

**MINUTES OF THE 45<sup>th</sup> REVIEW MEETING**  
**OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR**  
**HELD ON 21<sup>ST</sup> AUGUST, 2013 FOR THE QUARTER ENDED JUNE, 2013**



**CONVENOR:**

**STATE BANK OF INDIA**  
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**MINUTES OF**  
**THE 45th REVIEW MEETING OF THE STATE LEVEL BANKERS'**  
**COMMITTEE, BIHAR FOR THE QUARTER ENDED JUNE 2013**  
**HELD ON 21<sup>ST</sup> AUGUST, 2013**

The 45<sup>th</sup> review meeting of State Level Bankers' Committee, Bihar was held on the 21<sup>st</sup> August, 2013 at Hotel Chanakya, Patna under the Chairmanship of **Shri Nitish Kumar, Chief Minister, Govt. of Bihar**. The meeting was also attended by the Agriculture Minister Shri Narendra Singh, Industry Minister Smt. Renu Kumari Kushwaha and senior officials of Government and Banking industry. The list of participants is enclosed as Annexure I.

Delivering the keynote address, Shri Jeevandas Narayan, Deputy Managing Director, SBI & Convenor SLBC welcomed the Hon'ble Chief Minister, Government of Bihar, other Hon'ble Ministers, Chief Secretary, senior functionaries of Banks, State & Central Government and all others present in the meeting.

Shri Narayan briefly outlined the achievement of banks operating in the State as on 30<sup>th</sup> June 2013, under the Annual Credit Plan: 2013-14. He apprised the House that during the review period of F.Y. 2013-14, the Banks achieved approx 17% of their annual ACP target (Rs 62000 Crore) registering a Y-o-Y growth of 51%.

On CD ratio, the DMD, SBI expressed that the Banks in the State have achieved 40% mark as on June, 2013 and have attained incremental CD ratio of 52% during the last year. He assured the House that the banks in the State would strive to sustain the trend and improve the ratio further with active support from the State Government.

Shri Narayan expressed his satisfaction on improvement in credit dispensation under KCC in the State. He also reiterated that Education Loan was a priority area for the Banks in the State and accordingly target for Education Loan during the year had been kept as double of last year's target.

DMD, SBI requested the Bankers to achieve the allotted target for opening 750 branches during the FY. He also appealed to the Bankers to give preference to the un-banked Gram Panchayats while opening of branches. He remarked that apart from the network of branches, 613 ATMs were added by Banks during the year and that is also facilitating people in getting Banking services.

On Direct Benefit Transfer, the DMD, SBI requested the member banks to implement the DBT scheme by taking timely measures with regard to opening accounts of the beneficiaries, installing ATMs and issuing ATM Cards to all eligible beneficiaries. In this connection, he also desired that the support of the district administration be provided for removing anomaly in the list of beneficiaries, tracing and identification of the beneficiaries and providing their Aadhar number to the respective LDMs.

At the end, Shri Narayan expressed his happiness that on-line submission of SLBC data by member Banks has been put in place which would greatly facilitate compilation of data of the State and thanked the State Government for providing all support to the banks to bolster the collective campaign for the development of the State.

The Regional Director, Reserve Bank of India, Shri M K Verma, in his address commended the Banking fraternity for achieving the Benchmark in case of Priority Sector Lending, Agri lending, Lending to women as well as to the weaker sections. He was hopeful that the Banks in the State

would achieve the target of opening 750 branches during the Financial Year.

The RD, RBI expressed his concern at the low CD ratio of the State and stressed that more focus was required to be given in the districts where the CD ratio was less than 25%. In this regard he also requested the State Govt. to ensure full utilization of the amount sanctioned under RIDF. He stated that only two cities of the State appeared in the list of top 100 cities of the country in advances and only one in Deposits, which required urgent attention from all concerned for improvement in the position.

On Financial Inclusion, the RD, RBI requested all the Banks to cover all the allotted villages with population below 2000, within the stipulated timeline, through BCs, USBs or Brick & Mortar branches. He also desired more coordination between banks and Government Officials for smooth implementation of Direct Benefit Transfer in the State.

The Regional Director, RBI expressed serious concern at high NPA level of Banks in the State. Compared to the macro level of 4%, it was more than 7% in the State. This, he reiterated, had an adverse impact on fresh lending by the Banks. The RD advised the Banks to undertake vigorous efforts towards recovery of bank's dues and urged the State Government to help the Banks in their recovery efforts. He also requested the State Government to sensitize the functionaries at district level to give adequate attention towards disposal of Certificate Cases, execution of Possession Notices under SARFAESI Act and action against the big defaulters of the district so that Banks can recover their dues from the defaulters.

The RD, RBI emphasized on the need to take stringent action against entities collecting Public deposits without RBI's approval. He requested the State Government to be more vigilant towards the activities of Chit Funds in the State.

Stressing on the effectiveness of various forums functioning under the Lead Bank Scheme, the RD, RBI appealed for appropriate level of participation by Banks and Government to make the meetings meaningful. He requested the State Government to issue necessary instructions to the concerned officials to facilitate holding of these meetings as per the calendar and also for right level participation in these meetings.

In view of frequent reference by Bankers on the issue of forged Land Possession Certificate, the RD RBI appealed to the Government to consider permitting verification of land records by bankers and also for early digitization of land records so as to improve credit delivery in the State.

Shri Verma reiterated the instructions of the Government towards organizing at least one Financial Literacy camp per month by each rural branch, with stress on account opening and remarked that through such initiative account opening of minimum one person per Household could be achieved.

At the end, the Regional Director requested the State Government to expedite the process of e-payment as well as computerization & networking of Treasuries and urged upon the Banks to designate branches for exchange of soiled and mutilated notes.

The Minister of Industry, Government of Bihar, Smt. Renu Kumari Kushwaha, in her address, called for greater participation of Banks in

financing to Industry sector in the State. She urged upon Banks to give focussed attention to financing under Food Processing, PMEGP and Weaver's Credit Card.

The Agriculture Minister Shri Narendra Singh, in his address, impressed upon the Bankers to actively participate in financing two core areas of the State's economy viz. Agriculture and Industry. He suggested that Banks should remove the difficulties being faced by farmers in getting KCC loans.

The Hon'ble Chief Minister, Government of Bihar, Shri Nitish Kumar welcoming all participants expressed his happiness to attend the SLBC meeting for the second time in the same year. He complimented Shri Jeevandas Narayan for his promotion to the rank of Deputy Managing Director of State Bank of India.

Shri Kumar highlighted the importance of the SLBC meetings in as much as Hon'ble Finance Minister of the country had attended the last SLBC meeting of the State and on earlier occasions even the Governor, RBI has attended such meetings. He desired that the decisions taken in the last SLBC meeting be implemented.

Dwelling on the Action Points of the last SLBC meeting, the Hon'ble Chief Minister expressed his concern that only 76 branches of Banks had been opened in the first quarter of the FY against the annual target of opening 750 branches in the State during the year 2013-14. He urged the Bankers to ensure that every Gram Panchayat had a Bank branch in due course. In this connection the CM remarked that Panchayat Sarkar Bhavans (PSBs) are being constructed by the Government in each Gram Panchayat in phased manner and funds have already been allocated at many of the Gram Panchayats. The Panchayat Sarkar Bhavans to be

utilised for various purposes such as Nyaya Panchayats (judicial Body at Panchayat level) and Common Service Centres (CSC) or Vausdha Kendra (for meeting service related needs of people). He invited the Banks to open branches at such PSBs for which space would be provided to the Banks. This would prove helpful to the people of the area as all facilities would become available to them at one place. The Hon'ble Chief Minister further stated that at many Gram Panchayats Bank branches already existed and the Banks can go for opening of branches at those unbanked Gram Panchayats where funds for construction of PSBs is being released in the first phase.

On Annual Credit Plan the Hon'ble Chief Minister expressed his happiness that the size of the Annual Credit Plan of the State had been increasing over the years. However, he, expressed his concern that the achievement of Banks under the Annual Credit Plan was not cent percent despite the ACP being prepared by the 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. This would also help to reduce complaints under KCC. He was critical of large complaints under KCC & Indira Awas Yojana (IAY) and suggested to distribute Pass Books to IAY beneficiaries by organizing Camps.

On low performance during the four Education Loan camps, the Hon'ble Chief Minister desired to know how the Banks planned to achieve the target of financing 80000 Education Loans during the Financial Year. He advised that students lodged complaints regarding Education Loan, in Janata Darbar.

The Hon'ble Chief Minister advocated to the Banks to dispose of all applications received under Food Processing on priority basis. He

remarked that the subsidy provided by the State Government for financing under Food processing was high and Banks should utilize this opportunity by financing more under the Scheme.

On CD ratio, the Hon'ble Chief Minister remarked that though the banks have achieved 40% mark, it was still low. He suggested that by increasing finance to Industries, Food Processing and to Agriculture the CD ratio of the State could be further improved. As 89% people of the State lived in rural areas and 76% people were dependent on Agriculture, he was of the view that special focus on Agriculture was required by the Banks. He also remarked that at the State Government's initiative, the RAINBOW Revolution took place in the State through implementation of Agri Road Map. He suggested that apart from KCC, the Banks should increase financing in other Agri areas such as Godowns, Allied activities, Farm Mechanisation etc. which will not only improve the Marketing/ Processing of Agri produce but will also have positive impact on the CD ratio of the State. For manufacturing Sector, he described that Industrial Policy will also be coming in phases.

The Chief Minister also observed that if Special Status was granted to the State, major Industries will be coming into the State which, in turn, will help to increase the CD ratio of the Banks. He also observed that improvement in CD Ratio was not a social obligation for the Banks rather it was a business obligation for them.

The Chief Minister observed that the Deposits of the Banks in the State is increasing, which reflected good faith of people on Banks. If advances of Banks increase, deposits will further increase resulting in increase of economic activity which will ultimately benefit the Banks.



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.

Emphasizing on the initiatives of the State Government towards Banking sector in the State, the Hon'ble Chief Minister observed that Senior Deputy Collectors (SDC- Bankings) have been posted in all districts for looking after Banking related issues. He hoped that the Banks in the State will improve CD ratio and achieve the required benchmark for receiving Government deposits.

At the end of his deliberations, the Hon'ble Chief Minister described the Banks as partner of the Government in economic development of the State. He remarked that through bank's participation, the private investment in the State could be increased which would bolster growth of the State and Bihar will also become a developed State. He also commented that holding SLBC on the auspicious day of Raksha Bandhan reflected the bondage between the Banks and the Government.

The Vote of Thanks to the Chief Minister was given by the General Manager, Canara Bank Shri B M Trehan. 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 unique growth story of the State.

The items of Agenda were thereafter taken up for discussion and the following decisions were arrived at:

### **BRANCH OPENING**

1. Month-wise Branch opening Action Plan to be submitted by every Bank to the SLBC.
2. Monthly report of Branch opened to be submitted by each Bank to SLBC.
3. Un-banked Gram Panchayats to be given priority while opening branches by banks in rural areas. All un-banked Gram Panchayats to be provided with bank branch in due course.

### **ACP ACHIEVEMENT**

1. The Banks whose performance under Agri ACP was below State average were advised to give due attention to Agri financing so that the position improves in subsequent quarters. The poor performance of SBI, UCO Bank and Bank of Baroda in particular, were pointed out in this regard.
2. The data related to poor performing branches should be provided by all banks along with the actions taken/ proposed to be taken by the Bank to improve their performance.
3. Adequate financial powers should be given to all Branch Managers, especially in RRBs, to enable them to sanction loans in their area of operation.

## KISAN CREDIT CARD (KCC)

1. Achievement of 11 % target under new KCC was taken as very poor, especially in view of the onset of Kharif season in June. Canara Bank, UCO Bank and Bank of Baroda, in particular, were advised to improve their performance under new KCC. The Banks were advised to provide KCC in time as timely credit is properly utilized which facilitates the recovery prospects.
2. The importance of renewal of KCC was reiterated as it helped not only in NPA reduction but also boosted ACP achievement, due to financing at enhanced scale of Finance.
3. Two new formats of LPC- one for Agri Loans upto Rs One Lac and the other for Agri Loans above Rs One lac, devised by the Revenue and Land Reforms Department, Government of Bihar, was adopted by the House. The Revenue and Land Reforms Department, Government of Bihar was advised to circulate the same to all concerned for implementation.
4. On the matter of delayed issuance of LPC, it was reiterated that timeline had been fixed by the Government for issuance of LPC and for any LPC related issue the Banks were advised to contact the Revenue and Land Reforms Department, Government of Bihar.
5. It was desired that generation of loan applications under KCC be given priority by Banks and the generation of applications to be ensured either through Camps or directly.
6. The issue of demand of Affidavit from the farmers, at the time of release of crop insurance claim and the submission of farmer's profile for crop insurance was objected to by the Banks. The Cooperative Department, Government of Bihar was advised to study the same and come out with their response/ clarifications.

## DAIRY, FISHERY AND POULTRY

1. The House was informed by the Secretary, Animal and Fisheries Resources Department that the old cases of DEDs, not covered by the Govt. of India will be covered by the State Government through its new Scheme.
2. The names of Participating Banks and the modalities for implementation of the new Dairy Scheme- Integrated Dairy Development Scheme, to be finalized at an early date. The Development Commissioner, GoB was requested to hold a meeting with Banks and finalise the same. The widening of the number of participating Banks, from the present four (SBI, CBI, PNB & BOI) be also considered.
3. It was reported that the financing so far made by IDBI Bank, the only Bank chosen by the State Government for implementing its Fishery Schemes, was of only Rs 2.15 Crores. IDBI Bank was asked to report its actual performance to the SLBC for including the same in the relevant Agenda Book and presenting before the House.
4. It was desired that the Animal and Fisheries Resources Department, GoB consider involving other banks also in the Integrated Fishery Development Scheme of the State Government, in addition to IDBI Bank so that more financing under Fishery could be facilitated.
5. The Animal and Fisheries Resources Department, GoB was suggested to evolve subsidy linked Schemes for Poultry and Goatery so that Bank financing under these allied Agriculture activities also gather momentum.

## **STORAGE FACILITY**

It was highlighted that the requirement of Storage Facilities has been increasing in the State. In view of passage of the Food Security Bill and its likely implementation at an early date, Banks were requested to participate in expansion of Storage facilities in the State with enhanced financing to the sector.

## **EDUCATION LOAN**

1. Concern was expressed for low number of applications (2621) in four Education Loan Camps. It was suggested that wide publicity needed to be given for making such camp a success.
2. The performance of Banks was found wanting in the area of Education Loans and in view of such a stiff target, all Banks were advised to provide loans to all deserving students.
3. For reducing complaints under Education Loans, it was desired that Bank branches display the set of Documents required under Education Loan, for the convenience of public.

## **MSE ADVANCES**

1. From the next SLBC meeting, data with respect to Food Processing units to be separately tabled for applications received from the Industry Department and those received directly at the branches.
2. All Food Processing proposals needed to be disposed at an early date and considering the high subsidy amount available in such units, the Banks should examine such proposals on merits positively.

3. Financing, under PMEGP in the State, during the first quarter of the current year was very poor. It was suggested that application forms of willing RSETI trained people should be generated and sent to banks for sanction under PMEGP. Financing of Food Processing units under PMEGP should also be explored.
4. Applications generated for financing under Weavers Credit Card (WCC) and pending for disposal may be considered for financing during the current FY.

### **MISCELLANEOUS**

1. Sub-Committee of SLBC on Industry and Agriculture to be formed under the Chairmanship of the Principal Secretary (Industry) and Agriculture Production Commissioner (APC) respectively, to review the performance/ progress on a quarterly basis.
2. The Empowered Committee of RBI on MSME to take care of MSE related issues of Banks.
3. The ten times enhancement in Stamp Duty affected financing under SBF- WCC/ DRI/ GCC etc. Even in cases like deceased payment the enhancement in stamp duty poses financial burden on the survivors. The Government was requested to roll-back the enhancement made in stamp duty in loan documents pertaining to MSE loans & DRI.
4. All Senior Deputy Collector Banking (SDC- Banking) were advised to display a board reading " For all banking related problems please contact SDC Banking at Phone No....." outside their Office to facilitate redressal of Banking related grievances of public.

Shri S C Singh, Zonal Manager, Central Bank of India thanked all participants for fruitful discussion on various issues during the SLBC meeting and on behalf of all banks assured the State Government for better performance by Banks during current FY on the lines discussed in the meeting.

## ACTION POINTS

### 45<sup>th</sup> SLBC MEETING HELD ON 21<sup>ST</sup> AUGUST 2013

- Banks should put in concerted efforts to ensure achievement of target set under ACP for FY: 2013-14.

**(Action: All Banks)**

- Banks to monitor branch-wise performance to improve ACP achievement & CD ratio in low performing districts. The data related to poor performing branches should be provided by all banks along with the actions taken/ proposed to be taken by the Bank to improve their performance.

**(Action: All Banks)**

- Target of opening 750 branches during the FY to be met by the Banks in the State. Un-banked Gram Panchayats to be given priority while opening branches by banks in rural areas.

**(Action: All Banks)**

- Banks to implement the DBT scheme by taking timely measures with regard to opening accounts of the beneficiaries, installing ATMs and issuing ATM Cards to all eligible beneficiaries.

**(Action: All Banks)**

- The District Administration of the three DBT implementing districts to remove anomaly in the list of beneficiaries, support in tracing and identification of the beneficiaries and in providing Aadhar number to the respective LDMs.

**(Action: District Administration of Arwal, Sheikhpura and Sheohar districts)**



- 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.

**(Action: All Concerned Banks)**

- Banks to cover all the allotted villages with population below 2000, within the stipulated timeline, through BCs, USBs or Brick & Mortar branches.

**(Action: All Concerned Banks)**

- The District Administration to give adequate attention towards disposal of Certificate Cases, execution of Possession Notices under SARFAESI Act and action against the big defaulters of the district so that Banks may recover their dues from the defaulters.

**(Action: All SDC Banking)**

- All proposals related to Food Processing to be disposed on priority basis by the Banks.

**(Action: All Banks)**

- Education loan being a focus area, all applications received at Bank branches to be disposed on top priority basis and Banks should ensure to achieve their target under Education Loan.

**(Action: All Banks)**

- LPC to be issued on new standardized formats for convenience of all concerned.

**(Action: Revenue and Land Reforms Department, Government of Bihar)**

- LPC related issues of Banks to be resolved to enable issuance of LPC within stipulated timeline and in hassle free manner.

**(Action: Revenue and Land Reforms Department, Government of Bihar)**

- The Banks should give focus on issuance of new and renewal of KCC and also increase finance in other Agri areas such as Godowns, Allied activities, Farm Mechanisation etc.

**(Action: All Banks)**

- The issue of demand of Affidavit from the farmers, at the time of release of crop insurance claim and the submission of farmer's profile for crop insurance to be studied and clarifications to be provided.

**(Action: Cooperative Department, Government of Bihar)**

- The names of Participating Banks and the modalities for implementation of the new Dairy Scheme- Integrated Dairy Development Scheme, to be finalized at an early date.

**(Action: Animal and Fisheries Resources Department, Government of Bihar)**

- Involvement of other Banks in the Integrated Fishery Development Scheme of the State Government, in addition to IDBI Bank, to be considered so that more finance under Fishery could be facilitated.

**(Action: Animal and Fisheries Resources Department, Government of Bihar)**

- Subsidy linked Schemes for Poultry and Goatery to be evolved so that Bank finance under these allied Agriculture activities also gather momentum.

**(Action: Animal and Fisheries Resources Department, Government of Bihar)**

- Application forms of willing RSETI trained people should be generated and sent to Banks for sanction under PMEGP.

**(Action: Industry Department, GoB)**

- Sub-Committee of SLBC on Industry and Agriculture to be formed under the Chairmanship of the Principal Secretary (Industry) and Agriculture Production Commissioner (APC) respectively, to review the performance/ progress on a quarterly basis.

**(Action: SLBC, Principal Secretary-Industry and Agriculture Production Commissioner)**

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45<sup>th</sup> REVIEW MEETING OF SLBC, BIHAR HELD ON 21.08.2013

CHAired BY SHRI NITISH KUMAR

HON'BLE CHIEF MINISTER, GOVT. OF BIHAR

IN THE AUGUST PRESENCE OF

**SHRI NARENDRA SINGH, MINISTER OF AGRICULTURE, GOVT. OF BIHAR**

&

**SMT. RENU KUMARI KUSHWAHA, MINISTER OF INDUSTRY, GOVT. OF BIHAR**

CONVENOR

SHRI JEEVANDAS NARAYAN

DEPUTY MANAGING DIRECTOR

STATE BANK OF INDIA

**LIST OF PARTICIPANTS IN THE MEETING**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation / Office</b>
1	Mr. Ashok Kumar Sinha	Chief Secretary, Govt. of Bihar
2	Mr. Alok Kumar Sinha	Development Commissioner, Govt. of Bihar
3	Mr. Ashok Kumar Chouhan	Agriculture Production Commissioner, GoB
4	Mr. C. Ashokwardhan	Principal Secretary, Revenue & Land Reforms, GoB
5	Mr. Anjani Kumar Singh	Principal Secretary to the Chief Minister, Govt. of Bihar
6	Mr. N K Verma	Principal Secretary, Industry, Govt. of Bihar
7	Mr. Rameshwar Singh	Principal Secretary, Finance, Govt. of Bihar
8	Mr. Atul Prasad	Principal Secretary, Co-operative, Govt. of Bihar
9	Mr. M. K. Verma	Regional Director, RBI
10	Mr. K. V. Rao	Chief General Manager, NABARD
11	Mr. Amrit Lal Meena	Secretary, Rural Development Department, GoB
12	Mr. Deepak Prasad	Secretary, Minor Water Resources, GoB
13	Mr. Hukum Singh Meena	Secretary, Revenue & Land Reforms, Govt. of Bihar
14	Mr. Atish Chandra	Secretary to Chief Minister, Govt. of Bihar
15	Mr. Arvind Kumar Choudhary	Commissioner, Swarojgar & CEO, BRLPS
16	Mr. Sanjeev Hans	Secretary, Finance (Expenditure),
17	Mr. Santosh Mall	Secretary, Animal & Fishery Resources
18	Ms. Priya Kumar	Director, DFS, Govt. of India
19	Mr. Swaroop Singh	General Manager, Reserve Bank of India
20	Mr. K.P. Chand	General Manager, NABARD

21	Mr. S K Bhattacharyya	General Manager, State Bank of India
22	Mr. N.R. Parmar	General Manager, State Bank of India
23	Mr. S.S.Banerjee	General Manager, Punjab National Bank
24	Mr. B.M. Trehan	General Manager, Canara Bank
25	Mr. L.K.Panda	GM & Circle Head, UCo Bank
26	Mr. K.J.Bahadur	Director, Institutional Finance, GoB
27	Mr. Arvind Verma	I.A.S (Probation), Muzaffarpur
28	Mr. Satyajit Deb	Deputy General Manager, RBI
29	Mr. D. Padhi	Deputy General Manager, NABARD
30	Mr. S.C. Singh	Zonal Manager, Central Bank of India
31	Mr. S.K.Rai	Zonal Manager, Central Bank of India
32	Mr. Jagannath Mishra	Deputy General Manager, Allahabad Bank
33	Mr. Sudhir Kumar Sinha	D.G.M & C.R.M, United Bank of India
34	Mr. Ashok kumar Sud	Zonal Manager, Indian Bank
35	Mr. M.N.A. Ansari	Deputy General Manager, Bank of India
36	Mr. B.S.Harilal	Chairman, Uttar Bihar Gramin Bank
37	Mr. A.S.Shekhawat	Chairman, Bihar Gramin Bank
38	Mr. A.K.Dargan	Deputy General Manager, Punjab National Bank
39	Mr. Om Prakash	Deputy General Manager, Bank of Baroda
40	Mr. R.S.Chahal	Deputy General Manager, Oriental Bank of Commerce
41	Mr. Jitendra Nath Prasad	Chief Regional Manager, Indian overseas Bank
42	Mr. S.K.Mohapatra	Regional Head, Union Bank of India
43	Mr. Manoj K. Jaiswal	DGM & Zonal Head, ICICI Bank Ltd.
44	Mr. N.B.Dattatreya	Assistant General Manager, Reserve Bank of India
45	Ms. Shailaja singh	Assistant General Manager, RBI
46	Mr. Satish Kumar Singh	Assistant General Manager-SLBC, State Bank of India
47	Mr. S.P.Singh	Assistant General Manager, State Bank of India
48	Mr. S.B. Kanth	Assistant General Manager, State Bank of India
49	Mr. M. Mandal	Assistant General Manager, UCo Bank
50	Mr. B.R.Kashyap	Assistant General Manager, Syndicate Bank
51	Mr. S Banerjee	Assistant General Manager, State Bank of Bikaner & Jaipur
52	Mr. H.M. Aggarwal	Assistant General Manager, Vijaya Bank
53	Mr. Sanjay Kumar Sinha	Deputy Zonal Manager, Dena Bank
54	Mr. Sharad Jadhav	Deputy Zonal Head, Corporation Bank
55	Mr. Rajesh Kumar Jha	VP & Circle Prime Head, Axis Bank
56	Ms. Pratyaksha Naithani	Regional Head, INDUSIND Bank
57	Mr. Sanjeev Kumar Kaushal	AGM, IDBI Bank
58	Mr. Ashok Priyadarshi	Dy. Secretary, Institutional Finance, GoB
59	Mr. A. K. Singh	Assistant Director, MSME- DI, Patna
60	Mr. K.K. Mohapatra	Regional Manager, Agriculture Insurance co. Of India
61	Mr. T.P.Mishra	Assistant General Manager, Bank of Baroda
62	Mr. Ravindra Ram	Senior Deputy Collector (Banking), Araria
63	Mr. Ravi Rakesh	Senior Deputy Collector (Banking), Katihar
64	Mr. Sanjay Kumar Singh	Senior Deputy Collector (Banking), Aurangabad

65	Mr. Prabhat Kumar	Senior Deputy Collector (Banking), Banka
66	Mr. K.K. Yadav	Senior Deputy Collector (Banking), Begusarai
67	Mr. Sudhir Kumar	Senior Deputy Collector (Banking), Bhagalpur
68	Mr. Devendra Kumar	Senior Deputy Collector (Banking), Lakhisarai
69	Mr. Govind Choudhary	Senior Deputy Collector (Banking), Darbhanga
70	Mr. Ajay Kumar	Senior Deputy Collector (Banking), E. Champaran
71	Mr. Ranjeet Kumar	Senior Deputy Collector (Banking), Gaya
72	Mr. Baleshwar Prasad	Senior Deputy Collector (Banking), Gopalganj
73	Mr. Md. Safique	Senior Deputy Collector (Banking), Jehanabad
74	Mr. Prabhu Das	Senior Deputy Collector (Banking), Jamui
75	Mr. Shahnawaz Ahmed Niyazee	Senior Deputy Collector (Banking), Kaimur
76	Mr. Md. Umair	Senior Deputy Collector (Banking), Khagaria
77	Mr. Shashi Shekhar	Senior Deputy Collector (Banking), Kishanganj
78	Mr. Aman Kumar Suman	Senior Deputy Collector (Banking), Madhubani
79	Mr. Ahsan Ahmad	Senior Deputy Collector (Banking), Munger
80	Mr. Aditya Kumar Jha	Senior Deputy Collector (Banking), Muzaffarpur
81	Mr. Ravi Kant Sinha	Senior Deputy Collector (Banking), Nalanda
82	Ms. Parul Priya	Senior Deputy Collector (Banking), Nawada
83	Ms. Arhana Bharti	Senior Deputy Collector (Banking), Patna
84	Mr. M.K. Jha	Senior Deputy Collector (Banking), Purnea
85	Mr. Aditya Kumar Piyush	Senior Deputy Collector (Banking), Rohtas
86	Ms. Monika Thakur	Senior Deputy Collector (Banking), Saharsa
87	Mr. Santosh Kumar Jha	Senior Deputy Collector (Banking), Samastipur
88	Mr. Satyendra Prasad	Senior Deputy Collector (Banking), Saran
89	Mr. Md. Imran	Senior Deputy Collector (Banking), Sheikhpura
90	Mr. B.K. Paswan	Senior Deputy Collector (Banking), Sheohar
91	Mr. Sumit Kumar	Nodal Officer DBT Sheohar
92	Mr. K.K. Upadhyaya	Senior Deputy Collector (Banking), Sitamarhi
93	Mr. Shambhu Nath	Senior Deputy Collector (Banking), Siwan
94	Mr. Sandeep Kumar	Senior Deputy Collector (Banking), Supaul
95	Mr. Sanjay Kumar	Senior Deputy Collector (Banking), Vaishali
96	Mr. Bidyanand Singh	Senior Deputy Collector (Banking), W. Champaran
97	Mr. Deepak Srivastava	Regional Manager, Madhya Bihar Gramin Bank
98	Mr. Sudhir Srivastava	AVP & Agri Business Centre Head, Axis Bank Ltd.
99	Mr. Ranjit Bhattacharya	PA to Dy. Secretary, DIF, GOB
100	Mr. D.K. Sinha	Lead District Manager, Araria
101	Mr. G. Pradhan	Lead District Manager, Arwal
102	Mr. A.K. Srivastava	Lead District Manager, Aurangabad
103	Mr. P Pandey	Lead District Manager, Banka
104	Mr. R.K. Sinha	Lead District Manager, Begusarai
105	Mr. O.P. Sharma	Lead District Manager, Bhagalpur
106	Mr. B.P. Gupta	Lead District Manager, Bhojpur
107	Mr. S. Bhanja	Lead District Manager, Buxar
108	Mr. Shatrughan Prasad	Lead District Manager, Darbhanga
109	Mr. Dinesh Chandra	Lead District Manager, E. Champaran
110	Mr. Ajay Coomar	Lead District Manager, Gaya
111	Mr. O.P. Srivastava	Lead District Manager, Gopalganj

112	Mr. A.K. Chaudhary	Lead District Manager, Jamui
113	Mr. M.S.Tuli	Lead District Manager, Kaimur
114	Mr. A K Agarwal	Lead District Manager, Jehanabad
115	Mr. Santosh Kumar	Lead District Manager, Khagaria
116	Mr. S.K. Halder	Lead District Manager, Lakhisarai
117	Mr. Raghav Prasad	Lead District Manager, Madhepura
118	Mr. S.K. Biswas	Lead District Manager, Madhubani
119	Mr. S.B. Mishra	Lead District Manager, Munger
120	Dr. Hare Krishna Jha	Lead District Manager, Muzaffarpur
121	Mr. P.K. Kanaujiya	Lead District Manager, Nawada
122	Mr. B.K.Pandey	Lead District Manager, Patna
123	Mr. Rajendra Prasad Paswan	Lead District Manager, Purnea
124	Mr. M.K. Nanda	Lead District Manager, Rohtas
125	Mr. P K sinha	Lead District Manager, Saharsa
126	Mr. Navendra Kumar Sinha	Lead District Manager, Samastipur
127	Mr. R.N. Bharti	Lead District Manager, Saran
128	Mr. S.K. Sinha	Lead District Manager, Sheikhpura
129	Mr. Pramod Kumar	Lead District Manager, Sheohar
130	Mr. Anil Shekhar Das	Lead District Manager, Sitamarhi
131	Mr. A.K. Sinha	Lead District Manager, Siwan
132	Mr. Manish Bose	Lead District Manager, Supaul
133	Mr. Ranjit Singh	Lead District Manager, Vaishali
134	Mr. A.K. Jha	Lead District Manager, W. Champaran
135	Mr. B K Jha	Lead District Manager, Kishanganj
136	Mr. V.K.Nanda	Lead District Manager, Nalanda
137	Mr. M. P. Bhagat	Dy. Director (Banking), Institutional Finance, GOB
138	Mr. Vikash Krishna	Chief Manager, Bank of India
139	Mr. Saurav Kumar	Chief Manager, Kotak Mahindra Bank Ltd.
140	Mr. S.D. Singh	Chief Manager, Indian Bank
141	Mr. P.K. Gupta	Chief Manager, Federal Bank
142	Mr. Abhijeet Sen	Chief Manager, ICICI Bank
143	Mr. R.K.Sharma	Advisor ( Planning) Land Development Bank
144	Mr. L.N.Jha	State Project Co-ordinator, Monitoring Cell for RSETIs
145	Mr. M.C. Sharan	SPM (MF), Jeevika
146	Mr. P.K.Jaiswal	Senior Manager, Bihar Gramin Bank
147	Mr. Rahul Kumar	Manager (R &AB), Bank of Baroda
148	Mr. Abinash Tanti	Sr. Manager, Syndicate Bank
149	Mr. Ajey kumar jha	Senior Manager, United Bank of India
150	Mr. A.N.Jha	Senior Manager (RD), Central Bank of India
151	Mr. P.N. Tiwari	Senior Manager, Central Bank of India
152	Mr. Uday Kumar Pandey	Senior Manager, Madhya Bihar Gramin Bank
153	Mr. Vijay Kumar	Sr. Manager, National Housing Bank
154	Mr. R.K.Sinha	Manager, Allahabad Bank
155	Mr. Sanjeev Kumar Jha	Manager, Punjab National Bank
156	Mr. Ramesh kumar Singh	Manager, Vijaya Bank
157	Mr. S.Sreenatha Babu	Customer Care Manager, ING Vysya Bank Ltd.
158	Mr. Pankaj Kumar	Senior Manager, Punjab National Bank
159	Mr. Uttam kumar	Manager, IDBI Bank

160	Md. Ejaj Ahmad	Programme Mgr., Women Development Corp.
161	Mr. Ramavtar	Divisional Manager, Canara Bank
162	Mr. Purendra Pandey	Branch Head, Indusind Bank
163	Mr. Lakshman kumar	Br. Manager, Karnataka Bank Ltd.
164	Mr. R.K.Singh	Dy. Manager, Lead Bank Office, Nalanda
165	Ms. Swati	Assistant Manager, South Indian Bank ltd.

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