

MINUTES OF
THE 56TH REVIEW MEETING OF THE STATE LEVEL
BANKERS' COMMITTEE, BIHAR FOR THE 4th QTR OF FY
2015-16 ENDED MARCH 2016, HELD ON 25th MAY, 2016

The 56th review meeting of State Level Bankers' Committee, Bihar was held on 25th May, 2016 at Hotel Chanakya, Patna under the chairmanship of Shri Nitish Kumar, Hon'ble Chief Minister, Govt. of Bihar. The meeting was also attended by Sri Abdul Bari Siddique, Finance Minister, GOB, Sri Shravan Kumar, Minister for Rural Development, GOB, Sri Alok Kumar Mehta, Co-operative Minister, GOB, Sri Awadesh Kumar Singh, Minister for Animal Husbandry & fisheries, GOB, Sri Maheswar Hazari, Minister for Urban Development & Housing, GOB, Sri Jay Kumar Singh, Minister of Industries, GOB, Dr. Ashok Chaudhary, Education Minister, GOB, Sri Anjani Kumar Singh, Chief Secretary, GOB, Sri Shisir Kumar Sinha, Development Commissioner, GOB and other senior officials of State Government, RBI, NABARD, Banks, Insurance company and other agencies. The list of participants is enclosed as Annexure-I.

Shri Abhijit Dutta, General Manager, SBI & Convenor, SLBC Bihar, welcomed the Hon'ble Chief Minister and all the participants of the meeting and then briefly outlined the achievements of Banks operating in the State under ACP during the FY 2015-16. He highlighted that during the period under review, against the ACP target of Rs. 84000 Crores, the banks disbursed Rs. 80084 Crores, i.e 95 % of the annual target. He added that after discussion with Banks and representatives of the State Govt, the target under Annual Credit Plan (ACP) for the FY 2016-17 has been fixed at Rs. 1.00 lac Crore. In agriculture sector also, Banks have done exceptionally well. During the FY 2015-16, against the target of Rs. 42500 Cr, Banks have disbursed agri loan to the tune of Rs. 41350 Cr, an increase of over 19% over last year's performance during the same period. He expressed that the performance of Banks in dairy and fishery is not encouraging and urged the bankers to give special attention on allied activities as there is huge potential for such finance in the State of Bihar.

GM, SBI also highlighted the performance in opening of accounts and extending credit during the year under SHG. During the financial year 2015-16, 1.20 lacs SHG accounts were opened and credit was extended to 1.00 lac SHG groups, which is 100% of the target. He added that during the financial year under review credit was also extended to 34000 JLG groups amounting Rs. 510 crores.

On CD ratio, Shri Dutta stated that the state had achieved 44.99 %, an increase of 96 basis points over last Financial Year. He said that the CD ratio of the State is on an increasing trend but it was still much below the national average. He said that in order to improve the CD ratio, establishment of large industries in the State would boost the banks to finance in a bigger way. He requested the State Govt to invite the large industrial units to establish units in the State, which will not only increase the inflow of capital in the State, but will also generate avenues for employment in the State.

On Branch opening, GM, SBI said that under the Branch expansion plan for 2015-16, 364 Branches have been opened against the target of 527 branches. SLBC also have taken an ambitious target of opening 1640 branches up to 31 March 2017 in villages having population more than 5000 and not having a Brick & Mortar branch as per RBI directive. He hoped that all Banks will achieve their allotted target within allotted time frame.

GM, SBI said that the rising NPA is a major concern for the Banks, which stood at 7.00 % at the end of March 2016. He requested the State Govt. to help the Banks in disposal of pending certificate cases, so that the NPA level could be checked and brought down to national level of 3%.

Sri Dutta also highlighted the Student Credit Card scheme; one of the seven Nischay's of our Hon'ble Chief Minister, which is scheduled to be launched from 2nd October 2016 in the state. He said that several meeting between Banks and State Govt. Officials have been held where Govt. officials including Hon'ble Finance Minister showed their keen interest in addressing all issues raised by Banks on the scheme. He, on behalf of all member Banks, assured the Hon'ble Chief Minister of extending full support for the success of the scheme to improve GER in the state of Bihar.

Sri Dutta also highlighted the performance of financial inclusion in the state. He expressed that for proper implementation of DBT in the State, it is necessary to link Aadhar in all accounts. Upto 30 April 2016, Aadhar generation is 65% of the total population and Aadhar linkage is only 25%. He requested all the banks to speed up linking of Aadhar to so that it may be completed at the earliest.

GM, SBI also expressed concern over a number of cases of Bank dacoity/cases of loot that has occurred in recent past in the State and requested the State Govt to address the matter with top priority. He also advised the banks to conduct security Audit of all branches and keep the security equipments at branches in working condition and arrange for periodic maintenance of it to avoid such incidents as instructed by the Hon'ble Chief Minister during 54th SLBC meeting.

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

The GM, Reserve Bank of India, Shri Brijraj, in his address expressed happiness over ACP achievement by banks during the financial year 2015-16. He said that under ACP 2015-16, Banks have achieved 97 % in Agriculture sector and 109% in MSME with YOY growth of 19% and 48% respectively. He also congratulated the bankers for growth of 14% in deposit and 17% in Advances during the financial year 2015-16 and advised to keep the momentum during the current year too.

GM, RBI also commended the State Govt for introducing 'UDYOG SAMVAD' a platform for direct dialogue between Department of Industries and the new and existing entrepreneurs and introduction of a Single window system for the entrepreneurs. He also highlighted promotion of Food Processing Industry and the proposed Start-Up policy by the State govt, which will help in increase the number of job creators in the State. He also congratulated the State Govt for inclusion of Bhagalpur in the SMART Cities and advised the bankers to look in the opportunities for investment at Bhagalpur.

On branch opening, GM, RBI expressed that as per the recent RBI guidelines, all the villages having a population above 5000 and not having

a Brick and Mortar (B&M) branch should be covered with B&M Branches latest by 31.03.2017. He advised the banks to prepare a Monitorable Action Plan (MAP) to achieve the branch opening target and submit a quarterly progress report to SLBC for onward submission to RBI from March 2016 onwards.

On Priority sector lending GM, RBI highlighted the guidelines issued by RBI in April 2016, which will enable Banks to achieve the PSL target and sub-targets by purchase of these instruments in the event of shortfall, incentivize the surplus market and to enhance PSL. He added that in this connection, RBI, Patna is also organizing a capacity building programme for the RRBs and Urban Co-operative Banks to help them benefit from these instructions.

Sri Brijraj expressed concern over non participation of official at BLBC/DLCC meeting at district level and advised the bankers to monitor that these meetings are held on time with active participation of senior officers from Banks.

Shri Briraj 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 the issue of low CD ratio in the state, GM, RBI said that as on 31.03.2016, 21 out of 38 districts in the State have CD ratio of less than 40%, which needs immediate attention by the concerned banks.

Sri Brijraj thanked the State Govt for issuing the notification on reduction of stamp duty on loans up to Rs. 50000 for non-agriculture purposes which will boost lending of micro enterprises in the State. He further requested the State Govt to completely waive the Stamp Duty on small loans up to Rs. 10000/-.

On the issue of Certificate Cases and disposal thereof, GM, RBI 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 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.

GM, RBI also requested the State Govt to arrange for deputation of State Police Personnel for round the clock guarding of Currency Chests in the State. As of now, only 38 out of 135 Currency Chests are guarded by armed State Police Personnel in the State and the remaining 97 CCs are guarded by Home Guards or Private Security Guards.

GM, RBI also expressed concern over instances of dacoity/looting of bank branches and ATMs and urged the State Govt to strengthen the patrolling system in Bank Branches and proper instructions on surprise visits to bank Branches by the police. He also advised the controlling heads of the bank to conduct an intensive review of the security of their Currency Chests and Branches.

The Chief General Manager, NABARD Shri R.K.Das, in his address expressed that during the Financial Year 2015-16, banks have disbursed Agriculture Term Loan (ATL) of Rs. 17844 Crores, which is 122% against the target of Rs. 14651 Crores. He however expressed concern over the performance in dairy, fishery and poultry sector where achievement has only been 15%-20%. Under JLG, Banks have extended credit to 34286 groups amounting Rs. 510.49 Cr, achievement being 45%. CGM, NABARD also informed the house that ACP for the financial year 2016-17 has been fixed at Rs. 100000 Crore and it is expected to be doubled by year 2022. CGM, NABARD thereafter highlighted the scheme ' लघु किसान लखपति किसान' where different models for financing the farmers have been highlighted.

The Minister for Rural Development, GOB, Shri Shravan Kumar, in his brief address called for greater co-operation from the bankers as regards opening of accounts and credit linkage under Self Help Group (SHG). He said that performance of RRBs under SHG is much better than that of Commercial Banks. He urged the Banks to simplify the procedure for credit linkage under SHG. He also advocated for enhancement of 1st and 2nd dose credit limit under SHG.

Sri Awadhesh Kumar Singh, Minister for Fishery & Animal Husbandry Deptt, Govt of Bihar in his address expressed dissatisfaction at the poor performance of banks in dairy & fishery during the of financial year 2015-16. He said that out of the 27182 dairy loan applications forwarded to Banks for sanction, only 2459 applications 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. He advised that loan proposals sent to banks should be disposed off within the stipulated time frame.

Sri Jay Kumar Singh, Minister for Industries, Govt of Bihar in his address called for greater participation of Banks in financing to Industry sector in the state. He expressed his dissatisfaction over the Banks performance under PMEGP loans. He urged upon the banks to give focussed attention to financing under Industrial sector for speedy development of the State.

Sri Maheswar Hazari, Minister for Urban Development & Housing, Govt of Bihar in his address urged the Banks to work for the benefit of poor society of the people in the State. He advised the Banks to make the process simple for the benefit of the general people.

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 said that Co-operative Banks in the State under ACP have achieved Rs. 1250 Crores against the target of Rs.1000 Crore during the financial year 2015-16. He added that procurement of Paddy during this financial year has been impressive and about 18.29 lac tonnes of paddy have been procured during 2015-16. He also highlighted growth in deposit and advances of Co-operative Banks.

Dr Ashok Chaudhary, Minister of Education, Govt of Bihar in his address highlighted the details of Student Credit Card Yojana, an ambitious project of the State Govt. He explained that the State of Bihar is one of the fastest growing States in the country and the Govt is committed to supporting the youths of the State in acquiring higher education. Under the scheme, the

State Govt will provide Student Credit Card up to Rs. 4.00 lacs to those students who wish to acquire higher Education from recognised Indian Institutions. During the financial year 2016-17, Govt has set a target to provide 5.00 lacs such Credit to students.

The Hon'ble Chief Minister, Government of Bihar, Shri Nitish Kumar, in his key note address, expressed happiness in attending the Quarterly SLBC meeting. He said that the State Govt is fully aware of the issues raised by the Bankers and the Govt will look into these issues in a positive manner. However, the Hon'ble Chief Minister expressed his dissatisfaction over low Bank finance in the State resulting in low CD ratio. He said that the CD ratio of the state has improved over the years, but it is still below the national average of 78% and Banks will have to work hard for improving the situation.

The Hon'ble Chief Minister highlighted that there has been development in the State, but these development happened only in certain areas and sectors. He advocated for uniform development in the State, so that equal benefits are passed on to the beneficiaries. He added that during the last 10 years, growth rate of nearly 10% has been recorded in the State.

Talking on the social sector issue in the State, the Hon'ble Chief Minister said that Bihar is an agrarian State, where 76% of the population depends on Agriculture and its allied activities. He added that there has been development in agriculture sector as is evident from the fact that Bihar has created record growth in wheat production and fish. He advised the banks to increase their lending in agriculture and allied activities especially on the food processing units to further increase the income of the farmers.

In connection with implementation of Direct Benefit Transfer of various schemes launched in the state, the Hon'ble Chief Minister said that large number of accounts have been opened under PMJDY in the state and the benefits of these schemes are being passed on to the beneficiaries through direct credit in their account. He suggested the Bankers to give priority in seeding these bank accounts with Aadhar numbers to avoid duplicity.

In connection with opening of Branches by the banks in the state, the Hon'ble Chief Minister expressed concern over opening of only 364 Bank branches during the current financial year against the annual target of opening 527 branches. He suggested that Bank Branches should be opened in each Gram Panchayat in the State so that Banking services are easily available to people in far flung areas also. He also advised banks to put more human resources in branches to cope up with the increased work load.

On the issue of Security position in the State, the Hon'ble Chief Minister expressed concern over increased incidence of Dacoity and robbery in Bank Branches in recent months and assured the bankers in providing full support in strengthening the security of Branch premises. He advised the banks to coordinate with local police officials for sharing timely information to avoid such incidents. He also advised that the background of security guards should also be checked before recruitment to avoid such incidents. He further added that the Government is also considering creation of State Industrial Battalion for security of the Banks.

Expressing his concern at high NPA of banks in the State, the Chief Minister assured the Banks of full cooperation in recovery efforts of Banks. In this regard he observed that there were mainly small defaulters in the State and the Government machinery shall assist the Banks in recovery of the dues. He advised the banks to analyse area wise and sector wise NPA position for effective monitoring of NPAs.

The Hon'ble Chief Minister also highlighted the main features on Student Credit Card Yojana, the dream project of the State Govt. He remarked that this scheme has been formulated to improve the Gross enrolment ratio (GER) of students up to class XII, from 13% to 50% in the State. He added that the District Registration Centres in all districts will directly receive applications from the deserving students, scrutinize and forward it to branches of different banks for sanction and disbursement. He said that District Registration Centres in all districts would be ready by September 2016. He requested the bankers to extend their co-operation in this direction to ensure consolidated development in the state.

The Hon'ble Chief Minister also expressed concern over delay in deposit of Govt receipt to Government accounts by branches of different banks and advised the Heads of different Banks to look over the matter.

The Vote of thanks to the Chief Minister was given by the General Manager, Punjab National Bank, Shri Sanjiv Sharan. He thanked the Chief Minister for giving valuable suggestions and guidance to the Banks for their onward journey. On behalf of all banks he assured the Chief Minister of continued support and participation of banks in the growth of the State.

The Finance Minister, Government of Bihar, Sri Abdul Bari Siddique in his address expressed dissatisfaction over the manner in which quarterly SLBC meetings are held. He said that meeting should not be in a routine manner, but it should be result oriented. He suggested that Agenda wise discussion should be conducted from next SLBC meeting onwards so as to have a fruitful discussion on the subject. The Finance Minister was also critical over opening of branches during the last financial year. He said that lot of questions have been raised by members of legislative Assembly for opening of branches in their areas. 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. The Finance Minister, GOB was also critical of non participation of appropriate official at BLBC/DLCC meeting at district level and advised the bankers to monitor that these meetings are held on time with active participation of senior officers from Banks.

Minutes of the last SLBC meeting were then confirmed and Action Taken Report on the action points of 55th 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 of Financial Year 2015-16 was 97 % of the annual target and in absolute terms, 19% more than last financial year. All banks were requested to give due attention to Agri lending, especially in allied activities to all deserving farmers.

b. 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. The Secretary, Animal & Fish Resources Deptt expressed that achievements of banks under ACP during 2015-16 in Agriculture and allied activities had only been 11% -12% and advised the Banks to increase their lending in these sectors.

c. 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) 120268 SHG accounts were opened by the banks during the FY 2015-16 and 100080 SHGs were credit linked with a total amount of loan being Rs 640.05 crores. The target for account opening is 1,50,000 and credit linkage is 1, 00,000 for the current financial year.

b) Notification to be issued by 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 is still pending.

c) Banks to ensure use of common format for account opening & 1st dose credit linkage of SHGs.

e) Against the annual target of credit linkage of 75000 JLGs, 34286 JLGs were financed by Banks during the FY 2015-16.

d) Commercial Banks were asked to focus on JLG financing.

e) 164 applications of NULM were pending with different branches of the Bank and advised to dispose off these applications at the earliest. Banks were also advised to include performance of NULM as one of the Agenda item during the DLCC meeting.

f) Banks were advised to feed proper product code while opening SHG accounts in the system to avoid the problems in interest subvention. It was also suggested to sort out the problem faced by the branches in opening of Bulk accounts under SHG.

(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) 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 FY 2015-16, against the annual target of Rs. 12000 Crores, Banks under MSME have disbursed Rs 13097 Crores, which is 109% of their annual target. In absolute terms it is approximately Rs.4200 Crores more than the disbursement made during the corresponding period of FY 2014-15.

(II). Achievement under PMEGP:

The achievement under PMEGP during 2015-16 was viewed by the house as satisfactory. Against the physical target of 3026 projects for 2015-16, Banks have sanctioned 2895 projects amounting to Rs. 238.72 Cr during the period under review. 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.

C. OTHERS:-

(I) EDUCATION LOAN:

The performance of Banks under Education loan was not encouraging during the period under review. During the FY 2015-16, against the annual target of 50000, the achievement of Banks under Education loan was 23915, which is 48% of the target. The Chief Minister stressed that bottlenecks in sanctioning/disbursing of Education Loan should be removed as there is a lot of scope for increasing finance under the scheme.

The performance of Major Private Banks, whose achievement is less than 5% in education loan, was viewed very seriously by the house. All the private banks were advised to increase their performance in education loan and ensure achievement of their allotted yearly target.

(II). HOUSING LOAN:

During the FY 2015-16, the achievement of Banks under Housing loan was only 62% of the target, i.e 14840 against 24000. The Principal Secretary, Urban Development and housing department highlighted the Credit Linked Subsidy Scheme for Housing and requested all the Bankers to give thrust on this scheme.

The meeting ended with a vote of thanks to all the participants by Sri Anil Kumar Bhatia, Chairman, Madhya Bihar Gramin Bank. 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.

57th Quarterly SLBC Meeting

The 57th Quarterly SLBC Meeting of Bihar was scheduled to be held on 10.08.2016. RBI has advised that SLBC meeting of Jharkhand is also scheduled on 10.08.2016 and Regional Director, RBI also used to attend the SLBC meeting of Jharkhand State. As such, 57th Quarterly SLBC meeting of Bihar State is rescheduled on 17.08.2016.

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ACTION POINTS

56th SLBC MEETING HELD ON 25th MAY 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.

(Action: All Banks)

4. Banks to give top priority in seeding of Bank accounts with Aadhar numbers.

(Action: All Banks)

5. Security Audit at branches should be conducted at regular intervals to avoid lapses in internal security.

(Action: All Banks)

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

(Action: All Banks)

7. 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)

8. Banks to ensure feeding of proper product code while opening of SHG accounts in the system to avoid problems in interest subvention.

(Action: All Banks)

10. Banks to ensure participation of senior level officers at BLBC/DLCC meeting in the District.

(Action: All Banks)

11. Agenda wise discussion should be conducted from next SLBC meeting onwards for having a fruitful discussion on the subject.

(Action: SLBC)

12. Necessary instruction to be issued to the district authorities for disposal of pending certificate cases already provided to SDC-Banking of each district.

(Action: State Government)

56TH SLBC REVIEW MEETING HELD ON 25.05.2016 AT HOTEL CHANAKYA, PATNA

Annexure-I

Sl. No.	Name of the Participant	Designation/Office
Ministers		
	Shri Nitish Kumar	Hon'ble Chief Minister, Govt. of Bihar
	Shri Abdul Bari Siddiqui	Finance Minister, Govt. of Bihar
	Dr. Ashok Choudhary	Education Minister, Govt. of Bihar
	Shri Shravan Kumar	Rural Development Minister, Govt. of Bihar
	Shri Jay Kumar Singh	Industries Minister, Govt. of Bihar
	Shri Alok Kumar Mehta	Co-operative Minister, Govt. of Bihar
	Shri Awadhesh Kumar Singh	Animal & Husbandry Minister, Govt. of Bihar
	Shri Maheshwar Hajari	UDHD Minister, Govt. of Bihar
State Govt.		
	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 P.K. Thakur	DGP, Bihar
	Shri Amrit Lal Meena	Principal Secretary, Co-operative
	Shri S. Siddharth	Principal Secretary, Industries Deptt.
	Shri Chanchal Kumar	Secretary to Hon'ble Chief Minister
	Shri Chaitanya Prasad	Principal Secy, Urban Development & Housing Deptt.
	Shri Atish Chandra	Secretary to Chief Minister, Cabinet Secretariat
	Shri Manish Kumar Verma	Secretary to Chief Minister, Cabinet Secretariat
	Dr. N. Vijayalakshmi	Secretary, Animal & Fisheries Resources Deptt
	Shri H.R. Srinivasa	Secretary, Deptt. of Finance
	Shri Rahul Singh	Secretary, Finance (Expenditure)
	Shri N. Lal	Secretary, Agriculture
	Shri Sushil Kumar	Addl Secretary, Finance
	Shri K. Senthil Kumar	Additional Secretary, Education
	Shri Abhay Raj	Special Secretary, Registration Excise & Prohibition Deptt.
	Shri Awadhesh Kumar	OSD, Finance
	Shri Rupam	OSD, Finance
	Shri Sanjiv Kumar Sinha	OSD, Rural Development
	Shri Nishat Ahmed	Director (Fisheries), Govt. of Bihar
	Shri Hare Ram Singh	Director (Dairy), Govt. of Bihar
	Shri Vinay Kumar	ADG, CID
	Shri Shivanand Tripathi	S.O (Banking), Institutional Finance, GoB
	Shri Yogendra Rai	Under Secy, Govt. of Bihar
	Shri Nishant Jha	PA to Education Minister
	Shri Bhola Prasad	PA to Co-operative Minister
	Shri Bhagwati Jha	PS to Animal Husbandry
	Shri Purnendu Kumar	PS to Industry Minister
RBI & NABARD		
	Shri R.K. 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 M.M. Ashraf	Asstt. General Manager, NABARD
	Shri Binay Sinha	Asstt. General Manager, NABARD
	Shri Pravin Kumar	Manager, Reserve Bank of India

Other Banks:-		
	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
	Shri R.K. Arora	General Manager, Central Bank of India
	Shri Birendra Kumar	General Manager, Bank of Baroda
	Mrs. K. Manjula	Dy. General Manager (PBBU), State Bank of India
	Shri C. Raj	Dy. General Manager (Outreach), State Bank of India
	Shri Amitabh Pandey	Dy. General Manager, ABU, State Bank of India
	Shri K.N.R. Verma	Dy. General Manager, Punjab National Bank
	Shri G.K. Mohapatra	Dy. General Manager, Canara Bank
	Shri Jagmohan Singh	Dy. General Manager, Union Bank of India
	Shri Dhananjay Pratap Singh	DGM & CRM, United Bank of India
	Shri Subrat Kumar	Dy. General Manager, Vijaya Bank
	Shri B.G. Sandhibigraha	Dy. General Manager, Oriental Bank of Commerce
	Shri P.S. Choudhuri	Dy. General Manager, Syndicate Bank
	Shri A.D. Patil	DGM & Zonal Head, Dena Bank
	Shri Ghazi Islam	Dy. General Manager, IDBI Bank
	Shri I.M. Utreja	Chairman, Uttar Bihar Gramin Bank
	Shri A.K. Bhatia	Chairman, Madhya Bihar Gramin Bank
	Shri Arvind Kanthwal	Zonal Manager, UCO Bank
	Shri S.R. Padhi	Zonal Manager, Bank of India
	Shri Budh Singh	Zonal Manager, Indian Bank
	Shri Pramod Dubey	Zonal Head, ICICI Bank
	Shri Rajiv Kumar Das	Asstt. General Manager, SLBC, SBI
	Shri Shivanand Prasad	Asstt. General Manager, ABU-III, SBI
	Shri Prabhat Ravi	Asstt. General Manager, GBD, SBI
	Shri S.K. Ghosal	Asstt. General Manager, Allahabad Bank
	Shri Anil Kumar	Sr. Regional Manager, Indian Overseas Bank
	Shri Nand Kumar Singh	SVP Zonal Head, Bandhan Bank
	Shri Samir Sinha	Dy. VP & Cluster Head, Bandhan Bank
	Shri Amit Balajee	Asstt. Vice President, HDFC Bank
	Shri Pankaj Kumar	Associate Vice President, Kotak Mahindra Bank
	Shri K.S. Rakshit	MD, Bihar State Co-operative Bank
	Shri Harsh Chopra	General Manager, Madhya Bihar Gramin Bank
	Shri P.C.N. Sinha	General Manager, Bihar Gramin Bank
	Shri Ranjeet Singh	Chief Manager, UCO Bank
	Shri T.V. Krishna Prasad	Chief Manager, Andhra Bank
	Shri Arun Srivastava	Chief Manager, Indian Overseas Bank
	Shri Shivanand	Chief Manager, Corporation Bank
	Shri P.S. Singh	Chief Manager, Punjab & Sind Bank
	Shri Parmeshwar Manjhi	Chief Manager, State Bank of Bikaner & Jaipur
	Shri Sudhir Srivastava	Chief Manager, ICICI Bank
	Shri Ashok Vardhan	Chief Manager, Indusind Bank
	Shri P.N. Tiwari	Sr. Manager, Central Bank of India
	Shri Pankaj Kumar	Sr. Manager, Punjab National Bank
	Shri Tarun Kumar	Sr. Manager, Bank of Baroda
	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
	Shri Kunj Bihari Singh	Sr. Manager, Bank of India
	Shri V.B. Shah	Sr. Manager, Indian Bank
	Shri Nishit Chandra	Sr. Manager, Bank of Maharashtra

	Shri Abhinav Choubey	Sr. Manager, Bank of Maharashtra
	Shri S.L. Dargan	Sr. Manager, Bihar Gramin Bank
	Shri Jitendra Jaiswal	Sr. Manager, Bhartiya Mahila Bank
	Shri Rashid Iqbal	Circle Nodal Manager, Axis Bank
	Shri Ravindra Prasad	Divisional Manager, Canara Bank
	Shri Sapan Kumar Choudhary	Manager, Union Bank of India
	Ms. Moni Kumari	Manager, Oriental Bank of Commerce
	Shri Sukesh Ranjan	Manager, IDBI Bank
	Shri Rajesh Ranjan	Manager, State Bank of Hyderabad
	Shri Tarkeshwar Kumar	Manager, Yes Bank
	Ms. Anuja Sharan	Officer, Allahabad Bank
	Shri Abhishek Dubey	Branch Manager, Karnataka Bank
	Shri Amrit Raj	Branch Manager, State Bank of Patiala
Others:-		
	Shri Shubhendu Dutta	Admn. Officer, Agriculture Insurance co. Of India
	Shri B.P. Jena	Manager, Agriculture Insurance co. Of India
	Shri S. Sharan	Manager, COMFED
	Shri Ravikant Bharti	VP, SRLM, Bihar
	Shri Manoj Kumar	State Director, RSETI, NACER, Bengaluru
	Shri R.K. Singh	ADG, UIDAI
	Shri M.C. Sharan	PC-FI, Jeevika
	Shri A.K. Thakur	Consultant (MF), Jeevika
	Shri Mithilesh Kumar	APO, Finance Deptt.
