

**MINUTES OF THE 49TH REVIEW MEETING OF THE STATE
LEVEL BANKERS' COMMITTEE, BIHAR
HELD ON 20TH AUGUST 2014 FOR THE QUARTER ENDED JUNE 2014**



**STATE BANK OF INDIA
SLBC DEPARTMENT (5TH FLOOR), LOCAL HEAD OFFICE
WEST GANDHI MAIDAN, PATNA- 800001
PH. NO. 0612 2209076/ FAX NO. 0612 2209075
Email- slbc.bihar@sbi.co.in WEBSITE: <http://slbcbihar.com>**

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The 49th review meeting of State Level Bankers' Committee, Bihar was held on 20th August, 2014 at Hotel Chanakya, Patna under the chairmanship of Shri Bijendra Prasad Yadav, Finance Minister, Govt. of Bihar. The meeting was also graced by the Agriculture Minister Shri Narendra Singh, Industry Minister Shri Bhim Singh and Animal Husbandry & Fishery Minister Shri Baidyanath Sahni. Senior officials of State Government, RBI, NABARD, Banks and other agencies also participated in the meeting. The list of participants is enclosed as Annexure-I.

Shri Ajit Sood, Chief General Manager, SBI & Convenor, SLBC Bihar, welcomed all the participants and described, in brief, some of the achievements of banks during the first quarter of FY 2014-15.

He observed that the performance of banks, during the first quarter, under ACP was 21% of the annual target which is 41% more than the performance during the same period last year. The performance under Agriculture had also registered substantial growth during the period. CGM SBI was of the opinion that banks needed to improve their performance further under KCC, Dairy, Fishery and Poultry schemes.

Shri Sood expressed that though the CD ratio of the State at 42.66% was way below the national level, it is improving every year and a growth of 248 basis point has been registered over June 2013 level. In this regard, he said that the incremental CD ratio at 64% as at the end of June'14 over that of June 2013 was an indication that the CD ratio of the State is on the growth path.

The CGM SBI expressed deep concern at the rising NPA level of banks in the State. He requested the banks to ensure updation of registers related to certificate cases as that would facilitate faster disposal of certificate cases. He requested the State Government to activate all Senior Deputy

Collectors (Banking) and other district level functionaries so that timely and necessary actions are initiated at their end towards disposal of big certificate cases as that would also help in creation of conducive recovery climate in the State.

Towards implementation of Financial Inclusion in the state, CGM, SBI apprised the House that identification of Sub Service Areas and Wards as also their allotment among banks have already been done. Opening account of atleast one member of each household was a big challenge before the banks and that could be achieved through camp mode. Special SLBC meeting in this regard under the chairmanship of the Chief Secretary of the state had already been held on 7th August which was also attended by Director, DFS, GoI. The detail of the programme was discussed in the meeting and all stakeholders were requested to make it a success. He hoped that today's meeting would deliberate on all issues of Comprehensive Financial Inclusion including identification of unbanked household and organisation of camps for opening of accounts so that implementation of CFI could take place in hassle free manner in the State.

The CGM SBI highlighted the importance of RSETI and Financial Literacy Programmes towards creation of job and financial inclusion and the active role being played by the banks of the state in this regard. Shri Sood requested the State Govt. to create a special battalion of police force for security of Banks as it would help banks in providing unhindered banking services to the public as well as safety of public money and valuables deposited with Banks. At the end, the CGM SBI assured the State Govt. of continued participation of the banks in the development of 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 as well as for financing to the weaker sections.

The RD, RBI expressed that the pace of increase in CD Ratio of the state is very slow and credit extension by Banks on a larger scale is required to accelerate the pace. He also requested the State Govt. to fully utilise the

amount sanctioned under RIDF, as that would have a positive impact on the CD ratio.

On branch opening, the RD RBI expressed that the Reserve Bank had liberalised regulatory frame work for opening of branches and permission of RBI was no longer required by banks while opening branches. Banks have only to ensure adherence to certain guidelines like 25% of branches to be opened at rural unbanked centres etc. and this should be utilised by banks in opening more branches. Shri Verma was of the view that while BC model should be made more vibrant there was no substitute for Brick and Mortar structure and bank should give emphasis on opening Brick & Mortar branches. Mobile banking, Internet banking and other technology based channels are needed to be leveraged for providing better banking facilities to the people.

On Financial Inclusion, Shri Verma expressed his happiness at the launch of Prime Minister Jan Dhan Yojana through which account opening of atleast one member of each household is to be ensured and the task was to be performed through mission mode. He expressed that banks were opening accounts of people in the usual course and already more than 146 lac No Frill accounts had been opened in the state. For covering all households he requested the banks and the State Govt. to work in close co-ordination so that the organisation of camps and opening of accounts could be completed by the stipulated timeline.

The RD, RBI requested the banks to give special attention towards providing financial assistance to the minority & SC/ST communities. He expressed his happiness that the representative of Minority Commission had been invited to attend the SLBC meeting and also desired that representative of SC/ST Commission should also be invited.

The RD, RBI requested the banks to provide credit support to the RSETI trained persons as the ultimate objective of the RSETI was to help attainment of self employment by the unemployed youth and for this credit support played important role. He also requested the banks to

ensure that their rural branches conduct at least one financial literacy programme every month.

On the issue of poor performance in agriculture sector by banks, especially Co-operative Banks, RD, RBI drew attention of the house to a governance related problem faced by the District Central Co-operative Banks operating in Bihar. He mentioned that CEOs of most of these banks are having additional charge as the District Co-operative officer and are thus not able to pay full attention to the functioning of the banks, which resulted in poor financial performance. These banks are mainly involved with procurement operations of wheat and paddy with less attention towards priority sector lending as well as recovery of dues. He added that during his interactions with front line managers of these banks in a recent workshop at RBI, it was revealed that there were management issues in most of the DCCBs and as a result, Board meetings were very erratic, keeping many decisions pending and thus hampered sending of many regulatory compliances and statutory statements to RBI and NABARD.

Dwelling on the security of banks the RD, RBI outlined the importance of strengthening security of banks as most of the currency chests of the state are still being manned by Home Guards which is a threat to security. He reiterated the request to raise special security force for the security of banks by the State Govt.

The RD, RBI expressed his deep concern at the rising NPA level of the banks and opined that improvement in recovery climate is necessary for facilitating credit extension by banks. More than 4.00 lac outstanding certificate cases needed to be disposed off and SDCs (Banking) are to play vital role in speeding up the disposal of certificate cases.

Minutes of the last SLBC meeting was confirmed and Action Taken Report on the action points of 48th SLBC meeting was then adopted by the House.

Presentation was, thereafter, made by AGM, SLBC on all the agenda items. Following points emerged after discussion on the agenda items during the meeting.

A. ANNUAL CREDIT PLAN (2014-15):

The Achievement of banks during June 2014 quarter under ACP 2014-15 was 21% of the annual target and it was 42% more than the disbursement made during the corresponding period of last year. All banks were requested to speed up the pace of disbursement keeping an eye on the annual target and ensure achievement of the year end target as on March 2015.

B. AGRICULTURE RELATED ISSUES:

1. Sub-Committee meeting of SLBC on Agriculture:

It was apprised that the 4th meeting of Sub-Committee of SLBC on Agriculture was held on 11th Aug 2014 and all related issues were discussed in it.

2. Agri ACP:

The achievement under Agri ACP during the first quarter of 2014-15 registered Y-o-Y growth of 41% over the achievement made during the corresponding period of last FY. All banks were requested to give due attention to Agri lending and provide financial assistance to all deserving people.

3. KCC:

11% achievement of annual target during the first quarter, under new KCCs, was stated to be very low and the banks were advised to give proper focus towards issuance of new Kisan Credit Cards. The low level of renewal done by Co-operative Bank drew adverse comments from the House. The representative of Co-operative Bank stated high level of NPA and emphasis on recovery as the main reasons for low renewal of KCC loans. Co-operative Deptt. and Agriculture Deptt. were advised to sit together and sort out the problems being faced by the Co-operative Banks so that financing under KCC by the Co-operative Bank could increase. All banks were requested to ensure that the renewal of all eligible KCC loans is done and all the eligible farmers are provided new KCC.

At the time of providing new KCCs or renewing KCCs, issuance of Rupay cards was to be ensured to all the farmers. It was felt that farmers need to be sensitized for using the Rupay card while performing KCC related banking transactions.

Principal Secretary, Agriculture informed the House that credit camps are being organised on 27th August and 24th September for financing KCC. For ensuring maximum KCC disbursement during the camps, the State Govt. was also utilising its field functionaries for generating application forms and the banks were requested to ensure their full participation so that through the camps maximum number of farmers avail credit facilities from the banks. Bankers requested that the field level functionaries should ensure proper filling up of applications and availability of all documents as per the check list, at the time of generation of applications, so that banks could dispose the applications in time and rejection of applications on these grounds could be avoided/ lessened. It was pointed out that rent-receipt book was not available in Muzaffarpur district which is coming in the way of sanctioning KCC. The revenue authorities were requested to ensure issuance of rent receipts to all farmers so that banks could issue KCC to all eligible farmers.

4. **Farm Mechanisation**:-

Dissatisfaction was expressed over poor performance under Farm Mechanisation as Banks had achieved only 7% of the target till June'14. Bankers were requested to give priority to this area as the State Govt. was also providing subsidy amount for financing power tiller, tractor etc under Farm Mechanisation. The State Govt. was requested to reconsider delinking of subsidy schemes from Bank credit and make Bank credit compulsory for availing subsidy facility.

5. **Dairy & Fishery**:-

The Secretary, Animal Husbandry and Fishery Resources described the performance of banks as very poor and also stated that the banks having the responsibility of implementing the various schemes under Animal Husbandry needed to give more attention towards their financing,

particularly under the Dairy scheme where 7 banks had been allotted all the blocks of the state.

Bankers raised the issue of implementation of fishery schemes by only IDBI bank in the state and requested to include more banks in the scheme. Problems being faced by the banks in the implementation of Integrated Dairy Development Scheme (IDDS) was also raised by the bankers. The District Animal Husbandry Officers are not signing the forwarding letter in respect of claim of subsidy amount in many districts like Vaishali, Bhagalpur, Begusarai etc resulting in non-release of subsidy amount. As such, the subsidy amount was lying idle in the nodal branches of the Banks. The Finance Minister directed the Principal Secretary, Finance to review the animal husbandry schemes and sort out the problems.

6. SHG, RSETI, FLC & JLG:

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

(I) Self Help Group (SHG):

a) Financing by banks to SHGs during the first quarter of 2014-15 had been less than that of last year and all concerned needed to pay more attention for facilitating improved performance.

b) Notification of the State Govt. with regard to implementation of Interest Subvention scheme in the 27 non-IAP districts on the same line as in the 11 IAP districts had not yet been issued.

c) On 23rd July, camps had been organised in all districts for financing SHGs and approx 14500 SHGs were provided finance by banks. Camps would also be organised on 23rd August and 23rd September'2014 in all districts and all banks were requested to ensure full participation in these camps.

d) Banks were requested to ensure adequate availability of stationery for use during the camps.

e) Banks to ensure use of common format after exhausting their existing stock of old format for account opening & 1st dose linkage of SHGs.

II) On functioning of RSETIs, following issues were raised:

a) More focus should be given to the settlement of trainees which is the main objective behind creation of RSETIs.

b) In case of training related to vocation where loan under PMEGP is applicable, loan application of trainees should be generated at the RSETIs so that their settlement after the training is facilitated.

c) Every branch, in their respective district, should sponsor minimum 5 persons for training and credit link minimum 5 trainees in a year.

d) RSETIs are sending list of trainees to the concerned branches. In DLCC & BLBC meetings bank branches should be activated to provide finance to such trained persons.

e) Modalities for reimbursement of training cost for 2013-14 should be advised to banks at the earliest.

III) Financial Literacy: On Financial Literacy initiatives the banks were requested to ensure that their rural branches organise atleast one financial literacy camp every month to sensitize people about the benefits of maintaining bank account and various schemes of the Banks.

IV) Joint Liability Groups (JLGs) :

Financing to JLGs had not picked up in the state and only 8% target had been achieved till June'14. Banks were requested to increase the pace of financing to JLGs as these had good potential in the state.

C. INDUSTRY RELATED ISSUES

1. Sub-Committee meeting of SLBC on Industries:

It was apprised that the 4th meeting of Sub-Committee of SLBC on Industries was held on 4th Aug 2014 and all related issues were discussed in it.

2. Achievement under MSME ACP:

Till June 2014 the performance of Banks under MSME had recorded 119% growth y-on-y and it was 27% of the annual target. The target under manufacturing sector had for the first time been allotted to the banks and all banks were requested to provide adequate credit to the manufacturing sector

3. Review of achievement under PMEGP:

The overall performance under the scheme was observed to be very poor. It was emphasised that even if one loan is given by each branch the target of the state could be easily achieved. Utilisation of Margin Money by the banks needed to be given priority so that target of utilisation of Margin Money could be achieved by each bank.

The major reason for poor performance during the first quarter was stated to be delay in receipt of loan applications and also deficit of quality proposals. The House was apprised that application forms for availing finance under PMEGP were being generated at the district level by DIC and other agencies and these would be shortly reaching the branches. Banks were requested to instruct their branches to generate loan applications from their end also so that financing under the scheme picks up. It was also assured by the PS Industry that the application forms generated by banks or by RSETIs would be passed by the District Task Force Committee, on priority basis. As industrial sector was national priority area and had potential to provide large number of jobs to people, banks were requested to give adequate attention towards financing under the scheme.

4. WEAVERS CREDIT CARD (WCC):

Performance of banks under the scheme was found to be unsatisfactory and banks were requested to provide credit to weavers functioning in the State. The banks functioning in the eleven districts where weavers are

functioning were requested to give adequate attention towards financing under the scheme.

5. FOOD PROCESSING INDUSTRIES:

Progress made by banks under financing to Food Processing Industries was observed to be good. Considering the good potential available in the state for Food Processing Industries banks were requested to provide finance to more number of such units functioning/coming up in the state.

D. OTHERS:-

1. STAMP DUTY:

The issue of higher stamp duty applicable to small value non-Agri loans was raised and it was requested to have a re-look on the enhancement in stamp duty as high stamp duty in non-Agri loans was adversely impacting lending to non-Agri sector.

2. OPENING OF BRANCHES:

The banks in the state had targeted opening of 600 branches during the FY 2014-15. During June quarter only 35 branches had been opened and all banks were requested to ensure that the target of branch opening is achieved in the remaining period of the FY.

In the villages with less than 2000 population providing banking facility was an important task and it was apprised that out of targeted 20018 such villages for achievement till March'2015 banking outlets had been opened in 10115 villages till June 2014. AGM SLBC apprised the House that with the launch of Comprehensive Financial Inclusion Plan for providing Banking facilities in all Sub Service Areas by Aug'2015, the coverage of villages with below 2000 population would be automatically ensured.

3. EDUCATION LOAN:

14% achievement of target by banks under Education loan, during the first quarter, was described as poor. It was desired that more focus be given towards providing education loan and early disposal of the applications so that all eligible students get the same in a hassle free manner.

Education Loan Camps were organised on 9th & 23rd July, 2014 and many applications were generated in these camps. All banks were advised to dispose the applications received in the camps on top priority basis. It was pointed out that Private sector Banks also need to improve their poor show under Education loan.

G. COMPREHENSIVE FINANCIAL INCLUSION:

The Pradhan Mantri Jan Dhan Yojana, as announced on 15th August 2014, entailed a six pillar approach beginning with providing banking facilities and opening of accounts to providing micro insurance and pension facilities.

The Principal Secretary, Finance enumerated the modalities that should be adopted for identification of unbanked households. In this regard, he requested the banks to prepare village-wise list of all account holders and tally the same with the voter's list. SDCs (Banking) would provide the voter's list to the LDMs who should distribute the same among the bank branches on the basis of their service area villages. After identification of unbanked households the task of the banks for covering such uncovered households would become easier.

In the villages where account opening camps are being organised Financial literacy programmes should also be held for increasing awareness of the villagers. Account opening of beneficiaries of different schemes including scholarships, pension etc being given by the Central and State Govt. should also be done simultaneously as Govt. proposes to transfer all benefits through bank account only.

The Finance Minister desired that the Rural Development department should involve Gram Panchayat personnel at the village level and Ward commissioners at the urban ward level so that all rural and urban households are covered in the given timeframe.

As Aadhar card had so far been given to only 10% of the population banks were requested to open accounts even without Aadhar no. and Aadhar no. should be feeded subsequently. The Finance Minister opined that if camp for generating Aadhar no. is held simultaneously with the account opening camps, linking of Aadhar no. with the bank account would be facilitated.

The Industry Minister Shri Bhim Singh then addressed the House. He highlighted the important role that micro-industries and micro-enterprises played in the progress of the state. In the absence of big ticket investments the micro and small units needed to drive the progress of the state. He emphasized that through promotion of venture fund and policy on textile sector the State Govt. was promoting industries in the state. The State Govt. was also involved in providing entrepreneurship development to enhance the capacity of its people. He requested the banks to enhance the credit offtake for the industrial sector and utilise the CGTMSE coverage facility available to the banks for loan up to Rs.1 Crore.

The Animal Husbandry & Fishery Resources Minister Shri Baidyanath Sahni underlined the requirement of co-ordination between the banks and the concerned department of the State Govt. to make the schemes under animal husbandry successful. He requested the Animal Husbandry department to work in close coordination with the banks and remove the bottlenecks in the implementation of the various schemes so that credit extension happens at the desired pace.

The Agriculture Minister Shri Narendra Singh in his address expressed deep anguish at the poor performance of banks during the first quarter. He advised the bankers to be more sensitive towards the feelings of the people and provide adequate financial assistance to the needy people. Shri Singh decried the involvement of middle man in credit delivery

process of banks. He advised the bankers to be tough, transparent, sensitive & knowledgeable as these attributes are vital for discharging their duty in proper manner. He also said that complaint should be resolved at the earliest and appropriate action should be taken against their erring official & staff.

The Finance Minister Shri Bijendra Prasad Yadav in his address highlighted the purpose behind the nationalisation of banks and the challenging role that banks play in the economic development of the state. He remarked that the perennial rivers flowing through the state provided good opportunities for development of fishery and other related sectors apart from enriching the fertility of the soil, resulting in three crops being harvested in many pockets of the state. Shri Yadav requested the bankers to utilise the good Agri potential available in the state in increasing Agri financing so that the state of Bihar not only become a crop surplus state but also its farmers lead a better life. The Finance Minister also stressed on the need of enhancing finance under Education loan as many students of the state needed financial assistance to pursue higher studies. He complimented the banks that despite deficit of staff they have been accepting the growing challenges posed by the society and have been opening branches, opening accounts, garnering deposits and providing financial assistance to large number of needy people. Shri Yadav was of the view that though activity and responsibility of the banks have increased but corresponding increase in the accountability of banks has not been observed. He directed the Principal Secretary-Finance to address the different issues raised by banks in today's meeting by arranging meetings with the concerned departments and banks separately. The Finance Minister advised the bankers to provide service with responsibility and perform their job in a transparent manner to improve credibility of the banking system. Senior bank officials should understand the problems faced by ground level functionaries and address them suitably. He assured the bankers of full cooperation from the State Government in their pursuit towards good performance.

The Principal Secretary-Finance thanked the ministers for participating in the day's meeting and guiding the banks & concerned State Govt. departments for better performance. He was optimistic that if the path shown by the ministers is heeded by all stakeholders, the ACP target would be achieved. He assured the ministers, on behalf of the banks & State Govt. officials that all issues would be resolved by working in close co-ordination with each other and the state would continue to move on growth trajectory.

ACTION POINTS

49th SLBC MEETING HELD ON 20th AUGUST 2014

1. Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2014-15.

(Action: All Banks)

2. The Banks should give focus on issuance of new and renewal of KCC and also increase Agri Term Loan financing like Storage, Farm equipments, Dairy, Poultry etc. in order to achieve the ACP target for Agri. segment.

(Action: All Banks)

3. Implementation of Interest-Subvention scheme in the accounts of SHGs to be ensured. Interest to be applied at the rate of 7% in all NRLM compliant SHG accounts.

(Action: All Banks & SRLM)

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

(Action: State Government)

5. Camps for financing SHGs to be organised on 23rd August and 23rd September' 2014 at all district headquarters of the state and all eligible SHGs to be provided with credit assistance.

(Action: State Govt., Jeevika & All Banks)

6. Necessary action should be taken by SDCs-Banking for disposal of pending certificate cases of banks, especially the top ten cases provided to them by LDMs in August 2014, in order to improve the recovery climate as well as to contain the NPA of the banks.

(Action: State Govt. & Banks)

7. Settlement rate of RSETIs should be increased by giving more focus on selection of candidates and settlement of trainees. Sponsoring & Credit linkage of minimum 5 persons in a year by each branch to be ensured.

(Action: All Banks)

8. Escalation in the rate of Stamp duty for small value non-Agri loans like DIR, WCC etc. be reviewed.

(Action: State Government)

9. All banks should give desired focus to PMEGP financing and timely utilisation of margin money in order to achieve PMEGP target during 2014-15.

(Action: All Banks)

10. Principal Secretary-Finance to arrange discussions in order to arrive at a solution, on the different issues raised by banks related to Animal Husbandry, non- renewal of KCC by Cooperative banks, recovery and account opening by arranging meetings with the concerned departments and banks.

(Action: State Government)

11. At the time of providing new KCCs or renewing KCCs, Rupay cards to be issued to all eligible farmers.

(Action: All Banks)

12. Modalities for reimbursement of training cost of RSETIs for 2013-14 should be advised to banks at the earliest.

(Action: State Government)

13. In case of training related to vocation where loan under PMEGP is applicable, loan application of trainees should be generated at the RSETIs so that their settlement after the training is facilitated.

(Action: DIC, KVIC, KVIB and Banks)

14. Banks should open accounts of all uncovered households under Prime Minister Jan-Dhan Yojana and as Aadhar card had so far been given to very less percentage of the population, banks to open accounts even without Aadhar no. and Aadhar no. should be feeded subsequently.

(Action: All Banks)

15. Special Camps to be organised for enrolment and issuance of Aadhar card especially for all the accounts being opened under Jan Dhan Yojana.

(Action: UIDAI and State Govt.)

49th SLBC MEETING HELD ON 20.08.2014 AT HOTEL CHANAKYA, PATNA

Annexure -I

Sl. No.	Name of the Participant	Designation/office
MINISTERS		
1	Shri Bijendra Prasad Yadav	Finance Minister, Govt. of Bihar
2	Shri Narendra Singh	Agriculture Minister, Govt. of Bihar
3	Shri Bhim Singh	Industries Minister, Govt. of Bihar
4	Shri Baidyanath Sahni	Animal & Husbandry Minister, Govt. of Bihar
State Govt.		
5	Shri Navin Verma	Principal Secretary, Industries, Govt. of Bihar
6	Shri Rajesh Gupta	Principal Secretary, Co-operative, Govt. of Bihar
7	Shri Rameshwar Singh	Principal Secretary, Finance, Govt. of Bihar
8	Shri Amrit Lal Meena	Principal Secretary, Agriculture, Govt. of Bihar
9	Shri S.M. Raju	Secretary, Rural Development Deptt., Govt. of Bihar
10	Ms. Harjot Kaur	Secretary, Animal Husbandry, Govt. of Bihar
11	Shri Rajit Punhani	Secretary, Finance (Expenditure), Govt. of Bihar
12	Dr. B. Rajender	Secretary, Finance (Resources), Govt. of Bihar
13	Shri Sridhar C.	CEO, BRLPS
14	Shri Abhay Kumar Upadhyay	ADG of Police, CID
15	Shri Rajesh Kumar	Director, Animal Husbandry, Govt. of Bihar
16	Shri Awadhesh Kumar	OSD, Finance, Govt. of Bihar
17	Shri M.P. Bhagat	Dy. Director (Banking)
18	Shri A.K. Sharma	Research Officer, National Commission for SCs
Reserve Bank of India		
1	Shri M.K. Verma	Regional Director, Reserve Bank of India
2	Ms Smita Kumar	General Manager, Reserve Bank of India
3	Ms. Shailaja Singh	Asstt. General Manager, Reserve Bank of India
4	Shri Devendra Bonde	Manager, Reserve Bank of India
Bankers		
1	Shri Ajit Sood	Chief General Manager, State Bank of India
2	Shri K.R. Bhatt	General Manager, NABARD, Patna
3	Shri Abhijit Dutta	General Manager, NW-I, State Bank of India
4	Shri S.K. Mallick	General Manager, Punjab National Bank
5	Shri S.K. Rai	General Manager, Central Bank of India
6	Shri S.K. Shaw	General Manager, Bank of Baroda
7	Shri L.K. Panda	General Manager, UCO Bank

8	Shri Jitendra Nath Prasad	General Manager, India Overseas Bank
9	Shri D. Padhi	Dy. General Manager, NABARD
10	Shri N.S. Napalchyal	Dy. General Manager (Agri)State Bank of India
11	Shri C. Raj	Dy. General Manager (Outreach), State Bank of India
12	Shri M.N. A. Ansari	Dy. General Manager, Bank of India
13	Shri Ramkrishna	Dy. General Manager, Canara Bank
14	Shri A.K. Dargan	Dy. General Manager, Punjab National Bank
15	Shri S. K. Mohapatra	Dy. General Manager, Union Bank of India
16	Shri Dhananjay Pratap Singh	Dy. General Manager, United Bank of India
17	Shri Jagannath Mishra	Dy. General Manager, Allahabad Bank
18	Shri S.C.Sharma	Dy. General Manager & Dy. Circle Head, UCO Bank
19	Shri Sanjay Kumar	Dy. General Manager, Bihar State Co-operative Bank
20	Shri A.K. Bhatia	Chairman, Madhya Bihar Gramin Bank
21	Shri Ajay Pratap Singh	Dy. General Manager, Dena Bank
22	Shri Satish Kumar Singh	Asstt. General Manager, SLBC, SBI, LHO, Patna
23	Shri Shivanand Prasad	Asstt. General Manager (ABU-III), State Bank of India
24	Shri Naveen Chandra	Asstt. General Manager, State Bank of India
25	Shri K.K. Agrawal	Asstt. General Manager, Syndicate Bank
26	Shri S.K. Sharma	Asstt. General Manager, Oriental Bank of Commerce
27	Shri N.M. Avadhanulu	Asstt. General Manager, Andhra Bank
28	Shri Amit Rai	Asstt. General Manager, SIDBI
29	Shri Sanjeev Kumar Kaushal	Asstt. General Manager, IDBI
30	Shri Abhishek Parashar	Asstt. General Manager, ICICI Bank
31	Shri Amitabh Singh	Regional Head, ICICI
32	Shri Narendra Singh	Dy. Vice President, HDFC Bank Ltd.
33	Shri A.K. Srivastava	General Manager, Bihar Gramin Bank
34	Shri V. Lakshmana Rao	General Manager, Uttar Bihar Gramin Bank
35	Shri K.K.Mohapatra	Regional Manager, Agriculture Ins. Co. of India Ltd.
36	Shri Manoj Kumar	SPC, RSETI
37	Shri S.P. Singh	Chief Manager, India Bank
38	Shri V. Gurusubramanian	Chief Manager, Andhra Bank
39	Shri R.P. Nigam	Chief Manager, Syndicate Bank
40	Shri Ashok Vardhan	Chief Manager, Indusind Bank
41	Shri Rajiv Lochan Mohanty	Chief Manager, Federal Bank
42	Shri Mahendra Roy	Chief Manager, Vijaya Bank
43	Shri Pankaj Dwivedi	Chief Manager, Punjab & Sind Bank
44	Shri Vikash Krishna	Chief Manager, Bank of India
45	Shri Ravi Ranjan Prashun	Sr. Manager, Bank of Maharashtra

46	Shri Pankaj Kumar	Sr. Manager, Punjab National Bank
47	Shri Anand Shankar	Sr. Manager, Punjab National Bank
48	Shri Prabhakar Kumar	Sr. Manager, Bank of Baroda
49	Shri Sanjay Kumar	Sr. Manager, Bank of Baroda
50	Shri P.N. Verma	Sr. Manager, Corporation Bank
51	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
52	Shri R.R. Kumar	Sr. Manager, Canara Bank
53	Shri Rashid Iqbal	Sr. Manager, Axis Bank Ltd.
54	Shri A.N. Jha	Sr. Manager, Central Bank of India
55	Shri Chandan Kumar	Manager, Corporation Bank
56	Shri Amrendra Kumar	Manager (RDD), Dena Bank
57	Ms. Minakshi	Manager, Allahabad Bank
58	Shri Suresh Kumar Jha	Dy. Manager, Bank of Maharashtra
59	Shri Amrit Raj	Br. Manager, State Bank of Patiala
60	Shri R. Ranjan	Br Manager, State Bank of Hyderabad
61	Shri Lakshman Kumar L.L.V	Br. Manager, Karnataka Bank ltd.
62	Shri Rahul Khajuria	Incharge Credit, Jammu & Kashmir Bank
Others		
1	Shri P. K. Upadhyay	ADG, UIDAI
2	Shri M.C. Sharan	PC-FI, JEEVIKA
3	Shri A.K. Thakur	Consultant, MF, JEEVIKA