

**MINUTES OF THE 48TH REVIEW MEETING OF THE STATE
LEVEL BANKERS' COMMITTEE, BIHAR
HELD ON 27TH MAY 2014 FOR THE QUARTER ENDED MARCH 2014**



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The 48th review meeting of State Level Bankers' Committee, Bihar was held on the 27th May, 2014 at Hotel Chanakya, Patna under the chairmanship of Dr. Ashok Kumar Sinha, Chief Secretary, Govt. of Bihar. The meeting was attended by the Director, Department of Financial Services, Govt. of India, senior officials of Government and Banks. The list of participants is enclosed as Annexure-I.

Shri Subrat Sahu, Chief General Manager, SBI & Convenor, SLBC Bihar, welcomed all the participants. He described, in brief, some of the achievements of banks during FY 2013-14. He observed that the performance of banks under ACP during the year ended March'2014 was 92% of annual target and 28% more than the performance during the same period last year. The performance under Agriculture and KCC had also registered substantial growth during the period. Shri Sahu expressed his happiness over the fact that the CD ratio of the state had registered a growth of 230 basis points over March' 2013. He also advised the House that the incremental CD ratio of the state was 60% which indicates that the bankers in the state are making efforts in the right direction for improving the CD ratio. He expressed his confidence that with the active involvement of the State Govt. towards increasing the credit absorption capacity in Agri and Agri related sectors, the bank finance would further increase, leading to further improvement in the CD ratio of the state.

Shri Sahu stated that during 2013-14 banks in the state had opened 638 branches which was more than double the number of the average no. of branches opened in the state during the last 5 years. He highlighted that banks were establishing ATMs to meet the growing banking needs of the people and the total no. of ATMs functioning in the state at 6251, had witnessed an increase of 60% during the year 2013-14. Stating the progress made in the area of Financial Inclusion the Chief General Manager, State Bank of India suggested that the remaining part of the allotted target should also be completed at the earliest. He also stressed on close monitoring of functioning of Business Correspondents to ensure their proper functioning.

The rising NPA was a major challenge for the banks. In this connection, the CGM, SBI requested the State Govt. to help the banks in disposal of pending Certificate Cases so that the NPA level could be kept in check and the credit flow in the state remained at the expected level.

Shri Sahu, on behalf of all banks, thanked the Chief Secretary of the state Dr. Ashok Kumar Sinha, for providing guidance to the bankers all along his tenure. At the end, Shri Sahu thanked the State Govt. for the unhindered support provided to banks in the state.

The performance of banks was thereafter reviewed and the following decisions were arrived at:-

A. ANNUAL CREDIT PLAN (2013-14): The Achievement of banks under ACP 2013-14 at 92% of the plan target and the overall growth at 28% was complimented by the House. However, the Chief Secretary exhorted the banks to achieve 100% of their target during 2014-15.

The poor performing banks were advised to give due attention towards credit flow to improve their performance and ensure 100% achievement in FY 2014-15.

The Development Commissioner remarked that the break-up of disbursement of Rs.29,000/- Crores made by the banks in Agri segment needed to be ascertained.

The Chief General Manager, NABARD suggested that 1/3rd Agriculture target should be earmarked for Term Loan and the banks should report the Term Loan disbursement data to SLBC in every quarter, henceforth.

B. AGRICULTURE RELATED ISSUES:

1. **Agri ACP:** The achievement under Agri ACP during the FY 2013-14 registered Y-o-Y growth of 33% over achievement during 2012-13. The banks whose performance under Agri ACP was below state average were advised to give due attention to Agri lending.

2. **KCC:** 72% achievement under new KCCs was described as unsatisfactory. The banks were advised to give due focus in this area. The renewal of all eligible KCC loans should be done and all the eligible farmers should be provided new KCC.

The Asstt.General Manager, SLBC requested the state government to provide the list of eligible KCC borrowers to enable the banks to issue KCC to all of them.

The Chief Secretary was of the opinion that it was not possible to provide list of all eligible prospective borrowers and so the banks should generate applications through their own sources instead of relying on the govt. to generate application of all eligible non-defaulter farmers. It was decided to hold Credit Camps for issuance of Agriculture loan and 1st such Credit Camp was proposed to be held on 27th June'2014.

The Director, Agriculture raised the issue of previous year's pending applications of KCC and requested for disposal of the same.

The Chief Secretary, was of the view that specific cases should only be cited so that the concerned bank could take appropriate action. He also stressed that these issues are to be discussed in SLBC Sub-committee meeting.

On the issue of Land Possession Certificates it was pointed out that banks were still demanding LPC for issuing KCC loan upto Rs.50,000/-, whereas it has already been decided in SLBC meeting that LPC is not required for KCC upto Rs.50,000/-. Banks were requested to implement the decision of SLBC and approval from their respective Head/Corporate Office, if required may be obtained.

In this connection, however, the Lead District Manager, Saran advised that as banks are now required to increase the limit of KCC by 10% every year as per RBI revised KCC guidelines, case of issuance of KCC without LPC does not generally arise as the limit usually crosses Rs.50000/ during these years necessitating obtention of LPC at the time of initial sanction.

3. Dairy:

During FY 2013-14, 19943 beneficiaries were financed Rs.328.95 Crore under dairy scheme.

The Principal Secretary, Animal and Fishery Resources described the performance as very poor and also raised the issue of improper reporting of data by banks in this regard.

The Chief Secretary was of the view that the issue related to Dairy financing should be discussed in Agriculture Sub-committee meeting.

A doubt was raised regarding the sanction figure of 628 reported by Bihar Gramin Bank to the SLBC under Dairy schemes and in this regard the Chief Secretary asked to constitute a team comprising officers from SLBC and Govt.of Bihar to investigate the actual disbursement figure of Bihar Gramin Bank under the Dairy Scheme.

Further a letter issued by Bihar Gramin Bank's branch (letter No.CRM/106 dated 26.03.2014) regarding requirement of collateral for loan of Rs.1.00 lacs and above also drew adverse comments from the House. The Chief Secretary asked BGB to ascertain the facts in this regard & apprise the state government suitably.

4. Fishery:

2834 accounts were financed for Rs.2528 lacs during the year, under Fishery.

The issue of tie-up by the state government with only IDBI Bank for implementation of the Fishery Scheme in the state was cited as one of the reasons for low performance under the sector.

The issue of charging of legal expenses by IDBI Bank for verification of title of land deed while financing fishery was also raised during the course of discussion. The IDBI Bank's representative informed the House that these expenses are in line with Bank's guidelines. It was appraised that at all banks legal expenses, in connection with verification of title deed, was being borne by the customers.

The Chief Secretary suggested that legal expenses should not be collected from borrowers upfront, rather it should be paid by banks and added to the loan amount sanctioned.

5. SHG, RSETI & JLG:

(I) Though the financing by banks under SHG during 2013-14 had registered 57% growth over previous year, the achievement was only 56% of the target.

In this connection, the Chief Executive Officer, BRLPS stressed on the following points:

i) The common format of Savings and Credit linkage recommended by SLBC, should be adopted by all banks at the earliest.

ii) Interest Subvention on SHG should be implemented by banks in the 27 non-IAP districts also.

iii) Through camp mode financing to SHGs should be increased during the year. The tentative dates of organising camp was stated as 23rd July, 23rd August and 23rd September, 2014.

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

v) The gap between sanction and disbursement should be minimised.

vii) Branches with heavy concentration of SHG accounts should be provided additional manpower by banks. In this regard, State Bank of India, Basudeopur branch was cited as managing more than 900 SHG accounts.

SLBC adopted the Common Savings Bank Account opening and Credit (First dose) format and all banks were requested to adopt the same.

II) On functioning of RSETIs, following points were highlighted:

a) While 39 RSETIs were presently functioning in the state, there was huge gap between number of trainees & No of settled trainees. More focus should be given to the settlement of trainees which is the guiding force of the RSETI movement.

b) Banks managing the RSETIs should ensure completion of construction of RSETI building at an early date so that facility is made available with proper infrastructure.

c) Modalities for reimbursement of training cost for 2013-14 would be advised to the banks on receipt of the same from GoI.

d) The issue of encroachment of land earmarked for construction of RSETI building at Jamui was also raised which was assured to be taken up with the district administration.

III) On Financial Literacy Initiatives the Chief General Manager, NABARD advised that NABARD was providing financial assistance to banks for organising F.L.Camps.

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

6.FARM MECHANISATION:

Bankers expressed that the decision of the government to provide subsidy only in such loan accounts which are disbursed in the camp was proving to be a hurdle in increasing finance under farm mechanisation. It was suggested that the government should provide subsidy to all tractor loan accounts disbursed by banks, irrespective of place of disbursement.

C. INDUSTRY RELATED ISSUES

1. Sub-Committee meeting of SLBC on Industries:

The Principal Secretary (Industries) apprised the House that the third meeting of Sub-Committee of SLBC on Industries was held on 10th May 2014 and all related issues were discussed. However, he pointed out that participation in such meetings by reasonably senior officials of banks, say of AGM rank, must be ensured. The P.S., Industries appreciated the performance of banks under financing to Small Road Transport Operators.

2. Achievement under SME ACP:

The House expressed happiness on over-achieving of target by the banks during 2013-14. The performance under MSME had recorded 44% growth Y-o-Y.

However, the Principal Secretary, Industries expressed his dissatisfaction on denial of credit extension to some units by the banks in Bihar, whereas the same unit was financed later by the branch of the same Bank situated outside the state. He expressed that performance under Non-priority sector should increase as large industries come under Non-Priority Sector.

3. Review of achievement under PMEGP:

The overall performance under the scheme was observed to be poor. While some banks had performed well, many banks were well short of their target. The major reason stated by the low performing banks was delay in receipt of loan applications and also deficit of quality proposals. Banks were advised to generate loan applications from their end so that the target is achieved in future. The P.S. Industries emphasised that even if one (1) application of PMEGP is sanctioned by each branch functioning in Bihar, the State's target could easily be achieved. Issues related to Zero lending branch was also raised in the meeting. Few banks had reported nil zero lending branches whereas most of the banks had not given any information on this count.

The Principal Secretary, Finance desired that banks should closely monitor their non-performing branches to improve their performance.

UTILISATION OF MARGIN MONEY:

The Principal Secretary asked the Banks to provide the margin money to their respective branches for all the units sanctioned under PMEGP upto 31.03.2014 before the expiry of the deadline, i.e. by 30.05.2014. He also asked the House to review the process of release of margin money to the branches by their respective nodal offices as the existing mechanism consumes a lot of time.

CGTSME COVERAGE TO RRBs:

The RRB representatives raised the issue of not getting CGTMSE coverage, to loans sanctioned by RRBs as one of the reasons for their poor performance under PMEGP. It was reiterated that as decided in the Sub-committee meeting a meeting to be arranged at NABARD in which RRBs and the Director, MSMEDI would participate to discuss the issue related to CGTSME coverage for RRBs. Govt.of Bihar would also write to Secretary, MSME and Department of Financial Services, Govt.of India on the issues related to rating of RRBs by NABARD and CGTSME coverage for RRBs.

REJECTION OF PMEGP LOAN APPLICATIONS:

The Principal Secretary, Industries pointed out that the State Govt. was taking punitive action against govt. employees indulging in malpractices and requested banks to take proper action against their erring staff also so that PMEGP loan flow is facilitated. Banks should also provide sufficient reasons while returning PMEGP applications.

4. WEAVERS CREDIT CARD (WCC):

Performance of banks under the scheme was found to be unsatisfactory and banks were requested to provide more credit to the weavers functioning in the State.

It was suggested to organise credit camps in weaver's concentrated areas to step up financing under the scheme. Sudden rise in the stamp duty for executing WCC documents was also cited as a reason for less off take of WCC.

5. FOOD PROCESSING INDUSTRIES:

Progress made under the scheme was appreciated. However, a lot still needed to be done for development of the sector as it had very good potential in the state

6. ROAD SHOW:

The Principal Secretary, Industries requested the banks to organise Road Shows for business development and in this regard Lead Bank of the district should take the lead and organise Road Show in their district.

D. STAMP DUTY:

The issue of higher stamp duty was also discussed during the meeting and it was stated that high stamp duty in non-Agri areas is adversely impacting the lending in non-Agri sector.

E. OPENING OF BRANCHES:

The banks in the state had opened 638 branches during the FY 2013-14, against annual target of 750. The Chief Secretary described the performance of banks, as good. Reviewing performance of individual banks, he appreciated the banks which had achieved their target and expressed his dissatisfaction on non-achievement of target by a wide margin by some major banks.

He advised SLBC to arrive at the target for 2014-15 in consultation with the Finance Commissioner, Govt.of Bihar. The unachieved target of 2013-14 should be added to the respective bank's target while finalising it for 2014-15.

F. EDUCATION LOAN:

The achievement of banks under Education loan was 44.66% of the target.

Asstt. General Manager, SLBC informed the House that the achievement of banks has improved by 20% over last year. Also many students are availing Education Loan from banks operating in their college campus where they were studying. Besides, rising NPA in Education Loan has prompted banks to adopt a cautious approach while extending Education Loan.

The Chief Secretary stated that large number of documents sought by banks while sanctioning education loan was also a dampener as people living in villages were not in a position to provide all the documents. He requested the banks to look into the matter, on which banks' representatives responded that requirement of documents was in line with IBA & RBI guidelines.

The Asstt.General Manager, SLBC suggested to organise Education Loan Camps preferably on 9 & 23rd July, 2014 to tap maximum potential available at the time of counselling for admission to various institutes.

The Chief General Manager, NABARD suggested that 2-3 financial literacy camps should be organised to facilitate education loan borrowers for which NABARD would also be providing reimbursement upto Rs.10000/ per programme.

G. HOUSING LOAN:

The performance of banks under Housing loan was appreciated by the House. Loan amounting to Rs.2024.77 crore was sanctioned to 19288 beneficiaries (97% of target) by banks during the F.Y.2013-14.

H. OTHERS:

a) On not getting proper response from some of the banks during the meeting, the Chief Secretary asked the senior officials of the banks to come fully prepared in the meeting for meaningful reviews.

b) Meeting of SDC Banking and LDM was proposed to be organised by the Finance (Institutional) Department, Govt. of Bihar before the SLBC meeting, so that the feedback provided by them can be discussed in the meeting.

The meeting ended with Vote of Thanks by Shri S.K.Rai, General Manager, Central Bank of India to all the participants, in general and the Chief Secretary of the state in particular. He thanked the Chief Secretary, the senior functionaries of the state government and the representative of Department of Financial Services, Govt.of India for minutely reviewing the functioning of the banks in the state and assured that banks in the state would extend full support for ensuring overall growth of the state.

ACTION POINTS

48th SLBC MEETING HELD ON 27TH MAY 2014

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

(Action: All Banks)

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

(Action: All Banks)

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

(Action: All Banks, SRLM & Canara Bank)

4. Education Loan Camps be organised on 9th & 23rd July, 2014 at all district headquarters of the state and all eligible applications to be sanctioned and disbursed.

(Action: State Govt. & All Banks)

5. Meeting of SDC Banking and LDMs to be organised by the Finance (Institutional) Department, Govt. of Bihar preferably before the SLBC meeting, so that the feedback provided by them can be discussed in the meeting.

(Action: Fin. Dept., GoB)

6. Necessary action should be taken for disposal of pending certificate cases of banks in order to improve the recovery climate as well as to contain the NPA of the banks.

(Action: State Govt.)

7. SHG financing should be given desired focus & disbursement through camp mode be done in the months of July, August & September' 2014.

(Action: JEEVIKA & banks)

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

(Action: All banks having RSETIs)

9. Escalation in the rate of Stamp duty for small value non-Agri loans of DIR, WCC etc. and in case of documents pertaining to deceased payment etc need to be reviewed.

(Action: GoB)

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

(Action: All Banks)

11. Land Possession Certificate (LPC) to be issued on new standardised format for convenience of all concerned.

(Action: GoB)

12. Issues concerning modalities of financing under schemes related to Industry, Agriculture, Allied activities etc. should be discussed in the respective SLBC Sub-committee meeting.

(Action: Concerned Dept., GoB)

48th SLBC MEETING HELD ON 27.05.2014 AT HOTEL CHANAKYA, PATNA**List of participants**

Sl. No.	Name	Designation/office
Govt. of India		
1	Shri Mihir Kumar	Director, Deptt. of Financial Services, Govt. of India, New Delhi
Govt. of Bihar		
1	Dr. Ashok Kumar Sinha	Chief Secretary, Govt. of Bihar
2	Shri Alok Kumar Sinha	Development Commissioner, Govt. of Bihar
3	Shri Navin Verma	Principal Secretary, Industries, Govt. of Bihar
4	Shri Rameshwar Singh	Principal Secretary, Finance, Govt. of Bihar
5	Shri Subhash Sharma	Principal Secretary, Animal & Fisheries Resources, Govt. of Bihar
6	Shri Hukum Singh Meena	Secretary, Revenue & Land Reforms, Govt. of Bihar
7	Shri Sanjay Kumar	Secretary, Labour, Govt. of Bihar
8	Shri Arvind Kumar Choudhary	Commissioner, Self Employment, Rural Development, Govt. of Bihar
9	Shri G.K. Pramhans	Jt. Secretary (MI), Minor Water Resources, Govt. of Bihar
10	Shri N. Ahmed	Director (Fisheries), Govt. of Bihar, Patna
11	Shri Anil Kumar Singh	Director (Dairy), Govt. of Bihar, Patna
12	Shri Dharmendra Singh	Director (Agriculture), Govt. of Bihar, Patna
13	Dr. Sunil Kumar Shahi	Jt. Director, Animal Husbandry, Govt. of Bihar
14	Shri Nawal Kishore Singh	S.P, Economic Offences Unit, Govt. of Bihar
15	Shri G.K. Sinha	Asstt. Director, MSMEDI, Patna
16	Shri Anil Kumar Singh	A.D (EI), MSMEDI, Patna
17	Shri Shailesh Kumar	Dy. Director, Agriculture Directorate, Govt. of Bihar
18	Shri M.P. Bhagat	Dy. Director, Finance (Inst. Finance), Govt. of Bihar
19	Md. Ahsan Ahmed	Senior Deputy Collector (Banking), Samastipur
20	Shri Shri Ram Babu Baitha	Senior Deputy Collector (Banking), Buxar
21	Shri Mukul Kumar	Senior Deputy Collector (Banking), Patna
22	Ms. Seema Kumari	Senior Deputy Collector (Banking), Aurangabad
23	Ms. Kiran Singh	Senior Deputy Collector (Banking), Saharsa
24	Shri Prabhat Kumar	Senior Deputy Collector (Banking), Sheohar
25	Md. Zafar Alam	Senior Deputy Collector (Banking), Vaishali
26	Shri Gopal Kumar	Senior Deputy Collector (Banking), Supaul
27	Shri Kumar Vijayendra	Senior Deputy Collector (Banking), Khagaria
28	Shri Ravindra Kumar Diwakar	Senior Deputy Collector (Banking), Darbhanga

29	Ms. Pratibha Kumari	Senior Deputy Collector (Banking), Munger
30	Md. Rajique	Senior Deputy Collector (Banking), Begusarai
31	Shri A.K.Jaiswal	D.C.O, KVIC, Patna
32	Shri R.N. Singh	D.C.O, KVIC, Patna
Bankers & Others		
1	Shri Ranjit Kumar Das	Chief General Manager, NABARD
2	Shri Subrat Sahu	Chief General Manager, State Bank of India
3	Shri Swaroop Singh	General Manager, Reserve Bank of India
4	Shri S.K. Mallick	General Manager, Punjab National Bank
5	Shri S.K. Rai	General Manager, Central Bank of India
6	Shri D. Padhi	Dy. General Manager, NABARD, Patna
7	Shri. R.K. Gupta	Dy. General Manager (Agri), SBI, LHO, Patna
8	Shri N. S. Napalchayal	Dy. General Manager (Outreach), SBI, LHO, Patna
9	Shri M.N.A. Ansari	Dy. General Manager, Bank of India
10	Shri Ram Krishna	Dy. General Manager, Canara Bank
11	Shri A.K. Dargan	Circle Head, Punjab National Bank
12	Shri P.K. Sinha	Managing Director, Bihar State Co-operative Bank
13	Shri S.S. Sinha	Dy. General Manager, Bihar State Co-operative Bank
14	Shri Dhananjay P. Singh	DGM & CRM, United Bank of India
15	Shri Rohit Poddar	DGM & Zonal Head, ICICI Bank
16	Shri B.S. Harilal	Chairman, Uttar Bihar Gramin Bank
17	Shri A.K. Bhatia	Chairman, Madhya Bihar Gramin Bank
18	Shri J.N. Prasad	Chief Regional Manager, Indian Overseas Bank
19	Shri Sharad D. Jadhav	Dy. Zonal Head, Corporation Bank
20	Shri Purendra Kumar	Asstt. General Manager, Reserve Bank of India
21	Shri Satish Kumar Singh	Asstt. General Manager, SLBC, SBI, LHO, Patna
22	Shri Shibanand Prasad	Asstt. General Manager, SBI, LHO, Patna
23	Shri S.B. Kanth	Asstt. General Manager, SBI, LHO, Patna
24	Shri A.K. Sinha	Regional Head, Bank of Baroda
25	Shri S.K. Mohapatra	Regional Head, Union Bank
26	Shri Rajeev Khanna	Asstt. General Manager, Allahabad Bank
27	Shri B.R.Kashyap	Asstt. General Manager, Syndicate Bank
28	Shri S.K. Sharma	Asstt. General Manager, Oriental Bank of Commerce
29	Shri Haridas S.	Asstt. General Manager, Federal Bank
30	Shri P. Mukherjee	Regional Head, ICICI Bank
31	Shri Sandeep Gautam	VP & Cluster Head, HDFC Bank
32	Shri Rituraj	Regional Head, Indusind Bank
33	Shri A.K. Srivastava	General Manager, Bihar Gramin Bank
34	Shri K.B.Singh	General Manager, Madhya Bihar Gramin Bank

35	Shri V. Lakshamanarao	General Manager, Uttar Bihar Gramin Bank
36	Shri K.K. Mohapatra	Regional Manager, Agriculture Ins. Co. of India ltd.
37	Shri Manoj Kumar	SPC, RSETI, Bihar
38	Shri Vikash Krishna	Chief Manager, Bank of India
39	Shri T.V. Krishna Prasad	Chief Manager, Andhra Bank
40	Shri V. Gurusubramanian	Chief Manager, Andhra Bank
41	Shri Siddarth Singh	Chief Manager, Dena Bank
42	Shri Pankaj Dwivedi	Chief Manager, Punjab & Sind Bank
43	Shri Om Prakash	Chief Manager, State Bank of Bikaner & Jaipur
44	Shri Ashok Vardhan	Chief Manager, Indusind Bank
45	Shri Rajesh Kumar Bajpai	SME-AVP, Axis Bank
46	Shri Saurav Kumar	AVP & Br. Manager, Kotak Mahindra
47	Shri Mahender Kumar	Lead District Manager, W. Champaran
48	Shri G. Pradhan	Lead District Manager, Arwal
49	Shri A.K. Srivastava	Lead District Manager, Aurangabad
50	Shri Anil Kumar	Lead District Manager, Begusarai
51	Shri S. Bhanja	Lead District Manager, Buxar
52	Shri K. K. Dutta	Lead District Manager, Darbhanga
53	Shri A.K. Agarwal	Lead District Manager, Jehanabad
54	Shri S.K. Chattaraj	Lead District Manager, Khagaria
55	Shri S.B. Mishra	Lead District Manager, Munger
56	Shri S. K. Biswas	Lead District Manager, Madhubani
57	Dr. Kumar Arbind	Lead District Manager, Patna
58	Shri Rajendra Prasad Paswan	Lead District Manager, Purnea
59	Shri Pramod Kumar Sinha	Lead District Manager, Saharsa
60	Shri N.K. Sinha	Lead District Manager, Samastipur
61	Shri R.N. Bharti	Lead District Manager, Saran, Chapra
62	Shri S.K.Sinha	Lead District Manager, Sheikhpura
63	Shri Pramod Kumar	Lead District Manager, Sheohar
64	Shri Akhileshwar Singh	Lead District Manager, Siwan
65	Shri Manish Bose	Lead District Manager, Supaul
66	Shri Ranjit Singh	Lead District Manager, Vaishali
67	Shri A. N. Jha	Sr. Manager, Central Bank of India
68	Shri Rahul Kumar	Sr. Manager, Bank of Baroda
69	Shri Narendra Kumar	Sr. Manager, Punjab National Bank
70	Shri R.R. Kumar	Sr. Manager, Canara Bank
71	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
72	Shri Abinash Tanti	Sr. Manager, Syndicate Bank
73	Shri S.P. Singh	Sr. Manager, Indian Bank

74	Shri Pramendra Kumar	Sr. Manager, Dena Bank
75	Shri Ramesh Kumar Singh	Sr. Manager (Agri), Vijaya Bank
76	Shri Rajesh Ranjan	Manager, State Bank of Hyderabad
77	Shri Devendra Bonde	Manager, Reserve Bank of India
78	Ms. Minakshi	Manager, Allahabad Bank
79	Ms. Swati	Manager, South Indian Bank Ltd.
80	Shri Ravindra Kumar	Manager, Federal Bank
81	Shri Rashid Iqbal	SM & Admn Head, Axis Bank
82	Shri S.Aftab	Sr. Consultant, CSC, Union Bank of India
83	Shri Nissar Ahmad Mir	Associate Executive, Jammu & Kashmir Bank
84	Shri Rajesh Kumar	LDD, Punjab National Bank
85	Md. M. K. Ashraf	RD-FI, Central Bank of India
86	Shri Lakshman Kumar L.L.V	Branch Manager, Karnataka Bank Ltd.
87	Shri Dinesh Kumar Ram	Asstt. Manager, State Bank of Patiala
88	Shri Chandan Kumar	Asstt. Manager, Corporation Bank

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