

STATE LEVEL BANKERS' COMMITTEE, BIHAR
57TH REVIEW MEETING
FOR THE QUARTER ENDED 30TH JUNE, 2016
VENUE: HOTEL CHANAKYA, PATNA
DATE: 31ST AUGUST 2016 TIME: 11.00 AM



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**STATE LEVEL BANKERS' COMMITTEE
57TH REVIEW MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
56TH STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 25.05.2016**

The House may please confirm the Minutes of the 56th State Level Bankers' Committee meeting held on the 25th May, 2016.

AGENDA-II

ACTION TAKEN REPORT ON THE ACTION POINTS OF 56TH SLBC **MEETING HELD ON 25.05.2016 AT PATNA**

[1] ACTION POINT: Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2016-17.

(Action: All Banks)

ACTION TAKEN: -- Due to sincere efforts made by Banks in the State, ACP achievement till June'16 has been to the tune of 19.39% of the annual targets.

[2] ACTION POINT: The Banks should give focus on financing Dairy, Fishery and Poultry schemes in order to achieve the ACP target under Allied activities.

(Action: All Banks)

ACTION TAKEN: - Up to the quarter ending June'2016, the Banks in the State have extended credit to the tune of Rs.92.58 cr, Rs.6.91 cr & Rs.15.50 cr in Dairy, Fisheries and Poultry as against target of Rs.3122.45 cr, Rs. 715.33 cr & Rs. 790.79 Cr respectively. The state has vast scope in these area but performance is not up to mark. Banks to increase flow of credit to these activities for development of state.

[3] ACTION POINT: Banks to initiate suitable steps to achieve the target of Branch opening for population above 5000 by March 2017.

(Action: All Banks)

ACTION TAKEN: - Up to June'2016, Banks have opened only 5 new branches as against target of 1640. Banks are requested to speed up the opening of new branches to achieve the annual target of FY 2016-17.

[4] ACTION POINT: Banks to give top priority in seeding of Bank accounts with Aadhar numbers.

(Action: All Banks)

ACTION TAKEN: Banks have confirmed that they are giving full attention towards seeding of Aadhar Number in bank accounts.

[5] ACTION POINT:- Security Audit at branches should be conducted at regular intervals to avoid lapses in internal security..

(Action: All Banks)

ACTION TAKEN: - Banks have been advised to provide us the data on security audit of branches. Each bank to conduct the security audit of branches at regular intervals.

[6] ACTION POINT: Banks to analyse area wise and sector wise NPA position and submit it to the State Government for effective monitoring of NPAs.

(Action: State Govt.)

ACTION TAKEN: All banks are requested to prepare an area wise and sector wise NPA position and submit it to the State Government for effective monitoring of NPAs.

[7] ACTION POINT: Banks to give more focus on advances under DRI schemes to achieve the benchmark of 1% of total aggregate advances during previous year.

(Action: All Banks)

ACTION TAKEN: - Against the target of 947.04 cr which is 1% of aggregate advances of Rs.94704.89 cr during the year, banks have disbursed 46.20 cr(0.05%) up to June'2016. All banks are requested to give adequate attention on this area and achieve the benchmark under DRI scheme.

[8] ACTION POINT: Banks to ensure feeding of proper product code while opening of SHG accounts in the system to avoid problems in interest subvention.

(Action: All Banks)

ACTION TAKEN: - All banks to ensure feeding of proper product code while opening of SHG accounts in the system to avoid problems in interest subvention.

[9] ACTION POINT: Banks to ensure participation of senior level officers at BLBC/DLCC meeting in the District.

(Action: All Banks)

ACTION TAKEN: - Report of non-participation by banks in some district has been received by SLBC. All banks are requested to ensure participation along with senior level officers at BLBC/DLCC meeting in the District.

[10] ACTION POINT: Agenda wise discussion should be conducted from next SLBC meeting onwards for having a fruitful discussion on the subject.

(Action: SLBC)

ACTION TAKEN: - We have decided to conduct Agenda wise discussion from next SLBC meeting onwards for having a fruitful discussion on the subject.

[11] ACTION POINT: Necessary instruction to be issued to the district authorities for disposal of pending certificate cases already provided to SDC-Banking of each district.

(Action: State Government)

ACTION TAKEN: - No information on this count has been received by SLBC.

STATE LEVEL BANKERS' COMMITTEE, BIHAR**KEY INDICATORS****(ALL BANKS)**

(Rs. in Crore)

Sl. No.	ITEMS	JUNE'15	JUNE'16	Bench-mark
1	DEPOSITS	210190.02	239067.88	
2	ADVANCES	81494.91	94704.89	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	89055.91	100416.93	
4	ADVANCES INCLUDING RIDF	93716.91	105558.93	
5	CD RATIO	44.59%	44.15%	
6	PRIORITY SECTOR ADVANCES	55520.78	67073.33	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	68.13%	70.82%	40%
8	AGRICULTURAL ADV.	30890.79	35402.75	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	37.91%	37.38%	18%
10	MSME ADV.	15024.37	21052.91	
11	SHARE OF MSE ADV. IN PSA (%)	27.06%	31.39%	
12	ADV. TO WEAKER SEC.	21334.31	25409.08	
13	SHARE OF WEAKER SEC. IN PSA (%)	38.43%	37.88%	25%
14	DRI ADV.	53.51	46.20	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.07%	0.05%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	1187.94	871.11	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	5.75%	4.49%	5%
18	TOTAL NUMBER OF BRANCHES	6403	6692	
A	RURAL	3600	3686	
B	SEMI-URBAN	1587	1711	
C	URBAN	1216	1295	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2016-17 UP TO JUNE'2016

The performance of Banks under the Annual Credit Plan 2016-17 up to June'2016, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	76540	16582	21.66
Co-op. Banks	1000	324	32.39
RRBs	22460	2483	11.06
Total	100000	19389	19.39

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	48000	7778	16.20
SME	15000	3439	22.93
OPS	12000	2580	21.50
TPS	75000	13797	18.40
NPS	25000	5592	22.37
Total	100000	19389	19.39

Bank-wise and district-wise position is furnished on **Page- 8A to 8D**.

COMPARATIVE PERFORMANCE UNDER ACP

As on JUNE' 2016 vis-a-vis JUNE' 2015

(Rs. in Crore)

Banks	2016-17			2015-16		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Comm	76540	16582	21.66	65032	15867	24.40
Co-op	1000	324	32.39	1000	32	3.21
RRBs	22460	2483	11.06	17968	4770	26.55
Total	100000	19389	19.39	84000	20669	24.61

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2016-17			2015-16		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Agl.	48000	7778	16.20	42500	9885	23.26
MSE	15000	3439	22.93	12000	3412	28.43
OPS	12000	2580	21.50	7500	1509	20.12
TPS	75000	13797	18.40	62000	14806	23.88
NPS	25000	5592	22.37	22000	5863	26.65
Total	100000	19389	19.39	84000	20669	24.61

The overall achievement of target during the period under review is 19.39%, as against 24.61% recorded during corresponding period last year

LEAD BANK SCHEME: STRENGTHENING OF MONITORING INFORMATION SYSTEM (MIS)

In terms of RBI's instructions in this regard, the LBS MIS- I, II & III of the state has been prepared and is placed at page No. 8E to 8H of the Agenda Book for information of the House.

AGENDA-IV

PROPOSED BRANCH OPENING DURING FY 2016-17

Against the annual target of opening of 1640 branches, in 2016-17 Banks have opened 31 branches (Page No.-9A) during the period under review, which is 1.89% of the total target for FY 2016-17.

The Bank & District-wise information on Branch Network, ATM Network, ATM Card issued and Point of Sale Terminals is placed at Page No. 9B & 9C for information.

As per instruction of Reserve Bank of India, 1640 unbanked villages having population above 5000 are to be covered by Brick & Mortar branch by March 2017. Banks are requested to give thrust in opening of branches in these villages, list of which has already been provided to banks.

AGENDA-V

EDUCATION LOAN

Providing Education loan to the meritorious and needy students to enable them meet the expenses of higher studies not only in the State but also outside the State in India and abroad is one of the priorities of the Banks in the state.

During the FY 2016-17, Education Loan amounting to Rs 548.67 Crores was sanctioned to 11002 students and loan amounting to Rs 260.08 Crore were disbursed among 11014 students. A copy of the Bank-wise target and achievement there against is placed at page No. 9D of the Agenda Book.

The bank-wise data on outstanding amount of Education loan as on 30.06.2016 is placed at page no.9E of Agenda Book.

HOUSING LOAN

Loan amounting to Rs.875.58 Crore was sanctioned to 4308 beneficiaries by Banks during the FY 2016-17, which shows an achievement of 17.95% of the target allocated. Out of these, Housing Loan amounting to Rs. 668.43 Cr has been disbursed among 4333 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 9F.

AGENDA-VI

CD RATIO (As on 30.06.2016)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	212243	85671	40.36
Co-op. Banks	2466	1536	62.29
RRBs	24359	13210	54.23
Total	239068	100417	42.00
RIDF	-----	5141	-----
Total (Advances +RIDF)	239068	105558	44.15
Investment	-----	7060	-----
Grand Total (Adv.+RIDF+Inv.)	239068	112618	47.11

As at the end of June'2016, CD Ratio of the state stood at 44.15%. The CD ratio of the State would have improved further by 278 basis points, had the State Government utilised the total amount of Rs.11781 Crore (as on 30.06.2016), sanctioned under RIDF. As on 30th June, 2016 only 44% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

Controlling Head of Bank having lead responsibility in the district is requested to instruct the LDM to coordinate with all Banks operating in the district and intensify efforts to adopt suitable strategies for improving CD ratio in the district.

Among banks Andhra Bank (20.80%), Punjab & Sindh Bank (21.22%) and South Indian Bank (9.36%) have CD Ratio less than 25%. The above mentioned banks are requested to step up their effort to improve CD Ratio substantially.

Bank-wise and district-wise details are furnished on Page no. 13A to 13D.

It is pertinent to mention here that an amount of Rs.5712.04 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI bank, State Bank of Bikaner & Jaipur, Federal Bank and Vijya Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio as per guidelines issued by the Reserve Bank of India vide their circular No.-RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9th November 2005.

RECOVERY

A summary of the recovery data (as on 30.06.2016) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	21653	11524	53.22
Co-op. Banks	722	204	28.19
RRBs	6966	4566	65.56
Total	29341	16294	55.53

Recovery percentage is at 55.53% of the total demand raised by Banks as on 30th June, 2016. The recovery position needs improvement in order to drive the financing by Banks in the State. While the Banks are following up with the borrowers for recovery of their dues, the State government is requested to help the Banks in their efforts. A better recovery culture will act as an incentive for Banks to lend more.

Bank-wise position of recovery as on 30.06.2016 is furnished on Page No. 13E.

NPAs & WRITE-OFF

As on 31.03.2016, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA
Comm. Banks	78190	6029	07.71
Co-op. Banks	0	0	0
RRBs	13210	1823	13.80
Total	91399	8102	08.86

NPA of Banks at 8.86% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Segment-wise details of NPA amount is furnished on Page No. 13F for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 30.06.2016, overall position of Certificate Cases filed by all Banks is furnished below:
(Rs. in Crore)

Banks	Total Cases (No.) As on 31.03.2016	Total Cases (Amount) As on 31.03.2016	Cases filed (No.) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 30.06.2016	Pending Cases (Amount) As on 30.06.2016
Comm	391733	2182.74	11348	103.42	2732	22.90	400296	2261.94
Co-op	34167	73.50	183	1.76	169	0.42	34181	74.84
RRBs	20074	51.12	512	10.22	552	2.28	20034	59.06
Total	445974	2307.36	12043	115.40	3453	25.60	454564	2397.16

It is evident from the above Table that during the first quarter of FY 2016-17, 12043 cases were filed and 3453 cases were disposed off and 454564 cases involving Rs. 2397.16 Crore are pending at different stages. A disturbing trend in this data is that the disposal rate of certificate cases is much slower than the fresh cases filed, which results in increasing the no. and amount of pending cases in each successive quarter. This large amount of bad loans, if recovered and recycled, can further enhance disbursements by Banks. The list containing details of top 10 Certificate Cases of each district has been provided to the SDC-Banking of the respective districts for effecting recovery in these cases. However, very meagre recovery has been made in these accounts despite regular follow up by Banks at the district level. The State Government is requested to instruct the district-administration of all districts to initiate requisite steps at their end for early disposal of the top 10 Certificate Cases. At the same time, Block-level recovery camps on the lines of credit camp, need to be organised which will help Banks in improving their asset quality besides conveying a message to the borrowers, for timely repayment of loans. During the 54th SLBC meeting, the Hon'ble Chief Minister had advised the Banks to analyse area wise and sector wise NPA and submit to State Govt. for effective monitoring of NPAs. Banks are advised to implement the decision taken during 54th SLBC meeting and submit to State Govt at the earliest.

Bank-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 13G.

PRIORITY SECTOR LENDING

As on 30.06.2016, the Benchmark of 40% for Priority Sector advances has been achieved by majority of the Banks. The House may notice that the ratio of Priority Sector advances to total advances is as high as 70.82% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 13H & 13I.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 37.38% as on 30.06.2016, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No13I.

WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 30.06.2016 was Rs. 25409.08 Crore out of the aggregate advances of Rs.94704.89 Crore i.e. 26.83% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 37.88% which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 13H.

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 30.06.2016 the aggregate advances level under DRI Scheme stands at Rs. 46.20 Crore, which is 0.05% of the total advances of Rs.94704.89 Crore as on 30.06.2016.

A total of 875 beneficiaries were provided loans amounting to Rs. 2.40 Crore under DRI Scheme during the period under review. Banks should provide more loans under the Scheme to the needy and eligible beneficiaries, and ensure maximum coverage of people belonging to SC/ST and women categories, apart from providing top-up Loans to the beneficiaries of Indira Awas Yojana. Also, Banks should step up financing to the rural artisans like carpenters, blacksmiths, washermen, cobblers etc. under Mudra Loan to achieve the target. Bank-wise position is furnished on Page No. 13H & 13J.

AGENDA-VII

AGRICULTURE

As per the new revised reporting guidelines issued by Reserve Bank of India on priority sector lending-Targets & classification issued vide Reserve Bank of India Master Circular no. RBI/2015-16/53 FIDD.CO.Plan.BC.4/04.09.01/2015-16 dated: 01.07.2015 under Agriculture Sector the distinction between Direct & Indirect Agriculture is dispensed with and it has been redefined to include (i) Farm Credit (ii) Agriculture Infrastructure and (iii) Ancillary Activities.

FARM CREDIT

A summarised statement of Farm Credit sanctioned and distributed by Commercial Banks, Co-operative Banks and RRBs, vis-à-vis their respective targets, during FY 2016-17 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	24115	3697	4710	3678	5428	19.53
Co-op. Banks	1000	1172	324	1172	324	32.39
TOTAL	25115	4869	5034	4850	5752	20.04
RRBs	15910	2149	2141	2132	2112	13.46
GRANDTOTAL	41025	7018	7175	6982	7864	17.49

Bank-wise performance is furnished on Page No. 17A .

AGRICULTURE INFRASTRUCTURE

A summarised statement of Agriculture Infrastructure sanctioned and distributed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2016-17 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2143	626	70	627	66	3.25
RRBs	1414	6	2	6	2	0.16
GRANDTOTAL	3557	632	72	633	68	2.02

Bank-wise performance is furnished on Page No. 17B .

ANCILLARY ACTIVITIES

A summarised statement of Ancillary Activities sanctioned and distributed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2016-17 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2059	4236	640	4715	608	31.09
RRBs	1359	3	1	3	1	0.03
GRANDTOTAL	3418	4239	641	4718	609	18.75

Bank-wise performance is furnished on Page No. 17C.

KISAN CREDIT CARD (KCC)

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2016-17 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	873362	130402	140348	270750	14.93
RRBs	576187	35598	140820	176418	6.18
TOTAL	1449549	166000	281168	447168	11.45
Co-op. Banks	50451	683	116533	117216	1.35
GRANDTOTAL	1500000	166683	397701	564384	11.11

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 564384 beneficiaries (New-166683 & Renewal-397701) under KCC amounting to Rs. 5025.30 Crore during the FY 2016-17.

Bank-wise & District-wise performance is furnished on Page No. 17D to 17E .

PROVIDING KCC TO ALL ELIGIBLE AND NON-DEFAULTER FARMERS

In the light of the directives issued by the Ministry of Finance, Government of India, Kisan Credit Card is to be provided to all eligible and non-defaulter farmers. Modified Common Application Form, format of affidavit (for loan upto Rs. 50,000) and Checklist for KCC loan has been provided to the Agri Department, GoB with a request to circulate the same down the line to facilitate generation of loan applications from all eligible farmers. The Agriculture Department, GoB has been requested to provide village-wise list of eligible farmers to Banks, to enable them to extend credit facility to all such farmers.

The Revenue & Land Reforms Department, GOB is requested to arrange for timely issuance of the LPCs by the concerned authorities on the prescribed formats, incorporating all required particulars.

ISSUANCE OF ATM CARDS TO KCC HOLDERS

As per RBI instructions, all KCC borrowers are to be issued ATM cum Debit Cards. The Bank-wise information on ATM Cards issued to KCC borrowers is placed at Page No 17F of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards are issued to all eligible KCC borrowers both at the time of new sanction as well as at the time of renewal.

CROP INSURANCE SCHEME

Govt. of India has launched a new insurance scheme named Prime Minister Fasal Bima Yojna. The Cooperative Department, Government of Bihar has issued Notification No. 2885 dated 10.08.2016 in this regard. Copy of notification enclosed on page no 17G to 17N.

The details of the scheme can be downloaded from site www.agricoop.nic.in and www.agri-insurance.gov.in

Controlling Head of all banks operating in the State are requested to instruct their operating functionaries to ensure coverage of all crop loans under crop insurance. As per the scheme, claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period beyond 15 days of receipt of claim till the date of credit. In case of interest being applied on the claim amount credited with delay beyond 15 days, it should be refunded to the beneficiaries.

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 92.58 Crore to 3818 beneficiaries under various Dairy schemes, Rs 6.91 Crore to 385 beneficiaries under Fishery schemes and Rs. 15.50 Crore to 270 beneficiaries under Poultry schemes during the FY 2016-17. Bank wise performance is furnished on page no. 17O to 17Q. All banks are requested to increase their lending under these sectors in the State.

FARM MECHANISATION

Against the financial target of Rs.2987 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 328.11 Crore to 11453 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no. 17R for information.

Controlling head of all Banks are requested to advise their branches to initiate requisite measures to increase lending under the scheme.

ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

Banks have sanctioned loans amounting to Rs. 33.72 Crore to 90 farmers for storage facility during the financial year 2016-17. All banks are requested to pay more attention towards financing under the scheme as there is a huge demand for storage facility.

Bank- wise target and performance is furnished on Page No. 17S for information.

AGRICULTURE TERM LOAN (ATL)

Against the financial target of Rs.11294.27 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 1979.79 Crore to 118172 farmers.

Bank-wise target and performance is furnished on Page no. 17T for information.

FINANCE TO SELF HELP GROUPS (SHGs)

SHGs play a very crucial and effective role in providing timely and adequate credit and other financial services to the vulnerable and weaker sections resulting in overall economic development of the society and Banks play a facilitating role through credit linkages to them.

Banks have opened savings bank account of 23359 SHGs and have credit-linked 14746 SHGs during financial year 2016-17, with total Bank-finance of Rs. 131.65 Crore. Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on Page 17U.

The Reserve Bank of India has already advised the detailed guidelines for operationalisation of the Interest Subvention Scheme under NRLM for SHG credit. All Banks are requested to provide the stipulated interest- subvention to all eligible SHG accounts.

JOINT LIABILITY GROUP

Against the yearly target of 100000 units, Banks have sanctioned 12135 number of JLGs amounting to Rs. 78.20 Crores during financial year 2016-17. As SHG & JLG are important tools to reach the so far financially excluded rural people, all Banks are requested to reach out of the weaker sections of the society through these two routes during 2016-17.

The Bank-wise performance under JLG is placed at Page No 17V for information of the House.

NATIONAL URBAN LIVELIHOOD MISSION (NULM)-SELF EMPLOYMENT PROGRAMME

Urban SHGs are to be provided financial support under the National Urban Livelihood Mission (NULM) and the target in this regard has been given to the state by Govt. of India. In 42 Urban Local Bodies (ULBs) the state has been given target for financing under Self Employment Program (SEP), Social Mobilization & Institution Development (SM&ID) and Support to Urban Street Vendors (SUSV).

As allocation of wards has been done among the banks, the applications pertaining to a specific ward should be disposed by the bank/bank branch which has responsibility of the ward.

The Bank-wise performance under JLG is placed at Page No 17W for information of the House.

AGENDA-VIII

MICRO, SMALL & MEDIUM ENTERPRISES

The Reserve Bank of India's instructions to the scheduled commercial banks, as advised vide MSME Development Institute, Patna letter No. SLBC/MSME-DI/2011/1306 dated 14th March, 2012 regarding enhancing credit flow to Micro, Small & Medium Enterprises (MSMEs), is as under:-

1. Achieve a 20% year-on-year growth in credit to Micro & Small Enterprises to ensure enhanced credit flow.
2. Allocation of 60% of the MSE advances to the Micro Enterprises is to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13 and
3. Achieve a 10% annual growth in number of Micro Enterprises accounts.

The performance of Banks in this regard as on 30.06.2016 is placed at page no. 20A of the Agenda Book.

As per the new revised reporting guidelines issued by RBI on priority sector lending- Targets and Classification issued vide RBI Master Circular no. RBI/2015-16/53 FIDD.CO.Plan.BC.4/04.09.01/2015-16 dated 01.07.2015, ACP on Micro, Small & Medium Enterprises comprises manufacturing and service sector under (i) Micro Enterprises (ii) Small Enterprises (iii) Medium Enterprises (iv) Khadi & Village Industries Sector (KVI) and (v) Other finance to MSMEs.

MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)

Against the financial target of Rs.3751 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 1559 Crore to 63550 beneficiaries, which is 41.56% of the annual target. Bank-wise target and performance is furnished on Page no. 20B for information.

SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)

Against the financial target of Rs.3751 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 941 Crore to 7507 beneficiaries, which is 25.08% of the annual target. Bank-wise target and performance is furnished on Page no. 20C for information.

MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 10 CRORES)

Against the financial target of Rs.3751 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 228 Crore to 1083 beneficiaries, which is 6.08% of the annual target. Bank-wise target and performance is furnished on Page no. 20D for information.

KHADI AND VILLAGE INDUSTRIES

Against the financial target of Rs.750 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 22 Crore to 1639 beneficiaries, which is 3.00% of the annual target. Bank-wise target and performance is furnished on Page no. 20E for information.

MICRO ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

Against the financial target of Rs.3496 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 186 Crore to 8303 beneficiaries, which is 5.32% of the annual target. Bank-wise target and performance is furnished on Page no. 20F for information.

SMALL ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

Against the financial target of Rs.4660 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 192.06 Crore to 2365 beneficiaries, which is 4.12% of the annual target. Bank-wise target and performance is furnished on Page no. 20G for information.

MEDIUM ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 10 CRORES)

Against the financial target of Rs.4193 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 163.28 Crore to 13 beneficiaries, which is 3.89% of the annual target. Bank-wise target and performance is furnished on Page no. 20H for information.

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Against the physical target of 3455 projects for FY 2016-17, Banks have sanctioned 417 projects amounting to Rs. 6.62 Cr, which is 12.07% of the target. The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 20I of the Agenda Book for information of the House.

Generation of loan applications, their e-tracking & sending to the concerned branches need immediate attention of the implementing agencies viz. KVIC, DIC & KVIB. The District Task Force Committee (DTFC) meeting should be organised and applications generated in adequate number. As per the direction of KVIC, GoI online application should be generated from KVIC/KVIB/DIC Department and sanction should be done by respective branches of Banks. Banks are requested to ensure early disposal of applications after receipt of the same from DTFC. Bank branches should also endeavour to generate application from suitable persons so that the scheme is implemented in proper manner. As undergoing EDP training from RSETI has been made compulsory before disbursement of PMEGP loan, all concerned are requested to utilise the services of RSETIs functioning in all districts for imparting EDP to the PMEGP beneficiaries. It should also be endeavour of the bank to

obtain the application from the persons trained from RSETIs for loans to be sanctioned under PMEGP.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs. 188.79 Crore for purchasing 4486 vehicles by SRTOs during the FY 2016-17 which is 20.39% of the annual target. Bank-wise performance is furnished on Page No. 20J.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 10665 units were financed by Banks involving Rs.456.77 Crore with CGTMSE cover, during the FY under review. Further, loans amounting to Rs. 386.56 Crore were disbursed to 10677 units under CGTMSE cover. Considering the wide scope available for coverage of loans under CGTMSE, controlling Head of all Banks in the state are requested to instruct their operating functionaries to cover all the eligible units under CGTMSE.

Bank-wise performance data is furnished on Page No. 20K for information of the House.

WEAVERS CREDIT CARD

Weavers Credit Card (WCC) scheme aims at providing adequate and timely assistance from the Banks to the Weavers to meet their credit requirements i.e. the investment needs as well as the working capital needs of weavers in a flexible and cost effective manner. The Scheme is valid for both rural and urban areas. Controlling Head of all Banks of the State are requested to initiate requisite steps for proper implementation of the Scheme in the State.

A total of 87 units were financed by Banks involving Rs.0.46 Crore, during the FY under review. Further, loans amounting to Rs. 0.44 Crore were disbursed to 85 units under WCC Scheme. The Bank-wise achievement as on 30.06.2016 is furnished on Page No. 20L.

AGENDA-IX

SOCIAL INFRASTRUCTURE

Against the financial target of Rs.763.53 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 12.46 Crore to 278 beneficiaries, which is 1.63% of the annual target. Bank-wise target and performance is furnished on Page no. 20M for information.

RENEWABLE ENERGY

Against the financial target of Rs.763.53 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 2.46 Crore to 65 beneficiaries, which is 0.32% of the annual target. Bank-wise target and performance is furnished on Page no. 20N for information.

AGENDA-X

PRADHAN MANTRI JAN-DHAN YOJANA

Three Social Security Schemes were launched by the Hon'ble Prime Minister on 09.05.2015 as a second phase of PMJDY.

PRADHAN MANTRI SURAKSHA BIMA YOJNA

Under the scheme, persons having savings bank account and aged between 18 to 70 yrs can be insured for a sum of Rs.2.00 lacs against accidental death on a payment of small premium of Rs.12/-per year. The coverage is available also in case of complete or partial disability. The premium is to be debited automatically from the SB A/C on the basis of authorisation by the customer. The insurance is renewable.

PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA

This scheme also provides an insurance coverage at very low premium. Under the scheme any saving bank account holder aged between 18 to 50yrs can be insured for a sum of Rs.2.00 lacs against death on a payment of yearly premium of Rs.330/-.The premium is to be debited from his saving account. The insurance will be valid from 1st June to 31st May each year and is renewable.

ATAL PENSION YOJNA

Persons aged between 18 to 40 yrs not having any social security coverage are eligible under this scheme. The scheme is mainly targetted to workers of unorganised sector.After attaining the age of 60yrs the contributor will get a pension between 1000 to 5000 P.M. depending upon his monthly contribution.After the death of pensioner and his spouse their nominee will be paid a lump-sum amount.

The data of enrollment as on 30.06.2016 for these three schemes is placed on page no.22 A information of the house.

Now Department of financial services wants comprehensive district wise data of these schemes by 7th of the following month. All the banks are requested to submit it by 5th to SLBC so that the data can be transmitted to Govt. of India well within time. The format for data collection has already been communicated to all banks.

MUDRA LOAN

The Pradhan Mantri Mudra Yojna was launched on 08th April 2015 with an objective to create an inclusive, sustainable & value based entrepreneurial culture, in collaboration with our partner institution in achieving economic success and financial security. The loans in PMMY are extended under 03 categories: Shishu (upto Rs 50000),Kishore (from 50001 to 05 Lakhs) & Tarun (from 500001 to 10 Lakhs). The loans are provided for income generating small business activity in manufacturing, processing, and service sector or trading. From April 2016 onwards, activities allied to agriculture (excluding crop loans, land improvement) have been included in this scheme. Interest rates are to be charged as per the policy decision of bank & there is no need of collateral security under this loan-scheme

The data of Mudra Loan as on 30.06.2016 is placed on page no.**22B** information of the house.

STAND-UP INDIA PROGRAMME

Stand up India was launched by the Hon'ble Prime Minister on April 05, 2016. The objective of the Stand-up India is to facilitate bank loans between Rs. 10 lacs to Rs.1.00 crore to atleast one scheduled caste (SC) or scheduled Tribe (ST) borrower and atleast one women borrower per branch for setting up a Greenfield enterprise. The details of the scheme and its guidelines are uploaded on website www.standupmitra.in. Banks are requested to instruct their branches for implementation of the scheme and advise SLBC the progress of the scheme as per the format already mailed to them.

The data of Stand-up India as on 30.06.2016 is placed on page no.**22C** information of the house.

AGENDA-XI

PM'S NEW 15-POINT PROGRAMME FOR WELFARE OF MINORITY COMMUNITY

In accordance with the guidelines issued by the Government of India in this regard, Banks have to ensure that within the overall target for Priority Sector lending (PSA), 15% of PSA is provided to Minority Communities.

With this objective in view, 121 minority concentrated districts in the country have been identified exclusively for monitoring the credit flow to minority communities. In Bihar, the following seven districts are identified for the purpose :- (i) Kishanganj (ii) Araria (iii) Purnea (iv) Katihar (v) Sitamarhi (vi) Darbhanga and (vii) West Champaran .

In these identified districts, total priority sector loans (PSA) outstanding as on 30.06.2016 was Rs 9676.73 Crore (No. of borrowers:1182961) out of which loans amounting to Rs.5341.27 Crores (46% of PSA) were provided to 534127 (45%of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 37 to 71%. Thus, all the districts have achieved the target of providing more than 15% of their priority sector loans to persons belonging to minority communities.

District-wise performance regarding loans extended to minority communities in the identified districts is furnished below.

LENDING TO MINORITY COMMUNITIES							
AS ON 30 th JUNE '2016 (Amt. in Lacs)							
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance		Out of (A) Total Advances to Minority		%age Share of Minority Advance (B to A)	
		(A)		(B)			
		No.	Amt.	No.	Amt.	No.	Amt.
1	ARARIA	89669	88288	64561	51207	72	58
2	PURNEA	156907	155257	67470	66760	43	43
3	KATIHAR	266650	154872	85328	65046	32	42
4	KISHANGANJ	101680	73956	74226	52508	73	71
5	DARBHANGA	295127	236147	129855	110989	44	47
6	SITAMARHI	103923	106879	33255	39545	32	37
7	W CHAMPARAN	169005	152274	79432	63955	47	42
	TOTAL	1182961	967673	534127	450010	45	46

AGENDA-XII

IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS

The Government of India is regularly reviewing the progress made in implementing Financial Inclusion in Left Wing Extremist (LWE) affected districts in the State of Bihar with a focus on development of Infrastructure, Credit availability, Advocacy, Livelihood development etc. There are 15 LWE affected districts in Bihar.

Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending Banking facilities to these LWE affected areas. Credit extension by Banks during the 1st quarter of financial year 2016 -17 in these districts is furnished below.

SL. No.	District	Disbursement under ACP during the Year ended JUN'2016.	Disbursement under ACP during the Year ended JUN'2015	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	11170	9159	21.95
2	Aurangabad	44556	34633	28.65
3	Bhojpur	67184	48498	38.52
4	East Champaran	69650	83291	-16.38
5	Gaya	69523	79271	-12.30
6	Jamui	19468	25755	-24.42
7	Jehanabad	18240	25179	-27.56
8	Kaimur	46723	41496	12.59
9	Munger	22806	30655	-25.61
10	Nalanda	43624	35124	24.19
11	Nawada	20180	17499	15.32
12	Patna	373464	393234	-5.03
13	Rohtas	67203	63428	5.95
14	Sitamarhi	33562	35815	-6.30
15	West Champaran	103643	74814	38.53
	TOTAL	1010996	997851	1.31

The Controlling head of Banks are requested to instructed their operating functionaries to increase lending in districts having –ve growth during the remaining period of current FY.

AGENDA-XIII

FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES **(RSETIs)**

RSETIs are functional in all the 38 districts of the State. They are engaged in skill development of the unemployed youth for undertaking self employment venture/ wage employment. During the financial year, 208 training programmes have been organised and 5815 youth were imparted training by the RSETIs. Altogether 120694 persons have been trained by the RSETIs in the State by organizing 4220 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 26A for information.

Controlling Head of all Banks operating in the State have been requested to arrange to issue instructions to all their branches to sponsor at least 5 trainees in a financial year to the RSETI functioning in the district and also to provide credit-linkage to at least 5 RSETI trained persons in a financial year. This will help the trained youth to start their own venture and also improve the grading of RSETIs as settlement of trainees is a key parameter for grading by Gol.

Under the PMEGP Scheme, the beneficiaries are to be provided training before loan is disbursed to them. The KVIC, KVIB & DIC are requested to utilise the Training facilities available at the RSETIs for PMEGP beneficiaries.

LAND ALLOTMENT FOR RSETIs

Allotment of land has already been done in all 38 districts of the state, out of which construction of RSETI building has started in 20 districts. All Banks which have been provided with land and fund, are requested to complete construction of RSETI building at the earliest. MoRD, Govt. of India has issued specific instructions for withdrawal of fund from the banks where construction work does not commence on or before 01.07.2015 and completed before 30.06.2016. Banks are requested to start construction of the building at the earliest in order to avoid withdrawal of fund by Govt. of India.

REIMBURSEMENT OF EXPENSES

The State Govt. had directed the District Magistrates of all districts for payment of training expenses to concerned RSETIs. However there are still many instances of bills pending with distt authorities. The Deputy Secretary, MoRD, Gol, New Delhi has advised that MoRD would be reimbursing the cost of training BPL candidate in RSETIs which are graded A/B/AA/AB/BA/BB through the State Rural Livelihood Mission. Most of the banks have submitted reimbursement of training cost of BPL candidates for FY 2011-12, 2012-13 &

2013-14 to SRLM deptt, GoB. The State Govt is requested to arrange for payment of reimbursement cost to banks at the earliest.

The modalities for reimbursement of training expenses of RSETI has been provided by MoRD. Modalities for reimbursement of training cost of RSETIs for 2013-14, 2014-15, 2015-16 has been advised to all banks having RSETI responsibilities. Banks are requested to submit reimbursement claim for 2013-14, 2014-15 and 2015-16 onwards to SRLM, Govt. of Bihar at the earliest for settlement.

AGENDA-XIV

FINANCIAL LITERACY INITIATIVES

Financial Literacy Centers (FLCs) are functional in all the districts in the State. The information pertaining to FLCs in the State is placed at Page No. 26B -26D for information.

As per instructions received from the GoI, all rural branches are to conduct at least one financial literacy camp in each month and Financial Literacy Guide, Diary & Poster, designed by RBI, is to be used by the branches in the camp to explain the basic financial issues. The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 26E-26I.

Reserve Bank of India vide their letter no. FIDD.FLC.BC no. 18/12.01.018/2015-16 dated: 14.01.2016 has issued revised guidelines on Financial Literacy Centres (FLCs), a copy of which has already been placed in Agenda Book of Dec'2015. Banks are requested to submit report on FLCs as per the format (Annex-III, Part A, B & C) on a quarterly basis to SLBC. During last meeting of sub-committee of SHG and RSETI on 24.07.2015, it was decided that all the banks would submit their requirement of Financial Literacy Materials so that it can be printed under the reimbursement program of NABARD but till date of preparation of this AGENDA no banks had given their requirement. All banks to review the position. All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials at the required intervals.

AGENDA-XV

OPENING OF NO-FRILL ACCOUNTS AND TRANSACTIONS DONE BY BCAs

As per information received from Banks, a total of 2831042 No-Frill accounts were opened during the FY 2016-17. Thus, a total of 39070889 No-frill accounts have been opened till 30.06.2016 cumulatively. Out of these, 29309926 accounts are operational.

Bank & District-wise details with respect to No Frill accounts opened and transactions carried out by BCAs is furnished on Page No. 27A to 27D.

EXTENDING MOBILE BANKING AND INTERNET BANKING FACILITY

All Banks should extend mobile Banking and internet Banking facility to customers as these are not only cost-effective but also adds to customer-convenience. As per information received by SLBC, Banks have provided Mobile Banking facility to 2268698 customers whereas the facility of Internet Banking has been provided to 3110051 customers. Controlling Head of all Banks operating in the State are requested to bestow their attention and initiate requisite steps for extending these facilities further as it would facilitate the service delivery of Banks.

Bank-wise information regarding Mobile Banking and Internet Banking facility provided, is furnished on Page 27E.

AGENDA-XVI

INVESTIGATION OF CYBER FRAUD & COUNTERFEIT NOTES DETECTED BY BANKS

As per the suggestion of DFS, Govt. of India, investigation of cyber frauds and other related issues is a regular agenda item of all SLBCs across the country. Controlling Head of all Banks operating in the State are requested to bring to the notice of the State Government occurrences of cyber fraud and detection of counterfeit notes so that appropriate steps may be initiated by the Government in this regard. At the State Head Quarter a separate wing has been established for speedy investigation and disposal of cases related to cyber crime.

AGENDA-XVII

SECURITY RELATED CONCERN OF BANKS

Many instances of Dacoity, Theft and other security related incidents have been reported by Banks as under:

Incidents of Dacoity /Theft etc.					
Sl. No	Name of the Bank	Branch Name	District	Date of Incidence	Nature of Incidence
1.	Canara Bank	Jamui	Jamui	13.04.2015	Kidnapping
2.	Bihar Gramin Bank	Bhagalpur	Bhagalpur	26.05.2015	Dacoity
3.	Bihar Gramin Bank	Sanhaura	Bhagalpur	11.06.2015	Dacoity
4.	Canara Bank	Sohasrai	Biharsarif	28.11.2015	Dacoity
5.	Axis Bank	Daulatpur	Hajipur	24.02.2016	Dacoity
6.	Axis Bank	Maripur	Mozaffarpur	27.04.2016	Dacoity

The Above mentioned data suggests that criminal activities have increased in the area of operation of Banks in general and as such staff members have developed a sense of insecurity.

The State Government is therefore requested to expedite the process of raising a special battalion of police personnel for security of Banks so that the Bankers are able to provide unhindered Banking services to the people in a more secured environment, especially in remote areas.

The Banks are facing problem in renewal of Gun Licenses as well as obtaining fresh licenses for their security guards. The State Govt. is requested to issue suitable instructions to district authorities for resolution of such issues and also arrange for regular meeting of district level security committee so that the district related security issues are sorted out.

AGENDA-XVIII

SPECIAL CENTRAL ASSISTANCE (SCA) TO SPECIAL COMPONENT PLAN (SCP) FOR SCHEDULED CASTES

The Govt. of India's scheme provides for Special Central Assistance (SCA) to be utilised in conjunction with Special Component Plan (SCP) for Scheduled Castes (SCs).

A Copy of letter of Joint Secretary, Ministry of Social Justice, Govt. of India containing the details of the scheme was placed in the Agenda Book of 46th SLBC meeting held on 26.11.2013

All Banks are requested to provide financial assistance to the Scheduled Caste people to bring about economic development of Scheduled Caste families in the state. The State Govt. is requested to circulate the salient features of the scheme to facilitate financial assistance under the scheme, by the banks.

AGENDA-XIX

MISCELLANEOUS ISSUES

REGISTRATION OF SECURITY INTEREST WITH CENTRAL ELECTRONIC REGISTRY (CERSAI) MEMBERSHIP FOR CERSAI IN SLBC MEETINGS

Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) is a Government Company which provides the platform for filing registrations of transactions of securitisation, asset reconstruction and security interest by the banks and financial institutions to avoid multiple loaning on the same security. The Banks are requested to register their transaction on CERSAI portal for avoiding multiple loaning on security which will help in reduction of NPA.

SKILL LOAN FINANCING

Ministry of Skill Development and Entrepreneurship, Govt. of India has formulated a revised Model scheme for skill loans wef 15th July, 2015 which is yet to be launched. In this regard, we enclose a copy of letter no. F. No. 6(4)/2014-CP-IF-II dated: 30th June, 2015 received from MoF, GOI through mail on page no. 28A. Banks are advised to keep themselves in readiness to finance under Skill Loans when details of the scheme is announced by appropriate authority.

START-UP INDIA PROGRAMME

Reserve Bank of India vide letter no. FIDD.MSME & NFS.No./06.02.31/2015-16 dated: October 19, 2015 informed launching of “Start- up India Program” by the Hon’ble Prime Minister of India during his Independence Day address to the Nation.

Banks are advised to take appropriate measures to implement the scheme for extending credit to tribal/dalit/women entrepreneurs through all branches and to submit data thereof to SLBC in the performa prescribed by RBI.