

**MINUTES OF**  
**THE 57<sup>TH</sup> REVIEW MEETING OF THE STATE LEVEL**  
**BANKERS' COMMITTEE, BIHAR FOR THE 1<sup>ST</sup> QTR OF FY**  
**2016-17 ENDED JUNE 2016, HELD ON 31<sup>ST</sup> AUGUST, 2016**

The 57<sup>th</sup> review meeting of State Level Bankers' Committee, Bihar was held on 31<sup>st</sup> August, 2016 at Hotel Chanakya, Patna under the chairmanship of Shri Abdul Bari Siddique, Hon'ble Finance Minister, Govt. of Bihar. The meeting was also attended by Sri Ramvihar Rai, Agriculture Minister, GOB, Sri Alok Kumar Mehta, Co-operative Minister, GOB, Sri Awadesh Kumar Singh, Minister for Animal Husbandry & Fisheries, GOB, Sri Anjani Kumar Singh, Chief Secretary of the State, other senior officials of State & Central Government, RBI, NABARD, Banks, Insurance company and other agencies. The list of participants is enclosed as Annexure-I.

Shri Ajit Sood, Chief General Manager, SBI & Convenor, SLBC Bihar, welcomed all the participants during the 1<sup>st</sup> meeting of the current financial year and briefly outlined the achievements of Banks operating in the State under ACP during the first three months of FY 2016-17. He said that as per the instruction of Hon'ble Chief Minister during the 52<sup>nd</sup> SLBC meeting, ACP of the State for financial year 2016-17 has been enhanced to Rs.1.00 lac crore, an increase of approximately 19% over the previous financial year. Highlighting on the issue of ACP, he said that during the period April to June 2016, the banks disbursed Rs. 19389 Crores, i.e 19 % of the annual target. In agriculture sector, against the annual target of Rs. 48000 Crores, Banks have disbursed Rs. 7778 Crores during the period under review, which is approx 16% of the target. He said that during the period under review 1.66 lac new KCC have been sanctioned and 3.95 lac have been renewed. Under MSME sector, the performance of the Banks can be termed as good, as the banks have recorded an achievement of 23 % of their annual target. He added that under MSME, Banks have financed Rs. 671 Crores to 94775 borrowers under MUDRA loan.

On the Pradhan Mantri Fasal Bima Yojana (PMFBY), CGM, SBI said that notification has already been issued by the State Govt and hoped that Banks

would take full advantage of the scheme and the task will be completed within the stipulated deadline of 31<sup>st</sup> August 2016.

CGM, SBI also highlighted the performance in opening of accounts and extending credit during the year under SHG. During the 1<sup>st</sup> Quarter of financial year 2016-17, 23359 SHG accounts were opened and credit was extended to 14746 SHG groups. He added that during the period under review credit was also extended to 12135 JLG groups amounting Rs. 78 crores.

On CD ratio, Shri Sood stated that the state had achieved 44.15 %, during the period under review and the Banks and State Govt are trying their level best to increase the CD ratio. He hoped that with the establishment of new Industrial units in the State, which requires heavy finance from the Banks, CD ratio of the State could be reached up to national level.

CGM, SBI said that the rising NPA is a major concern for the Banks, which stood at 8.86 % at the end of June 2016. He reminded that during the 54<sup>th</sup> SLBC review meeting, the Hon'ble Chief Minister had advised the Banks to analyse area wise and sector wise NPA position and submit it to the State Govt for effective monitoring of NPAs in the State. He requested the banks to submit the details by 10<sup>th</sup> September 2016 to SLBC department for onward submission to the State Govt.

Sri Sood also highlighted the performance of RSETI and Financial Literacy Centres maintained by the Banks in each district of the state and their role in entrepreneurship development and financial awareness in the state. He requested the Bankers to give priority in extending credit to RSETI trained youths. He further advised the Banks to speed up the process of construction of RSETI building so as to complete it within the stipulated time frame. Under FLC, CGM, SBI said that Banks have been allotted 3800 schools throughout the State to conduct Financial Literacy Camps. He suggested the banks to conduct at least one FLC camp by branches on the eve of international Financial literacy Day.

At the end, Sri Sood thanked the State Govt. for the unhindered support provided to Banks in the state.

The Regional Director, Reserve Bank of India, Shri. M. K. Verma, in his address expressed happiness over banks recording an achievement of approx 71% in priority sector lending against the mandated target of 40%. He further added that within the arena of priority sector, there are certain things which have been brought under the pervue of Priority Sector like Social infrastructure, which is very crucial for a State like Bihar, renewal energy, which is equally important but not found much headway. He said that Agriculture sector has performed well during the quarter as it is envisaged from the recorded data of 57<sup>th</sup> SLBC meeting. Against the benchmark of 18% of total Advances, banks have registered a growth of 37%, which can be termed as good performance. However, most of the loans under this sector is in the form of soft loans i.e. KCC and long term credit have not found any substantial progress. He expressed his concern that long term credit under agriculture sector is not getting proper attention due to non digitization of land records and requested the State Govt to give a proper thought over this issue. Under MSME, RD, RBI said that the banks have recorded a good progress and advised to continue this trend during the rest of the financial year.

RD,RBI expressed happiness over the new Industrial policy launched by Govt of Bihar and hoped that it will boost the Industrial sector in the State.

On branch opening, the RD expressed concern over opening of only 31 Branches up to first Quarter of the current financial year as against the stipulated target 1640 branches and advised the banks to make an all out effort to achieve the target. He also advised SLBC to regularly monitor opening of branches and hold periodical meetings with Banks to review the position and advise RBI accordingly. He also advised the Banks to give proper thrust on this issue so that all the 1640 branches are opened by 31<sup>st</sup> March 2017.

On Financial Inclusion, RD, RBI mentioned that under the roadmap for covering all unbanked villages with less than 2000 population, all the

27,343 villages allocated to various banks have been covered as on 14<sup>th</sup> August 2015. However, he expressed concern over coverage of only around 2% by Brick & Mortar branches against the stipulated target of 5%.

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

On CD ratio, Sri Verma said that as per RBI instruction, all the RUSU branches across the country should have a target of 60% CD ratio. He advised the banks and the State Govt to ensure that State should not lag behind in CD ratio. RD, RBI expressed that in those districts, where CD ratio is below 40%, special sub-committee of DCC should be held at regular intervals to devise a roadmap/timeframe to improve the CD ratio in the district. He advised that from next SLBC meeting onwards, SLBC should present the entire strategy adopted during the DCC meeting of the district.

The Regional Director, RBI expressed concern at the NPA level of 8.86% of Banks adding that if written off bad debts and restructuring is added, NPA level of Banks might rise up to 11-12%. He mentioned that high NPAs lead to greater provisioning requirement which in turn lead to lower capital adequacy constraining the lending of the banks. He remarked that more than 4 lakh certificate cases are pending in the State and numbers of new cases added are more than the number of cases disposed off during every quarter. He expressed that in some of the districts, Certificate Officers are not posted, which results in low disposal of certificate cases. He requested the banks to intensify their efforts and the Govt. to provide support in their recovery related issues, like appointment of certificate officers for the disposal of certificate cases, execution of SARFAESI notices etc.

The Chief General Manager, NABARD Shri R.K.Das, in his address expressed concern over shrinking of lending portfolio in the State. He said that agriculture and MSME sectors are fastest growing sectors in the country and State, too has vast potential. He advised the RRBs to increase their lending in the State as they are the leading Banks in Agriculture finance.

Thereafter, a presentation on Bihar Student Credit Card Scheme was made by Shri K. Senthil Kumar, IAS, Additional Secretary, Education Deptt. Govt of Bihar. He explained that the State of Bihar is one of the fastest growing States in the country and the state Govt is committed for supporting the youths of the State in acquiring higher education. Under the scheme, the State Govt will Guarantee loans provided under Student Credit Card up to Rs. 4.00 lacs to those students who wish to acquire higher Education from recognised Indian Institutions. The Additional Secretary said that under the new Education loan scheme, in case of default of loan/ loan becomes NPA, Govt of Bihar will reimburse 100% of the principal amount along with accrued interest thereon during the moratorium period as well as during the course period under terms & conditions mentioned there in the scheme. The amount will be reimbursed within 30 days from lodging of claim. The loan amount apart from the tuition fee would also consist of living expenses, books, laptops etc. The Additional Secretary requested all Banks to co-operate with the State Govt in successful implementation of this scheme, which is scheduled to be launched from 02<sup>nd</sup> Oct 2016. Chairman, MBGB suggested that RRBs, which has good infrastructure in the State of Bihar should also be included under the Student Credit Card Scheme. On his suggestion, Principal Secretary (Finance) agreed to the proposal. The SLBC approved the revised Student Credit Card Scheme.

Minutes of the last SLBC meeting were then confirmed and Action Taken Report on the action points of 56<sup>th</sup> SLBC meeting was adopted by the House.

Presentation was, thereafter, made by AGM, SLBC on major agenda items. After discussion on the agenda items during the meeting, the following points emerged.

## **A. AGRICULTURE RELATED ISSUES:**

### **(I) Sub-Committee meeting of SLBC on Agriculture:**

#### **a. Agri ACP:**

The achievement under Agri ACP during the 1<sup>st</sup> Quarter of Financial Year 2016-17 was 16 % of the annual target. All banks were requested to give

due attention to Agri lending, especially in allied activities to all deserving farmers.

b. **KCC:**

The achievement of only 11% of annual target during the 1<sup>st</sup> Quarter of the current Financial Year was viewed as unsatisfactory. Low achievement in KCC was due to less sanction and renewal of KCC by RRBs. Chairman, MBGB advised that due to Audit of Branches in the month of April & May 2016, less number of KCC were disbursed during the period under review. He also raised the question of non insurance of KCC to JLG members due to compulsory feeding of land details under PMFBY. He told the house that due to this constraint financing to this particular group could not be done resulting in low performance of KCC. The Finance Minister directed the concerned Govt official to solve the problem. The banks were advised to give due attention to increase financing under KCC.

c. **Dairy, Fishery & Poultry:-**

The performance under Dairy, Fishery and Poultry sector of the banks was described as very poor. The house agreed that for overall development of the state, these three sectors should be given top priority and urged the bankers to increase the lending in these sectors. Shri Awadesh Prasad Singh, Minister for Animal Husbandry and fisheries, GOB expressed that the Bihar is a consumer state of dairy, fishery & poultry, hence development of these sectors are very essential for overall development of the state.

e. **SHG, RSETI & FLC:**

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

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

a) 23359 SHG accounts were opened by the banks during the 1<sup>st</sup> Quarter of FY 2016-17 and 14746 SHGs were credit linked with a total amount of loan being Rs 131.65 crores. The target for SHG credit linkage is 2,00,000 for the current financial year. During the 27<sup>th</sup> Sub- Committee

meeting on SHG & RSETI, , it was unanimously agreed to raise the quantum of first & second dose of loan to be minimum Rs. 1.50 lacs and Rs. 3.00 lacs respectively after factoring in RBI Guidelines.

b) Banks to ensure use of common format for account opening & 1<sup>st</sup> dose credit linkage of SHGs.

c) Against the annual target of credit linkage of 100000 JLGs, 12135 were financed by Banks during the 1<sup>st</sup> Quarter of FY 2016-17. Commercial Banks were asked to focus on JLG financing.

d) Performance of Banks under NULM was found to be unsatisfactory. Banks were advised to include performance of NULM as one of the Agenda item during the DLCC meeting. The Principal Secretary, UDHD advised that under new guidelines on NULM, Banks to use common application form for account opening and credit linkage. AGM, SLBC appraised the house that approval of common application form under NULM may be put up as an Agenda during SLBC sub committee meeting on SHG for approval of the house. The Principal Secretary also advised that subsidy amount under NULM will be centralised and deposited in a Nodal Bank designated by SLBC and Banks can claim their subsidy amount through their Nodal branch.

e) Banks were also advised to feed proper product code while opening SHG accounts in the system to avoid the problems in interest subvention.

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

a) Banks were asked to give more focus to the settlement of trainees which is the main objective behind creation of RSETIs, and for this sustained hand-holding of the trainees need to be ensured.

b) Banks were advised to give priority in sanction of MUDRA loans to improve the credit linkage of RSETIs. RD, RBI advised the banks to take necessary steps to increase their lending under MUDRA loan.

c) Banks were also advised to start construction of RSETI building immediately in districts, where land has been allotted by the State Govt.

d) Principal Secretary, UDHD also raised the issue of training of MNREGA workers by RSETI and requested the Banks to instruct RSETIs under their control to complete within the stipulated deadline.

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

c) Banks were requested to ensure that their rural branches organise at least one financial literacy camp every month to sensitize people about the benefits of maintaining bank account and various schemes of the Banks.

## **B. ISSUES RELATED TO 'INDUSTRIES'**

### **(I). Achievement under MSME ACP:**

During the Financial 1<sup>st</sup> Quarter of FY 2016-17, against the annual target of Rs. 15000 crores, Banks under MSME have disbursed Rs 3439 crores, which is 23 % of their annual target.

The Principal Secretary, Industries highlighted the new industrial policy approved by the Govt of Bihar and effective from 01.09.2016. He said that the policy is Incentive linked, which will be applicable to loans sanctioned through Banks. The Principal Secretary requested all Banks to take advantage of the new Industrial Policy and increase their lending under Industrial Sector.

### **(II). Achievement under PMEGP:**

The achievement under PMEGP during 1<sup>st</sup> Quarter of FY 2016-17 was viewed by the house as not at all satisfactory. Against the physical target of 3455 projects for 2016-17, Banks have sanctioned only 417 projects amounting to Rs. 6.62 Cr during the period under review. As industrial sector is a national priority area and has the potential to provide large numbers of jobs to people, Banks were requested to give adequate attention towards financing under the scheme.

### **(III) SMALL ROAD TRANSPORT OPERATORS (SRTOS)**



Against the target of financing 22000 units, Banks in the State have sanctioned loan amounting to Rs. 188.79 Crores for purchasing 4486 vehicles during the 1<sup>st</sup> Quarter of Financial Year 2016-17. CGM, SBI raised the issue of delay in issuance of 'Smart Cards' to vehicles Registered under Bank finance. It was also agreed upon to obtain 'No objection certificate' from Bank before renewal of permit of vehicles purchased under Bank's finance, so that defaulting borrowers can be traced and Bank's NPA under SRTTO category is controlled.

**(IV) MUDRA LOAN :**

The Pradhan Mantri Mudra Yojana was launched on 08<sup>th</sup> April 2015 with an objective to create an inclusive, sustainable and value based entrepreneurial culture in the country. Up to 31<sup>st</sup> July 2016, Banks in the State have sanctioned 94775 accounts amounting Rs. 671.04 crores.

**(V) STAND UP INDIA:**

Stand- Up India was launched by the Hon'ble Prime Minister on April 05, 2016. The objective of the Stand-up India is to facilitate Bank loans between Rs. 10 lacs to Rs. 1.00 Crore to at least one scheduled caste(SC) or Scheduled Tribe(ST) borrower and at least one women borrower per branch for setting up a Greenfield Enterprise. Up to 17.08.2016, 225 out of 6692 branches have sanctioned loans to 264 borrowers amounting Rs. 43.35 Crores. Director, DFS termed the performance under Stand up as unsatisfactory. He said that as per the instruction issued by GOI, every Bank branch in the State should sanction 2 loans to eligible borrowers under Stand up India. He added that a campaign would be launched from 15<sup>th</sup> Sep to 30<sup>th</sup> Oct 2016 to boost the lending under Stand-up India in the State. He also advised that a special SLBC would be called on MUDRA & Stand-up India in coming days for which he would advise the exact date later on.

**C. OTHERS:-**

**(I). OPENING OF BRANCHES:**

The Banks in the State had opened only 31 branches during the current FY against the annual target of 1640. AGM, SLBC recalled the empowered committee meeting on RRBs at RBI, wherein a decision was taken to review opening of branches at those centres where bank branch exists within the radius of 2-3 KM. RD, RBI clarified that Banks have to open 1640 branches by 31<sup>st</sup> March 2017 and advised SLBC to review the performance of opening of branches periodically and advise RBI accordingly. The Chief Secretary described the performance of Banks, as unsatisfactory. He advised them to increase the pace of opening of Branches so that the target is achieved by 31<sup>st</sup> March 2017. In this connection, he said that 236 Panchayat Bhavans are ready in the State and Banks can opt for opening of Branches at these Centres. The Development Commissioner said that there should not be any problem regarding premises as sizeable numbers of buildings are available at villages having population above 5000. Principal Secretary, Finance drew the attention of the house on a specific issue of Assurance of Govt in one of the Assembly questions regarding opening of a regular bank branch at Jhunjhunia village under Yalia panchayat of Sangrampur block in Munger district.

## **(II). HOUSING LOAN:**

During the 1<sup>st</sup> Quarter of FY 2016-17, the achievement of Banks under Housing loan was 18% of the target, i.e 4308 against 24000. AGM, SLBC stated that certain issues like master plan, title deed, map approval, agriculture land in rural areas are coming in the way of sanctioning housing loan. He requested for the state govt's intervention to facilitate the sanctioning process.

The Chief Secretary advised the concerned State Govt Deptt to look into the matter and advise the Banks accordingly.

Sri Ramvihar Rai, Agriculture Minister, Govt of Bihar in his address expressed happiness over attending the 57<sup>th</sup> SLBC meeting. He said that for upliftment of farmers in the State, the State Govt provides subsidy on

farm equipments, Diesel, seeds etc. The subsidy is credited to beneficiaries account through NEFT/RTGS. He expressed his unhappiness over delay in transfer of fund through NEFT/RTGS from branches in the State and advised the Banks to take necessary steps so as to credit the amount on time.

Sri Awadhesh Kumar Singh, Minister for Fishery & Animal Husbandry Deptt, Govt of Bihar in his address expressed satisfaction over the Agenda wise discussion during the SLBC meeting. However, he expressed his displeasure over poor performance of banks in dairy & fishery during 1<sup>st</sup> Quarter of financial year 2016-17. He said that out of the target of Rs. 3122 Crores under dairy, only 3818 numbers of loans amounting Rs. 92.58 crores have been sanctioned during the financial year. In fishery too, the performance has not been encouraging. He advised the bankers to be more sensitive towards the feelings of the people and provide adequate financial assistance to the needy people, especially SC/ST class where 75% subsidy is provided by the State Govt under dairy loans. He advised the Banks to simplify the lending process for better result in Agriculture and allied activities.

Sri Alok Kumar Mehta, Minister of Co-operative Deptt, Govt of Bihar in his address highlighted the performance of Co-operative Banks in the State. He expressed his happiness over Co-operative Banks achievement under ACP of Rs. 324 Crores against the target of 1000 Crores during the financial year 2016-17, a YOY growth of 912%. He said that image of the Co-operative Bank should be improved for increasing the business of the Co-operative Bank.

The Finance Minister, Government of Bihar, Sri Abdul Bari Siddique in his address expressed happiness over approval of Student Credit Card by the house during the SLBC meeting. He said that more than 80% of the population in the State are rural based and their livelihood depends on Agriculture and its allied activities. He, therefore, advised the Banks to be proactive in their approach and increase their lending under agri sector to improve the socio economic scenario of the State. The Finance Minister was also critical over opening of branches during the current financial year. He

advised the bankers to expedite opening of new branches in order to bridge the gap between population wise average number of branches at state level and national level. He expected that performance of Banks under ACP would improve during the remaining period of the current financial year. He advised that the issues raised and suggestions offered by CGM, SBI; RD, RBI and CGM, NABARD should be worked upon vigorously and the progress be reviewed regularly. It should be ensured before next SLBC meeting that the hurdles in extending housing loan in rural areas are removed. Discussions with the Chairman of Revenue Board should be made to explore the solutions regarding settlement of certificates cases. Cooperation of district administration/public representative in opening of new bank branches should be obtained after clarifying their role in this regard. Concerted efforts are essential on important issues to meet the targets viz. increase in CD Ratio, opening of bank branches, extending housing loan in rural arrears etc.

### **58<sup>th</sup> Quarterly SLBC Meeting**

At the end of the meeting, it was decided by the house to hold the 58<sup>th</sup> Quarterly SLBC Review Meeting of Bihar on 16.11.2016.

The meeting ended with a vote of thanks to all the participants by Sri B.G. Sandhibigraha, Deputy General Manager, Oriental Bank of Commerce. He thanked all for fruitful discussion on various issues during the SLBC meeting and on behalf of all banks he assured the State Government for better performance by Banks during current FY on the lines discussed in the meeting.

\*\*\*\*\*  

---

## **ACTION POINTS**

### **57<sup>th</sup> SLBC MEETING HELD ON 31<sup>st</sup> AUGUST 2016**

1. Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2016-17.

(Action: All Banks)

2. The Banks should give focus on financing Dairy, Fishery and Poultry schemes in order to achieve the ACP target under Allied activities.

(Action: All Banks)

3. Banks to initiate suitable steps to achieve the target of Branch opening for population above 5000 by March 2017. SLBC Department to monitor

branch opening with Banks on a regular basis and report to RBI on a Quarterly basis.

(Action: All Banks and SLBC, Bihar)

4. As per RBI guidelines, Instruction to be issued to LDMs and district authorities to hold special sub-committee of DCC in those districts, where CD ratio is less than 40%.

(Action: All Banks)

5. Banks to analyse area wise and sector wise NPA position and submit it to the State Government positively by 10.09.2016 for effective monitoring of NPAs.

(Action: All Banks)

6. Banks to submit District wise Certificate Cases to State Govt for effective monitoring and speedy disposal of certificate cases.

(Action: All Banks)

7. State Government to ensure posting of Certificate officers in all districts for smooth and speedy disposal of Certificate cases.

(Action: State Government)

8. Banks to give more focus on advances under DRI schemes to achieve the benchmark of 1% of total aggregate advances during previous year.

(Action: All Banks)

9. State Government to issue suitable guidelines in respect of approval of map in rural areas to increase lending under Housing loan in rural areas.

(Action: State Government)

10. The State Govt to issue suitable instruction to concerned Department with regard to renewal of permit of vehicles purchased under Bank's finance to control NPA under SRTTO.

(Action: State Government))

11. Banks to ensure sanction of at least 2 loans per branch to eligible borrowers under Stand up India.

(Action: All Banks)

**LIST OF PARTICIPANTS OF 57<sup>th</sup> SLBC MEETING HELD ON 31.08.2016 AT HOTEL CHANAKYA, PATNA**

ANNEXURE-I

Sl. No.	Name of the Participant	Designation/Office
<b>Ministers:-</b>		
	Shri Abdul Bari Siddiqui	Finance Minister, Govt. of Bihar
	Shri RamVichar Rai	Agriculture Minister, Govt. of Bihar
	Shri Alok Kumar Mehta	Co-operative Minister, Govt. of Bihar
	Shri Awadhesh Kumar Singh	Animal & Husbandry Minister, Govt. of Bihar
<b>State Govt. &amp; Govt. Of India:-</b>		
	Shri Anjani Kumar Singh	Chief Secretary, Govt. of Bihar
	Shri Shishir Kumar Sinha	Development Commissioner, Govt. of Bihar
	Shri Ravi Mittal	Principal Secretary (Finance), Govt. of Bihar
	Shri Chaitanya Prasad	Principal Secretary, Urban Development & Housing Deptt.
	Shri S. Siddharth	Principal Secretary, Industries, Govt. Of Bihar
	Shri Arvind Kumar Choudhary	Secretary, Rural Development
	Shri Rahul Singh	Secretary, Finance (Expenditure), Govt. Of Bihar
	Shri Bala Murugan D.	CEO, Jeevika
	Shri Mihir Kumar	Director, Deptt. of Financial Services, Gol
	Shri K. Senthil Kumar	Addl. Secretary, Education

	Shri Bhola Prasad	PA to Co-operative Minister, Govt. Of Bihar
	Shri Suraj Kumar Sinha	OSD to Finance Minister, Govt. Of Bihar
	Shri Awadhesh Kumar	OSD, Finance
	Shri Asghar A. Khan	OSD, Deptt. Of Education
	Shri Rajesh kumar Singh	ADG, UIDAI
	Shri Himanshu Kumar Rao	Director Agriculture, Govt. Of Bihar
	Shri Radhe Shyam Sah	Director, Animal Husbandry
	Shri Ajay Kumar Jha	Dy. Director (Dairy)
	Shri Yogendra Rai	Under Secretary, Finance, Govt. Of Bihar
	Shri S.N. Tripathi	S.O (Banking), Institutional Finance
	Shri Sanjay Kumar	SP, CID
	Ms. Rupam	DC, Finance
<b>RBI &amp; NABARD</b>		
	Shri M.K. Verma	Regional Director, Reserve Bank of India
	Shri Ranjeet Kumar Das	Chief General Manager, NABARD
	Shri Brij Raj	General Manager, Reserve Bank of India
	Shri N.K. Verma	Asstt. General Manager, Reserve Bank of India
	Shri Binay Sinha	Asstt. General Manager, NABARD
	Ms. Sujata Shah	Asstt. Manager, NABARD
<b>Other Bankers:-</b>		
	Shri Ajit Sood	Chief General Manager, State Bank of India
	Shri Abhijit Dutta	General Manager, NW-I, State Bank of India
	Shri V.S. Negi	General Manager, NW-III, State Bank of India
	Shri Sanjiv Sharan	General Manager, Punjab National Bank
	Mrs. K. Manjula	Dy. General Manager (PBBU), State Bank of India
	Shri Amitabh Pandey	Dy. General Manager (Agri), State Bank of India
	Shri T.R. Sahu	Dy. General Manager, Punjab National Bank
	Shri Bh. Satyanarayana	Dy. General Manager, Central Bank of India
	Shri Jagmohan Singh	Dy. General Manager, Union Bank of India
	Shri Dhananjay Pratap Singh	Dy. General Manager, United Bank of India
	Shri Budh Singh	Dy. General Manager, Indian Bank
	Shri Subrat Kumar	Dy. General Manager, Vijaya Bank
	Shri B.G. Sandhibigraha	Dy. General Manager, Oriental Bank of Commerece
	Shri G.K. Mahapatra	Dy. General Manager, Canara Bank
	Shri P.K. Sinha	Dy. General Manager, Allahabad Bank
	Shri S.R. Padhi	Dy. General Manager, Bank of India
	Shri P.K. S. Choudhury	Dy. General Manager, Syndicate Bank
	Shri A.D. Patil	Dy. General Manager, Dena Bank
	Shri Ghazi Islam	Dy. General Manager, IDBI Bank
	Md. Nesar Ahmad	Dy. General Manager, Bihar State Co-operative Bank
	Shri A.K. Bhatia	Chairman, Madhya Bihar Gramin Bank
	Shri V. RamaKrishna	Zonal Manager, Andhra Bank
	Shri Arvind Kanthwal	Zonal Manager, UCO Bank
	Shri R. K. Das	Asstt. General Manager, SLBC, SBI, LHO, Patna
	Shri Prabhat Ravi	Asstt. General Manager, GBD, State Bank of India
	Shri Virendra Kumar	Asstt. General Manager, Punjab National Bank
	Shri Sanjiv Kaushal	Asstt. General Manager, IDBI Bank
	Shri Shivanand S.M	Dy. ZM, Corporation Bank
	Shri S. Ramakrishna	General Manager, Uttar Bihar Gramin Bank



	Shri P.K. C. Das	General Manager, Bihar Gramin Bank
	Shri Maneesh Sinha	VP & Cluster Head, HDFC Bank
	Shri Amit Balajee	Asstt. Vice President, HDFC Bank
	Shri Rashid Iqbal	AVP & Circle Nodal Manager, Axis Bank
	Shri Pankaj Kumar	Associate Vice President, Kotak Mahindra Bank
	Shri Samir Sinha	DVP & Circle Head, Bandhan Bank
	Shri Saurav Kar	Zonal Head, Bandhan Bank
	Shri B.B. Pradhan	Chief Manager, Bank of Baroda
	Shri M.D. Verma	Chief Manager, Indian Overseas Bank
	Shri Ashok Vardhan	Chief Manager, Indusind Bank
	Shri Rohanesh Narain	Chief Manager, Indusind Bank
	Shri Pankaj Kumar	Sr. Manager, Punjab National Bank
	Shri Purnendu Kumar Triyar	Sr. Manager, Bank of Baroda
	Shri Manish Kumar	Sr. Manager, Indian Overseas Bank
	Shri S.L. Dargan	Sr. Manager, Bihar Gramin Bank
	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
	Shri P.N. Tiwari	Sr. Manager, Central Bank of India
	Shri Kunj Bihari Singh	Sr. Manager, Bank of India
	Shri V. Bhushan Shah	Sr. Manager, Indian Bank
	Ms. Moni Kumari	Manager, Oriental Bank of Commerce
	Shri Vivek Kumar	Manager, UCO Bank
	Shri Sapan Kumar Choudhary	Manager, Union Bank of India
	Ms. Madhu Pallavi	Manager, Bharatiya Mahila Bank
	Shri Susmit Akhaury	Manager, Yes Bank LTD.
	Shri Sunny G. Abraham	Area Manager, Federal Bank
	Shri Nishit Chandra	Branch Manager, Bank of Maharashtra
	Shri Hare Ram Kumar	Branch Manager, State Bank of Patiala
<b>Others:-</b>		
	Shri Rajiv Verma	General Manager, COMFED
	Shri Deepak Kumar Jha	DGM, HUDCO, Patna
	Shri Thomas Antony T.	Regional Chief, HUDCO, Patna
	Shri S. K. Gupta	State Director, Khadi & Village Industries Commission
	Shri M.C. Sharan	PC-FI, Jeevika
	Shri Manoj Kumar	State Director RSETI, NACER
	Shri B.P. Jena	Manager, Agriculture Insurance Co. Of India Ltd
	Shri A.K. Thakur	Consultant (MF), Jeevika
	Shri Sanjeev Pandey	Project Co-ordinator, NULM
	Shri Madan Pathak	State Mission Manager, NULM
	Shri K.K. Narayan	State Mission Manager, NULM, UD&HD
	Shri P.K. Sinha	Manager, SIDBI
	Shri Ashish Kumar	Head (Agri business), Bajaj Allianz GIC Ltd.
	Shri Amitesh Kumar	Manager, TATA AIG GIC Ltd.
	Shri Ravi Kant Bharti	YP-RSETI & LIFE, BRLPS, JEEVIKA
	Shri D.K. Roy	Nodal Officer, PMEGP

\*\*\*\*\*

