

**STATE LEVEL BANKERS' COMMITTEE,**  
**BIHAR**

**54<sup>TH</sup>REVIEW MEETING**

**FOR THE QUARTER ENDED 30<sup>TH</sup>SEPTEMBER, 2015**

**VENUE: HOTEL CHANAKYA, PATNA**

**DATE: 6<sup>TH</sup> JANUARY 2016 TIME: 11.00 AM**



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**STATE LEVEL BANKERS' COMMITTEE  
54<sup>TH</sup> REVIEW MEETING**

**NOTES ON AGENDA ITEMS**

**AGENDA-I**

**CONFIRMATION OF MINUTES OF THE  
53<sup>RD</sup> STATE LEVEL BANKERS' COMMITTEE MEETING  
HELD ON 21.08.2015**

The House may please confirm the Minutes of the 53<sup>rd</sup> State Level Bankers' Committee meeting held on the 21<sup>st</sup> August, 2015.

**ACTION TAKEN REPORT ON THE ACTION POINTS OF 53<sup>RD</sup>SLBC MEETING HELD ON 21.08.2015 AT PATNA**

**[1] ACTION POINT** Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2015-16.

**(Action: All Banks)**

**ACTION TAKEN:** -Due to sincere efforts made by Banks in the State, ACP achievement till Sept'15 has been to the tune of 45.69% of the annual targets as compared to achievement of 43.25% target up to theSept'2014 quarter. In absolute terms 20% increase in disbursement is observed up to theSept'2015 quarter over the achievement up to theSept'2014 quarter.

**[2] ACTION POINT** – Banks should give focus on issuance of new and renewal of KCC and also increase financing in other Agri. Areas such as Dairy, Fishery and other allied activities in order to achieve the ACP target for Agri. Segment.

**(Action: All Banks)**

**ACTION TAKEN:**During the half year ending September'2015, the Banks in the State have extended credit to the tune of Rs.18808 Cr under Agriculture segment as compared to Rs. 15773 Cr provided during the same period last year, thus registering a growth of 19%. Financing under KCC has witnessed 25% improvement over last year.

**[3] ACTION POINT**–Banks to ensure achievement of target under Education loan and Branch opening under FY 2015-16.

**(Action: All Banks)**

**ACTION TAKEN:** - Up to Sept'2015, against the target of 50000, banks in the state have provided loan to 11641(23.28%) under Student Loan scheme. Under Branch Opening, as against target of 527 branches. Banks have opened only 107 new branches up to Sep'2015. Banks are requested to speed up the sanction of proposal of Education Loan and opening of new branches to achieve the annual target.

**[4] ACTION POINT**–The Reserve Bank of India to organise a review meeting with banks who had not opened any new branch during first quarter of FY of 2015-16.

**(Action: Reserve Bank of India)**

**ACTION TAKEN:** -The Reserve Bank of India is requested to arrange a review meeting with banks who had not opened any new branch during FY of 2015-16.

**[5] ACTION POINT**—All banks should give desired focus to PMEGP financing and timely utilisation of margin money in order to achieve PMEGP target during 2015-16.

**(Action: All Banks)**

**ACTION TAKEN:** - Against the Physical Target of 3026 projects for FY 2015-16, Banks have sanctioned 775(25.61%) PMEGP loans during the period under review.

**[6] ACTION POINT**—Banks to ensure training to potential PMEGP borrowers in RSETIs. DIC and Bank official to visit RSETI for selection of eligible persons and generating their applications for financing under PMEGP and other relevant schemes.

**(Action: State Govt. & Banks)**

**ACTION TAKEN:** - All concerned viz. Bank branches, RSETIs, KVIC, DIC and KVIB need to play a coordinating role so that the PMEGP beneficiaries get training at the RSETIs and generation of application is also done from the RSETI trainers.

**[7] ACTION POINT:**—Escalation in the rate of Stamp duty for small value non-Agri loans like DIR, WCC etc. be reviewed.

**(Action: State Government)**

**ACTION TAKEN:** -The matter is still unresolved. The State Govt. is requested to revisit the hike in stamp duty, to remove bottlenecks under smaller non agriculture loans.

**[8] ACTION POINT**Banks to ensure organising weekly Camp by all agri lending branches on each Wednesday for Agri business loans. Field functionaries of the State Govt to participate in the camp for generating loan applications from the service area of the Branch.

**(Action: All Banks & State Govt.)**

**ACTION TAKEN:**—All banks are requested to ensure organising weekly Camp by all agri lending branches on each Wednesday for Agri business loans to enhance financing under Agri loans.

**[9] 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 85.06 cr which is 1% of aggregate advances of Rs.85065.82 cr during the previous year, banks have disbursed 50.65 cr(0.06%) up to Sep'2015.All banks are requested to give adequate attention on this area and achieve the benchmark under DRI scheme.

**[10] ACTION POINT**—Rupay cards to be issued to all eligible farmers, while issuing and renewal of KCC.

**(Action: All Banks)**

**ACTION TAKEN:**—The Banks have issued 906282 ATM cards to farmers up to Sept 2015. All Banks are requested to issue Rupay Cards to all the eligible KCC borrowers

**[11] ACTION POINT** –Banks to ensure use of common format for account opening & 1<sup>st</sup> dose credit linkage of SHGs.

**(Action: All Banks)**

**ACTION TAKEN:**— Most banks have started using the common format but confirmation from all the banks is still awaited. All banks to confirm the use of common format for the purpose.

**[12] 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.

**[13] ACTION POINT** – The Principal Secretary (Co-operative) and Reserve Bank of India to arrange a review meeting for resolving the issues faced by Co-operative bank.

**(Action: State Government, Bihar State Co-op Bank & Reserve Bank of India)**

**ACTION TAKEN:**—A meeting to resolve the issues faced by Co-operative banks is scheduled to be held on 25<sup>th</sup> November 2015.

**[14] ACTION POINT** – System of giving reward to best performing bank for financing under Education Loan to be introduced.

**(Action: State Government)**

**ACTION TAKEN:**—A meeting to reward to best performing bank for financing under Education Loan is scheduled to be held on 25<sup>th</sup> November 2015.

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

(Rs. in Crore)

Sl. No.	ITEMS	SEPT'14	SEPT'15	Bench-mark
1	DEPOSITS	191827.91	220667.03	
2	ADVANCES	70272.67	85065.82	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	78154.53	92656.89	
4	ADVANCES INCLUDING RIDF	82082.53	97475.89	
5	CD RATIO	42.79%	44.17%	
6	PRIORITY SECTOR ADVANCES	49899.64	56138.42	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	71.01%	65.99%	40%
8	AGRICULTURAL ADV.	28391.86	30056.04	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	40.40%	35.33%	18%
10	MSME ADV.	11502.38	18673.53	
11	SHARE OF MSE ADV. IN PSA (%)	23.05%	33.26%	
12	ADV. TO WEAKER SEC.	19452.86	23114.17	
13	SHARE OF WEAKER SEC. IN PSA (%)	38.98%	41.17%	25%
14	DRI ADV.	69.65	50.65	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.10%	0.06%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	2168.20	1707.34	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	6.77%	4.45%	5%
18	TOTAL NUMBER OF BRANCHES	6044	6464	
A	RURAL	3529	3620	
B	SEMI-URBAN	1387	1605	
C	URBAN	1128	1239	

## AGENDA-III

### **REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2015-16 UP TO SEPTEMBER'2015**

The performance of Banks under the Annual Credit Plan 2015-16 up to September'2015, is as under:-

(Rs. in Crore)

<b>Banks</b>	<b>Target</b>	<b>Achievement</b>	<b>% Ach.</b>
Comm. Banks	65032	28809	44.30
Co-op. Banks	1000	246	24.70
RRBs	17968	9325	51.90
<b>Total</b>	<b>84000</b>	<b>38380</b>	<b>45.69</b>

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

<b>Sector</b>	<b>Target</b>	<b>Achievement</b>	<b>% Ach.</b>
Agriculture	42500	18808	44.25
SME	12000	6869	57.24
OPS	7500	2911	38.82
TPS	62000	28588	46.11
NPS	22000	9792	44.51
<b>Total</b>	<b>84000</b>	<b>38380</b>	<b>45.69</b>

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

### **COMPARATIVE PERFORMANCE UNDER ACP** **Ason Sept' 2015 vis-a-vis Sept' 2014**

(Rs. in Crore)

<b>Banks</b>	<b>2015-16</b>			<b>2014-15</b>			<b>YOY increase in disb. (%)</b>
	<b>Target</b>	<b>Ach.</b>	<b>% Ach</b>	<b>Target</b>	<b>Ach.</b>	<b>% Ach</b>	
Comm	65032	28809	44.30	57166	24433	42.74	18%
Co-op	1000	246	24.70	1003	211	21.02	17%
RRBs	17968	9325	51.90	15831	7362	46.50	27%
<b>Total</b>	<b>84000</b>	<b>38380</b>	<b>45.69</b>	<b>74000</b>	<b>32006</b>	<b>43.25</b>	<b>20%</b>



**SECTOR-WISE PERFORMANCE:**

(Rs. in Crore)

Sector	2015-16			2014-15			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
<b>Agl.</b>	42500	18808	44.25	36000	15773	43.82	19%
<b>MSE</b>	12000	6869	57.24	8500	4727	55.61	45%
<b>OPS</b>	7500	2911	38.82	7500	3021	40.28	-03%
<b>TPS</b>	62000	28588	46.11	52000	23521	45.23	22%
<b>NPS</b>	22000	9792	44.51	22000	8485	38.57	15%
<b>Total</b>	84000	38380	45.69	74000	32006	43.25	20%

The overall achievement of target during the period under review is 45.69%, as against 43.25% recorded during corresponding period last year. In absolute terms, Banks have disbursed substantially higher quantum of loan(6374Cr. i.e 120% of last year) during the period under review, than that of last year. It may be observed that all banks i.e CommercialBanks, Co-op Banks&RRBs have recorded impressivegrowthin their loan disbursements vis-a-vis their performance over the same period last year.Sector-wiseperformance growth inall segmentsexcept OPS has been quite healthy.

**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 8Hof the Agenda Book for information of the House.

LBS-IV and V which relates to financial inclusion, is also placed at page no. 8I to 8Pof the Agenda Book.

## **AGENDA-IV**

### **PROPOSED BRANCH OPENING DURING FY 2015-16**

Against the annual target of opening of 527 branches, in 2015-16 Banks have opened 167 branches (Page No.-9A) during the period under review, which is 32% of the total target for FY 2015-16. Since the Banks have set their own target for opening of branches during FY 2015-16, they are requested to give more thrust in opening of branches during the remaining part of FY to achieve the targets.

While opening the brick & mortar branches in rural areas during the current year all Banks are requested to give preference to unbanked villages having population of 10000 & above a detailed list of which has already been provided.

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.

## **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.

A copy of the Bank-wise target and achievement thereagainst is placed at page No. 9D of the Agenda Book.

During the FY 2015-16, Education Loan amounting to Rs 532.66 Crores was sanctioned to 11641 students and loan amounting to Rs. 430.37 Crore were disbursed among 11469 students. The achievement of all banks taken together is 23.28% of the targets allocated. It is below the level achieved during the corresponding period of last year. It was suggested by Chief Minister, Bihar during 52<sup>nd</sup> SLBC that the quantum of sanction of Education loan needs to be enhanced but banks performance shows it otherwise. Controlling Head of all banks are requested to give focussed attention to financing under Education Loan in order to cover all the deserving student and to achieve the allotted target for the year.

For giving further boost to the Education Loan in the state, two Education Loan camps were organised at all the district headquarters by the State Government on 11<sup>th</sup> & 25<sup>th</sup> August, in which the aspiring students submitted their application for obtaining Education Loan and the same was forwarded to the Banks for disposal. Data with respect to the No. of applications received and disposal in the camps is placed at page no. 9G of the Agenda Book.

The bank-wise data on outstanding amount of Education loan as on 30.09.2015 is placed at page no. 9E of Agenda Book.

### **HOUSING LOAN**

Loan amounting to Rs. 1239.79 Crore was sanctioned to 7287 beneficiaries by Banks during the FY 2015-16, which shows an achievement of 30% of the target allocated. Out of these, Housing Loan amounting to Rs. 1025.74 Cr has been disbursed among 7206 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 9F.

## AGENDA-VI

### **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 30.09.2015 was Rs 8445.85 Crore (No. of borrowers:1010516) out of which loans amounting to Rs.3975.34 Crores (47% of PSA) were provided to 440134 (43% of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 31 to 77%. 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 <sup>th</sup> Sep'2015 (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	81925	81415	60624	49663	74	61
2	PURNEA	150165	148835	64571	63999	43	43
3	KATI HAR	221220	120090	64153	50437	29	42
4	KISHANGANJ	82430	62965	61822	48483	75	77
5	DARBHANGA	227030	187970	99893	93985	44	50
6	SITAMARHI	93630	102020	24343	31626	26	31
7	W CHAMPARAN	154116	141290	64728	59341	42	42
	TOTAL	1010516	844585	440134	397534	43	47

## AGENDA-VII

### **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 effective from 1<sup>st</sup> June to 31<sup>st</sup> May each year and 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 debited from his saving account. The insurance will be valid from 1<sup>st</sup> June to 31<sup>st</sup> May each year and is renewable.The last date for enrollment without good health certificate has been extended up to 30.11.2015(F.No-12011/2/2015-InsII dated:- 30.09.2015).

### **ATAL PENSION YOJNA**

Persons aged between 18 to 40yrs 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 30.09.2015 for these three schemes is placed on page no.11A information of the house.

### **EXTENSION OF BANKING SERVICES TO ALL THE REMAINING UNBANKED VILLAGES IRRESPECTIVE OF POPULATION CRITERIA BY AUGUST 2015;**

Reserve Bank of India has instructed for providing banking facilities in all the remaining unbanked villages irrespective of population criteria i.e. all villages with population below 2000 by 14<sup>th</sup> August'2015 instead of earlier guidelines to cover by March'2016. All Banks have submitted their position as on 30.09.2015 o/a providing banking services in villages with population below 2000. The total no. of such identified villages is 27343. Till Sep'2015 **27339** such villages were covered by the Banks. Bank-wise allotment and progress as on 30.09.2015 is placed at Page **No11B** for information of the House.

## AGENDA-VIII

### **GOVT. SPONSORED SCHEMES/PROGRAMMES**

#### **(A) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

Against the physical target of 3026 projects for FY 2015-16, Banks have sanctioned 775 projects amounting to Rs. 49.26 Cr, which is 26% of the target. The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 12A 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. 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.

Putting of data in e-tracking is not up to mark. KVIC needs to strengthen the system of data inputting in e-tracking. As discussed in earlier meetings, the application originating entity i.e DIC, KVIC and KVIB is not endorsing the copy of letter forwarding of application to the branches to their Controlling Authority. As such proper monitoring is becoming difficult. Even the SLBC has asked for the branch wise data of the application sent by DICs, but they have submitted only the bank wise data to SLBC which is serving no purpose. They are requested to give SLBC the granular data i.e. branch wise so that effective follow up can be done by SLBC.

#### **(B) 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 and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 12B to 12K for information of the House.

**AGENDA-IX****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 59587 SHGs and have credit-linked 27581SHGs during the first half of financial year 2015-16, with total Bank-finance of Rs. 152.68Crore.Bankwise SHG savings and credit-linkage,on the basis of data provided by BRLPS,during the first half of financial year is furnished on Page 13A.

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 75,000 units, Banks have sanctioned17621 number of JLGs amounting to Rs. 229.99 Crores up to thesecond quarter of financial year 2015-16. The RRBs have performed much better than the Commercial Banks with regard to credit linkage of JLGs & SHGs.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 2015-16.

The Bank-wise performance under JLG is placed at Page No13B for information of the House.

## AGENDA-X

### KISAN CREDIT CARD (KCC)

#### REVIEW OF PROGRESS AS ON 30.09.2015

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2015-16 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	918914	231494	267855	499349	25.19
RRBs	527226	134789	568967	703756	25.57
TOTAL	1446140	366283	836822	1203105	25.33
Co-op. Banks	53860	6613	115649	122262	12.28
<b>GRANDTOTAL</b>	<b>1500000</b>	<b>372896</b>	<b>952471</b>	<b>1325367</b>	<b>24.86</b>

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 1325367 beneficiaries (New-372896 & Renewal-952471) under KCC amounting to Rs. 10425.36 Crore up to thesecond quarter of FY 2015-16.

Bank-wise & District-wise performance is furnished on PageNo. 15A &15B.

### 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 fortimely issuance of the LPCsby 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 No15Cof 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**

The Cooperative Department, Government of Bihar has allotted all districts of the State under the National Agriculture Insurance Scheme (NAIS) to Agriculture Insurance Company of India Ltd vide their Notification No. 1607 dated 19.05.2015.

Controlling Head of all banks operating in the State have been requested to instruct their operating functionaries to ensure to cover all the crop loans under crop insurance and the 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. Controlling Head of all banks operating in the State have also been requested to instruct their operating functionaries to ensure submission of statement of crop insurance at monthly intervals to the Insurance Companies. It should also be ensured that the statement so submitted is complete in all respects.

The Minutes of the SLBC Sub-committee meeting on Agriculture held on 18.08.2015 is placed at page no. 15D to 15F for information of the House.



**AGENDA-XI****DAIRY, FISHERY & POULTRY**

Banks have sanctioned loans amounting to Rs 189.74 Crore to 6511 beneficiaries under various Dairy schemes, Rs. 9.85 Crore to 266 beneficiaries under Fishery schemes and Rs. 149.05 Crore to 3633 beneficiaries under Poultry schemes up to the second quarter of FY 2015-16. Bank wise performance is furnished on page no.16A to 16C. All banks are requested to increase their lending under these sectors to achieve their annual target.

**FARM MECHANISATION**

Against the financial target of Rs.2902.44 Crore for the year 2015-16, Banks have sanctioned loans amounting to Rs. 403.42 Crore to 15589 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no.16D 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. 47.65 Crore to 82 farmers for storage facility up to the 2<sup>nd</sup> quarter of financial year 2015-16. 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. 16E for information.

**AGRICULTURE TERM LOAN (ATL)**

Against the financial target of Rs.14651.10 Crore for the year 2015-16, Banks have sanctioned loans amounting to Rs. 8602.86 Crore to 291240 farmers.

Bank-wise target and performance is furnished on Page no. 16F for information.

## AGENDA-XII

### CD RATIO (As on 30.09.2015)

(Rs. in Crore)

<b>Bank</b>	<b>Deposits</b>	<b>Advances</b>	<b>CD ratio</b>
Comm. Banks	195965	79564	<b>40.60</b>
Co-op. Banks	2190	1187	<b>54.18</b>
RRBs	22512	11906	<b>52.89</b>
Total	220667	92657	<b>41.99</b>
RIDF	-----	4818	-----
Total (Advances +RIDF)	220667	97475	<b>44.17</b>
Investment	-----	6529	-----
Grand Total (Adv.+RIDF+Inv.)	220667	104004	<b>47.13</b>

As at the end of Sept'2015, CD Ratio of the state stood at 44.17% which shows an increase of 138 basis points as compared to Sept'2014. If write-off to the tune of Rs.158.75Crores had not taken place during the period, the CD ratio of the State would have increased by another 07bps. The CD ratio of the State would have improved further by 224 basis points, had the State Government utilised the total amount of Rs.9756.08Crore (as on 30.09.2015), sanctioned under RIDF. As on 30<sup>TH</sup>Sept, 2015 only 49% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

Only Siwan district (23.41%) has less than 25% CD ratio as on 30.09.2015. 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 (15.99%) and South Indian Bank (09.18%) have CD Ratio less than 25%. These banks are requested to step up their effort to improve CD Ratio substantially.

Bank-wise and district-wise details are furnished on Pageno. 20A to 20E.

It is pertinent to mention here that an amount of Rs.7591.07Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Corporation Bank, Indian Overseas Bank, Vijaya Bank, IDBI bank, State Bank of Bikaner & Jaipur, Federal Bank and Axis 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 9<sup>th</sup> November 2005.

## RECOVERY

A summary of the recovery data (as on 30.09.2015) is given below. (Rs.in Crore)

<b>Bank</b>	<b>Demand raised</b>	<b>Amount recovered</b>	<b>Recovery %</b>
Comm. Banks	23424	11473	48.98
Co-op. Banks	778	247	31.76
RRBs	6443	5790	89.86
<b>Total</b>	<b>30645</b>	<b>17510</b>	<b>57.14</b>

Recovery percentage is at 57.14% of the total demand raised by Banks as on 30<sup>th</sup>Sept, 2015. 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 30.09.2015 is furnished on Page No. 20F.

With regard to disposal of top ten certificate cases of the districts, the progress has not been very encouraging. The State Government is requested to sensitize the functionaries at district level to give adequate attention towards disposal of certificate cases, execution of Possession Notice under SARFAESI Act and action against big defaulters of the district so that Banks may recover their dues from the defaulters. In the first Sub-Committee meeting of SLBC on Industries held on 30.10.2013, it was decided that monthly meeting should be conducted by SDC (Banking) in each district on Recovery & Certificate Case related issues of Banks. In the 51<sup>st</sup> SLBC meeting held on 21.02.2015, top 10 certificate cases of each district was incorporated in the agenda book for recovering the dues from the defaulters. The State Govt. is requested to suitably instruct the concerned district authorities to hold the said meeting in all Districts on regular basis for discussing all recovery related issues of Banks.

### NPAs & WRITE-OFF

As on 30.09.2015, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

<b>Banks</b>	<b>Total Adv.</b>	<b>Total NPA</b>	<b>% of NPA</b>	<b>Amt. written-off</b>
Comm. Banks	71973	4397	6.11	159
Co-op. Banks	1187	272	11.91	0
RRBs	11906	434	3.65	0
<b>Total</b>	<b>85066</b>	<b>5103</b>	<b>6.00</b>	<b>159</b>

NPA of Banks at 6.00% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Amount Written off and Segment-wise details of NPA amount is furnished on Page No. 20G for discussion and review by the House.

**CERTIFICATE CASES& DISPOSAL OF TOP 10 CASES**

As on 30.09.2015, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

<b>Banks</b>	<b>Total Cases (No.)As on 30.06.2015</b>	<b>Total Cases (Amount)As on 30.06.2015</b>	<b>Cases filed (No.) (During the quarter)</b>	<b>Cases filed (Amount) (During the quarter)</b>	<b>Cases disposed of (No.) (During the quarter)</b>	<b>Cases disposed of (Amount) (During the quarter)</b>	<b>Pending Cases (No.)As on 30.09.2015</b>	<b>Pending Cases (Amount)As on 30.09.2015</b>
Comm	350651	1871.20	6258	69.15	1266	11.42	355643	1928.93
Co-op	34614	70.12	0	0	0	0	34614	70.12
RRBs	23661	30.33	1235	13.03	1029	4.87	23867	38.49
<b>Total</b>	<b>408926</b>	<b>1971.65</b>	<b>7493</b>	<b>82.18</b>	<b>2295</b>	<b>16.29</b>	<b>414124</b>	<b>2037.54</b>

It is evident from the above Table that during thesecondquarterof FY 2015-16,7493cases were filed and 2295 cases were disposed off and414124cases involving Rs. 2037.54 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, verymeagre 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 helpBanks in improving their asset quality besides conveying a message to the borrowers, for timely repayment of loans.

Bank-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 20H.

**PRIORITY SECTOR LENDING**

As on 30.09.2015, the Benchmark of 40% for Priority Sector advanceshas 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 65.99% in the State, which is well above the Benchmark.Bank-wise position is furnished on Page No. 20I&20J.

### **AGRI CREDIT**

At the State level, the ratio of Agri Credit to Total Advances stands at 35.33% as on 30.09.2015, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No20I.

### **DIFFERENTIAL RATE OF INTEREST (DRI)**

As on 30<sup>th</sup>Sept,2015 the aggregate advances level under DRI Scheme stands at Rs. 50.65Crore, which is 0.06% of the total advances of Rs.85065.82 Crore as on 30.09.2015.

A total of 1460beneficiaries were provided loans amounting to Rs.10.38Crore under DRI Scheme during the period under review. Out of this, 44beneficiaries were provided credit support of Rs. 0.09 Crore to complete their dwelling units under Indira Awas Yojana. 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 the Scheme. Bank-wise position is furnished on PageNo.20J &20K.

### **WEAKER SECTION**

Total loan extended by Banks to the weaker section, as on 30<sup>th</sup>Sept,2015 was Rs. 23114.17Crore out of the aggregate advances of Rs.85065.82 Crorei.e. 27.17%of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 41.17%which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No.20J.

## **AGENDA-XIII**

### **OPENING OF NO-FRILL ACCOUNTS AND TRANSACTIONS DONE BY BCAs**

As per information received from Banks, a total of 4749213 No-Frill accounts were opened up to the second quarter of FY 2015-16. Thus, a total of 31441853 No-frill accounts have been opened till 30<sup>th</sup> Sept, 2015 cumulatively. Out of these, 21195873 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. 21A to 21D.

### **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 1226769 customers whereas the facility of Internet Banking has been provided to 1895495 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 21E.

## AGENDA-XIV

### **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 1<sup>st</sup> half of financial year 2015 - 2016 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 Sep'2015.	Disbursement under ACP during the Year ended Sep'2014.	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	25028	17985	<b>39.16</b>
2	Aurangabad	84945	75490	<b>12.52</b>
3	Bhojpur	121662	90693	<b>34.14</b>
4	East Champaran	153464	118303	<b>29.72</b>
5	Gaya	144366	114791	<b>25.76</b>
6	Jamui	44063	29426	<b>49.74</b>
7	Jehanabad	40180	29802	<b>34.82</b>
8	Kaimur	90786	72120	<b>25.88</b>
9	Munger	60693	38224	<b>58.78</b>
10	<b>Nalanda</b>	81218	66256	<b>22.58</b>
11	<b>Nawada</b>	41382	37734	<b>9.66</b>
12	Patna	660360	548597	<b>20.37</b>
13	Rohtas	132880	104764	<b>26.83</b>
14	Sitamarhi	69734	62714	<b>11.19</b>
15	West Champaran	121560	116348	<b>4.47</b>
	<b>TOTAL</b>	1872321	1523247	<b>22.91</b>

It is evident from the above that Banks have extended higher quantum of credit as compared to last year in the LWE affected Districts.

## **AGENDA-XV**

### **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-XVI**

### **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. Up to the quarter ending Sept'2015 of the financial year, 473 training programmes have been organised and 13416 youth were imparted training by the RSETIs. Altogether 105682 persons have been trained by the RSETIs in the State by organizing 3802 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No.24A 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 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 AT 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. However, the encroachment in the allotted land for RSETI at Jamui has come in the way of construction of building. State Govt. is requested to help resolve the issue to enable RSETI Jamui complete construction. 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 now issued specific instructions for withdrawal of fund from the banks where construction work does not commence on or before 01.07.2015. 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. has 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 has been advised to all banks having RSETI responsibilities. Banks are requested to submit reimbursement claim for 2013-14 onwards to SRLM, Govt. of Bihar at the earliest for settlement.

## AGENDA-XVII

### **FINANCIAL LITERACY INITIATIVES**

Financial Literacy Centers (FLCs) are functional in all the districts in the State. 386303 persons participated in 8777 camps organised by the FLCs during the second quarter of FY 2015-16. The information pertaining to FLCs in the State is placed at Page No.25A 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. 25B.

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 bank 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-XVIII**

### **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 14<sup>th</sup> 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 30.09.2015 is placed at page no.26A of the Agenda Book.

### **SMALL ROAD TRANSPORT OPERATORS (SRTOs)**

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs. 332.87 Crore for purchasing 9428 vehicles by SRTOs up to the second quarter of FY 2015-16 which is 42.85% of the annual target. Bank-wise performance is furnished on Page No.26B.

### **ADVANCES GRANTED UNDER CGTMSE COVERAGE**

A total of 26577 units were financed by Banks involving Rs.1296.89 Crore with CGTMSE cover, up to the second quarter of FY under review. Further, loans amounting to Rs. 1277.72 Crore were disbursed to 26433 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. 26C for information of the House.

### **ADVANCES GRANTED UNDER MANUFACTURING SECTOR**

Against the financial target of Rs.2400 Crore for the year 2015-16, up to the second quarter of FY under review loan amounting to Rs 1205.16 Crores were sanctioned to 51189 units and out of that Rs. 1209.80 Crores were disbursed among 50851 units under Manufacturing Sector. The achievement of all banks taken together is 50.22% of the targets allocated.

Bank-wise performance data is furnished on Page No. 26D for information of the House.

**AGENDA-XIX****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.

Against the target of 5600, 1037 applications for loans amounting to Rs. 8.02 Crore have been sanctioned by Banks during the period under review. Performance under WCC is not satisfactory. All the banks are requested to step up the efforts to achieve the target. The Bank-wise achievement as on 30.09.2015 is furnished on Page No. 27A.

**FOOD PROCESSING UNITS**

In the 44<sup>th</sup> SLBC meeting Food Processing industry was identified as focus area for the State

Banks have sanctioned loans amounting to Rs.462.06 Crore to 1061 Food Processing Units up to the second quarter of financial year 2015-16. Controlling Head of all Banks are requested to instruct their operating functionaries to intensify efforts for increasing finance to such units.

Bank- wise performance is furnished on Page No.27B for information.

## AGENDA-XX

### **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	Rajla Oraiya	Jamui	02.02.2015	Kidnapping
2.	Bihar Gramin Bank	Madhopur	Jamui	27.02.2015	Dacoity
3.	Canara Bank	Jamui	Jamui	13.04.2015	Kidnapping
4.	Bihar Gramin Bank	Bhagalpur	Bhagalpur	26.05.2015	Dacoity
5.	Bihar Gramin Bank	Sanhaura	Bhagalpur	11.06.2015	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-XXI

### **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 46<sup>th</sup> 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-XXII**

### **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.

#### **ESCALATION IN STAMP DUTY PAYABLE ON SECURITY DOCUMENTS**

The escalation in stamp duty payable on security documents pertaining to non-Agri loans from Rs. 100/- to Rs. 1000/- is acting as a hurdle in credit dispensation to small borrowers, particularly under retail lending, DRI, WCC etc. The Govt. is requested to either abolish or reduce stamp duty substantially for non-farm sector loan for a certain threshold limit say up to Rs. 1.00 lacs. The State Government is earnestly requested to look into the matter so that the credit growth, particularly under small loan segment, is not adversely affected.

#### **SKILL LOAN FINANCING**

Ministry of Skill Development and Entrepreneurship, Govt. of India has formulated a revised Model scheme for skill loans wef 15<sup>th</sup> 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: 30<sup>th</sup> June, 2015 received from MoF, GOI through mail 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.