

STATE LEVEL BANKERS' COMMITTEE, BIHAR

**51ST REVIEW MEETING
FOR THE QUARTER ENDED 31ST DECEMBER, 2014**

VENUE: HOTEL CHANAKYA, PATNA

DATE: 14.02.2015 TIME: 10.30 AM



**STATE BANK OF INDIA
SLBC DEPARTMENT (5TH FLOOR)
LOCAL HEAD OFFICE, WEST GANDHI MAIDAN
P A T N A- 800 001
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
51ST REVIEW MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
50TH STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 21.11.2014**

The House may please confirm the Minutes of the 50th State Level Bankers' Committee meeting held on the 21st November, 2014.

ACTION TAKEN REPORT ON THE ACTION POINTS OF 50TH SLBC MEETING HELD ON 21.11.2014 AT PATNA

[1] ACTION POINT Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2014-15.

(Action: All Banks)

ACTION TAKEN: - Due to sincere efforts made by Banks in the State, ACP achievement till December'14 has been to the tune of 69.81% of the annual target as against 68.74% achieved up to December'2013 quarter. In absolute terms 21% increase in disbursement is observed up to December'2014 over previous year's corresponding figure.

[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 December'2014, the Banks in the State have extended credit to the tune of Rs.320.20 Cr, Rs.20.30 Cr and Rs.73.43 Cr under Dairy, Fishery and Poultry schemes respectively as compared to Rs. 166.22 Cr, Rs.15.08 Cr and Rs.27.30 Cr respectively provided during the same period last year, thus financing under Dairy, Fishery and Poultry schemes has witnessed 93%, 35% and 169% respectively improvement over last year.

[3] ACTION POINT – Banks to ensure updation of register 9 &10 related to certificate cases for faster disposal of certificate cases.

(Action: All Banks)

ACTION TAKEN: - All banks are requested to ensure updation of register 9 &10 related to recovery under certificate cases to facilitate disposal of certificate cases

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

(Action: All Banks)

ACTION TAKEN: - Up to December'2014, the Banks in the State have extended credit to the tune of Rs.4.92 Cr to 2787 beneficiaries under DRI schemes. All banks are requested to extend the finance under DRI scheme to all eligible beneficiaries.

[5] ACTION POINT – Waiver of Stamp duty on JLG loan Agreement as done in the case of SHG.

(Action: State Govt.)

ACTION TAKEN: - The Revenue Department has been requested to consider the waiver of stamp duty on JLG loan.

[6] 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)

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.

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

(Action: All Banks)

ACTION TAKEN: -. All Banks are requested to issue Rupay Cards to all the eligible KCC borrowers.

[8] 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: - The State Govt. is requested to issue suitable notification regarding implementation of Interest Subvention scheme in the accounts of Self Help Groups, in the 27 non-IAP districts, on the same lines as in the 11 IAP districts.

[9] 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.

[10] ACTION POINT – Modalities for reimbursement of training cost of RSETIs for 2013-14 should be advised to banks at the earliest.

(Action: Rural Dev Deptt, GOB)

ACTION TAKEN: Modalities for reimbursement of training cost of RSETIs for 2013-14 has been advised to all banks having RSETI responsibilities. Banks are requested to submit reimbursement claim for 2013-14 to SRLM, Govt. of Bihar at the earliest for settlement.

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

(Rs. in Crore)

Sl. No.	ITEMS	DEC'13	DEC'14	Bench -mark
1	DEPOSITS	175803.54	201083.69	
2	ADVANCES	61071.34	72560.31	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	68744.47	80329.12	
4	ADVANCES INCLUDING RIDF	72309.47	84748.12	
5	CD RATIO	41.13	42.14%	
6	PRIORITY SECTOR ADVANCES	45453.85	50523.24	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	74.43%	69.62%	40%
8	AGRICULTURAL ADV.	26786.57	28588.58	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	43.86%	39.40%	18%
10	MSE ADV.	10250.04	11951.02	
11	SHARE OF MSE ADV. IN PSA (%)	22.55%	16.47%	
12	ADV. TO WEAKER SEC.	16214.93	21099.69	
13	SHARE OF WEAKER SEC. IN PSA (%)	26.55	41.76%	25%
14	DRI ADV.	67.80	67.01	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) of March (%)	0.11%	0.10%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	2974.11	3340.24	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	6.98%	6.47%	5%
18	TOTAL NUMBER OF BRANCHES	5573	6169	
A	RURAL	3296	3585	
B	SEMI-URBAN	1264	1427	
C	URBAN	1013	1157	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2014-15 UP TO DECEMBER'2014

The performance of Banks under the Annual Credit Plan 2014-15 up to December'2014, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	57166	38740	67.77
Co-op. Banks	1003	259	25.81
RRBs	15831	12657	79.95
Total	74000	51656	69.81

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	36000	25546	70.96
SME	8500	6869	80.81
OPS	7500	4905	65.40
TPS	52000	37320	71.77
NPS	22000	14336	65.17
Total	74000	51656	69.81

Bank-wise and district-wise position is furnished on **Page- 7A to 7D**.

COMPARATIVE PERFORMANCE UNDER ACP **As on Dec' 2014 vis-a-vis Dec' 2013**

(Rs. in Crore)

Banks	2014-15			2013-14			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	57166	38740	67.77	47938	32538	67.87	19%
Co-op	1003	259	25.81	802	250	31.15	04%
RRBs	15831	12657	79.95	13260	9830	74.13	29%
Total	74000	51656	69.81	62000	42617	68.74	21%

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2014-15			2013-14			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
AgI.	36000	25546	70.96	30286	21143	69.81	21%
MSE	8500	6869	80.81	4821	4568	94.76	50%
OPS	7500	4905	65.40	5723	3730	65.17	31%
TPS	52000	37320	71.77	40830	29441	72.11	27%
NPS	22000	14336	65.17	21170	13177	62.24	09%
Total	74000	51656	69.81	62000	42617	68.74	21%

Comparative performance shows that the overall achievement of target during the period under review is 69.81%, as against 68.74% recorded during the corresponding period last year. In absolute terms, Banks have disbursed substantially higher quantum of loan (51656 Cr. i.e 121% of last year) during the period under review, as compared to the amount disbursed in the corresponding period last year. It may be observed that the Commercial Banks & RRBs have recorded impressive growth in their loan disbursements vis-a-vis their performance over the same period last year. sector-wise performance growth in all segments except 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. 7E to 7H of the Agenda Book for information of the House.

LBS-IV and V which relates to financial inclusion is also placed at page no. 7I to 7 P of the Agenda Book.

AGENDA-IV

PROPOSED BRANCH OPENING DURING FY 2014-15

Against the annual target of opening of 600 branches, during 2014-15 all Banks have opened 261 branches till the quarter ending Dec'2014.

The Bank-wise target and achievement till the quarter ending Dec'2014, is placed at page No. 8A for information of the House.

All Banks are requested to give preference to uncovered Gram Panchayats while opening bank branches in rural areas. Block-wise names of Gram Panchayats not having a bank branch has been advised to all banks.

The Bank & District-wise information on Branch Network, ATM Network, ATM Card issued and Point of Sale Terminals is placed at Page No. 8B & 8C for information.

The Minutes of the 23rd Sub-committee meeting on Branch Opening and IT enabled financial inclusion held on 23.12.2014 is placed at page no. 8G to 8I 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 there against is placed at page No. 8D of the Agenda Book.

Up to the quarter ending Dec'2014 of the current FY, Education Loan amounting to Rs 794.57 Crores was sanctioned to 19237 students and loan amounting to Rs. 574.46 Crore were disbursed among 17871 students.

The achievement of all banks taken together is 38.47% of the targets allocated. Controlling Head of all banks are requested to provide further impetus to financing under Education Loan so that the target set under the Scheme is achieved.

The bank-wise outstanding Education loan advances as on 31.12.2014 is placed at page no.8E of Agenda Book.

Major Private Sector banks' performance under education loan is below 5%.

HOUSING LOAN

Loan amounting to Rs.1829.25 Crore was sanctioned to 10964 beneficiaries by Banks up to the quarter ending Dec'2014 of the current FY, which shows an achievement of 45.68% of the target allocated. Out of these, Housing Loan amounting to Rs. 1485.75 Cr has been disbursed among 10900 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 8F.

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 31.12.2014 was Rs7892.18 Crore (No. of borrowers:935322) out of which loans amounting to Rs.3709.65 Crore (47% of PSA) were provided to 406873 (44%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 31 st December'2014 (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	74260	75004	54953	45752	74	61
2	PURNEA	143425	142786	61673	61398	43	43
3	KATI HAR	201919	109012	58557	45785	29	42
4	KISHANGANJ	75683	59295	56762	45657	75	77
5	DARBHANGA	204155	171220	89828	85610	44	50
6	SITAMARHI	87303	96695	22699	29975	26	31
7	W CHAMPARAN	148576	135207	62402	56787	42	42
	TOTAL	935322	789218	406873	370965	44	47

AGENDA-VII

PRADHAN MANTRI JAN-DHAN YOJANA

Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched on 28.08.2014 with the objective of covering all households in the country with banking facilities and opening at least one account for each household by 25th January 2015.

The scheme consists of Six pillars:

- Universal access to banking facilities
- Providing Basic Banking accounts with overdraft facility of Rs. 5000 and Rupay Debit card with inbuilt accident insurance cover of Rs. 1 lakh.
- Financial Literacy Programme
- Creation of Credit Guarantee Fund for coverage of defaults in overdraft A/Cs
- Micro Insurance
- Unorganized sector Pension schemes like Swavlamban

- a) Universal access to Banking facilities:-** Mapping of each district in to Sub Service Area (SSA) catering to 1000-1500 households, and branch/ BCA to be opened in each SSA in a manner that every citizen has access to Banking services within a reasonable distance. Mapping of all the 13526 SSAs in the state has been completed and SSAs have been allotted to Banks for providing banking facilities. As reported by Banks all mapped SSA are now covered either with Brick & Mortar Branch or Business Correspondents (Bank Mitras). Details of Bank Mitras of the Banks are available on SLBC Website. Banks are requested to update Bank Mitras' status as and when changes occur.
- b) Providing Basic Banking Accounts with Rupay Debit Card and overdraft facility to all households** – All account holders under PMJDY are being provided a Rupay Debit Card which has inbuilt accidental death insurance cover of Rs 1.00 lac . Facility of an overdraft to every basic banking a/c holder would be considered after satisfactory operation of account for six months. Life Insurance of Rs.30,000/- is also provided to the PMJDY account holders' in the age group of above 18 and below 60, who are not covered under any social securities insurance. Claim formats of the Accidental and Life Insurance is available on the SLBC website.
- c) Financial Literacy Programme-** Financial literacy is an integral part of the PMJDY in order to let the beneficiaries make best use of the financial services being made available to them. Banks are required to sensitise the customers about the benefits of PMJDY and other banking schemes and the process for availing the same.
- d) Micro Insurance:** Insurance Regulatory and Development Authority (IRDA) has created a special category of insurance policy called micro-insurance policies to promote insurance coverage among economically vulnerable sections of society. The IRDA Micro-insurance Regulations, 2005 defines and enables micro-insurance. A

micro-insurance policy can be a general or life insurance policy with a sum assured of Rs.50,000 or less.

They can be with or without an accident benefit rider and Either on an individual or group basis

The insurance Companies are expected to enable the extension/distribution machinery to offer micro-insurance products like Aam Admi Bima Yojna, to the PMJDY beneficiaries.

e) Unorganized sector Pension schemes like Swavlamban:

To encourage workers in the unorganised sector to save voluntarily for their old age, an initiative called "Swavlamban Scheme", a co-contributory pension scheme was launched on 26.09.2010, wherein the Central Government would contribute a sum of Rs.1000 per annum in each **National Pension Scheme (NPS)** account opened and having a saving of Rs.1,000 to Rs.12,000 per annum for a period not exceeding five years. The Scheme runs up to Financial Year 2016-17.

The Banks and the Insurance Companies are requested to use the extension/distribution mechanism for full coverage under New Pension Scheme like Swavlamban.

STATUS OF COVERAGE

a) Coverage of Sub Service Area (SSAs):- Banks have covered all 13526 SSAs.

b) Account Opening under PMJDY: As directed in the DFS guidelines an advertisement was published by Banks in a local Newspaper on 27th December'2014 regarding completion of account opening process of each household in the state under PMJDY and leftover household were requested to open their account at their nearest Bank's Branch or Customer Service Centre(BCA). Similar advertisement or news items were also published by the 38 Lead District Managers in their respective districts.

As on 31st Janaury'2015, 15 (fifteen) districts magistrates have issued Saturation Certificate in the districts and other are in process of issuing the same.

The Banks in Bihar have opened more than **88** lakh account as on 26.01.2015 under PMJDY. Account opening of those household, who are still uncovered is also being done by the Banks. Summary of Bankswise/Districtwise account opening details, Rupay Card issued, etc. is placed on page no. 12A. Districtwise account opening data of banks can be viewed at SLBC website i.e.www.slbcbihar.com.

c) Financial Literacy Camps: After completion of task of account opening under PMJDY, Financial Literacy plays a very important role to make these accounts operational and make all the household Financially included in real terms. There is need to organise more Financial Literacy camps at Block/Panchayat levels to optimise benefits.

Besides sensitising the public about PMJDY scheme in the account opening camps at CSPs, Banks are also organising financial literacy camps through rural branches and Financial Literacy Centres (FLCs). The data submitted by banks for their respective FLCs (placed at page No.26B) explain the Bank's efforts under Financial Literacy.

d) Micro Insurance: As advised by GIC companies, no target has been set-up for them by their respective Corporate Centres under the Scheme. They have been advised to get in touch with the Bank Mitras for selling their products through Customer Service Points. The list of Bank Mitra provided by Banks have been uploaded at SLBC website.

Life Insurance Corporation has advised that under Aam Aadmi Bima Yojana they have achieved coverage of 2,98,837 lives in the state against the target of 2,20,000.

e) Unorganized sector Pension schemes like Swavlamban:

Life Insurance Corporation has advised that under-Swablamban they have achieved coverage of 200 accounts. Banks are requested to publicise the scheme and open accounts under Swavlamban for the benefit of the workers in unorganised sector.

Grievance Redressal Mechanism:

To redress the customer enquiry /complaint under PMJDY,SLBC has set up a Call Centre with a TOLL FREE NUMBER. Customers facing difficulty in opening of accounts are making calls on this Toll Free number, where his /her complaint are being registered and the same is forwarded to the concerned Banks for their resolution within a fixed timeline

TOLL FREE NUMBER OF SLBC Bihar is :1800 3456 195

EXTENSION OF BANKING SERVICES TO ALL THE REMAINING UNBANKED VILLAGES IRRESPECTIVE OF POPULATION CRITERIA BY MARCH, 2016:

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 August'2015 instead of earlier guidelines to cover by March'2016. All Banks have submitted their Roadmap for providing banking services in villages with population below 2000. The total No. of such identified villages is 27343. Till December'2014 **19877 such villages as against the target of 20018** villages were covered by the Banks. Bank-wise allotment and progress as on 31.12.2014 is placed at **Page No12B**for information of the House.

AGENDA-VIII**GOVT. SPONSORED SCHEMES/ PROGRAMMES****(A) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

Against the physical target of 7648 projects, Banks have sanctioned 638 projects amounting to Rs. 16.25 Cr up to the quarter ending Dec'2014. The information on loan sanctioned & disbursed by Banks is provided at Page No. 13A of the Agenda Book for information of the House. Adequate applications have now reached the Branches and all Banks are requested to give desired thrust towards financing under PMEGP and make efforts towards achievement of their annual target.

(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).

Bank wise target of NULM distributed in all 38 district is placed at page No 13B

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 73624 SHGs and have credit-linked 35111 SHGs up to the quarter ending Dec'2014 of the financial year 2014-15, with total Bank-finance of Rs. 192.74 Crore. Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, up to the quarter ending Dec'2014 is furnished on Page 14A.

The target for savings linkage of 150000 SHGs and Credit linkage of 1,00,000 SHGs has been distributed among Banks for achievement during the current Financial year. Banks need to pay more attention towards bank & credit linkage of SHGs and work in tandem with JEEVIKA to achieve the desired level of growth in this hugely potential business segment.

In the 48TH SLBC meeting dated 27.05.2014, uniform Savings Linkage and Credit Linkage format for first dose of financing to SHGs was adopted by the House. This common format has been circulated among the banks and is also uploaded on the SLBC website. In the 23rd SLBC sub-committee on SHGs and RSETI held on 23.12.2014, all banks were requested to arrange for printing of only new formats after exhaustion of the current stock.

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 23rd Sub-committee meeting on SHGs and RSETI held on 23.12.2014 is placed at page no. 14C to 14E for information of the House.

JOINT LIABILITY GROUP

Against the yearly target of 50,000 units, Banks have sanctioned 39534 number of JLGs amounting to Rs. 350.01 Crores up to the quarter ending Dec'2014 of the F.Y. 2014-15. The RRBs have performed much better than the Commercial Banks in this regard. As SHG & JLG are important tools to reach the so far financially excluded rural people, all Banks are requested to enhance financing under these schemes during F.Y. 2014-15. The Bank-wise performance under JLG is placed at Page No 14B for information of the House.

AGENDA-X

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 31.12.2014

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, up to the third quarter of FY 2014-15 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	903944	509995	366109	876104	56.42
RRBs	537590	251358	753426	1004784	46.76
TOTAL	1441534	761353	1119535	1880888	52.82
Co-op. Banks	58466	10046	100732	110778	17.18
GRANDTOTAL	1500000	771399	1220267	1991666	51.43

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 1991666 beneficiaries (New-771399 & Renewal-1220267) under KCC amounting to Rs. 16754.22 Crore during the FY 2014-15 while during the same period last year, only 1935388 beneficiaries were extended loans under KCC, the amount involved being Rs.12441.37 Crore.

Thus, Y-o-Y growth of 03% and 35% has been witnessed in terms of no. of KCCs issued and amount of finance extended, respectively. Bank-wise & District-wise performance is furnished on Page No. 16A & 16B.

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 complete in all respect on the new formats, by the Revenue Authorities at the Circle level.

Private Sector Banks have also been assigned crop loan targets but their achievement up to Dec'2014 in this regard, is less than 10%.

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 16C 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 renewal of KCC.

CROP INSURANCE SCHEME

As per information received from Patna Regional Office of Agriculture Insurance Company of India Ltd, 891756 farmers have been covered under WBCIS Kharif 2014, 391249 farmers have been extended the benefit of crop insurance coverage under MNAIS Kharif 2014. Thus, a total of 1283005 farmers have been provided the crop insurance cover, the sum insured being Rs. 2385.33 Crores and the area covered being 1326622.93 hectares by Agriculture Insurance Company of India Ltd. The information on crop insurance received from three insurance companies are as under:

NAME OF THE INSURANCE COMPANY	NO. OF FARMERS WHOSE CROPS INSURED	AREA (IN HA.)	SUM INSURED (IN CR)
Agriculture Insurance Company Of India Ltd	1283005	1326622.93	2385.33
Chola Mandalam	346759	53227.57	39.25
SBI General Insurance	96145	76917	173.06
TOTAL	1725909	1456767.50	2597.64

Thus, as per information received from the above said 3 insurance companies, a total of 1725909 farmers have been provided crop insurance cover, the sum insured being Rs. 2597.64 Crores and the area covered being 1456767.50 hectares.

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 position of insurance as advised by Agriculture Insurance Company of India Ltd, M/s Chola Madalam and SBI General Insurance co. Ltd. is furnished on Page- 16D to 16I.

AGENDA-XI

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 320.20 Crore to 19252 beneficiaries under various Dairy schemes, Rs. 20.30 Crore to 1967 beneficiaries under Fishery schemes and Rs. 73.43 Crore to 1083 beneficiaries under Poultry schemes up to the quarter ending Dec'2014 of FY 2014-15. Bank wise performance is furnished on page no. 17A to 17C.

The issue of non-receipt of subsidy in the accounts of dairy borrowers, due to various reasons has been raised by LDMs. The State Govt. is requested to streamline the system of release of subsidy in the accounts of dairy borrowers, as non-receipt of subsidy in loans disbursed during 2013-14 is coming in the way of fresh disbursement under the scheme.

FARM MECHANISATION

Against the financial target of Rs.2221.87 Crore for the year 2014-15, Banks have sanctioned loans amounting to Rs. 528.27 Crore to 19523 farmers for purchasing farm equipments. While during the same period last year Banks could sanction loans amounting to Rs 490.27 Crore to 11320 farmers, registering Y-o-Y growth of 08% in terms of amount sanctioned. Bank-wise target and performance is furnished on Page no. 17D for information.

Controlling head of all Banks are requested to advise their branches to initiate requisite measures so that the target set under the scheme is achieved.

ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

Banks have sanctioned loans amounting to Rs. 53.69 Crore to 230 farmers for storage facility during the financial year 2014-15. 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. 17E for information.

AGRICULTURE TERM LOAN (ATL)

Against the financial target of Rs.10343.96 Crore for the year 2014-15, Banks have sanctioned loans amounting to Rs. 10087.89 Crore to 443449 farmers.

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

AGENDA-XII

CD RATIO (As on 31.12.2014)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	179104	68742	38.38
Co-op. Banks	1869	959	51.29
RRBs	20111	10629	52.85
Total	201084	80330	39.95
RIDF	-----	4419	-----
Total (Advances +RIDF)	201084	84749	42.14
Investment	-----	7183	-----
Grand Total (Adv.+RIDF+Inv.)	201084	91932	45.72

As at the end of Dec'2014, CD Ratio of the state stood at 42.14% which shows an increase of 101 basis points as compared to Dec'2013. Due to large amount of advances written off every year, CD Ratio has also been adversely affected. If write-off to the tune of Rs.304.86 Crores had not taken place during the period, the CD ratio of the State would have increased by another 16 bps. The CD ratio of the State would have improved further by 487 basis points, had the State Government utilised the total amount of Rs.9784.85 Crore (as on 31.12.2014), sanctioned under RIDF. As on 31st Dec, 2014 only 45% of the amount sanctioned was utilised by the Government of Bihar.

Munger (23.59%) and Siwan (23.25%) are the only two districts in the state having less than 25% CD ratio as on 31.12.2014. Controlling Head of Banks having lead responsibility in these districts are requested to instruct the respective LDMs to coordinate with all Banks operating in the district and intensify efforts for improving CD ratio in the district.

Bank-wise and district-wise details are furnished on Page no. 21A to 21D.

It is pertinent to mention here that an amount of Rs.7768.81 Crores have been financed to units functioning in Bihar by SBI, PNB, Union Bank of India, Allahabad Bank, Corporation Bank, Indian Overseas Bank, Punjab & Sind 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 its circular No.-RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9th November 2005.

RECOVERY

A summary of the recovery data (as on 31.12.2014) is given below. (Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	18896	11557	61.16
Co-op. Banks	698	210	30.08
RRBs	4857	4340	89.37
Total	24451	16107	65.87

Recovery percentage is at 65.87% of the total demand raised by Banks as on 31st Dec, 2014. The recovery position needs improvement 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 31.12.2014 is furnished on Page No. 21E.

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. The State Govt. is requested to suitably instruct the district authorities to hold the said meeting in all Districts on regular basis & all recovery related issues of Banks are discussed therein.

NPAs & WRITE-OFF

As on 31.12.2014, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Amt. written-off
Comm. Banks	60973	4136	6.78	305
Co-op. Banks	959	305	31.78	0
RRBs	10629	447	4.21	0
Total	72560	4888	6.74	305

NPA of Banks at 6.74% 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. 21F for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 31.12.2014, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (No.) As on 30.09.2014	Total Cases (Amount) As on 30.09.2014	Cases filed (No.) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 31.12.2014	Pending Cases (Amount) As on 31.12.2014
Comm	336995	1720.00	6669	60.95	2974	31.21	340690	1749.74
Co-op	34614	70.12	0	0	0	0	34614	70.12
RRBs	30739	19.69	254	7.86	1294	2.61	29699	24.94
Total	402348	1809.81	6923	68.81	4268	26.13	405003	1852.49

It is evident from the above Table that during the second quarter of FY 2014-15, 6923 cases were filed and 4268 cases were disposed off and 405003 cases involving Rs. 1852.49 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 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.

The list of district wise top 10 certificate cases are furnished on page no. 21 H TO 21 K. Bank-wise no. of certificate cases pending with amount is furnished on Page No. 21G.

PRIORITY SECTOR LENDING

As on 31.12.2014, 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 69.63% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 21L & 21M.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 39.40% as on 31.12.2014, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No. 21L.

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 31st Dec, 2014 the aggregate advances level under DRI Scheme stands at Rs. 67.01 Crore, which is 0.10 % of the total advances of Rs.66568.11Crore as on 31.03.2014.

A total of 2787 beneficiaries were provided loans amounting to Rs. 4.92 Crore under DRI Scheme during the period under review. Out of this, 297 beneficiaries were provided credit support of Rs. 0.68 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. 21M to 21N.

WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 31st Dec' 2014 was Rs. 21099.69 Crore out of the aggregate advances of Rs.72560.31 Crore i.e. 29.08% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 41.76% which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 21M.

AGENDA-XIII

OPENING OF NO-FRILL ACCOUNTs AND TRANSACTIONS DONE BY BCAs

As per information received from Banks, a total of 7399649 No-Frill accounts were opened up to the third quarter of FY 2014-15. Thus, a total of 21123118 No-frill accounts have been opened till 31st Dec, 2014 since inception. Out of these, 15327386 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. 22A to 22D.

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 2520454 customers whereas the facility of Internet Banking has been provided to 1574662 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 22E.

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 in quarter ended December'2014 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 quarter ended December'2014-15	Disbursement under ACP during the quarter ended Decmber'2013-14	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	30689	21560	42.34
2	Aurangabad	121744	107024	13.75
3	Bhojpur	153036	126772	20.72
4	East Champaran	185856	146290	27.05
5	Gaya	196760	155892	26.22
6	Jamui	62741	55039	13.99
7	Jehanabad	49662	39025	27.26
8	Kaimur	115789	88222	31.25
9	Munger	70299	59399	18.35
10	Nalanda	116573	87599	33.08
11	Nawada	62848	47405	32.58
12	Patna	922806	782796	17.89
13	Rohtas	167385	140433	19.19
14	Sitamarhi	95037	80915	17.45
15	West Champaran	184400	149905	23.01
	TOTAL	2535625	2088276	21.42

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'2014 of the financial year, 523 training programmes have been organised and 14472 youth were imparted training by the RSETIs. Altogether 82832 persons have been trained by the RSETIs in the State by organizing 3471 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 25A 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

Reallotment of land in two districts [Sheikhpura & Sitamarhi] in connection with construction of RSETI building is pending. The state government has already advised the District Magistrates of these districts to make available/ reallocate land at the earliest so that building of RSETI may be constructed thereat. At Bhagalpur, possession of land has not been taken by the RSETI. 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.

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.

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 has been advised to all banks having RSETI responsibilities. Banks are requested to submit reimbursement claim for 2013-14 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. 328059 persons participated in 2146 camps organised by the FLCs during the third quarter of FY 2014-15. The information pertaining to FLCs in the State is placed at Page No. 26A for information.

As per recent 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. The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 26B.

The Financial Literacy materials, as per requirement of Banks and as decided in the 20th meeting of SLBC Sub Committee on Branch Opening and IT Enabled Financial Inclusion, held on 19th December 2013, has been printed and distributed by SLBC among Banks in the state. All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials at the required intervals.

MICRO, SMALL & MEDIUM ENTERPRISES

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

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

The performance of Banks in this regard as on 31.12.2014 is placed at page no. 27A of the Agenda Book.

The Minutes of the 5th SLBC Sub-committee meeting on Industries held on 11.11.2014 is placed at page no. 27E to 27F for information of the House.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs. 408.22 Crore for purchasing 11551 vehicles by SRTOs up to the quarter ending Dec'2014 which is 53% of the annual target. Bank-wise performance is furnished on Page No. 27B.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 36133 units were financed by Banks involving Rs.1121.50 Crore with CGTMSE cover, up to the quarter ending Dec'2014. Further, loans amounting to Rs. 1114.21 Crore were disbursed to 36115 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. 27C for information of the House.

TARGET UNDER MANUFACTURING SECTOR

Against the financial target of Rs.850 Crore for the year 2014-15, up to the quarter ending Dec'2014, loan amounting to Rs 700.29 Crores were sanctioned to 11374 units and out of that Rs. 675.37 Crores were disbursed among 11359 units under Manufacturing Sector. The achievement of all banks taken together is 82.38% of the targets allocated.

Bank-wise performance data is furnished on Page No. 27D 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 and LDMs of all districts of the State are requested to initiate requisite steps for proper implementation of the Scheme in the State.

Against the target of 5000, only 1234 applications for loans amounting to Rs. 12.24 Crore have been sanctioned by Banks during the period under review. The Bank-wise achievement as on 31.12.2014 is furnished on Page No. 28A.

FOOD PROCESSING UNITS

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

Banks have sanctioned loans amounting to Rs.488.15 Crore to 1201 Food Processing Units up to the quarter ending Dec'2014. 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. 28B 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	Loss of property (Amount in Lac)	Nature of Incidence
1.	Indian Bank	Aurangabad	Aurangabad	28.09.2013	5.37	Dacoity
2.	SBI	AMY Bhita	Patna	11.11.2013	61.28	Burglary
3.	UBGB	Bhalpatti	Darbhanga	15.04.2014	BR. Manager Shot Dead	Dacoity
4.	Union Bank	Fathua	Patna	14.05.2014	100.00	Dacoity
5.	Allahabad Bank	Jalhara	Buxur	17.09.2014	15.59	Dacoity
6.	Canara Bank	Rajla Oraiya	Jamui	02.02.2015	Kidnapping	Kidnapping

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 to co-ordinate with Banks for 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 46th SLBC meeting held on 26.11.2013

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

AGENDA-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 State Government is earnestly requested to look into the matter so that the credit growth, particularly under small loan segment, is not adversely affected.