

MINUTES OF THE 47TH REVIEW MEETING
OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR
HELD ON 28TH FEBRUARY 2014 FOR THE QUARTER ENDED
DECEMBER 2013



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BIHAR FOR THE QUARTER ENDED DECEMBER 2013, HELD ON 28TH FEBRUARY,
2014

The 47th review meeting of State Level Bankers' Committee, Bihar was held on the 28th February, 2014 at Hotel Chanakya, Patna under the Chairmanship of **Dr.Ashok Kumar Sinha, Chief Secretary, Govt. of Bihar**. The meeting was attended by senior officials of Government and Banking industry. The list of participants is enclosed as Annexure I.

Shri Rakesh Sharma, Chief General Manager, SBI & Convenor, SLBC Bihar, welcomed all the participants. He described, in brief, some of the achievements of Banks during the first three quarters of FY 2013-14. He observed that the performance of Banks under ACP during the April – December 2013 period was 37% more than the performance during the same period last year. The performance under Agriculture and KCC has also recorded good growth during the period, over the same period last year. Sustaining CD Ratio above 40% and incremental CD Ratio above 50% as on 31st December 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 nine month period. In this connection, he observed that the Interest Subvention scheme announced by the central government would provide further boost to SHG financing in the state.

He further remarked that though under Education loan the financing had increased during the review period, the Banks were far behind their annual target and will have to focus more on this issue in order to achieve the target. He also requested the Banks to achieve the target of opening 750 new branches during the year. Till December' 2013 the Banks had opened only 303 branches and in order to achieve the target, Mr Sharma remarked, that the remaining number of branches should be opened during the last quarter of the fiscal.

Towards implementation of Direct Benefit Transfer in the state the CGM, SBI observed that the Banks had completed all required tasks and on providing the Aadhar number by the district administration, the same would be seeded in the account number.

The rising NPA was a major challenge for the Banks. In this connection, the CGM, SBI 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.

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.

On branch opening, the RD RBI expressed that only around 300 branches had been opened by the banks, so far during the FY and Banks needed to complete the remaining task, including arranging the logistics, on priority basis, so that the target of opening 750 branches during the year could be achieved. He stated that, in this regard, the RBI had also organised a meeting of Head of Banks in the state and the Banks had assured to achieve the target of opening

branches during the year. He also expressed that by opening more branches the Banks would be in a position to render much better customer service in the state.

On Financial Inclusion, Shri Verma expressed his unhappiness over coverage of only around 3000 unbanked villages against the target of 27000 unbanked villages with population less than 2000 in the state. He requested the Banks to go for alternate channels, where branch opening was not possible. In this connection, he suggested the Banks to utilise the services of BCAs in various activities like canvassing for loans, recovery process, marketing of Insurance & Mutual Fund products etc thus making available a number of Banking products in the rural areas which would sustain BC system as well. He remarked that working of USBs opened by the Banks, as per the present guidelines, was yet to stabilise. Banks needed to look into this aspect.

The RD, RBI further expressed his concern at the low CD ratio of the state. He requested all concerned to introspect as to how the CD ratio of the state could improve. In this regard he remarked that the state could not wait for big ticket investment to come to the state for improvement in CD ratio, rather all avenues of growth of advances was needed to be explored with better coordination among banks and the government. He also requested the State Govt. to ensure full utilisation of the amount sanctioned under RIDF, as that will have a positive impact on the CD ratio.

The Regional Director, RBI expressed serious concern at high NPA level of Banks. He remarked that more than three lac Certificate cases were pending at the Certificate offices. He reiterated that every NPA account was denting the capital of Banks. He requested the Banks to intensify their recovery efforts and the Govt. to provide support in their recovery related issues, like disposal of certificate cases, execution of SARFAESI notices etc.

Shri Verma desired that the rural branches of Banks should hold one camp every month and drive the financial literacy movement in the state. On Interest Subvention scheme for SHGs, Shri Verma requested the Banks to clarify their doubts, if any, and provide Interest Subvention to the accounts of Women SHGs.

Expressing happiness over good performance of Banks in Agri lending, Shri Verma requested the state government to streamline the issuance of Land Possession Certificates in the state as conditional LPCs were still being issued causing hardship to Banks while financing Agri loan.

Stressing on the importance of furnishing correct data during review meetings, the RD, RBI appealed for removing data inconsistencies to facilitate meaningful review of performances on different fora.

At the end, the Regional Director requested the Banks and the Government to work in coordination and take the state ahead on the growth path.

The Chief General Manager, NABARD Shri R K Das, in his address, appreciated the pace of growth of economy in Bihar. He apprised the House that with assistance provided by NABARD, the Cooperative Banks were migrating to CBS platform and becoming NEFT enabled. He requested the state government to hold a meeting of chairman and CEO of Cooperative Banks to streamline issuance of Rupay Credit Card to the farmers. On CD ratio, the CGM NABARD expressed that district specific plans should be prepared for developing infrastructure/ market oriented activities relevant for the district. Comprehensive Project Report should be prepared on the activities planned for the district. The facilitation of capital formation in rural areas will help enhancement in credit absorption capacity of people, thereby facilitating absorption of enhanced Bank finance. He also reiterated the need for data integrity to have meaningful discussions in meetings.

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

A. AGRICULTURE RELATED ISSUES:

1. **Agri ACP:** The achievement of 70% target under Agri ACP till December 2013 was described as low. It was suggested that the Banks achieve 85% of their annual target under Agri ACP till December as Rabi sowing peaks out by then and Bank finance particularly for crop harvesting after Rabi season could be misutilised and may result in such accounts becoming NPA at a later date. The Banks whose performance under Agri ACP was below state average were advised to give due attention to Agri financing. The poor performance of Union Bank, Indian Overseas Bank, IDBI Bank and Oriental Bank of Commerce, in particular, were specifically mentioned. Big banks like SBI and PNB had more important role as their performance had significant effect on the achievement of ACP targets of the state. Head of Banks assured to try to achieve 85% Agri ACP target by December, in future. Banks were advised to aggressively go for financing Allied activities to achieve their target during the remaining period.

2. **KCC:** The achievement of only 56% target till December 2013 under financing to new KCCs was described as unsatisfactory. The Banks were advised to give due attention to increase financing under KCC. The renewal of all eligible KCC loans should be done and focus should be on providing new KCC to all the eligible farmers. Specific LPC related issues, if any, should be taken up with the Revenue and Land Reforms Department for redressal. The Revenue and Land Reforms Department was requested to see that all LPCs are issued on the proper format only. The Co-operative Department was requested to review the cut-off date for Crop Insurance so that all crop loans extended by Banks are provided insurance coverage.

3. **Dairy:** The performance of Banks under Dairy was found to be low. Bankers were of the view that as financing under the Integrated Dairy Development Scheme had started late, the performance so far was not good but it would improve in future. It was also clarified that Banks should not only finance the farmers linked with COMFED but also provide loan under the scheme to individual farmers. The necessity of purchase of milch cattle in the presence of a Committee was requested to be reviewed to simplify the procedure. The procedure outlined in the scheme with regard to claim of subsidy amount viz. joint forwarding by Dairy Officer and Branch Manager was also requested to be re-looked to make subsidy claim procedure hassle-free.

The Chief Secretary stressed that in Bihar Animal Husbandry was very important for supplementing Agriculture and without development of Animal Husbandry, rural development cannot be sustainable. He directed the Animal & Fishery Resources Department to look into the difficulties being faced in this regard and streamline the procedure, wherever required. The Chief Secretary also directed Animal Husbandry Deptt. to organise a workshop of major Dairy financing branches to discuss the Dairy scheme with them and the factors hindering the growth of dairy in the state.

4. **Fishery:**

Under Fishery the issue of tie-up by the Government with only IDBI Bank for implementation of the Fishery Scheme in the state was raised. It was advised that the Fisheries Department would hold a meeting very shortly and start implementing the Fishery schemes with participation of more Banks.

5. **SHG & JLG:**

(i) The performance of Banks under SHG financing had improved, but was found to be still behind the target. As Jeevika was the nodal agency for propagation of Self Help Group movement in the state, it needed to expand its

functioning in the entire state and camps were needed to be organised in coordination with Banks for credit linkage of more SHGs in the state.

(ii) As per the recent guidelines of Govt of India/Reserve Bank of India on interest subvention to women SHGs, Banks were requested to apply interest @7% in the account of such SHG in category I districts (11 IAP districts). For other than IAP districts also the Banks were requested to apply interest @ 7% after taking permission from their Head Office, as the state government had decided to adopt the same procedure in category II districts (other 27 districts) also, as being adopted by the central government in category I districts. In case of category I districts the Interest Subvention amount should be claimed from NABARD by the RRBs while the Commercial Banks should claim the amount from Canara Bank, the designated nodal Bank for the scheme. SRLM would provide the subvention amount in case of category II districts. Banks should provide the required data, with regard to the SHGs financed by them, to the designated agency for calculation of Interest Subvention amount.

(iii) Banks should operationalise the common format for account opening and credit linkage (first dose) of SHGs as these had been adopted by the SLBC.

(iv) The CGM NABARD requested that the review of performance of Banks under JLGs be done extensively from the next quarter as JLG has huge potential and could help improve the economic scenario in the rural areas.

B. INDUSTRY RELATED ISSUES

1. Sub-Committee meeting of SLBC on Industries:

The Principal Secretary (Industries) apprised the House that the second meeting of Sub-Committee of SLBC on Industries was held on 25th February 2014 and all related issues were discussed in it. However, he pointed out that participation in such meetings by reasonably senior officials of Banks, say of

AGM rank, must be ensured as very junior officials are not in a position to make any commitment on behalf of their Bank.

2. Achievement Under SME ACP:

Achievement of Banks under SME ACP was appreciated by the House. However, the Banks were advised to do road shows for propagation of SME schemes in each district. The success of two road shows done by SBI and ICICI Bank, in which Industries Department of the state government had also participated, was cited as an example in this regard. These Road Shows attracted both potential investors and borrowers and helped in generation of good proposals apart from spreading awareness of various schemes among the public. Road shows may be organised by more than one Bank jointly for larger participation of potential borrowers.

The Banks were also requested to participate in the Industrial Park Projects in which 30% of the Project cost was being borne by the state government.

As mortgage of Agricultural land was not possible for non-Agri purposes, it was advised to first get the land use changed, so that the land could be mortgaged.

3. PMEGP:

The achievement of only 28% target under PMEGP till December 2013 was viewed by the House as very poor. The target of the state has recently been revised and as per the decisions of SLBC sub-committee on industries, Private Banks have also been given PMEGP target. It was felt that the utilisation of margin money by Banks was unusually delayed even after disbursement of loan, which needs to be expedited. The Banks were asked to increase the pace of financing under the scheme and achieve their target, both physical and financial. The complaints received from PMEGP applicants should be timely disposed of by banks.

It was reiterated that more coordination between the PMEGP implementing agencies viz. KVIC, KVIB & DIC and RSETIs would facilitate financing under PMEGP in the state. The PMEGP beneficiaries should be given training at the RSETIs and the Bank branches should also sponsor potential candidates for training to RSETIs as well as visit the RSETIs during training programme for selection of eligible persons for financing under PMEGP and other relevant schemes.

4. Weavers Credit Card (WCC):

Financing to Weavers till December is much below expectation. Under the Revival, Reform and Restructuring (RRR) Package for the Handloom sector of the Central Government, outstanding in non-performing Loan accounts upto Rs 50000/- per individual beneficiary could be waived by the government, subject to waiver of 75% interest & penal interest, if any, by the concerned Bank. The Banks were requested to provide the relief to eligible weavers as the scheme was closing on 28th February.

5. Food-Processing:

The good performance of Banks under Food Processing was appreciated by the House. It was reiterated that Bihar being an Agri intensive state, there was large scope for financing under Food Processing and Banks should have a more focussed approach to promote this sector which in turn help the Banks in improving their CD ratio as well. Under Food Processing sector, to get subsidy amount, Bank's loan has been made compulsory as it provided double check points and proper utilisation of funds was ensured. The Principal Secretary Industries requested the Banks to sensitise the promoters of Food-Processing units to avail the subsidy provided by the state govt. A large number of such units will fall under this category as only 180 units have availed the subsidy out of 578 financed by Banks.

Banks were also requested to provide finance under Credit Linked Capital Subsidy Scheme of the government as 15% upfront subsidy was available under the scheme.

6. CGTMSE:

The non-inclusion of RRBs under CGTMSE scheme due to their lower score in the rating exercise was pointed out by RRBs as a major factor for their poor lending under SME. The Industries Department was requested to take up the matter with Govt. of India for coverage of all PMEGP and other loans given by RRBs under CGTMSE. However, the RRBs were advised to provide financing upto Rupees Ten Lacs under PMEGP scheme till the CGTMSE matter gets resolved. All Banks were requested to provide collateral free loans and cover the loans under CGTMSE so that not only Bank's interest is protected but also the customers avail Bank loan in a hassle free manner.

C. OPENING OF BRANCHES

The Banks in the state had opened 303 branches during the FY, till December 2013 against annual target of 750. The Chief Secretary described the performance of Banks, as unsatisfactory. He reviewed the performance of individual Banks under Branch opening and advised them to increase the pace of opening branches so that the target is achieved by 31st March 2014. In this connection the Banks were reminded that the target of opening 750 branches during the FY had been set by the Union Finance Minister and the Banks should honour their commitment.

The Chief Secretary stated that, as desired by the Hon'ble Chief Minister, Bank branch should be available in each Gram Panchayat. In this regard he advised the Principal secretary- Finance to arrange a meeting with all Banks and prepare a plan envisaging coverage of all unbanked Gram Panchayats within five years.

The Bankers advised that the coverage of Gram Panchayats is also being done through opening of CSPs and USBs.

The representative of Department of Financial Services, Government of India expressed her displeasure over visit by Bank Officers to the USBs on weekly basis, whereas the guideline of the Govt. of India is that Bank officer should make daily visit to the USBs. In the matter the RBI clarified that the USBs should have the following components-

1. Fixed Place
2. CBS connectivity
3. Safe for keeping cash
4. Regular visit by Bank officer with laptop having VPN connectivity

The RBI RD advised the Banks to adhere to the guidelines of GoI while opening USBs and also monitor the functioning of their CSPs so that they perform in the desired manner.

D. EDUCATION LOAN

As on December 2013 the achievement of Banks under Education loan was 34% of the target. While the achievement of Canara Bank at 77% of the target was appreciated, the performance of other Banks needed improvement. In this connection the Chief Secretary stressed that bottlenecks in financing under Education Loan should be removed as there was lot of scope for increasing finance under the scheme. He emphasized the need to sensitize the branch level functionaries to facilitate timely delivery of Education loan to the deserving students.

Some of the steps which could facilitate increase in Education loan financing in the state were stated, as under:

1. Publicity of the Scheme to be given in local newspapers for increasing awareness among the students and the public in general.
2. Financing of Education loan by holding camps during June, July and August months would be beneficial.
3. Students should be given proper guidance when they approach the Banks for education loan.
4. Banks were advised to obtain only such documents which are required as per guidelines of IBA. It was stressed that Banks should finance under Education Loan in all the cases which fulfill the eligibility criteria decided by IBA.
5. Rejection of education loan proposal should be done by an officer one rank higher than the sanctioning authority, and that also with cogent reasons.
6. Nodal Officer for education Loan should be designated by each Bank and the same should be given due publicity for awareness among the students and public.
7. The issue of sanction of Education loan prior to the admission of the student came up for discussion as all the requisite papers needed for sanction of loan are not available with the student before admission and the available time is also very short. Canara Bank advised that they have the facility of sanctioning Demand Loan to such students which takes care of the initial requirement. The Chief Secretary suggested the Bankers to replicate this scheme in their respective Banks and asked Canara Bank to share this scheme with other Banks.

E. HOUSING LOAN:

The performance of Banks under Housing loan was appreciated by the House. Till December the achievement of target had been to the tune of 73% and few banks like SBI, CBI and BoB had performed exceptionally well during the period.

F. DATA INCONSISTENCY:

The issue of inconsistency in data presented at various forums was raised in the meeting. It was pointed out that there was inconsistency in data presented at the state level and the district level. All banks were advised to provide data from a nodal place, so that the data made available at different fora are similar. While SLBC had developed system of on-line submission of data, resulting in faster reporting of data by banks, the Real time data generation was not taking place. In this connection, it was pointed out that as different banks were working on different platforms and had different CBS system, real time generation of data as per the needs of the state govt. may not be possible without some tweaking. SBI was requested to develop software for reporting of system generated data by banks under the guidance of RBI.

G. MISCELLANEOUS

1. Action against zero lending branches: Regarding achievement under ACP, concern was raised by the Chief Secretary at the functioning of branches which do not provide any loan during the year. Controlling head of Banks were advised to evaluate the functioning of their branches at the end of the year and take proper punitive actions against zero lending Branch Managers including suspension of Branch Managers of such branches and proceeding against them for not providing any loan during the year.
2. Inviting Home Secretary & DGP in SLBC meetings: It was instructed to invite the Home Secretary & DGP of the state in the next SLBC meeting, so that discussion on security related issues of banks could be held in their presence.
3. Revisiting the issue of hike in stamp duty: The issue of hike in stamp duty (from Rs 100/- to Rs 1000/-) for executing loan documents under small value non-Agri loans such as DRI, WCC, PMEGP, etc and other matters like in connection with deceased payment, was requested to be revisited.

4. Providing Aadhar number: The state government was requested to arrange for providing Aadhar number of beneficiaries of DBT/DBTL so that the same could be seeded in the accounts opened by banks, for providing benefits under DBT/DBTL.

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 M N A Ansari, Deputy General Manager, Bank of India. He thanked the Chief Secretary and the senior officers of Government for minutely reviewing the functioning of the Banks in the state and assured the State Govt. of full coordination and cooperation by the Banks for overall development of the state.

ACTION POINTS

47th SLBC MEETING HELD ON 28TH FEBRUARY 2014

- 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. The data related to zero performing branches should be provided by all banks along with the actions taken/ proposed to be taken by the Bank.

(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 Dairy, Fishery, other Allied activities, etc. in order to achieve the ACP target for Agri. segment.

(Action: All Banks)

- Implementation of Interest-Subvention scheme in the accounts of SHGs to be ensured so that the SHG borrowers get the benefit of the scheme. Interest to be applied at the rate of 7% in SHG accounts which are NRLM compliant.

(Action: All Banks, SRLM & Canara Bank)

- The procedure outlined in the Dairy scheme with regard to claim of subsidy amount viz. joint forwarding by Dairy Officer and Branch Manager to be reviewed and fresh notification to be issued.

(Action: Animal & Fishery Resources Department, GoB)

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

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

- Participation in SLBC sub-committee meetings by reasonably senior officials of Banks, say of AGM rank, must be ensured.

(Action: All Banks)

- The issue of hike in Stamp Duty should be revisited for small value non-Agri loans and other matters like DRI, WCC, PMEGP, Deceased payment etc.

(Action: State Govt.)

- The issue of inclusion of RRBs under CGTMSE to be take up with Govt. of India.

(Action: Industry Dept. GoB)

- Target under PMEGP scheme to be achieved and claim of margin money to be expedited.

(Action: All Banks)

- The PMEGP beneficiaries should be given training at the RSETIs and the Bank branches should sponsor potential borrowers for training to RSETIs as well as visit the RSETIs during training programme for selection of eligible persons for financing under PMEGP and other relevant schemes.

(Action: PMEGP Imp. Agencies - KVIC, DIC, KVIB, RESTIs & Banks)

- Banks to report error free and consistent data to all the agencies. All banks to designate a nodal office for providing data to different forums. The name of Nodal office, Nodal officer with contact no. to be advised to all Banks, LDMs and other stake holders.

(Action: All Banks)

- SBI, under the guidance of RBI to arrange to develop software for real time reporting of data by all Banks.

(Action: SBI & RBI)

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

(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)

- The Animal Husbandry Deptt to organise a meeting for awareness on Dairy and Fishery schemes.

(Action: Animal Husbandry Dept., GoB)

47th SLBC MEETING HELD ON 28.02.2014 AT HOTEL CHANAKYA, PATNA**LIST OF PARTICIPANTS**

Sl. No.	Name of the Participant	Designation/office
1	Dr. Ashok Kumar Sinha	Chief Secretary, Govt. of Bihar
2	Shri Alok Kumar Sinha	Development Commissioner, Govt. of Bihar
3	Shri Vyasji	Principal Secretary, Revenue & Land Reforms, Govt. of Bihar
4	Shri Navin Verma	Principal Secretary, Industries, Govt. of Bihar
5	Shri Rameshwar Singh	Principal Secretary, Finance, Govt. of Bihar
6	Shri Subhash Sharma	Principal Secretary, Animal & Fisheries Resources, Govt. of Bihar, Patna
7	Shri Amrit Lal Meena	Principal Secretary, Rural Development Deptt., Govt. of Bihar, Patna
8	Shri Hukum Singh Meena	Registrar, Co-operative Society, Govt. of Bihar
9	Shri Sanjeev Hans	Secretary, Finance (Expenditure), Govt. of Bihar, Patna
10	Shri Adesh T.	ACEO, JEEVIKA
11	Shri R. Kumar	Director (AHD), Bihar
12	Shri Awadhesh Kumar	OSD-DIF, Finance, Govt. of Bihar, Patna
13	Ms. Priya Kumar	Director, Deptt. Of Financial Services, Govt. of India, New Delhi
14	Shri M.K.Verma	Regional Director, Reserve Bank of India, Patna
15	Shri Rakesh Sharma	Chief General Manager, State Bank of India, Patna
16	Shri Ranjit Kumar Das	Chief General Manager, NABARD, Patna
17	Shri Swaroop Singh	General Manager, Reserve Bank of India, Patna
18	Shri Subrat Sahu	General Manager, NW-I, State Bank of India
19	Shri Sujit Guha	General Manager, NW-III, State Bank of India
20	Shri S.K. Mallick	General Manager, Punjab National Bank
21	Shri N. Ahmed	Director (Fisheries), Govt. of Bihar, Patna
22	Shri Anil Kumar Singh	Director (Dairy), Govt. of Bihar, Patna
23	Shri Pradeep Kumar	Director, MSME, Govt. of India, Patna
24	Shri K. Bishwas	Jt. Secretary, Urban Development & Housing Deptt.
25	Ms. Kanak Bala	OSD (NRLM), Rural Development Deptt, GoB
26	Shri Anil Kumar Singh	A.D (EI), MSMEDI, Patna
27	Shri Sunil Kumar	Superintendent Eng., MWRD, Patna
28	Shri Satyajit Deb	Dy. General Manager, Reserve Bank of India, Patna
29	Shri D. Padhi	Dy. General Manager, NABARD, Patna

30	Shri. R.K. Gupta	Dy. General Manager (Agri), SBI, LHO, Patna
31	Shri N. Napalchyal	Dy. General Manager (Outreach), SBI, LHO, Patna
32	Shri S.C. Singh	Zonal Manager, Central Bank of India
33	Shri A.K. Dargan	Dy. General Manager, Punjab National Bank
34	Shri Jagannath Mishra	Dy. General Manager, Allahabad Bank, Patna
35	Shri M.N.A. Ansari	Dy. General Manager, Bank of India
36	Shri Rajendra Kumar	Dy. General Manager, Bank of Baroda
37	Shri S.K. Mohapatra	Dy. General Manager, Union Bank of India
38	Shri S. K. Sinha	Dy. General Manager, United Bank of India
39	Shri Ram Krishna	Dy. General Manager, Canara Bank, Patna
40	Shri P.R. Sinha	Managing Director, Bihar State Co-operative Bank
41	Shri S.S. Sinha	Dy. General Manager, Bihar State Co-operative Bank
42	Shri Manoj Jaiswal	DGM & Zonal Head, ICICI Bank Ltd, Patna
43	Shri P. Srinivas	Circle Head, Axis Bank
44	Shri Sanjay Kumar Sinha	Dy. Zonal Manager, Dena Bank, ZO, Patna
45	Shri B.S. Harilal	Chairman, Uttar Bihar Gramin Bank
46	Shri A.K. Bhatia	Chairman, Madhya Bihar Gramin Bank
47	Shri N.B.Dattatreya	Asstt. General Manager, Reserve Bank of India, Patna
48	Shri M. Paul Kennedy	Zonal Head, Corporation Bank, ZO, Patna
49	Shri Jitendra Nath Prasad	Chief Regional Manager, Indian Overseas Bank
50	Shri R.C. Behera	DRM, Bank of Baroda
51	Shri Satish Kumar Singh	Asstt. General Manager, SLBC, SBI, LHO, Patna
52	Shri S. B.Kanth	Asstt. General Manager, ABU, SBI, LHO, Patna
53	Shri Shivanand Prasad	Asst. General Manager, SBI, LHO, Patna
54	Shri Sandeep Gautam	VP & Cluster Head, HDFC Bank
55	Shri M. Mandal	Asstt. General Manager, UCO Bank
56	Shri B.R.Kashyap	Asstt. General Manager, Syndicate Bank
57	Shri A.K. Srivastava	General Manager, Bihar Gramin Bank
58	Shri K.B. Singh	General Manager, Madhya Bihar Gramin Bank
59	Shri Sanjeev Kumar Kaushal	AGM & Regional Co-ordinator, IDBI
60	Shri Manoj Kumar	SPC, Monitoring cell for RSETIs
61	Shri S.Haridas	Asstt. General Manager, Federal Bank
62	Shri Saurav Kumar	Asstt. Vice President, Kotak Mahindra
63	Shri M.P. Bhagat	Dy. Director (Banking), Finance, GoB, Patna
64	Shri S. Aftab	Sr. Consultant, CSC Govt. Ltd.

65	Shri Praveer Kumar	Asstt. Director, KVIC, Patna
66	Shri M.C. Sharan	PC-FI, JEEVIKA
67	Shri Munna Kumar	Administrative Officer, Agri Insurance Co. of India Ltd.
68	Shri Brijesh Kumar	Senior Deputy Collector (Banking), Nalanda
69	Shri Mukul Kumar	Senior Deputy Collector (Banking), Patna
70	Shri Bidya Nand Singh	Senior Deputy Collector (Banking), W. Champaran
71	Shri Prabhat Kumar	Senior Deputy Collector (Banking), Sheohar
72	Shri Mukesh Ranjan	Senior Deputy Collector (Banking), Nawada
73	Shri Dharmesh Kumar Singh	Senior Deputy Collector (Banking), Supaul
74	Shri O.P. Singh	Chief Manager, ABU-I, SBI LHO, Patna
75	Shri Arjun Dutt	Chief Manager, Indian Bank, Patna
76	Shri Anil Sahay	Chief Manager, State Bank of Bikaner & Jaipur
77	Shri Pankaj Dwivedi	Chief Manager, Punjab & Sind Bank
78	Shri Sudhir Srivastava	AVP & Agri Head, Axis Bank
79	Shri Vikash Krishna	Chief Manager, Bank of India
80	Shri Abhijit Sinha	Chief Manager, Oriental Bank of Commerce
81	Shri P.C. Upadhyay	Lead District Manager, Nalanda
82	Shri G. Pradhan	Lead District Manager, Arwal
83	Shri A. Cooma	Lead District Manager, Gaya
84	Shri M.S. Tuli	Lead District Manager, Kaimur
85	Shri P.K. Kanaujiya	Lead District Manager, Nawada
86	Shri Shaligram Choudhary	Lead District Manager, Katihar
87	Shri Raghav Prasad	Lead District Manager, Madhepura
88	Shri S.K.Sinha	Lead District Manager, Sheikhpura
89	Shri P.K. Agarwal	Lead District Manager, Gopalganj
90	Shri Dinesh Chandra	Lead District Manager, E. Champaran
91	Shri B.K. Pandey	Lead District Manager, Patna
92	Shri Rajendra Prasad Paswan	Lead District Manager, Purnea
93	Shri Om Prakash Sharma	Lead District Manager, Bhagalpur
94	Shri Mahendra Kumar	Lead District Manager, W. Champaran
95	Shri Prakash Pandey	Lead District Manager, Banka
96	Shri Pramod Kumar	Lead District Manager, Sheohar
97	Shri Chiranjiv Jha	Lead District Manager, Sitamarhi
98	Shri Arun Kumar Jaiswal	DCO, KVIC, Patna
99	Md. Ejaz Ahmad	Programme Manager, Women Development Corporation, Bihar

100	Shri A.K. Sharma	Research Officer, National Commission for SC/ST
101	Ms. Irina Sinha	Consultant, Urban Development & Housing Deptt.
102	Shri Ramesh Kumar Singh	Senior Manager (Agri), Vijaya Bank
103	Shri A.N. Jha	Circle Officer (RD), Central Bank of India
104	Shri Rahul Kumar	Sr. Manager (R&AB), Bank of Baroda
105	Shri R.R. Kumar	Sr. Manager, Canara Bank
106	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
107	Shri Narendra Kumar	Sr. Manager, Punjab National Bank
108	Shri S.P. Singh	Sr. Manager, Indian Bank
109	Shri Abinash Tanti	Sr. Manager, Syndicate Bank
110	Shri Amit Kumar	Sr. Manager, Uttar Bihar Gramin Bank
111	Shri Ranjay Kumar	Manager, UCO Bank
112	Ms. Meenakshi	Manager, Allahabad Bank
113	Shri Rajesh Ranjan	Manager, State Bank of Hyderabad
114	Shri Uttam Kumar	Manager, IDBI
115	Shri Shadab Akhtar	Manager, ING Vysya Bank
116	Shri Joseph Roysten Cubelio	Manager, South Indian Bank
117	Shri Dinesh Kumar	Asstt. Manager, State Bank of Patiala
118	Shri Lakshman Kumar L.L.V	Br. Manager, Karnataka Bank Ltd.

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