

STATE LEVEL BANKERS' COMMITTEE, BIHAR
61ST REVIEW MEETING
FOR THE QUARTER ENDED 30TH JUNE, 2017
VENUE: HOTEL CHANAKYA, PATNA
DATE: 10TH AUGUST 2017 TIME: 11.00 AM



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**STATE LEVEL BANKERS' COMMITTEE
61ST REVIEW MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
60TH STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 17.05.2017**

The House may please confirm the Minutes of the 60th State Level Bankers' Committee meeting held on the 17th May, 2017.

AGENDA-II

ACTION TAKEN REPORT ON THE ACTION POINTS OF 60TH SLBC MEETING HELD ON 17.05.2017 AT PATNA

[1] ACTION POINT: Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2017--18.

(Action: All Banks)

ACTION TAKEN: -- Due to sincere efforts made by Banks in the State, ACP achievement till June'17 has been to the tune of 20.74% of the annual targets.

[2] ACTION POINT: Banks should put in concerted efforts to ensure substantial improvement in CD ratio. As per RBI guidelines, Instruction to be issued to LDMS and district authorities to hold special sub-committee of DCC in those districts, where CD ratio is less than 40%.

(Action: All Banks/SLBC)

ACTION TAKEN: - Up to the quarter ending June'2017, the Banks in the State have CD Ratio to the tune of 44.01%. As per RBI guidelines, Instruction has been issued to LDMS and district authorities to hold special sub-committee of DCC in those districts, where CD ratio is less than 40%.

[3] ACTION POINT: Banks should ensure to sanction all the eligible applicants under BSCC Performance of banks under BSCC schemes should be reviewed on monthly basis by SLBC, Bihar.

(Action: All Banks, SLBC, Bihar & GoB)

ACTION TAKEN: - Up to the quarter ending June'2017, the Banks in the State have sanctioned to the tune of Rs.91.36 cr to the 2218 students.

[4] ACTION POINT: Banks should put in concerted efforts to ensure achievement of 100% target set under KCC for 2017-2018.

(Action: All Banks)

ACTION TAKEN: Up to the quarter ending June'2017, the Banks in the State have sanctioned KCC loan to the tune of Rs.4171.77 cr to the 402071 borrowers.

[5] 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'2017, the Banks in the State have extended credit to the tune of Rs.71.33.48 cr, Rs.2.50 cr & Rs.22.66 cr in Dairy, Fisheries and Poultry 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 on sustained basis for development of state.

[6] ACTION POINT: Banks should put in concerted efforts to ensure achievement of 100% target set under PMAY/CLSS/DAYNULM for 2017-2018.

(Action: All Banks)

ACTION TAKEN: Up to June'2017, achievement by the Banks on above scheme are furnished on respective Agenda.

[7] ACTION POINT: Banks to initiate suitable steps to achieve the target of Branch opening. Uses of **Pachayat Bhavans** of GoB should be explored. .

(Action: All Banks and SLBC, Bihar)

ACTION TAKEN: - Up to June'2017, achievement by the Banks on above scheme are furnished on respective Agenda.

[8] ACTION POINT: Instructions to Certificate officers of all the districts should be issued to expedite the recovery of NPA in a/cs where banks have filed Certificates Cases. A quarterly review of their performance should be done by the GoB.

(Action: Govt. of Bihar)

ACTION TAKEN: - Information in this regards is awaited.

[9] ACTION POINT: Banks should put in concerted efforts in a mission mode to to ensure AADHAAR & Mobile linking in all the a/c of customer in tandem with Govt. District authority/LDM.

(Action: All Banks & GoB)

ACTION TAKEN: - This is being done proactively.

[10] ACTION POINT: Govt should take stock of the position in respect of hindrance by some unwanted persons in constructing RSETI building at the district. District authority should be instructed to pave the path of early completion of building construction of RSETIs in its district.

(Action: Govt. of Bihar)

ACTION TAKEN: - Information in this regards is awaited.

[11] ACTION POINT: SLBC Meeting should be attended only by the State Heads of different banks henceforth.

(Action: All Banks)

ACTION TAKEN: - **Instruction issued to all banks in this regard.**

[12] ACTION POINT: Digitization of updated land records in the state is a pre-requisite for greater inflow of credit to farm sector, Housing loan, Education loan and loan to MSME. Land revenue & reform department of GoB to take up the matter urgently in line with other states in the country. It is urgently required for improving the credit flow in the state.

(Action: Govt. of Bihar)

ACTION TAKEN: - Information in this regards is awaited.

[13] ACTION POINT: Notification to be issued by GoB for the authority responsible for approving the map for building construction in the area other than municipal area in Bihar.

(Action: Govt. of Bihar)

ACTION TAKEN: - Information in this regards is awaited.

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

(Rs. in Crore)

Sl. No.	ITEMS	JUNE'16	JUNE'17	Bench-mark
1	DEPOSITS	239067.88	280844.35	
2	ADVANCES	94704.89	102571.39	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	100416.93	111026.39	
4	ADVANCES INCLUDING RIDF	105558.93	116744.39	
5	CD RATIO	44.15%	41.57%	
6	PRIORITY SECTOR ADVANCES	67073.33	74518.70	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	70.82%	72.65%	40%
8	AGRICULTURAL ADV.	35402.75	39988.98	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	37.38%	38.99%	18%
10	MSME ADV.	21052.91	22560.54	
11	SHARE OF MSE ADV. IN PSA (%)	31.39%	30.27%	
12	ADV. TO WEAKER SEC.	25409.08	31602.05	
13	SHARE OF WEAKER SEC. IN PSA (%)	37.88%	42.40%	25%
14	DRI ADV.	46.20	87.38	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.05%	0.09%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	871.11	2069.66	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	4.49%	9.07%	5%
18	TOTAL NUMBER OF BRANCHES	6692	6854	
A	RURAL	3686	3490	
B	SEMI-URBAN	1711	1958	
C	URBAN	1295	1406	

AGENDA-III

(III-A) REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2017-18 UP TO JUNE'2017

The performance of Banks under the Annual Credit Plan 2017-18 up to June'2017, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	86044	20115	23.38
Co-op. Banks	1036	831	80.21
RRBs	22920	1868	8.15
Total	110000	22814	20.74

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	49000	8037	16.40
SME	17000	4640	27.30
OPS	13000	2347	18.06
TPS	79000	15024	19.02
NPS	31000	7790	25.13
Total	110000	22814	20.74

Bank-wise and district-wise position is furnished on **Page- 9A to 9D**.

COMPARATIVE PERFORMANCE UNDER ACP

As on June 2017 vis-a-vis June 2016

(Rs. in Crore)

Banks	2017-18			2016-17		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Comm	86044	20115	23.38	76540	16582	21.66
Co-op	1036	831	80.21	1000	324	32.39
RRBs	22920	1868	8.15	22460	2483	11.06
Total	110000	22814	20.74	100000	19389	19.39

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2017-18			2016-17		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Agl.	49000	8037	16.40	48000	7778	16.20
MSE	17000	4640	27.30	15000	3439	22.93
OPS	13000	2347	18.06	12000	2580	21.50
TPS	79000	15024	19.02	75000	13797	18.40
NPS	31000	7790	25.13	25000	5592	22.37
Total	110000	22814	20.74	100000	19389	19.39

The overall achievement of target during the period under review is 20.74%, as against 19.39% recorded during corresponding period last year but in term of amount, Banks have sanctioned Rs. 3425 crore more from corresponding period of last year.

(III-B) 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. 9E to 9H of the Agenda Book for information of the House.

AGENDA-IV

BRANCH OPENING DURING FY 2017-18

RBI vide its master circular DBR. NO. BAPD.BC. 69/22.01.001/2016-17 dt. 18.05.2017 has revised its guidelines in respect of "Rationalisation of Branch Authorization Policy".

Accordingly, RBI Patna vide its letter no. वि०स०वि०वि० पटना सं०/33/02.01.010/ 2017-18 dt. 26.07.2017 (Enclosed on page no 10H to 10I) has issued instructions to SLBC Bihar as per mentioned below:

"SLBC will review the unbanked rural centres in Bihar having population more than 5000. These URCs are to be provided CBS enabled Banking Outlet by 31.12.2017"

List of such URCs have already been made available at the site of SLBC Bihar. All Banks are requested to go through the list of URCs and identify the URCs where they are going to open Banking outlet. The list of identified URCs by different banks must be sent to SLBC Bihar within a week.

During the first quarter, Banks have opened a total of 28 Brick & Mortar branches in Bihar. The Bank & District-wise information on Branch Network, ATM Network, ATM Card issued and Point of Sale Terminals is placed at Page No. 10A & 10B for information.

AGENDA-V

(V-A) EDUCATION LOAN

During the FY 2017-18, total Education Loan amounting to Rs 336.57 Crores was sanctioned to 6999 students and loan amounting to Rs 204.34 Crore were disbursed among 5558 students. Out of this, loan under Student Credit Card Scheme was sanctioned for Rs. 91.36 crore to 2218 students out of total loan application received 3134 and loan amounting to Rs 18.71 Crore were disbursed among 1512 students.

A copy of the Bank-wise target and achievement is placed at page No. 10C & 10D of the Agenda Book.

The bank-wise data on outstanding amount of Education loan and Housing Loan as on 30.06.2017 is placed at page no.10E of Agenda Book.

(V-B) HOUSING LOAN

Loan amounting to Rs.1383.48 Crore was sanctioned to 8115 beneficiaries by Banks during the FY 2017-18, which shows an achievement of 33.81% of the target allocated. Out of these, Housing Loan amounting to Rs.914.91 Cr has been disbursed among 6989 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 10F.

(V-C) PRADHAN MANTRI AWAS YOJANA (CREDIT LINKED SUBSIDY SCHEME)

Under Pradhan Mantri Awas Yojana Scheme loan amounting to Rs 8.09 Crores was sanctioned to 86 beneficiaries and loan amounting to Rs 5.74 Crore were disbursed among 72 beneficiaries.

The Bank-wise performance during the review period is placed at Page No. 10G.

AGENDA-VI

(VI-A) CD RATIO (As on 30.06.2017)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	249833	95644	38.28
Co-op. Banks	2649	868	32.78
RRBs	28362	14514	51.17
Total	280844	111026	39.53
RIDF	-----	5718	-----
Total (Advances +RIDF)	280844	116744	41.57
Investment	-----	6857	-----
Grand Total (Adv.+RIDF+Inv.)	280844	123601	44.01

As at the end of June'2017, CD Ratio of the state stood at 44.01%. The CD ratio of the State would have improved further by 281 basis points, had the State Government utilised the total amount of Rs.13617.26 Crore (as on 30.06.2017), sanctioned under RIDF. As on 30th June, 2017 only 42% 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 South Indian bank (3.82%) Punjab & Sindh Bank (9.95%) and Yes Bank (21.02%) 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. 14A to 14E.

It is pertinent to mention here that an amount of Rs.8454.57 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI bank, ICICI Bank, Axis Bank and Federal 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.

(VI-B) RECOVERY

A summary of the recovery data (as on 30.06.2017) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	10133	4074	40.21
Co-op. Banks	766	51	6.61
RRBs	7556	3905	51.69
Total	18455	8030	43.51

Recovery percentage of loans in the state is at 43.51% of the total demand raised by Banks as on 30th June, 2017. 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 30.06.2017 is furnished on Page No. 14F.

(VI-C) NPAs & WRITE-OFF

As on 30.06.2017, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	87189	7610	8.73	210
Co-op. Banks	868	249	28.67	-
RRBs	14514	2653	18.28	-
Total	102571	10512	10.25	210

NPA of Banks at 10.25% 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. 14G for discussion and review by the House.

(VI-D) CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 30.06.2017, overall position of Certificate Cases filed by all Banks is furnished below:
(Rs. in Crore)

Banks	Total Cases (No.) As on 31.03.2017	Total Cases (Amount) As on 31.03.2017	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 30.06.2017	Pending Cases (Amount) As on 30.06.2017
Comm	466450	2771.78	13523	134.83	3553	27.05	476420	2879.06
Co-op	29337	61.27	5909	33.30	14313	6.30	20933	88.27
RRBs	23507	138.01	2234	31.07	1439	16.06	24302	153.02
Total	519294	2971.06	21666	199.20	19305	49.91	521655	3120.35

It is evident from the above Table that during the fourth quarter of FY 2017-18, 21666 cases were filed and 19305 cases were only disposed off and 521655 cases involving Rs. 3120.35 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 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.

Bank-wise and District-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 14H to 14I.

(VI-E) PRIORITY SECTOR LENDING

As on 30.06.2017, 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 72.65% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 14J & 14K.

(VI-F) AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 38.99% as on 30.06.2017, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No14J.

(VI-G) WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 30.06.2017 was Rs. 31602.05 Crore out of the aggregate advances of Rs.102571.39 Crore i.e. 30.81% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 42.41% which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 14K.

(VI-H) DIFFERENTIAL RATE OF INTEREST (DRI)

As on 30.06.2017 the aggregate advances level under DRI Scheme stands at Rs. 87.38 Crore, which is 0.09% of the total advances of Rs.102571.39 Crore as on 30.06.2017.

A total of 1136 beneficiaries were provided loans amounting to Rs. 3.63 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 14K & 14L.

AGENDA-VII

(VII-A) 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.

(VII-B) FARM CREDIT

A summarised statement of Farm Credit sanctioned and disbursed by Commercial Banks, Co-operative Banks and RRBs, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	25163	491662	4680	468555	4553	18.60
Co-op. Banks	891	144236	829	144236	829	93.13
RRBs	16055	145111	1400	144401	1388	08.72
GRANDTOTAL	42109	781009	6909	757192	6770	16.41

Bank-wise performance is furnished on Page No. 19A .

(VIII-C) AGRICULTURE INFRASTRUCTURE

A summarised statement of Agriculture Infrastructure sanctioned and disbursed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2044	2031	98	2010	83	4.80
Co-op Banks	72	0	0	0	0	0.00
RRBs	1304	164	1	164	1	0.04
GRANDTOTAL	3420	2195	99	2174	84	2.88

Bank-wise performance is furnished on Page No. 19B .

(VII-D) ANCILLARY ACTIVITIES

A summarised statement of Ancillary Activities sanctioned and disbursed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2074	35677	337	14606	321	16.27
Co-op Banks	74	0	0	0	0	0.00
RRBs	1324	1	6	1	6	0.45
GRANDTOTAL	3472	35678	343	14607	327	9.89

Bank-wise performance is furnished on Page No. 19C.

(VII-E) 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 2017-18 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	896357	116448	158957	275405	12.99
Co-op Banks	31742	505	10980	11485	1.59
RRBs	571901	12902	102279	115181	2.26
GRANDTOTAL	1500000	129855	272216	402071	8.66

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 402071 beneficiaries (New-129855 & Renewal-272216) under KCC amounting to Rs. 4171.77 Crore during the FY 2017-18.

Bank-wise & District-wise performance is furnished on Page No. 19D to 19E.

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.

(VII-F) KISAN CREDIT CARD LOAN OUTSTANDING

The bank-wise data on outstanding amount of Kissan Credit Card loan as on 30.06.2017 is placed at page no.19F of Agenda Book.

(VII-G) CROP LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

The bank-wise data on outstanding amount of Crop Loan provided to Small & Marginal Farmers and Other Farmers as on 30.06.2017 is placed at page no.19G of Agenda Book.

(VII-H) AGRICULTURE TERM LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

The bank-wise data on outstanding amount of ATL provided to Small & Marginal Farmers and Other Farmers as on 30.06.2017 is placed at page no.19H of Agenda Book.

(VII-I) 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 19I 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.

(VII-J) CROP INSURANCE SCHEME

Govt. of India has launched a new insurance scheme named Prime Minister Fasal Bima Yojna. The details of the scheme can be downloaded from site www.agricoop.nic.in and www.agri-insurance.gov.in.

The Notification for Kharif 2017 issued by Co-operative Department, Govt. Of Bihar are enclosed on Page no 19J to 19S.

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.

(VII-K) DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 71.33 Crore to 2639 beneficiaries under various Dairy schemes, Rs 2.50 Crore to 63 beneficiaries under Fishery schemes and Rs. 22.66 Crore to 224 beneficiaries under Poultry schemes during the FY 2017-18. Bank wise performance is furnished on page no. 19T to 19V.

All banks are requested to increase their lending under these sectors in the State.

(VII-L) FARM MECHANISATION

Against the financial target of Rs.3193.60 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 191.08 Crore to 11947 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no. 19X for information.

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

(VII-M) ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

Banks have sanctioned loans amounting to Rs. 57.73 Crore to 86 farmers for storage facility during the financial year 2017-18. 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. 19Y for information.

(VII-N) FOOD AND AGRO PROCESSING

Against the financial target of Rs.2777.28 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 349.11 Crore to 4992 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no. 19AD for information.

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

(VII-O) AGRICULTURE TERM LOAN (ATL)

Against the financial target of Rs.12709.00 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 2094.69 Crore to 243850 farmers.

Bank-wise target and performance is furnished on Page no. 19Z for information.

(VII-P) 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 22061 SHGs and have credit-linked 19130 SHGs during financial year 2017-18, with total Bank-finance of Rs. 172.94 Crore. Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on Page 19AA to 19AC.

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.

(VII-Q) JOINT LIABILITY GROUP

Against the yearly target of 100000 units, Banks have sanctioned 5078 number of JLGs amounting to Rs. 76.17 Crores during financial year 2017-18. 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 2017-18.

The Bank-wise performance under JLG is placed at Page No 19AE for information of the House.

(VII-R) 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 NILM provided by UD&HD Department Govt. of Bihar is placed at Page No 19AF to 19AL for information of the House.

AGENDA-VIII

(VIII-A) 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 30.06.2017 is placed at page no. 22A 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.

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

Against the financial target of Rs.6800 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 1179.47 Crore to 48829 beneficiaries, which is 17.35% of the annual target. Bank-wise target and performance is furnished on Page no. 22B for information.

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

Against the financial target of Rs.5100 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 765.31 Crore to 6828 beneficiaries, which is 15.00% of the annual target. Bank-wise target and performance is furnished on Page no. 22C for information.

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

Against the financial target of Rs.1700 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 180.39 Crore to 1234 beneficiaries, which is 10.61% of the annual target. Bank-wise target and performance is furnished on Page no. 22D for information.

(VIII-E) KHADI AND VILLAGE INDUSTRIES

Against the financial target of Rs.850 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 3.42 Crore to 44 beneficiaries, which is 0.40% of the annual target. Bank-wise target and performance is furnished on Page no. 22E for information.

(VIII-F) MICRO ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

Against the financial target of Rs.1298 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 7.05 Crore to 3 beneficiaries, which is 0.54% of the annual target. Bank-wise target and performance is furnished on Page no. 22F for information.

(VIII-G) SMALL ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

Against the financial target of Rs.1298 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 12.00 Crore to 2 beneficiaries, which is 0.92% of the annual target. Bank-wise target and performance is furnished on Page no. 22G for information.

(VIII-H) MEDIUM ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 10 CRORES)

Against the financial target of Rs.2596 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 93.20 Crore to 4 beneficiaries, which is 3.59% of the annual target. Bank-wise target and performance is furnished on Page no. 22H for information.

(VIII-I) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Against the physical target of 2850 projects for FY 2017-18, Banks have sanctioned 67 projects amounting to Rs. 4.88 Cr, which is 2.35% of the target. The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 22I of the Agenda Book for information of the House. Data obtained from KVIC site is placed on 21I (i). There is a difference in the number of project sanctioned as reported by banks vis a vis the report culled from KVIC site. Respective banks are requested to verify the data and confirm the actual position to banks.

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.

(VIII-J) SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs 72.96 Crore for purchasing 1560 vehicles by SRTOs during the FY 2017-18 which is 7.09% of the annual target. Bank-wise performance is furnished on Page No. 22J.

(VIII-K) ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 5789 units were financed by Banks involving Rs.186.15 Crore with CGTMSE cover, during the FY under review. Further, loans amounting to Rs. 171.50 Crore were disbursed to 5789 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. 22K for information of the House.

(VIII-L) 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 64 units were financed by Banks involving Rs.2.03 Crore, during the FY under review. Further, loans amounting to Rs. 2.03 Crore were disbursed to 64 units under WCC Scheme. The Bank-wise achievement as on 30.06.2017 is furnished on Page No. 22L.

AGENDA-IX

(IX-A) SOCIAL INFRASTRUCTURE

Against the financial target of Rs.1300 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 0.24 Crore to 9 beneficiaries, which is 0.02% of the annual target. Bank-wise target and performance is furnished on Page no. 22M for information.

(IX-B) RENEWABLE ENERGY

Against the financial target of Rs.1300 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 4.52 Crore to 755 beneficiaries, which is 0.35% of the annual target. Bank-wise target and performance is furnished on Page no. 22N for information.

AGENDA-X

(X-A) 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.

(X-B) 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.

(X-C) 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.

(X-D) 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 30.06.2017 for these three schemes is placed on page no.24 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.

(X-E) 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 30.06.2017 is placed on page no.**24B** information of the house.

(X-F) 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 30.06.2017 is placed on page no.**24C** 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 30.06.2017 was Rs 1500.03 Crore (No. of borrowers: 104153) out of which loans amounting to Rs.525.77 Crores (28% of PSA) were provided to 41956 (40 %of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 19 to 60 %. 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 30th JUNE '2017 (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	13268	17399	4581	5298	35	30
2	PURNEA	23310	40415	10130	15196	43	38
3	KATIHAR	11827	23467	8136	12506	69	53
4	KISHANGANJ	8297	10734	2982	2884	36	27
5	DARBHANGA	9979	20538	3017	5588	30	27
6	SITAMARHI	8860	9798	6469	5832	73	60
7	W CHAMPARAN	28612	27652	6641	5273	23	19
	TOTAL	104153	150003	41956	52577	40	28

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 6 worst affected LWE 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 financial year 2017 - 2018 in these districts is furnished below, which shows improvement in all the districts, over the same period during the last Financial Year:

SL. No.	District	Disbursement under ACP during the Year ended JUNE'2016	Disbursement under ACP during the Year ended JUNE'2017	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1.	Aurangabad	44556	42247	-5.18
2.	Banka	22276	29858	34.04
3.	Gaya	69523	110073	58.33
4.	Jamui	19468	46908	140.95
5.	Muzaffarpur	108524	117812	8.56
6.	Nawada	20180	26887	33.24
	TOTAL	284527	373785	31.37

It is evident from the above that in all the worst affected LWE districts except Aurangabad, banks have extended higher quantum of credit as compared to last year.

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, 495 training programmes have been organised and 13861 youth were imparted training by the RSETIs. Altogether 153586 persons have been trained by the RSETIs in the State by organizing 5493 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 28A 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 GoI.

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

LAND ALLOTMENT FOR RSETIs

Allotment of land has already been done in all districts of the state except Patna district , 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. 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, GoI, 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. 28B -28J 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. All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials.

The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 27M.

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. All bank to review the position.

AGENDA-XV

(XV-A) OPENING OF NO-FRILL ACCOUNTS AND TRANSACTIONS DONE BY BCAs

As per information received from Banks, a total of 2771754 No-Frill accounts were opened during the FY 2017-18. Thus, a total of 48699695 No-frill accounts have been opened till 30.06.2017 cumulatively. Out of these, 35287785 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. 29A to 29D.

(XVB) 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 3312950 customers whereas the facility of Internet Banking has been provided to 3601905 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 29E.

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.	Bihar Gramin Bank	Sanhaura	Bhagalpur	11.06.2015	Dacoity
2.	Canara Bank	Sohasrai	Biharsarif	28.11.2015	Dacoity
3.	Axis Bank	Daulatpur	Hajipur	24.02.2016	Dacoity
4.	Axis Bank	Maripur	Mozaffarpur	27.04.2016	Dacoity
5.	MBGB	Bhadwa	Aurangabad	28.09.2016	Dacoity
6.	MBGB	Parsawan	Gaya	25.11.2016	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.