

State Level Bankers' Committee, Jharkhand
Convenor: Bank of India
Minutes of :

44th SLBC Meeting held on 14th August ,2013
at Hotel Radisson BLU , Ranchi

44th Meeting of SLBC, Jharkhand was held on 14th August,2013 (Wednesday) at Hotel Radisson BLU , Ranchi. Shri Hemant soren, The Hon'ble Chief Minister of Jharkhand was the Chief Guest and Shri Rajendra Prasad Singh, Hon'ble Finance Minister of Jharkhand was the Guest of Honour of the meeting. The meeting was chaired by Shri Arun Srivastava, Executive Director of Bank of India. The meeting was also attended by Sri R.S.Sharma, Chief Secretary of Government of Jharkhand, Sri A.K.Sarkar, Development Commissioner, Government of Jharkhand, Principal Secretaries, Secretaries, and other senior functionaries of Government of Jharkhand, Regional Director of RBI, Sri M. K. Verma, Chief General Manager of NABARD Shri K.C.Panda, Controlling Heads and other officials of all the Banks operating in Jharkhand, representatives of UIDAI and other agencies. List of participants of the Meeting is furnished in Annexure-1.

Shri Ravindra Mohan Prasad, General Manager State Level Bankers' Committee welcomed all the participants to the 44th Meeting of SLBC, Jharkhand. The dignitaries present on the Dias were welcomed by handing over Flower Bouquets by the controlling heads of different Banks after which The Chief Guest formally inaugurated the meeting by illuminating the "Mangaldeep". Thereafter Sri Prasad requested Sri Arun Srivastava, Executive Director, Bank of India to present the welcome address and begin the Inaugural session.

Inaugural Session

Welcome Address :

Shri Arun Srivastava , Executive Director of Bank of India, welcomed Shri Hemant Soren, Hon'ble Chief Minister and Shri Rajendra Prasad Singh , Hon'ble Finance Minister of Jharkhand State and all the dignitaries and officials present in the meeting. He expressed that the presence of such dignitaries in the meeting shows the importance of the meeting. He started his deliberation by presenting the profile of the State before the house.He said that Jharkhand state is the 28th state of Indian Union which came into existence on 15th November, 2000 with Ranchi as its Capital, with an area of 79.70 lakh hectares which is 15th in the country. Jharkhand contributes 16 % of the total mineral reserve of the country .Forests occupy more than 29 % of the land area of the State. The State is divided into 24 districts, 259 blocks, 4423 panchayats and 32620 revenue villages. The total population of the state is 3.29 crores , of which 77.75% is in rural areas.

On the Banking infrastructure available in the state, he apprised that there are 2450 Bank's branches in the state , well spread in all the 24 Districts of the State. Population served per branch is 13429 .Apart form the above , there are 1832 ATMs of the Bank (onsite and off site). In addition to the above people of the State are also served by 908 no of Ultra Small Branches, 2817 no of BCAs, 1541 villages with population of more than 2000 have been covered with Regular Banking branches and other modes. Further there are 26165 villages with population less than 2000 which have not yet been covered with Banking facilities. A road map has been prepared to cover such villages to provide Banking facilities by 2017, 5% of these villages are to be covered by way of Brick and Mortar branches, and others by Ultra Small branches, BC/BCA, CSC (Pragya Kendra) and other modes like mobile banking etc. 24 Rural Self-Employment Training Institutes(RSETI) have been set up in all the districts with the active support of State Government , Central Government and particularly by Banks. Training is being imparted in these institutes for carrying out various employment generation activities.

Sri Srivastava expressed his satisfaction over YOY growth in disbursement of Loans in Agriculture sector being 50.56 %,in MSE sector being 50.91% and in Priority sector being 51.75 %.He also informed that the overall C/D ratio of the State is 59.48 %, however he expressed concern over the

CD Ratio of Rural areas being 42.46% , which have representation of 77.75% population of the state. He emphasized that figures require further improvement considering availability of the resources. He further elaborated that, as per the direction of the Government of India , the state of Jharkhand has been allotted a target of Rs. 5,500 cr in Agri. Adv disbursement during 2013-14. Jharkhand is one of the State which is covered under Bringing Green Revolution in Eastern India (BGREI). As such an increasing emphasis is needed for increased credit flow in Agriculture sector in Jharkhand. In the context, it is not impertinent to mention that the state of Jharkhand possesses only 1.62% of the national cropped area. In terms of production of food grain it accounts for 2.21 % of the national production. However in terms of GLC to Agriculture, it accounts for only 0.55 % of the all India GLC.

Sri Arun Srivastava , then deliberated on Direct Benefit Transfer(DBT) Scheme and informed that four districts of the state viz. Ranchi, Ramgarh, Hazaribagh and Seraikella-Kharsawan have been identified by Government of India for Direct Benefit Transfer Scheme with effect from 01-01-2013 other three districts namely Lohardaga, Bokaro and Khunti have been selected in the second phase with effect from 01-07-2013. Keeping in view of the enormous number of beneficiaries coming under the purview of the scheme, i.e. 26 schemes, NSAP and MGNREGA, account opening , seeding of Aadhar and mapping in NPCI server to be carried out on large scale and in a time bound manner by all the banks with the active cooperation of State Administration. Furthermore delivery channels are also to be planned so that no beneficiary has to go beyond 4-5 kms. for availing banking facilities by opening Branches with ATMs, Micro ATMs, Ultra Small branches, appointment of Business correspondents etc. He expressed his satisfaction over the fact that recovery of dues to banks is improving in the State, however he instructed that Banks have to take care of this aspect also but this should not come in the way to development of the state. He expressed that by the joint effort of Banks and active support of Administration will bring inclusive growth and development in the State for the prosperity to the people of Jharkhand.

Special Address:

1. The Development Commissioner, Jharkhand Shri A.K.Sarkar started his deliberation by expressing his views on banking, stating that banking sector is important for development of State. The requirement of capital by the farmers and industries comes from Banks. But the banking facility is mostly urban oriented. They have yet to make penetration in the areas which are not yet covered with Banking facilities, to provide regular banking services. The disparity in urban and rural CD Ratio to be set right. He pointed out that performance of some of the Banks are not satisfactory and advised to take up the matter with those banks. He emphasized that All banks, more particularly Banks with low CD ratio should come forward and initiate integrated move for the development of the State.

2. The Chief Secretary, Govt. of Jharkhand Sri R.S.Sharma began his address by congratulating Bank of India for conducting 2nd meeting upon assuming the convenorship of SLBC. He reposed confidence on Bank of India for contributing a leading Role in the all-round development of the State. He further stated that during past few years the country's Gross Domestic Production (GDP) is hovering around 9-10 % . The country is now considered as one of the emerging economy of the world. However we lack inclusive growth in the country. The development should percolate down to last person of the country. He said that the nation has to go a long way for financial inclusion of all the country men. The basic requirement for financial inclusion is opening of account. The poor people face a lot of problems in opening of a account with the Banks. He advised Banks to improve their service and do not hesitate in opening of accounts. He also cited examples as to how poor people are confronting for procuring KYC requirements for opening of accounts. He suggested that Aadhar may be the one of the best KYC document for opening of account. He further suggested that all the people should be provided with banking facility at least at the village level. Limited banking facility in village areas are causing loss of precious working days to the villagers, because they are compelled to cover long distances to reach a Bank branch for transacting in their bank account. This problem may be sorted out by providing other delivery channels such as ATMs, placement of Business correspondence with micro ATMs at village level, etc. He once again asserted that there is umpteen opportunity for banks to come forward to do

something for this segment. He suggested that this segment should be treated as asset not as liabilities as there is scope of "small value but large number transactions". Only sincere effort is required to be taken by all concerned. Regarding Government sponsored programmes he called for cooperation from both Government agencies and banks. He also deliberated on Direct Benefit Transfer and requested to make it successful in all respect.

3. Hon'ble Finance Minister, Shri Rajendra Prasad Singh suggested the Government and the Bank to work in unison for the development of the State. He expressed his happiness over the fact that, Earlier there were problems in opening accounts in private banks. Now all labors and workers of SAIL, CCL etc are getting their salary through Banks. The Government of India has also given directives for opening of one account for at least one member of the family. He suggested bank to help people in opening of accounts and also to simplify the procedure of granting loans. He told that In case Bankers face problems in recovery of loan, it should be brought to the notice of Government Officials and expected that Govt. officials will help in recovery of the loan. He informed that a drought type situation is developing in the State and advised the Banks for pro-active steps and plan for eventualities. He expressed that Banks are required to play very important role to bring out the State out of this situation. Education Loans need to be considered for eligible applicants within a time frame. Willing rural borrowers should have the option of pre-payment of Loans without penalty.

Key-Note Address :

The Chief Guest of the meeting Shri Hemant Soren, Hon'ble Chief Minister, Jharkhand praised the Banks for its participation in the development process of the State. He explained the Banks as the backbone of the economy. However he expressed his concern over the fact that proper banking facilities is not reaching to rural population of the state. He expressed deep concern over the fact that out of 52 % of the overall CD Ratio (without RIDF etc.), the share of rural and semi-urban area is considerably low. Out of 24 districts, CD Ratio in 15 districts are less than 40 %. In the State, 26 % of the area is naxalite affected where CD Ratio is very low. He told that Banks have not made investment in the State in proportion to the deposit they have with them. In the overall ACP lay out for Rs. 21,000.00 crore, the share of non-priority sector is around Rs.7000.00 Crore and achievement in this sector in the First quarter of the FY is 19.76%, whereas in Priority Sector the achievement is only 11.85%. He showed concern over this anomaly. He suggested that Banks have to take steps so that the last person of the State get advantage of the banking system. He further told that Government of India is running very prestigious programme of 'Direct Benefit Transfer' scheme for giving the benefit of Govt. schemes to the beneficiaries directly through their Bank's accounts. Hence opening of account for all beneficiaries should be taken up by Banks on priority basis. He expressed his concern over involvement of mediators in the functioning of Bank branches, he expected that Banks should ensure that there are no mediators to harass the villagers. He also informed that procedure to avail loan from bank is very complex resulting in existence of money lenders in villages who are exploiting the simple villagers. Bank is required to come forward to reach village people for promoting banking facilities. He also emphasized for financial literacy for villagers as they are ignorant and not aware of variety of banking facilities which may change their life. Banks may also take Corporate Social Responsibility. Villagers like to save money but they could not do due to no availability of such facility. This is the reason several chit fund companies are flourishing in the state and causing misappropriation of large amount of fund of poor rural people. He said that our state is labour based state, and gullible and simple people from the rural areas fall pray to the chit fund companies. Top industries are coming up only because of support of banks. The poor people must also get support from bank to develop themselves. He expressed his worry over the fact that the State is likely to face drought like situation due to scarce rain fall and advised that Banks are required to do a lot by disbursing KCC to farmers He pointed out that there was an incident of kidnapping of banking personnel few days back. State Government took steps and rescued them. Such incidents should be taken as challenge. He told that the State is having poor infra structure and presently it is suffering from naxal problems but for this reason the developmental work and specially the Banking can not be stopped. He firmly told that State Administration is adamant to improve the law and order situation of the State and always ready to intervene in case of need. He concluded his deliberation with an hope of increased participation of Banks in the development process of the state of Jharkhand.

VOTE OF THANKS:

. Shri I.M.Malik zonal Manager, Bank of India , Ranchi Zone gave vote of thanks to The Hon'ble Chief Minister and Hon'ble Finance Minister and other dignitaries present in the meeting and other participants for gracing the occasion and assured on behalf of SLBC to follow the directions given by different dignitaries during their deliberations in the meeting and also assured to initiate measures for inclusive growth in the State.

Business Session

The business session commenced with the deliberation of Shri K.C.Panda , Chief General Manager, NABARD. He highlighted the various issues as under:

1. The State of Jharkhand is allocated a target of Rs. 5,500/- crore for disbursement in Agriculture Sector during the current fiscal year. Revised allocation of target to Banks is already discussed in Sub-committee.He advised Lead District Managers to incorporate the enhanced Target in the agenda item for all DLCC meetings , and ensure achievement of the same by involving all the Banks operating in the district.
2. He also emphasizes that Banks should ensure KCC is provided to all farmers of the state, and take initiative to implement Government sponsored programme and to claim subsidy from the respective agencies.
3. He had specially mentioned that credit flow in the Eastern region is 17% in which share of State of Jharkhand is only 0.55%. and advocated for a proactive measure to be taken by the Banks for improvement.
4. He pointed out that as per feedback, received from various agencies , branches are responding to their controlling offices only. Hence it is responsibility of the controlling offices of the banks to sensitize branches under their control for execution of Governments' directives/programmes.
5. He suggested that All KCC accounts are to be upgraded to smart KCC with fresh limit assessment and activate the Cards so issued so that they work on ATM, Micro ATM & POS. He confirmed the continued involvement of NABARD in this segment by providing assistance from FITF & FIF.
6. He pointed out that 18 out of 24 districts of Jharkhand state are declared as Leftwing Extremist Affected districts and Banks have to take special attention to these districts for generation of self employment opportunities as well as other development programmes through Self Help groups to stop migration of work force .
7. He asserted that bank should not hesitate in opening of accounts to financially excluded section of society.

The Regional Director,R.B.I Shri M.K.Verma started his deliberation by appreciating the Banks for their satisfactory performance in the Jharkhand State. He further deliberated on the following points in the meeting as under:

1. He expressed happiness over the CD Ratio reaching 52.5 %. He suggested for improvement of CD Ratio of those districts where CD Ratio is below 40%.
2. He informed that now RBI has liberalized the procedure of giving licenses for opening of branches and expected that all banks will take steps for opening of branches in remote areas where Banking facility has not reached as yet.
3. He expressed his satisfaction over Priority Sector Advances in the state being 68.32% of the Gross Credit, which is well above the National Bench mark, and also the Advances to weaker section is at 17% of the net credit which is above national bench mark of 10 %.
4. He said that Roadmap has already been prepared for coverage of villages below 2000 population. Banks have to ensure that adequate delivery channel to be made available in these areas so that people need not have to go away more that 4-5 km to get banking facilities.

5. He further pointed out that utilization and take up of financial support from FITF of NABARD is not satisfactory. Bank with coordination with NABARD can take benefit of it.
6. In regard to NPA advances in the state he expressed his serious concern. He advised that all banks have to take suitable action to reduce the NPA portfolio of the bank in the state. He also requested officials of State Government for early implementation of PDR Act, Money Lenders Act etc. and other measures which help banks to reduce NPA advances with them.
7. He also mentioned that 7 districts of the State are selected for DBT scheme. State Government and Banks should work in harmony for successful implementation of the scheme.
8. He expressed deep concern over the poor availability of banking facilities in rural areas and amongst illiterate masses, and told that this is the main reason for flourishing of Chit Funds agencies. Bank and State administration should take such steps which should be deterrent for such activities in the state.

Thereafter, detailed discussion on Agenda Items started as under and all the Agenda Items were serially taken up, for discussion by Sri R. M. Prasad ,General Manager, State Level Bankers' Committee.

Agenda No.1: Confirmation of the Minutes of 43rd SLBC meeting held on 9th May 2013

The forum confirmed the minutes of 43rd SLBC meeting of Jharkhand held on 9th May'2013.

Agenda No. 2: Important Issues for Implementation as per MOF, GOI instructions

2.1.& 2.2- Rollout of Direct Benefits Transfer from 01st January' 2013 & Seeding of Aadhar number in CBS of the Banks:

The Convenor, SLBC informed the forum that Direct Benefit Transfer Scheme has been rolled out on 01.01.2013 in the first round under 26 selected schemes in 43 districts of 16 States. The scheme has been launched in 04 districts of Jharkhand viz. Ranchi, Ramgarh, Hazaribagh and Saraikela-Kharsawan. In the second phase vide notification from the Department of Financial Services ,MOF ,GOI 78 more Districts are included throughout the country w.e.f 01.07.13. Khunti , Lohardaga & Bokaro districts in Jharkhand have been included in the 2nd Phase of DBT. Government of India has further decided to introduce DBT for LPG (DBTL) consumers with effect from 01-06-2013 in 20 districts in the country. None of the districts of Jharkhand are selected for the scheme. In regard to DBT, following points were clarified by Sri R.S.Sharma , Chief Secretary , GOJ on this subject ,

1. Aadhar Card is to be utilized for credit , withdrawal and other benefits of banking facilities.
2. Aadhar cards can be used as one of the KYC documents.
3. It is also deliberated as to how Aadhar based transaction can take place through various delivery channels to be provided by banks. At Panchayat level CSC can be best suited delivery channel.
4. The scheme is viable economic proposition for the bank.
5. Private sector Banks are to be allowed to operate as delivery channels at village level by using Micro ATMs.

The Executive Director , Bank of India , Shri Arun Srivastav advised that seeding of Aadhar will create a life long lasting relationship with the customers. It should be done at branch level. The Dy. General Manager, SBI Mrs. Praveena Kala Informed that after seeding mapping of Bank's account on NPCI Mapper takes 2-3 days. The Regional Director, UIDAI informed that position of seeding of Aadhar & mapping of accounts as on 13-07-2013 is as under:

- a. Application sent for Seeding of Aadhar: 2.40 lakh
- b. Aadhar seeded : 1.40 lakh
- c. Account mapped on NPCI server : 0.83 lakh

(Action : All Banks)

2.3. & 2.4 . Installation of Onsite ATMs in all branches in DBT districts & Installation of Biometric Cash dispenser / Micro ATM in Rural / SU areas

The Convenor, SLBC informed the forum that DFS, MOF, GOI vide letter No F. No.6/77/2012- FI dated 28th Decemembr'2012 communicated to all Public Sector Banks and RRBs operating in pilot districts for DBT to install on site ATMs in all branches. It was also advised to ensure that all accounts holders in these districts, particularly the beneficiaries under Direct Benefits Transfer, are issued ATMs cum Debit card on priority so that they can transact at the ATMs. The controlling heads of the Banks were requested to speed up their initiatives to ensure installation of onsite ATMs . The Convenor, SLBC informed the forum that overall Position of all the Banks as of 30.06.13 .On Site ATM– 867 & ,Off Site ATM – 965 and Total No of ATM – 1832.The Chief Secretary , Shri R.S. Sharma advised that all Micro-ATMs should be inter bank operable to enable customer of any bank to operate his account maintained at any bank.

(Action : All Banks)

2.5. Uploading of Service Area Plan on the District website maintained by NIC.

The Convenor, SLBC informed the forum that Service area plan in the format as advised by the DFS for villages above 2000 population is uploaded in the district website. LDMs have been provided with the Data of villages wise mapping and have been advised to upload the Data in the website of the district. The revised Service Area Plans need to be updated every month and date of last updation is to be indicated on the service Area Plan. Service area plan of all 24 districts is uploaded in SLBC website.The LDMs of all the 24 Districts are requested to update the revised Service Area Plan in the district website.

(Action : All LDMs)

2.6. Micro Insurance and Non-Life Insurance through BCs.

The Convenor, SLBC informed the forum that 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. It was instructed by MoF, GoI that a nodal officer for each state is to be appointed who will be responsible for non-life insurance coverage in the state. As reported earlier, National Insurance Company has appointed Sri D. S.Pante as State Nodal officer for Jharkhand, however, LIC has to nominate their Nodal Officer .However no representative from any of the Insurance Agencies – National Insurance Co. Ltd and Life Insurance Co.of India was present.

(Action : L.I.C & N.I.C)

Agenda No.3. FINANCIAL INCLUSION

3.1. Roadmap- Provision of Banking Services in villages with population below 2000 as per RBI guidelines

The Convenor, SLBC informed the forum that as per the direction of RBI the roadmap for covering all unbanked villages of population less than2000(2001 census) has been prepared by the Lead District Managers and approved by the District Consultative Committees (DCCs) of their respective district and submitted the same to SLBC Jharkhand, which has forwarded the finalized road map with details of allocated villages to various banks to the Regional office of Reserve Bank of India, Ranchi. Further to this, RBI had subsequently instructed to review the roadmap and increase the proportion of branches covering the unbanked villages allotted to them, such that about 5 % of the unbanked villages identified in the state are covered through branch mode and submit the revised road map to their R.O. In the light of above development a revised road map has been prepared and submitted to RBI, R.O. The revised road map has been sent to LDM of all districts of the state along with the controlling head of different banks. All the uncovered village population below 2000 have been allotted to various Banks for coverage (Mapping of villages). The District wise details are available in the website of SLBC. The respective Bank should hasten to implement the road map as scheduled.Sri R.S.Sharma, Chief Secretary, GOJ suggested that there should not be hard and fast criteria to fix a particular area for opening of Banking outlet for a particular bank only operating in that area under current service area approach. Sri A.P.Singh , Secretary ,Deptt. Of Industries, GOJ told that Government of Jharkhand has selected 100 Adarsh Gram in the State. These Adarsh gram should be given preference in implementation of financial inclusion. The participants of the meeting were of the opinion that Banking

facilities in 1916 villages with population less than 2000 being are being under taken by Business Correspondents. There should be mechanism to review the functioning of these Business Correspondents. Number and volume of transaction should be the criteria for the assessment.

(Action : All Banks)

3.2 Mapping of Gram Panchayats and Planning for BCA / CSC for sub – service area approach.

Sri R.M Prasad , GM,SLBC told that Mapping of Gram Panchayat has been completed in all 24 districts and road map has been prepared and circulated through agenda Booklet of 42nd SLBC.

(Action : All Banks)

3.3 Operationalisation of CSC as Business Correspondent

Sri R.M.Prasad, GM, SLBC explained that Common Service Centres have been set up in the country under the Department of Electronics and Information Technology, Government of India under the National e Governance Plan. In order to extend the outreach of BCAs, Public Sector Banks have signed an agreement with the CSC e-Governance Services India Ltd (CSC SPV) , a special purpose vehicle set up by the Government of India to monitor and manage the Common services Centre, for engaging CSCs As BCA. The District & Panchayat wise details of the CSCs in the state of Jharkhand is available in the website of SLBC

(Action : UTL)

Financial Inclusion Fund & Financial Inclusion Technology Fund

During the year 2013-14 Financial support from Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF) for 100 % financial inclusion is extended by NABARD as under:

(Amt. in Lakh)

Particulars	Disbursement during quarter (June , 2013)	Cumulative disbursement since 01-04-2013	Cumulative since inception
FIF	7.12	7.12	148.30
FITF	0	0	433.65

Sri R.M.Prasad told that Utilisation of FIF and FITF is still poor and needs improvement in the light of huge investment required under FI by Banks. Administration of the Fund is done by NABARD. Looking into high poverty ratio and low literacy ratio greater utilization of the fund is necessary.

(Action : JGB)

Latest position of FLCs in the State of Jharkhand is given as under:

Sr. No.	Name of the Bank	No. of lead districts	FLCs opened
1	Bank of India	15	15
2	State Bank of India	7	nil
3	Allahabad Bank	2	2

All the controllers of Banks with Lead district in Jharkhand were requested by Sri R.M.Prasad to take advantage of FLC for spreading up information & knowledge to the ignorant rural people, he also requested to distribute printed material to the villagers for this purpose. Smt. Praveena Kala , Dy. General Manager , SBI told that SBI has since opened FLCs in all of their Lead districts and there is no pendency in this subject with SBI.

Sri R.M.Prasad, GM, SLBC presented the following information to the house for deliberation.,

Position of Debit Card issued / Aadhar No. seeded in SB A/Cs so far:

No. of Debit Cards issued up to 31.03.13	No. of Debit Cards issued up to 30-06-2013	No. of SB a/c seeded with Aadhar numbers as of 31-03-2013	No. of SB a/c seeded with Aadhar numbers as of 30-06-2013
5781365	6068355	330382	516885

Sri R.S.Sharma , Chief Secretary , GOJ suggested that for smooth implementation of DBT, seeding of Bank Accounts with Aadhar Number and uploading the same in the NPCI mapper is the most important factor, and seeding of Bank Accounts of beneficiaries should be taken on priority . Sri Arbind Prasad , ADG, UIADI told that there is a large gap between Accounts seeded by Banks and Accounts uploaded in NPCI mapper. He insisted that the facility of Aadhar look up is available for verification of the status of uploading in NPCI mapper, and this should be utilized by different Banks.

(Action : All Banks/GOJ/UIADI)

Other Issues Deliberated

Position of General Purpose Credit Cards (GCC)

Position as on 31-03-2013		Position as on 30-06-2013	
Account	Amount in cr	Account	Amount in cr
29525	57.12	31321	66.41

Self Help groups

Status of promotion and savings / credit linkage as on 30-06-2013 are as under:
Amt in cr.

Savings Bank A/c opened		Credit linkage established / financed	
Account	Amount	Account	Amount
86165	Rs.313.89 cr.	58231	Rs.545.98 cr.

Agenda no. 4 Action taken Report on the decision taken in previous SLBC meetings

Issues Pertaining to State Government

A. Status of issues pertaining to the State Govt enumerated below was taken up for deliberations and actions ,and outcome of the deliberation is as under ,

a. Updating of land records and amendment in Tenancy Act (SPT Act & CNTAct)

It was confirmed by Sri R.S.Sharma, Chief Secretary of GOJ, that the work of updation of land records is going with full pace being a voluminous job, it will take some more time Moreover It was also informed that the proposal of amendment in CNT & SPT Acts is pending with Tribal Advisory Committee and it can be undertaken further only upon their approval which is still awaited, The Government is taking analytical measures aiming at some solution of the problem but considering the sensitivity of the issue It may take some time

b. Amendment in PDR Act

- Sri R.S.Sharma , Chief Secretary, GOJ assured that all effort will be made so that some changes may be brought in this issue and Changes will be brought before next SLBC

c. Amendment to Bihar Money Lender's Act 1974 and rules as prevalent in Jharkhand.

- It is informed by State Administration that Amendment in Acts cannot be undertaken forthwith. It will take some time

d. Recoveries of Banks Dues

- It is proposed the bank will bear the cost incurred in by State Government in appointment and functioning of dedicated Certificate Officers . It is expected that 10 % of the recovery amount will cover the cost.

e. Security Arrangement for Safety & Security of Bank's Treasure:

Mrs. Praveena Kala , DGM, SBI told that in some of the districts the police authorities have started charging huge amount for providing security during cash remittances. As Banks are also playing their role for the development of the state and cash remittance is an integral part of the same , hence it should be rationalized. Sri R.S.Sharma, Chief Secretary , GOJ assured the meeting that the charges will be made realistically on no-profit no-loss basis .

f. Allotment of Land to RSETI:

State Bank of India has pointed out that no fund is allotted to them for construction of RSETI building in Ranchi, on the plea that a Rudseti is already operating at Silli in Ranchi District itself and for which the fund has already been released. Mr. A. K. Jha , Project Coordinator , RSETI suggested to pass resolution to grant fund to Ranchi, RSETI being run By State Bank of India as the land is allotted to State Bank of India by the State Government for opening of RSETI at Ranchi. The House approved the same and it was decided to write to MORD/ NIRD for release of fund to SBI.

g. Notification to be issued for inclusion of Khunti & Ramgarh district in the list of authorized centres for creation of Equitable Mortgage.

Sri A.P.Singh, Secretary , Department of Industries ,GOJ explained that this notification is to be issued by Department of Registration. The Chief Secretary, GOJ assured that the matter will be resolved soon.

h. Notification for declaration of competent authority for approval of building plan in localities outside the area of Municipal authorities.

Smt. Praveena Kala , DGM, SBI explained that Banks are facing hinderances for financing Housing Loan and other Loans .As per the Banking guidelines approval of plan is necessary for valuation of properties and for subsequent creation of Equitable Mortgage. Sri R.S.Sharma, Chief Secretary, GOJ assured to take up the matter on priority basis.

i. Acceptibility of Land mutated in the name of the Present owner with Chapparbandi right.

Sri A.P.Singh , Secretary , Industries, GOJ explained that there is no restriction under law for creation of Mortgage of property with chapparbandi right .

Issues pertaining to Banks

- a. 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 81 USBs have been opened till Mar'2013, remaining one USB will have to be opened which has been allotted to Vananchal Gramin Bank.

- b. Coverage of villages having population between 1600 to 2000 as per 2001 census under Swabhimaan scheme

Total no of 26165 uncovered villages in the state below 2000 population, have been allotted to various Banks for opening of Banking outlet as per the Roadmap.

- c. Uploading of Service Area Plan on the respective district websites maintained by NIC (Dept. of Financial Services, MOF, GOI, letter F.No.11/4/2011-FI dated 24th October, 2011.

LDMs are advised to upload the revised plan along with the bankwise allotment of villages below 2000 ,on NIC website.

- d. Pre fixation of calendar of DLCC/DLRC at the District level with the prior consent of The Chairman of the Committee i.e Dy. Commissioner

SLBC had suggested quarter wise date for all the districts, consent is being sought from the DCs.

Agenda no. 5 Key Indicators of all Scheduled Banks

CD Ratio of the State as on 30-06-2013

The Chairman of the Meeting Sri Arun Srivastava, Executive Director, BOI expressed his satisfaction over the fact that CD ratio of the Banks increased from 58.03 % to **59.48** % on Y-TO-Y basis. However he expressed concern over the fact that CD Ratio of the following Banks being below 30 %. Viz. IOB-25.12% ,OBC-23.16%,Indian Bank-17.17%,PSB-17.67%, Vijaya Bank-19.93%,Andhra Bank-20.14%, SBP-24.07%,BOM-29.26%,Federal Bank-22.21%,J & K Bank-24.19%,SIB-14%,JGB-28.64%.He expressed his concern about the CD Ratio of the Rural area being 42.46% and Semi-Urban area being only 36.98%.. He suggested to rectify this discrepancy.

Dr. Nitin Madan Kulkarni, Principal Secretary, Deptt. Of Agriculture, GOJ pointed out that the role of Private Banks in Agriculture Advances is meager , and they are not giving adequate amount of Loans in this segment. The Chairman of the meeting Sri Arun Srivastava, ED, BOI intervened and suggested the SLBC to take up the matter separately with private sector Banks in a meeting to be convened during current month only and requested them for contributing towards the Target of Rs. 5500.00 Crore given to the state.

(Action : All Banks)

Agenda No.6 – Review of Achievement under ACP 2013-14

The Chairman of the Meeting Sri Arun Srivastava expressed his concern over low Credit Disbursement during 2013-14. He said that over all achievement under ACP upto June' quarter Of FY 13-14 stands at 14.61% of the annual target. Achievement under Agriculture sector is 8.45% of annual target, whereas achievement under MSE stands at 19.84%. The total achievement under PSC is 11.85%.He suggested that the Banks of the state have to plan immediately for the remaining part of the year to cover up this deficit and strategize their efforts accordingly.

Sri R.M.Prasad, GM, SLBC then submitted the enhanced Target in Agricultural Advances of Rs.5500.00 Crores, allotted for the state as a whole. He suggested that all the Banks of the state will have to accept this steep challenge.He appealed for the involvement of all the Banks in the achievement of the Target. The participants of the meeting accepted the Target.

(Action : All Banks)

Agenda no. 7-Review of Lending

Agriculture and Kisan Credit Card including new KCC Scheme

Sri R.M.Prasad, GM. SLBC informed that total agricultural credit of all banks in the state is Rs. 8769.57 crore which constitutes 16.41% of the gross credit lower than the National bench mark of 18% . However it is showing an increasing trend over the years. Focused attention ao all the stake holders i.e. State government , Banks, NABARD and other agencies is neededto accelerate.

Sri Prasad also expressed concern over the position of KCC disbursement being not up to the mark during June. 2013 quarter. Out of the total target of 719500 KCC to be issued during the year , only 65049 KCC have been issued. He appealed to the house for deciding the strategy for improvement in view of the revised target in agriculture sector of Rs. 5500/- cr given by GOI.He told that Private Sector Banks should take this portfolio in a big way .

Sri K.C.Panda, CGM, NABARD then put stress over issuing of Rupay cards in KCC accounts. Sri R.M.Prasad, GM, SLBC apprised that Banks have been issuing good no. of KCC RuPay Cards. However it is experienced that despite incurring hefty cost, farmers are not receiving and using the cards. Hence a sensitization and awareness programme about the utilization of the cards be planned by the Govt.,NABARD as well as Banks.

(Action : All Banks)

Finance to Micro & Small Enterprises (MSE) (Priority Sector)

There has been substantial growth in MSE sector. The share of Micro Enterprises in MSE sector is 37.95 % , all efforts are being made to increase the portfolio.

(Action : All Banks)

Agenda No 7.3 Education Loan

Providing proper & adequate Education Loan to the future generation of the country is of prime importance for the Government. Poor financial condition should not be an obstacle in the way of getting proper education for any needy and meritorious student. Education loan schemes of Indian Banking Industries ensures to provide financial support to all needy and meritorious students and has since been included in priority sector . Bank finance in the Education Loan is playing a pivotal role in delivering to this cause.

Performance of the Banks under Education loan Scheme in the State of Jharkahnd is as under:

(Rs. In Crore)

Particulars	As on 30-06-2012	As on 31-03-2013	As on 30-06-2013	Growth Y-O-Y
No. of accounts	51034	55762	57647	6613
Amount	1844.85	1827.67	2063.17	218.32

So far Education Loan is being extended to all the needy and meritorious students by Banks, who are seeking the same. Performance under Education Loan has been satisfactory. All the Banks including private sector Banks have been advised to contribute toward Human Capital formation in a big away
(Action : All Banks)

7.3 Housing Loan

Providing Housing Loan to all the citizens of the country is one of the prime concern of the Government. Sri R.M.Prasad, GM, SLBC informed total outstanding under housing loan segment is Rs.4221.51 Crore in 69952 Accounts. State Govt. may amend CNT and SPT Act to enhance performance in the sector which is pending since long with them.

(Action : All Banks & GOJ)

7.5 Artisan Credit Card

Sri R.M.Prasad, GM, SLBC told the forum that total 3579 Artisan Credit Cards have been issued in Jharkhand and the amount outstanding is Rs.13.17 Crore. Overall progress may be considered satisfactory. However, more participation of all other Banks would make the Scheme popular.

(Action : All Banks)

Swarojgar Credit Cards

Sri R.M.Prasad, GM, SLBC apprised that an amount of Rs. 23.90 Crore is outstanding in this segment with total 8568 cards issued as on 30.06.13. He suggested that participation of Private Sector Banks and some public Sector Banks is required in order to achieve the bank wise target. The Sub – Committee on MSME and Govt. Sponsored schemes may review the progress on issuance of SCC.

(Action : All Banks)

FLOW TO SPECIAL CATEGORY OF BORROWERS

7.6.1 CREDIT FLOW TO MINORITY COMMUNITIES

The Convenor, SLBC apprised that Total Credit to Minorities in the state is Rs.3407.96 Crore and the share of Minority community in priority sector credit has increased to 9.33 % as on June2013. Though, credit to minority community is showing increasing trend, substantial improvement is needed so as to reach benchmark level of **15%** of priority sector credit.

(Action : All Banks)

7.6.2 CREDIT FLOW TO WOMEN

The Convenor, SLBC informed that at the Quarter end of June,13, outstanding credit to women is Rs.7837.37 Crore which is 14.67 % of the Gross Credit , surpassing the Benchmark of 5% Growth in this segment is appreciable.

(Action : All Banks)

7.6.3 CREDIT FLOW TO DRI

The Convenor, SLBC expressed his concern that DRI lending has decreased from Rs. 114.37 cr to Rs.106.44 cr on YoY basis and it remains below benchmark of 1% ,barring one Bank which has achieved the benchmark , all other Banks are below the bench mark. He further informed that It was proposed in the 37th SLBC meeting on 09.02.2012 that by March'12, all Rural Bank Branches and Semi-Urban branches should lend respectively in order atleast 10 and 15 DRI Loans and Urban Bank Branches should lend 15 DRI loans. All the Banks should pro actively implement this in the Fin yr. 2013-14. He requested the house to take a firm decision in this matter. He appealed to the Banks that even Housing Loan and Education Loan may be given in this sector and Banks should take advantage of this.

(Action : All Banks)

Credit Flow to SC /STs

The Convenor, SLBC appealed that The overall credit to SC/ST has been increased by Rs.3036.99 crore (from Rs.4052.30 crore to Rs. 7089.29 crore) as on June 2013 over June 2012. In percentage terms the share of credit has increased from 9.09 % to 13.26 %. Banks should make all out efforts to improve the position of credit flow to SC/ST for their overall development.

(Action : All Banks)

Agenda No. 8 Review of Progress under Government Sponsored Schemes for the year 2013-14 as on 30-06-2013

Prime Minister's Employment Generation Programme (PMEGP)

The Convenor, SLBC submitted before the forum that Out of 1431 applications sponsored, 712 applications have been sanctioned upto 30.06.2013. Disbursement has been effected in 687 cases so far at different Bank branches.He put stress on timely disposal and subsidy claim norms should be adhered by the Banks as per RBI guideline. Banks in Jharkhand as a whole have achieved the physical targets under PMEGP in the year 2012-13.

(Action : All Banks)

National Rural Livelihood Mission (NRLM)

The Convenor, SLBC told the forum that the Government of India , Ministry of Rural Development has launched a new programme known as the National Rural Livelihood Mission (NRLM) , to be implemented in a mission mode across the country. NRLM replaces the earlier scheme SGSY. The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved

access to financial services. Sri R.S.Poddar, Principal Secretary, Deptt. Of Rural Development, GOJ, while interacting in the discussion, requested the house to accept the Target of Rs.350.00 Crores under NRLM during 2013-14. GM,SLBC and other Banks put up their points in achievement of huge Target during 2013-14 particularly keeping in mind the trend of past performance under erstwhile SGSY. Sri Poddar also requested to resolute the simplified document for SHG Loanee (circulated in the meeting) along with authorization of JSLPS officials to verify the KYC documents for SHG linkage as per the decision taken in the sub-committee of SLBC meeting held on 10.08.13.

(Action : All Banks & JSLPS)

“Swarna Jayanti Shahari Rozgar Yojana”

The Convenor, SLBC submitted before the forum that the objectives of the revised Swarna Jayanti Shahari Rozgar Yojana (SJSRY) are addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self employment ventures (individual or group), with support for their sustainability; or undertake wage employment and supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment; and empowering the community to tackle the issues of urban poverty through suitable self- managed community structures like Neighborhood Groups (NHGs), Neighborhood Committees (NHC), Community Development Society (CDS), etc.

The delivery of inputs under the Scheme shall be through the medium of urban local bodies and community structures. Thus, Swarna Jayanti Shahari Rozgar Yojana seeks to strengthen these local bodies and community organizations to enable them address the issues of employment and income generation facing the urban poor. The target population under SJSRY is the urban poor - those living below the poverty line, as defined by the Planning Commission from time to time. He told that Total financial target (Margin Money) for 2013-14 – Rs. 25.14 crore.Different Municipal corporation (Nodal agency) wise target for year 2013-14 is given with the Agenda Book.

(Action : All Banks & Various Urban Local Bodies of the State)

Agenda no. 9 RSETI

The Convenor, SLBC explained the Hurdles being faced for construction of RSETI building before the forum.He said that the cost of construction as suggested by the Bank architect (according to the suggested Model Plan of the RSETI building given by MORD) is coming out to be around 2.50 – 3.0 crore, where as the amount allotted from MORD for the purpose is Rs. 1.00 crore only. The matter was discussed in length in the meeting of Sub-committee of NRLM held on 06-06-2013 in which it was submitted by the State Coordinator of RSETI that as per the instruction of the Ministry the additional expenses has to borne by the Banks. However no such instruction has been received by SLBC.The meeting resolved that the matter should be forwarded to MORD, GOI for Clear cut instruction .

(Action : SLBC & MORD ,GOI)

Agenda no.10 Non-Performing Assets

The Chairman of the Meeting Sri Arun Srivastava , ED, BOI expressed his deep concern over growing NPA in the state, he apprised that NPA increased by Rs. 757.34 crore in one year ,i.e from Rs. 2068.75 cr. To Rs. 2826.09 cr which is 5.28 % of gross credit. This is highly alarming, taking into consideration the prudential write off done by banks (without absolving borrowers from repayment), the total NPA comes to Rs.3367.31 cr.He appealed to the State Government to intervene in the matter and help the Banks.

(Action : All Banks & GOJ)

10.4 Bank wise position of Certificate Cases:

The Convenor, SLBC told the forum that total number of 105278 Certificate Cases involving an amount of Rs. 304.78 are pending. He further told that in many of the Districts either there is no dedicated certificate officers posted or posted with dual charges. Which is causing slow progress in the matter. He suggested that dedicated certificate officers may be posted from the Retired Govt. Employees. The Chief Secretary, GOJ assured to intervene in the matter and told that some solution will be forthcoming to solve the issue. The Convenor SLBC expressed his concern over the fact that Recovery position in the State of Jharkhand continued to deteriorate during financial year 2013-14 and there is no significant outcome in terms of recovery in certificate cases. He gave an opinion that only improved recovery scenario may help in recycling the Banks loans and free flow of credit to Priority Sector and Government sponsored schemes.

(Action : All Banks & GOJ)

Agenda no. 11 Functioning of various Sub-committees

The Chairman of the Meeting Sri Arun Srivastava ,ED, BOI requested to the Conveners of various Sub-committees to convene meetings of Sub-Committees at least once in a Quarter. He pointed out that some Sub-committee meetings are pending for over a Quarter period.

(Action :SLBC)

Agenda No.12. Miscellaneous

12.3. Provision of space for DRT Ranchi

The Convenor, SLBC informed the forum that MoF, Gol vide letter no F. No. 26/7/2011-DRT dated 27.04.2012 advised the convener of SLBC to locate/find out the suitable space for shifting of office of DRT Ranchi. The matter was also discussed in 38th SLBC meeting held on 09th May'2012, in which SLBC requested Govt. of Jharkhand to provide suitable space in any Govt. building for DRT Ranchi. SLBC Jharkhand once again request the State Govt. to provide space for DRT Ranch.

(Action : All Banks)

12.4. Allotment of suitable land for controlling office in Ranchi for RBI, NABARD, SLBC and major PSBs.

The Convenor SLBC reminded that The Govt. of Jharkhand have earlier assured for providing land for the Controlling office of the RBI, NABARD, SLBC and Major PSBs in Ranchi. He once again requested Govt. of Jharkhand to expedite the allotment of the land.

(Action :GOJ)

Agenda no.13 .Fresh Issues & any other matter with the permission of the Chair

1. Sri S K Mishra, Zonal Manager, Hazaribagh, BOI, submitted one fresh issue to arrest slippages in SRTO Loan accounts and suggested that renewal of road permit of hypothecated commercial vehicle **should be allowed by the competent authority, upon production of NOC from the financing institution.**

(Action : GOJ)

Vote of Thanks !

The vote of Thanks for the 44th Meeting of SLBC, Jharkhand was proposed by Sri.K.K.Dash, General Manager , SBI. He thanked all the dignitaries of the Dias, Controlling heads of different Banks of the state and all the participants of the meeting. He expressed his conviction over continued involvement of Banks in the development of the state of Jharkhand and told that by co-ordinated efforts of Banks and all the Government departments and other stake holders the development of the state will reach to new heights

The Meeting concluded after the vote of Thanks !

LIST OF PARTICIPANTS IN THE 44TH MEETING OF SLBC , JHARKHAND

S.N	NAME	DESIGNATION	ORGANIZATION
1.	SRI HEMANT SOREN	Honorable. CHIEF MINISTER OF JHARKHAND	Govt. of Jharkhand
2.	SRI RAJENDRA PRASAD SINGH	Honorable. FINANCE MINISTER OF JHARKHAND	Govt. of Jharkhand
3.	SRI R.S.SHARMA	CHIEF SECRETARY	Govt. of Jharkhand
4.	SRI A.K.SARKAR	DEVELOPMENT COMMISSIONER	Govt. of Jharkhand
5.	SRI ARUN SRIVASTAVA	EXECUTIVE DIRECTOR	BANK OF INDIA
6.	SRI M.K. VERMA	REGIONAL DIRECTOR	R.B.I
7.	SRI SOURAV SINHA	GENERAL MANAGER	R.B.I
8.	SRI K.C. PANDA	CHIEF GENERAL MANAGER	NABARD
9.	SRI. B.K.DASH	DY. GENERAL MANAGER	NABARD
10.	SRI VIKASH PANDEY	GENERAL MANAGER	BANK OF INDIA
11.	SRI N.N.SINHA	PRIN. SECRETARY , DEPTT.OF IT	Govt. of Jharkhand
12.	SRI SUKHDEO SINGH	PRIN. SECRETARY , DEPTT.OF INS.FINANCE	Govt. of Jharkhand
13.	SRI K.K.KHANDELWAL	PRIN. SECRETARY REGISTRATION	Govt. of Jharkhand
14.	SRI.R.K.CHATURVEDI	JT.REGISTRAR, DEPTT. OF CO-OPERATIVES	Govt. of Jharkhand
15.	SRI R.S. PODDAR	PRIN. SECRETARY, RURAL DEVELOPMENT	Govt. of Jharkhand
16.	SRI A.K.SINGH	PRIN. SECRETARY,DEPARTMENT OF URBAN DEV.	Govt. of Jharkhand
17.	DR. N.M. KULKARNI	PRIN. SECRETARY,DEPARTMENT OF AGRI.	Govt. of Jharkhand
18.	SRI A.P.SINGH	SECRETARY, DEPTT. OF INDUSTRIES	Govt. of Jharkhand
19.	SRI R.K.SHARMA	TRIBAL WELFARE COMMISSIONER	Govt. of Jharkhand
20.	SRI B K SINHA	OSD. DEPTT OF IF	Govt. of Jharkhand
21.	SRI L. KHIANGTE	PRIN. SECRETARY , DEPTT. OF WELFARE	Govt. of Jharkhand
22.	SRI VISHNU KUMAR	PRIN. SECRETARY , DEPTT. OF LABOUR & EMPL.	Govt. of Jharkhand
23.	SRI RAJESH SHARMA	DIRECTOR , DEPTT. OF AGRICULTURE	Govt. of Jharkhand
24.	SRI OM PRAKASH	GENERAL MANAGER	BSNL
25.	SRI A.K.GIRI	ASSTT. DIRECTOR, MSME	Govt. of Jharkhand
26.	NILESH PD. SINGH	J/S, DEPTT. OF FOOD & CS	Govt. of Jharkhand
27.	DILEEP KUMAR JHA	DY. DIRECTOR , DEPTT. OF CO-OPERATIVE	Govt. of Jharkhand
28.	R.K.GUPTA	DY. DIRECTOR , DEPTT. OF LABOUR	Govt. of Jharkhand
29.	SRI K.K.SINHA	O.S.D, DEPTT. OF IF	Govt. of Jharkhand
30.	SRI S. SIDDIQUI	DEPTT. OF REGISTRATION, RJG	Govt. of Jharkhand
31.	SRI. NANDU RAM	DEVELOPMENT OFFICER	KVIC
32.	SMT. SHALINI VERMA	DY. DIRECTOR , IPRD	Govt. of Jharkhand
33.	SMT.URVASHI PANDEY	ASSTT. DIRECTOR , IPRD	Govt. of Jharkhand
34.	SRI A.K. JHA	DIRECTOR , RSETI	Govt. of Jharkhand
35.	SRI AMIT SINHA	ASSTT. GENERAL MANAGER (OIC)	RBI
36.	SRI A.MISHRA	ASSTT. MANAGER	SIDBI
37.	SRI ARBIND PRASAD	ADG , JHARKHAND	UIADI
38.	SRI M.DAMODAR REDDY	SR. PROJECT MANAGER	UTL INDIA
39.	SRI PAWAN KUMAR OJHA	PROJECT MANAGER	UTL INDIA
40.	SRI RAJESH PRASAD	REGIONAL COORDINATOR	CSC Esil
41.	SRI S. VAIDINATHAN	CHAIRMAN	JGB
42.	SRI. B.K.MISHRA	CHAIRMAN	VAN.GRAMIN BANK
43.	SRI K.K.DASH	GENERAL MANAGER	S.B.I
44.	SMT.PRAVEENA KALA	DY.GENERAL MANAGER	S.B.I
45.	SRI PRAMOD KUMAR	DY.GENERAL MANAGER	CANARA BANK
46.	SRI T.N. GHOSH	DY.GENERAL MANAGER	UNION BANK
47.	SRI S.R.DASH	DY.GENERAL MANAGER	C.B.I
48.	SRI SOBHIT YADAV	DY. GENERAL MANAGER	ALLAHABAD BANK
49.	SRI K. B.RAJU	DY.GENERAL MANAGER	U.B.I
50.	SRI A.K.SRIVASTAVA	DY.ZONAL MANAGER	UCO BANK
51.	SRI S.N.PAL	CHIEF MANAGER	BOB

52.	SRI R.N.MISHRA	DY.GENERAL MANAGER	IDBI BANK
53.	V.K.MAHAJAN	DY. GENERAL MANAGER	PNB
54.	SRI I M MALLIK	ZONAL MANAGER, RANCHI ZONE	BOI
55.	SRI S.C.MISHRA	ZONAL MANAGER, BOKARO ZONE	BOI
56.	SRI S.PALANIVEL	ZONAL MANAGER, DHANBAD ZONE	BOI
57.	SRI S.K.MISHRA	ZONAL MANAGER, HAJARIBAG ZONE	BOI
58.	SRI D.P.MISHRA	ZONAL MANAGER, JAMSEDPUR ZONE	BOI
59.	SRI NIRANJAN PANDA	ASSTT. GENERAL MANAGER	IOB
60.	SRI AJAY PRATAP SINGH	ZONAL MANAGER , PATNA	DENA BANK
61.	SRI.K.K.VERMA	SENIOR BRANCH MANAGER	VIJAYA BANK
62.	SRI R.B.GIRI	SR. BRANCH MANAGER	OBC
63.	SRI KOMAL KR. BISWAS	SENIOR MANAGER , CREDIT	ANDHRA BANK
64.	SRI S.P.SHARMA	SENIOR MANAGER	BOM
65.	SRI DEBA DATT PRIYA	ASSTT. GENERAL MANAGER	FEDERAL BANK
66.	SRI PRABIR MAJUMDAR	ASSTT. GENERAL MANAGER	SBP
67.	DINESH KUMAR MEHTA	SENIOR MANAGER	INDIAN BANK
68.	SRI R.K.JALOTA	DY. GENERAL MANAGER	SYNDICATE BANK
69.	SRI R.S.SINGH	SENIOR MANAGER	CORPORATION BANK
70.	SRI QADIR BHATT	MANAGER	J&K BANK
71.	SRI NAVNEET SINGH GANDHI	R.H.S	ICICI BANK
72.	SRI N.K.SINGH	CLUSTER HEAD, JHARKHAND	AXIS BANK
73.	SRI SUDIPTA BANERJEE	BRANCH MANAGER	SBBJ
74.	SRI PRITAM PRIYADARSHI	MANAGER	SOUTH INDIAN BANK
75.	SRI MANISH SINGH	BRANCH MANAGER	LAXMI VILASH BANK
76.	SRI A.A.TOPPO	AGRI.INSURANCE CO OF INDIA	AIC
77.	SRI R.K.SHARMA	TRIBAL WELFARE COMMISSIONER	Govt. of Jharkhand
78.	SRI VIJAY KUMAR	LEAD DISTRICT MANAGER, ALLAHABAD BANK	DUMKA
79.	SRI SANTOSH KUMAR BHARTI	LEAD DISTRICT MANAGER, BOI	HAZARIBAG
80.	SRI VIKRAM NAYAK	LEAD DISTRICT MANAGER, BOI	KHUNTI
81.	SRI ANIL KUMAR SINGH	LEAD DISTRICT MANAGER, SBI	LATEHAR