



Minutes of the Special SLBC meeting to Review the Status of Financial Inclusion and Financial Literacy in Jharkhand State held on June 14, 2022.

The Special SLBC meeting to review the Status of Financial Inclusion and Financial Literacy was held on June 14, 2022 at District Collector office, East Singhbhum Jharkhand. Dr. Bhagwat Krishanrao Karad, Union State Minister Finance Department, Govt. of India was the chief guest on the occasion. Shri Bidyut Baran Mahto, MP Jamshedpur, Shri Sanjeev Sinha General Manager Reserve Bank of India, Smt. Vijaya Jadhav, Deputy Commissioner, East Singhbhum, Shri. Gautam Kumar Singh, General Manager NABARD, Shri Bikram Keshari Mishra, General Manager SLBC convener Bank of India, Smt. Nisha Oraon, Director Agriculture, Govt. of Jharkhand, Shri Amit Meena, PS to Minister, Shri Kapish Agarwal, 2nd PS to Minister, Deputy General Manager, Shri Subodh Kumar and senior bank officials were participated in the meeting. The detailed list of participant is given in Annexure-I.

The Special SLBC meeting was inaugurated by Hon'ble State Finance Minister, General Manager, Reserve Bank of India, General Manager, NABARD, General Manager, Bank of India, Deputy Commissioner, East Singhbhum and Director Agriculture, Government of Jharkhand.

Shri Bikram Keshari Mishra, General Manager, SLBC, convener Bank of India, was invited for inaugural remark in the Special SLBC meeting.

Shri Mishra welcomed the Hon'ble State Finance Minister on behalf of entire banking fraternity of State and briefed the house about the efforts made by the banks of the state under various aspects on financial inclusion, financial literacy and other Government flagship schemes. He said that the suggestions emanating from today's meeting will definitely be beneficial for the sustainable and universal development of the state of Jharkhand.

He told the house that the work done by all the member banks of the state is very important and commendable in the progress of the state, especially in the direction of financial inclusion. He further highlighted about the continuous increase in CD ratio of the State in every quarter and achievement of SLBC in surpassing the annual credit target by 130% by end of March, 2022. Shri Mishra briefed the members about the efforts being made by the banks of Jharkhand state in many areas in the state, especially in 19 aspirational districts, in which basic banking facilities and

financial inclusion are being undertaken for women self-help groups such as credit linkage, agriculture, MSME and other sectors.

However, there is still a lot of work to be done by the banks in social security schemes, especially the Prime Minister Jeevan Jyoti Yojana, Suraksha Bima Yojana and Atal Pension Yojana as well as in Agriculture sector. He further emphasized that the banks and other members of the state should take opportunity and make effort in order to prepare a special action plan for all these areas, especially in the 19 aspirational districts from the beginning of the current financial year, under the guidance of the State Government.

In his concluding remarks, on behalf of all the member banks, Shri Mishra assured the honorable chief guest that all the Banks and SLBC will improve their performance especially in Financial Inclusion and Financial literacy. He also emphasized on providing the bouquet of financial inclusion and financial literacy up to the last mile for development of the state.

Shri. Gautam Kumar Singh, General Manager, NABARD addressed the house after conclusion of General Manager Shri Mishra's remark.

Shri Singh, in his address enumerated establishment of NABARD as special development bank in year 1982 with a mandate to develop and prosper rural areas of the country. He also added that NABARD along with other financial institutions have been aiding, Government of Jharkhand in development of state. While addressing the members, he briefed, that NABARD's top most priority is to uplift farming community by promoting farm credit and making farmers self-dependent.

He informed the house that 86% of famers in Jharkhand state are marginal farmers having small parcel of land and to uplift these marginal farmers, NABARD is promoting Farmer Producer Organization (FPO) in the State. NABARD has targeted formation of 65 FPO in current FY and there are 189 FPOs working in Jharkhand out of which 156 FPOs are being funded by NABARD. Further Shri Singh explained the members about the flagship programs run by NABARD for state development like Water Shed Development Program, Wadi Program for Upliftment of Tribal. He mentioned that NABARD has sanctioned Rs.2356 crores under Rural Infrastructure Development Fund for Jharkhand State for Irrigation, drinking water (Jal Jiwan Mission), Forestry and has planned to fund for road development in future.

He further informed the house that there are 13.50 lakh Kisan Credit Card account holder as on March 2022 in the state and there is a growth of 200% in KCC as compared to last FY. He also



added that there is a gap of 18 lakh in PMKISAN which the state is trying to fill up by conducting camps. One such camp is proposed all over the state on 23rd June, 2022. Mr. Singh requested the Hon'ble Minister for continuation of Interest Subvention Scheme under KCC to provide direct benefit to the farmers.

Shri Singh further briefed the house about the Financial Inclusion initiative implemented by NABARD in the State of Jharkhand. As per NABARD, 4,000 Financial Literacy Camps were conducted in state of Jharkhand in FY 2021-22 with support of NABARD Financial Inclusion Fund and 3,000 FLC has been sanctioned for social security scheme under PMJDY account in 19 aspirational districts for current FY. Further he added that NABARD has also provided 20 mobile demo vans to RRB and Cooperative Banks.

He further informed the house about NABARD Micro Entrepreneurship Development Program for educating SHG and JLG regarding livelihood creation. He further stated that NABARD has planned to sanction Rs.3,200 crore to State Government under RIDF for current financial year along with technology based program in agriculture sector.

In his concluding remarks, Shri Singh assured the house that NABARD will extend full support and co-operation to all the concerned bodies in overall development of the State.

After his remarks Shri Sanjeev Sinha, General Manager (O-I-C) Reserve Bank of India addressed the gathering.

General Manager, Reserve Bank of India, in his address, welcomed Hon'ble State Finance Minister and dignitaries present from Govt. of Jharkhand, NABARD, Commercial Banks, and the banking fraternity present in the meeting.

Shri Sinha addressed the house on Centre for financial literacy where he explained that financial literacy is an integral part of financial inclusion. He further added CFL has been consumed with social objectives as SOCIAL stands for Sustainable Outcome Based Capacity Building Innovating and Accessible Learning. There are presently 44 CFLs operating in the State of Jharkhand. He informed the member that in order to meet social objectives, RBI has developed a dedicated portal where details of building by NGOs concern can be uploaded and linked by stakeholders. He further added that apart from handholding of the CFL to the training of their staff by RBI, the local concern of NGOs will also be addressed in strict confidentiality at the local level by RBI.

He informed the house that 88 lakh MSME units are registered with the Udyami portal and RBI looks forward to scaling up of the registration process by way of several awareness campaigns in



association with industry and financial institutes. He further informed the house that in absence of Udyam registration, units get de-classified from the priority sector resulting in an avoidable decline in banks outstanding figure in the MSME sector. In addition to this, units are deprived of getting several range of concessions such as direct tax, interest subsidy etc. He requested the members to utilize the extended date of 30th June, 2022 and scale up the registration process.

Shri Sinha in his other point informed the house that licensing/authorization requirement for fisheries, aqua venation in inland water varies from state to state, however in order to bring these segments under Kisan Credit Card, the eligibility criteria for such activities has been modified by RBI.

The General Manager RBI in his concluding remark raised the issue related to turn around time in sanctioning /disposing proposals of Government sponsored schemes. He further stated that as Central and State Government schemes are meant for enhancing financial inclusion, they help in generating sustainable income for greater participation in economic growth. Hence, time-bound credit availability to institutions is the essence. He asked the Government agencies to conduct proper due diligence of applicants before onward submission to banks under Government schemes as these will minimize the rejection rate and shorten the TAT for loan disbursement.

After the remarks of GM, RBI, Shri Bidyut Baran Mahto Honorable Member of Parliament Jamshedpur, was invited for his address.

Member of Parliament, Jamshedpur, Shri Bidyut Baran Mahto, in his address, welcomed Hon'ble State Finance Minister and dignitaries present from Govt. of Jharkhand, NABARD, Commercial Banks, and the banking fraternity present in the meeting.

Shri Mahto congratulated all the members of the house for their good work in the state of Jharkhand. He advised NABARD to focus and promote the cultivation of Cashew in East Singhbhum district mainly in Baharagora areas. He further added that awareness among farmers for the cultivation of Cashew will help in the economic upliftment the state as well as farmers.

He informed the members of the house that bamboo is being supplied to all parts of the country from State of Jharkhand. However, Bamboo farming is being done mainly by farmers of other state like Punjab, Delhi, Haryana who visits Jharkhand and cultivates it on land of local farmers. This needs to be taken care of and spread of awareness amongst the Famers needs to be taken care.



He told the house that Ghorabanda, Dumaria which are tribal and Naxalite belts need special attention of financial institutes and NABARD. He further asked the financial institutes to focus on customer service, implementation of Central and State Government schemes and on distribution of Pradhan Mantri Mudra Yojana.

Shri Mahto concluded his speech by requesting the house to work together for upliftment of State of Jharkhand.

After his remarks Dr. Bhagwat Krishnarao Karad Hon'ble Union Minister of State, Government of India addressed the gathering.

Dr. Bhagwat Karad welcomed Shri Bidyut Baran Mahto, Hon'ble Member of Parliament Jamshedpur, Shri Sanjeev Sinha, General Manager RBI, Smt. Vijaya Jadhav, District Magistrate, East Singhbhum, Shri Gautam Kumar Singh, General Manager, NABARD, Shri Bikram Keshari Mishra, General Manager, SLBC Convener Bank of India, Shri Amit Meena, PS to Minister and all the stakeholders.

Dr. Karad deliberated upon the issues to improve the state level economy and the state level growth. He informed the house that state of Jharkhand is a part of the New India Program of Hon'ble Prime Minister. He further added, bank's role along with the support of RBI and NABARD is crucial for the overall development of the state.

Dr. Karad told the house that focus of the government is to assure the development of all the aspirational districts in the state. He highlighted the work done under the leadership of the Hon'ble Prime Minister for Covid-19 management and appreciated the work in the likes of manufacturing of vaccines to ventilators. He further acknowledged the various schemes floated by the Finance Ministry in order to boost the economy.

He placed before the house that India is one of the largest democratic country in world and fifth largest county in terms of economy after the USA, China, Japan and Germany. He asked the house to keep the momentum of growth and development along with role of Financial Inclusion, Financial Literacy and digital transaction. He appreciated the presentation and work done by NABARD in state of Jharkhand and asked to carry on the momentum of growth and development in all the 19 aspirational districts. He also assured the support of Central Government in overall development of the state.

He admired the presentation made by SLBC and notified the house that he will talk on the agenda as per the presentation. With this, Shri Karad concluded his speech.



Shri Bibhaw Kumar, Senior Manager SLBC gave presentation on SLBC performance.

Shri Bibhaw Kumar welcomed the Hon'ble Union State Minister along with all the dignitaries on the Dias and the stakeholders present in the meeting.

Shri Kumar briefed the house about the Banking profile of the State. He added that the state has a total of 24 districts out of which 19 are aspirational with approx. 3.30 crore population along with 414 sq. kilometer population density. He further briefed the house that Bank of India (15 districts), State Bank of India (7 districts) and Indian Bank (2 Districts) are shouldering the lead bank responsibility in the state. The total branch network in state of Jharkhand is approx. 3,200. In this context, Dr. Bhagat Karad added his remark and told the house that in Jharkhand state the per lakh population to bank branch ratio is standing eleventh, however the national average is fourteen. Shri Karad put a question to the member banks asking about the number of branches to be opened by the Banks in the state of Jharkhand during the Financial Year. To his question, following were the commitments made by each member of PSBs regarding the opening of bank branches:

SL No	Bank Name	No. of proposed branches to be opened in state
1.	BANK OF INDIA	12
2.	STATE BANK OF INDIA	12
3.	UNION BANK	02
4.	PUNJAB NATIONAL BANK	10
5.	JRGB	05
6.	CANARA BANK	03
7.	BANK OF BARODA	02
8.	INDIAN BANK	08
9.	UCO BANK	11
10.	BANK OF MAHARASTRA	07
11.	INDIAN OVERSEAS BANK	02
12.	PUNJAB AND SINDH BANK	02
	TOTAL	76



Further, Shri Karad informed the house that national average ATM per lakh population is eighteen. Whereas, in state of Jharkhand it is at eleven only. He expressed his desire to increase in the number of ATMs in the state. He also instructed to open 76 branches as well as 76 ATM during current financial year. He also asked the house to focus on opening of more ATMs in rural areas. Further he asked the Private and Small finance Banks on their presence in the state and number of branch proposed to be opened in the current financial year. Following were the commitment made by various banks:-

SI No	Bank Name	No. of proposed branches to be opened in state
1.	HDFC BANK	08
2.	IDBI BANK	-
3.	AXIS BANK	06
4.	ICICI BANK	ABSENT
5.	ESAF SMALL FINANCE BANK	02
6.	BANDHAN BANK	25
7.	UTKARSH SMALL FINANCE BANK	09

Shri Bibhaw Kumar informed and explained the house about the work and adoption of Bank Sakhi concept in the state of Jharkhand in association with the state NRLM and targeted to deploy 3200 Bank Sakhis in gram panchayat in this current financial year. He further added that these Sakhis are being supported by financial institutes by providing PMMY loan for purchase of devices for Bank Mitra.

Shri Kumar further presented the data on number of PMJDY accounts in the state of Jharkhand for which Dr. Karad appreciated the work done in state of Jharkhand and asked the banks to maintain the pace in opening the account and to ensure organizing monthly camps for PMJDY under financial inclusion model.

In addition to the above Shri Subodh Kumar Dy. General Manager SLBC, highlighted upon SLBC's Village Adoption Program which aims at adoption of One Village by each semi urban and rural branch for percolation of financial inclusion and financial literacy. Speaking about the Village adoption, Shri Karad appreciated the move and asked NABARD to support the member banks in saturating the village under Financial Inclusion camp. Shri Karad also asked the house to give special emphasis on Khunti and Ramgarh districts for overall development in all the parameters.



Shri Bibhaw Kumar took the presentation forward and explained the achievement under PMJJBY and PMSBY in state of Jharkhand. He intimated the house that there is a healthy increase in PMJJBY and PMSBY on Y-O-Y basis. There is an increase of 29 lakhs in PMJJBY and 40 lakhs in PMSBY as compared to March 2021. Dr. Karad further added that Nation data on PMJJBY per lakh enrollment is 10,645 to which Jharkhand state is 8,044. Also, PMSBY national average is 23,627 in which Jharkhand state is having 20,789. Taking these data into account he asked the member banks to improve the same and try to cover PMJDY account holder with both the Social Security schemes. In addition to the above, he asked Axis Bank which was far below State Average in per lakhs PMJJBY and SBY enrollment to concentrate on enrollment of both the scheme.

Taking forward the presentation, Shri Bibhaw Kumar explained the achievement of banks under various government flagship schemes through PPT like APY, PMEGP, Stand up India, expanding and deepening of digital districts in Ranchi and East Singhbhum, ACP achievements, provision of banking service in the state, PPMY and performance of state in KCC along with animal husbandry and fisheries. In addition Dr. Karad asked the member banks to support the farmers under KCC scheme. He also advised to aware the citizen on KCC, animal husbandry, fisheries and saturate all the districts on priority basis.

Smt. Nisha Oraon, Director Agriculture Govt. of Jharkhand provided her statistics on KCC. She told the members that out of 29.00 lakhs PM Kisan saturation, 22.22 lakhs have been verified. She further added that last year, 13.77 lakhs KCCs were sanctioned and 2.45 lakhs were additional sanctions out of 22.34 lakhs, hence remaining 6.11 lakhs to be sanctioned by way of camps at blocks and panchayat level. Smt. Oraon further brought out her concern on high number of rejections by the banks, in which the major reason being wrong filling of application and duplication of applications. Also, she informed the house about development of portal by Government of Jharkhand regarding uploading of KCC application, pendency and rejection.

Dr. Karad informed the members about recent inauguration of Jan Samarth Portal and asked the house to aware the public about the same and source maximum application through Jan Samarth Portal.

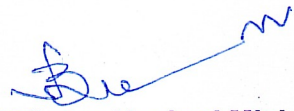
Union Minister of State also urged the financial institutes to provide loans to Street vendors under all the ULB's and informed the house about the new circular under PMSVANIDHI scheme. Smt. Vijaya Jadhav, with permission of the chair, raised the concern over the number of applications sanctioned and disbursement undertaken in PMSVANIDHI scheme. The gap between number of

applications sanctioned and disbursement needs to be identified and the gap should be covered by expediting the disbursement in such cases. All the members' banks assured to comply the same.

Dr. Bhagwat Krishnarao Karad raised the missing point on low CD ratio in state and showed his concern over the same and asked the house regarding the reason behind the lower CD ratio. Shri Subodh Kumar, Dy. General Manager SLBC responded to the concern and highlighted the issue. He briefed the Chairperson that due to CNT/SPT act in the state, big-ticket loans cannot be processed by the banks as the borrower is unable to provide collateral in form of EQM. He also informed that due to CNT/SPT act, banks are unable to sanction KCC more than Rs.1.60 lakh. However, other states are sanctioning a comparatively higher amount of KCC.

The Chairperson assured the house to look into the above matters with the Central and State Government shortly.

The meeting ended with a vote of thanks by Shri Subodh Kumar, Dy. General Manager SLBC with permission of the chair.


(Bikram Keshari Mishra)
General Manager



राज्य स्तरीय बैंकर्स समिति, झारखण्ड राज्य				
वित्तीय समावेशन और प्रमुख सरकारी योजनाओं में झारखण्ड राज्य की प्रगति की समीक्षा के लिए विशेष बैठक				
संयोजक: बैंक ऑफ इंडिया				
समाहरणालय भवन, जमशेदपुर				
दिनांक:	14.06.2022	समय: 12:30PM		
क्रमांक	नाम	पद	बैंक / कार्यालय	संपर्क
1	डॉ भागवत किशनराव कराड	माननीय राज्य मंत्री, वित्त मंत्रालय	भारत सरकार	
2	श्री विद्युत बरन महतो	संसद सदस्य	जमशेदपुर	
3	श्री विजया जाधव	उपायुक्त	पूर्वी सिंहभूम	
4	श्री संजीव सिन्हा	महाप्रबंधक ओआईसी	भारतीय रिजर्व बैंक	
5	श्री बि.के. मिश्र	महाप्रबंधक	एस.एल.बी.सी झारखण्ड	
6	श्री गौतम कुमार सिंह	महाप्रबंधक	नाबार्ड	
7	श्री निशा उरांव	निदेशक कृषि	राज्य कृषि विभाग	
8	श्री अमित मीना	आई.ए.एस	केंद्रीय मंत्री के निजी सचिव	
9	श्री कपिश अग्रवाल	द्वितीया पीए राज्य केंद्रीय मंत्री	वित्त मंत्रालय	
10	श्री समीम अंसारी	उप महाप्रबंधक	भारतीय रिजर्व बैंक	
11	श्री बिनोद बिहारी मिश्रा	सहायक महाप्रबंधक	भारतीय रिजर्व बैंक	
12	श्री जगन्नाथ गुप्ता	महाप्रबंधक	जे . आर . जी. बी	
13	श्री सुबोध कुमार	उप महाप्रबंधक	एस.एल.बी.सी झारखण्ड	
14	श्री जानी रंजन सारंगी	एफजीएम	यूनियन बैंक ऑफ इंडिया	
15	श्री रणवीर सिंह	उप महाप्रबंधक	एन.बी.जी झारखंड	
16	श्री अनुज अग्रवाल	आंचलिक प्रबंधक	बैंक ऑफ इंडिया, जमशेदपुर	
17	श्री अनवर जमाल	उप आंचलिक प्रबंधक	बैंक ऑफ इंडिया, जमशेदपुर	
18	श्री संजय कुमार चित्रांशी	सहायक महाप्रबंधक	एन.बी.जी झारखंड	
19	श्री नंद किशोर सिंह	उप महाप्रबंधक	भारतीय स्टेट बैंक	7600093435
20	श्री प्रेम किशन	सहायक महाप्रबंधक	पंजाब नेशनल बैंक	8853002173
21	श्री पीयूष भट्ट	अध्यक्ष	जे . आर . जी. बी	9492783000
22	श्री हरीश चंद्र पांडेय	सहायक महाप्रबंधक	केनरा बैंक	9897031968
23	श्री आर के मोहंती	उप महाप्रबंधक	बैंक ऑफ बड़ौदा	9287395601
24	श्री एस मजूमदार	मुख्य प्रबंधक	इंडियन बैंक	9955542150
25	श्री एसके सिन्हा	मुख्य प्रबंधक	यूको बैंक	8016710116
26	श्री हिमांशु शेखर	वरिष्ठ प्रबंधक	बैंक ऑफ महाराष्ट्र	9905774643
27	श्री सुदीप्तो कुमार सिन्हा	मुख्य प्रबंधक	इंडियन ओवरसीज बैंक	9028147750
28	श्री प्रशांत कुमार	ग्रामीण विकास अधिकारी	इंडियन ओवरसीज बैंक	7004759480
29	श्री एशियाई मार्की	जिला कार्यक्रम प्रबंधक	जे.एस.एल.पी.एस	7292895355
30	श्री अमीर गौरव	वरिष्ठ प्रबंधक	पंजाब एंड सिंध बैंक	8879829068
31	श्री संदीप कुमार	वरिष्ठ प्रबंधक	जे . आर . जी. बी	9456043228
32	श्री मनीष पांडेय	वरिष्ठ प्रबंधक	ESAF फाइनेंस बैंक	7970466387
33	श्री संजीत कुमार सिंह	क्षेत्र प्रमुख	एच.डी.एफ.सी बैंक	8002147387



34	श्री अंतरिक्ष विजोत	शाखा प्रबंधक	एच.डी.एफ.सी बैंक	7909029482
35	श्री आशीष रंजन झा	सहायक उपाध्यक्ष	एक्सिस बैंक	6202605782
36	श्री दीपक कुमार	सहायक महाप्रबंधक	आई.डी.बी.आई बैंक लिमिटेड	8116933313
37	श्री जितेन बेहरा	प्रबंधक	केनरा बैंक	8105710055
38	श्री गुंजन कुमार	क्षेत्रीय प्रबंधक	भारतीय स्टेट बैंक	7260899699
39	श्री राजेश कुमार सिन्हा	सहायक महाप्रबंधक	भारतीय स्टेट बैंक	9771447368
40	श्री निखिल कुमार साहू	शाखा प्रमुख	यस बैंक	9955144311
41	श्री स्वप्निल प्रकाश	TL - PMU EY	कृषि विभाग	9523350129
42	श्री अनूप श्रीवास्तव	सहायक उपाध्यक्ष	बंधन बैंक	9534711100
43	श्री पंकज कुमार	मुख्य प्रबंधक	यूनियन बैंक ऑफ इंडिया	9470352363
44	श्री प्रवीन्द्र कुमार	मुख्य प्रबंधक	पंजाब नेशनल बैंक	7001326857
45	श्री सुकांत भास्कर	शाखा प्रबंधक	कर्नाटक बैंक	7781011947
46	श्री संतोष साहू	वरिष्ठ प्रबंधक	जे.एस.सी.बी	9304040146
47	श्री अमित कुमार प्रसाद	शाखा प्रबंधक	जे.एस.सी.बी	7542900719
48	श्री संजय बहल	जिला समन्वयक	इंडसइंड बैंक	8051237187
49	श्री मौमिता बनर्जी	शाखा प्रबंधक	जना लघु वित्त बैंक	7360012212
50	श्री अरुण कुमार भगत	निर्देशक	आर.एस.ई.टी.आई	7033668833
51	श्री सेरेंग टोपनो	शाखा प्रबंधक	बैंक ऑफ महाराष्ट्र	9571308883
52	श्री नदीम	सीओ	मानगो नगर निगम	7004505553
53	श्री मनीष मुदगाल	सहायक उपाध्यक्ष	एयरटेल पेमेंट बैंक	9815049544
54	श्री विक्रम कुमार	आंचलिक प्रबंधक	एयरटेल पेमेंट बैंक	7541079105
55	श्री विशाल कुमार	शाखा प्रबंधक	साउथ इंडियन बैंक	7044324094
56	श्री राकेश कुमार	वरिष्ठ प्रबंधक	पंजाब नेशनल बैंक	7654186313
57	श्री डॉ सुरेंद्र कुमार	दावो	पशुपालन	9431329128
58	श्री पी भरगनी	जिला मत्स्य अधिकारी	मत्स्य विभाग	9576556377
59	श्री आर के प्रसाद	डैयरी प्रौद्योगिकी अधिकारी	डैयरी विकास	6201655353
60	श्री रणविजय सिंह	सहायक प्रबंधक	फेडरल बैंक	9708609152
61	श्री प्रवीण आर मस्के	शाखा प्रमुख	डीबीएस बैंक इंडिया लिमिटेड	8982705148
62	श्री आशीष कुमार अग्रवाल	शाखा प्रमुख	कोटक महिंद्रा बैंक लिमिटेड	9534076400
63	श्री यविनीश कुमारी	जिला प्रमुख	उत्कर्ष बैंक	8299640497
64	डॉ इफतकर आलम	जिला प्रबंधक	जे.एस.एल.पी.एस	8709466617
65	श्री जरीदर मुर्मू	वरिष्ठ प्रबंधक	बैंक ऑफ बड़ौदा	9137471448
66	श्री एल एन लागुरी	अग्रणी जिला प्रबंधक	पश्चिम सिंहभूम	8210786477
67	श्री एस के चौधरी	अग्रणी जिला प्रबंधक	सिमडेगा	7903780946
68	श्री बी के शिट	अग्रणी जिला प्रबंधक	सरायकेला	9572024920
69	श्री बिनय कुजुर	अग्रणी जिला प्रबंधक	खूंटी	9955166525
70	श्री श्रीकांत कुमार	अग्रणी जिला प्रबंधक	रांची	9798967181
71	श्री संतोष कुमार	अग्रणी जिला प्रबंधक	पूर्वी सिंहभूम	7260814454
72	श्रीमती अंशु झा	मुख्य प्रबंधक	सेंट्रल बैंक ऑफ इंडिया	9264901923

