the current financial year and performance of MBGB in this regard is excellent. He also requested banks to adopt Combo form, a composite form for savings & credit-linkage for SHGs, as in vogue in MBGB.

The Chief Secretary, GoB stated that credit-extension under Agri Sector by Banks require more focussed attention for proper growth of Agriculture in the State. He opined that banks should improve their performance under Dairy, Fishery and Poultry activities. Shri Sinha suggested SLBC to hold a meeting on monitoring the performance and progress of banks in Animal Husbandry activities.

To improve the overall functioning of RSETIs in the State it was decided that all branches should sponsor at least 5 trainees in a financial year to their respective RSETIs and credit-linkage of at least 5 RSETI trained persons should also be ensured by each branch in a financial year.

Before concluding the meeting, the Dy Chief Minister once again congratulated the banks for their overall good performance under ACP 2012-13 during the first nine months of F.Y. 2012-13 and emphasized on the following action points:

- Banks should put in concerted efforts to ensure at least 95% achievement of targets set under ACP for FY: 2012-13.
- In order to improve the performance of low performing districts in achievement of ACP, Banks should monitor the performance of branches district-wise.
- ACP target of F.Y. 2013-14 should be fixed by a committee. While fixing the target of Co-operative Banks and other small banks, their performance during the last year should also be considered.
- Banks to submit, within 15 days, their suggestions on incentive scheme to get Government funds so that the State Government could finalise the incentive scheme at an early date.
- Banks and respective LDMs should put in concerted efforts to improve the CD ratio of 4 districts viz. Bhojpur, Munger, Saran and Siwan, where CD ratio is less than 25%.
- The functioning/ conduct of CSPs of BCs should be monitored and reviewed at periodical intervals. The electricity & connectivity problems faced by CSPs & USBs should be looked into and resolved by banks.

The meeting concluded with a vote of thanks to all concerned by Shri S.C.Singh, Zonal Manager, Central Bank of India. Shri S.C.Singh thanked the State Government, RBI and NABARD for the support provided to the banks in the State and assured of good performance by banks during the financial year.

ACTION POINTS

43RD SLBC MEETING HELD ON 16TH FEBRUARY 2013

- Banks should put in concerted efforts to ensure at least 95% achievement of target set under ACP for FY: 2012-13.

(Action: All Banks)

- Banks to monitor branch-wise performance to improve ACP achievement & CD ratio in low performing districts.

(Action: All Banks)

- Banks to ensure that the amount of crop insurance claims received from Insurance companies till 31st December, 2012, are credited into the concerned beneficiary's account and submit a certificate in this regard to SLBC.

(Action: All Banks)

- 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)

- State Government to consider launching Agriculture Loan Guarantee Scheme on the lines of CGTMSE.

(Action: State Government)

- State Government to arrange to issue instructions to District Magistrates to provide the scheme -wise list of beneficiaries along with their bank account details, preferably in digitized form, to LDMs and LDMs, in turn, to supply this information to the banks in the districts in order to open the beneficiary's accounts and provide credit into the beneficiary's accounts of 26 schemes through Direct Benefit Transfer before 21st March, 2013.

(Action: State Government, All LDMs & All Banks)

- LDMs and SDCs (Banking) to personally attend the SLBC meeting.

(Action: All LDMs & SDCs (Banking))

- Bank Branches to assist the students in obtaining PAN card and accept the Education loan applications even without PAN card, which may be obtained at the time of disbursement.

(Action: All Banks)

- State Government to convene a meeting to discuss LPC related problems and its solution.

(Action: State Government)

- LDMs of concerned 9 LWE districts (Arwal, Aurangabad, Gaya, Jamui, Jehanabad, Kaimur, Munger, Nawada and 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). Banks to claim

funding of capital cost so that VSAT could be installed at the USBs in this regard.

(Action: All concerned Banks & LDMs of concerned districts)

- State Government to provide security to banks and their staff, especially working in the remote areas on priority basis so that the banks are able to provide unhindered service to the people in a more secure environment.

(Action: State Government)

- Banks to pay adequate attention towards recovery of bad loans and disposal of pending Certificate Cases. State Government to instruct their district-level authorities to co-ordinate with the banks in their recovery efforts.

(Action: Banks & State Government)

- Monitoring of the progress made by banks towards registration of their charges with CERSAI to be done.

(Action: SLBC, Bihar)

- A meeting on monitoring the performance and progress of banks under Animal Husbandry activities to be held.

(Action: SLBC, Bihar)

- All Bank Branches to sponsor at least 5 trainees in a financial year to their respective RSETIs and also credit-linkage of at least 5 RSETI trained persons to be ensured by each branch in a financial year.

(Action: All Banks)

- ACP target of F.Y. 2013-14 to be fixed by a committee. While fixing the target of Co-operative Banks and other small banks, their performance during the last year also to be considered.

(Action: SLBC, Bihar)

- Banks to submit, within 15 days, their suggestions on incentive scheme to get Government funds to SLBC for onward submission to the State Government so that the State Government could finalise the incentive scheme at an early date.

(Action: All Banks & SLBC, Bihar)

- Complaints received at district level should be properly recorded with the action taken and disposal date.

(Action: All SDCs -Banking)

- Meeting to be organized for discussing and arriving at policy decision on implementation of 'Old Age Pension' scheme in the State.

(Action: State Government, GoB)

43RD REVIEW MEETING OF SLBC, BIHAR HELD ON 16.02.2013**CHAired BY SHRI SUSHIL KUMAR MODI****HON'BLE DEPUTY CHIEF MINISTER & FINANCE 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. A.K.Sinha	Chief Secretary, Govt. of Bihar
2.	Mr. Alok Kumar Sinha	Agriculture Production Commissioner, GoB
3.	Mr. C. Ashokwardhan	Principal Secretary, Revenue & Land Reforms, GoB
4.	Mr. Rameshwar Singh	Principal Secretary, Finance, Govt. of Bihar
5.	Mr. Atul Prasad	Principal Secretary, Co-operative, Govt. of Bihar
6.	Mr. P.K.Jena	Regional Director, RBI
7.	Dr. D.V.Deshpande	Chief General Manager, NABARD
8.	Mr. C.S.Azad	General Manager, Reserve Bank of India
9.	Mr. Samir Kumar Bhattacharyya	General Manager, State Bank of India
10.	Mr. N.R. Parmar	General Manager, State Bank of India
11.	Mr. A.K.Ralhan	COO, CERSAI
12.	Mr. S.S.Banerjee	General Manager, Punjab National Bank
13.	Mr. B.M.Trehan	General Manager, Canara Bank
14.	Mr. J.K.Gupta	Deputy General Manager, Punjab National Bank
15.	Mr. S.K.Rai	Zonal Manager, Central Bank of India
16.	Mr. S.C.Singh	Zonal Manager, Central Bank of India
17.	Dr. S.K.Nandi	Deputy General Manager, UCO Bank
18.	Mr. J.K.Swain	DGM & Zonal Head, Allahabad Bank
19.	Mr. K.B.Jain	DGM & ZM, Bank of India
20.	Mr. D.Padhi	Deputy General Manager, NABARD
21.	Mr. V.K.Gupta	Deputy General Manager, Oriental Bank of Commerce
22.	Mr. Sudhir Kumar Sinha	D.G.M & C.R.M, United Bank of India
23.	Mr. R.P.Singh	Deputy General Manager, Bihar State Co-op. Bank
24.	Mr. Manoj K. Jaiswal	DGM & Zonal Head, ICICI Bank Ltd.
25.	Mr. P.Srinivas	Circle Head, Axis Bank
26.	Mr. B.S.Harilal	Chairman, Uttar Bihar Gramin Bank
27.	Mr. Sanjiv Sharan	Chairman, Madhya Bihar Gramin Bank
28.	Mr. A.S.Shekhawat	Chairman, Bihar Gramin Bank
29.	Mr. B.N.Lal	J.D, A. Husbandry, GoB
30.	Mr. Anil Kumar Singh	Director, Dairy, Animal & Fisheries Res., GoB

31.	Mr. Nishat Ahmed	Director, Fisheries, Animal & Fisheries Res., GoB
32.	Mr. Shailesh Thakur	Director, Industries, GoB
33.	Mr. Devendra Kumar Verma	Director, Land Acquisition, Rev. & L.R.Deptt., GoB
34.	Mr. Shailendra Nath Sinha	AIG, Registration, Registration Deptt, GoB
35.	Mr. Ashok Priyadarshi	Dy. Secretary, Institutional Finance, GoB
36.	Mr. N.B.Dattatreya	Assistant General Manager, Reserve Bank of India
37.	Mr. Satish Kumar Singh	Assistant General Manager-SLBC, State Bank of India
38.	Mr. S.P.Singh	Assistant General Manager, State Bank of India
39.	Mr. Girija Shanker	Assistant General Manager, State Bank of India
40.	Mr. Ved Prakash	Assistant General Manager, SIDBI
41.	Mr. S. Banerjee	AGM, State Bank of Bikaner & Jaipur
42.	Mr. Sudhir Kumar Singh	Assistant General Manager, Union Bank of India
43.	Mr. B.R.Kashyap	Assistant General Manager, Syndicate Bank
44.	Mr. S.R.Mishra	Zonal Head, Corporation Bank
45.	Mr. Siddhartha Kumar	AGM, IDBI Bank
46.	Mr. Sanjeev Kaushal	AGM, IDBI Bank
47.	Mr. Sandeep Gautam	DVP & Cluster Head, HDFC Bank Ltd.
48.	A.Ananthan	Regional Operations & Service Head, ING Vysya Bank Ltd.
49.	Mr. R.K.Sharma	Advisor (Planning), Land Development Bank
50.	Mr. Mukesh Kr. Sinha	OSD, Rural Dev. Deptt., GoB
51.	Mr. S.P.Nayak	DRM, Bank of Baroda
52.	Mr. J.Mohapatra	DRM, Bank of Baroda
53.	Mr. Anil Kumar Singh	Assistant Director, MSME- DI, Patna
54.	Mr. Shital Pd. Gupta	Superintending Engineer, MWRD, GoB
55.	Mr. L.N. Jha	State Project Coordinator, Monitoring Cell for RSETIs
56.	Mr. Ravindra Ram	Senior Deputy Collector(Banking), Araria
57.	Mr. Kishor Kumar	Senior Deputy Collector(Banking), Arwal
58.	Mr. K.A.Singh	Senior Deputy Collector(Banking), Aurangabad
59.	Mr. Prabhat Kumar	Senior Deputy Collector(Banking), Banka
60.	Mr. K.K.Yadav	Senior Deputy Collector(Banking), Begusarai
61.	Mr. Avinash Kumar	Senior Deputy Collector(Banking), Bhagalpur
62.	Mr. Arun Prakash	Senior Deputy Collector(Banking), Buxar
63.	Mr. Govind Choudhary	Senior Deputy Collector(Banking), Darbhanga
64.	Mr. Vinod Kumar	Senior Deputy Collector(Banking), East Champaran
65.	Mr. Ranjeet Kumar	Senior Deputy Collector(Banking), Gaya
66.	Mr. Baleshwar Prasad	Senior Deputy Collector(Banking), Gopalganj
67.	Md. Safique	Senior Deputy Collector(Banking), Jahanabad
68.	Mr. Prabhu Das	Senior Deputy Collector(Banking), Jamui
69.	Mr. Sanjeev Ranjan	Senior Deputy Collector(Banking), Kaimur
70.	Md. Umair	Senior Deputy Collector(Banking), Khagaria
71.	Mr. Prem Kant	Senior Deputy Collector(Banking), Kishanganj
72.	Mr. Aman Kumar Suman	Senior Deputy Collector(Banking), Madhubani
73.	Mr. Akhilesh Kumar	Senior Deputy Collector(Banking), Munger
74.	Mr. Aditya Kumar Jha	Senior Deputy Collector(Banking), Muzaffarpur
75.	Mr. Ravi Kant Sinha	Senior Deputy Collector(Banking), Nalanda
76.	Mr. Bharat Bhushan Prasad	Senior Deputy Collector(Banking), Nawada
77.	Mr. Dhananjay Kumar	Senior Deputy Collector(Banking), Patna
78.	Mr. M.K.Jha	Senior Deputy Collector(Banking), Purnea
79.	Mr. Rajesh Kumar Singh	Senior Deputy Collector(Banking), Rohtas
80.	Mr. Anil Kumar Tiwari	Senior Deputy Collector(Banking), Saharsa

81.	Mr. Santosh Kumar Jha	Senior Deputy Collector(Banking), Samastipur
82.	Md. Mumtaz Alam	Senior Deputy Collector(Banking), Saran
83.	Md. Imran	Senior Deputy Collector(Banking), Sheikhpura
84.	Mr. B.K.Paswan	Senior Deputy Collector(Banking), Sheohar
85.	Mr. Shambhu Nath	Senior Deputy Collector(Banking), Siwan
86.	Mr. Sandeep Kumar	Senior Deputy Collector(Banking), Supaul
87.	Mr. Sanjay Kumar	Senior Deputy Collector(Banking), Vaishali
88.	Mr. Vinay Kumar Thakur	Senior Deputy Collector(Banking), West Champaran
89.	Mr. M.P.Bhagat	Dy. Director (Banking), Institutional Finance, GoB
90.	Dr. Binod Kumar Mall	SVO, Animal Husbandry, GoB
91.	Miss Kalpana Kumari	Assistant Director, Land Record & Survey, GoB
92.	Mr. M.C.Sharan	SPM (MF), JEEVIKA
93.	Md. Ejaz Ahmad	PM, Women Development Corporation
94.	Mr. D.K.Sinha	Lead District Manager, Araria
95.	Mr. G. Pradhan	Lead District Manager, Arwal
96.	Mr. M.N.Mishra	Lead District Manager, Aurangabad
97.	Mr. R.K.Sinha	Lead District Manager, Begusarai
98.	Mr. O.P.Sharma	Lead District Manager, Bhagalpur
99.	Mr. B.P.Gupta	Lead District Manager, Bhojpur
100.	Mr. S.Bhanja	Lead District Manager, Buxar
101.	Mr. Shatrughan Prasad	Lead District Manager, Darbhanga
102.	Mr. Dinesh Chandra	Lead District Manager, East Champaran
103.	Mr. Anjan Chattopadhyay	Lead District Manager, Gaya
104.	Mr. M.P.Rathaur	Lead District Manager, Gopalganj
105.	Mr. A.K.Choudhary	Lead District Manager, Jamui
106.	Mr. Ajay Coomar	Lead District Manager, Jehanabad
107.	Mr. M.S.Tuli	Lead District Manager, Kaimur
108.	Mr. S Choudhary	Lead District Manager, Katihar
109.	Mr. Santosh Kumar	Lead District Manager, Khagaria
110.	Mr. S.K.Haldar	Lead District Manager, Lakhisarai
111.	Mr. Hare Ram Mishra	Lead District Manager, Madhepura
112.	Mr. S.K.Biswas	Lead District Manager, Madhubani
113.	Mr. S. B. Mishra	Lead District Manager, Munger
114.	Dr. Hare Krishna Jha	Lead District Manager, Muzaffarpur
115.	Mr. P.K. Kanaujiya	Lead District Manager, Nawada
116.	Mr. Ram Phal Punia	Lead District Manager, Patna
117.	Mr. Rajendra Prasad Paswan	Lead District Manager, Purnea
118.	Mr. M K Nanda	Lead District Manager, Rohtas
119.	Mr. Sunil Kumar Roy	Lead District Manager, Samastipur
120.	Mr. R N Bharti	Lead District Manager, Saran
121.	Mr. Arvind Kumar	Lead District Manager, Sheikhpura
122.	Mr. Philip Patrick	Lead District Manager, Sheohar
123.	Mr. Navendu Kumar	Lead District Manager, Sitamarhi
124.	Mr. A.K.Sinha	Lead District Manager, Siwan
125.	Mr. Ranjit Singh	Lead District Manager, Vaishali
126.	Mr. A. K. Jha	Lead District Manager, West Champaran
127.	Mr. V.K.Nanda	Chief Manager, Punjab National Bank
128.	Mr. Vikash Krishna	Chief Manager, Bank of India
129.	Mr. S.K.Sinha	Chief Manager, Dena Bank
130.	Mr. B.Bandyopadhyay	Chief Manager, Indian Bank

131.	Mr. A N Singh	Chief Manager, Indian Overseas Bank
132.	Mr. T.K.Panda	Chief Manager, Andhra Bank
133.	Mr. Nand Kumar	CM, State Bank of Bikaner & Jaipur
134.	Mr. Saurav Kumar	Chief Manager, Kotak Mahindra Bank Ltd.
135.	Mr. Ram Avtar	DM, Canara Bank
136.	Mr. A.K.Singh	General Manager, UBGB
137.	Mr. K.B.Singh	General Manager, MBGB
138.	Mr. Vijay Kumar	Senior Manager, National Housing Bank
139.	Mr. Pankaj Kumar	Senior Manager, Punjab National Bank
140.	Mr. Saminder Singh	Senior Manager, Punjab & Sind Bank
141.	Mr. Abinash Tanti	Senior Manager, Syndicate Bank
142.	Mr. Ajey Kumar Jha	Senior Manager, United Bank of India
143.	Mr. P.K.Jaiswal	Senior Manager, Bihar Gramin Bank
144.	Mr. R.R.Kumar	Senior Manager, Canara Bank
145.	Mr. N.B.OJha	Senior Manager, Vijaya Bank
146.	Mr. Amit Suraj	Branch Head, ING Vysya Bank Ltd.
147.	Mr. Sudhir Srivastava	AVP & Agri Business Centre Head, Axis Bank Ltd.
148.	Mr. Rahul Kumar	Manager (R & AB), Bank of Baroda
149.	Mr. Sanjeev Kumar Jha	Manager, Punjab National Bank
150.	Mr. R.K.Sinha	Manager, Allahabad Bank
151.	Kumar Manvendra	Manager, Indian Bank
152.	Mr. Akash Kumar	Manager (Administration), Federal Bank
153.	Mr.Zubair Rasool	Manager, J&K Bank
154.	Kunal Parashar	Manager, HSBC Bank
155.	Mr. J.R.Cubelio	Branch Manager, South Indian Bank Ltd.
156.	Mr. Bishnu Deo	Dy. Manager, Lead Bank Office, Saharsa
157.	Mr. R.K.Singh	Dy. Manager, Lead Bank Office, Nalanda
158.	Mr. Amit Anand	DM, Axis Bank
159.	Mr. Abhishek Kumar	Asstt. Br. Manager, Karnataka Bank Ltd.
160.	Mr. Binod Kumar Pandey	A.O. (Micro Insurance), LICI, ECZO, Patna
161.	Mr. A.N.Jha	CO (RD), C.B.I., Z.O., Patna
162.	Mr. V.K.Prabhakar	Assistant Manager, Union Bank of India
163.	Mr. Ashish Kumar	Assistant Manager, AIC of India Ltd.