

MINUTES OF
THE 62ND REVIEW MEETING OF THE STATE LEVEL
BANKERS' COMMITTEE, BIHAR FOR THE HY ENDED SEP
2017 OF FY 2017-18, HELD ON 04TH NOV 2017

The 62nd review meeting of State Level Bankers' Committee, Bihar was held on 04th Nov 2017 at Hotel Lemon Tree Premier, Patna under the chairmanship of Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister and Finance Minister, Govt. of Bihar. The meeting was also attended by Shri Shravan Kumar, Hon'ble Minister for Rural Development, GoB, Sri Anjani Kumar Singh, Chief Secretary, GoB, Sri Shishir Kumar Sinha, Development Commissioner, GoB, Smt. Sujata Chaturvedi, Principal Secy (Finance), GoB, Shri R. N. Dubey, Economic Advisor, DFS, GoI and other senior officials of State Government, RBI Patna, NABARD, Banks, Insurance company and other agencies. The list of participants is enclosed as Annexure-I.

Shri Sandeep Tewari, Chief General Manager, SBI & Convenor, SLBC Bihar, welcomed the Hon'ble Deputy Chief Minister and all the participants of the meeting and then briefly outlined the achievement of Banks operating in the State under ACP during the FY 2017-18. He highlighted that during the period under review, against the ACP target of Rs. 1.10 lac Crore, the banks disbursed Rs. 46816 Crores, i.e 42.56 % of the annual target. In agriculture sector also, Banks have disbursed loans of Rs. 19793 Crore which is approx. 40.39 % of annual target. In KCC loans, Banks have issued and renewed almost 14.04 lakhs KCCs. CGM, SBI asserted that Banks need to put in extra efforts in the area of Agriculture advances as Bihar is basically an agrarian state.

CGM, SBI mentioned that in PMMY, during FY 2017-2018 banks have sanctioned Rs.2759 Crore against target of Rs.5836 crore to beneficiaries & it needs more attention by banks. He stated that subsequent to the

grand success of Mudra Promotion Campaign conducted at Patna & Muzaffarpur, entrepreneurs will take the benefit of scheme.

CGM, SBI highlighted the performance in opening of accounts and extending credit linkage during the F.Y 2017-18 under SHG. A total of 63000 SHG accounts were opened and credit was extended to the tune of Rs.735 crores to SHG groups, which is 32% of the target. CGM, SBI appreciated the performance of Jeevika(BRLPS) in channelizing the finance to SHGs..

Shri Tewari mentioned that the CD ratio for state is currently at 42.22 % which needs to be improved upon. He suggested setting up of Big Industrial Units in the state, which needs large working capital and will help in improving the CD ratio of the State.

Shri Tewari said that the rising NPA was still a grave concern for the Banks. As on 30.09.2017, it was 11.25% of total advances. He requested State Govt. to issue relevant instructions to District, Sub divisional & Block authorities dealing in certificate cases & to help the Banks in disposal of pending certificate cases, so that the NPA level could be contained to a lower level. He also emphasized the need for early disposal of applications filed by banks for possession of property under SARFAESI Act. Some banks have reported that at some centres these applications are pending for unduly long periods. Suitable instructions from State headquarters to all the DMs would go a long way in improving this. He suggested banks to organize recovery camps with the help of local government authorities.

CGM, SBI said that as per instructions from RBI, villages having population more than 5000 are to be provided with banking outlets having CBS facility. The target in this regard has been forwarded to all banks and is available on SLBC Bihar website also. Banks are requested to ensure that the target of opening of banking outlet is completed by

31.12.2017 & the progress-report is made available to SLBC Bihar on monthly basis. He underlined the role of RSETI & FLCs in facilitating employment in state. Nowadays, various important tasks like DBT, Aadhaar & Mobile seeding etc are being undertaken by the banks. He urged the banks to follow the instructions given by Central & State Govt. from time to time. Role of LDM is important in delivering of any such schemes/instructions. He requested the Lead banks to provide required amenities to LDMs in their respective districts. At last, he firmly expressed his assurance to State Govt. regarding the commitment of banks towards the progress of State. Thereafter, as per the advice from Hon'ble Deputy Chief Minister, the priority-agendas were taken up for discussion by house.

A. ISSUES RELATED TO ACP

Lower ACP achievement in many districts was pointed out by Hon'ble Dy. CM. He urged all banks to conduct quarterly review of the same, bank wise & district wise so as to ensure better achievement of ACP. He expressed his concern for the decline in achievement by 9% over Sep'16 in ACP and said that from next SLBC meeting, LDM & DDM of districts lagging in achievement of ACP should also be present.

B. ISSUES RELATED TO EDUCATION LOAN / BIHAR STUDENT CREDIT CARD

Achievement of Allahabad Bank was discussed being at higher side compared to other banks. DGM, Allahabad Bank Sh. Prashant Kumar Sinha responded that it was due to erroneous data submission by the bank. Hon. Dy. Chief Minister expressed displeasure over wrong data reporting / non reporting of data to SLBC and said that it should not be done henceforth, and correct & prompt data should be provided to the convener bank.

C. ISSUES REALTED TO AGL. CREDIT/ KCC

Dy. Chief Minister raised his concern about lower achievement of banks in sanctioning of KCCs. Against a target of fifteen lacs, only 16.58% could be achieved till 30.09.2017.

He said that performance sheet of New KCC and renewal cases of KCC should be bifurcated for meaningful discussion in future.

He asked Agl Production Commissioner to convene a meeting within 15 days to review and discuss at length the position of KCC issued, KCC renewed/ defunct KCC a/cs /NPA position in KCC /scale of finance etc. in the state.

He also directed the banks to provide ATM cards to all KCC holders in the state by current F.Y. end so that farmers are able to transact smoothly.

D. DAIRY, FISHERIES & POULTRY

Dy. Chief Minister discussed the position of dairy, fisheries & poultry Y.O.Y. and expressed his unhappiness over the dismal performance. Chief Secretary, GoB suggested all the banks to adopt the strategy of PNB in respect of Dairy scheme as PNB has done comparatively better. The head of PNB advised that his bank could perform in the dairy financing by entering into tie up with Comfed, Bihar and providing finance to their members for purchase of milch cattle. CGM, NABARD advised for formation of sector wise working group by Agl department, GoB for special focus in these sectors. He also suggested for intensive monitoring of progress of agriculture credit for achieving the target of doubling of farmer's income by 2022.

Dy. C.M. consented for creation of working group of bankers for Dairy, fishery and poultry and asked to convene the meeting of working group so formed, a few days prior to SLBC Qtly Review meeting.

E. SHG, RSETI & FLC

Against a credit linkage target of 2,63,218 SHGs have been credit linked. CEO BRLPS underlined the achievements of BRLPS & submitted the need of nodal officer for a few banks having lesser achievement. He said that due to flood in major parts of Bihar, performance was affected but he expressed his confidence that Jeevika would be able to achieve its target since adequate number of application are ready for financing. He outlined that since

inception of JEEVIKA, total loan of 3700 Crore has been disbursed by the Banks to SHGs in Bihar. Recovery %age is also remarkable at above 98 %.

CEO BRLPS also stated the constraints with regard to opening of accounts of SHGs due to conflicting RBI circulars in this regard. The representative of RBI clarified that recent circular of July 17 in this regard would prevail and banks have to be guided accordingly. CEO Jeevika also shared his concern over the co-ordination issue from those banks who are operating in Bihar through multiple Zonal offices. Hon. Dy. CM advised the Principal Secretary (Finance), GoB to write a letter to apex office of these banks for opening their head offices in Bihar and also said that until the arrangement is finalized, SLBC should advise all the zonal heads of these banks (BoI, United bank, Union Bank, Allahabad Bank, UCO Bank) to be present in next SLBC meeting henceforth.

CEO BRLPS brought to the notice of house that BRLPS (Jeevika) has been awarded by NRLM, NoRD, GoI at National Level for its outstanding performance in SHG-Bank Linkage across the country in FY 2016-17.

Shri Shravan Kumar, Hon'ble Minister for Rural Development, GoB expressed his unhappiness regarding the performance of few banks in FY 2017-18 in comparison to their performance in FY 2016-17 in ACP achievement. He expressed his desire for improvement in performance of these Banks.

Shri Shravan Kumar, Hon'ble Minister for Rural Development, GoB also expressed his concern in SHG credit linkage on year to year basis. Performance of banks concerning RSETI also needs to be improved upon. The trained candidates from RSETIs need to be provided loans for building their future as per the training they have

been offered. He also requested all banks for their full fledged participation in RSETI programme. He also expressed concern regarding the no. of youth trained through RSETI in the state vis a vis target set for the FY 2017-18. He also expressed concern regarding delay/slow progress in RSETI building construction at 12 districts in the State and requested for immediate progress in this direction. He asserted that at least 5 RESETI trained youths per month should be financed per bank branch for self employment generation. He also expressed his concern regarding poor performances of few Banks in credit linkage for SHGs. Though he expressed satisfaction that Nationalised banks like SBI, BoI, CBI & PNB have improved upon their performance, still a lot of scope for further improvement lies in this field for all Banks. CEO Jeevika updated the house on the latest position of RSETI building construction in the districts concerned.

F. Pradhan Mantri Awaas Yojna (PMAY):

AGM SLBC informed the house that many banks have not updated the latest data in online portal of SLBC and 28 banks have submitted NIL data in PMAY. He updated the house & chair on the latest position of PMAY of different banks. Dy. CM expressed satisfaction over the performance of SBI in PMAY achievement and expected that all the banks would make sizeable contribution. He suggested to the SLBC to present the latest data through attached annexure henceforth, if received after the cut off date for updating online data.

Principal Secretary, UDHD, GoB updated the house about the details of PMAY scheme. He informed the house that the number of housing loans logged in under PMAY is very low vis a vis total housing loans sanctioned by Banks despite the fact that borrowers

with income up to 18 lakhs are eligible under MIG – II category. He also reiterated that MIG I and MIG II category should be given immediate attention as the last date for these 2 categories is 31.12.2017. He informed that only 422 applications have been approved under PMAY in the State till date as per information received from HUDCO & NHB, the nodal agencies for the scheme.

Dy. CM expressed his displeasure on this performance of Banks in PMAY despite assurances given to him in the previous meeting regarding PMAY. Dy. CM suggested increasing the advertisement of PMAY scheme by all Banks in the State through traditional & digital modes so that public at large is aware about the benefits of the scheme. Prin. Sec Rural Dev suggested the banks to include a checklist in the appraisal system for housing loans so that all the eligible loans are logged under PMAY scheme without exception.

Dy. CM asked the banks to give focussed attention to this scheme for further improvement so that more and more people of Bihar are benefitted from this scheme.

PMAY (Rural) scheme –Shri Arvind Kr Choudhary, Secretary, Rural Development, GoB informed the house that beneficiaries of this scheme who have opened their savings banks under PMJDY are finding it difficult to withdraw the subsidy amount (generally more than one lakh) for the construction of their houses under the scheme, because of withdrawal restrictions in these accounts by the software system of the banks. Dy. CM requested all banks to devise an internal mechanism in their respective core banking systems so that public inconvenience regarding the withdrawal of PMAY (rural) subsidy from PMJDY account can be avoided. Banks said that although there is some restriction in deposit / withdrawal in PMJDY accounts by RBI, however, as the system software functionality

varies from Bank to Bank, it was advised by Banks that they shall escalate the matter for smooth conversion of these a/cs into normal savings bank a/c by observing the due formalities as laid down by RBI/GoI so that inconvenience to a/c holder could be minimised.

G. AADHAAR SEEDING IN ACCOUNTS

Secretary, Rural Development, GoB also informed the house that progress of Aadhaar seeding in accounts of MNREGA beneficiaries is slow despite the fact that consent forms are collected and submitted to the bank branches directly. Principal Secretary, Finance appraised the chair that 542 bank branches in the state have been identified for setting up of Aadhaar enrolment Centre. However, only 38 bank branches have opened/set up Aadhaar enrolment centre at their premises as per the latest information. She requested the house to consider this issue with due consideration so as to maximise the benefits of DBT. She requested all banks to advise name of one Nodal officer for Aadhaar seeding so as to achieve better co-ordination among banks, UIDAI & Government for improvement in the area of Aadhaar Seeding. She also requested to include a separate agenda of Aadhaar seeding & DBT in subsequent SLBC meetings.

Dy. CM referred to the circular issued by GoI regarding set up of one Aadhaar enrolment centre at their premises at least 10 bank branches. All the banks assured the chair to complete the setting up of Aadhaar enrolment centres at their premises in the identified bank branches at the earliest. Dy. CM instructed all banks to identify one Nodal officer for Aadhaar seeding & advise the same to SLBC within a week.

AGM SLBC requested the government authorities to provide the name of MNREGA beneficiaries along with details of the account so

that all these accounts are seeded with Aadhaar with focused attention. He also requested the govt authorities to provide the details/list of consent forms sent to the bank branches so that proper follow up can be made by banks regarding seeding in these accounts. Principal Secretary, Finance also advised that proper sensitisation of operating staff regarding Aadhaar seeding is required and training if required for the purpose may be arranged by UIADI for the same.

Dy. CM pointed that only 74% accounts of beneficiaries under the scheme "Swayam Sahayta Bhatta Yojana" of Government of Bihar have been seeded with Aadhaar despite the fact that Aadhaar is available for all the beneficiaries of the scheme in which Rs. 1000 is being provided as allowance to selected beneficiaries by the State Govt. Dy. CM raised concern about the slow progress of Aadhaar seeding in the accounts by the operating Staff at bank branches despite the list provided to bank branches. AGM Outreach SBI appraised the chair for the reasons of non updation of Aadhaar by the bank branches being primarily the mismatch between the data provided to Banks through consent forms & existing data in the Banks. Dy. CM highlighted the benefits of Aadhaar seeding in the account and requested all the banks to accord highest priority to this task so that task of Aadhaar seeding in all the accounts of Bihar is completed by December 2017. Principal Secretary, Finance requested for proactive approach by banks in this regard and requested to provide all the failure cases of Aadhaar seeding to Government so that the beneficiaries may be apprised of the shortcomings in the Aadhaar consent form.

H. PMJDY

Dy. CM requested for comprehensive data in respect of PMJDY accounts from all the banks in subsequent SLBCs so that progress in respect of account for all may be reviewed for the State. He advised SLBC to include PMJDY as an agenda in future SLBC meetings. AGM SLBC assured the chair to include PMJDY as an agenda for subsequent meetings.

I. PMJJBY, PMSBY

Dy. CM highlighted the absence of claims received and settled data in respect of Pradhan Mantri Jeevan Jyoti Yojana & Pradhan Mantri Suraksha Bima Yojana for State. He emphasised that report on this data be presented from next SLBC so as to conclude effective review of the implementation of Pradhan Mantri Social Security Schemes in the State. He directed all the present banks to submit the detailed data on PMJDY, PMJJBY & PMSBY scheme within next 10 days.

J. MUDRA SCHEME AGM SLBC briefed the house regarding achievement of banks in current FY under all the three schemes i.e Shishu, Kishore & Tarun schemes of Pradhan Mantri Mudra Yojana. Dy. CM also expressed his desire for a detailed study on the implementation & effectiveness of Mudra Yojana in upliftment of society through self employment to unemployed. Chief Secretary, GoB expressed his concern that most of the achievement by Banks in Mudra Yojana is under Shishu Scheme under which Banks provide loans up to only Rs. 50000. He advised that for comprehensive development through self employment, Banks must improve their performance under Kishore & Tarun schemes where a larger amount of finance up to Rs. 10.00 lakhs is provided for employment activities. Dy. CM also insisted that the available Mudra data should also indicate number of new accounts sanctioned other than

renewed accounts so that impact on employability may be gauged from the data. He also requested banks present to submit detailed data on Mudra based on discussed parameters within next 10 days so that the data may be further discussed with GoI for improvements in the scheme. Dy. CM also insisted to present detailed data on new flagship schemes of Govt. of India.

K. DIGITAL TRANSACTION

Dy. CM advised that Promotion of digital payments be accorded highest priority by the banks and all banks should channelize maximum transactions through digital modes i.e UPI, USSD, Aadhaar Pay, IMPS & debit cards in the State so that the digital transaction target set for Bihar by Govt. of India is met at the earliest. From Banks' side GM, SBI informed the house about the various steps taken by the bank to promote digital payment in the state. He again reiterated the need of more detailed data on digital transaction for fruitful review.

L. OTHER ISSUES

Dy. CM appraised the house that the SLBC meeting for the quarter ended June' 17 could not be conducted unfortunately due to devastating floods in the State and engagement of State machinery in relief & other works. He advised that DCC & DLRC meetings in the districts should be organized immediately after conduct of SLBC in the State so that Agenda for the DCC/DLRC meeting is in line with the SLBC Agenda / discussions. He also requested SLBC to update on present position on conduct of DCC/DLRC meetings of all districts in the State for both the preceding quarters of current FY. Dy. CM also advised Finance Secretary to advise all the District Magistrates in the State to conduct DCC meeting within 10 days of SLBC meeting. NABARD CGM expressed concern that DLRC

meetings are not regularly being conducted in all the districts of the State. Dy. CM expressed the need of micro level review at district level for effective identification of non performing branches & effective implementation of various schemes in the State.

Principal Secretary Education highlighted the issue of rejection of Student credit card scheme application due to low CIBIL score despite full guarantee of loan amount up to Rs. 4 lakhs by the State Govt. Principal secretary, Finance requested banks to give focussed attention to memorandum of errors in respect of GST payment through their focal point branches. CGM NABARD requested to include Prime Minister's vision of doubling of Farmers' income by 2022 in the SLBC agenda. He emphasised that Banks need to prioritise implementation of various schemes to achieve the goal of doubling farmers' income by 2022.

The meeting was concluded by vote of Thanks by Shri Nasim Ahmad, Chairman MBGB.

The next date of SLBC meeting has been fixed for 09.02.2018.

ACTION POINTS

62nd SLBC MEETING HELD ON 04th November 2017

1. SUBMISSION OF DATA TO SLBC:

Submission of quality, correct & timely data to SLBC must be ensured by all the member SLBC Banks. It will be the onus on the part of controlling head of respective bank to ensure that data given to SLBC is matching with their MIS data.

(Action: All Banks)

2. ACP ACHIEVEMENT:

a. Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2017--18.

(Action: All Banks)

B. From next SLBC meeting, LDM & DDM of laggard districts (where ACP achievement is below 35%) should also be present in SLBC meeting. Lead bank of these districts should review the performance under ACP on monthly basis.

(Action: SLBC & controller as well as LDM & DDM of lead banks of these districts)

3. KISAN CREDIT CARD:

a. SLBC to compile the performance data under KCC scheme by segregating new KCC & renewed KCC. All banks to submit the data on this revised pattern now. Banks to issue RuPAY card to all eligible KCC a/c holders by 31.12.2017.

(Action: SLBC & All Banks)

b. Agriculture Production Commissioner (APC), Govt. of Bihar will convene a special review meeting of Banks on KCC to discuss it at length within 25/11/2017. Position of scale of finance should also be discussed.

**(Action: Agl. Production Commissioner, Govt. of Bihar/
NABARD/All Banks)**

4. DAIRY/FISHERY/POULTRY:

Concerned department of Govt. of Bihar to form working group for these sector and should discuss the performance with the banks before SLBC meeting.

(**Action:** Concerned department of Govt. of Bihar / All Banks and NABARD)

5. CO-ORDINATION ISSUE OF BANKS WITH GoB &SLBC:

a. SLBC meeting should be attended by State controlling heads of Bank only.

(Action: SLBC & All Banks)

b. State Controlling Head of some of the banks are positioned outside Bihar and creating co-ordination issue. Principal Secretary (Finance), GoB should take up the matter with the apex office of such banks & Ministry of Finance, GoI, for establishing their controlling office in Bihar. Meanwhile, all the zonal heads of the banks which have multiple zone in Bihar, to attend the SLBC meeting.

(**Action:** Govt. of Bihar & BOI/United Bank/Union Bank/Allhabad Bank/UCO Bank)

6. CONSTRUCTION OF RSETI BUILDING:

Banks should complete its RSETI building by March2018 in 36 districts where GoB has already allotted land.

(**Action:** All concerned Banks/ SDR, GoB)

7. PRADHAN MANTRI AWAAS YOJNA (PMAY):

Banks to use various channel of publicity for popularizing the scheme.

A check list as per banks requirement for the scheme be made part of loan application.

(**Action:** All Banks)

8. JAM (JANDHAN AADHAR & MOBILE SEEDING IN BANK A/Cs & DBT):

All Banks to identify one nodal officer for AADHAR & DBT related issue. SLBC to send the list of such nodal officer to Principal Secretary, GoB & UIADI.

(Action: All Banks and SLBC, Bihar)

9. PM'S SOCIAL SECURITY SCHEME (PMJJBY/PMSBY/APY)

SLBC to provide updated complete information & detailed position of all social security schemes of all banks within 15 days.

(Action: All Banks and SLBC, Bihar)

10. PRADHAN MANTRI MUDRA YOJNA :

SLBC to submit detail position of PMMY in Bihar including new entrepreneurs covered under the scheme by 20/11/2017

(Action: All Banks and SLBC, Bihar)

11. DLCC/DLRC MEETING::

DLCC/DLRC meeting should be held just after (say within 10 days) of SLBC meeting henceforth. LDM/DDM/LDO of all the districts should ensure it and Principal Secretary (Finance), GoB should advise DMs of the district to ensure their presence in these meeting.

(Action: Head of all Lead Banks/ SLBC, Bihar/NABARD/RBI/ GoB)

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62TH SLBC REVIEW MEETING HELD ON 04.11.2017 AT HOTEL LEMON TREE, PATNA

Annexure-I

Sl. No.	Name of the Participant	Designation/Office
Ministers		
1	Shri Sushil Kumar Modi	DY. CM & Finance Minister, Govt. of Bihar
2	Shri Sharwan Kumar	Rural Development Minister, Govt. of Bihar
State Govt.		
1	Shri Anjani Kumar Singh	Chief Secretary, Govt. Of Bihar
2	Shri Shishir Kr. Sinha	Development Commisisoner GOB
3	Smt Sujata Chaturvedi	Principal Secretary, Finance GOB
4	Shri R N Dubey	Economic Adviser, Finance GOI
5	Shri Sunil Kr. Singh	Agri. Prod. Commisisoner GOB
6	Shri Robert L Chongthu	Secretary Education Deptt.
7	Shri Binod Kumar Choudhary	DIG, CID
8	Shri Balamuragan D	RDD, GOB
9	Shri Shashank Shekhar	P.S (Agri – FI) CMO Classic
10	Shri Arvind Kumar Choudhary	Secretary,rural development deptt.
11	Shri Chaitanya Prasad	Principal Secretary,Urban Dev.& Housing
12	Shri Birendra Kumar Mishra	Director revenue and Land Reforms
13	Shri S N Ram	Dy. Director, Industry
14	Shri Pradeep Kumar	Asst. Director, Industry deptt.
15	Udayan Mishra	IT Secy. Dept. Of Finance
16	Shri Sanwar Bharti	Sp. Secy. Deptt. Of Finance
17	Smt. Rupam	D C (Accounts) Deptt. Of Finance
18	Shri Dhananjay Pati Tripathi	DirectorPPM, Agri Deptt.
19	Shri A R Gokhe	Director, MSME – DI
20	Shri P.K. Gupta	Director, MSME-DI ,Muzaffarpur
21	Shri Ravi Kant	Asst. Director, MSME - DI
22	Sri G K Sinha	Asst. Director, MSME – DI
23	Shri Shubhedu Dutta	Administrative Officer, AIC ,PATNA
24	Shri Thomas Antony	Regional Chief, HUDCO
25	Shri Deepak Kr. Jha	DGM, HUDCO
26	Shri Arvind Sinha	S.O Education Deptt.
27	Shri Upendra Kumar	S.O Finance Deptt.
28	Shri K Kumar	P.S. To Minister Rural Development
29	Anurendra	Inspector,CID
30	Ravi Bhushan	Sub Inspector, CID
RBI & NABARD		
1	Shri S K Majoomdar	Chief General Manager, NABARD
2	Shri D K Routray	General Manager, NABARD
3	Shri Sharik Hoda	Officer in charge, Reserve Bank of India

4	Shri Anupam Gupta	Manager, NABARD
BANKS:-		
1	Shri Sandeep Tiwari	Chief General Manager, State Bank Of India
2	Shri Pradeep Kumar Ghose	General Manager NW-I, State Bank of India
3	Shri V.S. Negi	General Manager NW-III, State Bank of India
4	Shri Dinesh Kumar Paliwal	General Manager ,Panjab National Bank
5	Shri Anil Kumar Singh	Zonal Manager,Bank of India
6	Shri M K Bajaj	Zonal Manager, Central Bank Of India
7	Shri Ch. S. Sastry	Zonal Manager, Andhra Bank
8	Shri Manoj Kumar	Dy. General Manager, State Bank of India,LhO
10	Shri Prashant Kr. Sinha	Dy. General Manager, Allahabad Bank
11	Shri Sandeep Kumar Gupta	Dy. General Manager, Indian Bank
12	Shri A K Mishra	Dy. General Manager,Panjan National Bank
13	Shri Debananda Sahay	Dy. General Manager, Canara Bank
14	Shri Nasim Ahmad	Chairman, MBGB
15	Shri Saroj Ranjan Nayak	Zonal Manager,UCO Bank
16	Shri A K Jha	CRM,United Bank
17	Shri R.K. Das	Asst. General Manager SLBC, State Bank of India
18	Shri Sudhanshu Shekhar	Asst. General Manager,UCO Bank
19	Shri S K Bhargava	Asst. General Manager,Union Bank
20	Shri Rajiv Sharma	Asst. General Manager,Dena Bank
21	Shri Madhushudan Behara	Asst. General Manager,Indian Oversease Bank
21	Shri Suresh Das	M.D. Bihar st.coop. Bank
22	Smt. Sarita Singh	Chief Manager,OBC Bank
23	Shri Sudhir Srivastava	Chief Manager,ICICI Bank
24	Shri R S Sharma	Chief Manager,Central Bank Of India
25	Shri D Chakrabarty	Chief Manager, Canara Bank
26	Shri R K C Dash	General Manager, Bihar Gramin Bank
27	Shri Rashid Iqbal	Circle Manager,Axia Bank
28	Shri Mneesh Sinha	Vice President, HDFC Bank
29	Mrs. Pratyaksha Naithavi	Stata Head, Indusind Bank
30	Shri Neeraj Kumar	AVP, Bandhan Bank
31	Shri Rajesh Kr. Sharma	Regional Head, Vijaya Bank
32	Shri Rohanesh Narain	Regional Head,Indusind Bank
33	Shri Subhajit Mittra	Regional Head, Bandhan Bank
34	Shri Abhinav Choubey	Branch Manager, Bank of Maharashta
35	Mrs. Abha Kirti	Manager, Corporation Bank
36	Shri Uma Prasad	Manager, ICICI Bank
37	Shri Sanjeet Kumar	Manager, Canara Bank
38	Ms. Rima Kumari	Manager ,Panjab & Sind
39	Shri Ranjan Kumar Puri	Sr. Manager ,Syndicate Bank
40	Shri Vidya Bhushan Shah	Sr. Manager, Indian Bank

41	Shri Sunny G Abraham	Area Manager, Federal Bank
42	Shri Nitesh Kr. Pandey	C S M , Kotak Bank
43	Shri Niraj Kumar	Asst. Branch Manager, Karnataka Bank
44	Shri Raushan Kumar	Asst. Manager, Indian Overseas Bank
Others:-		
1	Shri S K Gupta	State Director, KVIC
2	Shri Manoj Kumar	State Director, RSETI, NACER, Bengaluru
3	Shri Ajay Kr. Jha	Director (Dairy)
4	Mrs. Ruchi Kumari	YP -BRLPSI, Jeevika
5	Shri Vikash Singh	TSA-BRLPS, Jeevika
6	Shri Shubhendu Dutte	Admin Officer, AIC, Patna
7	Shri Madan Pathak	State Mission Manager, PMC-NULM
8	Shri Sanjeev Pandey	Team Leader, P.M.C, NULM
9	Shri VijayKumar Jha	S.R.P, UIDAI
10	Shri D K Roy	Asst. Director, KVIC
11	Shri Amrit Lal Meena	PS, Co-operative Deptt.
12	Arun Kumar Jha	Dy. CPM,Patna GPO
13	S.S. Sinha	Sp. Officer, Cooperative Dept.
14	P K Sinha	Manager,SIDBI
15	Shailendra Kumar Singh	D.F.O Dairy Development
16	Shri Vijay Kumar	Consultant- P& D Deptt. KPMG