

Minutes of 39th meeting of SLBC Jharkhand held on 09th August'2012
At Hotel capitol Hill, Ranchi

The 39th meeting of SLBC was held on 09th August'2012, at Hotel Capitol Hill, Ranchi, under the chairmanship of Sri T. R. Chawla, Executive Director of Allahabad Bank and was co-chaired by Sri S. K. Chaudhary, Chief Secretary, Govt. of Jharkhand.

Hon'ble Chief Minister of Jharkhand, Sri Arjun Munda was the Chief Guest and Hon'ble Agriculture Minister, Govt. of Jharkhand Sri Satyanand Jha Batul was the guest of Honor.

The meeting was attended by senior functionaries of Govt. of Jharkhand, Commercial Banks, Financial Institutions and other related agencies. (List annexed as Annexure-I).

Sri R. N. Mohanty, General Manager, Allahabad Bank, Ranchi, welcomed the dignitaries and participants in the 39th SLBC meeting. In his welcome address Sri Mohanty said that, as the last SLBC was held on 09th May'2012, since then we have received several important directions from MOF, Govt. of India, in particular for acceleration of pace for agricultural lending, Financial Inclusion, e-payment of all funds under State & Central Government schemes, opening of one Account for each family, Direct transfer of cash subsidy to Kerosene (DTCK) etc. A review on the progress has also been undertaken by the Secretary (Financial services), MOF, Govt of India with convener SLBC on 3rd July 2012 through Video conferencing. While addressing the august house Sri Mohanty solicited the continued co-operation & support by all the stakeholders for smooth conducting of the meeting with fullest involvement & meaning full discussion, ultimately to drive Jharkhand as vibrant, prosperous & fast growing state.

Sri T. R. Chawla, Executive Director, Allahabad Bank and chairperson of SLBC welcomed Hon'ble Chief Minister Sri Arjun Munda, Sri Satyanand Jha Batul, Agriculture Minister, Govt. of Jharkhand and other senior Govt. and Bank officials. In the backdrop of ensuing draught in the State, Sri Chawla emphasized the significance of this SLBC meeting in planning the activities of lending in such away that will address the needs of the State.

Sri Chawla in his key note address compared the Agriculture productivity of Jharkhand with the National average, which is low in the instant case, mainly attributed due to more than 83% of the land holdings belong to small and marginal farmers and the mono cropping renders the farmers vulnerable to any downward deviation in rainfall. Further the lack of post harvest infrastructure at farm level make it difficult to process and store the produce for better price by the small farmers in particular.

Sri Chawla also shared some of the Macro economic developments which has taken place recently. The Global economy is slowing down and domestic level also the macroeconomic situation continues to raise concerns. While growth has slowed down significantly, inflation remains well above the comfort zone. Fiscal correction and monetary easing requires urgent steps. Gross Domestic Product (GDP) growth decelerated over four successive quarters from 9.2 per cent in Q4 of 2010-11 to 5.3 percent in Q4 of 2011-12. Significant slowdown in industrial growth as well as deceleration in service sector activity pulled down the overall GDP growth to 6.5 per cent for 2011-12. The rainfall up to July 25, 2012 is also 22 percent below its long period average (LPA) during the current monsoon season. This uneven and low rainfall is posing another threat to the agriculture production.

Sri Chawla added further that in the recent past various communications have been received from Department of Financial services, Ministry of Finance, Govt. of India in regard to coverage of villages for the population group of 1600-2000 under "Swabhimaan", an

initiative under Financial Inclusion Plan. Opening of one account for each family and mapping to facilitate green initiative, e- payments and Direct Transfer of Cash Subsidy for Kerosene (DTCK), Financial Inclusion drive to open account of migrant labourers and street vendors/howkers in urban areas, uploading of GIS data, Computerization of land records. . All such activities are to be undertaken in a time bound manner which warrants active participation of all stakeholders so that implementation of the instructions can be done in true spirit within a given timeframe. Reserve Bank of India in its recent directive has asked the banks to plan Financial Inclusion for all the villages of the country. The guidance and roadmap received from Govt. of India, RBI, State Govt. and other involved agencies are of utmost significance for planning the various strategies for extending Agriculture loan/KCC to all eligible farmers, green initiative by e-payment for all 32 flagship schemes of Govt. of India, uploading of Service Area Plan on each district website, Financial Inclusion under "Swabhimaan", providing Banking outlets in un-banked areas through USB & BCAs, and for many other important initiatives and issues.

Sri Chawla in his key note address highlighted the overall performance as well as challenges ahead of banking sector in the State –

- C: D Ratio of the state has increased from **57.11 %** as on **June'11** to **58.03 %** as on June' **2012** on year on year basis. Deposit grew by 18.36 % and Credit grew by 31.46 %. In Mar'12 the CD ratio of the state surpassed the National Benchmark of 60 % , which is commendable. But, the overall credit off take has not been to the level expected by the Bankers. The CD ratio is not the sole benchmark to indicate inclusive growth and overall banking development in the State, but there is imperative need to create situation enabling to improve CD ratio of the State which is possible when effort will be initiated especially in the area of updation of Land records and amendment in CNT & SPT Act, providing on line facility to create charge on land, amendment in PDR Act, revamping of Cooperative credit institute, development of irrigation potential as only 9.30% land are irrigated and large scale of rural electrification as only 45% villages are presently electrified.
- Priority sector Advance has increased to Rs. **24055.09** crore as on June'2012 from Rs. **17500.30** crore as of June'2011, registering a growth of **37 %** on YOY basis. Share of priority sector credit stands at **54 %** of Gross credit which is well above the National benchmark of **40%**.
- Agriculture credit in the state also increased to Rs **5824.27** crores as on June'2012 from Rs. **3662.40** crore as of June'2011, registering a growth of **59 %** on YoY basis and stands at 13.00 % as on June'12 against 11 % as on June '2011.
- Agriculture sector, which is the mainstay of the majority of population of the State, needs to be accorded topmost priority by Banks. Kisan Credit Card is a very strong means of extending timely credit to the farmers.
- State Govt. has taken initiative for boosting KCC lending and Special incentive scheme formulated right from application generation to sanction of KCC in a time bond manner to cover all eligible non-defaulter farmers of the State.
- There is impressive growth in MSE Sector; advance under this sector grew from Rs. **8287.91** crore as of June'11 to Rs. **12799.35** crore as on June'12 registering a YoY growth of around **54.43%**. MSE share to total advances stands at 28.73 % as on June'12 against 24.45 % as on June'11.
- Disbursement under annual credit plan is Rs. **3599.25** crore as on **June'12** against the annual target of Rs.19000.00 crore which is **18.94 %** of Annual target.
- Keeping in view of some State specific developments and potential available, the growth in ACP has been projected at a level of Rs **19000** crores, which is subjected

to creation of enabling environment by State Govt. specifically undertaking amendment in CNT Act, Rural electrification, Minor irrigation measures, Storage and Marketing of Agricultural produce etc.

- As per GOI instruction all villages with population between 1600 to 2000 has been targeted to be provided with a banking outlet by Mar' 13.
- 875 such villages have been identified and allocated to various Banks, in the State of Jharkhand. FINO (Technology service provider) has been selected as common vendor for the state of Jharkhand and Bank of India as Nodal Bank will be the implementing agency.
- Jharkhand, which is one of the 5 identified LWE (Left Wing Extremities) States of the country and is having **18** LWE districts out of total **24** districts in the Country, needs to utilize FIP platform for the inclusive growth of the State.
- FIP outlets especially Banking Correspondents should play a vital role in regard to life and non-life insurance coverage, micro credit, micro pension, CASA mobilization and recovery of Bank Debts.
- Recovery position under priority sector & Govt. sponsored programme stands at **49.33%** & **41.00%** respectively as on June'12.
- Decreasing recovery trend and increasing NPA (Non performing assets) is the main cause of concern for the banking fraternity. He requested the State Govt. to extend support of recovery in certificate filed cases to improve the recovery position of Govt. sponsored cases thereby giving stimulus to fresh lending under Govt. sponsored schemes.
- In all the 24 Districts, RSETI, have been set up by Bank of India, Allahabad bank, State bank of India and Punjab National Bank.
- Significant improvements have been observed in the functioning of RSETIs but still there is scope of further improvement in the functioning of RSETIs particularly in the areas of training imparted. He requested the concerned Banks to bring required improvement in functioning of RSETIs.
- Another important issue with regard to RSETIs is allotment & Transfer of land by the State Government. Sri Chawla requested the State Govt. authorities to expedite the allotment as well as transfer of land to RSETIs at the earliest.

At the end Sri Chawla extended thanks to Hon,ble Chief Minister of Jharkhand, Hon,ble Minister for Agriculture, various departments of State Government and various development agencies for their excellent support & Co-operation extended in all the spheres to the banking fraternity to carry out the banking activities in the state. He also urged & emphasized on the need of same level of mutual co-operation and synergy among the Bankers and various Govt. Departments in future too.

Hon'ble Chief Minister of Jharkhand, Sri Arjun Munda while addressing the house he expressed his desire to attend the entire proceeding of 39th SLBC meeting. He showed his faith and believed that the purpose of the agenda under discussion is meant to increase the productivity of every citizen of the State and country as a whole. He desired that the benefits of the social sector program should reach to every person and it must be linked with the productivity. Benefits of the social and agriculture sector must be linked with the entrepreneurship development too. He called upon every citizen to be involved in the process of development. He added that the common man should also contribute to the economic growth of the State and country. Sri Munda said that the majority of people in rural areas of Jharkhand is still deprived of Bank account and somehow they are dependent on Barter system. He observed that people in rural areas should be linked to

banking and entrepreneurship development, which is necessary for improvement in their economic condition. Shedding lights on the agriculture and draught situation in Jharkhand, Sri Munda said that all those who are affected by poor agriculture facilities and draught should be taken into the ambit of relief. He emphasized that sustainable agriculture development is inevitable for all round economic development. He also emphasized department of agriculture and Banks together should play a vital role for the improvement of farmer's condition in the State. He expressed his displeasure on the failure of Social sector schemes. The standard of development must be defined in a time bound manner for both, Govt. and Banks. Various Govt. departments should co-ordinate with the Banks to make Self Help groups productive and revolving. Updation of Land records must be on the priority. He asked for reconciliation of KCC data in the State. At the end of his speech Sri Munda assured the house to attend the next meeting of SLBC Jharkhand.

Sri H. N. Panda, General Manager (OIC), Reserve Bank of India, Ranchi, in his opening remarks quoted a line from Hon'ble RBI Governor's recent speech, "...Banks will have to find innovative ways of reaching out to farmers and improving the performance of agriculture is the key to India's quest for inclusive growth and poverty reduction". He said that banks in the state should make all efforts to achieve the ACP target set for the current financial year and expressed his displeasure over some Banks achievement as 'nil' or below 10% of ACP up to 30th June'2012. He recalled the performance recorded during the quarter ended March 31, 2012 when CD ratio of the state surpassed the benchmark of 60% for the first time, and emphasized the need to concentrate over the banks having CD Ratio below 30% to maintain the CD Ratio above the benchmark. However, he appreciated that district wise performance in terms of CD ratio has improved on year to year basis. The state had five districts (Latehar, Gumla, Simdega, Chatra, Jamtara) with CD ratio below 30% during 2010-11 which has come down to just one district (Gumla) during the first quarter of 2012-13. Sri Panda said that Banks in the State could achieve only 12.83% of the assigned targets for issue of KCC during the year 2012-13 (77,365 KCC issued out of a target of 6, 03,119). He urged the banks now to implement New KCC in view of RBI's recent guidelines issued on May 11, 2012, to make all efforts to cover all the eligible farmers under the scheme during the year 2012-13. He appreciated the efforts taken by SLBC in this regard which has already selected four districts, i.e. Ranchi and Ramgarh, Dumka and Saraikela on a pilot basis for issuance of new KCC. He also pointed out the need for replacement of old KCC with New KCC.

Coming on the Electronic benefit transfer (EBT) Sri Panda pointed out that as per guidelines issued by RBI on EBT, the implementation modalities and other issue for each of the programmes should first be discussed with SLBC for operational approval bringing the details for the same before them. SLBC will approve the scheme taking into account the associated operational issues. He also emphasized upon the need for launching a media campaign under the aegis of Govt. of Jharkhand to increase awareness among target population for opening of bank accounts.

At the end of his deliberation Sri Panda apprised the house that Bihar State Co-operative Bank (BSCB) has been advised to shut down its five branches operating in the state of Jharkhand by August 31, 2012 and transfer assets and liabilities of those branches to Jharkhand State Co-operative Bank (Society) Ltd. (JSCB). He further informed the house that Jharkhand State Co-operative Society (Bank) has also been asked to be in readiness to take over assets and liabilities of the said five branches of Bihar State Co-operative Bank when approached for.

Dr. S. Saravana Vel, Chief General Manager, NABARD, Ranchi, in his address congratulated the Chief Minister, Co-operative Minister and Govt. of Jharkhand for contributing Rs.58.30 crore towards Cooperative sector Banks in the State and with their support to all 08 Central Cooperative Banks in getting license from RBI. Further, he discussed the Handloom Package announced by Ministry of Textile, Govt. of India. For Revival, reform & Restructuring package for Primary Weavers cooperative Societies, Apex Societies and Individual weavers/SHG. The next special scheme he discussed was Women Self Help Group in LWE districts announced by DFS, MOF, GOI. NABARD has selected 16 Anchor NGO and the Banks have executed the MOU with them along with other 99 Supporting NGOs. NABARD has released Rs. 1.30 crore to the NGOs in 14 districts .Approval for anchor NGOs is in process in another remaining 04 districts. However, at Latehar and Garhwa districts the Anchor NGOs has not yet been approved by DLCC, as the meeting of DLCC is yet to convene. He also appraised the house in brief some other issues like KCC, Financial Inclusion Fund, Financial Inclusion Technology Fund and FLCC.

Sri B. P. Sharma, Executive Director, Bank of India in his very brief deliberation assured that Bank of India is totally committed to faster economic growth of the State and playing a very aggressive role in financing to Agriculture, MSE and DRI sector in the State. He also drew attention towards the recovery scenario, which is affecting adversely the disbursement of loan in the State.

Sri Jeevandas Narayan, Chief General Manager, State Bank of India also addressed the house in brief and congratulated the house on having SLBC meeting on 'World Tribal Day'.

Thereafter, agenda wise discussion started by Sri Bibhas Kumar Srivastav, General Manager, Allahabad Bank –

Agenda No. 1.- Confirmation of the minutes of 38th SLBC meeting held on 09th May'2012

Minutes of 38th Meeting of Jharkhand State Level Bankers' Committee held on 09th May'2012, circularized to all concerned vide letter no. SLBC/AB/02/146 dated 25.05.2012, may please be confirmed by the house, as no communication requesting amendment has been received.

Agenda no. 2. – Follow up action on compliance of the decision taken in previous SLBC meetings

2.1. Issues pertaining to State Government

2.1.1. Updating of land records and Amendment in Tenancy Act (C.N.Tenancy act & S.P.T.Act.) Updation of land record completed in Lohardaga and East Singhbhum District and updation is going on in 10 Districts Viz- Khuti, Sahibganj, Chatra, Gumla, Latehar, Jamtara, Garhwa, West Singhbhum, Ranchi & Dumka. In next phase the work will start in Palamu, Giridih, Godda & Simdega Districts.About amendment in C.N.T. Act and S.P.T. Act, Sri N. N. Pandey, Principal Secretary, Revenue and Land Reform said that the matter has been referred to Tribal Advisory Committee for approval.

2.1.2. Waiver of stamp duty up to ` 5.00 Lacs for Agriculture advance

State Govt. has notified the waiver of stamp duty up to Rs. 5.00 lacs for agriculture advance.

2.1.3. Amendment in PDR Act

In the steering committee meeting held on 31st July'12, it was advised that draft of amendments is under process. Sri N. N. Pandey, Pr. Secretary, Revenue and Land Reform,

GOJ, informed that the draft has been received by the department and it is under consideration of the State Govt.

2.1.4. UP Agriculture Money recovery Act

In Uttar Pradesh Special Act for recovery of Agriculture dues is in place, where no prior fee is required to be paid for filing the certificate case. On recovery of dues, 10 % of recovered amount is realized as certificate filing charges. SLBC has provided the copy of Act to the State Govt. with request to enforce the said Act in the State of Jharkhand. The Revenue department is analyzing the proposal in the context of provisions of CNT Act. Principal Secretary, Revenue & Land Reform apprised that the matter is referred to Tribal Advisory Committee for consideration.

2.1.5.-Amendment to the Bihar Money Lenders Act 1974 and Rules as prevalent in Jharkhand.

In the Steering Committee meeting held on 31st July'12, it was advised that Revenue Deptt. is working to finalize the amendment for which data has been sought from all 24 districts. Replying to the query of Sri N. N. Pandey Secretary, Revenue and Land reform, Sri H. N. Panda submitted that if money lenders are there, it is desirable to bring them under particular legal frame work that is whole idea behind the agenda. Sri Pandey requested RBI and IF & PI to sit with the Development Commissioner to find out the future course of action.

2.1.6- Formation of State Co-operative Bank in the State of Jharkhand

Commenting on the issue Sri H. N. Panda, GM (OIC), RBI informed that all the DCCB operating in Jharkhand have now got the license. He said that for the formation of State Co-operative Bank in the state two routes are being followed up, one was taking some branches of DCCB to form SCB, but this entity can not operate without having the license. However, on the proposal of Cooperative deptt. GOJ, NABARD has sought some kind of information from cooperative deptt. and after getting it NABARD will forward the proposal to RBI. RBI is keen to give the license as soon as RBI gets the recommendation from NABARD. Another route was a shorter and quicker route recommended by RBI since long, to take over 05 branches of Bihar State Co-operative Bank, which are operating in Jharkhand. He said RBI has no information about the difficulties in taking these 05 branches of BSCB. Meanwhile, RBI has issued an instruction to BSCB on 01st August'2012 that they must close these 05 branches by 31st August'2012 and transfer the Assets and Liabilities of these 05 branches to JSCB Ltd, which is now a society and are having very sufficient capital and infrastructure to operate. Now it is mandatory for BSCB to hand over these branches to JSCB and as soon as JSCB will get these branches, the law provides that without waiting for license these branches can operate as a Bank.

Sri A. K. Singh, Secretary, Agriculture, GOJ assured that JSCB is fully geared up to take the Assets and Liabilities of these 05 branches from BSCB and in a meeting convened by RBI at Patna this matter was discussed. He also requested RBI to convene a special meeting at Patna or any where else for the transfer of Assets and Liabilities of 05 branches of BSCB.

2.1.7. - Recovery of Bank's dues

Revenue & Land reforms department has since examined the proposal and is taking action for bringing amendments in the act for employing the retired Govt. officials as dedicated Certificate Officer.

2.1.8. - Security arrangement for safety & security of Banks Treasure in Jharkhand

The State Govt. has raised 02 battalion of State Industrial Security Force for industries including Banks and they are under going training. After training it will be available to the Banks.

2.1.9. - Allotment of land to R-SETIs

Land allotted in **22** districts, transferred in **15** districts and transfer is under process in **07** districts. In Garhwa and Palamu land allotment is under process. In Giridih district the land

allotted earlier is belongs to CCL and therefore transfer of land could not take place. As of now in **03** districts land has not been allotted.

Secretary, IF & PI raised the issue of construction of buildings on land allotted to RSETIs. Commenting on the matter, chairman of the SLBC Sri T. R. Chawla, ED Allahabad Bank fixed a time frame of one year for the construction of the RSETIs building and the progress on this score will be reviewed in SLBC meeting henceforth.

2.1.10.e-payment to the benefit under central/State Govt. Schemes w.e.f.01st October,2011.

At present e-payment started by Welfare Deptt (Scholarship to SC/St and OBC & Minority students), Labour employment and training Deptt(Diff. pension schemes like old age pension, Widow Pension etc under Social security), HRD Deptt(Merit scholarship, Mid day meal etc.) and Social Welfare Deptt (payment to Aganbari sewika).

Sri Bibhas Kumar Srivastav, General Manager, Allahabad Bank requested the Banks to open accounts of the beneficiaries of 38 schemes to make implementation possible of the EBT scheme. He said that EBT is not only Governments issue, rather it is a joint issue for Banks and Govt. He requested all the department to provide the list of beneficiaries to the Banks and Banks are requested to open the accounts of the beneficiaries latest by September'2012. Sri L. Khiangte, Secretary, Welfare informed that from next academic session over 30 lakcs students of pre Board in Jharkhand will get scholarship and it require 30 lacs new account to be opened. He requested the Banks to come forward for opening of such account.

Supplementing on the issue Sri H. N. Panda, General Manager (OIC), RBI observed that if a department is in dialogue with particular Bank for EBT and in case of any problem in implementation rises, the responsibility lies only with the particular Bank and the department and as the better platform of SLBC is available, guidance is that if any department desires to implement EBT, it should come up with detail operational plan in SLBC meeting. In SLBC meeting all Banks are there, therefore all the operational problems will be anticipated and resolved. Therefore, first discuss the mechanism in SLBC and get it approved by SLBC. This way we can also make a recourse management.

Smt. Vandana Dadel, Secretary, IF & PI, GOJ submitted that there are some problems in MGNREGA wage payment, which is going through Post Office. She informed that the Development Commissioner has called a meeting on 13.08.2012 on this score. Representatives from IT Deptt. requested Banks to adopt their "Prgya Kendra" as BC for payment of MGNREGA.

Sri T. R. Chawla, chairman of SLBC and ED Allahabad Bank categorically ruled out the apprehension regarding common BC for the coverage of the FI villages.

2.1.11. Uploading of Service Area Plan on the respective district websites maintained by NIC

Uploading of Service Area plan has been completed in 22 districts, out of 24 districts. In Ramgarh and Deoghar districts NIC website is not in existence. It is yet to be uploaded in the nearby district. LDMS of Ramgarh & Deoghar have to take initiative for uploading of Data on the web site of neighboring District.

Revised format for service Area plan to be reloaded by the LDMS on District website of NIC.

Issues Peratining to Banks

2.2.1. Establishment of USB as per Master Circular of DFS, MOF, GOI.

A target was set for opening of **82** USBs in identified villages over 5000 population by the end of September'2012. Total **25** USBs have been opened till June'2012; rest of the USBs will be opened till September'2012. Concerned banks are requested to take initiative to complete the job within the timeframe.

2.2.2. Extension of "Swabhimaan"

Banks in Jharkhand have to cover villages having population between 1600 to 2000 as per 2001 census under "**Swabhimaan**" scheme by March'2013. 875 such villages have been identified and allocated as per DFS, MOF, GOI instruction by SLBC. Bank of India has been

appointed as Nodal Bank for implementation of "Swabhimaan" scheme under FIP. FINO has been appointed as Common Service Provider for Jharkhand. MOU has been signed by 10 Banks and 09 Banks operating in Jharkhand are yet to sign the MOU. Each Bank to provide the District wise/ Month wise Roll out plan. Ramgarh district has been identified as pilot district for implementation of FIP under "Swabhimaan".

Sri B. P. Sharma, ED, Bank of India, requested the Banks those who have not signed the MOU to sign it urgently to start the coverage of the villages as per the plan.

Agenda no-3: KEY INDICATOR OF ALL SCHEDULED COMMERCIAL BANKS

Deposit growth: The Aggregate Deposit of the Banks in the State grew by Rs.13516.59 crore on YOY basis in absolute term, representing a YOY growth of 18.36%. Deposit grew by Rs.2158.93 crore from March'2012.

Credit Growth: The gross credit of the Banks in the State grew by Rs. 10663.46(31.46%) Crore on YOY basis. Credit grew by Rs. 430.21 crore during the first quarter of FY 2012-13.

CD Ratio : CD Ratio of the Banks increased from 57.11% to 58.03 % on YOY basis. Deposit grew by 18.36% and credit grew by 31.46% on YOY basis.

Priority Sector Advance: Priority Sector Advance registered a growth of Rs. 6554.79 Crore representing growth of 37.45 % on YOY basis. Priority Sector being 53.99% of gross credit is well above the National benchmark for Banks of 40%.

Agriculture Credit: Agriculture Credit stands as on 30th June' 2012, at Rs.5824.27, which is 13.07% of Gross Credit. In absolute term Agriculture credit grew by Rs. 2161.87 crore on YOY basis, representing a growth of 59.02%. The growth in outstanding Agriculture Credit during the first quarter of FY 2012-13 is Rs.1613.67 crore (28.15%).

Sri Bibhas kumar Srivastav, General Manager, Allahabad Bank maintained that the % of Agriculture loan has however increased in recent time but it is still below the national benchmark of 18%, hence all the Banks in the State are requested to make all out effort to increase the same.

Sri T. R. Chawla, Chairman of SLBC and ED of Allahabad Bank requested the Banking fraternity to achieve 18% by the end of this year only as State govt. is very pro active in this area. He also requested to aggressively focus on 02 districts where land records have been updated. He stressed on he needs to increase productivity of Agriculture and Dairy in the State.

Sri H. N. Panda, GM (OIC), RBI suggested to utilize MGNREGA funds to the maximum extent possible for developing Dug wells, Check Dams and other water harvesting systems for irrigation purpose so that in long run Agriculture activities vis a vis agriculture lending may take a boost in the State.

Weaker Section: Advance to Weaker Section by the Banks in Jharkhand is Rs.9222.05 crore (20.70%), is well above the National bench mark of 10%.

Advance to Women: Advances to women as on June'2012 is Rs. 3363.75 crore showing a increasing trend from June'2011 and reached to 7.55%, which is above the National benchmark of 5%.

Advance to Minority Community: Advance to Minority community is 8.13% of Priority Sector is which requires the attention of all the stakeholders since it has to grow to the level of 15%.

Share of DRI advance: Share of DRI advances is 0.26 % which is below the stipulated 1% of Gross credit as at the end of previous year.

3.2: CD Ratio of the State

In terms of guidelines of the Govt. of India and RBI that CD ratio of the banks should monitored at the SLBC level as per place of Utilization plus RIDF. Accordingly the CD ratio of the State of Jharkhand Stands as under:

Particulars	June'2011	June'2012
Deposit	73600.23	87116.82
Credit(as per place of utilization and+ RIDF)	42034.54	50554.05
C D Ratio	57.11	58.03

3.3. POPULATION GROUP (RURAL/SU/U) WISE CD Ratio as on 30.06.2012 as per place of sanction & excluding RIDF are as under

Category of Area	CD Ratio
Rural	37.23
Semi- Urban	40.09
Urban	63.40
Total	51.15

Sri Bibhas Kumar Srivastav, General manager, Allahabad Bank categorically examined the Bank wise and District wise CD Ratio in the State and requested to pile the disparity between some districts as few districts have CD Ratio above 50% and some districts have CD Ratio below 30%.

3.3.2 Incremental Deposit & Credit during June' 2011 to June'2012

Incremental CD Ratio is an indicator of credit growth in comparison to deposit growth. As on 30th June'2012, deposit increased by **32.76%** but credit grew by **59.41** on YOY basis, representing a incremental CD Ratio of **78.89%**.

Agenda No-4 Review of Achievement under ACP 2012-13

4.1. Over all achievement under ACP at the end of first quarter of Financial Year 2012-13, stands at **18.94%** of the annual target. Achievement under Agriculture sector is **18.87%** of annual target, whereas achievement under MSE is **26.06%**. In current financial year achievement under ACP is better than last FY and almost 23% of PSC target achieved in 01st quarter itself.

4.2. ACP for FY2012-13

On the basis of DCC approved ACP received from 24 district and discussion held in the 38th SLBC meeting held on 09th May'2012, the total ACP for 2012-13, was finalized at Rs.**19000.00** crore.

In Agriculture sector the proposed growth over last FY is Rs.**919.35** crore which is **53.54%** growth over previous year's achievement. MSE sector growth is Rs.**797.05**crore (**26.41%**) and in OPS growth is Rs.**3363.94**crore (**120.73%**) over the FY 2011-12 achievements. Total growth in priority sector constitutes Rs.**3363.94**crore (**55.14%**) over the last FY 2011-12 achievements.

Agenda No-5 REVIEW OF LENDING UNDER

5.1 Agriculture and Kisan Credit Card

5.1.1 Total Agriculture Credit of State is Rs.5824.27 Crore as on June'2012. % of Agriculture Credit to Gross Credit is 13.07%. Although, percentage of Agriculture Credit is lower than the National Bench mark of 18% of Gross Credit, it is showing an increasing trend over the years.

5.1.2. During the Current FY 2012-13, Banks in Jharkhand have disbursed Rs. 497.64 crore under Agriculture sector against the annual target of Rs. 2636.61 crore representing 18.87% in percentage term. As on 30th June'2012, a total of **77365** KCC have been issued against the annual target of **603119** KCC.

5.1.3. Special Incentive scheme of GOJ for mobilization of KCC applications

To boost the KCC and Agriculture lending, an incentive scheme has been launched by Agriculture Deptt. GOJ for mobilization of application as well as for final issuance of KCC. In the scheme a target has been fixed to cover all the left over farmers (18,97,557) in Jharkhand. As per the latest information received 6,19,068 KCC application have been sent to Banks, out of which 1,61,788 application have been sanctioned by the Banks.

Sri A. K. Singh, Secretary, Agriculture, GOJ said that the no. of application sent to Bank is more than 9.15 lacs and there is huge difference in the figures of SLBC and Govt. he said the District level Monitoring committee headed by DC are reporting that the Banks are returning KCC application on different grounds. He also informed that the planning Commission has praised the Jharkhand Govt. for best growth in Agriculture sector of 10% during the 11th Five years Plan. He requested the banks to play vital role for the development of agriculture in the State.

Sri T. R. Chawla, Chairman of SLBC and ED Allahabad Bank observed that the SLBC should cross check the data reported by banks with that of reported by the State Govt. and reconcile it to find out the reason of inconsistency between these two. He opined that this may be partly due to the fact that data reviewed in the SLBC are pertaining to the period of 30.06.2012 whereas data quoted by Govt. authorities pertaining to be of a recent date of August'2012..He requested to minimize the rate of rejection of KCC application. It was resolved by the SLBC that all the pending KCC application must be disposed off latest by 31st August'2012.

Sri S. K. Choudhary, Chief Secretary, GOJ and the Sri Debashis Gupta, Development Commissioner of Jharkhand also put forward their views on the issue.

5.1.4 Revised Kishan Credit Card (KCC) scheme

To facilitate issue of Electronic Kishan Credit Cards, Reserve Bank of India advised the model KCC scheme to the Banks for implementation. SLBC has selected 02 districts on pilot basis, Ranchi and Ramgarh for issuing ATM/Debit cards to every eligible household as per the new KCC scheme. All the remaining districts have to be covered latest by September'2012, under the new scheme.

During the course of discussion it was decided to include Dumka and Saraikela– Kharsawan district for implementation of Revised KCC scheme on pilot basis.

5.2. Finance to Micro & Small Enterprises (MSE) AND Medium Enterprises

5.2.1. As on 30th June'2012, Financing to MSE sector in Jharkhand stands at Rs. 12799.35 crore, whereas the credit flow to Medium Enterprises is Rs. 1255.83 crore as on 30th June'2012. Share of Micro sector credit of total MSE stands at 36.77% as on June'2012.

As per RBI guideline, Banks have to achieve 60% share of Micro in overall MSE by the end of 2012-13 and all Banks should gear up to increase the share of Micro credit in overall credit to MSE sector in order to achieve the stipulated target of 60 % by March'13.

5.3. Education loan

During the first quarter of Current FY 2012-13, Banks in Jharkhand have extended 5375 new Education Loan. The outstanding position of Education Loan as on 30th June, 2012 is Rs. 1844.85 crore in 51034 accounts. Banks should ensure that all eligible students should get the benefit of the scheme and also claim of Interest subsidy filed within stipulated time as per the guidelines of IBA. In terms of DFS, MOF, GOI, guideline SLBC has also allocated the target for extending Education Loan.

5.4. Housing Loan

As on 30th June'2012, the outstanding position of Housing loan is Rs.3080.81 crore in 51070 accounts, representing a growth of Rs.229.78 crore in 1530 accounts in first quarter of FY 2012-13. Housing loan Loans to individuals up to Rs.25 lakh in metropolitan centers with

population above ten lakh and Rs.15 lakh in other centers for purchase/construction of a dwelling unit per family, comes under Priority Sector Credit.

6.5.1. Artisan Credit Card (ACC)

Against the annual target for issuance of 4000 ACC, up to 30th June'2012, 451 ACC has been issued which constitute 11.28% of target.

6.5.2. Swarojgar Credit Card (SCC)

Against the target for issuance of 5000 SCC during the FY 2012-13, 984 SCC has been issued which constitute 19.68% of target. Participation of VGB, Pvt. Sector Bank and some of Public Sector bank is very poor.

Agenda No-5 REVIEW Of LENDING UNDER

5.6.1. Credit Flow to Minority Communities

The amount of credit flow to minority community has increased by Rs. 432.12 crore on YOY basis. The % share of Minority to priority sector credit has reached to 8.13% which needs substantial improvement to achieve the benchmark of 15% of Priority Sector Credit.

6.6.2. Credit Flow to Woman

As on 30th June'2012, credit to women have increased by 1647.31 crore on YOY basis. It has also increased in percentage term from 5.07% to 7.55%, achieving the Benchmark of 5% lending to women is appreciable. **Although, speeding up of lending to women is required to make its share up to 10% as appealed by Hon'ble Chief Minister in the 36th SLBC Meeting.**

5.6.3. Credit Flow to DRI

DRI lending has increased from Rs. 55.31cr to Rs.114.37 cr on YoY basis, yet remains below benchmark of 1%. Banks are required to accelerate DRI lending to achieve 1% of aggregate advance of the preceding year.

5.6.4. Credit flow to SC/STs

The over all credit to SC/STs has increased by 1160.75 crore (from Rs.2891.55 cr to Rs. 4052.30cr) at the end of first quarter of FY 2012-13. Jharkhand being highly populated with ST/SC, share of credit to ST/SC should be improved.

Agenda No-6 Likely draught due to low rainfall in the State of Jharkhand

In the state of Jharkhand 80% of the population depend upon Agriculture for their livelihood. Agriculture of Jharkhand is characterized by mono cropping pattern, small and fragmented land holding and large dependence on monsoon, as nearly 92% of land is unirrigated. Due to 42% low rainfall as compared to normal rainfall, the people of Jharkhand are put to severe hardship for their sustenance & livelihood as agriculture is the mainstay of the people.

On the request of Govt. of Jharkhand, SLBC invited top executives of the major Public sector Bank operating in Jharkhand in the 39th SLBC meeting to chalk out the plan to face the likely draught situation in the State. Meantime, State Govt. maintained that after 15th August'2012, situation will again be reviewed and decision on declaring the area of draught will be notified. Meantime, Banks are ready to act as per the RBI guideline in case of Draught. Banks placed their solidarity with the State Govt. to fight the looming Draught in the State.

Agenda No-7 REVIEW Of progress under Govt. Sponsored Programmes

7.1. Swarn Jayanti Gram Swarojgar Yojna(SGSY)

Bank branches has sanctioned 84.70% of application sponsored by the sponsoring agencies and 94.07% of sanctioned proposals under SGSY disbursed by the Bank branches, which is

quite satisfactory. Implementing bodies of the state Govt. should sponsor sufficient numbers of proposals under SGSY to meet 100% achievement of the target.

7.2. Prime Minister's Employment Generation programme (PMEGP)

Under PMEGP scheme out of 284 applications sponsored, 182 applications are disbursed at different bank branches (64.08%). Against the physical target of 2954, Banks in Jharkhand sanctioned 192 application, comprising 6.49% of target. The Financial target as set for the State is to the tune of Margin money of Rs. 67.93 crore with the number of project of 2954 units for generation of employment of 23632 nos.

Sri A. P. Singh, Secretary, Industry, GOJ said that last year we achieved 100% and target has been doubled. This year the progress is very slow. He also submitted that the meeting of Sub-Committee on MSE who is looking after PMEGP has not been convened since one year. It was resolved that the implementing agencies of State Govt. should sponsor sufficient numbers of proposal under PMEGP and Banks should sanction all the pending application without delay to meet the 100% achievement of target.

Agenda No-8 FINANCIAL INCLUSION

8.1.A. Coverage of villages with 1600 to 2000 population (as per 2001 census) under "Swabhimaan" the Financial Inclusion.

The agenda has already been discussed in agenda No.2. Monthly progress report on SW – 3 has to be submitted by the Banks to SLBC latest by 08th of succeeding month for onward submission to DFS, MOF, GOI.

8.2. Branch Expansion Plan as per para 5.3. of Strategy & Guidelines on FI by DFS, MOF, GOI.

In terms of DFS, MOF, GOI, Strategy and Guidelines on Financial Inclusion F.No.21/13/2009-FI (PT) dated 21st October, 2011, and as per the plan submitted by the Banks in Jharkhand **82** new Bank branches was proposed to be opened by the end of September'2012. As on 30th June'2012, **25** such USB have been opened, Allahabad Bank **02** out of 06 and Bank of India **23** out of 23. Banks having backlog are requested to expedite their effort to achieve compliance of GOI instruction.

Agenda No-9 Important issues for implementation as per DFS,MOF, GOI

9.1- Strategy and Approach for Electronic Benefit Transfer

DFs, MOF, GOI vide circular no. 6/23/2012-FI dated 26th June'2012, advised Strategy and Approach for Electronic Benefit Transfer . Service area of the Banks may be revised, wherever required, to align it with the Gram Panchayat. Within the Service area of the Banks, the Service Area of the BCAs, as indicated in the Service Area Plan, must be clearly demarcated. Banks must start mapping the list of beneficiaries under every scheme, already available with the department of State Govt. In case beneficiary doesn't have a Bank account, a new account for the family in the service area branch should be opened, however only one account for receiving benefits under various schemes may be opened. In case a member of the family already has a Bank account, there is no need of opening a new account and the name of the beneficiary may be added if required, in the existing bank account. If beneficiary is having account in Post office, he may be persuaded to open account with the Banks for the purpose of EBT. As the proposed arrangements

envisages transfer of benefits from any bank to the account holder of any other bank, there would be no need of adopting the One District-One leader bank-Many bank model.

Operational Responsibilities

All the Banks will be required to undertake the opening of Bank accounts and mapping of the bank account details with the beneficiaries in their respective service areas. Concerned department of the State Government would be responsible for providing details of the beneficiaries to the banks in the respective service areas. LDMs will be responsible for the overall coordination and completion of the exercise in the district.

9.2. Opening of bank accounts of families for direct transfer of cash Subsidy for Kerosene (DTCK)

In terms of DFS, MOF, GOI instructions for EBT under 32 schemes of GOI, the beneficiaries must have an account in the service area Bank. Now it has been decided that direct transfer of cash subsidy for Kerosene (DTCK) will be implemented in 04 districts of Jharkhand which is **Ramgarh, Hazaribagh, Saraikela** and **Ranchi**. On this score a Video Conference was conducted by the Secretary, DFS, MOF, GOI, on 11th July'2012, in which certain action points was decided such as each family of the identified 04 districts must have a Bank A/C. There is no need to open a new Bank A/C for new beneficiary under EBT and the name of the beneficiary to be added in the existing Bank A/C of the family. The list of Beneficiaries will be provided by the District Supply Officer (DSO) through the concerned LDM. The Bank A/C number of the concerned beneficiary will be provided to the concerned department (DSO) for mapping towards DTCK. The progresses of DTCK as also other EBT have to be discussed and reviewed in DLCC. List of beneficiaries have not been made available to the Banks for mapping.

As advised by MOF, Ministry of Petroleum would nominate an officer for each district that would provide list of beneficiaries along with their bank account numbers through respective DSOs, to the LDMs. But no such nomination has been receive yet.

Sri T. R. Chawla, Chairman SLBC and ED Allahabad Bank suggested that at LDMs should convene weekly meeting for the monitoring of the progress. SLBC Sub- Committee should review the progress on fortnightly basis.

9.3. Financial Inclusion drives to open Bank accounts of migrant labour and street vendors/hawkers in urban areas.

To inculcate saving habits and to extend banking facilities to the migrant labour and street vendors/ hawkers in urban areas, DFS, MOF, GOI requested all the Banks to undertake account opening drive in 500 meters of all their metro and urban branches. Thereafter, the branches should extend this process of opening of accounts beyond 500 meters so that all such persons get financially included.

All the Banks are advised by the SLBC to undertake the special activity to open the accounts of migrant labour and street vendors/hawkers in urban areas.

9.4. Extending micro Insurance and non life Insurance through BC

For inclusive growth of the service area villages, Life/Non-life insurance policies should be given to villagers. Govt. Insurance companies should take initiative to cover the insurance

of villagers, their crop, animals etc actively. It has to be ensured that all BCAs are also appointed as specified persons of the life & non –life companies.

9.5. Visit of branch officer to FI villages and establishment of USB(Ultra small branch)

It is desired to visit single village on one day for sufficient time, instead of “touch and go” approach. In exceptional cases of disturbed and far flung areas maximum 2-3 villages may be visited in a single day. Allocation of a single day (Thursday) for field visit should be discontinued immediately, ensuring visit by same person on pre decided day, time and venue.

9.6. Establishment of USB(ultra small branch)

MOF, Gol has desired that BC concept should be upgraded to Ultra Small Branch to satellite branch to Brick & Mortar Branch on certain conditions. Initially once in a week visit to FI villages must be ensured. The visit should be in the form of “Ultra Small Branch” . Depending up on response & business generation, frequency of visits should be increased to twice/thrice...all days in the week. Once a viable proposition is arrived, the USB should be escalated to a satellite branch preferably in village/Gram Panchayat Bhawan. The satellite branch may be upgraded to a full fledged branch on viability consideration only.

9.7. Uploading of service area plan on the District web site maintained by NIC

The agenda has already discussed in Agenda no. 2.1.11.

9.8. Uploading of information in GIS data on website of NIC

GIS data has been uploaded in all 24 districts of Jharkhand, however as per DFS, MOF, GOI report dated 05th July'2012, the details of data entered in respect of Branches, ATMs, clearing Houses, Currency Chests and BCAs does not appear to be consistent with the information available in public domain. Hence, all LDMs requested to rectify the data entered in GIS module of NIC.

9.9. Bi-Annual meeting of LDMs in the State with the CMD of SLBC convener Bank

The 01st Bi-Annual meeting of Chairman & Managing Director of SLBC convener Bank with Lead District Managers (LDMs) in the State of Jharkhand was convened on 28th June'2012 at Ranchi, which was chaired by Sri J. P. Dua, Chairman & Managing Director, Allahabad Bank, wherein agenda wise discussion was held on all the issues related to banking sectors in the State.

9.10. Establishment of Clearing house in the identified 59 centers below district H.Q. having 3 or more Bank branches

SLBC on the basis of report submitted by the LDMs in the State has identified total 59 centers below the district headquarter, which have 3 or more bank branches but do not have the Clearing House by September'2012. It has been decided in the meeting that the lead Bank of the district will open the Clearing House at these centre and if Lead Bank has no presence at any centre than major Bank at the centre will open the Clearing house. LDMs and controlling heads of the Lead District concerned are requested to kindly take urgent necessary action in this regard to ensure that Clearing House facilities are made available at these centers by the stipulated date i.e. 30th September'2012.

Agenda No-10 RSETIs

The agenda has already been discussed in Agenda no. 2.1.9.

Agenda No-11 REVIEW OF NPA/RECOVERY MATTERS

Gross NPA of the state is ALARMINGLY HIGH at 2068.75 crore which constitutes 4.64 % of Gross Credit. Recovery under PSC as on 30th June'2012 is 49.33% of Total Demand of Rs. 5007.68 crore. Recovery under Govt. Sponsored Schemes as on 30th June'2012, is 41.00%. 102434 Certificate cases involving an amount of 283.41 crore is pending for disposal. Total No. of DRT cases pending for disposal is 768 constituting 219.39 crore. Improvement in recovery scenario is pre requisite for recycling of Bank loan and increased credit flow under priority sector credit. To revive the recovery mechanism all concerned departments should made concerted effort. State Govt. has to gear up the machinery for early disposal of all certificate file case.

Agenda No-12: FUNCTIONING OF VARIOUS SUB-COMMITTEES OF SLBC

At present 09 Sub Committee of SLBC are in existence and convener of SLBC Sub – Committee are requested to convene the meeting of these committee at least once in quarter.

Agenda No-13 MISCELLANEOUS

13. A. . Scheme for Revival of Handloom Weavers by Waiver of Working Capital & Term Loan of Individual, SHG, JLG and Master Weavers.

For Revival, Reform & Restructuring of Primary Weavers cooperative Societies, Apex Societies and Individual weavers/SHG, Handloom Package announced by Ministry of Textile, Govt. of India. The guidelines of the scheme were conveyed to Secretary/ Commissioner/Director-in Charge of Handloom of all States, NABARD, CGTMSE and CEOs of all scheduled Commercial Banks for compliance. Govt. of Jharkhand has already given the letter of commitment (Dated 16.02.2012) for providing share of State Govt. The MOU signed by all the stake holders on 17.07.2012, in the chamber of Secretary, Industry, GOJ, and thereafter 01st meeting of SIMRC convened. All the controlling heads of the Banks have to submit their claim at the earliest and NABARD being the nodal agency for implementation of the scheme is requested to review the progress of implementation in SIMRC.

Sri A. P. Singh, Secretary, Industry informed that the last date for the settlement of the claim under the scheme is 31st December, 2012, otherwise the benefits will not go to the beneficiaries and as soon as the claim is settled, the other benefits will also flow to the weavers. Hence, he requested the controllers of all the Banks in Jharkhand to instruct their branch manager that if any weaver has taken loan from their branch only for weaving actives and that loan became bad than it should be claimed within the time frame.

Sri S. Sarvana Vel, CGM, NABARD appraised that claim for individual weavers have to come from concerned Banks to NABARD and from Primary Weavers Society and Apex Society through Director, Handloom to NABARD. NABARD will finally lodge the claim with the NIMRC. He also submitted that the interest subvention is also available for current FY for the loans to weavers.

Target for issuance of Weavers credit card

Development Commissioner for Handlooms, Ministry of textiles, Govt. of India, advised the target of 3000 Weavers Credit card to be issued during 2012-13. SLBC allocated the

tentative target to all the Banks operating in Jharkhand. All the stakeholders are requested to make all out effort to achieve the target under the scheme.

13.B. Scheme for Promotion and support of Women SHGs in Backward District of India

The Scheme envisages identification of an anchor NGO in each of the select backward district of the country, which will work as promoting and nurturing agency for SHGs as also facilitate bank linkage and recovery of loans from SHGs. NABARD has selected and Banks have executed MOU with 16 Anchor NGOs. All the stakeholders are requested to implement the scheme as per GOI instructions.

Agenda No. 14 Any other matter with the permission of the chair
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14.1. Installation and Managed Services of Cash Dispensers (CDs)

For outsourcing of Installation and Managed services of Cash Dispensers (CDs) on a geographical cluster basis for various PSBs and RRBs, lead Bank, in case of Jharkhand, Bank of Baroda has selected vendor by RFP and agreement has been also signed by various bank. Now, all Banks operating in Jharkhand have to prepare District wise Month wise roll-out-plan, which will be used by the lead bank for the preparation of the District-month wise and Bank-month wise Roll-out-plan for the State. Ranchi District is selected as "Pilot District" for roll-out of CDs and the target date for completion will be latest by 30th September, 2012. This will ensure that all technical and operational issues are resolved and roll-out of CDs in the rest of State can be completed without any difficulties.

14.2. Online system of land records- Creation and Integration of Data centers

Computerization of land records is needed to enable farmers to have easy access to bank credit and facilitate the bankers for online creation, amendment and release of charge on the land. Land Records have been updated in two districts in Jharhand and work is going on in 10 districts. The concerned Department of Govt. of Jharkhand is requested for expeditious computerization of land records and thereafter providing online integration of the same with banks and other financial institutions.

14.3. Opening of one bank account per family

To facilitate electronic benefit transfer and financial inclusion, it is necessary that each family must have one account in bank on core banking solution and having NEFT facility. Service Area Banks in rural areas and Banks assigned the responsibility in specific wards in urban areas would be responsible for ensuring that every household has one bank account. LDMS in the districts would be responsible for monitoring and ensuring that every household has a bank account. Each Bank and LDMS of district have to submit the data of account opening to SLBC by 05th of every month. This would be sent from August, 2012 onwards.

14.4. Preparation of Implementation Plan for engagement and activation of Business Correspondents Agents (BCAs) and monitoring thereof.

Bank of India has been appointed as nodal bank for floating RFP on geographical cluster basis for Business correspondents service for ensuring greater financial inclusion and to provide compressive financial services to the under privilege, particularly in unbanked and under banked areas in Jharkhand. The BCAs will render service on behalf of Banks, through their outlets in entire State and in 12 districts of Bihar. Training of BCAs are proposed in

consultation of LDMs as per the new course designed by NABARD/IIBF. The enrollment of customers is based on collection of Biometric and other details. Banks have to prepare an Implementation Plan/ Roll out Plan to enable them to monitor the engagement and activation of BCAs in the prescribed Annexure P-1 and will then furnish the district-month wise Progress report to the SLBC Convener in the format at Annexure R-1. All the banks are requested to submit their Roll out plan as per the time frame of the DFS, MOF, GOI.

Other residual issues related to Banks

There are great differences in the scale of finance in KCC with the coverage under agriculture insurance in the State. Sri A. K. Singh, Secretary Agriculture assured to mitigate the difference with the Agriculture Insurance Company.

Regarding non cooperation in some of the districts by the district authority in taking physical possession under SARFESI Act which is adversely affecting the recovery scenario in the State, Secretary, IF & PI requested to bring individual case into their notice.

At the end meeting concluded with the vote of thanks given by Sri Tarlochan Singh, Dy. General Manager, Bank of India, Ranchi.

**List of Participants in the 39th SLBC meeting of Jharkhand State
held on 09th August' 2012.**

Annexure I

Sl. No.	Name	Designation	Institution/ Organization
1	Sri Arjun Munda	Chief Minister	Govt. of Jharkhand
2	Sri Satyanand Jha Batul	Minister for Agriculture	Govt. of Jharkhand
3	Sri S.K. Chaudhary	Chief Secretary	Govt. of Jharkhand
4	Sri Debasish Gupta	Development Commissioner	Govt. of Jharkhand
5	Sri T. R. Chawla	Executive Director	Allahabad Bank
6	Sri B. P. Sharma	Executive Director	Bank of India
7	Sri H. N. Panda	General Manager (OIC)	Reserve Bank of India
8	Sri N. N. Pandey	Principal Secretary, Revenue & Land Reforms	Govt. of Jharkhand
9	Smt. Mridula Sinha	Principal Secretary, Social Welfare Women & Child Development	Govt. of Jharkhand
10	Sri A. K. Singh	Secretary, Agriculture	Govt. of Jharkhand
11	Sri A. P. Singh	Secretary, Industry	Govt. of Jharkhand
12	Sri N. M. Kulkarni	Secretary, Urban Development	Govt. of Jharkhand
13	Smt. Vandana Dadel	Secretary, IF & PI	Govt. of Jharkhand
14	Sri L. Khaingte	Secretary, Welfare	Govt. of Jharkhand
15	Smt. Nilima Kerketta	Secretary, Tourism	Govt. of Jharkhand
16	Sri Ajay Kumar Singh	Secretary, Food & Supply	Govt. of Jharkhand
17	Dr. S. Sarvana Vel	Chief General Manager	NABARD
18	Sri Bibhas Kumar Srivastav	General Manager(PSC)	Allahabad Bank
19	Sri Jeevandas Narayan	Chief General Manager	State Bank of India
20	Sri J. K. Sinha	Chief General Manager	State Bank of India
21	Sri D. Mazumder	Chief General Manager	State Bank of India
22	Sri R. N. Mohanty	General Manager	Allahabad Bank
23	Sri S. S. Banerjee	Field General Manager	Punjab National Bank
24	Sri A. K. Thakur	General Manager	Union Bank of India
25	Sri Prem Kumar	General Manager	Bank of India
26	Sri K. K. Sone	Director, Agriculture	Govt. of Jharkhand
27	Sri A. J. Vidyasagar	Dy. General Manager	State Bank of India
28	Sri S. R. Das	Dy. General Manager	Central Bank of India
29	Smt. P. Kala	Dy. General Manager	State Bank of India
30	Sri U. K. Roy	Dy. General Manager	United Bank of India
31	Sri V. K. Mahajan	Dy. General Manager	Punjab National Bank
32	Sri A. K. Dixit	Dy. General Manager	Union Bank of India
33	Sri D. K. Toppo	Dy. Secretary, Registration	Govt. of Jharkhand
34	Sri P. K. Dutta	Dy. General Manager	NABARD
35	Sri P. Upadhyay	Spl.. Secretary, Rural Development	Govt. of Jharkhand
36	Sri M. Lakra	Director, MSME	Govt. of Jharkhand
37	Sri S. Vadhinathan	Chairman	Jharkhand Gramin Bank
38	Sri V. K. Mishra	Chairman	Vananchal Gramin Bank
39	Sri S. Barla	Dy. Director, Industry	Govt. of Jharkhand
40	Sri K. Sahay	Under Secretary, RWD	Govt. of Jharkhand
41	Sri G. P. Bhaumik	Zonal Manager	UCO Bank
42	Sri S. K. Singh	Asstt. General Manager	Allahabad Bank

Sl. No.	Name	Designation	Institution/ Organization
43	Sri G. Krishnappa	Asstt. General Manager	Allahabad Bank
44	Sri S. P. Banerjee	Dy. Regional Manager	Bank of Baroda
45	Sri A. K. Thakur	Dy. Regional Manager	Dena Bank
46	Sri R. N. Mishra	Dy. General Manager	IDBI Bank
47	Sri F. R. Bokhari	OSD, IF & PI	Govt. of Jharkhand
48	Sri K. K. Sinha	OSD, IF & PI	Govt. of Jharkhand
49	Sri S. S. Das	Asstt. General Manager	OBC
50	Sri R. K. Jalota	Asstt. General Manager	Syndicate bank
51	Sri S. K. Saha	General Manager	Jharkhand Gramin Bank
52	Sri C. G. Saha	Asstt. General Manager	CANARA Bank
53	Sri Rajeev Ranjan	Asstt. General Manager	Reserve Bank of India
54	Kumkum verma	Manager	Reserve Bank of India
55	Sri K. Sinha	Asstt. General Manager	State Bank of India
56	Sri Anupam Das	Regional Manager	AIC
57	Chetna Mirpuri	Branch Manager	HDFC Bank
58	Sri Manish Jha	Manager	Kotak Mahindra Bank
59	Sri K. S. Kar	Chief Manager	Punjab National Bank
60	Sri S. K. Dutta	Sr. Manager	Syndicate Bank
61	Sri K. K. Verma	Sr. Manager	Vijaya Bank
62	Sri Ashok Kumar Thakur	Manager	South Indian Bank
63	Sri Siddharth Jha	Chief Manager	ICICI Bank
64	Sri M. K. Verma	Sr. Manager	Jharkhand Gramin Bank
65	Sri M. K. Sinha	Sr. Manager	Jharkhand Gramin Bank
66	Sri S. Roy Choudhary	Sr. Manager	Corporation Bank
67	Sri M. A. Khan	Sr. Manager	Indian Bank
68	Sri J. P. Pandey	Chief Manager	United Bank of India
69	Sri A. K. Boipoi	Sr. Manager	CANARA Bank
70	Sri Amulya Mishra	Asstt. Manager	SIDBI
71	Sri Pawan Kumar	CSM	Indus Ind Bank
72	Sri R. K. Choudhary	A, E., WRD	Govt. of Jharkhand
73	Sri Vinod kumar Pandey	Sr. Manager	Punjab & Sindh Bank
74	Sri Manoj Kumar Bhatt	Sr. Manager	Andhra Bank
75	Sri Neeraj kumar Singh	CH-Jharkhand	FINO
76	Sri D. M. Thakur	AIG(Registration)	Govt. of Jharkhand
77	Sri Bashkar Jha	Manager	AXIS Bank
78	Sri Deepankar Jha	Dy. Manager	AXIS Bank
79	Sri A. G. Prasad	Chief Manager	State Bank of India
80	Sri N. Bhatt	Manager	Federal Bank
81	Sri Rajesh Prasad	Manager, DEITY	Govt. of Jharkhand
82	Sri M. Damodar Reddy	Sr. Project Manager, UTL	Govt. of Jharkhand
83	Sri Pawan Kumar Ojha	Project Manager, UTL	Govt. of Jharkhand
84	Sri I. D. Tiwari	SPC Jharkhand	RSETI
85	Sri A.K. Panigrahi	Asstt. Director, Office of Dev. Commissioner(Handicraft)	Govt. of Jharkhand
86	Sri R. Sharma	Manager	SBBJ
87	Sri J. P. Sharma	Manager	Bank of Maharashtra

Sl. No.	Name	Designation	Institution/ Organization
88	Salini Verma	Dy. Director, Information & Public Relation Deptt., (CM Secretariat)	Govt. of Jharkhand
89	Sri Lagan Das	Director, MSME	Govt. of India
90	Sri Nilesh Kumar Verma	Dy. Manager	SBBJ
91	Sri S. K. Dang	Accounts Officer, KVIC	Govt. of Jharkhand
92	Sri A. K. Satyajeet	OSD, JAPIT	Govt. of Jharkhand