

**MINUTES OF THE 52ND REVIEW MEETING OF
THE STATE LEVEL BANKERS' COMMITTEE,
BIHAR HELD ON 20th MAY 2015 FOR THE
QUARTER ENDED MARCH 2015**



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MINUTES OF
THE 52ND REVIEW MEETING OF THE STATE LEVEL BANKERS'
COMMITTEE, BIHAR FOR THE 4TH QTR OF FY 2014-15 ENDED
MARCH 2015, HELD ON 20TH MAY, 2015

The 52nd review meeting of State Level Bankers' Committee, Bihar was held on 20th May, 2015 at Hotel Chanakya, Patna under the chairmanship of Shri Nitish Kumar, Hon'ble Chief Minister, Govt. of Bihar. The meeting was also attended by Hon'ble Ministers of state govt. Sri Bijendra Prasad Yadav, Finance Minister, GOB, Sri Vijay Kumar Choudhary, Agriculture Minister, GOB, Sri Shravan Kumar, Minister for Rural Development, GOB, Sri Awadhesh Prasad Kushwaha, Minister for Urban Development and Housing, GOB, Sri Shyam Rajak, Minister for Industries, GOB, Sri Jai Kumar Singh, Co-operative Minister, GOB, Sri Anjani Kumar Singh, Chief Secretary of the state other senior officials of State and Central Government, RBI, NABARD, Banks, Insurance company and other agencies. The list of participants is enclosed as Annexure-I.

Shri Ajit Sood, Chief General Manager, SBI & Convenor, SLBC Bihar, welcomed the Hon'ble Chief Minister and all the participants of the meeting and then briefly outlined the achievements of Banks operating in the State under ACP during the FY 2014-15. He highlighted that during the FY 2014-15, against the ACP of Rs. 74000 Crores, the banks disbursed Rs. 68797 Crores, i.e 93% of the annual target. In absolute terms this means 21% growth Y-O-Y. In agriculture sector also, the growth over last year's performance is 21%.

On CD ratio, Shri Sood stated that the state had achieved 44.03 %, an increase of 114 basis points over last Financial Year. He said that the CD ratio of the State is on an increasing trend but it was still much below the national average.

CGM, SBI said that the rising NPAs was a major concern of the Banks, which stood at 5.77 % at the end of March 2015. He requested the State Govt. to help the Banks in disposal of pending certificate cases, so that the NPA level could be kept in check and the credit flow in the state remained at the expected level. In this connection, he apprised the House that list of top 10 certificate cases have been provided in the Agenda book as also to the SDC-Banking of each district for effecting recovery in these cases.

CGM, SBI, thereafter highlighted the launching of three schemes of Jan Suraksha Yojana by the Hon'ble Prime Minister on 09.05.2015. He said that so far over 50 lacs persons have been enrolled under Prime Minister Jeevan Jyoti Bima Yojana(PMJJB) and Prime Minister Suraksha Bima Yojana(PMSBY).

Sri Sood also highlighted the performance of RSETI and Financial Literacy Centres maintained by the Banks in each district of the state and their role in entrepreneurship development and financial awareness in the state. He requested the Bankers to give priority to monitoring the performance of BCAs and utilize their services in various activities so that a number of banking facilities are available in rural areas; and the BCAs income becomes sustainable.

At the end, Sri Sood thanked the State Govt. for the unhindered support provided to Banks in the state.

The Regional Director, Reserve Bank of India, Shri M K Verma, in his address expressed satisfaction over the Banks achievement of 93% under ACP FY 2014-15. He also commended the Banking fraternity for achieving the Benchmark in case of Priority Sector Lending, Agri lending, Lending to women as well as to weaker sections.

On CD ratio, the RD, RBI expressed concern at the low CD ratio of the state. In this regard, he requested the State Govt. to ensure full utilization of the amount sanctioned under RIDF, which may help the CD ratio to grow by 2-3%.

On branch opening, the RD RBI said that as per RBI guidelines, at least 25% of the total number of branches must be opened in unbanked rural centres. He requested the Banks to open more branches in the rural area in their branch expansion plan for the current year. He also expressed concern on the connectivity problem, in many parts of the state which adversely impacted the banking activity.

On Financial Inclusion, RD, RBI expressed that under the Roadmap for covering all unbanked villages with less than 2000 population, out of the 27,343 villages allocated to various banks, 25620 villages have been covered as on March 2015, achievement being 94%. However, he expressed concern over coverage of only 1.33% by Brick & Mortar branches against the stipulated target of 5%.

The Minister of Industry, Government of Bihar, Sri Shyam Rajak in his address called for greater participation of Banks in financing to Industry sector in the state. He expressed his dissatisfaction over the Banks performance under PMEGP and Food Processing loans. Under PMEGP, against the Yearly target of 7648, only 3087 proposals were sanctioned during the FY 2014-15, achievement being only 38%. Similarly, under Food Processing, 1421 proposals amounting Rs. 409.59 Crores were sanctioned during the financial year under review. He urged upon the banks to give focussed attention to financing under PMEGP and Food Processing units and achieve their yearly target within the stipulated time frame.

Sri Awadhesh Prasad Kushwaha, Minister for Urban Development and Housing, Government of Bihar, in his address expressed dissatisfaction over the low performance of Banks in the area of education loan. He advised the banks to achieve the target under education loan to encourage the students in the state for acquiring higher studies. He also expressed concern over some banks performance being below 50% and advised them to improve their performance. He advised the banks to increase finance in KCC, Agri allied activities and Education Loans. Under Financial inclusion, he urged the Bankers to connect the remaining unbanked Gram Panchayats and villages below 5000 with banking facilities.

Shri Jai Kumar Singh, Minister of Co-operative, in his address impressed upon the Bankers for greater participation in the development of the State.

The Minister for Rural Development, Sri Shravan Kumar, in his brief address called for greater co-operation from the bankers as regards payment of MNREGA workers and Indira Awas Yojana through bank account. He also advocated for enhancement of 1st and 2nd dose credit limit under SHG.

Sri Vijay Kumar Choudhary, Agriculture Minister, in his address expressed dissatisfaction at the poor performance of banks under new KCC and farm mechanisation which was only 66% and 30% respectively of the annual target. He said that there are about 1.40 crore marginal farmers in the state, out of which only 43.00 lacs have been provided with KCC loans. Sri Choudhary advised the Banks to increase their lending in horticulture, farm mechanisation and cold storage.

The Hon'ble Chief Minister, Government of Bihar, Shri Nitish Kumar, in his key note address, expressed satisfaction on the overall performance of Banks in the state. He said that the CD ratio of the state has improved from 32% in 2005-06 to 44% in 2014-15, but it is still below the national average of 78% and Banks will have to work hard for improving the situation. On education loans, the Hon'ble Chief Minister said that the situation has improved over the years.

On Annual credit plan, the Hon'ble Chief Minister expressed his dissatisfaction over the size of the plan although the banks have performed well against the annual ACP target of 74000 crores during FY 2014-15. He said that for a state like Bihar whose population is about 11.50 crores, the ACP target should be much higher in priority as well as in non priority sectors.

He advocated for more lending in agriculture and allied activities as more than 76% of the state population are dependent on agriculture for their livelihood. He suggested that apart from KCC, the Banks should also increase financing in Allied activities, Farm Mechanisation, Food Processing to sustain the double digit growth rate of the State.

On SHG, the Chief Minister applauded the performance of JEEVIKA which has formed more than 3 lacs SHGs in the state. He informed that a target of formation of 10 lacs SHG groups upto 2017 has been set by the state Govt.

In connection with opening of Branches by the banks in the state, Shri Kumar suggested that Bank Branches should be opened in each Gram Panchayat in the State so that Banking services are easily available to people in far flung areas also. He said that space in the Panchayat Bhawan will be provided to Banks by the state govt. for opening of branches. He also advised banks to put more human resources to branches to cope up with the increased work load.

The Vote of thanks to the Chief Minister was given by the General Manager, Punjab National Bank Shri S.K.Mallick. He thanked the Chief Minister for giving valuable suggestions and guidance to the Banks for their onward journey. On behalf of all banks he assured the Chief Minister of continued support and participation of banks in the growth of the State.

Minutes of the last SLBC meeting was then confirmed and Action Taken Report on the action points of 51st SLBC meeting was adopted by the House.

Presentation was, thereafter, made by AGM, SLBC on major agenda items. After discussion on the agenda items during the meeting, the following points emerged.

A. AGRICULTURE RELATED ISSUES:

(I) Sub-Committee meeting of SLBC on Agriculture:

a. Agri ACP:

The achievement under Agri ACP during the Financial Year 2014-15 was 96% of the annual target and in absolute terms, 21% more than the last FY performance. All banks were requested to give due attention to Agri lending, especially in allied activities to all deserving farmers.

b. KCC:

The achievement of only 66% of annual target of last Financial Year was viewed as unsatisfactory. The banks were advised to give due attention to increase financing under KCC.

c. Farm Mechanisation:-

Dissatisfaction was expressed over poor performance under Farm Mechanisation as Banks had achieved only 30% during the Financial 2014-15. Bankers were requested to give priority to this area.

d. Dairy, Fishery & Poultry:-

The performance under Dairy, Fishery and Poultry sector of the banks was described as very poor. The house agreed that for overall development of the state, these three sectors should be given top priority and urged the bankers to increase the lending in these sectors. It was also suggested that sanction of loans under Dairy, Fishery and Poultry may be done through processing cell of the banks to speed up the process.

e. SHG, RSETI & FLC:

Following issues were highlighted with regard to financing to SHGs/ JLGs and the functioning of RSETIs/ FLCs:

(II) Self Help Group (SHG)/Joint Liability Group (JLG)

a) 116952 SHG accounts were opened by the banks during 2014-15 and 51403 SHGs were credit linked with a total amount of loan being Rs 159.50 crores. The target for account opening was 1,50,000 and for credit linkage it was 1,00,000.

b) Notification to be issued by the State Govt. with regard to implementation of Interest Subvention scheme in the 27 non-IAP districts on the same line as in the 11 IAP districts, is still pending.

c) Banks to ensure use of common format for account opening & 1st dose credit linkage of SHGs.

e) Against the annual target of credit linkage of 50000 JLGs 50296 were financed by Banks during the FY 2014-15 and out of this 33548 were done by the 3 RRBs of the state.

d) Commercial Banks were asked to focus on JLG financing.

(III) RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI)/FINANCIAL LITERACY CENTRE (FLC)

a) Banks were advised to impart training to potential PMEGP borrowers in RSETIs DIC and bank officials were asked to visit RSETI for selection of eligible persons and generating their application for financing under PMEGP and other relevant schemes.

b) Banks were asked to give more focus to the settlement of trainees which is the main objective behind creation of RSETIs, and for this sustained hand-holding of the trainees need to be ensured.

c) credit linkage of RSETI trained persons should be a regular agenda item in BLBC & DLCC meetings.

d) Banks were requested to ensure that their rural branches organise atleast one financial literacy camp every month to sensitize people about the benefits of maintaining bank account and various schemes of the Banks.

B. ISSUES RELATED TO 'INDUSTRIES'

(I) Sub-Committee meeting of SLBC on Industries:

It was apprised to the house that the 6th meeting of Sub-Committee of SLBC on Industries was held on 04th Feb 2015 and all related issues were discussed in it.

(II). Achievement under MSME ACP:

During the Financial Year 2014-15, against the annual target of Rs. 8500 crores, Banks under MSME have disbursed Rs 8875 crores, which is 104% of their annual target. In absolute terms it is approximately Rs.2600 Crores more than the disbursement made in the year 2013-14.

(III). Achievement under PMEGP:

The achievement under PMEGP during FY 2014-15 was viewed by the house as not at all satisfactory. Against the physical target of 7648 projects for 2014-15, Banks have sanctioned only 3087 projects amounting to Rs. 201.18 Cr during the period under review. As industrial sector was national priority area and had potential to provide large number of jobs to people, banks were requested to give adequate attention towards financing under the scheme.

C. OTHERS:-

(I). OPENING OF BRANCHES:

The banks in the state had targeted opening of 600 branches during the FY 2014-15, out of which only 389 branches were opened. AGM, SLBC said that lack of suitable premises is one of the reasons for opening less no. of branches. He also said that there are 294 unbanked villages having population above 10000 in the state which the banks have been asked to cover by opening of branches during the FY 2015-16. The Principal Secretary, Finance advised that backlog of last Financial year branch opening should also be added along with 294 branches to arrive at a fresh target.

(II). EDUCATION LOAN:

The performance of Banks under Education loan was not encouraging during the period under review. During the FY 2014-15, against the annual target of 50000, the achievement of Banks under Education loan was only 25229, which is 50% of the target. The Chief Minister stressed that bottlenecks in sanctioning/disbursing of Education Loan should be removed as there is a lot of scope for increasing finance under the scheme.

The performance of major Private Banks, whose achievement is less than 5% in education loan, was viewed very seriously by the house. All the private banks were advised to increase their performance in education loan and ensure achievement of their allotted yearly target.

(III). HOUSING LOAN:

During the FY 2014-15, the achievement of Banks under Housing loan was only 61% of the target, i.e 14641 against 24000. CGM, SBI stated that certain issues like master plan, title deed, map approval, agriculture land are coming in the way of sanctioning housing loan. He requested for the state govt's intervention to facilitate the sanctioning process.

The Finance Minister Sri Bijendra Prasad Yadav in his address expressed his displeasure over unsatisfactory performance of the banks during the last financial year. The Finance Minister advised the bankers to provide service with responsibility and perform their job in a transparent manner to improve credibility of the banking system. He assured the bankers of full cooperation from the State Government in their pursuit towards achieving better performance.

D. REGISTRATION OF SECURITY INTEREST WITH CENTRAL ELECTRONIC REGISTRY (CERSAI)

COO, CERSAI in his address stressed upon the need and utility of CERSAI registration by all banks within stipulated time frame, to avoid multiple financing by Banks. Banks were requested to register the mortgaged property within 30 days from the date of mortgage to avoid penalty. He said that at present 1.20 Cr CERSAI registrations have been done all across the country

and Bihar stands at 16th position with 1.28 lacs registration. He also requested the Banks to verify the property mortgaged in CERSAI portal before financing.

(E). PRESENTATION ON MUDRA

A presentation was made by Sri Jiji Mammen, CEO, MUDRA (Micro Units Development & Refinance Agency Ltd.), a refinance and development entity for micro enterprises in rural and urban areas launched by the Hon'ble Prime Minister on 08th April 2015. He said that the main purpose of establishing this institution is to refinance financial institutions like Banks, NBFCs , MFIs etc who are in business of lending to the micro enterprises in manufacturing, trading and service sector. He said that there is a need to give a boost to finance these segments but they are presently given a step motherly treatment by the formal banking sector. This segment mainly consists of non farm enterprises in manufacturing, trading and services whose credit needs are below Rs. 10.00 lakh. He advised banks to classify all advances granted on or after 08th April,2015 falling under this actegory to be classified as Mudra loans under PMMY.

The meeting ended with a vote of thanks to all the participants by Sri A. S. Shekhawat, Chairman, Bihar Gramin Bank. He thanked for fruitful discussion on various issues during the SLBC meeting and on behalf of all banks he assured the State Government for better performance by Banks during current FY on the lines discussed in the meeting.

ACTION POINTS

52nd SLBC MEETING HELD ON 20th MAY 2015

1. Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2015-16.

(Action: All Banks)

2. The Banks should give focus on financing Dairy, Fishery and Poultry schemes in order to achieve the ACP target under Allied activities.

(Action: All Banks)

3. Banks to ensure achievement of target under Education loan and Housing loan under FY 2015-16.

(Action: All Banks)

4. All 294 unbanked villages having population above 10000 along with backlog of last financial year branch opening to be fresh target for branch opening. Banks to report target for Branch opening for FY 2015-16 to SLBC by 30.06.2015.

(Action: All Banks)

5. Banks to ensure coverage of all unbanked villages having population below 2000 within the stipulated timeline i.e Aug 2015 through BCs, USBs or Brick & Mortar Branches.

(Action: All Banks)

6. Banks to give more focus on advances under DRI schemes to achieve the benchmark of 1% of total aggregate advances during previous year.

(Action: All Banks)

7. Banks to ensure organising weekly Camp by all agri lending branches on each Wednesday for Agri business loans. Field functionaries of the State Govt to participate in the camp for generating loan applications from the service area of the Branch.

(Action: All Banks & State Govt.)

8. Rupay cards to be issued to all eligible farmers, while issuing and renewal of KCC.

(Action: All Banks)

9. Banks to ensure use of common format for account opening & 1st dose credit linkage of SHGs.

(Action: All Banks)

10. Notification to be issued by the State Govt. with regard to implementation of Interest Subvention scheme in the accounts of Self Help Groups, in the 27 non-IAP districts, on the same line as in the 11 IAP districts.

(Action: State Government)

11. Banks to ensure training to potential PMEGP borrowers in RSETIs. DIC and Bank official to visit RSETI for selection of eligible persons and generating their applications for financing under PMEGP and other relevant schemes.

(Action: State Govt. & Banks)

12. Necessary instruction to be issued to the district authorities for disposal of pending certificate cases already provided to SDC-Banking of each district.

(Action: State Government)

52nd SLBC MEETING HELD ON 20.05.2015 AT HOTEL CHANAKYA, PATNA

Annexure -I

Sl. No.	Name of the Participant	Designation/office
Ministers		
1	Shri Nitish Kumar	Chief Minister, Govt. of Bihar
2	Shri Bijendra Prasad Yadav	Finance Minister, Govt. of Bihar
3	Shri Vijay Kumar Choudhary	Agriculture Minister, Govt. of Bihar
4	Shri Shravan Kumar	Rural Development Minister, Govt. of Bihar
5	Shri Awadhesh Prasad Kushwaha	UDHD Minister, Govt. of Bihar
6	Shri Shyam Rajak	Industries Minister, Govt. of Bihar
7	Shri Jai Kumar Singh	Co-operative Minister, Govt. of Bihar
State Govt.		
8	Shri Anjani Kumar Singh	Chief Secretary, Govt. of Bihar
9	Shri P. K. Thakur	DGP, Govt. of Bihar
10	Shri Rajesh Gupta	Principal Secretary, Co-operative, Govt. of Bihar
11	Shri Rameshwar Singh	Principal Secretary, Finance, Govt. of Bihar
12	Shri S.K. Singh	Principal Secretary, Minor Water Resources, GoB
13	Shri Tripurari Sharan	Principal Secretary, Industries, Govt. of Bihar
14	Shri Sudhir Kumar	Principal Secretary, Agriculture, Govt. of Bihar
15	Shri Amrit Lal Meena	Principal Secretary, Urban Development, GoB
16	Shri Pradip Kumar	Secretary, Rural Development Deptt., Govt. of Bihar
17	Dr. N. Vijayalakshmi	CEO, JEEVIKA
18	Shri Narmadeshwar Lal	Secretary, Animal & Fisheries Resources Deptt, GoB
19	Shri Nishat Ahmed	Director, Fisheries, Govt. of Bihar
20	Shri Hare Ram Singh	Director, Dairy, Govt. of Bihar
21	Shri S.S. Sinha	Spl. Officer, Co-operative Deptt. Govt. of Bihar
22	Shri S.K. Dubey	Director-in-charge, National Commission for SCs
23	Shri Awadhesh Kumar	OSD, Finance, Govt. of Bihar
24	Shri M.P. Bhagat	Dy. Director (Banking)

25	Shri A. Kishor	S(E), Finance Deptt.
26	Shri Sunil Kumar	SE(Monitoring), Minor water Resources Deptt., GoB
Govt. of India		
27	Shri Sudhir Shyam	Director, Deptt. of Financial Services, Govt. of India
28	Shri A.G. Das	Chief General Manager, PFRDA
29	Shri Ralhan	COO, CERSAI
30	Shri Jiji Mammen	CEO, MUDRA Ltd.
31	Shri R.S. Pandey	Director, Khadi & Village Industries Commission
32	Shri Ramesh Kumar	Asstt. Director, GoI, MSME-DI, Patna
33	Shri G.K. sinha	Asstt. Director, Govt. of India, MSME-DI, Patna
34	Shri Manish Mani	Asstt. Manager, PFRDA
35	Shri S.K. Singh	Sr. Investigator, National Commission for SCs
36	Shri Ravindra Mehta	State Resource Person, UIDAI
37	Shri Rajesh Kumar Singh	Asstt. Director General, UIDAI
Reserve Bank of India & NABARD		
38	Shri M.K. Verma	Regional Director, Reserve Bank of India
39	Shri Ranjit Kumar Das	Chief General Manager, NABARD
40	Shri S.Singh	General Manager, Reserve Bank of India
41	Shri R.S. Prasad	Dy. General Manager, Reserve Bank of India
42	Shri N.K. Verma	Asstt. General Manager, Reserve Bank of India
43	Shri Pankaj Gupta	Manager, NABARD
Other Bankers		
44	Shri Ajit Sood	Chief General Manager, State Bank of India
45	Shri Sujit Guha	General Manager, State Bank of India
46	Shri S.K. Mallick	General Manager, Punjab National Bank
47	Shri R.K. Arora	General Manager, Central Bank of India
48	Shri N.S. Napalchyal	Dy. General Manager (Outreach), SBI, LHO, Patna
49	Shri C. Raj	Dy. General Manager (Agri), SBI, LHO, Patna

50	Shri Ram Krishna	Dy. General Manager, Canara Bank
51	Shri M.N.A. Ansari	Dy. General Manager, Bank of India
52	Shri K.N. R. Verma	Dy. General Manager & Circle Head, Punjab National Bank
53	Shri Gadadhar Panda	Dy. General Manager, UCO Bank
54	Shri S.K. Mahapatra	Dy. General Manager, Union Bank of India
55	Shri D.P. Singh	Dy. General Manager, United Bank of India
56	Shri P. K. S. Choudhary	Dy. General Manager, Syndicate Bank
57	Shri B.G. Sandhibigraha	Dy. General Manager, Oriental Bank of Commerce
58	Shri Satish Kumar Singh	Asstt. General Manager, SLBC, SBI, LHO, Patna
59	Shri Rajeev Kumar Das	Asstt. General Manager, SLBC, SBI, LHO, Patna
60	Shri Rajeev Khanna	Asstt. General Manager, Allahabad Bank
61	Shri N.M. Avadhanulu	Asstt. General Manager, Andhra Bank
62	Shri B.N. Nagendra	Asstt. General Manager, Corporation Bank
63	Shri A.K. Paliwal	Zonal Manager, Dena Bank
64	Shri Anil Kumar	Regional Manager, Indian Overseas Bank
65	Shri Sanjeev Kumar Kaushal	Asstt. General Manager, IDBI Bank
66	Shri Amit Rai	Asstt. General Manager, SIDBI
67	Shri A.S. Shekhawat	Chairman, Bihar Gramin Bank
68	Shri Abhishek Parashar	Asstt. General Manager, ICICI Bank Ltd.
69	Shri Amitabh Singh	DGM & Regional Head, ICICI Bank Ltd.
70	Shri P.K. Sinha	Managing Director, Bihar State Co-operative Bank
71	Shri Rajesh Kumar Jha	VP & Circle Head, Axis Bank
72	Shri Sandeep Gautam	Vice President, HDFC Bank Ltd.
73	Shri R.K. Agarwal	General Manager, Madhya Bihar Gramin Bank
74	Shri Vikash Krishna	Chief Manager, Bank of India
75	Shri Anil Kumar	Chief Manager, Central Bank of India
76	Shri B.B Pradhan	Chief Manager, Bank of Baroda
77	Shri R. Singh	Chief Manager, UCO Bank

78	Shri N.K. Sinha	Chief Manager, Union Bank of India
79	Shri J.P Singh	Chief Manager, Indian Bank
80	Shri T.V. Krishna Prasad	Chief Manager, Andhra Bank
81	Shri Pankaj Dwivedi	Chief Manager, Punjab & Sind Bank
82	Shri Ashok Vardhan	Chief Manager, Indusind Bank
83	Shri Rajiv Lochan Mohanty	Chief Manager, Federal Bank
84	Shri Vijay Kumar	Sr. Manager, National Housing Bank
85	Shri Pankaj Kumar	Sr. Manager, Punjab National Bank
86	Shri D.N. Tiwari	Sr. Manager, Central Bank of India
87	Shri Prabhakar Kumar	Sr. Manager, Bank of Baroda
88	Shri R.R. Kumar	Sr. Manager, Canara Bank
89	Shri Ramesh Kumar Singh	Sr. Manager (Agri), Vijaya Bank
90	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
91	Shri Abinash Tanti	Sr. Manager, Syndicate Bank
92	Shri Vidya Bhushan Shah	Sr. Manager, Indian Bank
93	Shri Rashid Iqbal	Circle Nodal Manager, Axis Bank
94	Shri Narendra Kumar	Manager, Allahabad Bank
95	Shri Amrendra Kumar	Manager, Dena Bank
96	Shri Sandeep Kumar	Manager, Kotak Mahindra Bank
97	Shri Vijay Shankar Kumar	Manager, Yes Bank Ltd
98	Shri P.K. Jaiswal	Incharge Credit, Bihar Gramin Bank
99	Shri Ravi Ranjan Prashun	Branch Manager, Bank of Maharashtra
100	Shri Lakshman Kumar L.L.V	Branch Manager, Karnataka Bank Ltd.
101	Ms. Shruti Priya	Asstt. Manager, State Bank of Patiala
102	Shri Omkar Nath	Asstt. Manager, State Bank of Hyderabad
103	Shri Rahul Khajuria	Incharge Credit, Jammu & Kashmir Bank Ltd
104	Ms. Annu Sinha	Officer, Oriental Bank of Commerce
Others		

105	Ms. Irina Sinha	Thematic Lead Social Development, UDHD
106	Shri Shubhendu Dutta	Administrative Officer, AIC of India Ltd.
107	Shri Manoj Kumar	State Project Co-ordinator, RSETI, Patna
108	Shri Munna Kumar	Asstt. Manager, Agriculture Ins. co. Of India Ltd
109	Md. Ejaz Ahmad	Programme Manager, Women Development Corporation
LDMs		
110	Shri B.P Gupta	Lead District Manager, Arwal
111	Shri A.K. Shrivastava	Lead District Manager, Aurangabad
112	Shri Anil Kumar	Lead District Manager, Begusarai
113	Shri Vijay Kumar	Lead District Manager, Bhojpur
114	Shri Kamalesh Dhar	Lead District Manager, Gaya
115	Shri R.P. Singh	Lead District Manager, Jehanabad
116	Shri Ramadhar Paswan	Lead District Manager, Kishanganj
117	Shri M.S. Akhtar	Lead District Manager, Madhubani
118	Shri K.K. Sehgal	Lead District Manager, Munger
119	Shri Bhagirath Sao	Lead District Manager, Samastipur
