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**STATE LEVEL BANKERS' COMMITTEE
47TH MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
46TH STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 20.11.2013**

The House may please confirm the Minutes of the 46th State Level Bankers' Committee meeting held on the 20th November, 2013.

ACTION TAKEN REPORT ON THE ACTION POINTS OF 46TH SLBC MEETING HELD ON 20.11.2013 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 Dec'13 has been to the tune of 68.74% of the annual targets. The Banks in the State have extended credit of Rs. 42617 Crore up to the third quarter ending Dec'13 which is 37% more than the disbursement of Rs. 31173 Cr made during the same period last year. The Bank and District- wise ACP achievement is placed at page no. 9A to 9C 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 has shown improvement over their performance during the same period last year. In two districts viz. Saran 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: - Up to the 3rd quarter of the FY, the Banks in the State have opened 303 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 up to the 3rd quarter of FY 2013-14 is placed at page no. 10A of the Agenda Book.

[4] ACTION POINT - All applications pertaining to Education Loan 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: - During the period under review the Banks in the State have sanctioned 27378 loan accounts amounting to Rs. 864.98 Crore which is 31% more than number of Education loan sanctioned by the Banks during the same period last year. Applications pertaining to Education Loan need to be disposed by the banks at an early date so that complaints do not arise in this regard.

[5] 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.

[6] ACTION POINT - All Bank branches should display on their Notice Board details of their various products for the general awareness of the public.

(Action: All Banks)

ACTION TAKEN: - All Banks have been advised to ensure compliance.

[7] ACTION POINT - All Banks should furnish information on No. of Accounts opened, types of transactions done, amount of transaction, frequency of visits by Bank Officer etc. related to their USB and CSPs on monthly interval to the SLBC.

(Action: All Banks)

ACTION TAKEN: -. All Banks have been advised to monitor the functioning of their USBs and CSPs on regular basis. The data related to performance of BCAs is placed at page no. 29C TO 29D of the Agenda Book.

[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 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.

[9] ACTION POINT - All concerned Banks should put in concerted efforts to provide the relief measures to drought affected areas. At the request of the affected farmers, the Banks should restructure/reschedule/ rephase the loan account and provide fresh crop loans, consumption loans and DRI loans.

(Action: All Banks)

ACTION TAKEN: - All concerned Banks have been advised to provide the relief measures in the drought affected areas.

[10] ACTION POINT - The Banks should give focus on issuance of new and renewal of KCC and also increase financing in other Agri. areas such as Godowns, Allied activities, Farm Mechanisation etc. in order to achieve the ACP target for Agri. segment.

(Action: All Banks)

ACTION TAKEN: - During April to Dec 2013 the Banks in the State have provided finance of Rs.21143 Cr under Agriculture as compared to finance of Rs. 14650 Cr provided by the Banks during the same period last year. Thus there has been 44% growth in credit extension under Agriculture segment by the Banks during the three quarters of the FY. Financing under KCC, Rural Godown, Farm Mechanism etc. has also witnessed improvement over that of last year.

[11] 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: - The Animal and Fisheries Resources Department, Government of Bihar has since advised the modalities of implementation of the scheme and accordingly the target for financing under Dairy has been advised to all Banks. The Animal and Fisheries Resources Department, Government of Bihar letter no. SAMGRA/15/2013-31Patna dated 09.01.2014 is placed page no 24R to 24Z15 of the Agenda Book.

[12] ACTION POINT- All Banks should meticulously follow the guidelines issued for security of Currency Chest.

(Action: All Banks)

ACTION TAKEN: - All Banks have been advised to follow the guidelines issued by the RBI in this regard.

[13] ACTION POINT - The issue of hike in Stamp Duty should be revisited.

(Action: State Govt.)

ACTION TAKEN: - The Revenue Department has been requested to revisit the hike in Stamp Duty for non- Agri loans such as DRI, WCC, PMEGP etc.

[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 Cooperative Department, Govt. of Bihar is requested to provide clarifications in the matter for the benefit of all concerned.

STATE LEVEL BANKERS' COMMITTEE, BIHAR

KEY INDICATORS
(ALL BANKS)

(Rs. in Crore)

Sl. No.	ITEMS	DEC'12	DEC'13	Bench-mark
1	DEPOSITS	147747.93	175803.54	
2	ADVANCES	49604.00	61071.34	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	55456.76	68744.47	
4	ADVANCES INCLUDING RIDF	58235.65	72309.47	
5	CD RATIO	39.42	41.13	
6	PRIORITY SECTOR ADVANCES	36513.41	45453.85	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	73.61	74.43%	40 %
8	AGRICULTURAL ADV.	21799.56	26786.57	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	43.95	43.86%	18 %
10	MSE ADV.	8977.92	10250.04	
11	SHARE OF MSE ADV. IN PSA (%)	24.59%	22.55%	
12	ADV. TO WEAKER SEC.	12396.07	16214.93	
13	SHARE OF WEAKER SEC. IN PSA (%)	33.95%	26.55	25 %
14	DRI ADV.	71.60	67.80	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) of March (%)	0.14%	0.11%	1 %
16	ADV. TO WOMEN (DISBURSEMENT)	2038.04	2974.11	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	6.54%	6.98%	5 %
18	TOTAL NUMBER OF BRANCHES	5031	5573	
A	RURAL	2975	3296	
B	SEMI-URBAN	1105	1264	
C	URBAN	951	1013	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ACP 2013-14 UPTO THIRD QUARTER ENDING DECEMBER 2013

The performance of all Banks under the Annual Credit Plan 2013-14 up to the third quarter ended Dec 2013 is as follows:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	47938	32538	67.88
Co-op. Banks	802	250	31.15
RRBs	13260	9830	74.13
Total	62000	42617	68.74

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	30286	21143	69.81
SME	4820	4568	94.76
OPS	5723	3730	65.17
TPS	40829	29441	72.11
NPS	21170	13177	62.24
Total	62000	42617	68.74

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

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

(Rs. in Crore)

Banks	2013-14			2012-13			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	47938	32538	67.87	38028	24253	63.78	34%
Co-op	802	250	31.15	2322	265	11.39	-06%
RRBs	13260	9830	74.13	11050	6656	60.23	48%
Total	62000	42617	68.74	51400	31173	60.65	37%

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2013-14			2012-13			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Agl.	30286	21143	69.81	25400	14650	57.67	44%
MSE	4820	4568	94.76	3400	3172	93.30	44%
OPS	5723	3730	65.17	4600	2650	57.60	41%
TPS	40829	29441	72.11	33400	20472	61.29	44%
NPS	21170	13177	62.24	18000	10702	59.46	23%
Total	62000	42617	68.74	51400	31173	60.65	37%

Comparative performance shows that the overall achievement during the period under review is 68.74%, as against 60.65% recorded during the corresponding period last year. Further, in absolute terms, Banks have disbursed substantially higher quantum of loan (42617 Cr. i.e 137% 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. 9D to 9G of the Agenda Book for information of the House.

LBS-IV and V which relates to financial inclusion is also placed at page no. 9H to 9O 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, all Banks have opened 303 branches till the quarter ending December'2013 of FY 2013-14.

Banks need to accelerate the pace of opening branches so that they are able to complete the task of opening of 447 branches in the remaining period of the Financial Year 2013-14.

The Bank-wise target and achievement upto December,2013, is placed at page No. 10A 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. 10B & 10C for information.

The minutes of the 20th Sub-Committee meeting of SLBC on Branch Opening and IT Enabled Financial Inclusion held on 19.12.2013 is placed at page no. 10D to 10I 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.11A of the Agenda Book.

Up to the 3rd quarter of the current FY, Education Loan amounting to Rs 864.98 Crore was sanctioned to 27378 students.

The achievement of all Banks taken together is 34% 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 15686 in No. and Rs.370.50 Cr in amount has thus been given by GOI for achievement by Banks during the FY. Against this target the Banks have achieved 9671(62%) in no. and Rs.335 Cr(90%) in amount till Dec'2013. The Bank-wise data of outstanding Education Loan advances is placed at page no. 11B of the Agenda book for information of the House.

HOUSING LOAN

Loan amounting to Rs.1344.55 Crore was sanctioned to 14539 beneficiaries by Banks up to the 3rd quarter of F.Y. 2013-14. Out of these, Housing Loan amounting to Rs. 1163.11 Cr has been disbursed among 15635 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 11C.

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 31.12.2013 was Rs.6781.02 Crore (No. of borrowers: 977414) out of which loans amounting to Rs.3121.12 Crore (46% of PSA) were provided to 400789 (41% 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 31st December, 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	64738	67076	47259	40246	73	60
2	PURNEA	110631	127393	47571	53505	43	42
3	KATI HAR	188738	88375	52847	37118	28	42
4	KISHANGANJ	69313	51109	50598	38843	73	76
5	DARBHANGA	247444	152926	91554	74934	37	49
6	SITAMARHI	66411	82011	16603	23783	25	29
7	WEST CHAMPARAN	230139	109212	94357	43685	41	40
	TOTAL	977414	678102	400789	312112	41	46

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 that 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 actions 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:

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 December, 31st 2013, covered 2541 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 31.12.2013 is placed at Page No. 17A 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 December'2013 in **5829 villages out of identified 27343** such villages, the banking facilities have been provided. Bank-wise allotment and progress report as on 31.12.2013 is placed at Page No 17B for information of the House,

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

Controlling Head of concerned Banks 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 31st December,2013 **1666** such villages out of allotted 1695 villages have been covered. 143 villages have been covered by Brick & Mortar Branches and 1523 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.

The State Govt. has given instructions to the district authorities to provide required space for opening of branches/USBs to Banks. Banks may utilise the Panchayat Sarkar Bhawan for opening CSPs/USBs/Branches in Gram Panchayats.

Bank-wise details of villages covered vis-a-vis villages allocated to them are furnished on Page No.17C.

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 cost 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:

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

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. 17D show that as against 3306 villages with population over 2000 in all 15LWE districts only 1677 USBs have so far been 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 had been advised that by 31st Dec'2013, all the allotted villages in LWE affected districts would be covered. Department of Financial Services has asked for submission of District-wise updated position of establishment of USBs on monthly basis. However, till December'2013 only 1677 USBs has been established. Banks have still to open 1629 USBs in 15 LWE districts in the state.

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 & Sheikhpura 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	00
3	Sheikhpura	54	80	13	13	67	41	0	0	00	00
	TOTAL	176	284	52	52	226	124	0	0	06	00

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

By branch- 52

By BCAs- 226

The remaining 6 unbanked sub service areas have been allotted among banks for coverage as under-

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

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 20956 beneficiaries of the identified schemes in the three districts, accounts of only 19217 beneficiaries have been opened by the Banks. The remaining 1739 beneficiaries, pertaining to Sheohar district, 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. 17E & 17F 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 50 branches in these three districts without having on-site ATMs. As on 31.01.2014 6787 beneficiaries out of the total 20956 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. 17F 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, the Banks in the State have so far sanctioned 1577 projects amount involved being Rs. 102.33 crore. The information on loan sanctioned & disbursed by Banks is placed at Page No. 18A of the Agenda Book for information of the House. As the financial year is coming to a close and the achievement, so far, is way behind target, 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

The Loan target for Self Employment Programme for 2013-14 under National Urban Livelihood Mission (NULM), had been provided in the Agenda Book of the 46th SLBC meeting with a request to the LDMs to distribute the target for the Urban Local Bodies(ULB) among the Banks on the basis of their presence in the ULBs. Banks are requested to dispose the applications for SHG financing received at their end.

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 31185 SHGs up to the third quarter ending Dec'2013, with total Bank-finance of Rs. 246.20 Crore. Bank-wise SHG credit-linkage up to the third quarter of 2013-14 is furnished on Page 20A. 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 Dec'2012)	20684	144.16
DURING 2013-14 (Upto Dec'2013)	31185	246.20

It is evident that SHG financing up to the third quarter of the FY has grown by 51% in terms of no. & 71% in terms of amount over previous year. 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 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 stationery required for the purpose at the branches.

In the 46TH SLBC meeting dated 20.11.2013, uniform Savings Linkage and Credit Linkage format for first dose of financing to SHGs was adopted by the House.

The Common Savings & Credit Linkage Format of SHGs for first dose as adopted by SLBC has been circulated among all Banks and was also placed in the Agenda Book of 46th SLBC meeting. All Banks are requested to adopt the same after taking concurrence of their Head Office, if required. A copy of the minutes of the 20th Steering Committee meeting of SLBC on RSETI & SHG held on 19th Dec, 2013, is placed at page no. 20B to 20E for information of the House.

A copy of the Reserve Bank of India letter no. RPCD.GSSD.CO.BC.No. 57/09.01.3/2013-14 dated 19th November 2013 containing detailed guidelines for operationalisation of the Interest Subvention Scheme under NRLM for SHG credit, is placed at page no 20F to 20-O of the Agenda Book.

JOINT LIABILITY GROUP

Against the yearly target of 60,000 units, all Banks could sanction 21621 numbers of JLGs amounting to Rs. 203.52 Crores during the review period of F.Y. 2013-14.

The Bank-wise performance under JLG is placed at Page No. 20P for information of the House. As SHG & JLG are important tools to reach the so far financially excluded rural population, all Banks are requested to enhance financing under these schemes during the remaining period of F.Y. 2013-14.

AGENDA-X

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 31.12.2013

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

Banks	Target (No.)		Sanctioned (No.)		% Achievement	
	New	Due for Renewal	New	Renewal	New	Renewal
Comm. Banks	909186	481775	521984	390429	57.41	81.04
RRBs	535348	517923	310270	586759	57.96	113.29
Co-op. Banks	55466	908533	9765	116181	17.61	12.79
TOTAL	1500000	1908231	842019	1093369	56.13	57.30

It is evident from the above Table that Banks operating in the State have sanctioned loans to a total of 1935388 beneficiaries (New-842019 & Renewal-1093369) under KCC amounting to Rs. 12441.37 Crore up to the third quarter of FY 2013-14 while during the same period last year, only 1511868 beneficiaries were extended loans under KCC, the amount involved being Rs.10021.13 Crore.

Thus, Y-o-Y growth of 28% and 24% 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 24A & 24B.

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 utilised 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 to all such farmers.

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. 24C 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 24D 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, 571538 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 931244 farmers have been provided the crop insurance cover, the sum insured being Rs. 2118.33 Crores and the area covered being 993578 hectares by Agriculture Insurance Company of India Ltd. The information on crop insurance received from the 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	931244	993578.23	2118.33
Chola Mandalam	53969	53227.84	119.99
Tata AIG General Insurance Co. Ltd.	30239	65972.82	1.48
TOTAL	1015452	1112778.89	2239.80

Thus, as per information received from the above said 3 insurance companies, a total of 1015452 farmers have been provided crop insurance cover, the sum insured being Rs. 2239.80 Crores and the area covered being 1112778.89 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, Tata AIG General Insurance Co. and M/s Chola Madalam is furnished on Page- 24E to 24M.

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.

LOAN DISBURSEMENT CAMPS

Block Level credit disbursement camps had been organised by the State Govt. on 26th November 2013 in which all Banks participated to provide KCC and Education Loan. District wise report on the loan disbursed in the camps is placed at page no. 24N of the Agenda Book.

In this connection, the cut off date for crop insurance is acting as stumbling Block for financing under agriculture. The State Govt. and the Insurance Companies are requested to revisit the issue to facilitate insurance coverage of crop loans.

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 166.22 Crore to 10039 beneficiaries under various Dairy schemes, Rs. 15.08 Crore to 2007 beneficiaries under Fishery schemes and Rs. 27.30 Crore to 1347 beneficiaries under Poultry schemes up to the third quarter of FY 2013-14. Bank wise performance is furnished on page no. 24-O to 24Q.

The Animal & Fisheries Resources Department, Government of Bihar has brought out the Integrated Dairy Development Scheme and the guidelines for implementation along with list of cattle suppliers and the approved Haat has been circulated. While the subsidy amount has been earmarked as 50% but it has not been clarified whether the subsidy amount is back-ended or front ended. The State Govt. is requested to issue clarifications in the matter.

The target of financing under Dairy has been circulated among all Banks. A copy of the Govt. of Bihar letter no. SAMGRA/15/2013-31/Patna dated: 09.01.2014 enclosing the modalities of implementation of the Integrated Dairy Development Scheme in the State and target of Dairy is placed at page no. 24R to 24Z17 of the Agenda Book. Dairy Entrepreneurship Development (DED) Scheme has also been reopened by the Central Govt. A copy of DO. Letter No. 1-1/2012-DP dated-26th October 2013 of Joint Secretary, Ministry of Agriculture, Department of Animal Husbandry, Dairying & Fisheries, Govt of India regarding implementation of DED Scheme and NABARD, Regional Office, Patna letter no. NB(Bih)DoR/4331/DEDS/2013-14 dated 06th November 2013 regarding reopening of the DED Scheme is placed at Page no. 24Z18 to 24Z20 of the Agenda Book.

FARM MECHANISATION

Against the disbursement target of Rs.1848.60 Crore for the current financial year, Banks have sanctioned loans amounting to Rs. 490.27 Crore to 11320 farmers for purchasing farm equipments up to the third quarter of the financial year 2013-14, while during the same period last financial year Banks could sanction loans amounting to Rs 301.71 Crore to 9643 farmers, registering Y-o-Y growth of 62.49% and 17.39% in terms of amount sanctioned and no. of farmers financed respectively. As regards disbursement, loans amounting to Rs.341.70 Crore were provided for purchasing farm implements to 11313 farmers. Bank-wise target and performance is furnished on Page no. 24Z21 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. 93.36 Crore to 132 farmers for storage facility up to the third quarter of financial year 2013-14 while during the same period last year Banks could sanction loans amounting to Rs 78.56 Crore to 110 farmers, registering Y-o-Y increase of 18.84% and 20.00 % 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. 24Z22 for information.

AGENDA-XI

CD RATIO (As on 31.12.2013)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	154958	56987	36.78
Co-op. Banks	3349	2758	82.37
RRBs	17497	8999	51.43
Total	175804	68744	39.10
RIDF	-----	3565	-----
Total (Advances +RIDF)	175804	72309	41.13
Investment	-----	6327	-----
Grand Total (Adv.+RIDF+Inv.)	175804	78636	44.73

As the end of Dec' 2013, CD Ratio stood at 41.13% which shows an increase of 171basis points as compared to Dec, 2012. The incremental CD ratio for the period under review is 50.16. 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.73.84 Crores had not taken place during the period, the CD ratio of the State would have increased by 4 bps. The CD ratio of the State may improve further, if the State Government utilises the total amount of Rs.7669.98 Crore (as on 31.12.2013) sanctioned under RIDF. As on 31st Dec, 2013 only 46% of the amount sanctioned had been utilised by the Government of Bihar.

However, there are two districts, namely, Siwan (22.96%) and Saran (24.71%) where the 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. 28A to 28D

It is pertinent to mention here that an amount of Rs.7673.13 Crore was financed to units functioning in Bihar by SBI, PNB, Union Bank of India, Allahabad 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 31.12.2013

Amt. In Crore	Dec'12	Dec'13
Deposits	147748	175803
Advances including RIDF	58236	72309
Incremental CDR	-----	50.16%

RECOVERY

A summary of the recovery data (as on 31.12.2013) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	16168	9925	61.39
Co-op. Banks	643	198	30.82
RRBs	1560	1264	81.00
Total	18371	11387	61.99

Recovery percentage is at 61.99% of the total demand raised by Banks as on 31st Dec, 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 31.12.2013 is furnished on Page No. 28E.

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 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 regard.

NPAs & WRITE-OFF

As on 31.12.2013, 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	49314	3720	7.54	74
Co-op. Banks	2758	250	9.05	0
RRBs	8999	403	4.48	0
Total	61071	4373	7.16	74

NPA of Banks at 7.16% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Bank-wise details are furnished on Page No. 28F for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 31.12.2013, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (No.) As on 30.09.2013	Total Cases (Amount) As on 30.09.2013	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 31.12.13	Pending Cases (Amount) As on 31.12.13
Comm.	335678	1508.88	1697	31.48	1437	17.11	335938	1523.25
Co-op	34585	61.54	-	-	-	-	34585	61.54
RRBs	30184	18.99	25	0.06	122	0.16	30087	18.89
Total	400447	1589.41	1722	31.54	1559	17.27	400610	1603.68

It is evident from the above Table that during the third quarter of FY 2013-14, 1722 cases were filed and 1559 cases were disposed off and 400610 cases involving Rs. 1603.68 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. 28G

PRIORITY SECTOR LENDING

As on 31.12.2013, 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 74.43% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 28H & 28I.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 43.86% as on 31.12.2013, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No. 28H.

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 31st Dec, 2013 the aggregate advances level under DRI Scheme stands at Rs. 67.80 Crore, which is 0.12 % 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 2800 beneficiaries were provided loans amounting to Rs. 4.93 Crore under DRI Scheme during the period under review. Out of this, 355 beneficiaries were provided credit support of Rs. 0.64 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. 28I & 28J.

WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 31st Dec' 2013 was Rs. 16214.93 Crore out of the aggregate advances of Rs.61071.34 Crore i.e. 26.55% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement of 35.67% as on 31st Dec is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 28I.

AGENDA-XII

OPENING OF NO-FRILL ACCOUNTs AND TRANSACTIONS DONE BY BCAs

As per information received from majority of Banks, a total of 2981440 No-Frill accounts were opened up to the third quarter of FY 2013-14. Thus, a total of 12675113 No-frills accounts have been opened till 31st Dec, 2013. Out of these, 9158605 accounts are operational.

Bank & District-wise details with respect to No Frill accounts opened and transactions carried out by BCAs is furnished on Page No. 29A to 29D.

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 1648561 customers whereas the facility of Internet Banking has been provided to 1139678 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 29E.

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 quarter ended Dec.,2013 by Banks 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 Dec.2013 of 2013-14	Disbursement under ACP during the Quarter Dec.2012 of 2012-13	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	21560	14783	45.84
2	Aurangabad	107024	68068	57.23
3	Bhojpur	126772	95831	32.29
4	East Champaran	146290	99208	47.46
5	Gaya	155892	97315	60.19
6	Jamui	55039	33304	65.26
7	Jehanabad	39025	28876	35.15
8	Kaimur	88222	68202	29.35
9	Munger	59399	53793	10.42
10	Nalanda	87599	66200	32.32
11	Nawada	47405	36096	31.33
12	Patna	782796	634666	23.34
13	Rohtas	140433	94007	49.39
14	Sitamarhi	80915	56868	42.29
15	West Champaran	149905	105677	41.85
	TOTAL	2088276	1552894	34.48

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 Aurangabad, Gaya, Jamui 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 increased 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. During the financial year, up to the third quarter 642 training programmes were organized and 15570 youth were imparted training by the RSETIs. Altogether 65629 persons have been trained by the RSETIs in the State by organizing 2404 programmes sine inception. The detailed information pertaining to RSETIs in the State is placed on Page No.33A 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.

To increase public awareness about RSETIs, the State Government has recently given publicity in leading Newspapers about the details of RSETIs functioning in the State alongwith the phone no. of Director and the name of courses under which training is being imparted.

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 so that all beneficiaries under PMEGP are imparted training at RSETIs .

LAND ALLOTMENT AT RSETIs

The allotted land needs reallocation in three districts [Madhepura, Sheikhpura & Sitamarhi] in connection with construction of RSETI building. The state government has recently advised the District Magistrates of these three 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.

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.

The modalities for reimbursement of training expenses of RSETI have been provided by MoRD. A copy of letter no. 1-12011/06/2011-SGSY(RSETI) [FTS:111540/2011 dated. 02.12.2013, in this regard, is placed at page no 33-Bto 33].

As the modalities of reimbursement of expenses from April 2013 onwards is not yet advised , the RSETIs have not been able to claim reimbursement of their training expenses since April 2013.

MULTIPLE TRAINING TO AN INDIVIDUAL

While availing credit under PMEGP, borrowers are required to undergo EDP training. It has come to light that where a youth has already undertaken training in an activity at the RSETI, he/she is again required to undergo training under EDP, at the time of availing bank loan under PMEGP. KVIC and other agencies are requested to look into the matter and issue a clarification, in this regard, so that multiple training to an individual at the RSETI is not given.

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

FLCs are functional in all the districts in the State. 86961 persons participated in 1728 outdoor activities undertaken by the FLCs up to the third quarter of FY 2013-14. Further, 25836 persons availed indoor services undertaken by the FLCs up to the third quarter of F.Y. 2013-14. The information pertaining to FLCs in the State is placed at Page No. 33K 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.

On the basis of decisions taken in the 20th Sub Committee meeting of SLBC held on 19th December 2013, on Branch Opening and IT Enabled Financial Inclusion, the requirement of Financial Literacy materials was advised to NABARD and they have since confirmed its reimbursement. A copy of NABARD letter no. NB.bihar/FID/1644/FL materials/2013-14 dated. 08th January 2014 in this regard, is placed at page no 33L The order for printing of FLC materials has been accordingly made by SLBC, on the basis of following assumptions:

- i) No. of Camps to be held by rural branch per month: 01
 FLCs (38 in the State) per month: 05
- ii) No. of F.L. Diary required per camp : 10
- iii) No. of FL Guide required per rural branch/FLC during the year: 02
- iv) No. of Set of FL posters (one set of 16 posters) required by rural branch & FLC during the year: 03 & 5 respectively.

AGENDA-XVII

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. 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 31.12.2013 is placed at page no.34A of the Agenda Book.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of 18000 units, Banks have sanctioned loan amounting to Rs. 540.78 Crore for purchasing 16563 vehicles by SRTOs up to the third quarter ending Dec'2013. Out of which Rs. 539.79 Crores has been disbursed for purchasing 16563 vehicles. During the corresponding period last year loan amounting to Rs. 291.11 Crore was sanctioned for purchasing 9298 vehicles. Thus a Y-o-Y growth of 86% and 78% in terms of amount sanctioned and no. of units financed respectively has been registered. Bank-wise performance is furnished on Page No. 34B.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 24255 units were financed by Banks involving Rs.865.32 Crore with Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) cover during the period under review. Further, as regards disbursement, loans amounting to Rs. 855.19 Crore were provided to 24251 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. 34C for information the House.

The UBGB has advised that the CGTMSE has discontinued their coverage since November'2013 to them which is adversely affecting disposal of loan proposals. A copy of UBGB letter no. HO/Credit/06/13-14/1131 dated 04.02.2014 along with CGTMSE circular no. 72/2013-14 dated 02.01.2014 is placed at page no. 34D to 34F of the Agenda Book for information of all concerned.

AGENDA-XVIII

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 1392 applications for loans amounting to Rs. 5.90 Crore have been sanctioned by Banks during the period under review. The Bank-wise achievement as on 31.12.2013 is furnished on Page No.35A.

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, All Banks are requested to comply with the instructions of Govt. of India and extend fresh credit to the beneficiary 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.420.36 Crore to 578 Food Processing Units up to the third quarter ending Dec'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. 35B for information.

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)	Nature of Incidence
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. A copy of minutes of 29th meeting of State level Security Committee for Bihar held on 02nd December 2013 is placed at page no. 36A to 36F of the Agenda Book for information.

AGENDA-XX

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 Sheduled Castes (SCs).

A Copy of letter of Joint Secretary, Ministry of Social Justice, Govt. of India containing the details of the scheme had been provided 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.

AGENDA-XXI**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.

**REQUIREMENT FOR SPACE FOR BRANCH PREMISES FOR BHARATIYA
MAHILA BANK**

Bharatiya Mahila Bank would like to open a branch in Patna and for this purpose they have requested to provide a suitable space for Bank premises. A copy of the Bharatiya Mahila Bank letter no. BMB/CMD/2013-19 dated: 07th December 2013 is placed at page no 37A of the Agenda Book.
