

MINUTES OF
THE 54TH REVIEW MEETING OF THE STATE LEVEL
BANKERS' COMMITTEE, BIHAR FOR THE 2ND QTR OF FY
2015-16 ENDED SEPTEMBER 2015, HELD ON 6TH
JANUARY, 2016

The 54th review meeting of State Level Bankers' Committee, Bihar was held on 06th January, 2016 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 Abdul Bari Siddique, Finance Minister, GOB, Sri Shravan Kumar, Minister for Rural Development, GOB, Sri Jai Kumar Singh, Industry Minister, GOB Sri Alok Kumar Mehta, Co-operative Minister, Sri Maheshwar Hazari, Minister for Urban Development and Housing, GOB, Sri Awadesh Kumar Singh, Minister for Animal Husbandry & fisheries , GOB, Sri Anjani Kumar Singh, Chief Secretary of the state other senior officials of State 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 1st half of FY 2015-16. He highlighted that during the period under review, against the ACP target of Rs. 84000 Crores, the banks disbursed Rs. 38380 Crores, i.e 46 % of the annual target, which can be termed as satisfactory. In absolute terms this means 20% growth Y-O-Y. In agriculture sector also, the growth over last year's performance is 19%. He expressed that the performance of Banks in dairy and fishery is not encouraging and urged the bankers to give special attention on allied activities to achieve higher growth in this segment.

CGM, SBI also expressed concern over the low growth under PMEGP loans by Banks and requested the Bankers to increase their lending under this segment to boost industrial sector of the State.

On Branch opening, CGM, SBI said that the Banks has so far opened 167 branches during the period under review against the annual target of 527 branches and hoped that Banks would be able to achieve their target during the remaining period of FY 2015-16.

On CD ratio, Shri Sood stated that the state had achieved 44.17 %, an increase of 138 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 NPA is a major concern for the Banks, which stood at 6.00 % at the end of September 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 the discussion held during the 50th SLBC meeting regarding adoption of Uttar Pradesh model for NPA recovery and requested the State Govt to implement the same in the State for speedy reduction in NPAs, which ultimately will increase the flow of Credit.

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 60 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 happiness over banks recording a YOY growth of 18.5% in Agriculture, 45% in MSME and 20% in total Credit from Sept 2014 to Sept 2015 and increase in CD ratio of the State from 42.80% to 44.20% during the corresponding period. He also added that instead of CD ratio, the incremental YOY growth in credit was a better parameter for a State like Bihar. He also commended the Banking fraternity for achieving the Benchmark in case of Priority Sector Lending, Agri lending, MSME lending and lending to women as well as to weaker sections. He mentioned that due to large scale retirement in the commercial banks during the current decade, there is a situation of talent crunch and the new recruits in the banks need to be given proper training and attitudinal development by the banks. In view of this, RBI has devised a training programme called NAMCABS for the capacity building and skill development of bankers working in the MSME sector. Under NAMCABS, RBI, Patna has decided to train 200 officers of different banks in the state and 59 such officers had already been given training in two batches to update their knowledge and skills in the MSME sector.

On branch opening, the RD expressed concern over opening of only 167 Branches up to the 2nd Quarter of the current financial year as against the stipulated target 527 branches and advised the banks to make an all out effort to achieve the target. He also added that as per the recent RBI guidelines, all the villages having a population above 5000 and not having a Brick and Mortar (B&M) branch should be covered with B&M Branches latest by 31.03.2017 and advised all the banks to prepare a roadmap in

this direction by 31st January 2016. The RD also mentioned that with the opening of B&M branches in villages having population above 5000, banks can also provide direction and guidance to BCs more effectively.

On Financial Inclusion, RD, RBI mentioned that under the roadmap for covering all unbanked villages with less than 2000 population, all the 27,343 villages allocated to various banks have been covered as on 14th August 2015. However, he expressed concern over coverage of only around 2% by Brick & Mortar branches against the stipulated target of 5%.

Shri Verma also stressed the need to increase lending under Housing loan in rural areas and requested the State Govt to remove the hurdles in approval of the Site Plan in rural areas.

The Regional Director, RBI expressed concern at the NPA level of 6% of Banks adding that if written off bad debts and restructuring is added, NPA level of Banks might rise up to 11-12%. He mentioned that high NPAs lead to greater provisioning requirement which in turn lead to lower capital adequacy constraining the lending of the banks. He remarked that more than 4 lakh certificate cases are pending in the State and numbers of new cases added are more than the number of cases disposed off during every quarter. He requested the banks to intensify their efforts and the Govt. to provide support in their recovery related issues, like appointment of certificate officers for the disposal of certificate cases, execution of SARFAESI notices etc.

RD also raised the issue of high rate of Stamp duty payable on security documents pertaining to loans under non-agriculture sector, which acts as hurdle in credit dispensation to small borrowers, particularly under retail lending, DRI, WCC etc and requested the State Govt to either abolish or reduce stamp duty substantially for non-farm sector loans up to certain threshold limit.

The Chief General Manager, NABARD Shri R.K.Das, in his address informed the house that NABARD has already prepared the Potential Linked Plan (PLP) based on potential available in the district for FY 2016-17 and it is expected that the ACP would be around Rs. 1.00 lac crore for FY 2016-17. He also said that under RIDF, Rs. 1517 crore has been sanctioned to different projects in the State against the target of Rs. 1800 crore.

CGM, NABARD also stressed the need to set up a Skill Development Agency for general public in the State to get certification of Skill development by the nodal Agency, which will increase the flow of credit in the State. He also highlighted NABARD scheme for setting up of V-Sat connectivity for rural branches for Financial Inclusion awareness camp.

The Finance Minister, Government of Bihar, Sri Abdul Bari Siddique in his address expressed dissatisfaction over opening of branches during the 1st half of the current financial year. He advised the bankers to expedite opening of new branches in order to bridge the gap between population wise average number of branches at state level and national level. He also advised the banks to improve the performance under KCC, the achievement of which was only 25% of the annual target. The Finance Minister, GOB was also critical of non participation of appropriate official at BLBC/DLCC meeting at district level and advised the bankers to monitor that these meetings are held on time with active participation of senior officers from Banks. The Finance Minister also expressed concern over transfer of Govt deposit by different banks during the last Quarter of the financial year and clarified that there will be no transfer of fund by the State Govt from one bank to another during the last three months of the financial year.

The Hon'ble Chief Minister, Government of Bihar, Shri Nitish Kumar, in his key note address, expressed happiness in attending the Quarterly SLBC meeting. He said that the State Govt is fully aware of the issues raised by the Bankers and the Govt will look into these issues in a positive manner. However, the Hon'ble Chief Minister expressed his dissatisfaction over low Bank finance in the State resulting in low CD ratio, Branch opening. He said that the CD ratio of the state has improved over the years, but it is still below the national average of 78% and Banks will have to work hard for improving the situation.

In connection with opening of Branches by the banks in the state, the Hon'ble Chief Minister expressed concern over opening of only 167 Bank branches during the current financial year against the annual target of opening 527 branches. He said that average population per branch is about 17000 in the State, whereas the national average is about 11000. He said that still 13 blocks in the State do not have any Bank Branch. 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.

In connection with implementation of Direct Benefit Transfer of various schemes launched in the state, the Hon'ble Chief Minister expressed that large number of accounts have been opened under PMJDY in the state and the benefits of these schemes are being passed on to the beneficiaries through direct credit in their account. He suggested the Bankers to give priority in seeding these bank accounts with Aadhar numbers to avoid duplicity.

On the issue of Security position in the State, the Hon'ble Chief Minister expressed concern over increased incidence of Dacoity and robbery in

Bank Branches in recent months and assured the bankers in providing full support in strengthening the security of Branch premises. He advised the banks to coordinate with local police officials for sharing timely information to avoid such incidents. He also stressed the need to use latest technology in providing security in Branch premises and Security Audit should be conducted at regular intervals to avoid internal lapses in this regard.

Expressing his concern at high NPA of banks in the State, the Chief Minister assured the Banks of full cooperation in recovery efforts of Banks. In this regard he observed that there were mainly small defaulters in the State and the Government machinery shall assist the Banks in recovery of the dues. He advised the banks to analyse area wise and sector wise NPA position for effective monitoring of NPAs.

The Hon'ble Chief Minister also expressed dissatisfaction over the low achievement of banks under the Annual credit plan despite the ACP being prepared by Banks only. With regard to financing under KCC, the Hon'ble Chief Minister desired that the Bankers should undertake regular field visits and closely monitor the performance of branches. He also advocated for organising Agriculture credit camps on a regular basis to increase their lending among the villagers. On CD ratio, the Hon'ble Chief Minister remarked that though the Banks have achieved 44% mark, it is still below the national average.

The Hon'ble Chief Minister finally presented his deliberations on Student Credit Card Yojana, the dream project of the State Govt. He remarked that in order to improve the Gross enrolment ratio (GER) of students up to class XII, which is only 13% in the State, the State Govt has formulated a scheme, which will enable the poor & needy students in the students to procure higher studies. Under the scheme, Student desirous of seeking higher studies may avail loan under Student Credit Card up to Rs. 4.00 lacs from Bank. The Hon'ble Chief Minister expressed that

modalities of the schemes is being formulated in consultation with State Govt and representatives of Banks. He requested the bankers to extend their co-operation in this direction to extend consolidated development in the state.

The Vote of thanks to the Chief Minister was given by the Field General Manager, Central Bank of India, Shri R.K.Arora. 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 were then confirmed and Action Taken Report on the action points of 53rd 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 1st half of Financial Year 2015-16 was 46 % of the annual target and in absolute terms, 20% more than the corresponding period of last financial year. 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 25% of annual target during the 1st half of the current Financial Year was viewed as unsatisfactory. The banks were advised to give due attention to increase financing under KCC.

c. 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. Shri Awadesh Prasad Singh, Minister for Animal Husbandry and fisheries, GOB expressed that the target for fisheries had been voluntarily accepted by all Banks and it has been decided that for speedy disposal of fishery applications, all the filled up application forms should be forwarded to controlling heads of Banks for onward submission to branches.

e. SHG, RSETI & FLC:

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

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

a) 59587 SHG accounts were opened by the banks during the 1st half of FY 2015-16 and 27581 SHGs were credit linked with a total amount of loan being Rs 152.68 crores. The target for account opening is 1, 50,000 and credit linkage is 1, 00,000 for the current financial year.

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 75000 JLGs, 17621 were financed by Banks during the 1st half of FY 2015-16 and out of this 12106 were done by the 3 RRBs of the state.

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

e) Banks were advised to include performance of NULM as one of the Agenda item during the DLCC meeting.

e) Banks were also advised to feed proper product code while opening SHG accounts in the system to avoid the problems in interest subvention. It was also suggested to sort out the problem faced by the branches in opening of Bulk accounts under SHG.

f) The General Manager, Central Bank of India informed the house that more than 4000 SHG accounts were credit linked under camp mode by the Bank.

g) CGM, NABARD also raised the issue of processing charge being applied on SHG loans up to Rs. 25000/- and advised the banks to look into the matter.

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

a) 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.

b) Loan application forwarded to branches for credit linkage of RSETI trained persons should be a regular agenda item in BLBC & DLCC meetings.

c) 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.

d) The General Manager, Central Bank of India raised the issue of land allotment in the districts of Muzaffarpur, Nawada and Patna and requested the State Govt for early resolution of the same.

B. ISSUES RELATED TO 'INDUSTRIES'

(I). Achievement under MSME ACP:

During the Financial 1st half of FY 2015-16, against the annual target of Rs. 12000 crores, Banks under MSME have disbursed Rs 6869 crores, which is 57% of their annual target. In absolute terms it is approximately Rs.2100 Crores more than the disbursement made during the corresponding period of FY 2014-15.

(II). Achievement under PMEGP:

The achievement under PMEGP during 1st half of FY 2015-16 was viewed by the house as not at all satisfactory. Against the physical target of 3026 projects for 2015-16, Banks have sanctioned only 775 projects amounting to Rs. 49.26 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.

AGM, SLBC raised the issue of escalation in stamp duty, which is acting as a hurdle in credit dispensation to small borrowers under PMMY. The Principal Secretary, Finance, GOB expressed that the issues related to stamp duty is under process and will be settled within a month.

C. OTHERS:-

(I) EDUCATION LOAN:

The performance of Banks under Education loan was not encouraging during the period under review. During the 1st half FY 2015-16, against the annual target of 50000, the achievement of Banks under Education loan was only 11641, which is 23% 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.

(II). HOUSING LOAN:

During the 1st half of FY 2015-16, the achievement of Banks under Housing loan was only 30% of the target, i.e 7287 against 24000. AGM, SLBC 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 Principal Secretary, Urban Development and housing department clarified that there is no problem in approval of map in urban local bodies and more than 2000 maps have been approved during the recent months.

The meeting ended with a vote of thanks to all the participants by Sri Shivnand Prasad, Asstt General Manager, State Bank of India. He thanked all 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

54th SLBC MEETING HELD ON 06th JANUARY 2016

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 Branch opening for FY 2015-16.

(Action: All Banks)

4. Banks to ensure opening of B&M branches in 13 uncovered blocks in the State by 31.03.2016.

(Action: Banks having lead Bank responsibility of districts having these uncovered blocks)

5. SLBC to prepare a roadmap for opening of B&M branches in all uncovered villages having population above 5000 and advise the same to RBI & Banks in the State by 31.01.2016.

(Action: SLBC)

6. Banks to give top priority in seeding of Bank accounts with Aadhar numbers.

(Action: All Banks)

7. Security Audit at branches should be conducted at regular intervals to avoid lapses in internal security.

(Action: All Banks)

8. Banks to analyse area wise and sector wise NPA position and submit it to the State Government for effective monitoring of NPAs.

(Action: All Banks)

9. Banks to ensure achievement of target under Education loan for FY 2015-16. Bottlenecks in sanction/ disbursement should be removed. Private Banks to give priority in achievement of target for the current FY.

(Action: All Banks)

10. 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)

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

(Action: All Banks & State Govt.)

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

(Action: All Banks)

13. Notification on waiver or reduction of stamp duty on non-agriculture sector loans to be issued.

(Action: State Government)

14. 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)

15. Banks to ensure feeding of proper product code while opening of SHG accounts in the system to avoid problems in interest subvention.

(Action: All Banks)

16. Banks to ensure participation of senior level officers at BLBC/DLCC meeting in the District.

(Action: All Banks)

17. 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)

Sl. No.	Name of the Participant	Designation/Office
Ministers:		
	Shri Nitish Kumar	Hon'ble Chief Minister, Govt. of Bihar
	Shri Abdul Bari Siddiqui	Finance Minister, Govt. of Bihar
	Shri Shravan Kumar	Rural Development Minister, Govt. of Bihar
	Shri Jay Kumar Singh	Industries Minister, Govt. of Bihar
	Shri Alok Kumar Mehta	Co-operative Minister, Govt. of Bihar
	Shri Awadhesh Kumar Singh	Animal & Husbandry Minister, Govt. of Bihar
	Shri Maheshwar Hajari	UDHD Minister, Govt. of Bihar
	Md Salam	Chairman, Bihar State Minority Commission
State Govt:		
	Shri Anjani Kumar Singh	Chief Secretary, Govt. of Bihar
	Shri Shishir Kumar Sinha	Development Commissioner, Govt. of Bihar
	Shri Tripurari Sharan	Pr. Secy, Industries, Govt. of Bihar
	Shri Ravi Mittal	Principal Secretary (Finance), Govt. of Bihar
	Shri P.K. Thakur	DGP, Bihar
	Shri Chaitanya Prasad	Pr. Secy, Co-operative, Govt. of Bihar
	Shri Amrit Lal Meena	Principal Secy, UDHD
	Shri Arvind Kumar Choudhary	Secretary, Rural Development
	Shri Rahul Singh	Secretary, Expenditure
	Shri Vinay Kumar	IG, CID
	Shri Awadhesh Kumar	OSD, Finance
	Shri Sushil Kumar	Add. Secretary (Institutional Finance)
	Shri Sanjiv Kumar Sinha	OSD, RDD
	Shri Arvind Kumar	OSD, UDHD
	Shri B. Kartikey	Director, Agriculture
	Shri N.Ahmed	Director, Fisheries
	Shri A.K. Jha	Dy. Director, Dairy
	Shri Arun Kumar	Jt. Director, Agri Deptt
	Shri Ram Briksh Ram	Asstt. Director, KVIC
	Shri Ramesh Kumar	Asstt. Director, MSME-DI
	Shri Rajesh Kumar Singh	Asstt. Director,
	Shri Ram Kumar	PS to Minister Animal Husbandry
	Shri S.K. Singh	PS to Minister Industry
	Shri Sanjeev Kumar	PA to Minister
	Shri Sanjiv Kumar Sinha	OSD, RDD
	Shri Sanjeev Pandey	Project Co-ordinator, UDHD
	Shri Shailendra Singh	Dairy Tech Office
	Dr. S.N. Roy	Animal Husbandry, GOB

Reserve Bank of India & NABARD:		
	Shri M.K. Verma	Regional Director, Reserve Bank of India
	Shri R.K. Das	CGM, NABARD
	Shri Brij Raj	Dy. General Manager, Reserve Bank of India
	Shri D.Padhi	Dy. General Manager , NABARD
	Shri N.K. Verma	Asstt. General Manager, RBI
	Shri M.M. Ashraf	Asstt General Manager, NABARD
	Shri Dhruv Kumar	Asstt General Manager, NABARD
	Shri Pravin Kumar	Manager & LDO, Reserve Bank of India
Other Banks:		
	Shri Ajit Sood	Chief General Manager, State Bank of India
	Shri Sujit Guha	General Manager, NW-III, State Bank of India
	Shri Abhijit Dutta	General Manager, NW-I, State Bank of India
	Shri S.K. Malllick	General Manager, Punjab National Bank
	Shri R.K.Arora	General Manager, Central Bank of India
	Shri Birendra Kumar	General Manager, Bank of Baroda
	Shri Jagannath Mishra	General Manager, Allahabad Bank
	Shri Anil Kumar	General Manager, UCO Bank
	Shri M.M. Chiniwar	General Manager, Canara Bank
	Shri C. Raj	Dy. General Manager (Outreach) SBI
	Shri K.N. R Verma	Dy. General Manager, Punjab National Bank
	Shri M.N.A. Ansari	Dy. General Manager, Bank of India
	Shri D.P. Singh	Dy. General Manager, United Bank of India
	Shri S.K. Mohapatra	Dy. General Manager, Union Bank of India
	Shri U. Madhusudhana Rao	Dy. General Manager, Corporation Bank
	Shri P.K.S Chaudhury	Dy. General Manager, Syndicate Bank
	Shri Budh Singh	Dy. General Manager, Indian Bank
	Shri B. G. Sandhibigraha	Dy. General Manager, Oriental Bank of Commerce
	Shri A. S. Shekhawat	Chairman, Bihar Gramin Bank
	Shri. N.M. Avadhanulu	Zonal Manager, Andhra Bank
	Shri Rajiv Kumar Das	Asstt.General Manager, SLBC, State Bank of India
	Shri Shiva Nand Prasad	Asstt.General Manager(ABU-III) State Bank of India
	Shri Harsh Chopra	General Manager, Madhya Bihar Gramin Bank
	Shri R.K. Rungta	General Manager, Uttar Bihar Gramin

		Bank
	Shri Anil Kumar	Asstt. General Manager, Indian Overseas Bank
	Shri Sanjeev Kumar Kaushal	Asstt. General Manager, IDBI Bank
	Shri Sandeep Gautam	VP & Cluster Head, HDFC Bank
	Shri K. S. Bakshit	Managing Director, Bihar State Co-op Bank
	Shri Amit Rai	Asstt. General Manager, SIDBI
	Shri Renji	AGM & Regional Head, Federal Bank
	Shri Rohit Poddar	Zonal Head, ICICI Bank
	Shri Quamrul Hoda	Regional Head, Indusind Bank
	Shri Rajneesh Arora	Chief Manager, Vijaya Bank
	Shri Ranjeet Singh	Chief Manager, UCO Bank
	Shri Arun Srivastava	Chief Manager, Indian Overseas Bank
	Shri P.N. Tiwari	Sr. Manager, Central Bank of India
	Shri P.K. Triyar	Sr. Manager, Bank of Baroda, Patna
	Shri Kunj Bihar Singh	Sr. Manager, Bank of India
	Sri Ajey Kumar Jha	Sr. Manager, United Bank of India
	Shri Ramesh Kumar Singh	Sr. Manager (Agri), Vijaya Bank
	Shri Ujjwal Prakash	Sr. Manager, Madhya Bihar Gramin Bank
	Shri Vijay Shankar Kumar	Sr. Manager, Yes Bank
	Shri Shishir Kumar	Manager, Canara Bank
	Shri Rajesh Ranjan	Manager, State Bank of Hyderabad
	Shri Narendra kumar	Manager, Oriental Bank of Commerce
	Ms. Dulari Hansda	Manager (RD), Andhra Bank
	Shri Sapan Kumar Choudhary	Manager, Union Bank of India
	Shri Rashid Iqbal	Circle Nodal Manager, Axis Bank
	Shri Nishit Chandra	Branch Manager, Bank of Maharashtra
	Shri Amrit Raj	Branch Manager, State Bank of Patiala
	Shri Lison Jacob	Branch Manager, South Indian Bank
	Shri S. Prasad	AVP, Indusind Bank
	Shri Samir Sinha	Dy. VP & CH, Bandhan Bank
	Shri Jitendra Jaiswal	Sr. Manager, Bhartiya Mahila Bank
	shri Abdul Rashid Laway	Executive, Jammu & Kashmir Bank
Others :		
	Shri Manoj Kumar	State Director, RSETI
	Shri Pushpendra Tiwari	SPM (FLC & BL), Jeevika
	Shri A.K. Thakur	Consultant, Jeevika
	Dr. P.K. Gupta	Dev Officer, KVIC