

**MINUTES OF THE 46<sup>th</sup> REVIEW MEETING**  
**OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR**  
**HELD ON 20<sup>TH</sup> NOVEMBER, 2013 FOR THE HALF YEAR ENDED**  
**SEPTEMBER, 2013**



**STATE BANK OF INDIA**  
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**MINUTES OF**  
**THE 46th REVIEW MEETING OF THE STATE LEVEL BANKERS'**  
**COMMITTEE, BIHAR FOR THE QUARTER ENDED SEPT' 2013**  
**HELD ON 20<sup>TH</sup> NOVEMBER, 2013**

The 46<sup>th</sup> review meeting of State Level Bankers' Committee, Bihar was held on the 20<sup>th</sup> November, 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, Industries Minister Dr. Renu Kumari Kushwaha, The Chief Secretary, Govt of Bihar Shri. Ashok Kumar Sinha and senior officials of Government and Banking industry. The list of participants is enclosed as Annexure I.

Delivering the keynote address, Shri Rakesh Sharma, Chief General Manager, SBI & Convenor SLBC Bihar welcomed all the participants and expressed his happiness at getting the opportunity to attend the SLBC meeting in the first week itself of reporting for his new assignment. He described, in brief, some of the achievements of Banks during the first half of FY 2013-14. He observed that the performance of Banks under ACP during the half year was 31% more than the performance during the same period last year. The maintenance of CD Ratio at above 40% and incremental CD Ratio of 49% as on 30th September 2013 reflected that Banks were on the right track towards improvement of CD Ratio in the state. He was hopeful that with the active involvement of the State Govt. towards increasing the credit absorption capacity in Agri and Agri related industries in the State, the Bank Finance would increase which would lead to further improvement in the CD ratio of the State.

Shri Sharma expressed his happiness over improvement in the performance of Banks under extension of credit to the Self Help Groups

(SHGs) during the Half Year. In this connection, he announced that the SLBC had devised a uniform common savings and credit linkage format, for use by Banks which would facilitate the process of linkage of SHGs with Banks.

The CGM, SBI remarked that though under Education loan the financing had increased during the review period, for achieving the annual target of providing loan to 80000 students, the Banks would have to give more focus towards providing Education Loan to all eligible students. He also requested the Banks to achieve the target of opening 750 new branches during the year. In this connection the Gram Panchyats, where the building of Panchyat Sarkar Bhavan were being built in the first phase, could be given preference while opening branches in rural areas.

Towards implementation of Direct Benefit Transfer in the State the CGM, SBI hoped that the opening of accounts of the beneficiaries and the fund transfer would take place in hassle free manner with better co-ordination between the State Govt. and the Bank officials.

The rising NPAs were a major concern of the Banks. The CGM, SBI requested the State Govt. to help the Banks in disposal of pending Certificate Cases so that the level of NPAs could be kept in check and the credit flow in the state remains at the expected level.

At the end Shri Sharma 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 commended the Banks, functioning in the state, for achieving the Benchmark in case of Priority Sector Lending, Agri lending, Lending to women as well as to the weaker sections. He hoped that the pace of

opening of branches would increase and the target of opening 750 branches during the Financial Year would be achieved by the Banks.

The RD, RBI expressed his concern at the low CD ratio of the state and stressed that with increased financing the CD Ratio of the state would improve. He also requested the State Govt. to ensure full utilization of the amount sanctioned under RIDF, as that will have a positive impact on the CD ratio. Shri Verma apprised that RBI has also taken initiatives by way of organising three Town Hall Meetings which facilitated interaction between entrepreneurs and other stake holders. He requested the Banks and the concerned Govt. Departments to work towards developing industrial climate in the state.

On Financial Inclusion, Shri Verma opined that the purpose behind Financial Inclusion was to have in place Banking Facilities in all villages. He expressed satisfaction that the Banks were slowly progressing towards achieving the goal and in this connection the role of BCAs assumed importance. The RD, RBI requested all the Banks to utilize the services of BCAs in various activities so that a number of Banking facilities become available in the rural areas. In this connection, he remarked that the Ultra Small branches were to be manned by regular Bank Officer and not by BCAs.

The Regional Director, RBI expressed serious concern at high level of NPAs of Banks. He reiterated that every NPA was cutting the capital of Banks to that extent. He requested for Govt. intervention towards disposal of top 10 certificate cases filed by the Banks in each district and in other recovery related efforts of the Banks.

Dwelling on the effectiveness of various forums functioning under the Lead Bank Scheme, the RD, RBI desired for participation by all

concerned to make the meetings meaningful. He also requested for removing data inconsistencies to facilitate review of performance on actual basis.

At the end of his address, the Regional Director requested the State Government to raise a special battalion of Police Force for the security of Currency Chests as at present only few Currency Chests were being guarded by regular Police Forces.

The Minister of Industries, Government of Bihar, Dr. Renu Kumari Kushwaha, in her address, complimented the Banks on the progress made by them. She stated that the State Government has taken many initiatives for the development of Agriculture in the state. As the state was predominantly Agriculture based, the Banks needed to give more focus on Agri financing. She called for greater participation of Banks in financing to the Industrial sector in the State. She requested Banks to open Industrial branches so that the industrial sector gets adequate attention. She urged upon Banks to give more attention to financing Agro-based industries and Micro and Small enterprises. She was of the opinion that in the Task Force Committee meeting held at district level proper scrutiny of applications should be done so that the loan processing and sanction under PMEGP is facilitated. She urged the Banks to walk in tandem with the State Government to make the state- Bihar of our dream.

The Agriculture Minister Shri Narendra Singh, in his address, felt that under KCC, JLG and Farm Mechanisation the performance of Banks during the half year was far behind the target. In the light of Drought and Cyclone affecting the state adversely, during the year, he requested the Banks to be more sensitive towards the problems faced by the farmers of the state and give more attention to financing in rural areas

so that the plight of the rural people could be mitigated. He also desired that the Banks should gear up their machinery to achieve their Agri ACP and KCC targets and provide the benefit of Interest Subvention to the eligible farmers.

The Hon'ble Chief Minister, Government of Bihar, Shri Nitish Kumar, welcoming all participants, expressed his happiness to attend the SLBC meeting continuously for the third time in a row. He remarked that the 44<sup>th</sup> SLBC meeting held on 11.05.2013 at Rajgir was attended by the Hon'ble Union Finance Minister and it was very interactive and useful.

Shri Kumar complimented the Banks for the overall good performance during the first half of the current year and observed that Banks have to go a long distance ahead as the state was still far behind in terms of CD ratio, Agri loans and Education Loans.

Stressing on the need for growth of industries in the state, the Hon'ble Chief Minister observed that for eradication of poverty and improving employment situation in the state there was need to give focussed attention to micro, small and medium enterprises. Many initiatives have been taken by the State Govt. in this regard through formulation of Industrial Promotion Policy and Food Processing Industries Policy. The Sugarcane and Food Processing units have good potential in the state and financing by Banks in this area would yield desired results. He requested the Banks to act as facilitator for small and medium size investments as it will act as catalyst for growth. He remarked that if Special Status was granted to the state, large Corporates shall also be coming in the state as the state provided good market for the consumer goods and industrial products and the middle class was growing in a big way in the state.

On Education Loan, the Hon'ble Chief Minister observed that students of the state are very meritorious and qualify for admission in reputed Educational Institutes but they required financial support for pursuing their studies. Many students might not be approaching the Banks for the financial help due to lack of awareness in this regard. He desired that Banks give proper publicity to the Education Loan scheme to increase awareness among the students so that the deserving students are not deprived of higher studies due to their poor financial condition. He also desired that the disposal of applications under Education Loan should be fast. In this connection, Shri Kumar expressed his displeasure that complaints pertaining to Education Loans were still coming in his Janta Darbar, being held on 2<sup>nd</sup> Monday of every month, and desired that Banks take proper steps to provide Education Loan in a hassle free manner.

To study the drought situation prevailing in the state, the Hon'ble Chief Minister apprised the House, that a team of the Central Government was presently visiting the state. He observed that due to the drought affecting major parts of the state during Kharif season, the performance of Banks during the first half year, under KCC has not been good. The cyclone which followed the drought led to further damage to the crops. However, as the prospect of Rabi crops is good in the state, he exhorted Banks to participate in the proposed Credit Camps on 26<sup>th</sup> November in a big way and provide credit and other relief to the affected farmers. He desired that Banks give Consumption Loans, KCC and other Agri Loans in the drought affected areas as also restructure or reschedule the eligible loan accounts. He directed that to make the camps effective it should be held with full preparation and Videography of the camps should be done & availability of Police personnel in adequate number should be ensured at the camp site to identify and book the unscrupulous elements in the camps.

On Crop Insurance the Hon'ble Chief Minister stressed that insurance was an important aspect under crop loan and the claim of insurance should reach the beneficiaries. He expressed his surprise over non availability of the list of insured farmers with the insurance companies. The Hon'ble Chief minister asked the implementing agencies to remove the flaws in the insurance scheme at the earliest.

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 due course so that Banking services are easily available to people in far flung areas also. 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 these can be utilised for opening branches.

On the issue of security of the Currency Chests, the Hon'ble Chief Minister remarked that the Banks should follow the guidelines related to security arrangements of the Currency Chests formulated in a meeting on security of Currency Chests held approx. five years back. He advised the Banks that before movement of cash, assistance of local police should be invariably sought. He assured Banks to provide full security to the Currency Chests. He, however, observed that with the present resources, creation of separate force for security of Banks may not be possible. Shri Kumar elaborated some of the initiatives taken by the State Government towards recruitment of police personnel in the state in a phased manner. He desired that the RBI should oversee that the existing guidelines related to maintenance of Currency Chests are properly followed by Banks and review of the earlier guidelines be also carried out. He also desired that the Director General of Police (DGP) and the Home Secretary of the state should attend the meetings on Currency Chest.



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.

The Vote of Thanks to the Chief Minister and the two ministers was given by the General Manager, UCO Bank Shri L K Panda. He thanked them for providing valuable suggestions and guidance towards functioning of the Banks in the state.

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

### **AGRICULTURE RELATED ISSUES:**

1. **Sub-Committee meeting of SLBC on Agriculture:** The Agriculture Production Commissioner (APC) apprised the House about the main decisions taken at the first meeting of Sub-Committee of SLBC on Agriculture held on 14<sup>th</sup> November 2013, as under-

a. In the light of Drought in the major part of the state, the Banks were advised to provide mainly three types of reliefs to the farmers- Rescheduling/ Restructuring of existing loan, Fresh loans and Consumption loans. As the Special DLCC meeting was held in all 33 Drought affected districts of the state the Banks needed to provide fresh loans and other reliefs to the farmers.

b. Review of performance of KCC of Banks was done and all Banks were asked to enhance financing under Agri in the state and achieve the target in this regard.

c. Review of performance of Banks under other Agri Schemes including SHG and JLG was done and Banks were sensitized for improving performance.

d. Banks were requested to have Banner, containing the features of the important schemes, placed at the branches making the public aware of the various Agri related schemes being offered by the Banks.

2. **Agri ACP**: 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, PNB, Union Bank and Bank of Baroda, in particular, were pointed out in this regard. The APC was advised to periodically review the performance of Banks under various Agri related schemes and under Agri financing in general.

3. **KCC**: As the Kharif crops were affected by Drought, the Banks were advised to give due attention to increasing financing in Rabi season. The renewal of all eligible KCC loans should be done and focus should be on providing new KCC to the farmers.

The issue of non-issuance of Land Possession Certificate (LPC) on the standard format, devised by the State Govt. was raised. In this regard the Revenue and Land Reforms Department was advised to see the difficulties being faced in implementation of the new LPC format and to ensure that all LPCs are issued on the prescribed format only.

4. **Dairy**: The poor performance of Banks under Dairy was then discussed. Delay in finalisation of name of implementing Banks and the Block/ District in which they should extend Dairy loan was cited as the main reason for poor performance under Dairy in the state. This had also resulted in non- finalization of target of Dairy. As such very poor

financing under Dairy was taking place as no clarity existed regarding in which area and which Bank should extend Dairy loan under Integrated Dairy Development Scheme (IDDS). The cumbersome procedure outlined in the scheme viz. purchase of milch cattle to be made in an authorized Hat and in the presence of a Committee was also hampering credit off take under IDDS in the state.

The Chief Secretary stressed that Animal Husbandry was very important for Agriculture and without development of Animal Husbandry, Agri development cannot be sustainable. He directed the Animal & Fishery Resources Department to urgently decide whether the implementation of the IDDS should be done by four or seven or more Banks and on District-wise/ Block-wise or Service Area basis so that financing under Dairy could be done by Banks in the desired manner. The SLBC was advised to finalise and circulate the target under Dairy finance as soon as the modalities of implementation of the scheme are finalized.

#### **5. Poultry & Fishery:**

The main reason attributed to the poor performance by Banks under Poultry was non-existence of any subsidy scheme and non-insurance of birds by the Insurance Companies. The Animal & Fishery Resources Department was advised to consult the Insurance Companies for finding a solution to the problem of not insuring the birds. In this regard it was suggested that sharing of premium could also be thought of as proactive step by the State Govt. It was also suggested that the State Govt. should create a fund, for providing guarantee to Poultry sector, on the lines of the CGTMSE Scheme applicable for SME sector, if the Insurance Companies were unwilling to provide insurance cover.

Under Fishery the issue of tie-up by the Government with only IDBI Bank for implementation of the Integrated Fishery Development Scheme in the state was raised. However, it was clarified that financing under other than Integrated Fishery Development Scheme can be made by other Banks also.

It was also pointed out that many schemes under the Animal & Fishery Resources Department, especially Poultry, was tied up with JEEVIKA. The Chief Secretary observed that many issues of Animal & Fishery Resources Department remained unresolved which was adversely affecting financing by Banks under the Allied Agriculture activities.

#### **6. SHG & JLG:**

NABARD expressed that Jeevika became the nodal agency for propagation of Self Help Group movement in the state. However, as the Jeevika was mainly focusing on Women SHGs, the JLG model can meet the need of the Men Groups. The financing by Banks to both SHG and JLG needed to increase to help improve the economic scenario in the rural areas.

### **INDUSTRY RELATED ISSUES**

1. **Sub-Committee meeting of SLBC on Industries:** The Principal Secretary (Industries) apprised the House that the first meeting of Sub-Committee of SLBC on Industries was held on 30<sup>th</sup> October 2013 and all industries related issues were discussed in it.

## 2. Food-Processing:

There was large scope for financing under Food Processing in the state. The Banks should play a more facilitating role and increase finance under the Food Processing sector.

3. PMEGP: As the e-tracking of applications started late, the branches could not get the applications, as such the progress under PMEGP in the state is negligible. The KVIC assured that the e-tracking of applications is being done now and Banks can see the details on the website. It was reiterated that the KVIC, KVIB and the DIC should work in tandem and send proposals to the Banks at an early date so that financing by Banks under PMEGP increase. The KVIC was requested to provide the name of branch in the e-tracking mechanism to help monitoring of applications by the controllers.

## 4. WEAVERS CREDIT CARD (WCC):

The performance under financing to Weavers was not up to the mark. The non-receipt of applications was cited as the main reason for slow progress under the scheme. It was clarified that all applications received from the State Government under WCC pertained to that of Weavers and Banks can go for providing them WCC as per the scheme. Apart from these, Banks can also provide credit under WCC to persons having Weavers Card issued by the Government of India. Banks could also engage the services of Bunkar Facilitator for generation of applications under WCC.

NABARD advised the House that the Revival, Reform and Restructuring (RRR) Package for the Handloom sector of the Central Government has been extended upto 31<sup>st</sup> December 2013. Under the RRR package, loan overdue as on 31.03.2010 would become eligible for receiving waiver. Loan amount upto Rs 50000/- per individual beneficiary will be waived, subject

to waiver of 75% interest & penal interest, if any, by the concerned Bank. Fresh loan will also have to be provided to the beneficiaries. The Scheme envisaged Rs 10000/- as Margin Money assistance and only 6% chargeable rate of interest. The Banks were requested to claim benefits under the Scheme in time, in their own interest as also that of the Weavers.

### **OPENING OF BRANCHES**

The performance of Banks during the first half-year was not as per the target. The Banks were, therefore, advised to provide centre-wise and month-wise branch opening plan for the period upto March 2014 to the SLBC and to ensure that the allotted target of branch opening is achieved by them. The SLBC was asked to provide the collated data to the Govt. of Bihar and the Govt. of India.

### **EDUCATION LOAN**

The performance of Banks under Education loan was not very encouraging during the half year. In this connection it was stressed that Banks should finance under Education Loan in all the cases which fulfill the eligibility criteria decided by IBA. For increasing awareness among the students and the public in general, publicity of the Scheme was to be given in local newspapers. The Chief Secretary stressed that bottlenecks in financing under Education Loan should be removed as there was lot of scope for increasing finance to the sector. He emphasized the need to sensitize the branch level functionaries to facilitate delivery of Education loan to the students.

### **MISCELLANEOUS**

1. All Bank branches to display signboard of various products, documents required and interest rate for the general awareness of the public.

2.The issue of hike in stamp duty (from Rs 100/- to Rs 1000/-) for executing loan documents under SME & other areas should be revisited by the State Government.

The meeting ended with a vote of Thanks to all the participants, in general and the Chief Secretary of the state, in particular by Shri S C Singh, Zonal Manager, Central Bank of India. He thanked the Chief Secretary for minutely reviewing all facets of functioning of the Banks and assured the State Govt. of full cooperation by the Banks for the overall development of the state.

## ACTION POINTS

### 46<sup>th</sup> SLBC MEETING HELD ON 20<sup>TH</sup> NOVEMBER 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)**

- All applications pertaining to Education Loan 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)**



- All Bank branches should display on their Notice Board details of their various products for the general awareness of the public.

**(Action: All Banks)**

- All Banks should furnish information on No. of Accounts opened, types of transactions done, amount of transaction, frequency of visits by Bank Officer etc. related to their USB and CSPs on monthly interval to the SLBC.

**(Action: All 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 concerned Banks should put in concerted efforts to provide the relief measures to drought affected areas. At the request of the affected farmers, the Banks should restructure/reschedule/rephase the loan account and provide fresh crop loans, consumption loans and DRI loans.

**(Action: All Banks)**

- The Banks should give focus on issuance of new and renewal of KCC and also increase financing in other Agri. areas such as Godowns, Allied activities, Farm Mechanisation etc. in order to achieve the ACP target for Agri. segment.

**(Action: All Banks)**

- 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)**

- All Banks should meticulously follow the guidelines issued for security of Currency Chest.

**(Action: All Banks)**

- The issue of hike in Stamp Duty should be revisited.

**(Action: State Govt.)**

- 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)**

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**ANNEXURE I**

**46<sup>th</sup> REVIEW MEETING OF SLBC, BIHAR HELD ON 20.11.2013**

**CHAIRD 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**

**&**

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

**CONVENOR**

**SHRI RAKESH SHARMA**

**CHIEF GENERAL MANAGER**

**STATE BANK OF INDIA**

**LIST OF PARTICIPANTS IN THE MEETING**

| Sl. No. | Name                       | Designation   |
|---------|----------------------------|---|
| 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, Govt. of Bihar           |
| 4       | Mr. Anjani Kumar Singh     | Principal Secretary To The Chief Minister, Govt.Of Bihar      |
| 5       | Mr. Vyas Ji                | Principal Secretary, Revenue And Land Reforms, Govt. of Bihar |
| 6       | Mr. N 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, Reserve Bank Of India                      |
| 10      | Mr. K. V. Rao              | Chief General Manager, NABARD                                 |
| 11      | Mr. Amrit Lal Meena        | Secretary, Rural Development, Govt. Of Bihar                  |
| 12      | Mr. Vivek Kumar Singh      | Secretary, Agriculture, Govt. Of Bihar                        |
| 13      | Mr. Mihir Kumar Singh      | Secretary, Minor Water Irrigation, Govt. Of Bihar             |
| 14      | Mr. Arvind Kumar Choudhary | CEO, BRLPS  |
| 15      | Mr. Sanjeev Hans           | Secretary (Finance-Expenditure), Govt. Of Bihar               |
| 16      | Ms. Priya Kumar            | Director, Department Of Financial Services, Govt. of India    |

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| 17 | Mr. Swaroop Singh        | General Manager, Reserve Bank Of India                     |
| 18 | Mr.N R Parmar            | General Manager, State Bank of India                       |
| 19 | Mr. Sujit Guha           | General Manager, State Bank of India                       |
| 20 | Mr. S.S.Banerjee         | Field General Manager, Punjab National Bank                |
| 21 | Mr. B.M.Trehan           | General Manager, Canara Bank                               |
| 22 | Mr. L.K. Panda           | General Manager, UCO Bank                                  |
| 23 | Mr. Satyajit Deb         | Dy. General Manager, Reserve Bank Of India                 |
| 24 | Mr. S.K.Mazumdar         | Dy. General Manager, NABARD                                |
| 25 | Mr. D.Padhi              | Dy. General Manager, NABARD                                |
| 26 | Mr. S.C. Singh           | Zonal Manager, Central Bank Of India                       |
| 27 | Mr. P.K. Gupta           | Dy. General Manager, Punjab National Bank                  |
| 28 | Mr. Rajendra Kumar       | Dy. General Manager, Bank Of Baroda                        |
| 29 | Mr. S.K. Sinha           | Dy. General Manager, United Bank Of India                  |
| 30 | Mr. M.N. Ansari          | Dy. General Manager, Bank Of India                         |
| 31 | Mr. P.K. Sinha           | Managing Director, Bihar State Co-Operative Bank           |
| 32 | Mr. S.S. Sinha           | Dy. General Manager, Bihar State Co-Operative Bank         |
| 33 | Mr. L.K. Mohapatra       | Dy. General Manager, SIDBI                                 |
| 34 | Mr. Sharad Jadhav        | Dy. Zonal Head, Corporation Bank                           |
| 35 | Mr. Jitendra Nath Prasad | Chief Regional Manager, Indian Overseas Bank               |
| 36 | Mr. B.S.Harilal          | Chairman, Uttar Bihar Gramin Bank                          |
| 37 | Mr. Sanjeev Sharan       | Chairman, Madhya Bihar Gramin Bank                         |
| 38 | Mr. A.S. Shekhawat       | Chairman, Bihar Gramin Bank                                |
| 39 | Mr. Nishat Ahmed         | Director, Animal & Fisheries Resources                     |
| 40 | Mr. R.S. Pandey          | State Director, Khadi & Village Industry Commission, Patna |
| 41 | Dr. Dharmendra Singh     | Director, Institute Of Animal Health & Production          |
| 42 | Mr. Shital Prasad Gupta  | Sup. Engineer, Minor Water Resources Deptt, Govt of Bihar  |
| 43 | Mr. N.B. Dattatreya      | Assistant General Manager, Reserve Bank Of India           |
| 44 | Mr. Ravi Shankar Prasad  | Assistant General Manager, Reserve Bank Of India           |
| 45 | Ms Shailaja Singh        | Assistant General Manager, Reserve Bank Of India           |
| 46 | Mr. Satish Kumar Singh   | Assistant General Manager, 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. Girija Shanker       | Assistant General Manager, State Bank Of India             |
| 50 | Mr. Rajiv Khanna         | Assistant General Manager, Allahabad Bank                  |
| 51 | Mr. B.R. Kashyap         | Assistant General Manager, Syndicate Bank                  |
| 52 | Mr. S. K. Mohapatra      | Regional Manager, Union Bank Of India                      |

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| 53 | Mr. C.R.Pandey           | Assistant General Manager, State Bank Of Bikaner & Jaipur |
| 54 | Mr. T. P. Mishra         | Regional Head, Bank Of Baroda                             |
| 55 | Mr. Siddhartha Kumar     | Assistant General Manager, IDBI Bank                      |
| 56 | Mr. Amitabh Singh        | Assistant General Manager, ICICI Bank                     |
| 57 | Mr. K.K. Mohapatra       | Regional Manager, Agriculture Insurance Co. Of India Ltd. |
| 58 | Mr. P. Srinivas          | Vice President , Axis Bank                                |
| 59 | Mr. Sandeep Gautam       | Vice President, HDFC Bank                                 |
| 60 | Mr. Ashok Priyadarshi    | Dy. Secretary, DIF, Govt. Of Bihar                        |
| 61 | Mr. M.P. Bhagat          | Dy. Director, DIF, Govt. of Bihar                         |
| 62 | Mr. A. K. Singh          | Asstt. Director(EI), MSMEDI Patna                         |
| 63 | Mr. Sudhir Srivastava    | AVP & Agri Head, Axis Bank                                |
| 64 | Mr. Arun Prakash         | Senior Deputy Collector(Banking), Buxar                   |
| 65 | Mr. Govind Choudhary     | Senior Deputy Collector(Banking), Darbhanga               |
| 66 | Mr. K.K. Yadav           | Senior Deputy Collector(Banking), Begusarai               |
| 67 | Mr. Devendra Kumar       | Senior Deputy Collector(Banking), Lakhisa Rai             |
| 68 | Md. Shafique             | Senior Deputy Collector(Banking), Jehanabad               |
| 69 | Mr. Ahsan Ahmad          | Senior Deputy Collector(Banking), Munger                  |
| 70 | Mr. Shashi Shekhar       | Senior Deputy Collector(Banking), Kishanganj              |
| 71 | Md. Umain                | Senior Deputy Collector(Banking), Khagaria                |
| 72 | Mr. Aditya Kumar Jha     | Senior Deputy Collector(Banking), Muzaffarpur             |
| 73 | Mr. Sanjay Kumar         | Senior Deputy Collector(Banking), Vaishali                |
| 74 | Ms Monika Thakur         | Senior Deputy Collector(Banking), Saharsa                 |
| 75 | Mr. Santosh Kumar Jha    | Senior Deputy Collector(Banking), Samatipur               |
| 76 | Mr. Janak Kumar          | Senior Deputy Collector(Banking), Madhubani               |
| 77 | Mr. Chitragupta Kumar    | Senior Deputy Collector(Banking), Arwal                   |
| 78 | Mr. Prabhu Das           | Senior Deputy Collector(Banking), Jamui                   |
| 79 | Mr. Shambhu Nath         | Senior Deputy Collector(Banking), Siwan                   |
| 80 | Mr. Satyendra Prasad     | Senior Deputy Collector(Banking), Saran                   |
| 81 | Mr. K.K. Gupta           | Lead District Manager, Darbhanga                          |
| 82 | Mr. B.P. Gupta           | Lead District Manager, Bhojpur                            |
| 83 | Mr. S.K.Haldar           | Lead District Manager, Lakhisarai                         |
| 84 | Mr. R.K.Sinha            | Lead District Manager, Begusarai                          |
| 85 | Mr. Narendra Kumar Sinha | Lead District Manager, Samastipur                         |
| 86 | Mr. Pramod Kumar Sinha   | Lead District Manager, Saharsa                            |
| 87 | Mr. Ranjit Singh         | Lead District Manager, Vaishali                           |
| 88 | Dr. H.K.Jha              | Lead District Manager, Muzaffarpur                        |

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| 89  | Mr. Santosh Kumar          | Lead District Manager, Khagaria                  |
| 90  | Mr. B.K.Jha                | Lead District Manager, Kishanganj                |
| 91  | Mr. S.B. Mishra            | Lead District Manager, Munger                    |
| 92  | Mr. A.K. Agarwal           | Lead District Manager, Jehanabad                 |
| 93  | Mr. B. K. Pandey           | Lead District Manager, Patna                     |
| 94  | Mr. Pramod Kumar           | Lead District Manager, Sheohar                   |
| 95  | Mr. S. K. Sinha            | Lead District Manager, Sheikhpura                |
| 96  | Mr. A.K.Srivastava         | Lead District Manager, Aurangabad                |
| 97  | Mr. G. Pradhan             | Lead District Manager, Arwal                     |
| 98  | Mr. S.K.Biswas             | Lead District Manager, Madhubani                 |
| 99  | Mr. Ajit Kumar Sinha       | Lead District Manager, Siwan                     |
| 100 | Mr. R. N. Bharti           | Lead District Manager, Saran                     |
| 101 | Mr. S. Bhanja              | Lead District Manager, Buxar                     |
| 102 | Mr. Anjani Kumar           | Chief Manager, Oriental Bank Of Commerce         |
| 103 | Mr. Pankaj Dwivedi         | Chief Manager, Punjab & Sind Bank                |
| 104 | Mr. Vikash Krishna         | Chief Manager, Bank Of India                     |
| 105 | Mr. Shivaji                | Chief Manager, Vijaya Bank                       |
| 106 | Mr. A.K. Dargan            | Chief Manager, Punjab National Bank              |
| 107 | Mr. Arun Kumar Singh       | General Manager, Uttar Bihar Gramin Bank         |
| 108 | Mr. P.K.Gupta              | Chief Manager, Federal Bank                      |
| 109 | Mr. V. Gurusubramanian     | Chief Manager, Andhra Bank                       |
| 110 | Mr. Saurav Kumar           | Chief Manager, Kotak Mahindra Bank Ltd.          |
| 111 | Mr. Ram Avtar              | Divisional Manager, Canara Bank                  |
| 112 | Mr. P.K. Jaiswal           | Senior Manager, Bihar Gramin Bank                |
| 113 | Mr. Abinash Tanti          | Senior Manager, Syndicate Bank                   |
| 114 | Mr. A.N. Jha               | Senior Manager (Rd), Central Bank Of India       |
| 115 | Mr. Vijay Kumar            | Senior Manager, National Housing Bank            |
| 116 | Mr. Ajey Kumar Jha         | Senior Manager(Adv), United Bank Of India        |
| 117 | Mr. Rahul Kumar            | Senior Manager, Bank Of Baroda                   |
| 118 | Mr. Roshan Kumar           | Senior Manager, Vijaya Bank                      |
| 119 | Mr. Pankaj Kumar           | Senior Manager, Punjab National Bank             |
| 120 | Mr. Narendra Kumar         | Senior Manager, Punjab National Bank             |
| 121 | Mr. S.P. Singh             | Senior Manager, Indian Bank                      |
| 122 | Md. Ejaz Ahmad             | Programme Manager, Women Development Corporation |
| 123 | Mr. Uttam Kumar            | Manager, IDBI Bank                               |
| 124 | Mr. Joseph Rousten Cubelio | Manager, South Indian Bank                       |

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| 125 | Mr. A. K. Sharma      | Research Officer,National Commission For SCs            |
| 126 | Mr. Praveer Kumar     | Assistant Director, Khadi & Village Industry Commission |
| 127 | Mr. A.K. Jaiswal      | D.C.O, Khadi & Village Industry Commission, Patna       |
| 128 | Mr. Krishna Deo Singh | Branch Manager, Bank Of Maharashtra                     |
| 129 | Mr. Suresh Kumar Jha  | Dy. Manager, Bank Of Maharashtra                        |

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