

**STATE LEVEL BANKERS' COMMITTEE, BIHAR**  
**55<sup>TH</sup> REVIEW MEETING**  
**FOR THE QUARTER ENDED 31<sup>ST</sup> DECEMBER, 2015**  
**VENUE: HOTEL CHANAKYA, PATNA**  
**DATE: 24<sup>TH</sup> FEBRUARY 2016 TIME: 11.00 AM**



**EDUCATION LOANS**



**STATE BANK OF INDIA**  
**SLBC DEPARTMENT (5<sup>TH</sup> FLOOR)**  
**LOCAL HEAD OFFICE, WEST GANDHI MAIDAN**  
**P A T N A - 8 0 0 0 0 1**  
**PH.NO. 0612-2209076 / FAX- 0612-2209075**  
**Email-slbc.bihar@sbi.co.in**  
**WEBSITE - <http://slbcbihar.com>**

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

**NOTES ON AGENDA ITEMS**

**AGENDA-I**

**CONFIRMATION OF MINUTES OF THE  
54<sup>TH</sup> STATE LEVEL BANKERS' COMMITTEE MEETING  
HELD ON 06.01.2016**

The House may please confirm the Minutes of the 54<sup>th</sup> State Level Bankers' Committee meeting held on the 6<sup>th</sup> January, 2016.

**ACTION TAKEN REPORT ON THE ACTION POINTS OF 54<sup>TH</sup> SLBC MEETING HELD ON 06.01.2016 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 Dec'15 has been to the tune of 69.26% of the annual targets as compared to achievement of 69.81% target up to the Dec'2014 quarter. In absolute terms 13% increase in disbursement is observed up to the Dec'2015 quarter over the corresponding period last year.

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

**(Action: All Banks)**

**ACTION TAKEN:** - Up to the quarter ending December'2015, the Banks in the State have extended credit to the tune of Rs.29078 Cr under Agriculture segment as compared to Rs. 25546 Cr provided during the same period last year, thus registering a growth of 14%.

**[3] ACTION POINT:** Banks to ensure achievement of target under Branch opening for FY 2015-16.

**(Action: All Banks)**

**ACTION TAKEN:** - Up to Dec'2015, Banks have opened only 302 new branches. Banks are requested to speed up the opening of new branches to achieve the annual target.

**[4] ACTION POINT:** Banks to ensure opening of B&M branches in 13 uncovered blocks in the State by 31.03.2016.

**(Action: Banks having lead Bank responsibility of districts having these uncovered blocks)**

**ACTION TAKEN:** - Banks having lead bank responsibility in their areas are requested to give top priority in opening of B&M branches in 13 uncovered blocks in the State by 31.03.2016. However, PNB has advised vide their letter dated: 09.02.2016 (copy enclosed), six blocks namely Kaisath, Mohra, Ben, Tharthari, Mescore, Kshichak, Ramgarh have already branches.

**[5] ACTION POINT:** SLBC to prepare a roadmap for opening of B&M branches in all uncovered villages having population above 5000 and advise the same to RBI & Banks in the State by 31.01.2016.

**(Action: SLBC)**

**ACTION TAKEN:** -SLBC has distributed the target for opening of B&M branches in all uncovered villages having population above 5000 among banks and advise the same to RBI.

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

**(Action: All Banks)**

**ACTION TAKEN:** - All banks are requested to speed up the seeding of Bank accounts with Aadhar numbers.

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

**(Action: All Banks)**

**ACTION TAKEN:** - All banks to ensure conduct of security audit at branches on regular intervals to avoid lapses in internal security.

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

**(Action: All Banks)**

**ACTION TAKEN:** - All banks are requested to prepare an area wise and sector wise NPA position and submit it to the State Government latest by 15.04.2016 for effective monitoring of NPAs.

**[9] ACTION POINT:** Banks to ensure achievement of target under Education loan for FY 2015-16. Bottlenecks in sanction/ disbursement should be removed. Private Banks to give priority in achievement of target for the current FY.

**(Action: All Banks)**

**ACTION TAKEN:** - Up to Dec'2015, against the target of 50000, banks in the state have provided loan to 19122(38.25%) under Student Loan scheme. Banks are requested to speed up the sanction of proposal of Education Loan to achieve the annual target.

**[10] 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 53.95 cr(0.06%) up to Dec'2015. All banks are requested to give adequate attention on this area and achieve the benchmark under DRI scheme.

**[11] ACTION POINT:** Banks to ensure organising weekly Camp by all agri lending branches for Agri business loans. Field functionaries of the State Govt and Banks 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.

**[12] 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 969732 ATM cards to farmers up to Dec 2015. All Banks are requested to issue Rupay Cards to all the eligible KCC borrowers

**[13] ACTION POINT:** Notification on waiver or reduction of stamp duty on non-agriculture sector loans to be issued.

**(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.

**[14] ACTION POINT:** Notification to be issued by the State Govt. with regard to implementation of Interest Subvention scheme in the accounts of Self Help Groups, in the 27 non-IAP districts, on the same line as in the 11 IAP districts.

**(Action: State Government)**

**ACTION TAKEN:** - Notification on the matter is still awaited from State Govt.

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

**(Action: All Banks)**

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

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

**(Action: All Banks)**

**ACTION TAKEN:** - All banks are requested to ensure participation of senior level officers at BLBC/DLCC meeting in the District.

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

**(Action: State Government)**

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

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

(Rs. in Crore)

Sl. No.	ITEMS	DEC'14	DEC'15	Bench-mark
1	DEPOSITS	201083.69	226259.30	
2	ADVANCES	72560.31	87766.27	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	80329.12	95214.59	
4	ADVANCES INCLUDING RIDF	84748.12	100091.59	
5	CD RATIO	42.14%	44.24%	
6	PRIORITY SECTOR ADVANCES	50523.24	60560.55	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	69.62%	69.00%	40%
8	AGRICULTURAL ADV.	28588.58	32969.66	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	39.40%	37.57%	18%
10	MSME ADV.	11951.02	19894.41	
11	SHARE OF MSE ADV. IN PSA (%)	23.65%	32.85%	
12	ADV. TO WEAKER SEC.	21099.69	25546.61	
13	SHARE OF WEAKER SEC. IN PSA (%)	41.76%	42.18%	25%
14	DRI ADV.	67.01	53.95	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.10%	0.06%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	3340.24	2582.11	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	6.47%	8.87%	5%
18	TOTAL NUMBER OF BRANCHES	6169	6596	
A	RURAL	3585	3666	
B	SEMI-URBAN	1427	1660	
C	URBAN	1157	1270	

## AGENDA-III

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

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

(Rs. in Crore)

<b>Banks</b>	<b>Target</b>	<b>Achievement</b>	<b>% Ach.</b>
Comm. Banks	65032	44704	68.74
Co-op. Banks	1000	293	29.29
RRBs	17968	13180	73.36
<b>Total</b>	<b>84000</b>	<b>58177</b>	<b>69.26</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	29078	68.42
SME	12000	10072	83.93
OPS	7500	4740	63.20
TPS	62000	43890	70.79
NPS	22000	14287	64.94
<b>Total</b>	<b>84000</b>	<b>58177</b>	<b>69.26</b>

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

### **COMPARATIVE PERFORMANCE UNDER ACP** **As on Dec' 2015 vis-a-vis Dec' 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	44704	68.74	57166	38740	67.77	15%
Co-op	1000	293	29.29	1003	259	25.81	13%
RRBs	17968	13180	73.36	15831	12657	79.95	04%
<b>Total</b>	<b>84000</b>	<b>58177</b>	<b>69.26</b>	<b>74000</b>	<b>51656</b>	<b>69.81</b>	<b>13%</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	29078	68.42	36000	25546	70.96	14%
<b>MSE</b>	12000	10072	83.93	8500	6869	80.81	47%
<b>OPS</b>	7500	4740	63.20	7500	4905	65.40	-03%
<b>TPS</b>	62000	43890	70.79	52000	37320	71.77	18%
<b>NPS</b>	22000	14287	64.94	22000	14336	65.17	00%
<b>Total</b>	84000	58177	69.26	74000	51656	69.81	13%

The overall achievement of target during the period under review is 69.26%, as against 69.81% recorded during corresponding period last year. In absolute terms, Banks have disbursed substantially higher quantum of loan (6521 Cr. i.e 113% of last year) during the period under review, than that of last year. It may be observed that all banks i.e Commercial Banks, Co-op Banks & RRBs have recorded growth in their loan disbursements vis-a-vis their performance over the same period last year. Sector-wise performance growth in all segments except OPS and NPS 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 8H of 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 8 P of 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 302 branches (Page No.-9A) during the period under review, which is 57% 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 5000 & 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.

The Minutes of the 26<sup>th</sup> Sub-committee meeting on Branch Opening and IT enabled financial inclusion held on 20.01.2016 is placed at page no. 9G to 9H for information of the House.

## **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 834.80 Crores was sanctioned to 19122 students and loan amounting to Rs. 673.27 Crore were disbursed among 19013 students. The achievement of all banks taken together is 38.25% 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.

The bank-wise data on outstanding amount of Education loan as on 31.12.2015 is placed at page no.9E of Agenda Book.

### **HOUSING LOAN**

Loan amounting to Rs.2095.25 Crore was sanctioned to 10998 beneficiaries by Banks during the FY 2015-16, which shows an achievement of 46%of the target allocated. Out of these, Housing Loan amounting to Rs. 1752.68 Cr has been disbursed among 10079 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 31.12.2015 was Rs 8845.96 Crore (No. of borrowers:1069306) out of which loans amounting to Rs.4052.42 Crores (46% of PSA) were provided to 459141 (43% of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 33 to 73%. 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 31 <sup>st</sup> DEC'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	84523	83667	60011	49363	71	59
2	PURNEA	152427	150967	62495	63406	41	42
3	KATI HAR	236335	131062	70900	52424	30	40
4	KISHANGANJ	89190	66530	64216	48566	72	73
5	DARBHANGA	250151	203675	105063	97764	42	48
6	SITAMARHI	96957	103065	26178	34011	27	33
7	W CHAMPARAN	159723	145630	70278	59708	44	41
	TOTAL	1069306	884596	459141	405242	43	46

## 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 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 31.12.2015.

#### **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 31.12.2015 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 31.12.2015 is placed at Page **No11J** for information of the House.

### **OPENING OF BRICK & MORTAR BRANCHES IN VILLAGES WITH POPULATION 5000 & ABOVE:**

SLBC convenor Banks were advised vide circular FIDD.CO.LBS.BC. NO.82/02.01.001/2015-16 dated 30 December 2015 (copy enclosed)to prepare a roadmap to provide banking services in all unbanked villages with population above 5000 through scheduled commercial banks.

In this connection 1640 such villages were identified in accordance with data collected through all 38 LDM's.The list of villages allotted have been provided to all banks with instruction to complete the task before March 2017.All Bank have to provide quarterly progress data to SLBC for compilation and onward submission to RBI.

## 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 1708 projects amounting to Rs. 121.62 Cr, which is 56% 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.

**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 81815 SHGs and have credit-linked 38475 SHGs up to the third quarter of financial year 2015-16, with total Bank-finance of Rs. 210.76 Crore. Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, up to the third quarter 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.

The Minutes of the 26<sup>th</sup> Sub-committee meeting on SHGs and RSETI held on 20.01.2016 is placed at page no. 13C to 13E for information of the House.

**JOINT LIABILITY GROUP**

Against the yearly target of 75,000 units, Banks have sanctioned 26587 number of JLGs amounting to Rs. 367.29 Crores up to the third 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 No 13B for information of the House.

## AGENDA-X

### KISAN CREDIT CARD (KCC)

#### REVIEW OF PROGRESS AS ON 31.12.2015

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	373782	429873	803655	40.68
RRBs	527226	200919	775132	976051	38.11
TOTAL	1446140	574701	1205005	1779706	39.74
Co-op. Banks	53860	8224	113744	121968	15.27
<b>GRANDTOTAL</b>	<b>1500000</b>	<b>582925</b>	<b>1318749</b>	<b>1901674</b>	<b>38.86</b>

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 1901674 beneficiaries (New-582925 & Renewal-1318749) under KCC amounting to Rs. 16426.21 Crore up to the third quarter of FY 2015-16.

Bank-wise & District-wise performance is furnished on Page No. 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 for timely issuance of the LPCs by the concerned authorities on the prescribed formats, incorporating all required particulars.

### **ISSUANCE OF ATM CARDS TO KCC HOLDERS**

As per RBI instructions, all KCC borrowers are to be issued ATM cum Debit Cards. The Bank-wise information on ATM Cards issued to KCC borrowers is placed at Page No 15C of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards are issued to all eligible KCC borrowers both at the time of new sanction as well as at the time of renewal.

### **CROP INSURANCE SCHEME**

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.

As per information received from Patna Regional Office of Agriculture Insurance Company of India Ltd, 1650832 farmers have been covered under NAIS Kharif 2015, 1650832 farmers have been extended the benefit of crop insurance coverage under NAIS Kharif 2015. The information on crop insurance received from Agriculture Insurance Company of India Ltd are as under:

<b>NAME OF THE INSURANCE COMPANY</b>	<b>NO. OF FARMERS WHOSE CROPS INSURED</b>	<b>AREA (IN HA.)</b>	<b>SUM INSURED (IN CR)</b>
<b>Agriculture Insurance Company Of India Ltd</b>	<b>1650832</b>	<b>1498093.65</b>	<b>5835.38</b>

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 25.11.2015 is placed at page no. 15E to 15G for information of the House.



## **AGENDA-XI**

### **DAIRY, FISHERY & POULTRY**

Banks have sanctioned loans amounting to Rs 327.60 Crore to 12944 beneficiaries under various Dairy schemes, Rs12.72 Crore to 377 beneficiaries under Fishery schemes and Rs. 167.58 Crore to 4316 beneficiaries under Poultry schemes up to the third 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. 578.74 Crore to 18739 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. 94.99 Crore to 115 farmers for storage facility up to the third 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. 12123.12 Crore to 535621 farmers.

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

## AGENDA-XII

### CD RATIO (As on 31.12.2015)

(Rs. in Crore)

<b>Bank</b>	<b>Deposits</b>	<b>Advances</b>	<b>CD ratio</b>
Comm. Banks	201528	81776	<b>40.58</b>
Co-op. Banks	2089	1163	<b>55.68</b>
RRBs	22642	12275	<b>54.22</b>
Total	226259	95214	<b>42.08</b>
RIDF	-----	4877	-----
Total (Advances +RIDF)	226259	100091	<b>44.24</b>
Investment	-----	6634	-----
Grand Total (Adv.+RIDF+Inv.)	226259	106725	<b>47.17</b>

As at the end of Dec'2015, CD Ratio of the state stood at 44.24% which shows an increase of 210 basis points as compared to Dec'2014. If write-off to the tune of Rs.153.03 Crores had not taken place during the period, the CD ratio of the State would have increased by another 06 bps. The CD ratio of the State would have improved further by 282 basis points, had the State Government utilised the total amount of Rs.11273.55 Crore (as on 31.12.2015), sanctioned under RIDF. As on 31<sup>st</sup> Dec, 2015 only 43% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

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

Among banks Andhra Bank (18.86%) have CD Ratio less than 25%. Andhra bank is requested to step up their effort to improve CD Ratio substantially.

Bank-wise and district-wise details are furnished on Page no. 19A to 19E.

It is pertinent to mention here that an amount of Rs.7448.32 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Corporation Bank, Indian Overseas 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.

### **NPAs & WRITE-OFF**

As on 31.12.2015, 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	74328	5027	6.76	153
Co-op. Banks	1163	254	21.85	0
RRBs	12275	1071	8.73	0
<b>Total</b>	<b>87766</b>	<b>6352</b>	<b>7.24</b>	<b>153</b>

NPA of Banks at 7.24% 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. 19F for discussion and review by the House.

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

As on 31.12.2015, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

<b>Banks</b>	<b>Total Cases (No.) As on 30.09.2015</b>	<b>Total Cases (Amount) As on 30.09.2015</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 31.12.2015</b>	<b>Pending Cases (Amount) As on 31.12.2015</b>
Comm	355643	1928.93	21121	140.44	2759	21.51	374005	2047.86
Co-op	34614	70.12	1423	5.53	0	0	36037	75.65
RRBs	23867	38.49	872	6.92	893	2.29	23846	43.12
<b>Total</b>	<b>414124</b>	<b>2037.54</b>	<b>23416</b>	<b>152.89</b>	<b>3652</b>	<b>23.80</b>	<b>433888</b>	<b>2166.63</b>

It is evident from the above Table that during the third quarter of FY 2015-16, 23416 cases were filed and 3652 cases were disposed off and 433888 cases involving Rs. 2166.63 Crore are pending at different stages. A disturbing trend in this data is that the disposal rate of certificate cases is much slower than the fresh cases filed, which results in increasing the no. and amount of pending cases in each successive quarter. This large amount of bad loans, if recovered and recycled, can further enhance disbursements by Banks. The list containing details of top 10 Certificate Cases of each district has been provided to the SDC-Banking of the respective districts for effecting recovery in these cases. However, very meagre recovery has been made in these accounts despite regular follow up by Banks at the district level. The State Government is requested to instruct the district-administration of all districts to initiate requisite steps at their end for early disposal of the top 10 Certificate Cases. At the same time, Block-level recovery camps on the lines of credit camp, need to be organised which will help Banks in

improving their asset quality besides conveying a message to the borrowers, for timely repayment of loans.

Bank-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 19G.

### **PRIORITY SECTOR LENDING**

As on 31.12.2015, 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 69.00% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 19H & 19I.

### **AGRI CREDIT**

At the State level, the ratio of Agri Credit to Total Advances stands at 37.57% as on 31.12.2015, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No. 19H.

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

As on 31.12.2015 the aggregate advances level under DRI Scheme stands at Rs. 53.95 Crore, which is 0.06% of the total advances of Rs.87766.27 Crore as on 31.12.2015.

A total of 2079 beneficiaries were provided loans amounting to Rs. 15.19 Crore under DRI Scheme during the period under review. Out of this, 71 beneficiaries were provided credit support of Rs. 0.14 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 Page No. 19I & 19J.

### **WEAKER SECTION**

Total loan extended by Banks to the weaker section, as on 31.12.2015 was Rs. 25546.61 Crore out of the aggregate advances of Rs.87766.27 Crore i.e. 29.11% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 42.18% which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 19I.

## **AGENDA-XIII**

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

As per information received from Banks, a total of 5163545 No-Frill accounts were opened up to the third quarter of FY 2015-16. Thus, a total of 33287554 No-frill accounts have been opened till 31.12.2015 cumulatively. Out of these, 23766605 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. 20A to 20D.

### **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 1464574 customers whereas the facility of Internet Banking has been provided to 1947679 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 20E.

## 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 3rd Quarter 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 DEC'2015.	Disbursement under ACP during the Year ended DEC'2014.	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	37464	30689	<b>22.07</b>
2	Aurangabad	134097	121744	<b>10.14</b>
3	Bhojpur	166161	153036	<b>08.57</b>
4	East Champaran	226989	185856	<b>22.13</b>
5	Gaya	221549	196760	<b>12.60</b>
6	Jamui	63901	62741	<b>1.84</b>
7	Jehanabad	68290	49662	<b>37.51</b>
8	Kaimur	149191	115789	<b>28.84</b>
9	Munger	88041	70299	<b>25.23</b>
10	Nalanda	127395	116573	<b>9.28</b>
11	Nawada	67257	62848	<b>7.01</b>
12	Patna	948597	922806	<b>2.80</b>
13	Rohtas	198486	167385	<b>18.58</b>
14	Sitamarhi	98823	95037	<b>4.00</b>
15	West Champaran	187567	184400	<b>1.71</b>
	<b>TOTAL</b>	<b>2783808</b>	<b>2535625</b>	<b>9.78</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 Dec'2015 of the financial year, 755 training programmes have been organised and 20098 youth were imparted training by the RSETIs. Altogether 112389 persons have been trained by the RSETIs in the State by organizing 4067 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 23A 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. At Nawada & Bhagalpur, land has been identified but allotment is pending with the State Govt. The allotted land at Patna is bifurcated by NH, therefore, fresh allotment is required. The State Govt. is requested to advise the District Administration of these district to make available/relocate land at the earliest so that building of RSETI may be constructed thereat. 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 and completed before 30.06.2016. Banks are requested to start construction of the building at the earliest in order to avoid withdrawal of fund by Govt. of India.

### **REIMBURSEMENT OF EXPENSES**

The State Govt. 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 and 2014-15 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. 600601 persons participated in 12597 camps organised by the FLCs during the third quarter of FY 2015-16. The information pertaining to FLCs in the State is placed at Page No. 24A 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. 24B.

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.

Revised guidelines on Financial Literacy Centres (FLCs) are enclosed on page no. 24C to 24K

## **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 31.12.2015 is placed at page no. 25A 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. 402.35 Crore for purchasing 11499 vehicles by SRTOs up to the third quarter of FY 2015-16 which is 52.27% of the annual target. Bank-wise performance is furnished on Page No. 25B.

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

A total of 20857 units were financed by Banks involving Rs.840.75 Crore with CGTMSE cover, up to the third quarter of FY under review. Further, loans amounting to Rs. 811.97 Crore were disbursed to 20751 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. 25C 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 third quarter of FY under review loan amounting to Rs 1626.00 Crores were sanctioned to 70729 units and out of that Rs. 1609.26 Crores were disbursed among 70685 units under Manufacturing Sector. The achievement of all banks taken together is 67.75% of the targets allocated.

Bank-wise performance data is furnished on Page No. 25D 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, 1394 applications for loans amounting to Rs. 11.54 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 31.12.2015 is furnished on Page No. 26A.

### **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.565.24 Crore to 1360 Food Processing Units up to the third 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. 26B 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. During the 54<sup>th</sup> SLBC meeting, it was informed that abolishment/reduction of stamp duty for non-farm sector loan up to Rs. 1.00 lacs is under process and will be intimated shortly. 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 on page no. 28A. Banks are advised to keep themselves in readiness to finance under Skill Loans when details of the scheme is announced by appropriate authority.

#### **START-UP INDIA PROGRAMME**

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

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