

AGENDA ITEMS

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**STATE LEVEL BANKERS' COMMITTEE
46TH MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
45TH STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 21.08.2013**

The House may please confirm the Minutes of the 45th State Level Bankers' Committee meeting held on the 21st August, 2013.

ACTION TAKEN REPORT ON THE ACTION POINTS OF 45TH SLBC MEETING HELD ON 21.08.2013 AT PATNA

[1] ACTION POINT – Banks should put in concerted efforts to ensure achievement of target set under ACP for FY: 2013-14.

(Action: All Banks)

ACTION TAKEN: - Due to sincere efforts made by Banks in the State, ACP achievement till Sept'13 has been to the tune of 40.35% of the annual targets. The Banks in the State have extended credit of Rs. 25018 Crore during the half year ending Sept'13 which is 31% more than the disbursement of Rs. 19065 Cr made during the same period last year. The Bank and District- wise ACP achievement is placed at page no. 10A to 10C of the Agenda Book.

[2] ACTION POINT – Banks to monitor branch-wise performance to improve ACP achievement & CD ratio in low performing districts. The data related to poor performing branches should be provided by all Banks along with the actions taken/proposed to be taken by the Bank to improve their performance.

(Action: All Banks)

ACTION TAKEN: - The Banks are monitoring the performance of the branches on regular basis. ACP achievement of all districts except Munger has shown improvement over their performance during the same period last year. In three districts viz. Bhojpur, Munger and Siwan the CD Ratio is less than 25%. All banks are requested to focus on the low performing districts to improve their performance.

[3] ACTION POINT -Target of opening 750 branches during the FY to be met by the Banks in the State. Un-Banked Gram Panchayats to be given priority while opening branches by Banks in rural areas.

(Action: All Banks)

ACTION TAKEN: - During the first half of the FY, the Banks in the State have opened 182 branches, which is much short of the annual target of opening 750 branches. All Banks have been requested to achieve their target of opening branches and to give priority to unbanked Gram Panchyats while opening branches in rural area. The data with reference to branches opened during first half year of FY 2013-14 is placed at page no. 11E of the Agenda Book.

[4] ACTION POINT -Banks to implement the DBT scheme by taking timely measures with regard to opening accounts of the beneficiaries, installing ATMs and issuing ATM Cards to all eligible beneficiaries.

(Action: All Banks)

ACTION TAKEN: - The data with respect to opening accounts of the beneficiaries, installing ATMs and issuing ATM Cards to all eligible beneficiaries of the three districts identified for implementations of DBT is placed at page no.18D to 18E of the Agenda Book.

[5] ACTION POINT -The District Administration of the three DBT implementing districts to remove anomaly in the list of beneficiaries, support in tracing and identification of the beneficiaries and in providing Aadhar number to the respective LDMs.

(Action: District Administration of Arwal, Sheikhpura and Sheohar districts)

ACTION TAKEN: - The District Administration of the three DBT implementing districts have been requested to remove anomaly in the list of beneficiaries and provide support in tracing and identification of the beneficiaries and in providing Aadhar number, to the respective LDMs.

[6] ACTION POINT -All concerned Banks should put in concerted efforts for covering all the 3052 unBanked villages having population of 1600 to 2000 by providing Banking facility.

(Action: All Concerned Banks)

ACTION TAKEN: - As on 30th Sept 2013 the Banks have covered 2242 villages out of 3052 unbanked villages having population of 1600 to 2000 allotted for coverage by providing Banking facility thereat. All Banks are requested to complete the task at an early date. Bank-wise performance is placed at page No. 18B of the Agenda Book.

[7] ACTION POINT -Banks to cover all the allotted villages with population below 2000, within the stipulated timeline, through BCs, USBs or Brick & Mortar branches.

(Action: All Concerned Banks)

ACTION TAKEN: - The Banks have so far covered 3217 No. of villages with population below 2000, through BCs, USBs or Brick & Mortar branches.

[8] ACTION POINT -The District Administration to give adequate attention towards disposal of Certificate Cases, execution of Possession Notices under SARFAESI Act and action against the big defaulters of the district so that Banks may recover their dues from the defaulters.

(Action: All SDC Banking)

ACTION TAKEN: - The District Administration has been requested to give adequate attention towards disposal of Certificate Cases, execution of Possession Notices under SARFAESI Act and action against the big defaulters of the district so that Banks may recover their dues from the defaulters. In the SLBC Sub Committee meeting on Industries held on 30.10.2013, it has been decided to hold two monthly meetings in each district. One meeting to discuss Recovery and progress under Certificate Cases filed by Banks and the other to discuss all other issues related to Banks viz. Education Loan, PMEGP, WCC etc in each district. SDCs (Banking) are requested to convene both the monthly meetings on regular basis. The minutes of the SLBC Sub Committee meeting on Industries held on 30.10.2013 is placed at page no. 8C to 8G of the Agenda Book. The State Govt has advised all the DMs to ensure that SDC(Banking) of the districts implement the above decision taken by the Committee of holding two monthly meetings regularly. A copy of GOB letter no. 1863 dated: 13.11.2013 is placed at page no. 8H of the Agenda Book.

[9] ACTION POINT -All proposals related to Food Processing to be disposed on priority basis by the Banks.

(Action: All Banks)

ACTION TAKEN: - The Bank wise performance under Food Processing is placed at page no.36B of the Agenda Book for information of the House.

[10] ACTION POINT -Education loan being a focus area, all applications received at Bank branches to be disposed on top priority basis and Banks should ensure to achieve their target under Education Loan.

(Action: All Banks)

ACTION TAKEN: - The Bank- wise performance under Education Loan is placed at page no 12A of the Agenda Book for information of the House. The data with respect to disposal of applications received in Education Loan Camps held in July'2013 is placed at page no. 12C. All Banks are requested to dispose the pending applications at an early date.

[11] ACTION POINT -LPC to be issued on new standardized formats for convenience of all concerned.

(Action: Revenue and Land Reforms Department, Government of Bihar)

ACTION TAKEN: - The Revenue Authorities are requested to ensure that LPC is issued on new standardized formats for convenience of all concerned.

[12] ACTION POINT -LPC related issues of Banks to be resolved to enable issuance of LPC within stipulated timeline and in hassle free manner.

(Action: Revenue and Land Reforms Department, Government of Bihar)

ACTION TAKEN: - The Revenue Authorities are requested to ensure that the LPC related issues of Banks are resolved and issuance of LPC is done within stipulated timeline and in hassle free manner.

[13] ACTION POINT -The Banks should give focus on issuance of new and renewal of KCC and also increase finance in other Agri areas such as Godowns, Allied activities, Farm Mechanisation etc. **(Action: All Banks)**

ACTION TAKEN: - During April to Sept 2013 the Banks in the State have provided finance of Rs.12026 Cr under Agriculture as compared to finance of Rs. 8631 Cr provided by the Banks during the same period last year. Thus there has been 39% growth in credit extension under Agriculture segment by the Banks during the first half of the FY. Financing under KCC, Rural Godown, Farm Mechanism etc. has also witnessed improvement over that of last year.

[14] ACTION POINT -The issue of demand of Affidavit from the farmers, at the time of release of crop insurance claim and the submission of farmer's profile for crop insurance to be studied and clarifications to be provided.

(Action: Cooperative Department, Government of Bihar)

ACTION TAKEN: - The Co- operative Department, Govt of Bihar is requested to provide the clarification in this regard.

[15] ACTION POINT -The names of Participating Banks and the modalities for implementation of the new Dairy Scheme- Integrated Dairy Development Scheme, to be finalized at an early date.

(Action: Animal and Fisheries Resources Department, Government of Bihar)

ACTION TAKEN: - Several meetings have taken place since last SLBC in this regard and some more banks have been associated and Blocks were allocated by the SLBC Sub-Committee among Banks. However, the Govt notification in this regards is still awaited. The Animal and Fisheries Resources Department, Government of Bihar is requested to finalise the modalities for implementation of the Scheme, at an early date. In the absence of finalisation of the modality, the disbursement under Dairy is not taking place in the State at the desired level.

[16] ACTION POINT -Involvement of other Banks in the Integrated Fishery Development Scheme of the State Government, in addition to IDBI Bank, to be considered so that more finance under Fishery could be facilitated.

(Action: Animal and Fisheries Resources Department, Government of Bihar)

ACTION TAKEN: - The Animal and Fisheries Resources Department, Government of Bihar is requested to consider participation of more Banks in the Integrated Fishery Development Scheme of the State Government.

[17] ACTION POINT -Subsidy linked Schemes for Poultry and Goatery to be evolved so that Bank finance under these allied Agriculture activities also gather momentum.

(Action: Animal and Fisheries Resources Department, Government of Bihar)

ACTION TAKEN: - The Animal and Fisheries Resources Department, Government of Bihar is requested to come out with Subsidy linked Schemes for Poultry and Goatery so that financing under these allied Agriculture activities improve in the State.

[18] ACTION POINT -Application forms of willing RSETI trained people should be generated and sent to Banks for sanction under PMEGP.

(Action: Industries Department, GoB)

ACTION TAKEN: -The Industries Department, GoB is requested to generate application forms of willing RSETI trained people and send to Banks for sanction under PMEGP.

[19] ACTION POINT -Sub-Committee of SLBC on Industries and Agriculture to be formed under the Chairmanship of the Principal Secretary (Industries) and Agriculture Production Commissioner (APC) respectively, to review the performance/ progress on a quarterly basis.

(Action: SLBC, Principal Secretary-Industry and Agriculture Production Commissioner)

ACTION TAKEN: -The first meeting of Sub-Committee of SLBC on Industries was held on 30.10.2013 under the Chairmanship of the Principal Secretary (Industries). The minutes of the meeting is placed at page no.8C to 8G of the Agenda Book. The first meeting of Sub-Committee of SLBC on Agriculture scheduled on 14.11.2013 to review the performance/ progress of Banks under Agriculture.

STATE LEVEL BANKERS' COMMITTEE, BIHAR

KEY INDICATORS
(ALL BANKS)

(Rs. in Crore)

Sl. No.	ITEMS	SEPT'12	SEPT'13	Bench-mark
1	DEPOSITS	143222.65	169771.72	
2	ADVANCES	47782.33	58571.07	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	53114.28	65446.00	
4	ADVANCES INCLUDING RIDF	55795.15	68791.00	
5	CD RATIO	38.96	40.52	
6	PRIORITY SECTOR ADVANCES	35265.09	43119.28	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	73.80	73.62%	40 %
8	AGRICULTURAL ADV.	20697.56	24949.00	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	43.32%	42.60%	18 %
10	MSE ADV.	8626.04	10188.97	
11	SHARE OF MSE ADV. IN PSA (%)	24.46%	17.40%	
12	ADV. TO WEAKER SEC.	11834.87	15742.77	
13	SHARE OF WEAKER SEC. IN PSA (%)	33.56	36.51	25 %
14	DRI ADV.	73.97	76.27	
15	SHARE OF DRI ADV IN TOTAL ADV (sl.no.2) of mar'12 (%)	0.16%	0.14%	1 %
16	ADV. TO WOMEN (DISBURSEMENT)	1027.87	1950.44	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	5.39%	7.80%	5 %
18	TOTAL NUMBER OF BRANCHES	4962	5454	
A	RURAL	2926	3238	
B	SEMI-URBAN	1105	1215	
C	URBAN	931	1001	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ACP 2013-14 UPTO HALF YEAR ENDING SEPTEMBER 2013

The performance of all Banks under the Annual Credit Plan 2013-14 during the Half Year ended Sept 2013 is as follows:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	47938	19114	39.87
Co-op. Banks	802	190	23.70
RRBs	13260	5713	43.09
Total	62000	25018	40.35

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	30286	12026	39.71
SME	4820	2806	58.21
OPS	5724	2316	40.47
TPS	40830	17149	42.00
NPS	21170	7869	37.17
Total	62000	25018	40.35

Bank-wise and district-wise position is furnished on **Page- 10A to 10C**

COMPARATIVE PERFORMANCE UNDER ACP As on Sept' 2013 vis-a-vis Sept' 2012

(Rs. in Crore)

Banks	2013-14			2012-13			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	47938	19114	39.87	38028	14825	38.98	29%
Co-op	802	190	23.70	2322	222	9.56	-14%
RRBs	13260	5713	43.09	11050	4018	36.36	42%
Total	62000	25018	40.35	51400	19065	37.09	31%

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2013-14			2012-13			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Agl.	30286	12026	39.71	25400	8631	33.98	39%
MSE	4821	2806	58.21	3400	2055	60.45	37%
OPS	5723	2316	40.47	4600	1696	36.86	37%
TPS	40830	17149	42.00	33400	12382	37.07	38%
NPS	21170	7869	37.17	18000	6683	37.83	18%
Total	62000	25018	40.35	51400	19065	37.09	31%

Comparative performance shows that the overall achievement during the period under review is 40.35%, as against 37.09% recorded during the corresponding period last year. Further, in absolute terms, Banks have disbursed substantially higher quantum of loans (25018 Cr. i.e 131% of last year) during the period under review, as compared to the amount disbursed in the corresponding period last year. It will be seen that the Commercial Banks & RRBs have recorded impressive growth in their loan disbursements vis-a-vis their performance over the same period last year while there has been decline in the loan disbursement of Co-operative Banks. In case of sector-wise growth, it will be observed that there has been uniform growth under all segments of Priority Sector.

**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. 10D to 10G of the Agenda Book for information of the House.

LBS-IV and V which relates to financial inclusion is also placed at page no.10H to 10O of the Agenda Book.

AGENDA-IV**BRANCH OPENING 2013-14**

During the 44th SLBC meeting, held on 11th May 2013 at Rajgir, the Hon'ble Finance Minister had desired that Banks operating in Bihar should open 750 new branches during the Financial Year 2013-14.

Against the annual target of opening of 750 branches, during the half-year under review all Banks have opened 182 branches during the half year ending Sept'2013 of FY 2013-14.

The Bank-wise target and achievement during the first half-year, is placed at page No. 11E 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 already been advised to all banks. All Banks are requested to give the desired thrust to branch opening aspect and achieve their target for the year.

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

The minutes of the 19th Sub-Committee meeting of SLBC on Branch Opening and IT Enabled Financial Inclusion held on 18.09.2013 is placed at page no. 11A to 11D for information of the House.

AGENDA-V**EDUCATION LOAN**

Providing education loan to all 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.12A of the Agenda Book.

During the first half year of the current FY, Education Loan amounting to Rs 512.43 Crore was sanctioned to 18197 students and loan amounting to Rs. 335.25 Crore were disbursed among 18309 students under Education Loan.

The achievement of all Banks taken together is 23% 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 Government of India has given targets for achieving 120257 no. of accounts and Rs. 2840.52 Cr outstanding advances under Education Loan as on 31.03.2014. The growth targets of 25939 in No. and Rs.464.18 Cr in amount has thus been given by GOI for achievement by Banks during the FY. Against this target the Banks have achieved 16500(64%) in no. and Rs.404 Cr(87%) in amount till Sept'2013. The Bank-wise data of outstanding Education Loan advances is placed at page no. 12B of the Agenda book for information of the House.

For giving further boost to the Education Loan in the state, four Education Loan camps were organised at all the district headquarters in the state by the State Government, in which the aspiring students submitted their application for obtaining Education Loan and the same was forwarded to the Banks for disposal. The District-wise data with respect to application received in the camps and the status of the disposal is placed at page no 12C of the Agenda book for information of the House.

HOUSING LOAN

Loan amounting to Rs.881.33 Crore was sanctioned to 10214 beneficiaries by Banks during the first half year of F.Y. 2013-14. Out of these, Housing Loan amounting to Rs. 733.24 Cr has been disbursed among 11311 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 12D.

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 outstanding as on 30.09.2013 was Rs.7305.01 Crore (No. of borrowers: 930870) out of which loans amounting to Rs.3352.47Crore (45.89% of PSA) were provided to 381515 (40.98% of PSA) borrowers belonging to minority communities. The amount provided to Minority communities by Banks in the above mentioned districts ranges from 29 to 76%. Thus, all the districts have achieved the target of providing more than 15% of their priority sector loans to the persons belonging to minority communities.

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

LENDING TO MINORITY COMMUNITIES							
AS ON 30th SEPT 2013							
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. (in Lacs)	No.	Amt. (in Lacs)	No.	Amt.
1	ARARIA	61655	82756	45008	49654	73	60
2	PURNEA	105363	146855	45306	61679	43	42
3	KATI HAR	179750	109001	50153	45180	28	42
4	KISHANGANJ	66012	60559	48189	46025	73	76
5	DARBHANGA	235661	101387	87342	49769	37	49
6	SITAMARHI	63249	86736	15812	25153	25	29
7	WEST CHAMPARAN	219180	143207	89705	57787	41	40
	TOTAL	930870	730501	381515	335247	40.98	45.89

AGENDA-VII

FINANCIAL INCLUSION & DIRECT BENEFIT TRANSFER

The Government of India has been issuing Guidelines on Financial Inclusion from time to time. The various issues covered under the GOI guidelines are as under:

1. PERIODICAL UPDATION OF SERVICE AREA PLAN ON DISTRICT WEBSITE:

Govt. of India had asked to prepare Dist. Service Area Plan (DSAP) and upload the same on District website. All the LDMs have since complied it. As per GOI instructions DSAP has to be periodically updated to account for appointment of new BCAs, change of BCAs, change of identified Bank Officials for visit etc.

2. Department of Financial Services (DFS), Ministry of Finance, GoI has placed the Geographical Information System (GIS) module in public domain. The module has the facility of viewing Population range and Distance based Proximity graph with respect to availability of Bank Branches, BCA, ATMs, Currency Chest and Clearing Houses in a particular region and facilities for identification of unequal distribution of banking amenities in a particular region. It has been observed that there are wide variations in Data entered in GIS modules by LDMs with respect to Branches, BCA engaged, ATM installed, Currency Chests and Clearing Houses opened with the data available on RBI website or being reported by Banks.

All Lead District Managers are again requested to verify the details in GIS data entry module and take corrective action wherever necessary. The data in GIS module should be updated periodically at least on a monthly basis as advised earlier.

Banks having Lead Bank responsibility are requested to monitor GIS data updation in their lead districts and send monthly compliance to SLBC for reporting to DFS.

2. EXTENSION OF BANKING SERVICES TO VILLAGES HAVING POPULATION OF 1600 to 2000 BY MARCH 2013:

3052 unbanked villages with population of 1600 to 2000 have been identified and advised to concerned LDMs and Banks, which had to be covered by providing banking facility by March, 2013.

Banks have, till September 30th 2013, covered 2242 of these unbanked villages by providing banking facility thereat. Banks which are yet to cover the allotted villages are requested to cover the remaining villages by providing banking facility at an early date. Bank-wise allotment & progress report as on 30.09.2013 is placed at Page No. 18B for information of the House.

3. 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 March, 2016. All Banks have submitted their Roadmap for providing banking services in villages with population below 2000. Till September'2013 in 3217 villages out of identified 27343 such villages, the banking facilities have been provided.

4. OPENING OF A BRICK AND MORTAR BRANCH/USB IN VILLAGES HAVING POPULATION OF 5000 & ABOVE:

Controlling Head of all Banks operating in the State have been requested to put in concerted efforts for setting up Brick and Mortar branches/ USBs in all the identified villages with population above 5000/10000 at an early date. As on 30th September,2013 1630 such villages out of allotted 1695 villages have been covered. 142 villages have been covered by Brick & Mortar Branches and 1488 villages have been covered by USBs. However, the USB data is based on weekly visit by the Bank Officials, as against the instructions of GoI for visit on all working days with laptop having VPN connectivity.

Bank-wise details of villages covered vis-a-vis villages allocated to them are furnished on Page No.18A.

5. ESTABLISHMENT OF ULTRA SMALL BRANCHES IN LWE AFFECTED DISTRICTS UNDER THE GUIDELINES FOR INTEGRATED ACTION PLAN (IAP) FOR SELECTED TRIBAL & BACKWARD DISTRICTS UNDER THE STATE COMPONENT OF BACKWARD REGIONS GRANT FUND (BRGF):

Under Financial Inclusion various measures have been initiated by the Government of India regarding establishment of Ultra Small Branches (USBs) in all FI villages (above 2000 population) including Left Wing Extremism (LWE) affected areas. Ministry of Home Affairs has identified 15 districts in Bihar as Left Wing Extremism (LWE) affected. The Planning Commission has also formulated guidelines for Integrated Action Plan (IAP) in some selected tribal and backward districts under the State component of Backward Regions Grant Fund (BRGF). 9 LWE districts (Arwal, Aurangabad, Gaya, Jamui, Jehanabad, Kaimur, Munger, Nawada & Rohtas) in Bihar also figure in the Planning Commission list for IAP. As per IAP guidelines, a committee headed by District Collector/District Magistrate and consisting of the Superintendent of Police of the District and District Forest Officer is responsible for implementation of the Scheme in the district.

Funding of Capital Cost for establishing the USBs, amounting to Rs. 1.40 lacs per USB has been included by the Planning Commission as permissible project under IAP. LDMs

of concerned 9 districts have been requested to approach the District Magistrate for funding of capital cost for the establishment of USBs in the identified villages having population over 2000. Controlling Head of all Banks in Bihar have been requested to instruct their operating functionaries to coordinate with respective LDMs for funding of USBs in the identified villages having population above 2000 in their respective districts under the guidelines for IAP.

We have also requested the Principal Secretary, Department of Finance, Government of Bihar to advise the District Magistrates of the relevant 9 districts to arrange for funding of capital cost for establishment of USBs in the identified villages having population over 2000.

STATUS OF ESTABLISHMENT OF ULTRA SMALL BRANCHES IN LWE AFFECTED DISTRICTS OTHER THAN THOSE COVERED UNDER THE INTEGRATED ACTION PLAN:

Further DFS, GoI has asked for status of establishment of USBs in the remaining 6 LWE affected districts, wherein claim is not to be made under IAP. Banks are requested to speedup establishment of USBs in terms of DFS, GoI guidelines.

Further, Department of Financial Services, Govt. of India has expressed its displeasure over gap in opening of USBs in all 15 LWE affected districts of the State. All Banks are requested to speed up establishment of USBs in the 15 LWE affected districts and lodge claims for obtaining reimbursement in the 9 LWE affected districts coming under IAP. The data submitted by Banks, placed at Page No. 18C show that as against 3306 villages with population over 2000 in all 15LWE districts only 1625 USBs have been so far established by the Banks. The DFS, GoI has sought timeline for completion of the task in the remaining villages i.e coverage of all the 3306 villages by opening USBs thereat in the 15 LWE affected districts. Based upon communications received from Banks, the GoI has been advised that by 31st Dec'2013, all the allotted villages in LWE affected districts will be covered.

6. DIRECT BENEFIT TRANSFER

Government of India has decided to provide Direct Cash Transfer facility to the beneficiaries of certain selective schemes in all the districts of the State in a phased manner. In the 1st phase only 3 districts of the state, viz. Arwal, Sheohar & Shekhpura have been identified.

SLBC and Banks have been advised to undertake mapping of Gram Panchayats based on the concept of Sub-Service Area (SSA).

Each SSA should comprise of 1000-1500 households, i.e. 4000-6000 population. Each SSA is to be covered by a Banking outlet.

The present status of coverage of SSA in the three districts (Arwal, Sheohar & Sheikhpura) is furnished hereunder:

Coverage of Sub-Service Areas:

Sr No.	Name of the District	Number of Gram Panchayat (GPs)	Number of Sub Service Areas (SSAs)	Existing and Proposed Banking Coverage Through (No. of SSAs and Panchayats)							
				Existing Bank Branch		Existing Functional BCAs		Existing Functional CSCs		Proposed BCAs/CSCs	
				5		6		7		8	
				SSAs	GPs	SSAs	GPs	SSAs	GPs	SSAs	GPs
	2	3	4	5a	5b	6a	6b	7a	7b	8a	8b
1	Arwal	69	106	25	25	81	44	0	0	00	00
2	Sheohar	53	98	14	14	78	39	0	0	06	0
3	Sheikhpura	54	80	13	13	52	33	0	0	15	08
	TOTAL	176	284	52	52	211	116	0	0	21	08

263 out of the total 284 SSAs in these 3 districts are covered as under:-

By branch- 52

By BCAs- 211

The remaining 21 unbanked sub service areas have been allotted among banks for coverage as under-

Banks/ Districts	Arwal	Sheohar	Sheikhpura	Total
PNB	00	00	01	01
BOI	--	05	01	06
Canara Bank	00	01	06	07
BOB	--	--	01	01
Indian Bank	--	00	02	02
UCO	--	--	02	02
Syndicate Bank	--	--	02	02
UBGB	--	00	--	00
TOTAL	00	06	15	21

All identified Sub-Service areas were to be covered by Banks on or before 31st Aug'2013. The concerned Banks should ensure to cover these uncovered SSAs at the earliest, as scheduled time has already elapsed.

i. Scheme-wise Beneficiary details:

Out of 25027 beneficiaries of the identified schemes in the three districts, accounts of only 22134 beneficiaries have been opened by the Banks. The remaining 2893 beneficiaries list is referred to the district administration for removal of some anomalies pointed out by the LDMs. The accounts will be opened by the concerned Banks on receipt of amended list. The Aadhar/ NPR number seeding has not been done in the accounts as the district administration has not provided the verified Aadhar/ NPR number of these beneficiaries. The status with regard to scheme-wise account opening and seeding of Aadhar number in the accounts is placed at page No. 18D & 18E of the Agenda Book for information of the House. It is requested that district administration may be advised to provide all required support to the Banks in connection with correction/ modification in beneficiary's list and providing Aadhar/ NPR number to enable Banks seed the Aadhar No. in the accounts.

All LDMs are advised to obtain the list of beneficiaries from the line deptt./District Administration and after incorporating the account no of each beneficiary the list should be provided to the concerned line deptt./district administration. This list of beneficiaries along with their account no. should be authenticated by the line deptt/district administration and it should be kept by the LDM and a copy provided to the concerned Banks for their record.

ii. Branches, ATM & Debit Cards:

Apart from providing banking infrastructure in the unbanked sub service areas, Government of India had advised for installation of ATM at all branches in these three districts by 30th June'2013 and issuance of debit card to all eligible beneficiaries by 31st May'2013.

As per information received from the LDMs of the three districts, there are 59 branches in these three districts without having on-site ATMs. As on 30.09.2013 7693 beneficiaries out of the total 25027 beneficiaries of DBT have been issued with ATM Cards. Banks need to issue Debit Card to all eligible beneficiaries.

The details with regard to No. of branches not having ATMs and the number of beneficiaries not issued Debit cards is placed at page No. 18D of the Agenda Book for information of the House.

As the time line of both the tasks is already over all Banks are once again requested to establish ATMs at all branches and issue Debit cards to all eligible beneficiaries at an early date.

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

Against the physical target of 5590 projects, Banks have sanctioned 558 projects amounting to Rs. 26.68 Cr during the half year ending Sept'2013. The information on loan sanctioned & disbursed by Banks is provided at Page No. 19A of the Agenda Book for information of the House. The main reason attributable to the slow progress made in financing under PMEGP is low generation of applications due to recently introduced e-tracking. However, 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- TARGET

The State Govt has advised, vide their e-mail dated 13.11.2013, loan target for Self Employment Programme for 2013-14 under National Urban Livelihood Mission (NULM), in place of Swarna Jayanti Shahari Rojgar Yojana (SJSRY), which has since been closed and the same is placed at page no. 19B for information. The district-wise target for Urban Local Bodies (ULBs) have been allotted and LDMs are requested to distribute the target among the Banks on the basis of their presence in the ULBs and advise the same to SLBC so that Bank-wise target could be arrived at.

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 of the society at an affordable cost for the overall economic development of the society and Banks play a facilitating role through credit linkages to them. Banks have credit-linked 13886 SHGs during the half year ending Sept'2013, with total Bank-finance of Rs. 85.74 Crore. Bank-wise SHG credit-linkage during the first half year of 2013-14 as provided by JEEVIKA & WDC is furnished on Page 21A to 21B and district-wise performance as provided by WDC is furnished on page no. 21C. Year-wise performance under SHG Financing is given hereunder:

(Rs. in Crore)

Year	Number of SHGs Credit Linked	Amt. of Finance
DURING 2008-09	25696	211.44
DURING 2009-10	30241	295.05
DURING 2010-11	26055	198.13
DURING 2011-12	22714	179.64
DURING 2012-13	29593	193.39
DURING 2012-13(Upto Sept'2012)	12002	82.37
DURING 2013-14 (Upto Sept'2013)	13886	85.74

It is evident that SHG financing during the first six months of the FY has been more than that of last year by 16% in terms of no. & 4% in terms of amount of finance. However JEEVIKA & WDC are requested to further increase their activity in the districts and work aggressively towards increasing SHG in the state as the target of the State for Savings linkage is 1,10,000 and Credit linkage is 75,000 SHGs and the performance in this regard so far is not satisfactory. All Banks are requested to achieve their allotted target for the FY 2013-14 and should also ensure to keep sufficient stock of stationanry required for the purpose at the branches.

In the 19th Steering Committee meeting on RSETI & SHG held on 18th Sept, 2013, uniform Savings Linkage and Credit Linkage format of SHG was adopted by the House. The NABARD vide their letter no. NB(Bihar)/MCD/SLBC/2013-14 dt. 06.11.2013 has also confirmed that rating norms for first credit linkage in the NABARD Letter dt-27.05.2013 are in broad conformity with the norms approved by SLBC. A copy of NABARD letter no.

MCID/153/SHG-1(policy)/2013-14 & NB(Bihar)/MCD/SLBC/2013-14 dt. 27.05.2013 & 06.11.2013, respectively is placed at page no 21D to 21H of the Agenda Book.

The common Savings & Credit Linkage Format of SHGs as adopted by SLBC is placed at page no 21I to 21Z4 of the Agenda Book. All Banks are requested to adopt the same after taking concurrence of their Head Office, if required, In this connection rating norms for second dose of credit linkage has not been finalized and as such the Common Credit Linkage Format is for first dose of credit linkage only. A copy of the minutes of the 19th Steering Committee meeting of SLBC on RSETI & SHG held on 18th Sept, 2013, is placed at page no. 21Z5 to 21Z9 for information of the House.

JOINT LIABILITY GROUP

The Bank-wise performance under JLG is placed at Page No. 21Z10 for information of the House. 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 the remaining four months of F.Y. 2013-14.

AGENDA-X

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 30.09.2013

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, up to second quarter of FY 2013-14 is given below:

Banks	Sanctioned (No.)		Target (No.)		% Achievement	
	New	Renewal	New	Due for Renewal	New	Renewal
Comm. Banks	271480	261112	909183	380572	29.85	68.61
RRBs	190943	457917	535349	438772	35.66	95.82
Co-op. Banks	5590	89858	55468	908533	10.07	9.79
TOTAL	468013	808887	1500000	1727877	31.20	46.81-

It is evident from the above Table that Banks operating in the State have sanctioned loans to a total of 1276900 beneficiaries (New-468013 & Renewal-808887) under KCC amounting to Rs. 8001.95 Crore up to the second quarter of FY 2013-14 while during the same period last year, only 894490 beneficiaries were extended loans under KCC, the amount involved being Rs.5964.88 Crore.

Thus, Y-o-Y growth of 43% and 34% has been witnessed in terms of no. of KCCs issued and amount of finance extended, respectively. Bank-wise performance is furnished on Page-25A & 25B.

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 same is also uploaded on the website of SLBC. Banks should finance KCC upto Rs. 50,000/-, without insisting for LPC, and instead of LPC, Affidavit and current rent receipt should be demanded by Banks. While the State Government has also issued instructions to its field level functionaries to facilitate generation of loan application forms, complete in all respect, the Banks need to continue their endeavour for generating KCC loan applications from all eligible farmers and the services of BC Agents may also be utilized for the purpose.

The State Government has devised two types of formats of LPC on the basis of amount

of loan.

- i. For loan amount upto Rs 1 lakh.
- ii. For loan amount above Rs 1 Lakh.

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.

The Banks have sent the list of existing KCC holders and defaulters to the State Government. The Agriculture Department, GoB has sent these lists of existing KCC holders and list of all defaulters, received from Banks, to District Agriculture Officers of all districts for utilization of these lists during generation of KCC applications. In this connection, the Agriculture Department, GoB has been requested to provide village-wise list of eligible farmers to Banks, to enable them to extend credit facility.

ISSUANCE OF ATM CARDS TO KCC HOLDERS

As per the revised KCC scheme circulated by RBI, KCC has to be issued as Rupay Cards. The Bank-wise information on ATM Rupay Cards issued to KCC borrowers is placed at page No. 25C of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards on 'RUPAY' platform are issued to all new eligible KCC borrowers and at the time of renewal of KCC, the eligible farmers must be issued the ATM card.

INTEREST SUBVENTION FOR PROMPT REPAYMENT

The State Government provides one percent Interest Subvention on prompt repayment of KCC loans. Bank-wise details in respect of interest subvention for prompt repayment of KCC loan for the year 2012-13 is placed at page no 25D of the Agenda Book. All the Banks are requested to claim the interest subvention regularly from the State Govt, through NABARD.

CROP INSURANCE SCHEME

As per information received from Patna Regional Office of Agriculture Insurance Company of India Ltd, 611189 farmers have been covered under WBCIS Kharif 2013, 359706 farmers have been extended the benefit of crop insurance coverage under MNAIS Kharif 2013. Thus, a total of 970895 farmers have been provided the crop insurance cover, the sum insured being Rs. 2143.08 Crores and the area covered being 1004580 hectares by Agriculture Insurance Company of India Ltd. The information on crop insurance received from two 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	970895	1004580.11	2143.08
Chola Mandalam	53871	53227.57	119.76
TOTAL	1024766	1057807.68	2262.84

Thus, as per information received from the above said 2 insurance companies, a total of 1024766 farmers have been provided crop insurance cover, the sum insured being Rs. 2262.84 Crores and the area covered being 1057807.68 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 and M/s Chola Madalam is furnished on Page- 25E to 25M.

As advised by M/s Chola Mandalam, the Cooperative Department, Government of Bihar has distributed 38 districts of the State under the Weather Based Crop Insurance Scheme (WBCIS) for Rabi 2013-14 among eight Insurance Companies vide their Notification No. 4475 dated 29.10.2013, a copy of which is placed at page no 25N to 25R for the information of the House.

The Banks are also requested to provide the list of all insured farmers to the insurance companies to enable them furnish the same to the State Government for release of premium subsidy.

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 92.57 Crore to 5335 beneficiaries under various Dairy schemes, Rs. 7.43 Crore to 1048 beneficiaries under Fishery schemes and Rs. 18.86 Crore to 658 beneficiaries under Poultry schemes up to the half year of FY 2013-14.

The Animal & Fisheries Resources Department, Government of Bihar has brought out the Integrated Dairy Development Scheme with minimum 50% subsidy by the State

Government. The guidelines for implementation along with list of cattle suppliers and the approved Haat has been circulated. However, in the absence of finalisation of modalities for implementing the scheme, financing under Dairy has been adversely impacted in the state. The Animal & Fisheries Resources Department, Government of Bihar is requested to finalise the modalities of implementation of the Scheme so that financing under Dairy picks up in the state.

Considering the low performance of Banks under Fishery and Poultry Schemes, till 30th Sept 2013, special effort is required by Banks to achieve the targets allotted to them under these activities.

Bank-wise performance data is furnished on Page 25S to 25U, for information of the House.

FARM MECHANISATION

Against the disbursement target of Rs.1848.60 Crore for the current financial year, Banks have sanctioned loans amounting to Rs. 355.03 Crore to 6694 farmers for purchasing farm equipments during the half year of the financial year 2013-14, while during the same period last financial year Banks could sanction loans amounting to Rs 178.69 Crore to 5906 farmers, registering Y-o-Y growth of 99% and 13% in terms of amount sanctioned and no. of farmers financed respectively. As regards disbursement, loans amounting to Rs.217.69 Crore were provided for purchasing farm implements to 6691farmers. Bank-wise target and performance is furnished on Page no. 25V 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. 46.14 Crore to 76 farmers for storage facility during the half year of financial year 2013-14 while during the same period last year Banks could sanction loans amounting to Rs 45.42 Crore to 53 farmers, registering Y-o-Y increase of 01.59% and 43.40 % in terms of amount sanctioned and no. of farmers financed respectively. Controlling Head of all Banks are requested to instruct their operating functionaries to intensify efforts for financing such units.

Bank- wise target and performance is furnished on Page No. 25W for information.

AGENDA-XI

CD RATIO (As on 30.09.2013)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	149381	53946	36.11
Co-op. Banks	3341	2705	80.96
RRBs	17050	8795	51.58
Total	169772	65446	38.55
RIDF	-----	3345	-----
Total (Advances +RIDF)	169772	68791	40.52
Investment	-----	6517	-----
Grand Total (Adv.+RIDF+Inv.)	169772	75308	44.36

As at the end of Sept' 2013, CD Ratio stood at 40.52% which shows an increase of 156 basis points as compared to Sept, 2012. The incremental CD ratio for the period under review is 48.95%. 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.149.98 Crores had not taken place during the first half year of F.Y. 2013-14, the CD ratio of the State would have increased by 9 bps. The CD ratio of the State may improve further, if the State Government utilise the total amount of Rs.7669.98 Crore (as on 30.09.2013) sanctioned under RIDF. As on 30th Sept, 2013 only 44% of the amount sanctioned had been utilised by the Government of Bihar.

However, there are four districts, namely, Siwan (22.15%), Munger (24.00%), Saran (24.98%) and Bhojpur (24.94%) where CD Ratio is still less than 25%. Controlling Head of Banks having lead responsibilities in these districts are requested to instruct their concerned LDMs to coordinate with all Banks operating in these districts and intensify efforts to adopt suitable strategies for improving CD ratio in these districts.

Bank-wise and district-wise details are furnished on Page no. 29A & 29C.

It is pertinent to mention here that an amount of Rs.6439.80 Crore was financed to units functioning in Bihar by SBI, PNB, Union Bank of India, Allahabad Bank, Andhra Bank, Corporation Bank, Indian Overseas Bank, Punjab & Sindh Bank, State Bank of Bikaner & Jaipur, ICICI Bank, 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.

INCREMENTAL CD RATIO AS ON 30.09.2013

Amt. In Crore	Sept'12	Sept'13
Deposits	143223	169772
Advances including RIDF	55795	68791
Incremental CDR	-----	48.95%

RECOVERY

A summary of the recovery data (as on 30.09.2013) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	10920	6560	60.07
Co-op. Banks	643	198	30.82
RRBs	809	650	80.37
Total	12372	7408	59.88

Recovery percentage is at 59.88% of the total demand raised by Banks as on 30th Sept, 2013. 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 the dues, the State government is requested to help the Banks in their efforts for recovery of Bad Loan. A better recovery culture will act as an incentive for Banks to lend more.

Bank-wise position of recovery as on 30.09.2013 is furnished on Page No. 29D.

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 has been decided that monthly meeting should be conducted by SDC(Banking) in each district on Recovery & Certificate Case related issues of Banks. The District Authorities are requested to ensure that monthly meetings are held in all Districts on regular basis & all recovery related issues of Banks are discussed therein. This would facilitate recovery of Bank's dues. The State Govt. has also issued the letter to DMs in this regards.

NPAs & WRITE-OFF

As on 30.09.2013, 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	47072	3596	7.64	64
Co-op. Banks	2705	208	7.69	0.00
RRBs	8795	380	4.33	86
Total	58571	4184	7.14	150

NPA of Banks at 7.14% is a matter of great concern. Therefore, all efforts need to be made for bringing down the NPA level below 3%.

Bank-wise details are furnished on Page No. 29E for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 30.09.2013, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (Accounts) As on 30.06.2013	Total Cases (Amount) As on 30.06.2013	Cases filed (Accounts) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (Account) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (Accounts) As on 30.09.13	Pending Cases (Amount) As on 30.09.13
Comm.	317972	1443.43	18592	73.48	886	8.03	335678	1508.88
Co-op	33849	60.67	823	11.89	87	11.02	34585	61.54
RRBs	39256	36.19	603	0.06	9675	17.26	30184	18.99
Total	391077	1540.29	20018	85.43	10648	36.31	400447	1589.41

It is evident from the above Table that up to half year of FY 2013-14, 20018 cases were filed and 10648 cases were disposed off and 400447 cases involving Rs. 1589.41 Crore are pending at different stages. This large amount of bad loans, if recovered and recycled, can further enhance disbursements under ACP: 2013-14. 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. of certificate cases pending with amount is furnished on Page No. 29F.

PRIORITY SECTOR LENDING

As on 30.09.2013, 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 73.62% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 29G.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 42.59% as on 30.09.2013, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No. 29G.

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 30th Sept, 2013 the aggregate advances level under DRI Scheme stands at Rs. 76.27 Crore, which is 0.14 % of the total advances of Rs.55254.21Crore as on 31.03.2013. The minimum level of DRI Advances should be 1% of the aggregate advances as ON 31st March of the previous year.

A total of 2005 beneficiaries were provided loans amounting to Rs. 3.98 Crore under DRI Scheme during the period under review. Out of this, 142 beneficiaries were provided credit support of Rs. 0.34 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 of the rural artisans like carpenters, blacksmiths, washermen, cobblers etc. under the Scheme. Bank-wise position is furnished on Page No. 29H & 29I.

WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 30th Sept' 2013 was Rs. 15742.77 Crore out of the aggregate advances of Rs.58571.10 Crore i.e. 26.87% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement of 36.51% as on 30th Sept is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 29H.

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

As per information received from majority of Banks, a total of 2147631 No-Frill accounts were opened during the half year of FY 2013-14. Thus, a total of 13862251 No-frills accounts have been opened till 30th Sept, 2013. Out of these, 6579307 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. 30A to 30D.

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, all Banks taken together have provided Mobile Banking facility to 803455 customers whereas the facility of Internet Banking has been provided to 956924 customers. Controlling Head of all Banks operating in the State are requested to bestow their attention and initiate requisite steps for extending these facilities to large no. of customers as it would facilitate improvement in service delivery of Banks.

Bank-wise information regarding Mobile Banking and Internet Banking facility provided is furnished on Page- 30E.

AGENDA-XIII

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. Performance of financing during the first half year by Banks in these districts is furnished below, which shows improvement in all the districts, except Munger district, over the same period during the last Financial Year:

SL. No.	District	Disbursement under ACP during the Ist Half Year of 2013-14 (Rs. in Lakh)	Disbursement under ACP during the Ist Half Year of 2012-13 (Rs. in Lakh)	Growth (%)
1	Arwal	13649	8918	53
2	Aurangabad	65223	44410	47
3	Bhojpur	67495	53504	26
4	East Champaran	78332	62196	26
5	Gaya	88212	58335	51
6	Jamui	31872	21424	49
7	Jehanabad	20352	16137	26
8	Kaimur	50211	42418	18
9	Munger	39596	42805	-7
10	Nalanda	54570	34998	56
11	Nawada	30697	14069	118
12	Patna	450684	411868	9
13	Rohtas	79756	59994	33
14	Sitamarhi	47631	29777	60
15	West Champaran	80416	61072	32
	TOTAL	1198696	961925	24.61

It is evident from the above that Banks have extended higher quantum of credit as compared to last year in the LWE affected districts. The credit extension in Arwal, Gaya, Jamui, Nalanda Nawada & Sitamarhi districts have improved considerably as growth of more than 50% has been witnessed Y-o-Y, while other districts have also recorded growth over their last year's disbursement. In Munger district the Banks need to improve their disbursement further, so that there is improvement over last year's disbursement in the district.

AGENDA-XIV

INVESTIGATION OF CYBER FRAUD & COUNTERFEIT NOTES DETECTED BY BANKS

A meeting of Public Sector Banks was held on 17th August 2011 at Department of Financial Services, New Delhi regarding Status of Technology Adoption and Integration with the Banking Network. Concern was expressed in the meeting on the slow progress in investigation of Cyber fraud and counterfeit notes being detected by Banks. It was suggested that the issue should be taken up in the SLBC meeting and State Government may be requested to expedite the process of investigation of cyber fraud and other related issues by providing infrastructural support. Further, 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 wing has been established for speedy investigation and disposal of cases related to cyber crime.

AGENDA-XV

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 half year of FY 2013-14, 447 training programmes were organized and 11593 youth were imparted training by the RSETIs. Altogether 59853 persons have been trained by the RSETIs in the State by organizing 2177 programmes sine inception. The detailed information pertaining to RSETIs in the State is placed on Page No.34A 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 their respective RSETIs and also 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 with training before loan is disbursed to them. The KVIC, KVIB & DIC are requested to utilise the Training facilities available at the RSETIs and necessarily ensure that all beneficiaries under PMEGP are imparted training at RSETIs .

On 21st Nov'2013 RSETI Divas has been organized at New Delhi and Directors of all

RSETIs graded as A/AA have been invited to participate in the same.

The grading of the RSETIs as done by MORD is as under:-

Sr No.	Name of Lead Bank	No. of Districts having RSETIs	No of Distt. Graded as A/AA	No of Distt. Graded as B/AB/BA	No of Distt. Graded as C/D/AC/BC/CC/CD/DC/DD Etc.
1	SBI	7	3	4	
2	PNB	12	7	5	
3	CBI	9	2	5	2
4	BOB	2			2
5	UCO	4	4		
6	UNION	2			2
7	CANARA	2	2		
TOTAL		38	18	14	6

LAND ALLOTMENT AT RSETIs

Land has not been provided in two districts [Muzaffarpur & Supaul] & the allotted land needs reallocation in two districts [Madhepura & Sitamarhi] in connection with construction of RSETI building. The state government has recently advised the District Magistrates of these four districts to make available/ reallocate land at the earliest so that building of RSETI may be constructed.

REIMBURSEMENT OF EXPENSES

Large amount of claim in connection with imparting training at RSETIs is pending for reimbursement at many RSETIs. The state government has recently advised the District Magistrates of all districts for payment of training expenses to concerned RSETIs. 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.

AGENDA-XVI**FUNCTIONING OF FINANCIAL LITERACY CENTRES (FLCs)**

FLCs are functional in all the districts in the State. 25914 persons participated in 478 outdoor activities undertaken by the FLCs during the first quarter of FY 2013-14. Further, 7369 persons availed indoor services undertaken by the FLCs during the first quarter of F.Y. 2013-14. The information pertaining to FLCs in the State is placed at Page No. 34 B 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. All Banks are requested to furnish their request for these Financial Literacy materials to enable printing on centralized basis for distribution among the Bank branches, as advised by RBI.

MEDIUM & SMALL ENTERPRISES

The MSME Development Institute, Patna, letter no. SLBC/MSME-D1/2011/1306 dated 14th March, 2012 reiterates RBI's advise to all Scheduled Commercial Banks as under:-

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

The performance of Banks in this regard as on 30.09.2013 is placed at page no.35A of the Agenda Book.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of 18000 units, Banks have sanctioned loan amounting to Rs. 406.77 Crore for purchasing 11302 vehicles by SRTOs during the half year ending Sept'2013. Out of which Rs. 405.39 Crores has been disbursed for purchasing 11287 vehicles. During the corresponding period last year loans' amounting to Rs. 166.42 Crore was sanctioned for purchasing 5305 vehicles. Thus a Y-o-Y growth of 144% and 113% in terms of amount sanctioned and no. of units financed respectively has been registered. Bank-wise performance is furnished on Page No. 35B.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 19805 units were financed by Banks involving Rs.665.70 Crore with Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) cover during the period under review while during the corresponding period last year, only 15519 units could be financed by Banks involving Rs. 573.96 Crore with CGTMSE cover. Thus, Y-o-Y growth of 27% has been registered in terms of no. of units, while the growth is 16% in terms of amount of financial assistance provided. Further, as regards disbursement, loans amounting to Rs. 664.86 Crore were provided to 19780 units under CGTMSE cover. Considering the wide scope available for coverage of more loans under CGTMSE, controlling Head of all Banks operating 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. 35C for information the House.

WEAVERS CREDIT CARD

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

A target of providing finance to 15000 weavers under Weavers Credit Card has been fixed for the state and the same has been allotted by the Handicraft & Sericulture Directorate, Govt. of Bihar among Banks and districts.

Against the target of 15000, total of only 1092 applications for loans amounting to Rs. 4.14 Crore have been sanctioned by Banks during the period under review. The Bank-wise achievement as on 30.09.2013 is furnished on Page No.36A.

Under the Revival, Reform and Restructuring Package for Handloom Sector, new loan of minimum Rs 20000 has to be provided to the beneficiaries of the above Package as per NABARD, RO, Patna letter No. 919 dated 03.05.2013. All Banks are requested to comply with the instruction of Govt. of India and lodge their claims with NABARD for all eligible weavers' accounts as well as extended fresh credit to these weavers as stipulated in the aforestated package.

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.76.58 Crore to 319 Food Processing Units during the half year ending Sept'2013. 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. 36B for information.

The Industries Department, Govt. of Bihar had forwarded a list of 22 Food Processing Units, which were sent to the concerned Banks for disposal. The current status as per information received in this regard is placed at page no. 36C to 36E. All Banks are requested to dispose these applications at an early date.

AGENDA-XIX

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)	Life affected/Injury/ death (nature of Loss)
1.	UBGB	Muzaffarpur	Muzaffapur	03.04.2013	5.75	Dacoity
2.	PNB	Baniyapur	Saran	03.04.2013	125.00	Dacoity
3.	PNB	Sitamarhi	Sitamarhi	02.07.2013	25.00	Dacoity
4.	MBGB	Baurisarai	Biharshari	26.08.2013	3.00	Dacoity
5.	Indian Bank	Aurangabad	Aurangabad	28.09.2013	5.37	Dacoity
6.	SBI	AMY Bhita	Patna	11.11.2013	61.28	Burglary

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.

AGENDA-XX

RELIEF MEASURES TO BE EXTENDED IN DROUGHT AFFECTED DISTRICTS IN BIHAR

The State Government has declared 33 districts of the State as Drought Affected (National Calamity) vide their notification no.-1प्र०आ०-27/2013-4156/आ०प्र० dated 18.09.2013, a copy placed at page no 38A to 38N. A Special Meeting of the State Level Bankers' Committee, Bihar was held on the 19th October, 2013 under the Chairmanship of Finance Commissioner, Government of Bihar on relief measures to be extended in the Drought affected districts of the State. It was decided in the meeting that relief measures should be undertaken by Banks as per instructions contained in the Master Circular- Guidelines for Relief Measures by Banks in areas affected by natural calamities, issued by Reserve Bank of India vide its Circular No. RBI/2013-14/95 RPCD/No.PLFS.BC6/05.04.02/2013-14 dated 01.07.2013. A copy of the minutes of the meeting dated: 19.10.2013 is placed at page no.38Q to 38U.

In all the affected districts Special DLCC meeting has been held to assess the crop loss therein. The date of holding Special DLCC Meeting in the districts is furnished on page no. 38O of the Agenda Book.

All Banks have been advised to provide fresh Crop Loans. Consumption Loan up to Rs. 10000/-, DRI Loans and loans under Allied Agriculture Activity, if the affected farmers approach the Banks for the same.

Restructure, Rescheduling or Rephasement of loans should also be done at the request of the borrowers.

Mega Credit Camps has been organized on 26.11.2013, so that disbursement of KCC and other loans could be made to the affected farmers. The district officials are requested to organize the Camps at all Block Headquarters and all Banks are requested to participate in the Camps and provide financial assistance to all needy people.

A format has been provided to LDMs and Banks to provide information on relief measures extended to the affected farmers. A copy placed at page no. 38P of the Agenda Book. All Banks and LDMs are requested to furnish the information on fortnightly basis on the prescribed format to the SLBC.

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).

National Scheduled Castes Finance & Development Corporation (NSFDC), a PSU under ministry of Social Justice & Empowerment, Govt. of India is also providing loans and advances under this scheme through Channelising Agencies for income generating activities leading to economic empowerment of persons belonging to Scheduled Castes.

A Copy of letter No. DO 11014/21/97-SCD-II dated 06.10.1998 of Joint Secretary, Ministry of Social Justice, Govt. of India containing the details of the scheme is placed at page no. 39A to 39P of the Agenda Book for information of the House. Under this Scheme, subsidy is provided upto 50% of the project cost or Rs 10,000/- whichever is less. The Hon'ble Minister, SC/ST & BC/EBC Welfare Department, Govt. of Bihar had convened meetings on 02.07.2013 & 06.11.2013 in connection with implementation of the Scheme in the state. The Hon'ble Minister appreciated the initiative taken by the MBGB which has signed the MoU with NSFDC.

All Banks are requested to provide financial assistance under the scheme to bring about economic development of Scheduled Caste families in the state.

AGENDA-XXII**MISCELLANEOUS ISSUES****REGISTRATION OF SECURITY INTEREST WITH CENTRAL ELECTRONIC****REGISTRY (CERSAI)****MEMBERSHIP FOR CERSAI IN SLBC MEETINGS**

The status of filing of transaction by the Banks on CERSAI portal needs to be discussed in the SLBC meeting as decided in the meeting dated 11th September, 2012 of the Core Committee of Banks/FIs with CERSAI officials. Accordingly, the CERSAI officials are being invited in the SLBC meetings for discussions on the issues concerning CERSAI.

ESCALATION IN STAMP DUTY PAYABLE ON SECURITY DOCUMENTS

The escalation in stamp duty payable on security documents (agreement document) from Rs. 100/- to Rs. 1000/- is acting as a stumbling block in credit dispensation to small borrowers, particularly under retail lending. The State Government is earnestly requested to look into the matter so that the credit growth, particularly under small loan segment, may not get affected.
