

STATE LEVEL BANKERS' COMMITTEE, BIHAR

74TH REVIEW MEETING

FOR THE QUARTER ENDED 30TH SEPTEMBER 2020

VENUE : ADHIVESHAN BHAWAN, PATNA

DATE : 21ST DECEMBER 2020, TIME : 11:00 AM



CONVENOR: STATE BANK OF INDIA

SLBC DEPARTMENT (5TH FLOOR)

LOCAL HEAD OFFICE, WEST GANDHI MAIDAN, P A T N A- 800 001

Ph.No. 0612-2209076 / Fax- 0612-2209075

Email - slbc.bihar@sbi.co.in , Website - <http://slbcbihar.com>

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1 Adoption of minutes of the last (73rd) SLBC Meeting

The details of recent meetings of SLBC and its Sub-Committees are furnished below:

Sl. No.	Name of Meeting	Date of Meeting held
1.	73rd Meeting of SLBC, Bihar	09.09.2020
2.	Meeting of Sub-Committee on Branch Opening and IT related Financial Inclusion	12.11.2020
3.	Meeting of Sub- Committee on Digital Payments	12.11.2020
4.	Meeting of Steering Sub-Committee	12.11.2020
5.	Meeting of Sub-Committee on SHG and RSETIs	13.11.2020

The minutes of the 73rd SLBC meeting of Bihar held on 09.09.2020 were circulated among the members of SLBC, LDMs and concerned Government Departments.

The revised minutes, incorporating amendments suggested by Finance Department, Govt. of Bihar, were also circulated among all the stake holders. Thereafter, no amendments / changes have been received by SLBC. Hence these minutes may be considered as approved by the house.

Minutes of other meetings listed above have been placed as **Annexure-I** titled "Minutes of Meetings". Minutes of these meetings may also be considered as approved.

2 Discussion on Minutes/ ATRs of preceding meetings

2.1 73rd Meeting of SLBC, Bihar

➤ ACTION TAKEN REPORT ON THE ACTION POINTS OF 73RD SLBC MEETING HELD ON 09.09.2020

S. N.	Action Point	Action Taken Report																				
1	<p>A separate meeting of the 10 districts having low ACP performance should be held by Convenor SLBC and Finance Department, Govt. of Bihar.</p> <p>(Action by : SLBC and Deptt. of Finance, GoB)</p>	<p>A meeting was held by SLBC through V.C on 15.09.2020 for improvement of ACP with 10 districts having low ACP performance. The meeting was headed by SLBC, Convenor and the participants in the meeting (Special Secretary, Finance Department, Govt. of Bihar & all 10 districts having low ACP performance.)</p>																				
2	<p>The existing Customer Service Points (CSPs) of banks should be mapped with Panchayats / Villages. Village wise data of CSPs/ BCAs for entire state be furnished.</p> <p>(Action by : SLBC & Member Banks)</p>	<p>Data of CSPs/BCAs have been received from SBI, Axis Bank, ICICI Bank, IDBI Bank, DBGB, UBGB, Indian Bank. Consolidated status will be put up on receipt of data from remaining banks.</p>																				
3	<p>Banks should share their roadmaps for opening of new Branches / ATMs / CSPs.</p> <p>(Action by : Member Banks)</p>	<p>Following Banks have shared their road maps:</p> <table><tr><th>Name of Bank</th><th>Branch</th><th>ATM</th><th>CSP</th></tr><tr><td>SBI</td><td>18</td><td>175</td><td>400</td></tr><tr><td>INDIAN BANK</td><td>11</td><td>0</td><td>2</td></tr><tr><td>UBI</td><td>0</td><td>0</td><td>200</td></tr><tr><td>HDFC</td><td>7</td><td>7</td><td>400</td></tr></table> <p>Remaining member banks have advised that they do not have any plans to open Branch/ATM/CSP during F.Y.2020-21.</p>	Name of Bank	Branch	ATM	CSP	SBI	18	175	400	INDIAN BANK	11	0	2	UBI	0	0	200	HDFC	7	7	400
Name of Bank	Branch	ATM	CSP																			
SBI	18	175	400																			
INDIAN BANK	11	0	2																			
UBI	0	0	200																			
HDFC	7	7	400																			

S. N.	Action Point	Action Taken Report
4	<p>In a few districts, the submission of details of properties of borrowers / guarantors has been made a pre-condition for filing certificate cases which is not mandatory under Public Demand & Recovery Provisions. This needs to be done away with to speed up filing of certificate cases and recovery of NPA.</p> <p>(Action by :Deptt. of Finance, GoB)</p>	<p>Deptt. Of Finance, GoB has suitably instructed District Magistrates of all districts in Bihar vide their Letter No.07/ बैंकिंग-एस०एल०बी०सी०- ATR-07/2019...../ वि०, dated 18.11.2020.</p>
5	<p>While filing certificate cases, stamp duty equal to 25% of the certificate amount is required to be paid up front. The upfront payment should be replaced by a recovery linked system to save banks from incurring additional financial burden in case of NPA accounts.</p> <p>(Action by : Deptt. of Registration, GoB)</p>	<p>Related to Deptt. of Registration, GoB.</p>
6	<p>Banks should be provided with access right and right to register their charges on land of borrowers / guarantors on the Bhoomi Portal.</p> <p>(Action by : Department of Revenue & Land reform, GoB)</p>	<p>Related to Deptt. of Revenue & Land Reform, GoB.</p>

S. N.	Action Point	Action Taken Report
7	<p>Stamp duty on all MSME and Agriculture loans upto Rs 10 lakh and on all agreements for PoS machines given to merchants be fully waived.</p> <p>(Action by : Deptt. of Registration, GoB)</p>	<p>Related to Deptt. of Registration, GoB.</p>
8	<p>On enhancement of loan, stamp duty on mortgage to be charged on loan enhancement amount only and it should be within the overall upper cap of Rs 25,000 including the stamp duty already paid on original loan amount. However, it is not being adhered to by many registering authorities. A clarification in this regard be issued for operational convenience.</p> <p>(Action by : Deptt. of Registration, GoB)</p>	<p>Related to Deptt. of Registration, GoB.</p>
9	<p>As per RBI instructions on regulatory package, lending institutions were permitted to allow deferment up to August 31, 2020 on recovery of interest in respect of working capital facilities as cash credit/overdraft and to convert the accumulated interest into a funded interest term loan (FITL). Compliance be ensured.</p> <p>(Action by : SLBC & Member Banks)</p>	<p>Relief Measures to all the eligible beneficiaries have been extended and provided to all the willing borrowers under COVID 19 regulatory package by banks.</p> <p>SBI, Indian Bank, UCO Bank, UBI, PNB, BOI, CBI, P& SB and HDFC have confirmed that they are providing deferment of installments or interest, additional funding, and converting accumulated interest to FITL, confirmation awaited from remaining banks.</p>

S. N.	Action Point	Action Taken Report														
10	<p>Due to overall economic scenario amidst COVID it may be difficult to achieve the ACP target of Rs.1,54,500 Crores, but banks should strive to ensure that, at least, they cross their overall and sector-wise figures achieved under ACP 2019-20.</p> <p>(Action by : SLBC & Member Banks)</p>	<p>Banks have confirmed that they are making out all efforts to achieve the ACP target.</p>														
11	<p>COMFED is to arrange sourcing of KCC loan applications of all dairy farmers associated with the Milk Unions in the State and submit them to bank branches.</p> <p>(Action by : COMFED, Bihar)</p>	<p>As per report available on PMFBY portal as on 25.11.2020.</p> <table><tr><td>Total Applications</td><td>193305</td></tr><tr><td>Received</td><td>25321</td></tr><tr><td>Not Received</td><td>99329</td></tr><tr><td>No Action</td><td>68655</td></tr><tr><td>Approved</td><td>2544</td></tr><tr><td>Rejected</td><td>10313</td></tr><tr><td>pending</td><td>12464</td></tr></table>	Total Applications	193305	Received	25321	Not Received	99329	No Action	68655	Approved	2544	Rejected	10313	pending	12464
Total Applications	193305															
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No Action	68655															
Approved	2544															
Rejected	10313															
pending	12464															
12	<p>Banks should act proactively in implementation of PMSVANidhi scheme and not only dispose off the pending applications but also attend to new ones.</p> <p>(Action by : SLBC & Member Banks)</p>	<p>Banks have confirmed that they are taking all efforts to increase the number of sanction new application.</p>														

S. N.	Action Point	Action Taken Report
13	<p>The existing CSPs should be mapped with Panchayats to know if there is any Panchayat which does not have a CSP. Since the size of Panchayats in Bihar is far bigger than Panchayats in other states, Banks should strive to have one CSP in all villages except those having very low population.</p> <p>(Action by : SLBC & Member Banks)</p>	SLBC may take a suitable view after going through the consolidated report.

➤ **MEETING OF THE 73RD QUARTERLY REVIEW MEETING OF SLBC HELD ON 09.09.2020**

The Minutes and action points of above mentioned meeting have been placed at **Page Nos.47-65**

2.2 Meeting of Sub- Committee on Branch Opening and IT related Financial Inclusion

The Minutes of above mentioned meeting held on 12.11.2020 have been placed at **Page Nos. 66-68.**

2.3 Meeting of Sub-Committee on Digital Payments

The Minutes of above mentioned meeting held on 12.11.2020 have been placed at **Page Nos 69-72.**

2.4 Meeting of Steering Sub-Committee

The Minutes of above mentioned held on 12.11.2020 meeting have been placed at **Page No.73.**

2.5 Meeting of Sub- Committee on SHG and RSETIs

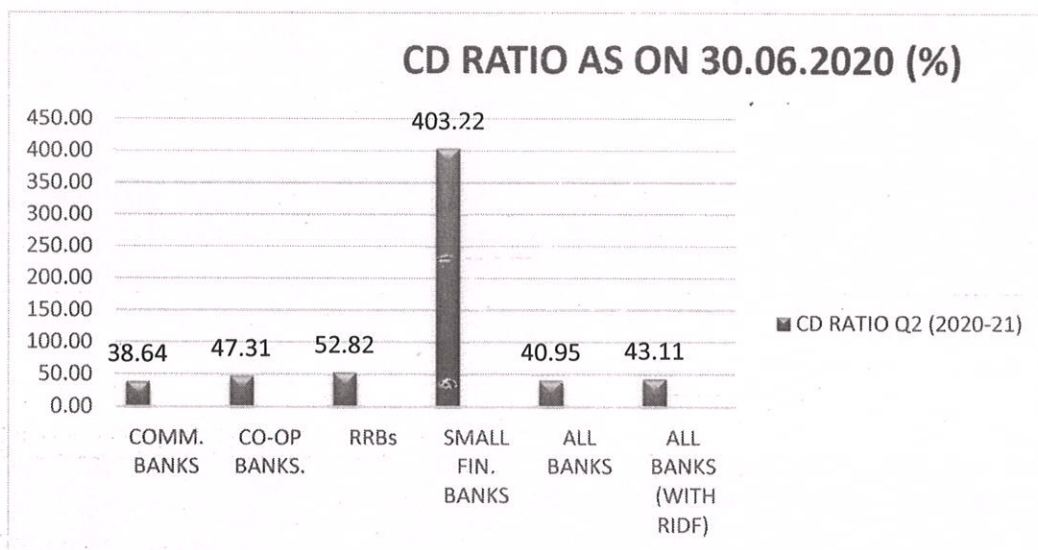
The Minutes of above mentioned held on 13.11.2020 meeting have been placed at **Page Nos.74-79**

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3 Review of CD Ratio

3.1 State Level

➤ CD RATIO (AS ON 30.09.2020)



(Amt. in Rs Crore)

Banks	Deposits	Advances	CD Ratio (%)
Commercial Banks	345828	133625	38.64
Co-operative Banks	4260	2015	47.31
RRBs	36808	19442	52.82
Small Finance Banks	928	3744	403.22
Total	387824	158826	40.95
RIDF	-----	8352	-----
Total (Advances +RIDF)	337824	167178	43.11
Investment	-----	19281	-----
Grand Total (Adv. +RIDF+Invest.)	387824	186459	48.08*

* Just to know CD Ratio of the State had the investment been included.

CD Ratio at SLBC level is calculated and monitored based on the indicators advised by RBI vide their Master Circular No. RBI/2020-21/05 FIDD.CO.LBS.BC.No.1/02.01.001/ 2020-21, dated 01.07.2020 which specifies as under:

Institution / Level	Indicator
Individual Banks at Head Office	Cu + RIDF
State Level (SLBC)	Cu + RIDF
District Level	Cs

Where:

Cu = Credit as per place of utilization

Cs = Credit as per place of Sanction

RIDF = Total Resource Support provided to State under RIDF

An amount of Rs.6893.04 Crores have been financed to units functioning in Bihar by SBI, PNB, Indian Bank & Indian Overseas Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio. Amount under RIDF, Sanctioned and Outstanding, as advised by NABARD, are Rs.19725.20 Crores and Rs.8352.31 Crores respectively.

It is worth mentioning that the CD Ratio of the State stood at 43.11% as at the end of September 2020 which could have improved further by 293 basis points to 46.04%, had the State Government utilised the total amount of Rs.19725.20 Crores (as on 30.09.2020) sanctioned under RIDF.

3.2 District-wise

➤ **DISTRICTS WHERE CD RATIO IS LESS THAN 40%**

(Amount in Rs. Crore)

SL. NO	DISTRICT	DEPOSITS	ADVANCES	CD Ratio (%)
1	Munger	7181	1857	25.86
2	Saran	13670	3561	26.05
3	Bhojpur	11417	3053	26.74
4	Arwal	1715	493	28.72
5	Nalanda	10445	3263	31.24
6	Gopalganj	8286	2632	31.77
7	Darbhanga	11948	3800	31.80
8	Jehanabad	3913	1253	32.01
9	Siwan	12469	4029	32.31
10	Madhubani	9029	2923	32.37
11	Lakhisarai	3011	993	32.99
12	Bhagalpur	13822	4899	35.44
13	Patna	118265	41950	35.47
14	Buxar	6135	2214	36.08
15	Gaya	16067	6068	37.77
16	Nawada	5110	1983	38.80
17	Sheikhpura	1850	722	39.00
18	Sitamarhi	6068	2390	39.39

The LDMs and Controlling Heads of the Banks, having lead responsibility, are requested to frame and implement monitorable action plans under supervision of Special Sub-Committee of DCC formed for the purpose and report the outcomes to DCC and SLBC.

The Controlling Heads of all the Banks, operating in these districts, are requested to instruct their branches to adopt suitable strategies for improving CD ratio.

Bank-wise and District-wise details on CD Ratio are furnished on **Page Nos.121-124.**

3.3 Bank-wise

➤ BANKS BELOW 20% CD RATIO

(Amount in Rs. Crore)

Bank Name	Deposit	Advances	C D Ratio %
RBL BANK	7	0	0.00
IDFC FIRST BANK Ltd	0	0	0.00
SOUTH INDIAN BANK	272	14	5.22

3.4 GSDP-Credit Ratio

(Amount in Rs. Crore)

SL NO.	ITEMS	2016-17	2017-18	2018-19	2019-20	2020-21
1	GSDP (CURRENT PRICE)	422316 (P)	484740 (Q)	530363	611804	611804
2	BANK CREDIT	117443	134997	152213	159987	158826
3	CREDIT -GSDP RATIO (%)	27.81	27.85	28.70	26.15	25.96
4	C D RATIO	41.89	45.38	44.09	43.03	40.95

{P = Provisional, Q = Quick, PJ=Projected}

As advised by the Directorate of Economics & Statistics, Planning & Development Department, GoB, the Gross State Domestic Product of Bihar at Current Prices for the FY 2019-20 was Rs 6,11,804 Crores. Bank Credit stood at Rs.1,58,826 Crores as on 30.09.2020 thus taking the Credit – GSDP Ratio of the State to 25.96 %.

As the GSDP figure for 2020-21 is not available, the GSDP of 2019-20 has been taken for arriving at Credit – GSDP Ratio for 2020-21.

4 Review of performance under ACP for FY : 2020-21

4.1 Bank type-wise

- The performance of Banks under the Annual Credit Plan FY: 2020-21 upto the quarter ended September 2020 bank type-wise is as under:-

(Amount in Rs. Crore)

Banks	Target	Achievement	% Ach.
Commercial Banks	122000	44673	36.62
Co-operative Banks	4000	818	20.45
RRBs	23000	5698	24.78
Small Finance Banks	5500	396	7.19
Total	154500	51585	33.39

- Comparative Performance under ACP bank type-wise as on September 2019 vis-à-vis September 2020 is furnished here under :

(Amount in Rs. Crore)

Banks	2020-21			2019-20		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Commercial Banks	122000	44673	36.62	116632	39898	34.21
Co-operative Banks	4000	818	20.45	2474	1249	50.49
RRBs	23000	5698	24.78	22484	8130	36.16
Small Finance Banks	5500	396	7.19	3410	1715	50.30
Total	154500	51585	33.39	145000	50992	35.17

4.2 Sector-wise

- The performance of Banks under the Annual Credit Plan FY: 2020-21 upto the quarter ended September 2020 sector-wise is as under:-

(Amount in Rs. Crore)

Sector	Target	Achievement	% Ach.
Agriculture	61828	14471	23.40
MSME	28032	16116	57.49
OPS	12300	2931	23.83
Total Priority Sector	102160	33518	32.81
NPS	52340	18067	34.52
Total	154500	51585	33.39

- Comparative Performance under ACP sector-wise as on September 2019 vis-à-vis September 2020 is furnished here under :

(Amount in Rs. Crore)

Sector	2020-21			2019-20		
	Target	Ach.	% Ach	Target	Ach.	% Ach
AGL	61828	14471	23.40	60000	18337	30.56
MSME	28032	16116	57.49	25000	11773	47.09
OPS	12300	2931	23.83	12296	2996	24.37
Total PS	102160	33518	32.81	97296	33106	34.03
NPS	52340	18067	34.52	47704	17886	37.49
Total	154500	51585	33.39	145000	50992	35.17

Bank-wise and District-wise position as on 30.09.2020 in respect of targets and achievements under ACP 2020-21 are furnished on **Page Nos.127-130**.

4.3 Bank-wise

➤ **BANKS BELOW STATE AVERAGE OF 33.39 % ACP ACHIEVEMENT**

(Amount in Rs. Crore)

S.N	Name of the Bank	Target (Amt)	Achievement (Amt)	% Achievement
1	RBL BANK	32	0	0.00
2	IDFC FIRST BANK Ltd	32	0	0.00
3	BANK OF MAHARASHTRA	227	11	5.02
4	UTKARSH SFB	3943	240	6.08
5	UJJIVAN SFB	1390	119	8.56
6	UCO BANK	6046	713	11.79
7	UTTAR BIHAR GRAMIN BANK	11305	1893	16.75
8	KOTAK MAHINDRA	418	74	17.78
9	STATE CO-OP. BANK	4000	818	20.45
10	AXIS BANK	2814	594	21.11
11	INDIAN BANK	7792	1707	21.90
12	JANA SFB	168	37	22.03
13	BANK OF INDIA	8328	2002	24.04
14	KARNATAKA BANK	33	8	24.30
15	HDFC BANK	9250	2278	24.63
16	JAMMU KASHMIR BANK	41	10	25.10
17	CENTRAL BANK OF INDIA	11394	2953	25.92
18	UNION BANK OF INDIA	5008	1466	29.28
19	INDIAN OVERSEAS BANK	1361	429	31.53
20	DAKSHIN BIHAR GRAMIN BANK	11695	3805	32.54

4.4 District-wise

➤ **DISTRICTS BELOW STATE AVERAGE OF 33.39% ACP ACHIEVEMENT**

(Amount in Rs. Crore)

SI No.	Name of the District	Target (Amount)	Achievement (Amount)	% Achievement
1	Arwal	1137	209	18.39
2	Banka	2487	480	19.32
3	Madhubani	5572	1099	19.72
4	Jehanabad	1844	374	20.29
5	Gopalganj	3518	722	20.54
6	Supaul	2618	538	20.54
7	Nalanda	4659	995	21.37
8	Darbhanga	4574	1009	22.06
9	Siwan	4380	1021	23.31
10	Sheohar	1040	244	23.43
11	Sitamarhi	3769	940	24.95
12	Buxar	2903	730	25.15
13	Katihar	3366	849	25.21
14	Gaya	6248	1587	25.41
15	Saran	4669	1201	25.72
16	Bhagalpur	6314	1633	25.86
17	Bhojpur	4200	1099	26.17
18	Nawada	2655	721	27.15
19	Aurangabad	3531	978	27.69
20	Munger	2405	689	28.65
21	Kaimur	2469	712	28.85
22	Saharsa	1914	567	29.64
23	West Champaran	3965	1183	29.83
24	Rohtas	4234	1288	30.41
25	Araria	3179	969	30.49
26	Vaishali	4700	1447	30.80
27	Khagaria	2346	735	31.33
28	Samastipur	6062	1941	32.02
29	Lakhisarai	1554	504	32.39
30	Madhepura	2373	785	33.08

Bank-wise and District-wise position as on 30.09.2020 in respect of targets and achievements under ACP 2020-21 is furnished on **Page Nos.127-128.**

5 Review of Non-Performing Assets (NPAs)

5.1 NPA position of banks in Bihar

As on 30.09.2020, the overall position of NPAs and the amount of loans Written-Off are as under:

(Amount in Rs. Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	126731	12482	9.85	104
Co-op. Banks	2015	343	17.04	0
RRBs	19442	4399	22.62	0
Small Finance Bank	3744	60	1.61	0
Total @	151933	17285	11.38	104

@ Excluding Loans granted from outside Bihar to units in Bihar

➤ BANKS HAVING NPA > 11.38% (MORE THAN STATE AVERAGE)

(Amount in Rs. Crore)

S.N.	Name of Bank	Advances	NPA	% NPA
1	DAKSHIN BIHAR GRAMIN BANK	10286	2529	24.59
2	PUNJAB NATIONAL BANK	16557	3876	23.41
3	UTTAR BIHAR GRAMIN BANK	9156	1870	20.42
4	CENTRAL BANK OF INDIA	7085	1442	20.35
5	INDIAN BANK	6499	1135	17.47
6	UCO BANK	3921	682	17.38
7	STATE CO-OP. BANK	2015	343	17.04
8	UNION BANK OF INDIA	3803	604	15.89
7	BANK OF INDIA	6300	904	14.36

➤ Comparative Position of NPA %

31.03.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020
10.93	11.82	11.32	14.92	12.60	11.38

Position of Bank-wise and Sector-wise NPAs have been placed at **Page No.134** for discussion and review by the House.

5.2 Filling of Certificate Cases

Certificate cases are being filled with District Certificate Officer by banks under the provisions of PDR Act for recovery of their loans. In Gaya district, Banks are being asked to submit the details of the property of the defaulter borrowers when banks are approaching to file certificate cases. However, this is not a mandatory requirement for filling a certificate case and is hindering the recovery of bad debts in Gaya district. Govt. of Bihar is requested to look into and smoothen the process of filling certificate cases in Gaya district.

5.3 Appointment of Dedicated Certificate Officers and Recovery in Certificate cases

As on 30.09.2020, the overall position of Certificate Cases filed by all Banks is furnished below:

(Amt. in Rs. Crore)

Banks	Total Cases (No.) As on 30.06.2020	Total Cases (Amt) As on 30.06.2020	Cases filed (No.) (During the quarter)	Cases filed (Amt) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 30.09.2020	Pending Cases (Amount) As on 30.09.2020
Comm	648720	4472	7568	83	767	10	655521	4546
Co-op	19113	145	87	3	277	3	18923	145
RRBs	48748	745	3042	48	606	10	51184	783
SFB	0	0	0	0	0	0	0	0
Total	716581	5362	10697	134	1650	23	725628	5474

Looking at the high NPAs and piling up of Certificate Cases, Govt. of Bihar is requested to appoint/identify dedicated Certificate Officers to look after disposal of the Certificate Cases filed by the Banks/FIs.

Bank-wise and District-wise no. & amount of Certificate Cases are furnished on **Page Nos.135-136.**

5.4 Stipulating Time Frame for Recovery of dues involved in Certificate Cases filed by banks under PDR Act

A large number of certificate cases filed by banks under PDR Act are pending for disposal in the districts. These cases not only lock a good amount of lendable funds but also drain out human resources due to their infinitely staggered continuance / disposal.

Govt. of Bihar is requested by SLBC forum to look into the matter and consider amendment in related policy by stipulating a definite time frame for disposal of certificate cases filed by Banks under PDR Act.

5.5 Prompt Action by District Administration under SARFAESI Act.

Application from banks for taking physical possession of property under Section 13 (4) of SARFAESI Act remains pending for unduly long periods in the offices of DMs. This concern emerged as an action point in previous SLBC meetings in compliance to which GoB has sent letters to all DMs. However, considering the pendency involved and its impact on lendable funds, GoB is requested to issue specific instructions to the district authorities for quick and proactive disposal of the applications within the stipulated time frame. This will help in reduction of NPAs, freeing funds for further lending and improving their performance under ACP.

Bank of Baroda, Corporate Office, Mumbai, vide their Letter No.BCC/RECY/112/1246, dated 14.08.2020 to has requested SLBC, Bihar to take up the matter.

6 Review of 100 Top & Bottom Performing bank branches

With a view to promote healthy competition and recognize efforts put in by individual branches of all the member banks, it was decided during the 66th Review meeting of the SLBC held on 01.12.2018 that Department of Finance, Govt. of Bihar will carry out the ranking of 100 Top and 100 Bottom Performing Bank branches operating in the State. As decided by Department of Finance, Govt. of Bihar, this ranking was decided on the basis of the performance of the branch in two areas:

- CD Ratio
- Achievement under ACP

Rank = CD Ratio + Achievement (%) under ACP

However, during the 68th SLBC meeting it was found that even bank branches having very low ACP achievements were ranked high due to their high CD Ratio only. So, it

was suggested to carry out hence forth the ranking solely on the basis of ACP achievement. Accordingly, the Department of Finance, Govt. of Bihar has grouped banks in two categories and has advised district administration and LDMs to share the information as follows:

(i). Group –“A”: Public Sector Banks + RRBs + Cooperative Banks

5 High Performing Branches in the districts

10 Low Performing Branches in the districts

(ii) Group –“B”: Private Sector Banks + Small Finance Banks

5 High Performing Branches in the districts

5 Low Performing Branches in the districts

The performance under ACP Achievement is to be reported with a condition that:

For June, September & December quarters branches achieving more than district average ACP Achievement will be included under High Performing Branches.

For March quarter, branches only with ACP Achievement above 50% be included under High Performing Branches.

Department of Finance, Govt. of Bihar is requested to share the rankings for September 2020 with the house.

7 Review of financing to MSME Sector

In terms of the recommendations of the Prime Minister's Task Force on MSMEs, banks have been advised to achieve:

(i) 20 % year-on-year growth in credit to Micro and Small Enterprises,

(ii) 10 % annual growth in the number of Micro Enterprise accounts and

(iii) 60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro Enterprises.

As per the new revised reporting guidelines issued by RBI on Priority Sector lending-Targets and Classification vide RBI Master Circular no. Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 dated July 7, 2016 (updated upto 05 December 2019) and vide circular no. FIDD.CO.Plan.BC.18/04.09.01/2017-18 dated March 01, 2018, **Micro, Small & Medium Enterprises** comprises Manufacturing and Service Sector under (i) Micro Enterprises (ii) Small Enterprises (iii) Medium Enterprises (iv) Khadi & Village Industries Sector (KVI) and (v) Other finance to MSMEs.

The performance of Banks in this regard as on 30.09.2020 is placed at **Page Nos. 137-143** of the Reference Book

7.1 Micro Enterprises: Manufacturing & Services

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH.
AMT	NO.	AMT	NO.	AMT	AMT
11119	798015	9885	785422	9543	85.82

Bank-wise target and performance is furnished on **Page Nos.138-139** for information.

7.2 Small Enterprises: Manufacturing & Services

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT
4166	23704	4198	23214	4076	97.85

Bank-wise target and performance is furnished on **Page Nos.140-141** for information.

7.3 Medium Enterprises: Manufacturing & Services

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT
556	1061	1074	1007	1063	191.39

Bank-wise target and performance is furnished on **Page Nos.142-143** for information.

7.4 Psbloansin59minutes.com

Psbloansin59minutes.com is an online marketplace which enables In-Principle approval for MSME loans up to INR 5 Crores in 59 minutes from Public sector Banks.

This Platform has reduced the loan processing turnaround time from 20-25 days to 59 minutes. Post receiving of in-Principle approval letter, the loan is expected to be disbursed in 7-8 working days.

The loans are processed without human intervention till sanction and / or disbursement stage. On this platform, MSME borrower is not required to submit any physical document for In Principle approval. The solution uses advanced algorithms to analyze data points from various sources such as IT returns, GST data, bank statements etc. The analyzed details are matched with various criteria set by all Lending banks on the platform with whom the application got matched with and from those Banks the Borrower can select his / her preferred lender.

As on date, following banks are partner banks of **psbloansin59minutes.com** platform:

SIDBI, SBI, Bank of Baroda, Punjab National Bank, Indian Bank, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, IDBI Bank, Indian Overseas Bank, Punjab & Sind Bank, UCO Bank, Union Bank of India, Kotak Mahindra Bank & IDFC First Bank.

This platform is accessible by visiting the web portal <https://www.psbloansin59minutes.com> and may be contacted over landline telephone no. 079-41055999.

(Amt. in Rs. Crore)

SANCTIONED		DISBURSED	
NO.	AMT	NO.	AMT
864	96	748	66

Bank-wise target and performance is furnished on **Page No.144** for information.

7.5 Advances sanctioned under CGTMSE

(Amt. in Rs. Crore)

SANCTIONED		DISBURSED	
NO.	AMT	NO.	AMT
15830	464	15612	445

Bank-wise performance data and recent changes advised by Govt. are furnished on **Page No.145** for information of the House.

7.6 Small Road Transport Operators

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
NO.	NO.	AMT	NO.	AMT	
22000	1766	96	1766	95	8.03

Bank-wise performance is furnished on **Page No.146**.

Govt. of Bihar is requested to instruct its Transport Registering Authority to renew the permit of vehicle financed by Banks only after getting clearance from Banks. It will inculcate a culture of repayment among SRTTO borrowers and Bank shall be in a position to improve its coverage under SRTTO financing.

8 Review of financing to Agriculture

8.1 Kisan Credit Card (KCC)

Banks	Target (No.)	Disbursement (No.)			% Achievement
	New	New	Renewal	Total	New
Commercial Banks	576631	107385	219017	326402	18.62
Co-operative Banks	62066	704	32214	32918	1.13
RRBs	294873	12668	467095	479763	4.30
Small Finance Bank	66478	0	0	0	0.00
GRANDTOTAL	1000048	120757	718326	839083	12.08

Banks operating in the state have disbursed loans to 839083 beneficiaries (New-120757 & Renewal-718326) under KCC amounting to Rs.6753 Crores upto the quarter ended September 2020 of the current FY.

Bank-wise & District-wise performance under KCC Scheme is furnished on **Page Nos.147-148**.

➤ **KISAN CREDIT CARD (KCC): OUTSTANDING & NPAs**

(Amt. in Rs. Crore)

KCC OUTSTANDING		NPA IN KCC		%NPA
No.	AMT	No.	AMT	AMT
3713545	23934	1160984	7331	30.63

Bank-wise data on Outstanding and NPA under Kisan Credit Card (KCC) as on 30.09.2020 is placed at **Page No.149**.

➤ **AGRI LOAN OUTSTANDING TO SMALL, MARGINAL & OTHER FARMERS**

(Amt. in Rs. Crore)

Marginal Farmers		Small Farmers		Others Farmers	
No.	O/S AMT	No.	O/S AMT	No.	O/S AMT
2655230	16900	2068678	14456	2734887	20394

The bank-wise data on Outstanding Amount of Agriculture Loans provided to Small & Marginal Farmers and Other Farmers as on 30.09.2020 is placed at **Page No.150**.

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

Total KCC A/Cs (Outstanding)	Smart Card/ ATM-enabled Card issued during the FY 2020-21	Smart card/ ATM-enabled Card issued (Cumulative)
No.	No.	No.
3713545	19925	2715831

The Bank-wise information on ATM Cards issued to KCC borrowers is placed at **Page No. 151** of the Reference Book for information of the House. All Banks are requested to ensure that ATM Cards are issued to all eligible KCC borrowers at the time of sanction / renewal.

8.2 Crop Insurance under KCC Scheme

As per RBI Circular No.RBI/2018-19/10 FIDD.CO. FSD.BC.No.6/ 05.05.010/ 2018-19 dated 04.07.2018, insurance of crops of all borrower farmers is mandatory. However, GoB has exited the National Crop Insurance Scheme resulting in non-insurance of Crops under KCC Scheme of Banks.

The issue was raised in the 66th SLBC meeting. Responding to the action point on the issue, RBI clarified that since crop insurance aims at mitigating the financial loss of farmers in case of crop loss due to natural calamities, mandatory crop insurance prescribed by RBI is justified.

The Registrar (Cooperative Societies) , GoB have, vide their letter no. 11095 dated 24.12.2018, advised that there is no provision for insurance of crops of the KCC Loanee Farmers under the "Bihar Rajya Fasal Sahayata Yojana" launched by GoB.

The matter of Crop Insurance and its impact on lending to farmers was raised in 67th& 68th SLBC meetings also. SLBC took up the issue also with Department of Agriculture, Cooperation & Farmers Welfare, and Department of Financial Services, Government of India and Bihar Government.

SLBC was advised by RBI, Patna their letter no. letter FIDD(Pat)No./77/02.01.001/ 2019-20 dated July 15, 2019 , to convey the member banks the following instruction on mandatory crop insurance for KCC:

"Member banks to sanction credit facilities under KCC scheme to eligible farmers without insisting on mandatory coverage under crop insurance till such time an insurance scheme is notified for the concerned crops by the Govt. of Bihar."

SLBC has accordingly advised to all member banks vide letter no. SLBC/CM/2019-20/117 dated 19.07.2019 which is placed at **Page No.98.**

8.3 Doubling of Farmers's income

Agriculture being the pivot of economic development of the State, it is imperative to make a drastic increase in credit outlay to Farm Sector. Looking at the small size of land holdings, increasing cost of inputs, absence of access to large markets by small farmers and limited capacity of investment in these land holdings, exploiting the opportunities of big ticket size Agri-loans should be emphasized. Financing to Farmer Producer Organisations is one of such opportunities. NABARD is already extending necessary help and handholding to FPOs in Bihar. But financing to FPOs is still to kick-start. Financing schemes covered under DEDS of NABARD may also help in increasing farmers' income. NABARD is requested to liaise with Banks and arrange

necessary training for Bank officials to make them conversant with the various facets of FPO financing and DEDS.

With the formation of Regional Advisory Council on Off-Farm Sector at NABARD, Patna, it is expected that preparation and execution of appropriate policies & plans would take place expeditiously. This would have a positive impact on increasing farmers' income.

8.4 Special drive to issue KCC to farmers for Agriculture & Allied Activities

Govt. of India had launched a special drive for covering all PM KISAN beneficiaries under KCC Scheme. The drive which started on 10th February 2020 and continued till April 2020 has created a positive impact and a good number of KCCs have been sanctioned. The sanction and issue of KCC to all remaining eligible PM KISAN beneficiaries is being monitored closely with the banks for its completion.

As part of the Prime Minister's package for farmers, Hon'ble Finance Minister has announced to cover 2.5 crore farmers under KCC scheme in a mission mode to facilitate credit to the farm sector of the economy. In this regard, Department of Agriculture Cooperation and Farmers Welfare (DAC&FW), Gol vide their letter dated 21.05.2020 have requested the State / UT administrations to take necessary measures for sanction and issue of KCC to all eligible PM KISAN beneficiaries.

To address the credit needs of farmers engaged in activities related to Animal Husbandry & Fisheries, the department of Animal Husbandry & Dairying (DAHD), Gol has decided to simultaneously launch a special drive effective from 1st June 2020 to provide KCC to dairy farmers belonging to Milk Unions & Milk Producing Companies. During this special campaign, banks are advised to make all efforts to ensure:

- (i) Saturation of all the PM KISAN beneficiaries under KCC by issue of fresh KCC or enhancement of existing limit or activation of the inoperative KCC account.
- ii) Issue of KCC to the eligible farmers as per application received in the revised format by issue of fresh KCC, enhancement of existing limit or activation of the inoperative KCC account.
- iii) Further, in order to provide the farmers with the much needed social security, eligible farmers may also be enrolled for the following schemes through auto debit facility:

(i) Pradhan Mantri Suraksha Bima Yojana (PMSBY)

(ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Department of Financial Services, Ministry of Finance, Gol have issued necessary instructions on the aforementioned subject vide their letter no. F.No.3/12/2020_AC dated 29.05.2020 placed as **Annexure- II at Page Nos.82-97.**

8.5 Determination of Crop Season

Crop Season is necessary for ascertaining repayment due dates and delinquencies in case of agricultural loans. RBI, Regional Office, Bihar had advised SLBC, Bihar to determine the crop season for various crops grown in the state. Accordingly, SLBC has requested Agriculture Department, Govt. of Bihar to carry out the necessary exercise and put up a report to SLBC for confirmation.

Once the Crop Season Report is placed before SLBC and is approved by it, the same will be shared with RBI.

9 Review of financing to Allied Agriculture Activities

Government of India had announced in Budget 2018-19 their decision to extend the facilities of Kisan Credit Card to Animal Husbandry and Fisheries (AH &F) farmers.

Pursuant to Gol's announcement, Reserve Bank of India has issued Circular No. RBI/2018-19/112 FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated 04.02.2019 detailing the modalities of the KCC Scheme for Animal Husbandry & Fisheries.

Department of Animal Husbandry & Fisheries Resources, GoB prepared scale of finance (SoF) for working capital requirements of Animal Husbandry & Fishery activities on quarterly / yearly basis and advised all District Collectors, vide their letter dated 12.07.2019, that the SoF be determined accordingly per acre/ per animal/ bird and be approved in DLTC at the earliest.

In pursuance to the recent change in the existing system of determining scale of finance advised to SLBC Convenor banks by RBI vide their letter no. 2032 / 05.10.003/2019-20 dated 30.04.2020, Agriculture Department, GoB has constituted a State Level Technical Committee for finalisation of Scale of Finance in the State for various agriculture and allied activities.

At the end of Q2 of FY 2020-21, the credit sanctioned / disbursed to Dairy, Poultry, Fisheries sector under KCC & ATL stands as under:

9.1 Dairy – KCC & ATL

➤ DAIRY-KCC

(Amt. in Rs. Crore)

SCHEME	TARGET (AMT)	SANCTIONED		DISBURSED		%ACH (AMT)
		NO.	AMT	NO.	AMT	
Commercial Banks	2595	6099	48	5738	42	1.60
Co-operative Banks	279	0	0	0	0	0.00
RRBs	1327	991	5	792	2	0.19
Small Finance Bank	299	0	0	0	0	0.00
TOTAL	4500	7090	53	6530	44	0.98

➤ DAIRY -ATL

(Amt. in Rs. Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
DAIRY	5330	56587	276	56523	273	5.13

9.2 Fisheries – KCC & ATL

➤ FISHERY-KCC

(Amt. in Rs. Crore)

SCHEME	TARGET (AMT)	SANCTIONED		DISBURSED		%ACH (AMT)
		NO.	AMT	NO.	AMT	
Commercial Banks	1442	182	2	182	2	0.15
Co-operative Banks	155	0	0	0	0	0.00
RRBs	737	0	0	0	0	0.00
Small Finance Bank	166	0	0	0	0	0.00
TOTAL	2500	182	2	182	2	0.08

➤ **FISHERY-ATL**

(Amt. in Rs. Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
FISHERY	1271	1661	13	1656	12	0.97

9.3 Poultry

(Amt. in Rs. Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
POULTRY	2211	2605	43	2592	41	1.84

Bank wise performance is furnished on **Page Nos.152-156.**

10 Review of Performance under Important Schemes

10.1 SHGs under NRLM

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH (NO.)
	NO.	NO.	NO.	AMT (Rs Crores)	
SHGs	250000	31892	62705	1149	25.08

Data provided by Bihar Rural Livelihood Promotion Society (BRLPS) on Bank-wise position of Savings and Credit-linkages of SHGs is furnished on **Page Nos.157-160.**

The Reserve Bank of India has already advised the detailed guidelines for operationalisation of Interest Subvention Scheme under NRLM for SHG Credit. All Banks are requested to provide the stipulated interest- subvention to all eligible SHG accounts.

10.2 NULM

The data provided by Urban Development and Housing Department, Govt. of Bihar under various components of NULM are awaited.

10.3 Education Loan

➤ EDUCATION LOAN: TARGET & ACHIEVEMENT

Performance of banks during FY 2020-21 is summarized below:

SCHEME NAME	Target	Disbursement	% Achievement
	No.	No.	No.
Education Loan	51658	21644	41.90

More granular data on target and achievement under Education Loan has been placed on **Page No.161** of the SLBC Reference Book.

➤ EDUCATION LOAN: OUTSTANDINGs AND NPAs

(Amt. in Rs. Crore)

BIHAR	Education Loan Outstanding		NPA in Education Loan		%NPA
	No.	Amount	No.	Amount	Amount
	100418	3363	23200	864	25.70

Bank wise data sheet Education loan outstanding and NPA position in Education loan on **Page No.162** of the SLBC Reference Book.

10.4 PMMY

The Pradhan Mantri Mudra Yojna was launched on 08th April 2015 with an objective to create an inclusive, sustainable & value based entrepreneurial culture, in collaboration with partner institutions in achieving economic success and financial security. The loans in PMMY are extended under 3 categories: Shishu (upto Rs.

50,000), Kishore (Rs. 50,001 to Rs 5 Lakhs) & Tarun (Rs.5,00,001 to 10 Lakhs). The loans are provided for income generating small business activities in manufacturing, processing, and service sector or trading.

From April 2016 onwards, activities allied to agriculture (excluding crop and land improvement loans) have also been included in this scheme. Interest rates are to be charged as per the policy decision of bank & there is no need of collateral security under this loan-scheme.

(Amt. in Rs. Crore)

PMMY DISBURSED DURING FY 2020-21								CUMMULATIVE SANCTION SINCE INCEPTION							
SHISHU		KISHORE		TARUN		TOTAL		SHISHU		KISHORE		TARUN		TOTAL	
NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
559665	1691	148525	1719	14856	920	723046	4329	4596632	14057	1083543	16317	125091	9530	5805266	39904

The data on Mudra Loan as on 30.09.2020 is placed on **Page Nos.163-166** for information of the house.

To ascertain the delinquencies it is necessary to have data on outstanding and NPA under PMMY. Banks are requested to report outstanding and NPA data to SLBC at quarterly intervals.

10.5 PMJDY

Under this scheme, a Savings Bank account with minimal documents is opened with zero balance & Rupay Card is issued. The account carries free of cost accidental death insurance of Rs.2 lacs for the account holder, subject to the terms of usage.

NO. OF PMJDY ACCOUNTS OPENED IN FY 2020-21 As on 30.09.2020		TOTAL PMJDY ACCOUNTS		TOTAL ACTIVE PMJDY ACCOUNTS		NO. OF OVERDRAFTS SANCTIONED INFY 2020-21 As on 30.09.2020		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED	
NO.	BALANCE (Rs. In Crores)	NO.	BALANCE (Rs. In Crores)	NO.	BALANCE (Rs. In Crores)	NO.	SANC (Rs. In Cr)	NO.	SANC (Rs. In Cr)
2971250	635	47824856	12405	41130087	11403	63642	22	2603566	165

Bank-wise detailed data on PMJDY is placed on **Page no.167** for information of the house.

➤ **FRAUDELENT ACTIVITIES IN THE NAME OF PRADHAN MANTRI JAN
DHAN YOJANA (PMJDY)**

A complaint was received by Department of Financial Services, Govt. of India regarding fraud by providing hoax details to the complainant. The complainant, on seeing an advertisement for loan, bearing the picture of Hon'ble Prime Minister and name of PMJDY and address of Department of Financial Services (DFS), contacted on the suggested number. As advised over phone, he submitted documents in order to get his loan sanctioned. After submitting the same, he was offered a sanction letter bearing the picture of Hon'ble Prime Minister, mentioning the address of Mission Office, DFS along with logo of PMJDY with stamps under the name of PMJDY and Reserve Bank of India. He was further asked to deposit some amount as agreement charges which he deposited. Later on he could know that entire transaction was fraudulent.

It would be pertinent to mention that PMJDY is a flagship programme being implemented by GoI and there is no provision of disbursement of loans by RBI or DFS. Any financial support by way of overdrafts or otherwise are extended by commercial banks only.

Banks may take measures to educate the public against the misuse of the name / logo of PMJDY. SLBC, Bihar has displayed a notice on its web site informing the public to exercise caution against such fraudulent activities. Member banks have also been requested to place notice / advertisement on their websites informing public to guard against such fraudulent activities.

10.6 Stand Up India

Stand up India Programme was launched by the Hon'ble Prime Minister on April 05, 2016. The objective of the Stand-up India is to facilitate bank loans between Rs. 10 lacs to Rs.1.00 crore to Scheduled Caste (SC) and Scheduled Tribe (ST) borrowers and Women borrowers for setting up Greenfield Enterprises. The details of the scheme and its guidelines are available on website www.standupmitra.in. Banks are requested to instruct their branches for better implementation of the scheme. Performance under Q1 of FY 2020-21 is tabled below :

Total No. of Branches	Number of branches which have given loan	LOANS GIVEN TO		
		No. of SC	No. of ST	No. of Women
7620	1176	47	26	535

The bank wise data of Stand-up India as on 30.09.2020 is placed on **Page No.168**.

10.7 PMEGP

(Amt in Rs. Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (NO.)
	NO.	NO.	AMT	NO.	AMT	
PMEGP	2821	878	59	687	35	24.35

The information regarding loan sanctioned & disbursed by Banks under the above said scheme has been provided on **Page No.169** of the Reference Book for information of the House. Data obtained from KVIC site is placed on **Page No.170**. There is a difference in the number of projects sanctioned as reported by banks vis-a-vis the report downloaded from KVIC site. Member banks are requested to verify the data and ascertain the correct position in this regard.

10.8 PM's new 15 point programme for welfare of Minority Community

Lead district Managers of all the 7 minority concentrated districts (Araria, Katihar, Sitamarhi, West Champaran, Kishanganj, Darbhanga & Purnea) in Bihar have been advised by SLBC to monitor & review the progress of credit facilities under various schemes to Minority Communities in DLCC / DLRC meetings as per guidelines / instructions contained in RBI circular No. RBI/2019-20/03 FIDD.GSSD.BC.No. 04/09.10.01/2019-20.

To effectively monitor the performance of banks in providing credit to the specified minority communities at SLBC level, SLBC has instructed all concerned 7 Lead District Managers to send the Annexure II (half yearly) & Annexure III (quarterly) to RBI well in time and to forward their copy to SLBC Bihar as well.

The contact details of officials designated by banks functioning as lead bank in minority concentrated districts to look after exclusively issues related to minority communities is furnished on next page:

District Name	Name of designated official	Name of Bank	Mobile No.	e-mail address
Araria	Sri Ganesh Mohan Choudhary	State Bank of India	7781099919	lbo.araria@sbi.co.in
Darbhanga	Sri Ajay Kumar	Central Bank of India	8298197137	ldmdarb@centralbank.co.in
Katihar	Sri M S Akhtar	Central Bank of India	9491442259	rmkatiro@centralbank.co.in
Kishanganj	Sri Manoj Kumar Tiwary	State Bank of India	7070999337	ldm.kishanganj@sbi.co.in
Purnea	Sri Ravi Shankar Kumar Sinha	State Bank of India	9546621033	ldm.purnea@sbi.co.in
Sitamarhi	Sri Lal Bahadur Pashwan	Bank of Baroda	8969513429	ldm.Sitamarhi@bankofbaroda.com
West Champaran	Sri Pramod Sinha	Central Bank of India	8298197106	ldmwcham@centralbank.co.in

LENDING TO MINORITY COMMUNITIES				
		(AS ON 30.09.2020)	(Amt. in Rs. Crore)	
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance (Disbursed) (A)	Out of (A) Total Advances to Minority	% Share of Minority Advance
		Amt.	Amt.	
1	Araria	775	41	5.29
2	Darbhanga	713	40	5.58
3	Katihar	581	51	8.86
4	Kishanganj	447	24	5.28
5	Purnea	1291	63	4.87
6	Sitamarhi	667	25	3.77
7	West Champaran	863	71	8.18
TOTAL		33518	1794	5.35

Data on Lending to Minority Communities in all districts of Bihar is placed on **Page No.133.**

11 Review of Performance under Social Security Schemes

11.1 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

PMJJBY provides an insurance coverage at a very low premium. Under the scheme any saving bank account holder aged between 18 to 50 years can be insured for a sum of Rs.2.00 lacs against death on a payment of yearly premium of Rs.330/- only, which will be debited from his saving account. The insurance is valid from 1st June to 31st May each year and is renewable. The performance of all member banks under this scheme is as under:

NO. OF PMJJBY NEW ENROLLMENTS IN FY 2020-21 as on 30.09.2020	NO. OF PMJJBY CLAIMS RECD. IN FY 2020-21 as on 30.09.2020	NO. OF PMJJBY CLAIMS SETTLED IN FY 2020-21 as on 30.09.2020	TOTAL NO. OF PMJJBY ENROLLMENTS IN FORCE TILL 30.09.2020	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 30.09.2020	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 30.09.2020
489978	858	652	7133172	7931	6102

Related data is placed on **Page No.171** for information of the house.

11.2 Pradhan Mantri Suraksha Bima Yojana (PMSBY)

PMSBY is a social security scheme in which persons having savings bank account and aged between 18 to 70 years can be insured for a sum of Rs.2.00 lacs against accidental death on a payment of a paltry premium of Rs.12/- per year. The coverage is available also in case of complete or partial disability. The yearly premium is to be debited automatically from the SB A/C on the basis of authorisation by the customer. The insurance will be valid from 1st June to 31st May each year and is renewable.

The performance of Banks under PMSBY in Bihar is appended below:

NO. OF PMSBY NEW ENROLLMENTS IN 2020-21 as on 30.09.2020	TOTAL NO. OF PMSBY CLAIMS RECD in 2020-21 as on 30.09.2020	TOTAL NO. OF PMSBY CLAIMS SETTLED in 2020-21 as on 30.09.2020	TOTAL NO. OF PMSBY ENROLLMENTS IN FORCE TILL 30.09.2020	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 30.09.2020	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 30.09.2020
1545315	461	323	13514301	4093	2740

More granular data in this regard is placed on **Page No.171** for information of the house.

11.3 Atal Pension Yojana (APY)

Persons aged between 18 to 40 years not having any social security coverage are eligible under Atal Pension Yojna. The scheme is mainly targeted at workers of unorganised sector. After attaining the age of 60 years contributors to the scheme will get a monthly pension between Rs.1000 to Rs.5000 per month depending upon their monthly contribution. After the death of pensioner and his/her spouse, their nominee will be paid a lump-sum amount.

NO. OF NEW APY ENROLLMENTS in FY 2020-21 as on 30.09.2020	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 30.09.2020
321603	2209898

The data is placed on **Page No.171** for information of the house.

11.4 Steps to be initiated by Banks for popularising Social Security Schemes

PRAGATI (Proactive Governance and Timely Implementation) meeting to review Social Security Schemes was held under the chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

Department of Financial Services , Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes :

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes.
- Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holder is left out from availing the risk covers under PMJJBY & PMSBY.
- Enrol beneficiaries of other government schemes like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes.

e. Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them.

f. Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India Coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.

g. Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment.

12 Review of Financial Inclusion

12.1 Banking Facilities in the State

BRANCH	CSP	ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
7620	21797	6546	55945	6295019	5145797	62569328

NO. OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	1997	1646	1386	5029	16118
CO-OP BANK	165	64	57	286	0
RRB	1452	553	105	2110	5665
SMALL FINANCE BANK	73	48	74	195	14
TOTAL	3687	2311	1622	7620	21797

BANKS	NO. OF ATMs				ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1251	1868	3209	6328	58615340	55945
CO-OP BANK	67	49	33	149	231876	0
RRB	0	0	0	0	3716364	0
SMALL FINANCE BANK	3	18	48	69	5748	0
TOTAL	1321	1935	3290	6546	62569328	55945

Bank-wise details are available on **Page Nos.172-178** of the Reference Book.

12.2 DBT & Status of Mobile/ Aadhar Seeding

DBT has emerged as a very important & useful tool in administering financial benefits related schemes of GoI & GoB. With the growing number of DBT beneficiaries day by day, the challenges before the banks for effecting quick and successful DBT transactions has also grown manifold. In order to minimize the instances of failed transactions, proper Aadhar Seeding & Mobile Number Seeding and authentication with UIDAI of bank accounts of the beneficiaries are the only way out.

The DBT user departments may ensure, beforehand, the availability of Aadhar Seeding & Mobile Number Seeding with bank accounts of the beneficiaries from the related banks to avoid transaction failures. These Departments should update and correct their account number data base before submitting the same to banks for DBT to minimize the failed transactions and delay in receipt of funds by the beneficiaries. The remitting bank branches should provide details of failed transactions to the concerned customer departments immediately for correction.

➤ STATUS OF MOBILE /AADHAR SEEDING

TOTAL NUMBER OF ACTIVE ACCOUNTS IN BIHAR	TOTAL NO. OF ACCOUNTS SEEDDED WITH MOBILE NUMBER	TOTAL NO. OF ACCOUNTS SEEDDED WITH AADHAAR	TOTAL NO. OF ACCOUNTS AUTHENTICATED WITH UIDAI
100835128	63434338	80005278	55356560

From the data presented in the above table, it can be seen that out of a total of 10.08 Crore active accounts in the State, 6.34 Crore (62.90%) are seeded with Mobile Numbers, 8.00 Crore (79.34%) are Aadhar seeded and 5.54 Crore (54.90 %) are authenticated with the UIDAI. Also, 69.19 % of Aadhar seeded accounts are authenticated with UIDAI.

The detailed report in this regard is placed on **Page No.179** for information of the house.

12.3 Expanding and Deepening of Digital Ecosystem in Jehanabad District

A Meeting of the RBI Governor with the CEOs of the Public Sector Banks and the Chief Executive of Indian Banks' Association was held on July 19, 2019.

In the above Meeting, the Governor underlined the importance of expanding and deepening digital payments ecosystem in line with the recommendations of the Report of the Committee on Deepening of Digital Payments (Chairman: Shri Nandan Nilekani) and Reserve Bank's Payment System Vision Document 2021.

As per the suggestions of the RBI Governor, it was agreed that Banks will identify one District in each state to make it 100% digitally enabled, within a time frame of one year (October 2020) in close co-ordination and collaboration with all stakeholders, including SLBCs, State Governments, Regional offices of RBI, etc.

In this connection, IBA has sent a communication to PSBs, which have the Lead Bank Responsibility, to advise the SLBC Convenors to identify one District in each State to make it 100% digitally enabled and to hold discussions with all Banks operating in the identified District, on various steps to achieve the target. IBA has also advised PSBs that the SLBC Convenors should identify a Project Officer for the proposed task, for each State.

RBI reiterated the above instruction vide their letter no. RBI/2019-20/79 dated 07.10.2019 sent to all SLBC Convenor banks and added that the selected district should be from the Aspirational Districts.

Accordingly Jehanabad district has been selected in Bihar for making it 100% digitally enabled.

A meeting of the SLBC Sub-Committee on Digital Payments was held on 18.12.2019 in which the matter of 100% digitization of Jehanabd district was discussed. It was decided to form an implementation Committee to oversee progress made towards 100% digitization.

In compliance to the Action Point of the above meeting, an Implementation Committee has been formed with the following members:

- i. Reserve Bank of India
- ii. NABARD
- iii. State Bank of India
- iv. Punjab National Bank
- v. Bank of India
- vi. Allahabad Bank (since merged with Indian Bank)
- vii. Bank of Baroda
- viii. Dakshin Bihar Gramin Bank
- ix. India Post Payments Bank

Two meetings of the Implementation committee have been held.

Also a meeting with all stake holders was organised at Jehanabad on 25.02.2020. It was presided over by SBI General Manager and Convenor SLBC and was attended by representatives from RBI, NABARD, representatives of all banks operating in Jehanabad district and LDM Jehanabad.

Quarterly progress report on Jehanabad Digi District Programme is submitted to RBI, Regional office Patna.

As on 30.09.2020, out of 10,62,055 total operative Savings Bank Accounts, 7,27,194 i.e. 68.47% accounts are covered by at least one digital banking product like internet banking, debit card, mobile banking, UPI, USSD etc. Out of 13,852 operative current account holders, 3,562 were having internet banking, 1,466 are having PoS or QR Code i.e. 5028 current accounts are covered by atleast one digital mode which is 36.30% of total current accounts.

A detailed report in this regard is placed at **Page No.194.**

12.4 Implementation of Financial Inclusion Plans in LWE Affected Districts

As notified by the Department of Financial Services, Government of India vide their letter F.No.-II-18015/68/2014-LWE-III dated 14.04.2018, there are **4“Most Affected LWE Districts”** in Bihar. Credit extension by Banks in these districts, upto the quarter ended September 2020 during FY: 2020-21, is as under:

SL. No.	District	Disbursement under ACP during the Year ended SEP' 2020	Disbursement under ACP during the Year ended SEP' 2019	C D Ratio as on 30.09.2020	C D Ratio as on 30.09.2019
		(Rs. in Crores)	(Rs. in Crores)	%	%
1.	Aurangabad	978 ↓	1558	44.61 ↓	45.70
2.	Gaya	1587 ↓	1697	37.77 ↓	39.35
3.	Jamui	809 ↑	672	42.49 ↓	46.15
4.	Lakhisarai	504 ↑	452	32.99 ↓	37.07
TOTAL		3879 ↓	4379		

It is evident from the above data that extension of credit by banks in the Most Affected LWE Districts in Bihar has decreased by 11.42 % (Rs. 500 Crores) during the FY 2020-21 as compared to the corresponding Q2 of last FY 2019-20.

The CD Ratios of all the above districts have registered decrease.

13 Discussion on Policy Matters

13.1 Involvement of LDMs by District Authorities under “Bihar Lok Shikayat Nivaran Adhikar Adhiniyam, 2015”

Lead District Managers are being involved in investigating / replying / presenting complaint cases filed by complainants under Bihar Lok Shikayat Nivaran Adhikar Adhiniyam – 2015. This issue was flagged by the LDMs in their meetings with SLBC on 09.11.2018 and 31.01.2019. They maintained that Bihar Right to Public Grievance Redressal Act, 2015 read with Bihar Right to Public Grievance Redressal Rules, 2016 is not applicable in respect of banking services. This issue was also raised in the 66th & 67th SLBC meeting.

SLBC has requested Government of Bihar to look into the issue and instruct District Administration not to involve LDMs in grievance redressal so that they can discharge their functions as envisaged in the Lead Bank Scheme.

Finance Department, GoB has requested the General Administration Department, GoB, vide their letter no. 750 dated 28.02.2020 to carry out necessary changes in this regard. However, the change is still awaited.

13.2 Waiver/ Rationalisation of stamp duty

Each agreement in Bihar attracts a stamp duty of Rs. 1000/-. In any loan around five to six agreements are executed between banks and borrowers which cost them Rs. 5000/- to Rs. 6000/-. Even in the case of PMEGP loans, the borrowers are required to pay Rs. 5000/- to Rs. 6000/- as stamp duty. GoB may consider to waive or reduce stamp duty substantially, say Rs. 100/- or Rs. 200/- per agreement, in case of loan agreements by PMEGP beneficiaries. It would boost entrepreneurship and act as an incentive for setting up new businesses.

Banks are geared up to extend loans to various sectors in line with packages announced by Govt. of India for **Aatm Nirbhar Bharat** to tide over the COVID-19 crisis. Govt. has come out with Guaranteed Emergency Credit Line scheme wherein the existing & needy MSME units, including PMMY borrowers, will be provided 20% additional financial assistance by banks. In the present scenario when all the economic activities are reeling under stress, the expenditure on account of stamp duty will be an additional expenditure. The State Govt., therefore, may consider to waive stamp duty on loans upto Rs. 10 lakhs under GECL scheme.

Waiver / Reduction of stamp duty on mortgages/ agreements for agricultural loan purposes, irrespective of loan amount, will be a shot in the arm in agriculture credit off-take. Govt. of Bihar is requested to consider the same.

13.3 Digitization of land records & Online Issuance of LPC

GoB has started issuance of Land Possession Certificate Online to speed up credit extension by Banks.

GoB is also requested to allow Banks to access these land records to mark online their charges on land against the security of which loans have been granted by them.

13.4 E-Stamping of Bank Guarantee

IBA Managing Committee has approved a proposal to examine the feasibility of end to end digitization of trade process and to support the programme of Ease of Doing Business. A Working Group was constituted for the purpose which has suggested the Modalities for implementation of "Automated e-Stamping (AES)". IBA has requested to discuss the e-Stamping of Bank guarantees in SLBC meeting to take up the matter with State Govt. for its implementation.

During past few years, state governments have brought reforms on stamp duty collection on articles under their jurisdiction. Now the duty-paying customer can make payments on-line and collect the e-Stamp Certificate from the designated government offices / agents. Stock Holding Corporation of India (Stock Holding), an All India Institution specialising on central registration service has been designated as Central Record Keeping and Collecting Agency by most of the state governments. But not all state governments have brought Bank Guarantee as a permissible article under e-Stamping. Govt. of Bihar is requested to list the same, if not listed yet.

While e-Stamping has made the revenue collection process easier for Government, benefits of digitisation have not been fully realised. When banks issue bank guarantee, the banks other than the Agency banks or their clients need to visit the government department / Agency bank to collect the e-Stamp Certificate or Stamp Paper. The physical Certificate / Stamp is made part of the bank guarantee by attaching with and / or printing thereon the document as a proof of having paid the stamp duty.

The Digital E-Stamping eliminates the use of physical certificate / stamp and make the bank guarantee process fully automated. It enables the banking system to move away from paper based issuance of bank guarantees and helps adoption of international best practices in transmission of bank guarantees and its amendments.

14 Regulatory & Financial Package

(A) Regulatory Packages

Reserve Bank of India has announced a number of regulatory measures to mitigate the burden of debt servicing brought about by disruptions on account of COVID-19 pandemic and to ensure the continuity of viable businesses. The salient features of relevant RBI Regulatory Package communicated to lending institutions are as under:

(i) Rescheduling of Payments: Term Loans & Working Capital Facilities

(a) Term Loans: Lending institutions are permitted to grant a moratorium of 3 months on all instalments falling due between 1st March 2020 to 31st May 2020. The repayment schedule and residual tenor of such loans will be extended by 3 months.

In view of the extension of lock down and continuing disruption on account of COVID-19, this moratorium can be extended by another 3 months i.e, from 1st June to 31st August 2020.

(b) Working Capital: Lending institutions are permitted to defer the recovery of interest applied during 1st March to 31st May 2020 in all such facilities by a period of 3 months. The accumulated interest will be recovered immediately after this period.

In view of the extension of lock down and continuing disruption on account of COVID-19, this deferment is allowed for a further period of 3 months. Lending institutions, at their discretion, can convert the accumulated interest for the deferment period upto 31st August 2020 into a funded interest term loan (FITL) repayable not later than 31st March 2021.

(ii) Easing of Working Capital (WC) Financing: The lending institutions may recalculate the Drawing Power by reducing the margin / reassessing the working capital cycle. This relief will be available on all such changes effected upto 31st May 2020.

This facility has been extended as under:

>> DP can be recalculated by reducing margins till 31st August 2020, margins to be restored to original level by 31st March 2021 and / or

>> WC limit can be reviewed upto 31st March 2021 based on reasses

(iii) Classification of Special Mention Account (SMA) and Non-Performing Asset (NPA):

(a) Moratorium / deferment / recalculation of DP shall not, by itself, result in asset classification downgrade.

(b) The asset classification of term loans shall be determined on the basis of revised due dates and revised repayment schedule. In case of working capital facilities, SMA and out of order status shall be evaluated considering application of interest after deferment period and the revised terms.

(iv) Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Crop Loans:

Moratorium has been granted for three months on all term loans including short term crop loans.

To ensure that farmers do not have to pay penal interest and also continue to get the benefit of interest subvention, it has been decided to continue the availability of 2% IS and 3% PRI to farmers for the extended period of repayment upto 31.05.2020 or the date of repayment whichever is earlier for short term crop loans upto Rs 3 lacs per farmer which have become due between 1st March 2020 to 31st May 2020.

(v) Review of Review Timelines under the prudential framework on Resolution of Stressed Assets:

Lenders are required to implement a resolution plan within 180 days of expiry of Review Period of 30 days.

>> The accounts which were under review period as on 1 March 2020, the period 1st March to 31st May 2020 will be excluded and the Review Period will resume from 1st of June 2020.

>> The accounts of which Review Period has expired but the resolution period of 180 days was not over as on 1st March 2020, the Resolution Period will be extended by 90 days from the date on which the 180-day period was originally set to expire.

(vi) Others: The rescheduling of payments including interest will not qualify as a default for the purpose of supervisory reporting and reporting to the Credit Information Institutions.

(B) Financial Packages

Govt. of India has announced a number of financial packages for MSMEs / Small Businesses/ Agriculture / Corporates under Atma Nirbhar Bharat to enable them tide over the disruptions caused by COVID-19. Banks may enlighten the house by informing steps taken / credit disbursed under various schemes relating to Financial Package announced by the Central Govt.

15 Any other issue considered suitable by the House

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ANNEXURE – I

**MINUTES
OF
MEETINGS**

**73RD QUARTERLY REVIEW MEETING OF SLBC BIHAR
HELD ON 09.09.2020**

MINUTES

The 73rd quarterly review meeting of State Level Bankers' Committee, Bihar was held on 9th September 2020 at Adhiweshan Bhavan, Patna. It was presided over by Shri Shushil Kumar Modi, Hon'ble Deputy Chief Minister and Finance Minister, Bihar. The other participants who attended the meeting were Hon'ble Ministers of Agriculture, Animal Husbandry & Fishery Resources, Rural Development, Industry, Co-operatives along with senior officials from State Govt., Central Govt., RBI, NABARD, Industry Associations, Public Sector Banks and private sector banks. The list of participants is attached as **Annexure-I**.

The meeting was organized adhering to the guidelines / requirements as regards to COVID-19 pandemic. In view of the required social distancing to be maintained only one participant was invited from each bank / department / institution and two chairs were left blank between two chairs occupied by participants. Participants were allowed entry after thermal scanning and mask, hand gloves and sanitizer were provided to every participant.

At the very outset of the meeting, **Shri Ajit Kumar Mishra, Assistant General Manager, SLBC Bihar** extended a warm welcome to all the participants.

1. The meeting started with the inaugural speech by **Shri Mahesh Deepchand Goel, the Chief General Manager, State Bank of India**. In his speech, Shri Goel drew a brief account of quarterly activities of banks in the State. Views expressed by him are summarized below:

(a) Post merger, the number of public sector banks in Bihar is reduced to 12 from 18. The total number of bank branches in the State has gone up to 7,607 from 7,589 and that of Customer Service Points (BCs) to 21,653 from 20,994. There is no unbanked centre in the State.

(b) During Q-1 of FY 2020-21, Banks have made credit disbursal of Rs 23,5456 Crores which is 15.24% of ACP target.

(c) The CD Ratio of the State as on 30.06.2020 was 43.41%.

(d) Of the Rs 1,48,688 Crore loans & advances outstanding of banks in the State as on 30.06.2020, Rs 18,741 Crore, approximately 13%, was NPA.

(e) To combat the adverse financial situation arising due to COVID-19, Government and RBI have announced many financial and regulatory packages. Under GECL, one of such important measures, banks in Bihar have financed Rs 2,051 Crore to 1,17,713 borrowers out of which SBI has sanctioned Rs 585 Crore to 15,083 borrowers. Banks have granted moratorium on loans worth Rs 12,135 Crore to 8,69,513 borrowers of which SBI has granted moratorium to 28,164 borrowers on their loans worth Rs 4,319 Crore.

(f) In agriculture sector, banks have provided moratorium to 12,36,208 borrowers on loans outstanding to the tune of Rs 6,886 Crore of which SBI has provided moratoriums to around 26,000 borrowers on their loan outstanding of around Rs 109 Crore.

(g) The newly created SBI vertical, Financial Inclusion & Micro Markets, is gaining ground gradually and is doing well in SHG financing. Its benefits to the targeted group is expected to get reflected in the ensuing quarters.

(h) Though the functionality of Online LPC has been rolled out, it is in its very nascent stage. Banks should be given its access rights, like Gujarat and Madhya Pradesh, to mark their charge on land relating to loans granted by them.

(i) In a few districts, the submission of details of properties of borrowers / guarantors has been made a precondition for filing certificate cases which is, however, not mandatory under Public Demand & Recovery Provisions. This needs to be resolved to speed up filing of certificate cases and recovery of NPA.

(j) While filing certificate cases, stamp duty equal to 25% of the certificate amount is required to be paid upfront. The upfront payment should be replaced by a recovery linked system to save banks from incurring additional financial burden in case of NPA accounts.

(k) For recovery of NPAs, local administration should be directed to take prompt action in cases under SERFAESI Act.

(l) By making cash payments to over 5 lakh women beneficiaries per day under Pradhan Mantri Garib Kalyan Yojana during Apr-June 2020 amounting to Rs 2,200 Crores, banks have shown their unwavering resolve to march hand in hand with the State Govt.

(m) Customer Services Points are playing vital role in financial inclusion in rural areas. Government is requested to provide these centres adequate security against criminal incidents.

(n) Bankers are discharging their duties sincerely even during the present COVID times. They are also Corona Warriors. It is sad to inform that around 2,000 of bankers

have been infected so far in Bihar by Corona Virus of which 30 have lost their lives. In SBI alone around 1,100 employees got infected by COVID of which 9 have died. He appealed State Govt. to provide required medical facilities to all COVID infected Bankers on priority basis.

2. Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister cum Finance Minister, Govt. of Bihar mentioned the following points in his speech:

(i) He termed the bank personnel as true Corona warriors like medico and para medico personnel and thanked them for the tireless job done by them in ensuring the benefits of various welfare schemes reach through DBT to the intended beneficiaries.

(ii) He expressed his heartfelt condolences for the bank employees who died of Corona. He informed the house that there is a provision of providing compensation of Rs 4 lakh from Mukhya Mantri Sahayata Kosh in such cases.

(iii) He told that when there was a sudden spurt in July 2020 in COVID cases, there was some chaos but now the State Govt. is well prepared and sufficient number of beds are available in various hospitals for the treatment of COVID infected people. He appealed banks to ensure that not only their employees mandatorily wear mask but also all the customers entering branch premises wear it and maintain social distancing.

(iv) He thanked the bank management for deciding to hike the salary of their employees by 15% and lauded for introducing performance linked incentive. He also thanked the banks for their decision to hike their NPS contribution to 14% even when the employees continue to contribute 10%.

(v) Reviewing the achievement under ACP he told that the achievement in Q1 of 2020-21 is 15.24% compared to 17.42% in Q1 of 2019-20. This may be due to impact of COVID. However, Bank-wise data reveal that Commercial Banks have almost replicated their Q1 FY 2019-20 performance but performance of Cooperative Bank and RRBs has come down from 48.65% and 13.32% to 15.68% and 5.92% respectively. Similarly, the achievement of Small Finance Bank has also come down to 1.20% from 23.13%. Had these three banks maintained their performance, the ACP achievement would have been in commensurate with the target.

(vi) He acknowledged that it could be difficult to achieve the ACP target of Rs 1,54,000 Crores considering the overall economic scenario amidst COVID. But banks should strive to ensure that it crosses the overall and sector-wise figures achieved under ACP 2019-20.

(vii) Reviewing district-wise performance, he observed that Banka, Arwal, Madhubani, Siwan, Nalanda, Jehanabad, Buxar, Nawada, Saran and Gopalganj districts are among lowest performing districts whereas these are well-to-do and prosperous districts. He opined that a specific meeting of these districts be held which should be participated by Finance Department officials also.

(viii) Reviewing sector-wise performance, he observed that achievement under agriculture segment ACP has dipped down to Rs 5,918 Crore or 9.57% in Q1 2020-21 from Rs 8640 Crore in 2019-20 or 14.70%.

(ix) As regards NPA, referring to the financial stability report of RBI he told that the NPA of PSBs and all banks pan India was 11.30% and 8.50% respectively as on 31st March 2020 which may shoot up to 16.00% and 14.70 respectively. There are some banks in the State which have high NPA e.g. PNB, DBGB, Indian Bank, UBGB, CBI, UCO Bank and Bank of India. However, it should not mean no further financing by these banks.

(x) He told that records of 3.67 Crore Jamabandis have been digitized and uploaded on line and the updation of the rest is going on. The on-line LPC facility has been inaugurated by Hon'ble Chief Minister on 27th August 2020.

(xi) The PM SVANidhi is a flagship programme launched by Govt. of India and today it is grand launching of the scheme by Hon'ble Prime Minister in Madhya Pradesh. The last two reviews of the scheme in Bihar shows that still the scheme has not picked up and banks lack operational clarity.

(x) Bihar Govt. has recently announced its Bihar Agriculture Investment Promotional Policy wherein capital subsidy of 15% (25% to FPOs) will be provided. Bihar Govt. intends to implement it in a very big way and to encourage the production and processing of fruits and vegetables. Seven specific items have been identified – Makhana, Maize, Honey, Fruits & Vegetables, Tea, Seeds, Medical & Aromatic Plants.

(xi) Bihar Govt. has also rolled out a policy of promoting wood based industries wherein industries investing minimum Rs 50 lakh will be given a subsidy of 35%. A grant of Rs 2 lakh will be given to small furniture manufacturers employing 10 employees and Rs 50,000 to individual artisans.

(xii) A revolution has happened in fish production and dairy in Bihar resulting in bumper fish and milk production. With the inauguration of Rs 225 Crore worth schemes tomorrow by Hon'ble Prime Minister, we are sure these sectors will receive a big jump. However, there is meager achievement by banks in dairy, fishery and poultry of 1.52%, 0.33% and 1.22% during Q1. This should be stepped up considerably by banks because these are the core competence of the State.

(xiii) Only 3,705 panchayats in Bihar are having brick and mortar branches and there are 4,690 panchayats which are still without a brick and mortar branch. Promoting Banking Correspondents is good but banks should also open as many brick mortar branches as possible. State Govt. has provided the list of more than 1,000 panchayats where accommodation is readily available at no cost or nominal cost and banks should make use of this.

(xiv) We have been receiving many complaints regarding shifting of branches from its existing location to some other centre / place. Banks should consider that when a branch keeps operating at some place for 20-25 years and suddenly its location is

changed to a 10-15 kilometer distant place , it becomes very painful to the local people and there is a lot of resistance from them.

(xv) In last meeting, banks were requested to share their road maps for opening branches, ATMs and CSPs/ BCs but it has not been placed before SLBC. Banks are once again requested to share the same with SLBC.

(xvi) The existing CSPs should be mapped with panchayats to know whether there is any panchayat which does not have a CSP. Since the size of panchayats in Bihar is far bigger than panchayats in other states, let us strive to have one CSP in all villages except those having very low population.

(xvii) **Hon'ble Deputy Chief Minister cum Finance Minister** told that after the moratorium period provided under regulatory package, a large number of accounts are turning NPAs as all the interest / instalments due during the moratorium are booked at a time whereas traders are yet reeling under impact of COVID. As there is a case pending before Hon'ble Court, banks are supposed not to declare these accounts as NPA. **AGM SLBC** told that it is being followed by banks. Industry representative told that such cases have happened in case of SIDBI and Union Bank. **Principal Secretary, Finance** told that he has received complaints from MSMEs that their accounts have been debited and banks are, therefore, needed to be advised properly.

3. Dr. S. Siddharth, Principal Secretary, Finance made two observations:

(i) The aforementioned 10 districts are perennially low performing. Their lower performance, in turn, lowers the overall ACP achievement.

(ii) MSME sector has been doing well for last couple of years including the last quarter of the current year. If its target & performance are excluded, the achievement of ACP will come further down because the performance of agriculture sector is at a very low side.

4. As desired by Hon'ble Deputy Chief Minister cum Finance Minister, AGM SLBC made a presentation on the various components of Aatm Nirbhar Bharat. The details are summarized below:

(A) Providing KCC to 2.5 Crore Farmers : As part of the KCC saturation drive 2.5 Crore farmers are to be covered during current financial year Pan India. It includes KCCs provided for Crop & Allied Agri activities. Banks are required to dispose of all the application forms pending with them collected during PM-KISAN KCC saturation drive (Feb-Apr 2020). Out of 1,79,402 applications received , 69,689 applications (Rs 961 Crore) have been sanctioned.

When asked for comments, the **Secretary, Agriculture and Animal Husbandry & Fishery** made the following observations:

(i) Aforesaid performance was under Aatm Nirbhar Bharat Package whereas a good number of applications were also sourced prior to that and are lying pending with banks for disposal. Though LPC is a major reason for pendency, this is not the only reason and unless the reasons / bottle necks are identified and addressed, it is difficult to make the desired headway in KCC financing.

(ii) 2.22 lakh applications of dairy farmers have been submitted to banks of which 4,500 have been rejected and only 211 sanctioned. Details of these applications are on PMFBY portal and 1.34 lakh applications have also been submitted to banks in excel sheet. However, banks are yet to update the status.

(ii) In Animal Husbandry KCC, as per PMFBY portal, banks have sanctioned only 70 applications.

(iii) In fishery sector, 5,670 applications have been sourced, 48 sanctioned and 49 rejected.

(iv) As per feedback received, RRBs are not clear about the instructions for KCC to dairy farmers.

The Chief General Manager, SBI observed that though SBI has launched Yono Krishi this is for renewal of KCCs only and requires user education also. For new KCCs, borrowers need to visit branches and bankers need to go out for pre-sanction surveys which have been adversely impacted due to COVID.

(B) KCC to Agriculture Allied Activities - Dairy and Fishery: A special drive for providing KCC to dairy farmers associated with milk unions has been launched for two month (June-July 2020). This scheme has been extended up to September 2020.

A Pan India target of 1.5 Crore KCC to dairy farmers associated with milk union has been fixed by Govt. of India. Target allotted to Bihar is 12 lakh. COMFED is to arrange sourcing of KCC loan applications of all dairy farmers associated with the Milk Unions in the State and submit them to bank branches. Of the 40,602 applications received, 7,217 loans worth Rs 63 Crore have been sanctioned.

(C) Direct Support to Farmers & Rural Economy to be provided post COVID : Under this regulatory package announced by RBI, in Bihar, 12,36,308 farmers (Rs 6,886 Crore) have been granted moratorium and 6,02,360 farmers have been provided interest subvention of Rs 110 Crore for prompt repayment.

(D) Secretary, Agriculture made a power point presentation on the various packages related to Agriculture Sector under Aatma Nirbhar. The salient features mentioned by him are as under:

Out of the 20 lakh Crore Aatma Nirbhar Bharat Package, so far 11 packages worth Rs 1.63 Crore i.e. around 8% have been announced for Agri sector. For the first time, there is a focus-shift from production to marketing and post-harvest infrastructure and from individual beneficiaries to institutional /group beneficiaries in agriculture sector.

=> Funding Agriculture Infrastructure Projects:

(i) Medium to long term debt financing

- (ii) 3% interest subvention for projects up to Rs 2 Crores.
- (iii) Credit Guarantee fee paid by Govt. of India. (v) Top up scheme – can be converged with other schemes
- (iv) Allocation to Bihar under the scheme is Rs 3,980 Crores.
- (v) Beneficiaries will be Primary Agriculture Co-operative Societies, Farmers Producer Organisations, Agriculture Entrepreneurs, Start-ups, individuals etc.)
- (vi) MOUs to be signed by financing institutions & Govt. of India which will include rate of interest also.
- (vii) Upper cap on interest rate is 9% which translates into 6% after interest subvention.
- (viii) Multi service Cooperative are being provided interest subvention of 5% virtually reducing the effective rate of interest to 1%.
- (ix) A primary assessment reveals ready potential in: Horticulture – Rs 48 Crore; Projects in Cooperative sector – Rs 3,161 Crore, SIPB stage 1 cleared projects – Rs 3,532 Crore.

=> Financing 10,000 FPOs :

- (i) 10,000 FPOs to be financed in next 5 years
- (ii) 250 FPOs already existing in Bihar which have been created by SFE, JEEVIKKA, NABARD, Agriculture Deptt. and BAGRI.
- (iii) Agriculture Department has revived the Bihar Small Farmers Agri Business Consortium to reap the benefits.

=> Formalization of Micro Food Processing Enterprises:

- (i) This scheme is vocal for local;
- (ii) Horticulture department will be the Nodal Department for this. Already running a Horticulture Produce Scheme.
- (iii) Four components: Support to Individual Micro Enterprises, Support to Common Infrastructure, Branding & Marketing Support, Support to Group Micro Enterprises (FPOs).
- (iv) ODOP – One District One Product. Already one horticulture crop has been identified for each district. Credit proposals will soon flow to banks.

=> PM Matsya Sampada Yojana:

- (i) It is a Rs 107 Crore scheme, already sanctioned by cabinet yesterday
- (ii) For improving production and productivity
- (iii) Creation of infrastructure and Post-harvest management: credit linkage required
- (iii) Fishery Management & Regulatory Framework: credit linkage required
- (iv) Central Sector Component through National Fisheries Development Board.
- (vi) Very Important Scheme for fishery sector. Tomorrow Hon'ble PM will inaugurate many projects of Bihar eg. Crore Fish feed Mill (Jyoti Mandal, Madhepura). Presently 80% of fish feed is sourced from outside the State.

=> National Animal Disease Control Programme:

- (i) A central sector scheme with 100% support from Central Govt.
- (ii) No credit linkage envisaged.
- (iii) Ear tagging of animals being done.

=> Animal Husbandry Infrastructure Development Fund : Akin to Agriculture Infrastructure Fund, it is also an important scheme. However, its final guidelines are awaited from Govt.

=> Herbal Cultivation Scheme:

- (i) For aromatic and medicinal plants
- (ii) Organic Corridor scheme has been prepared for 13 districts.
- (iii) Small processing Units are already working. Setting up bigger units will need bank linkage.

=> Bee Keeping Initiative:

- (i) Being implemented by Horticulture Department.
- (ii) Value Chain Intervention: It has a huge scope because farm gate prices are as low as Rs 80-100 whereas consumer prices are Rs 375. Also, most of the honey produced in the State goes to Punjab as there is limited processing facilities in Bihar.

The Chief General Manager, SBI told that bank is willing to provide credit facilities to these units but we do not have the information on such entrepreneurs. **The Secretary, Agriculture** told that information collected is being collated and will be shared with banks soon.

AATMA=> TOP TO TOTAL Scheme: Operation Green: A scheme for promoting Tomato, Onion, Potato, etc. Now extended to all fruits and vegetables. This scheme is for creating transportation facilities from surplus to deficit areas and encompasses credit linkage. Details of the scheme are awaited from Govt. of India.

Agri Marketing Ordinances: Govt. Of India has promulgated two important ordinances related to agriculture:

- (i) Farmers Empowerment and Protection Agreement on Price Assurance and Farm Services Ordinance, 2020: Basically for promoting contract farming.
- (ii) Farmers' Produce Trade and Commerce Promotion and Facilitation Ordinance, 2020: Based on One India One Agri Market concept. Agriculture Produce Market Committee Act has been repealed. In Bihar APMC Act was repealed way back in 2016. It will facilitate inter State & intra State free agri trade. Private Driven Marketing is happening albeit at a smaller scale. It will need credit linkage for making it happen at medium / large scale.

With the help of various schemes / programmes, the production and productivity of agri produce has increased significantly. The true help to farmers now would be helping them realize the best price for their produce through post-harvest management. This is where the value chain counts. With the approval of Bihar Govt., Bihar Agri Produce Value Addition System has been formed. It would assist in beefing up contract farming, marketing, better price discovery etc.

There are some FPCs already working in this field like Aarya Collaterals (110 warehouses) , Ergos (69 warehouses) , Aranyak FPC promoted by JEEVIKA at Purnea (Forward and Backward linkages in Maize) Chitty Agrotech , Kaushalya Foundation (Fruits & Vegetables) , Shakti Sudha (Makhana) etc. We need to promote private players as much as possible.

(iii) Stock limit has been done away with under Essential Commodities Act.

Bihar Agri Promotion Policy, 2020: Under this policy, 7 core areas e.g. Makhana, Maize, Honey, Fruit & Vegetables, Tea, Seeds, Medicinal & Aromatic Plants to be given a big boost. The salient features of the policy are as under:

(i) Capital Subsidy to the eligible applicant for setting up /modernization /diversification/ expansion of agro processing units in the identified sectors of Agriculture, in the state of Bihar.

(ii) Individual investors, Partnership firms LLP, companies - 15% of the project cost
Farmer Producer Organizations (FPOs) - 25% of the project cost

(iii) The projects with minimum approved project cost of Rs. 0.25 cr. and maximum of Rs. 5 cr. shall be eligible for availing the benefits

(iv) The Capital subsidy support shall be entirely credit linked.

(v) Subsidy will be disbursed under two instalments:

=> 1st instalment – 50% (after purchase and installation of plant and machinery)

=> 2nd instalment – 50 % (after commencement of commercial production of the unit / project)

=> Capital subsidy under the said policy is allowed for expansion / modernization of existing projects in the identified sectors, only if the existing capacity of the said project is increased by at least 25% by way of such modernization or expansion or diversification.

=> Nodal Agency - Bihar Horticulture Development Society (BHDS), Agriculture Department, Government of Bihar

Bihar Industrial Investment Promotion Policy. 2016 (recently amended) : Entrepreneurs can draw benefit from Bihar Agri Promotion Policy and Bihar Industrial Investment Policy simultaneously.

5. The Secretary, Cooperative shared the following the points with the house:

(i) The ACP achievement of Cooperative Banks as of 30.06.2020 is lower because earlier loans from Cooperative Banks were to PACs for procurement whereas this time fund has been made available to PACs in time from SFC by gearing up coordination and liaison. The review of performance at the end of August 2020 shows considerable improvement and we are hopeful of touching a respectful figure in KCC and overall ACP.

(ii) Interest subvention under AIF and from NABARD being combined together is very attractive and we will make the most of this opportunity. Pool of projects / potential areas are being identified and will be executed.

(iii) Under AIF , Cooperative Deptt. has submitted a very aspiring project to Govt. of India in which VegFed has been promoted in a big way.

(iv) We are working on a cabinet approved plan for providing every block one cold storage and one consolidated vegetable cleaning, sorting and marketing yard

(v) For promoting honey, we have started forming societies in districts. So far 187 blocks of 20 districts have been covered.

(vi) Cooperative Bank has identified 1300 vendors and generated 200 applications under PMSVANidhi.

6. The Additional Chief Secretary (Revenue & Land Reforms) expressed his views on issuance on on-line LPC as under:

(i) The functionality of issuing LPC on line has been inaugurated by Hon'ble Chief Minister on 27th August 2020.

(ii) A format for on line LPC has been designed in consultation with SBI and all major banks in the State. Accordingly दखल कब्जा प्रमाण पत्र-will be issued in place of erstwhile भू स्वामित्व प्रमाण पत्र-.

(iii) People can visit Bihar Govt. "Bhoomi" portal and apply for LPC on line. LPCs will be within 10 days based on the Jamabandis (as is where is) without making any field visit by the revenue officials & without the applicants required to visit the related office.

(iv) The parallel window of off-line application for LPC is kept opened till 31st December 2020 so that people whose jamabandis are not updated do not face difficulty.

(v) A flow chart for accessing the portal will be soon released to newspapers for the information of the public.

(vi) Banks are requested to take suitable steps to popularize the on line LPC system.

7. The Chief General Manager, NABARD highlighted the following points in his address :

(i) The scale of finance (SoF) should be approved by the SLTC at the earliest. We should endeavor to finalize SoF by March every year so that it is available well before Kharif season.

(ii) There are 11 districts in Bihar where DDM (NABARD) is not posted. In such districts LDMs should function as Member Secretary of District Level Monitoring Committee constituted to monitor performance under two schemes – (a) Agriculture Infrastructure Fund (b) Formation of 10,000 FPOs. SLBC may advise LDMs of these districts accordingly. SLBC is also requested to include the review of these two schemes as regular agenda item of SLBC meetings.

(iii) State Govt. should prioritize RIDF projects in such a way that these are focused on the 13 Aspirational Districts and 28 Credit Deficient Districts.

(iv) NABARD has launched a scheme for cooperative banks wherein refinance is granted at 3% for loans given by Cooperative Banks to PACS for working as Multi Service Centres. PACS willing to diversify its business and include provision of warehouses, processing units, Agro Service centres, Water Testing Labs, Consumer Stores, and Transportation & Marketing etc. are eligible under the scheme. It is

expected that Cooperative Banks extend loans at 4% to PACS. If this is converged with the benefits under Agri Infrastructure fund, it is possible for PACS to get loans at 1%.

NABARD has so far sanctioned in principle Rs 71 Crore to 31 PACS and DPR in this regard is awaited from Cooperative Bank.

(v) NABARD has also stated a refinance scheme wherein refinance will be given at 3% to banks in those areas where Watershed development and Tribal development Programmes are being implemented. It is expected that banks lend at 5.5% to borrowers..

8. Shri Rana Randhir Singh, Hon'ble Minister (Cooperatives) mentioned the following points in his speech:

(i) Attending SLBC meetings has always been a learning experience for me as here I have the opportunity to listen the top bankers and State Govt. officials in the State speak on important banking issues.

(ii) Bihar is a State of villages, villagers and agriculture and without their development the State cannot develop. As already informed by Secretary (Cooperative), we are promoting VegFed in a big way and there have been an increase in transactions from Rs 30 lakh to Rs 7.5 Crore within 6 months which itself speaks of the potential.

(iii) We have seen that Agriculture is the least affected sector by Corona. It is growing at 14% and Bihar being a land locked state, this is the sector which has potential for creating employment. Banks are doing excellent job even for villagers, no doubt. We are providing KCC not only for crop but also for dairy, fishery and poultry but the youths in villages are not showing inclination towards agriculture, rather they always think of Govt. jobs only. Banks are requested to educate and impart training to the rural youths to prepare them mentally for taking up agriculture activities. This is an aspiring task, but we know:

यूँ हीं नहीं मिलती राही को मंज़िल , इक जुनून सा दिल में जगाना पड़ता है-
पूछा जो चिड़िया से कैसे बना आशियाना , तो बोली -
उड़ान भरनी पड़ती है बार बार-, तिनका तिनका उठाना पड़ता है ।-

9. Dr. Prem Kumar, Hon'ble Minister (Agriculture and Animal Husbandry & Fishery Resources) included the following points in his speech :

(i) Bihar is an agrarian economy; 76% of the population depends on agriculture. State Govt. has brought about three agriculture policies in 2008, 2012 and 2017 consecutively to boost up agriculture in the State. Most of the Govt. schemes offer 50% subsidy for General category of borrowers and 75 to 90% for SC / ST borrowers. Farmers in the State are laborious and progressive and the Central Govt. has conferred 5 Krishi Karman Awards to them. But it is also a fact that this sector is not getting its due attention from bankers as the data for several years suggest.

(ii) Bihar Govt. is committed to support agriculture in all possible ways. The State had Rabi crops in 22,70,000 hectares. We have achieved the cropping targets of 33 lakh hectares of paddy, 4.5 lakh hectares of maize, 1 lakh hectares of pulses and 50,000 hectares of oil seeds. The performance of KCC is not up to mark during Q1. There may be some bottlenecks due to Corona, but during last FY also the achievement

under KCC was only 17% against a physical target of 10 lakh KCCs. Banks need to beef up the credit support to farmers.

(iii) Hon'ble Prime Minister has announced his resolve to double farmers' income by 2022. This can be achieved if the farmers have additional income from allied activities like animal husbandry, fisheries, poultry etc. Bihar Govt. has taken suitable steps under its recently announced Bihar Agri Promotion Policy and Central Govt.'s Agri Infrastructure Fund for creating forward & backward linkages. But these all are credit linked and will not succeed without banks' support.

(iv) For creation of storage related value chain, Bihar Govt. is going to provide 90% subsidy on 23 selected crops in 14 selected districts.

(v) Under Pradhan Mantri Matsya Sampada Yojana, Bihar Cabinet has approved Rs 107 Crore. For animal husbandry Rs 15,000 Crore has been announced by Central Govt. under Aatm Nirbhar Package. As soon as information on allocation for Bihar is received, Agriculture Deptt. will start its implementation. But all the schemes cannot be implemented effectively without credit support from banks.

(vi) Bankers deserve all appreciation for having worked like Corona warriors during Corona and ensured that help from Government's various schemes reach to the intended beneficiaries. Let us turn the challenges into opportunities.

10. Continuing his presentation on Aatm Nirbhar Bharat, **The Assistant General Manager (SLBC)** presented the following facts & figures on MSME sector :

(i) Collateral-free Automatic Loan to Business including MSMEs:

(a) Borrowers with up to Rs. 25 crore outstanding and Rs. 100 Crore turnover are eligible

(b) Additional credit to the tune of 20% of their entire outstanding credit as on 29.02.2020

(c) Loans to have 4 years tenor with moratorium of 12 months on principal repayment

(d) Interest to be capped.

(e) 100% credit guarantee cover to banks on principal & interest

(f) No. of applications received : 2,10,697

No. of applications sanctioned : 1,17,713

Amount Sanctioned : Rs 2051.11 Crore

(ii) Change in definition of MSME:

Existing MSME Classification : Criteria - Investment in Plant & Machinery or Equipment:

Classification	Micro	Small	Medium
MFG. Enterprises	Investment <RS.25 LAC	Investment <RS.5 CR.	Investment <RS.10 CR.
Services Enterprises	Investment <RS.10 LAC	Investment <RS.2 CR.	Investment < RS.5 CR.

Revised MSME Classification (W.E.F-01.07.2020): Criteria - Investment and Annual Turnover:

(iii) Subordinated Debts for Stressed Assets

(a) This scheme has been announced to help those MSMEs who are in need of Equity but do not have access to required funds.

(b) Stressed MSMEs need equity support

(c) GOI will facilitate provision of Rs. 20,000 crore as subordinate debt.

(d) Promoter of the MSMEs will be given debt by banks which will then be infused by them as equity in the unit

(e) Partial credit guarantee support will be available to Banks.

(f) Functioning MSMEs which are NPAs or are stressed will be the beneficiaries.

(g) No. of applications received : 170

No. of applications sanctioned : 116

Classification	Micro	Small	Medium
Manufacturing & Services	Investment < RS.1 CR. & Turnover < RS.5 CR.	Investment < RS.10 CR. & Turnover < RS.50 CR.	Investment < RS.50 CR. & Turnover < RS.250 CR.

Amount Sanctioned : Rs 19.11 Crore

(iv) Facility of moratorium announced by RBI:

- In case of term loan moratorium has been extended up to 31.08.2020.
- Instalment falling due between 1st March to 31st Aug.2020 are eligible for moratorium.
- Repayment schedule and residual tenor of such loans will be extended.
- In case of working capital advances, interest applied from 1st march to 31st Aug. are permitted to be deferred.
- Accumulated interest has to be paid on after this period.
- Lending institution can convert accumulated interest in funded term loan.

No. of Account in Term Loan where moratorium provided (MSME Sector)		No. of Account in Working Capital loan where moratorium provided (MSME Sector)	
No. of Account	Amount (Rs. in Lakh)	No. of Account	Amount (Rs. in Lakh)
6,46,320	4,64,933	2,23,193	7,48,612

(v) Interest Subvention of 2% on Mudra- Shishu loans– Rs 1500 crores :

No. of Accounts = 38,619 Interest Subvention provided: Rs 76 lakh

11. The Secretary General Bihar Chamber of Commerce told that the relief being given is in the form of loans but it is very difficult for the business in today's Corona times to generate sufficient cash. The entire relief, therefore, should be in the form of grant in aid so that the debt portion could be removed from balance sheet making it healthier.

12. The Chairman (Banking) , Bihar Industries Association told that :

(i) Despite the fact that a good amount of loan has been disbursed under GECL, the CD Ratio of the State has not improved much as compared to March 2020. Also, the GSDP Ratio pan India is 50% whereas for Bihar it is only 28%.

(ii) In the Subordinated Debt scheme announced under Aatm Nirbhar Bharat, only a few banks are seen participating. RBI has allowed onetime restructuring and Industries Deptt., Govt. of Bihar is also ready to give fund. All these efforts may be combined to make successful restructuring of eligible units.

(iii) In agriculture sector, when the infrastructure like road, power, cold storage, warehouses, transportation are ready, then only industry steps in and it results in better price discovery by farmers. So, in order to ensure that industry flourishes, backward & forward linkages need to be created first in Agri sector.

(iv) Similarly, the average loan under CGTMSE is 4-5 lakh whereas the upper limit fixed is Rs 2 Crores. This means we are not utilizing full potential of this scheme. It is worth noting that even part coverage for the shortfall of security can be covered under CGTMSE.

(v) FITL should be granted automatically to all eligible borrowers.

(vi) When industry borrowers go for mortgage on enhancement of limit, Stamp duty is demanded on the entire limit whereas it should be on the enhancement amount of loan only. Bihar Govt. should issue a clarification in this regard.

12. President, Laghu Udyog Bharti expressed the following views:

(i) The moratorium period should be extended by further one year considering the continuing downturn due to Corona.

(ii) Banks are doing loans under GECL but many banks are not as active as required.

(iii) There is no sewerage in Hajipur Industrial Area which has resulted in forced closure of units. The sewerage should be provided immediately. Also, Govt. should consider to provide interest waiver and aid for electricity and labour charges for the closure period for which the units are not at fault.

13. The issue of waiving stamp duty was discussed by the house and the views shared by participants are summarized as under:

(i) Inspector General (Registration) told that banks are telling that 4-5 documents are taken in each loan and each document is required to be stamped resulting in high stamp duty. So, banks can design a composite document and the stamp duty will be less.

(ii) The Chief General Manager, SBI told that in Bihar around 50% loans are under Rs 5 lakh. So, Govt. should consider to completely waive stamp duty on all types of loans up to Rs 5 lakh to give a relief to small borrowers and speed up the loan process.

(iii) Canara Bank representative told that when a unit goes for mortgage on enhancement of loan, stamp duty should be charged on the amount by which the loan is enhanced. But registering authorities are charging stamp on entire amount which is extra burden on the borrower units and a disincentive as well. Bihar Govt. should issue a clarification that – (a) on enhancement of loan, stamp duty on mortgage will be charged on loan enhancement amount only and (b) it would be within the overall upper cap of Rs 25,000 which includes stamp duty already paid on original loan amount.

(iv) AGM SLBC told that he attended the meeting convened by the **I.G. (Registration)** regarding rationalization of stamp duty in light of action point of the last SLBC. In that meeting it was resolved that loans up to Rs 10 lakh in Agri sector and MSME sector and on agreement for PoS machines will be completely waived. I.G. (Registration) told that these proposals are with him and a concerted decision would be taken soon in this regard.

13. Shri Maheshwar Hajari, Hon'ble Minister, Industries expressed the following views in his speech:

(i) Industry Department, Govt. of Bihar has already launched Industrial Promotion Policy on 1st of

September 2017 to encourage industrial investment in the State. This policy envisages providing clearance of all types within a stipulated time period for establishing production units.

(ii) All investment proposals are received on line by the State Industrial Promotion Board and disposed of within 30 days. So far, 1,535 investment requests have been received of which 1,282 proposals have been given 1st stage clearance in which investment worth Rs 17,259.38 lakh is expected.

(iii) The State Investment Promotion Board has received 451 proposals for financial promotion of which 335 have been sanctioned. Of the sanctioned, more than 200 units have started functioning which has generated employment for 6,872 persons.

(iv) As per KVIC portal, 5,685 applications have been forwarded to banks during current FY of which only 414 applications involving Rs 13.69 Crore of margin money have been sanctioned which is 14.67% of physical target and 16.17% of financial target. Banks are requested to gear up the disposal of pending applications.

14. The Principal Secretary, Rural Development Department highlighted the following issues:

(i) The testing times of COVID prevailing all around has seen spikes in all loan portfolios including SHGs as much as that in some states SHG NPA has soared up to 20%. However, it is very satisfying that the repayment in SHG loans in Bihar is 98.50%.

(ii) There are more than 71,000 loan applications lying pending with banks the branch wise details of which has been given to banks and SLBC as well. Banks should devise ways to dispose off these applications quickly.

(iii) The issue of enhancing loan limits of 1st to 4th dozes are pending. It was last discussed in the SLBC Sub-Committee but no concrete decision has been taken so far. It is expected that some decision in this regard will be taken by the Sub-Committee and put up before the next SLBC for approval.

(iv) We have a target to credit link 2,50,000 SHGs and Rs 4,000 Crore disbursement during the current FY. The credit linkage may be slowed down for some time during the election process. But JEEVIKA and Banks are requested not to allow the credit linkage go out of focus.

(v) There are 10 districts where the construction of RSETI building has not been started by lead banks of those districts despite repeated discussions in the last several SLBC and SLBC Sub-Committee meetings. These banks and districts are;

(a) Punjab National Bank – Gaya, Nawada, Lakhisarai, Patna

(b) Union Bank of India – Samstipur, Khagaria

(c) Bank of baroda – Sitamarhi, Sheohar

(d) UCO Bank - Munger

(e) Canara Bank – Vaishali (RUDSETI)

15. Prof. Ynus Hussain Hakim, Chairman, Minority Commission told that most of the people have some complaint or the other against banks but he did not have one because whenever he happened to visit a bank branch , he saw the bankers over burdened with work and understood the reason for delay. He thanked all bankers for working so relentlessly even during the COVID period. Prof. Hakim shared with the house Hon'ble Prime Minister's heartfelt & sincere feelings for the poor and the minority communities.

The Principal Secretary, Finance mentioned that as per suggestions of State Minority Commission necessary information on loans to minority communities has been incorporated in SLBC reference book for information of the house.

The points mentioned by **the Chairman, Minority Commission** are summarized below:

(i) That there has been a gradual improvement in financing to minority communities cannot be denied. However, much more is left to be done as directed in RBI Master Circular on Financing to Minority Communities.

(ii) That data on Prime Ministers' New 15 Point Programme has been incorporated in SLBC book, has been taken note of.

(iii) A host of schemes of credit linkage have been announced under Aatm Nirbhar Bharat Package. However, minorities are unable to reap their due benefits because they are ignorant may be due to financial illiteracy. They need financial education. Banks should designate specified officials to look after financing to minority communities in minority concentrated districts. The details of schemes should be popularized among the minority communities of these districts.

(iv) He concluded his speech by saying :

कफ़स के साथ रहो या चमन के साथ रहो, जहाँ कहीं भी रहो बाँकपन के साथ रहो,
हजार आर्यें जमाने में इन्कलाब मगर , तुम्हारा फर्ज़ है अपने वतन के साथ रहो

16. The Princial Secretary, Finance enlightened the house with his brief deliberation on the PMSVANidhi scheme as under:

(i) PMSVANidhi is a flagship scheme of Govt. of India announced under Aatm Nirbhar Bharat wherein Rs 5,000 Crore is targeted as bank loan to street vendors.

(ii) Each street vendor is to be given Rs 10,000 as working capital finance. It carries 7% interest subvention and cash back on digital transactions done by street vendors.

(iii) So far, 16,106 applications have been sent to banks of which 3,924 have been sanctioned. Banks need to dispose off all the loan applications expeditiously.

(iv) Hon'ble Deputy Chief Minister cum Finance Minister had a small SLBC meeting to review the progress of the scheme and a second review meeting will be held soon.

17. Shri Mihir Narayan Prasad Mishra , General Manager and Convenor , SLBC Bihar extended vote of thanks and mentioned following points in his speech:

(i) We have been deliberating for couple of hours on a lot of issues at the core of which is on only one thing – the financial deveiopment of our beloved state Bihar. All efforts require an able direction and we are privileged to have the financial leadership of Shri Sushil Kumar Modi Ji , Hon'ble Deputy Chief Minister and Finance Minister. He thanked him on behalf of all members of SLBC for the precious time that he devoted to the SLBC forum despite his very busy schedule.

(ii) He also thanked Hon'ble Ministers Shri Prem Kumar Ji, Shri Shravan Kumar Ji, Shri Mheshwar Hajari Ji, Rana Randhir singh Ji and Prof. Yunus Hakim Ji for sparing their valuable time and sharing with the house their views on various topics.

(iii) He also thanked Dr. S. Siddharth, Principal Secretary (Finance), Shri Devesh Lal, Regional Director, RBI, Patna , Shri Mahesh Goel, Chief General Manager, SBI and Dr. Sunil Kumar, Chief General Manager , NABARD for attending the meeting and sharing their valuable views.

(iv) He thanked all the Secretaries and senior officials of State Govt. for their presence in the meeting and enlightening the Committee with due details on all issues related to their respective departments.

(v) He extended his thanks to all State Heads of member banks present in the meeting or attending the same through video conferencing.

(vi) He thanked all the Lead District Managers and representatives of district administration for attending the meeting through VC.

(vii) He expressed hope that with the active participation of all stake holders the Committee will be able to achieve its objectives. The task before the Committee is gigantic, no doubt, but all the stake holders are working and working together and are putting in their concerted efforts with all zeal and vigour even during the present Corona times and there is no reason why these sincere efforts will not bear fruits :

पसीने की स्याही से जो लिखते हैं इरादे
उनके किस्मत के पत्रे कभी कोरे नहीं होते

The 73rd quarterly review meeting of SLBC Bihar , thereafter, was declared concluded.

**73RD QUARTERLY REVIEW MEETING OF SLBC BIHAR
HELD ON 09.09.2020**

ACTION POINTS

1. A separate meeting of the 10 districts having low ACP performance be held by Convenor SLBC and Finance Department, Govt. of Bihar.
[Action : SLBC and Finance Deptt.]
2. The existing Customer Service Points (CSPs) of banks should be mapped with Panchayats / Villages.
[Action : SLBC and Banks]
3. Banks should share their roadmaps for opening of new Branches / ATMs / CSPs.
[Action : Banks]
4. In a few districts, the submission of details of properties of borrowers / guarantors has been made a pre-condition for filing certificate cases which is, however, not mandatory under Public Demand & Recovery Provisions. This needs to be done away with to speed up filing of certificate cases and recovery of NPA.
[Action : Finance Department]
5. While filing certificate cases, stamp duty equal to 25% of the certificate amount is required to be paid upfront. The upfront payment should be replaced by a recovery linked system to save banks from incurring additional financial burden in case of NPA accounts.
[Action : Department of Registration]
6. Banks should be provided with access right and right to mark their charges on land of borrowers / guarantors on the Bhoomi Portal.
[Action : Department of Revenue & Land reforms]
7. Stamp duty on all MSME and Agriculture loans upto Rs 10 lakh and on all agreements for PoS machines given to merchants be fully waived.
[Action : Department of Registration]

7. Stamp duty on mortgage is to be charged on loan enhancement amount only and it should be within the overall upper cap of Rs 25,000 which includes stamp duty already paid on original loan amount. However, it is not being adhered to by many registering authorities. A clarification in this regard be issued for operational convenience.

[Action : Department of Registration]

9. As per RBI instructions on regulatory package, lending institutions were permitted to allow deferment up to August 31, 2020 on recovery of interest in respect of working capital facilities as cash credit/overdraft and to convert the accumulated interest into a funded interest term loan (FITL). Compliance be ensured.

[Action : Banks]

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**35th meeting of SLBC Sub-Committee on Branch Opening
and IT related Financial Inclusion**

MINUTES

The 35th meeting of SLBC Sub-Committee on Branch Opening and IT Enabled Financial Inclusion was held on 12.11.2020 through video conferencing. It was chaired by Shri Vishal Saxena, Deputy General Manager (FIMM), SLBC, Bihar and was attended by officials from Finance Department, RBI, NABARD and member banks. The list of participants is attached as Annexure-I.

2. DGM (FIMF) welcomed the participants and started the discussion as per pre-circulated agenda. The deliberations made on various points are summarized below :

(I) SLBC receives representations from Hon'ble MPs and MLAs regarding opening of bank branches which are required to be responded to them and DFS in a time bound manner. These should be responded with utmost care and promptness. As on date, four VIP references are pending of which responses on three have been just received from concerned banks. One response from Indian Bank regarding Issuapur is awaited. Indian Bank representative told that it would be responded soon.

(II) In the last SLBC meeting it was decided to map all the CSPs / BCs village-wise / panchayat-wise. SLBC has provided the member banks a list of districts, panchayats and villages of Bihar in excel sheet with dropdown facility and has requested to map their BCs therein. A prompt reply is solicited to put up a consolidated report in the forthcoming SLBC meeting. After the consolidated report is prepared, SLBC will provide a format on its website to update the status of BCs.

Representative from Institutional Finance Department (Expert - Banking) informed that in the

Mapping of branches done with Panchayats it is observed that in many cases details of CSPs have been given and details of some branches have not been furnished by banks. DGM (FIMF) told that the information pin pointing the anomalies / information lacking may be sent to SLBC for taking up the matter with concerned member banks.

Special Secretary, Institutional Finance Department told that they had shared a list of completed Panchayat Bhavans where banks can open their branches and wanted SLBC to share the progress in this regard. DGM (FIMF) responded that the information received from Institutional Department had already been shared with member banks for action at their end. However, no member banks has informed yet regarding opening any bank branch in Panchayat Bhvan.

(III) DGM (FIMF) requested representatives from Govt. Departments to share with the Sub-Committee if there was any issue with any bank regarding DBT. However, no issue was raised / shared.

(IV) DGM (FIMF) told that as on 30.06.2020, in Bihar there are :

ATMs = 6534, (3693 in rural areas); CSPs = 21,653 ; PoS = 55160; and users of INB = 56,80,501 and Mobile Banking = 48,98,369.

In last SLBC meeting it was an action point that banks should share their road map for opening Branches / ATMs / CSPs. This has been received only from a few banks. Remaining member banks are requested to share the same on priority so that the consolidated status can be put up in the forthcoming SLBC meeting.

(V) Department of Telecommunication has proactively asked if there is any area where branches / CSPs are facing connectivity issues. SLBC has requested the banks accordingly but their response is awaited. If SLBC does not receive any response within a fortnight, it will be construed that there is no such case to report.

(VI) Additional Director, DAY-NULM from UDHD Deptt. told that the members of SHGs and ALFs may be engaged as CSPs. DGM (FIMF) told that though this issue relates to the SLBC Sub-Committee on SHGs and RSETIs, their views would be included in the minutes and circulated among member banks for information.

(VII) Representative from RBI expressed the following views:

(a) Banks should share the mapping of their CSPs with SLBC on priority. A monitorable action plan can be made only when the mapping is done.

(b) Many complaints are received at RBI that CSPs are functioning at a place different from they are registered for. This causes inconvenience and discontent among the people residing in and around the CSPs' registered location. Banks should look into and address this issue.

(c) Going digital is the key to cashless transactions. The experience of digitization in the State, including Jehanabad district where Digi District Programme is being run, shows that the rate of digitization in Savings Bank account is far more than Current Accounts. Banks should lay emphasis on on-boarding of Current Accounts on digital platforms through PoS and QR Code.

3. DGM (FIMF) requested all member banks to respond on all the issues raised in the meeting and also send the data / information requested by SLBC promptly so that things could be taken to their logical conclusions.

The meeting ended with a vote of thanks extended by DGM (FIMM), SLBC to all the participants for attending the VC meeting and participating actively.

ACTION POINTS

1. VIP references received from Hon'ble MPs / MLAs should be responded promptly.
{ Action : All banks }

2. All the CSPs / BCs should be mapped village-wise / Panchayat-wise and advised to SLBC.
{ Action : All banks }

3. Banks should share the list of branches opened in Panchayat Bhavans.
{ Action : All banks }

4. CSPs should function at the place they are registered for and not at a different place as this causes inconvenience and discontent among the people residing in and around the CSPs' registered location. Banks should look into and address this issue.
{ Action : All banks }

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ANNEXURE - I

SLBC SUB – COMMITTEE ON BRANCH OPENING & IT RELATED FINANCIAL INCLUSION

VC MEETING DATED 12.11.2020 AT 01:00 PM

LIST OF PARTICIPANTS

SL. NO.	PARTICIPANT BANK / DEPARTMENT
1.	Reserve Bank Of India
2.	NABARD
3.	Institutional Finance
4.	JEEVIKA
5.	Urban Development & Housing Department
6.	State Bank of India
7.	Punjab National Bank
8.	Bank of Baroda
9.	Canara Bank
10.	Central Bank of India
11.	Dakshin Bihar Gramin Bank
12.	Uttar Bihar Gramin Bank
13.	UCO Bank
14.	Union Bank Of India
15.	Indian Overseas Bank
16.	Indian Bank
17.	Axis Bank
18.	HDFC Bank
19.	ICICI Bank
20.	IDBI Bank
21.	Federal Bank
22.	Bandhan Bank
23.	Utkarsh Small Finance Bank

**4th MEETING OF
THE SUB-COMMITTEE ON DIGITAL PAYMENTS**

MINUTES

The 4th meeting of SLBC sub-committee on Digital Payments was held on 12.11.2020 through VC. It was chaired by the Deputy General Manager (FIMM), SLBC and was attended by RBI, NABARRD, Institutional Finance Deptt., Education Department, GoB, NPCI and members banks. The list of participants is attached as Annexure-I.

The DGM (FIMM) welcomed all the participants to the meeting of the SLBC Sub-committee on Digital Payments. He outlined, for the benefit of new representatives, the objectives of the Sub-Committee and started discussion as per agenda pre-circulated to participants. The discussions held are summarized below:

1. There are 11.60 Crore active bank accounts in Bihar of which 9.09 Crores are Aadhar seeded and of these 9.09 Crore 5.35 Crore accounts are authenticated by UIDAI as of 30.06.2020. The gap between Aadhar Seeded and UIDAI authenticated accounts should be bridged to improve coverage of DBT under various Govt. schemes. Also DBT failures should be minimized and failed transactions be reported by the originating banks to owner Govt. department promptly to enable them initiate suitable corrective action. He asked Govt. departments / banks to share difficulties being faced. However, no issue was flagged.

2. As per data received from Govt. of Bihar, there are 45816 villages falling under 8411 panchayats and there are 21,653 B:C outlets in the State as advised by banks. There is no village uncovered by a banking touch point. However, as discussed in the last SLBC meeting, it was decided to map all the BC outlets to know whether there is any panchayat which does not have such an outlet.

SLBC has provided the member banks a list of districts, panchayats and villages of Bihar in excel sheet with dropdown facility and has requested to map their BCs therein. A prompt reply is solicited to put up a consolidated report in the forthcoming SLBC meeting. After the consolidated report is prepared, SLBC will provide a format on its website to update the status of BCs periodically by all banks.

3. Holding Financial Literacy Camps are of utmost importance especially in rural pockets and among target groups of DBTs. This also helps educate people and enables them avoid falling prey to financial frauds and hoax calls related to financial services / lotteries etc. FLCs are required to hold 2 special camps on going digital, rural branches 1 camp per month on FAME messages and digital and banks are required to hold 5 target group specific camps per month. But, during last two quarters, only 3830 camps have been organized, may be for constraints faced due to Covid, whereas 3054 rural branches are functioning in the State. However, situation of Covid is improving and we need to increase the number of camps now.

RBI representative also threw light on the various initiatives undertaken by RBI to increase digital penetration in the State e.g. :

- (i) Advised banks to celebrate one day every year as Financial Services Day by each bank on which all new accounts opened on the day will be on boarded on digital platform.
- (ii) Popularizing digital products through e-rickshaw.
- (iii) Targeted Approach like - Train the Trainers & Training programmes for SHG leaders and their members.
- (iv) Inter-regulatory Training Programmes for RSETIs.
- (v) Daily monitoring of digital penetration in the State.

4. Airtel Payments Bank (APB) was invited to enlighten the Sub-Committee with details of its business model and their plan to extend their reach to people of Bihar. The details shared by Airtel Payments Bank representative is summarized below:

- (i) APB has around 32000 active banking points in Bihar.
- (ii) These banking points do AEPS enabled transactions and have done Rs 221 Crores worth AEPS transactions during October 2020.
- (iii) APB has to its fold around 25000 QR Code enabled business establishments in Bihar through which transactions worth around Rs 10 Crore are being done per month.
- (iv) APB has launched recently a Rural Banking Vertical to increase its penetration in rural areas of the State and will tread to many rural pockets very soon.

5. Fino Payment Bank (FPB) was also invited to share with the Sub-Committee their business model and future plans in the State of Bihar. The details shared by FPB representative is summarized below:

- (i) FPB is operating in the State through two business models: Branch Outlets & Merchant Based Outlets. They have 35 branches and over 30000 active merchants in their fold in Bihar.
- (ii) Business comprises of: CASA, Micro ATMs, m-ATM Cash Out, health insurance, AEPS, CMS.
- (iii) Per month business: AEPS – 300 Crores, Micro ATMs – 375 Crores, CMS collections (from micro finance Cos) - 4000 , new health insurance policies – 30000.
- (iv) Targeting 100000 customer base to reach out all villages in Bihar
- (v) Earlier DBT was getting credited to their SB accounts under MANREGA, Midday Meal, Mukhya Mantri Balika Posak Yojana but suddenly these have been deactivated.

The bank may take up the matter with concerned Govt. departments.

6. In the last meeting of the Sub-Committee it was advised by the Agriculture Department that Grain Mandis in the State be provided with sufficient digital infrastructure. NABARD representative mentioned that post abolition of APMC Act, mandis in Bihar are not working in organized way except Gulab Bagh Mandi where transactions are being done on digital mode. As representative from Agriculture department did not connect to VC, their feedback could not be known.

7. The issue of 100% digitization of Jehanabad district was also discussed at length. RBI representative mentioned that out of 10,30,704 Savings Bank and 13,917 Current operative Accounts with banks in Jehanabad district, 78.74% and 53.98% respectively are covered by at least one digital product. In addition, banks have given 125 PoS / QR codes to non-customers. They have held 51 digital camps in which 1380 people participated. This data includes data of Bandhan Bank as on 31.08.2020 and those of Central bank, Ujjivan SFB and State Cooperative Bank as on 31.08.2020 as they have

not submitted latest data. As the deadline for completion of 100% digitization of Jehanabad district is approaching fast, he requested all the banks to bestow their focused attention to complete the task.

8. It was also discussed if any bank was facing any connectivity issue from DoT in any area of the State so that it could be advised to DoT. However, no bank flagged any issue.

9. As per instructions from RBI, the project of Standardization of SLBC data and its maintenance on SLBC website is being done. However, its pace is very slow and so far only BoB, CBI, Union Bank of India and UBGB have uploaded their data on new SLBC site. DGM (FIMM), SLBC requested all remaining banks to upload data in standardized formats for trial run of the SLBC web-site. Banks should advise their status of data standardization, he added.

10. The meeting ended with vote of thanks extended by DGM (FIMM), SLBC to all the participants.

ACTION

1. All banks [including CBI, Bandhan , Ujjivan SFB, Cooperative] to submit data on Jehanabad Digitization latest within 5th days after month-end.

{ Action : All Banks }

2. Banks to speed up their SLBC data standardization and also advise its status to SLBC.

{ Action : All Banks except those which have uploaded data on new SLBC site}

3. Banks to submit the panchayat-wise / village-wise details of all their CSPs / BC Points to SLBC.

{ Action : All Banks }

Annexure – I

STATE LEVEL BANKERS' COMMITTEE, BIHAR

List of participants

SLBC SUB – COMMITTEE ON DIGITAL PAYMENTS DATED 12.11.2020 AT 11:45 AM

SL. NO.	PARTICIPANTS
1.	RESERVE BANK OF INDIA
2.	NABARD
3.	INSTITUTIONAL FINANCE
4.	JEEVIKA
5.	RURAL DEVELOPMENT
6.	STATE BANK OF INDIA
7.	PUNJAB NATIONAL BANK
8.	BANK OF BARODA
9.	CANARA BANK
10.	CENTRAL BANK OF INDIA
11.	DAKSHIN BIHAR GRAMIN BANK
12.	UTTAR BIHAR GRAMIN BANK
13.	UCO BANK
14.	UNION BANK OF INDIA
15.	INDIAN OVERSEAS BANK
16.	INDIAN BANK
17.	AXIS BANK
18.	HDFC BANK
19.	IDBI BANK
20.	FEDERAL BANK
21.	BANDHAN BANK
22.	UTKARSH SMALL FINANCE BANK
23.	UJJIVAN SMALL FINANCE BANK
24.	JANA SMALL FINANCE BANK
25.	NPCI

STEERING SUB-COMMITTEE

MINUTES

The 8th meeting of the Steering Sub-Committee of SLBC Bihar was held on 12.11.2020 through VC. It was chaired by the Deputy General Manager (FIMM), SLBC Bihar and was attended by AGM (SLBC) and all the sub-committee members i.e. representatives from Directorate of Institutional Finance, Govt. of Bihar, RBI, NABARD, PNB, CBI and DBGB.

2. AGM (SLBC) welcomed the participants to the meeting of the Sub-Committee. As directed by DGM (FIMM), he read out, for the information of members, the regular agenda items to be included in the forthcoming SLBC Meeting. Then DGM (FIMM) requested the members to share their views on addition or deletion of any other item.

3. RBI representative told that a number of cases of cash looting from banks / BCs have happened in the State. The security of bank branches / BCs needs to be beefed up by the State machinery. So this should be included as an agenda item.

4. Representative from NABARD suggested the following inclusions in the agenda :

- (i) Fixation of Scale of Finance by SLTC for FY 2020-21
- (ii) Special Refinance Schemes of NABARD to increase the Ground Level Credit Flow
- (iii) Allocation to LDMs the duties of Member Secretary of District Level Monitoring Committee (D-MC) in non-DDM districts to review the Central Sector Scheme for Promotion of FPOs.

5. Representative from Directorate of Institutional Finance, Govt. of Bihar suggested that the agenda of discussion on Aatm Nirbhar Bharat Package should be placed ahead of all other agenda items.

6. Representatives from PNB, CBI and DBGB agreed that the existing agenda with suggested inclusions is comprehensive and adequate.

The meeting ended with a vote of thanks extended to all the participants by AGM (SLBC).

35th meeting of SLBC Sub-Committee on SHG & RSETI

MINUTES

The 35th meeting of SLBC Sub-Committee on SHGs and RSETIs was held on 13.11.2020 through video conferencing. It was chaired by Shri Mihir Narayan Prasad Mishra, General Manager and Convenor, SLBC, Bihar and was attended by officials from Rural Development Department, Finance Department, Urban Development and Housing Department, Govt. of Bihar, JEEVIKA, SULM, RBI, NABARD and member banks. The list of participants is attached as Annexure-I.

The Assistant General Manager, SLBC welcomed all the participants to the VC meeting of the SLBC Sub-Committee on SHGs and RSETIs. He read out the listed agenda items for the information of all members and requested the Chair to address the members. The General Manager and Convenor, SLBC, Bihar greeted the participants wishing his good wishes to them on the auspicious occasion of forthcoming Deepawali and Chhath festivals. He spoke briefly on the importance of SHGs and RSETIs and told that the remaining months are generally busy season for banks and we expect a lot of heightened banking activities in the remaining period of current financial year in which we have a lot of promises to fulfill. He wished the participants Godspeed in their efforts and wanted the Sub-Committee to deliberate issues agenda-wise.

RSETIs

2. The discussions started on issues relating to RSETIs and agenda items shared by Rural Development Department, Govt. of Bihar and State Directors, RSETIs, MoRD, Govt. of India were discussed simultaneously.

3. Shri D. Balamurugan, Commissioner, Self-employment and Mission Director, NULM and also CEO JEEVIKA put forth points summarized below:

(A) Construction of RSETI buildings in districts:

(i) Patna : Land has been offered by Govt. in Bihta which is not far away from Patna. PNB representative told that they would visit the land after Deepawali and decide accordingly.

(ii) Gaya, Lakhisarai and Nawadah : PNB representative told that NOC from fire department is yet to be received for Gaya and Lakhisarai whereas proposal has been sent to HO for Lakhisarai. GoB representative told that in case of any difficulty they should also be informed so that they could take up the matter with the concerned.

(iii) CBI has completed the construction of all their RSETIs and shifted them in own buildings which is a remarkable achievement.

(iv) Supaul, Araria & Madhepura : Construction work is going on and SBI is requested to get this completed at the earliest.

(v) Munger: Construction has not been started by UCO bank. UCO RSETI told that some issues are pending with DDC office which are expected to be resolved after ensuing elections.

(vi) Samastipur & Kahagaria : Construction has not been started at both places by Union Bank.

(vi) Sitamarhi and Sheohar : Construction has not been started at both places by Bank of Baroda. Bank of Baroda representative told that the proposals have already been submitted to their Head Office and approval is expected to be received soon.

(vii) Hajipur & Sheikhpura : RSETI at Sheikhpura has been shifted to its own building and construction of RUDSETI at Hajipur has started Canara bank.

(B) All RSETIs should have the adequate manpower – Trainers, dedicated director and office assistant.

(C) Settlement Ratio of RSETI trained candidates should improve. The RSETI sponsoring bank should themselves credit link people trained by them and also coordinate with other banks for the credit linkage of remaining ones.

(D) Reimbursement of RSETI bills submitted to JEEVIKA for reimbursement are mostly returned / delayed for want of CNN compliance. AGM RSETI, SBI informed that bills for 2017-18 related to RSETI Purnea are still pending. They need to pass by DLRC and signed by DDC, Purnea. The then DDC has been transferred and it is pending with the current DDC. GoB representative assured that he would follow the matter personally with DDC Purnea. Canara Bank representative informed that bills worth Rs 40 lakh and Rs 30 lakh related to Hajipur and Sheikhpura respectively are pending despite CNN compliance. GoB representative assured to look into and resolve at the earliest. He also pointed out that Municipal Office Hajipur is demanding 1% as tax for the revaluation part of the original estimate whereas this is not applicable to RSETIs. GoB representative told that he is in the know of the matter but could not take up for business in elections and now will look into it.

(E) State Director, RSETI told that all the RSETI buildings of Central Bank of India are without boundary walls which poses many issues including security ones for female trainees who are not utilizing dormitories. CBI representative told that the issues raised are genuine and have already been flagged by them to their Head Office. However, it is being delayed as there are restrictions on expenses the bank being under PCA. As soon as the things are sorted out and approval from head offices received, boundary walls will be constructed one by one in all their RSETIs.

General Manager and Convenor, SLBC suggested that RSETI State Director may volunteer to act as co-ordinator between banks and Bihar Govt. for these construction and transactional issues so that SLBC need not wait for the meeting of the Sub-Committee to happen for looking into these things. GOB representative told that it will be a welcome move.

SHGs

Shri D. Balamurugan, Commissioner, Self-employment and Mission Director, NULM and also CEO JEEVIKA spoke at length on issues related to SHGs which is summarized below:

(I) He thanked all the banks for their strong support by dint of which JEEVIKA has been able to bank link around 75,000 SHGs, Rs 1400 Crore worth sanctions happened and Rs 1000 Crore disbursements and Rs 400 Crore repayments despite Covid and attendant restrictions and lockdown. JEEVIKA team is also working hard to utilize the full 4 months remaining in this FY to achieve the target of 2.50 lakh SHGs' bank linkage. JEEVIKA solicits the support of banks as 80,000 completed documents have already been submitted to banks.

(II) It is almost year that the issue of enhancement of loans to SHGs at various stages / dosages is being discussed but no final decision could be taken. In the last Sub-Committee meeting it was decided to take the feedback of member banks on this but JEEVIKA is unaware of the outcomes. Last time when the loan limits were enhanced almost 5 years ago, these were done proactively by Sub-Committee and SLBC even before RBI or NRLM came out with revised instructions. He advised to have a small group within this Sub-Committee to decide upon enhancement of loan limits to Rs 3 lakh, Rs 6 lakh, Rs 8 lakh and Rs 10 lakhs at 1st / 2nd / 3rd / 4th stages of credit linkages of SHGs and take it to SLBC for approval.

(III) SHG's NPA and Renewal issues with SBI is not getting resolved. Though things have improved during last couple of months since the new General Manager (FIMM) took over, still some more issues are to be dealt with. It should be looked into and resolved with no more delays. All the hard work of last several years put in by JEEVIKA with SBI is getting tested. General Manager (FIMM), SBI assured to take all the issues with JEEVIKA separately.

(IV) DGM (Sales), SBI mentioned that SBI has a total outstanding of Rs 54 Crores in NPA JEEVIKA accounts and an analysis of the data shows that out of this Rs 5.91 Crore NPA is due to non-renewal, Rs 19.50 Cores due to non-servicing of interest and Rs 22.45 Crores due to the arrear condition that the irregularity is for 20 to 90 days. So, it is pertinent that interest is serviced and outstanding is kept below limit in all JEEVIKA SHG accounts.

Responding to it JEEVIKA representative Shri Mukesh told that he had visited SBI LHO a few days back and had a meeting with DGM (Sales). The information shared by AGM (AQM) showed that out of 4200 NPA SHG accounts 3200 accounts were NPA due to non-renewal. Also JEEVIKA was anticipating the difficulties that might be faced by SHGs due to Covid as all the sectors are bearing the same burnt. So, a list of all SHGs with overdue amount was asked for in May-June from banks to ascertain the amount payable by SHGs and sensitizing them all for repaying the same. However, only a few banks have submitted that list. SBI submitted a list of only those accounts where full amount was to be repaid.

DGM (Sales), SBI told that he had been advised having submitted the list, however, again a list of all overdue SHG accounts will be prepared and the matter will be taken up with JEEVIKA.

(V) Transfer of accounts in SBI from R&DB to FI&MM vertical will be discussed separately off line.

(VI) It has been observed that many bank branches debit SHG loan accounts and credit their SB accounts without their consent. Banks are requested to instruct operating functionary to do away with this practice.

(VII) At head offices of the banks, there should be a single touch point where JEEVIKA can take up issues related to SHGs.

(VIII) One common day needs to be fixed for CBRM [Community Based Recovery Mechanism] meetings between bank branches and JEEVIKA people at block level which will help in resolving NPA and small-small issues. If a common date for all banks is not feasible presently, bank-wise common date may be fixed.

(IX) As we need to gear up bank linkages in view of the target of credit linking 2.5 lakhs SHGs during the current FY, it has been decided by JEEVIKA to hold Special camps at branch level and block level on 24th November and 24th December 2020 for conversion of proposals into sanctions and disbursements. Banks are requested to instruct their branches accordingly.

(X) Banks are requested to provide adequate stationery (various forms) at banks' HO, branch levels and at JEEVIKA HO level so that SHG proposals are prepared in time and passed on to bank branches. Bank branches should be instructed to invariably issue pass books to all SHGs for their SB & loan accounts as besides serving as a tool of record keeping it also bolsters their confidence.

(XI) Banks have been requested to engage Bank Sakhis as Business Correspondents / CSPs. Cooperation is solicited from banks in this regard.

(XII) Dual authentication has been extended to SHGs in their SB accounts. However, this needs to be extended in their CC accounts also and this may prove a game changer.

(XIII) Bank Sakhis engaged as CSPs / BCs need to open current accounts with various banks for meeting their cash requirements. However, when they withdraw cash from current accounts TDS @ 2% is deducted. A system needs to be rolled out to treat Bank Sakhis of other banks at par with own CSPs so that TDS @ 2% is not charged to them.

(XIV) In Bihar we have crossed the land mark of forming 10 lakh SHGs. Banks should gear up SB account opening process for SHGs as there are a good number of SHGs which are though more than 6 months old, revolving fund is yet to be passed on to them.

NULM

AGM (SLBC) invited UDHD and NULM / SULM representative to deliberate their agenda items before the Sub-Committee. However, as their representative was not connected on-line at that time their agenda items could not be discussed in detail. He read out there under noted agenda items and deliberated upon them in brief:

(i) Deen Dayal Yojana : A common application form for bank loan under various components of DAY-NULM be designed on the lines of loan application of SHGs.

(ii) The undue delay / pendency of loan applications under NULM dampens the zeal of beneficiaries. The loan process should be expedited.

(iii) Banks should invariably nominate their representatives to participate in the meetings of Task force convened by Urban Local Bodies (ULBs).

(iv) The loans sanctioned under PM SVANidhi scheme should be disbursed promptly.

(v) The following activities be performed at pre / post sanction/ disbursement of loans under PM SVANidhi scheme:

- ❖ Creation of UPI ID
- ❖ Making available QR Code linked to UPI ID
- ❖ Issuance of RuPay card
- ❖ Handholding of PMSVANidhi beneficiaries by banks' branches / field staff or BCs to use banks' digital payment Apps
- ❖ To demonstrate through "Penny Drop" as to how to do a transaction

AGM (SLBC) discussed the performance of banks under PM SVANidhi scheme. He told that this is a flagship scheme and needs to be attended with more promptness as still a good number of applications are lying pending with banks. Banks need to gear up sanctions of applications received and disbursement of loan applications sanctioned. He requested member banks to instruct ground functionaries, especially the branches where the PM SVANidhi applications are pending in large numbers, to attend the coordination meetings convened by the local bodies.

The meeting of the Sub-Committee ended with a vote of thanks and concluding remarks from the General Manager and Convenor, SLBC, Bihar who told that bankers are committed to serve the society. They continued to discharge their duties and responsibilities and rose to the occasion even during the Covid lockdown in the larger interest of the society though 15% of bankers were infected by Covid. He wished all the participants a very safe and happy Deepawali.

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ACTION POINTS

1. PNB should visit the land being offered by Bihar Govt. at Bihta for their RSETI Patna building and convey their decision before the end of November 2020.

{ Action : Punjab National Bank }

2. Banks to whom land has been allotted by Govt. for their RSETI should start the buildings construction work with no further delay.

{ Action : PNB, UCO Bank, Union Bank, Bank of Baroda }

3. The reimbursement of pending bills related to RSETIs at Purnea, Hajipur and Sheikhpura be expedited.

{ Action : Rural Development Department, Govt. of Bihar }

4. A prompt and concerted decision be taken on enhancing the loan limits to SHGs as 1st / 2nd / 3rd / 4th bank linkages from the existing limits to Rs 3 lakh, Rs 6 lakh, Rs 8 lakh and Rs 10 lakhs and put up to SLBC for approval. A select group of 4 / 5 of Sub-Committee member banks can be formed for the purpose.

{ Action : All Banks, SLBC }

5. It has been observed that many bank branches debit SHG loan accounts and credit their SB accounts without their consent. Banks are requested to instruct operating functionary to do away with this practice.

{ Action : All Banks }

6. Banks are requested to inform their branches to hold campaigns on 24th November and 24th December 2020 for conversion of proposals into sanctions and disbursements.

{ Action : All Banks }

7. Dual authentication should be provided in Savings Bank and Cash credit loan accounts of SHGs.

{ Action : All Banks }

8. Banks should dispose of pending PM SVANidhi applications promptly.

{ Action : All Banks }

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भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No. ²⁰²⁵ /02.01.011 / 2019-20

April 7, 2020

The Chairmen/ Managing Directors & CEOs
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

PRAGATI Meeting: Review of Social Security Schemes - PMJJBY and PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

2. Department of Financial Services (DFS), Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes;
- Streamline procedures and leverage technology to speed up claim settlement process and improve outreach;
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY;
- Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes;
- Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them;
- Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY; and
- Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2020.

3. Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, which has also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केन्द्रीय कार्यालय भवन, चांदीवारा भाग, शेख भगत सिंह मार्ग, 10014, मुंबई - 400001
Financial Inclusion & Development Dept, Central Office, 10th Floor, Central Office Building, Shaheed Bhagat Singh Marg, P.O.No.10014, Mumbai-1

टेलीफोन: 022-22601000 फेक्स: 01-22-22601011/22610943/22610940 ई-मेल : public@rbi.org.in

निजी कार्यालय है, इसका प्रयोग न करें।

चेतवनी: निम्न केन्द्रों में से एक, एकाग्रता या प्रभुता के बिना किसी भी भी व्यक्तिगत जानकारी को बैंक के साथ का नहीं, प्रसारित नहीं।

Boch

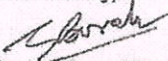


recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020", as one of its objectives.

4. In view of the above, SLBC/UTLBC Convenor Banks are advised to initiate the actions as suggested by DFS, Col. The issues/concerns associated with implementation of PMJJBY & PMSBY Schemes in the States/UTs under your jurisdiction should also be discussed and resolved in the SLBC/UTLBC meetings in consultation with concerned stakeholders, in order to achieve the Government's vision of a financially included society along with universal insurance coverage.

5. SLBC/UTLBC Convenor Banks are also advised to place the status report of implementation of these schemes in their SLBC/UTLBC meetings on quarterly basis invariably. A copy of status report should be forwarded to the concerned Regional Office/Sub-Office of RBI for information.

Yours faithfully,


(Gautam Prasad Borah)
Chief General Manager-in-Charge

F.No.3/12/2020-AC
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001
Dated: 29 May 2020

To,

1. Chairman SBI/MDs & CEOs of all Public Sector Banks (PSBs) and Private Sector Banks.
2. Chairman NABARD

Subject: Issue of Kisan Credit Cards to Farmers for agriculture and allied activities-reg

Sir,

As you are aware, the Government of India had launched a special drive starting from 08.02.2020 for covering all PM Kisan beneficiaries under the KCC scheme. The drive which started on 10th of February and continued till end of April 2020 created a positive impact, resulting in receipt of approx total 75 lakh KCC application of which about 36 lakh KCC have been issued with a total KCC limit of 30,000 crore. The sanction and issue of KCC to all remaining eligible PM KISAN beneficiaries who had applied for KCC during this special drive is being closely monitored with the banks.

2. Meanwhile, as part of the Prime Minister's package for farmers, Hon'ble Finance Minister has announced to cover 2.5 crore farmers under the KCC scheme in a mission mode to facilitate credit to the farm sector of the economy.

3. In this regard Department of Agriculture Cooperation and Farmers Welfare (DAC&FW), GoI vide their letter dated 21.05.2020 have requested the State/UT administrations to take necessary measures for sanction and issue of KCC to all eligible PM KISAN beneficiaries. A copy of the said communication is enclosed for reference.

4. To address the credit needs of farmers engaged in activities related to Animal Husbandry and Fisheries, the Government decided to extend KCC facility to these farmers for their working capital requirement and detailed guidelines in this regard were issued by RBI vide their circular dated 04.02.2019. At a time when the country is striving to cope with the COVID-19 pandemic, timely access to financing by farmers engaged in the Fisheries, Dairy and Poultry related activities for their working capital requirement through KCC will go a long way in facilitating a meaningful recovery of the rural economy. With this objective, the D/o Animal Husbandry and Dairying (DAHD), GoI has also decided to simultaneously launch a special drive effective from 1st of June 2020 to provide KCC to 1.5 crore dairy farmers belonging to Milk Unions and Milk Producing Companies. The detailed advisory guidelines along with a revised application form for issue of KCC to dairy farmers including those affiliated to Milk Unions has since

been issued vide DAHD letter dated 28th May 2020, a copy of which is enclosed at Annexure II for ready reference.

5. During the special campaign, banks are advised to make all efforts to ensure the following:

- a) Saturation of all the PM-KISAN beneficiaries under KCC: It may be ensured that to the extent possible, all eligible beneficiaries of PM-KISAN are covered under the KCC scheme by issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account.
- b) Issue of KCC to dairy farmers: Applications received by banks in the revised format for issue of KCC to the eligible dairy farmers should be processed expeditiously as per the extant guidelines for issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account.
- c) Further, in order to provide the farmers with the much needed social security, eligible farmers may also be enrolled for the following schemes through auto debit facility:
 - (i) Pradhan Mantri Suraksha Bima Yojana (PMSBY)
 - (ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

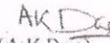
6. Keeping in view the importance of the above mentioned campaign, the following may please be ensured:

- a) State Level Bankers Committee (SLBC) Conveners and Lead District Managers of banks should actively associate with the State/ District administration and coordinate with various Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs) and Cooperative Banks to expedite processing and sanction of applications received by the banks. DAC&FW and DAHD will ensure sourcing of the applications along with all relevant documents including land records etc. from eligible PM-KISAN beneficiaries and Dairy farmers respectively through the local administration and their field functionaries.
- b) To facilitate sanction and issue of KCC to dairy farmers a revised KCC application form vetted by the IBA has been circulated by DAHD and the same has also been uploaded on their website. This application form should be uploaded on the websites of all banks and widely disseminated in local language.
- c) To ensure prompt processing and approvals, dedicated desks may be set up in the branches, wherever feasible, for receiving forms and providing appropriate guidance to the farmers.
- d) The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019, had issued an advisory guideline to all the banks to waive the

processing, documentation, inspection, ledger folio charges and all other service charges for KCC/ crop loans upto Rs.3 lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

- e) While filling of the application form, the applicants will be encouraged to give consent for coverage under the PMSBY and PMJJBY, as this would provide the much needed social security cover to the farmers, besides the facility of KCC.
 - f) It needs to be ensured that eligible beneficiaries of PM-KISAN and farmers engaged in dairy, poultry & fisheries are issued KCC within the shortest possible time and in any case within a maximum period of two weeks from the date of submission of the completed application forms, after due process and verification as per Bank policy and regulatory guidelines.
 - g) Bank should nominate a nodal officer for coordinating on matters relating to this campaign. The nodal officer will be responsible for reporting the progress of coverage at such intervals and in such format for reporting, as would be required by DAC&FW and DAHD. The current practice of online reporting of data by the SLBCs on the PMFBY portal of DAC&FW will continue.
7. Suitable instructions may, therefore, be issued to all concerned including the sponsored RRBs to ensure the success of this campaign. Further, the timely issue of KCC as also the coverage of eligible farmers under PMSBY and PMJJBY in this drive may be closely monitored at the level of an Executive Director of the bank.

Yours Faithfully


(A K Das)

Deputy Secretary

Tel. No.23748736

Email: acsec-bkg@nic.in

Encl: As above

Copy to:

- 1. Secretary, DAC&FW
- 2. Secretary, DAHD
- 3. JS (Credit), DAC&FW
- 4. JS(Dairy), DAHD
- 5. CEO, PM-KISAN and JS (FW), DAC&FW
- 6. SLBC conveners of all States
- 7. Chairman of RRBs

F.No.1-20/2018-Credit-I(Pt.)
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Cooperation & Farmers Welfare
(Credit Division)

KrishiBhawan, New Delhi.

Dated: 21st May, 2020

To

The Chief Secretaries/Administrators of all States/UTs.

Subject:- Saturation of all PM KISAN beneficiaries with Kisan Credit Cards (KCC) – Special Drive

Sir/Madam,

As you are aware, Govt of India is committed to cover all eligible farmers under Kisan Credit Scheme (KCC) scheme. It is proposed to cover additional 2.5 crore farmers within this year. This is expected to provide an additional liquidity of Rs.2 lakh crore in the hands of these farmers.

2. In this connection, you may recall that this Department vide its circular of even number dated 6th February, 2020 (copy attached) had requested the States/UTs to initiate a special drive for covering for all PM-KISAN beneficiaries under KCC. The target was to cover about 2 to 3 crore PM KISAN beneficiaries who do not have KCC. Land ownership of such farmers has already been vetted by the concerned State/UTs before their enrolment under the scheme. Banks already have most of the information of the PM KISAN beneficiaries including verified Aadhar number in most cases. Farmers have to only submit a copy of the land record and details of crop sown along with a one-page simplified form.

3. This drive which was initiated in the second week of February, 2020 and continued till end of February, 2020, had created a positive impact and resulted in receipt of approx. total of 75 lakh KCC

Rohish Bhutani

applications from the farmers. The banks have already issued about 29 lakh KCCs and a loan amount of Rs. 28,000cr has been sanctioned to them. However, approx. 46 lakh KCC are still to be issued to the farmers. In addition about 2 crore present PM KISAN beneficiaries are yet to submit their application for issue of KCC. A high level review of pending KCC applications with banks was taken up recently. It transpired that the banks are facing difficulties in issuing KCC as the Revenue/land records in support of land title of the applicants have not been made available to the banks and in many cases actual land records are not matching the details furnished in the application forms.

4. In view of the above, all the States/UTs are requested to take following action urgently.

- a. facilitate the availability of certified copy of Revenue/land records in support of land title of the applicants as required by banks to expedite the issue of KCC to the eligible PM-KISAN beneficiaries from among the 46 lakh applications pending with banks.
- b. States already have bank branch-wise list of PM-KISAN beneficiaries. These beneficiaries need to be contacted by State Govt officials at the grass root level and supported in getting a certified copy of the land documents and filling up the simplified form for early submission in the concerned bank branch from where they are receiving the PM-KISAN benefit.
- c. Those PM KISAN beneficiaries who already have existing KCC to be advised to approach their bank branch for enhancement of limit if required.
- d. Those with inactive KCC cards to be advised to approach the bank branch for activation of KCC and sanction of fresh limit

Rishik Bhutani

- e. Those who have KCC for crop but also undertake livestock and fisheries activities, may be supported for applying for sanction of additional limit for these activities.
 - f. The State Rural Development Department, may be asked to issue instructions to the Panchayat level functionaries to motivate the existing PM-KISAN beneficiaries to apply for KCC.
 - g. In order to streamline the application process for KCC, States may get the application form for KCC also filled up simultaneously for the new PM-KISAN beneficiaries. This would save time and energy for both the authorities and farmers.
 - h. All the State Governments may issue necessary instructions to all the District Collectors/Magistrate to monitor and facilitate coverage of all eligible PM-KISAN beneficiaries under KCC
 - i. Regular VCs with District Collectors may be held to review the Special KCC Drive.
 - ii. Form Whatsapp group of the concerned stakeholders to get regular updates on the status of issue of KCC.
 - j. The State Govt officials at the grass root level may be advised to work in close coordination with the banks who have the primary responsibility for issue of KCCs.
5. Separate instructions to banks in this regard are being issued by the DFS.
- i) Bank branches already have about 53 lakh pending KCC applications which need to be sanctioned to eligible application in mission mode.
 - ii) Banks are also being advised to share the list of PM-KISAN beneficiaries who do not have KCC from the same bank branch with the Village Sarpanch, as well as with the Bank Sakhi attached with the bank under NRLM, who may be

Ishtish Bhutani

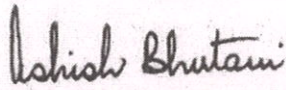
tasked to motivate such farmers for coming to the bank branch for issue of KCC.

iii) SMS is also being sent to all the PM-KISAN beneficiaries through the PM-KISAN portal for contacting their concerned bank branch for getting benefit of KCC.

6. State/UTs are requested to initiate above mentioned steps to ensure maximum coverage of farmers and specially focus on motivating the left out farmers to apply for KCC so that all eligible farmers are brought under the fold of concessional institutional credit.

7. Receipt of this letter may please be acknowledged.

Yours faithfully,


(Dr. Ashish Kumar Bhutani) ^{21.05.2020}
Joint Secretary (Credit)

Encl.: as above

Copy for Information:-

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Principal Secretaries to the Chief Ministers of States.
3. Additional Secretary, Cabinet Secretariat, Rashtrapati Bhavan, New Delhi.
4. Sr. PPS to Cabinet Secretary.
5. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi with a request to direct the banks to reactivate the special drive.
6. Joint Secy (FW) DAC&FW
7. Joint secy(D/o Animal Husbandry and Dairy)
8. Joint secy(D/o Fisheries)
9. Chairman, NABARD, Mumbai.
10. CGM, FIDD, Reserve Bank of India, Mumbai

F.No. M-01007/5/2020-Admin-1/KCC

Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry & Dairying

New Delhi.

Dated: 28th May, 2020

To

The Chief Secretaries/ Administrators of all States/UTs.

Subject:- Special Drive from 1st June- 31st July 2020 ,for providing all dairy farmers of Milk Cooperatives and Milk Producer Companies with Kisan Credit Cards (KCC) .

Sir/Madam,

As you are aware, under the Prime minister's package for Farmers, Hon'ble Finance Minister on 15 May 2020 has announced to cover 2.5 Crore new farmers under Kisan Credit Scheme (KCC) scheme, which will provide an additional liquidity of Rs.5 lakh crore in the hands of these farmers, suffering from the recent downturn of economy . Dairy is among the fastest growing sectors of the economy with a CAGR of above 6% in the last 5 years. Providing short term credit to dairy farmers for meeting their requirements for working capital, marketing etc. will boost their productivity tremendously. Under the dairy cooperative movement, approximately 1.7 crore farmers are associated with 230 Milk Unions in the country and it is proposed to provide KCC to 1.5 crore dairy farmers belonging to Milk Unions and Milk producing Companies within the next two months (1st June- 31st July 2020) under a special drive.

2. In this connection, you may recall that RBI vide its circular no. RBI/2018-19/112 dated 4th February, 2020, had allowed coverage of all animal husbandry farmers including dairy, poultry and small ruminants' farmers under KCC. Consequently RBI issued another circular RBI/2019-20/48 dated 26 August 2019, through which interest subvention of 2% and prompt payment additional interest subvention of 3% was extended to these farmers. However till date only 37.62 lakh AHD farmers have been provided with KCC loans. Dairy is the biggest sector under AHD and covers approximately 8.12 Crore farmers, with more than 75% of the output.

3. In the present campaign, in the first phase the target is to cover all farmers who are members of dairy cooperative societies and are associated with different Milk

Unions and who do not have KCC. If these farmers already have KCC based on their land ownership, they can get their KCC credit limit enhanced, however interest subvention shall be available only to the extent of Rs 3 lakhs. Although the general limit for KCC credit without collateral remains Rs. 1.6 lakh, but the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries and hence the credit limits without Collateral can be upto Rs. 3 lakh. Hence the focus on dairy farmers belonging to Milk Unions would make more credit available to farmers, while assuring banks of repayment of loans.

4. State/UTs are requested to initiate the following mentioned steps to ensure maximum coverage of farmers in the drive which will start from 1st June, 2020 and continued till 31st July, 2020.

(i) Milk Unions will need to get the KCC forms printed, and get them filled by the farmers by utilising the services of Dairy Cooperative society (DCS) Secretaries or Bank Mitras under SRLM. They will certify that the farmer whose details are given below has specific numbers of cattle and has been supplying milk to the Milk Union and that their milk payment is being done through DBT in the account no. mentioned in the form. The filling of KCC forms for all farmer members should be completed within 15 days by the Milk Unions and submitted to the Bank branches to give the banks time to complete issue of KCC in time. The regular KCC forms for this campaign has been slightly modified to accommodate the details to be provided by the Milk Union, where the farmer is a member and sells his milk.

(ii) In case the farmer is agreeable, the Milk Union can enter into a general Tri partite agreement with the Bank and farmer, and assure payment of KCC dues to the bank, in case of a default. In such a case, the bank may make use of the RBI guidelines to extend credit limit without collateral up to Rs. 3 lakh, as the farmer already has a tie up arrangements with the processing cum marketing Unit (Milk Union) without any intermediaries. The Milk Union can also enter into a no cost service agreement with the bank to pay the bank dues timely so that the farmer can avail of the additional 3% interest subvention payable in case of prompt repayment as well as the enhanced collateral free credit limit.

(iii) A special meeting of DLCC of every district should be called and the Milk Union MD should be requested to attend as a special invitee in the meeting. The Milk Union should provide a list of farmers associated with the Milk Union Bankwise, branchwise to the DLCC in the first meeting itself. Thereafter it should weekly provide a list of applications submitted to different branches electronically to the LDM with a copy to DLCC and the Banks. NABARD has informed that the Scale of Finance for Allied activities has already been approved for all Districts by DLTC. This should be circulated by the DLCC to all the Bank branches.

(iv) DLCC should review the progress of the Campaign every week by constituting a Special Committee for the purpose and also review of the progress of different BLBCs. BLBCs should be activated to get better results. Many a time sanction of KCC cards to farmers is delayed in case of verification of Land records. As DLCC is headed by the Collector, who also heads land revenue administration, the Special Committee of DLCC should also review the progress of providing certified copy of land records to expedite issue of KCC.

(v) The Scheme will be reviewed on a weekly basis by a Committee chaired by Secretary DAHD, with representatives from DFS and implementing banks. Final report of issue of KCC should be provided by SLBCs and the banks to DFS and DAHD latest by 7th of August, so that the progress of the campaign may be shared with the Nation by 15th August 2020.

(vi) Further instructions to Banks shall be issued separately by Department of Financial Services, Ministry of Finance.

Mihir
29/5/2020
Mihir Kumar Singh

Joint Secretary

Department of Animal Husbandry & Dairying.

Enclosed : as above.

Copy for Information:-

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Cabinet Secretary, Government of India
3. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi with a request to direct the banks for the special drive.
4. Principal Secretaries , Finance Department of all States .
5. Principal Secretaries, Animal Husbandry Department of all States.
6. Additional Secretary, Cabinet Secretariat, Rashtrapati Bhavan, New Delhi.
7. All Joint Secretaries , (D/o Animal Husbandry and Dairying), Govt. of India
8. Chairman, NABARD, Mumbai
9. CGM, FIDD, Reserve Bank of India, Mumbai

Name of the Bank.....
Branch.....

To:

The Branch Manager

LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT
(Production Credit/Crop Loans/KCC/Agri-Term Loan)

A. For office Use:

Application Sl. No.		Category	SF	MF	Others
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B. Purpose and Type of Loan facility (Crop Loans/Agri-Term Loan) – Applicable Interview – cum- appraisal form to be enclosed to this application, depending upon the purpose of loan.

C. Particulars of the applicant(s)

Full Name(s) of the Applicant(s)	Date of Birth	Age	Gender	Aadhar No. (optional)	Voter's ID/DL/PAN No.
Shri/Smt S/D/W of					
Shri/Smt S/D/W of					
Shri/Smt S/D/W of					

D. Details of family members:

Sl. No.	Name of the family members	Age	Gender	Relationship	Occupation	Annual income (Rs.)
1.						
2.						
3.						
4.						
Name of the Karta (in case of Joint Hindu Family)						

E. Address with Contact Nos.

Present Address		Present Address	
House No:	; Street No.:	House No:	; Street No.:
Village:		Village:	
Post Office:		Post Office:	
Taluk/Mandal:		Taluk/Mandal:	
District:		District:	
Pin:		Pin:	
Telephone/Mobile.			

F. Social Category:

Social Category	√	SC	ST	OBC	Physically Handicapped			Minorities
If Minority Community	√	Buddhists		Muslims	Christians	Sikhs	Jains	Zoroastrains

G. Existing Banking/Credit Facilities:

Types of Facilities	Presently Banking with	Account No.	Balance outstanding (Rs.)
Savings Account			
Fixed Deposit			
PMJDY OD Account			
CC/Term Loan			
Whether covered Under	√	PMJJBY/PMSEBY/APY	
If banking with this bank, customer ID to be given here:			

H. Particulars of total land holdings of the applicant (if Lease hold/share cropper, specify):

Name of the Village	Survey/ Khasara No.	Title			Area in acres	Of which irrigated	Encumbrance if any
		Owned	Leased	Share Cropper			

I. Of total landed properties mentioned at (H) above, land / crop details pertaining to the loan applied:

Name of the Village	Survey/ Khasara No.	Area in acres	Source of Irrigation	Name of Crops to be Grown		
				Kharif Crops	Rabi Crops	Other Crops

J. Sources of Income

Agricultural Income	
Other Income (Specify)	
Total Income	

K. Particulars of Immovable Assets Owned:

Immovable Assets	Particulars/Description	Present Market Value (Rs.)
Agricultural Land		
Non Agricultural Land		
House/Building		
Tractor Shed/Farm Shed		
Fishing Ponds/Tank		
Total Value:		

L. Particulars of Movable Assets Owned:

Movable Assets	Particulars/Description	Present Market Value (Rs.)
Plough cattle/Milch cattle		
Poultry birds		
Tractors		
Power tiller		
Elec. Motor/Pumpsets		
Other implements		
Total Value:		

M. Particulars of existing liabilities as borrower, if any:

Name of the Institution	Purpose of loan	Balance outstanding (Rs.)	Of which overdue	Security offered
Our Bank				
Other Banks				
Agricultural Credit Societies				
Land Development bank				
Other Creditors (Gov. dues)				
Total Outstanding:				

N. Net Worth of Applicant(s): [(K+L)-M] Rs.**O. Particulars of Liabilities as Guarantor:**

Loan sanctioned to Shri/Smt.	Name of the Bank/Institution	Amount of Loan (Rs.)	Balance Outstanding (Rs.)	Status of Account (Regular/Overdue)

P. Security Proposed to be offered:

Particulars of Primary Security offered	Particulars of Collateral Security (where applicable)

Q. Guarantors offered (if any):

Names of the Guarantors	Age	Residential Address	Telephone No/Mobile No.	Occupation	Net Worth (Rs.)

R. Declaration:

I/We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We have no borrowing/liabilities excepting those mentioned in the application form. I/We hereby authorities the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank, to any other financial institution, government of any agency(ies) as may be considered necessary or desirable by the Bank. It will be in order for the bank to disqualify me/us from receiving any credit facilities from the Bank in case it is proved that the declaration of my/our outside borrowings made above contain misrepresentation of facts. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. The Bank may take appropriate safeguards/action for recovery of bank's dues.

- | | |
|----|----|
| 1. | 1. |
| 2. | 2. |
| 3. | 3. |

Signature/thumb impression of Borrowers Signature/thumb impression of Guarantors

Date:.....

Place:

Name Of Milk Union : -- ,

State ---

1 It is certified the farmer , Shri/Smt, whose particulars are given below, owns ----- cattle/ buffalo and is a regular supplier of Milk to this Milk Union.

2. In Financial year , 2019-20 , he supplied a total of --- Kilogram/ Litre of Milk, and was paid --
- Rs. as his Milk procurement price, through his Bank Account No. -----

maintained in ----- Branch, --- District,

Signature and Stamp of Secretary of Milk Union

CHECK LIST: (The check list is only indicative and not exhaustive and depending upon the requirements of the bank addition/deletion could be made as per necessity)

1. Proff of identity: Self attested copy of Voter's ID Card / Driving Licence / PAN Card / Aadhar Card / Passport / Photo IDs issued by Govt. authority etc.
2. Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhar Card / Passport / Certificate issued by Govt. Authority / Local Panchayat / Municipalities etc.
3. Applicant's recent Photograph (2 copies) not older than 6 months.
4. Particulars of Land Records.

ACKNOWLEDGEMENT

Received the loan application from Shri.....
Residence of on
..... for the purpose of

All the required information / documents have been furnished on / yet
to be furnished by the applicant.

Date.....

Officer / Manager

.....Cut Here

Customer Copy:

Received the loan application from Shri/Smt.....
Residence of on
.....for the purpose of

All the required information / documents are furnished on yet to be furnished by the
applicant.

Date

Officer/Manager

Please Note that:

1. This is only an acknowledgement for having received the application and this should not be construed as an indication of our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank.
2. The application will be taken up for consideration only after all the particulars / data / documents as may be required are received by the Bank.
3. The application will be disposed of within days from the date of receipt of all the details / papers / documents / clarifications sought by the Bank.
4. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.



भारतीय स्टेट बैंक
STATE BANK OF INDIA

Letter No. : SLBC/CM/2019-20/117

Date: 19.07.2019

The Controlling Heads,
SLBC Member Banks in Bihar.

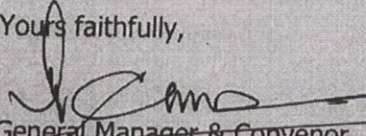
Dear Sir / Madam,

Review / Renewal of existing crop loans and extending crop loan to new farmers under KCC in absence of crop insurance cover in the State of Bihar

With reference to the captioned matter under consideration of RBI, we have received a communication from RBI, Patna advising us to communicate following instructions to SLBC member banks :

" Member banks to sanction credit facilities under KCC scheme to eligible farmers without insisting on mandatory coverage under crop insurance till such time an insurance scheme is notified for the concerned crops by the Govt. of Bihar."

Yours faithfully,


General Manager & Convenor,
SLBC, Bihar

www.slbcbihar.com
0612-2209076
0612-2209075
slbc.bihar@sbi.co.in

बिहार राज्य स्तरीय बैंकर्स समिति
संयोजक - भारतीय स्टेट बैंक
स्थानीय प्रधान कार्यालय
पंचम तल, पश्चिमी गांधी मैदान
पटना - 800001

State Level Banker's Committee
Convenor State Bank of India
Local Head Office
5th Floor, West Gandhi Maidan
Patna - 800001

SLBC BIHAR

REFERENCE BOOK

AS ON 30.09.2020

PART - I

MISC. TOPICS

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1. KEY INDICATORS OF BANKS IN BIHAR

BANKING STATICS AS ON 30.09.2020

(Amt. in Rs. Crore)

Sl. No.	ITEMS	SEP' 2019	SEP' 2020	Bench-mark
1	DEPOSITS	351165	387824	
2	ADVANCES	140278	151933	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	146900	158826	
4	ADVANCES INCLUDING RIDF	153704	167178	
5	CD RATIO	43.77%	43.11%	
6	PRIORITY SECTOR ADVANCES	92754	102296	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2) (%)	66.12	67.33	40%
8	AGRICULTURAL ADV.	46844	51751	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	33.39	34.06	18%
10	MSME ADV.	33324	36958	
11	SHARE OF MSE ADV. IN PSA (%)	23.76	24.33	
12	ADV. TO WEAKER SEC.	31418	38587	
13	SHARE OF WEAKER SEC. IN PSA (%)	22.40	25.40	25%
14	DRI ADV.	503	46	
15	SHARE OF DRI ADV IN TOTAL ADV (Sl.No.2) (%)	0.36%	0.03%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	10597	2676	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	20.78%	5.19%	5%
18	TOTAL NUMBER OF BRANCHES	7514	7620	
A	RURAL BRANCHES	3697	3687	
B	SEMI-URBAN BRANCHES	2235	2311	
C	URBAN BRANCHES	1582	1622	

2. AGRICULTURE

2.1 TOTAL FARM CREDIT

(Amt. in Rs. Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	30501	732747	7059	727359	6712	22.00
Co-operative Banks	3283	96396	814	96396	814	24.80
RRBs	15598	612776	5517	612234	4498	28.84
Small Finance Bank	3516	50530	203	50530	203	5.78
GRAND TOTAL	52898	1492449	13593	1486519	12227	23.11

Details of bank-wise performance is furnished on Page No.180.

2.2 AGRICULTURE INFRASTRUCTURE

(Amt. in Rs. Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2428	2654	167	2648	164	6.74
Co-operative Banks	261	0	0	0	0	0.00
RRBs	1241	0	0	0	0	0.00
Small Finance Bank	280	0	0	0	0	0.00
GRAND TOTAL	4210	2654	167	2648	164	3.89

Bank-wise performance is furnished on Page No.181.

2.3 ANCILLARY ACTIVITIES

(Amt. in Rs. Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2721	64487	2119	64457	2080	76.41
Co-operative Banks	293	0	0	0	0	0.00
RRBs	1392	0	0	0	0	0.00
Small Finance Bank	314	0	0	0	0	0.00
GRAND TOTAL	4720	64487	2119	64457	2080	44.06

Bank-wise performance is furnished on Page No.182.

2.4 FARM MECHANISATION

(Amt. in Rs. Crore)

Target	Sanctioned		Disbursed		%ACH (Amt.)
Amount	No.	Amount	No.	Amount	
2447	6097	121	5921	120	4.91

Bank-wise target and performance is furnished on **Page No.183** for information.

2.5 ADVANCES GRANTED TO UNITS FOR PROVIDING STORAGE FACILITY

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH (Amt.)
Amount	No.	Amount	No.	Amount	
3031	51	35	48	33	1.09

Bank- wise target and performance is furnished on **Page No.184** for information.

2.6 FOOD AND AGRO PROCESSING

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH (Amt.)
Amount	No.	Amount	No.	Amount	
3257	1776	621	1758	603	18.51

Bank-wise target and performance is furnished on **Page No.185** for information.

2.7 AGRICULTURE TERM LOAN (ATL)

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH (Amt.)
Amount	No.	Amount	No.	Amount	
15898	494941	5433	493044	4215	26.51

Bank-wise target and performance is furnished on **Page No.186** for information.

2.8 JOINT LIABILITY GROUPS (JLGs)

TARGET	SANCTIONED		DISBURSED		%ACH (In No.)
No.	No.	Amount	No.	Amount	
100000	47303	225	46838	212	47

The Bank-wise performance under JLG is placed at **Page No.187** for information of the House.

3. OTHER SECTOR

3.1 SOCIAL INFRASTRUCTURE

(Amt in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH AMT
Amount	No.	Amount	No.	Amount	
2091	154	9	149	8	0.42

Bank-wise target and performance is furnished on **Page No.188** for information.

3.2 RENEWABLE ENERGY

(Amt in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH AMT
Amount	No.	Amount	No.	Amount	
246	7	0.29	7	0.26	0.11

Bank-wise target and performance is furnished on **Page No.189** for information.

3.3 CREDIT ENHANCEMENT GUARANTEE SCHEME FOR THE SCHEDULED CASTES (SCs)

The Finance Minister during the Union Budget speech 2014-15 on July 18, 2014, had announced that a sum of Rs 200 crores will be allocated towards credit enhancement facility for young and start-up entrepreneurs belonging to Scheduled Castes (SCs) who will aspire to be neo middle class category of the scheme to facilitate financial assistance under the scheme by the banks. The said allocation is under Social Sector Initiatives in order to encourage entrepreneurship among Scheduled Castes who belong to the lower strata of the society, by supporting the Bank & Financial Institutions, in the form of Credit Enhancement Guarantee, who shall be providing financial assistance to the Scheduled Caste Entrepreneurs.

The objective of the Scheme is as under:

- > It is a Social Sector Initiative to be implemented nationally in order to promote entrepreneurship among the scheduled caste population in India.
- > Promote entrepreneurship among the Scheduled Castes who are oriented towards innovation and growth technologies.
- > To support, by way of providing Credit enhancement Guarantee to Banks and Financial Institutions, who will be providing financial assistance to the Scheduled Caste entrepreneurs, who in turn will create wealth, value for the society, create jobs and ultimately will develop confidence and at the same time promote profitable business. The assets so created will also create forward / backward linkages. It will further create chain effect in the locality in specific and society in general.
- > To promote financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities.
- > To facilitate economic development of SC entrepreneurs.
- > To enhance direct and indirect employment generation for SC population in India.

The details of the scheme has been advised by Directorate of Industries, Govt. of Bihar vide their letter सं०सं०-०२/उ०नि०/निःशक्तजन सशक्तीकरण नीति/14-20/2016 / 2011 dated 22.05.2019.

The detailed operational guidelines of the scheme can be accessed by visiting SLBC website <http://www.slbcbihar.com> under the menu "Govt. Sponsored Programmes" and also the web site of Ministry of Social Justice and Empowerment, Govt. of India – <http://socialjustice.nic.in/SchemeList/Send/32?mid=24541>.

4. HOUSING FINANCE

4.1 HOUSING LOAN : TARGET & ACHIEVEMENT

Target No.	Sanction No.	Disbursed No.	% Achievement (In No.)
38130	11901	11580	30.37

More granular data on target and achievement under Housing Loan is provided on **Page No.190** of the SLBC Reference Book.

22.05.2019

4.2 HOUSING LOAN: OUTSTANDING AND NPA

(Amt in Rs. Crore)

HOUSING LOAN OUTSTANDING		NPA IN HOUSING LOAN		%NPA (Amount)
No.	Amount	No.	Amount	
157537	17311	9155	287	1.66

Bank wise data on Housing Loan outstanding and NPA position in Housing Loan is provided on **Page No.191** of the SLBC Reference Book

4.3 CREDIT LINKED SUBSIDY SCHEME (CLSS) UNDER PRADHANMANTRI AWAS YOJANA (PMAY)

(Amt in Rs. Cr)

Total No. of all Housing Loans sanctioned since 01.04.2015	Out of (1), Housing Loans covered under CLSS of PMAY since 01.04.2015			Out of (2) ,Subsidy received since 01.04.2015	
(1)	(2)			(3)	
	No.	Amt. Sanctioned	Amt. of Subsidy Claimed	No.	Amt.
70182	9275	1471	162	5157	109

Detailed data on Bank-wise performance under CLSS is provided on **Page No.192.**

5. RSET & FLC

5.1 RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)

Rural Self Employment Training Institutes (RSETIs) have been promoted for the purpose of providing opportunities to rural youth for their skill upgradation leading to self-employment. These institutes are run and managed by banks with active support of the Government. RSETIs' core offerings include their free, unique and intensive short-term, residential and demand driven training for rural youth with a wide choice of vocations and hand holding.

There are 38 RSETIs at present in the State. Each district has a RSETI. The banks that have opened RSETIs are:

PNB-12, SBI-7, CBI-9, Canara Bank-2, UCO Bank-4, BOB-2, UBI-2.

Performance of RSETIs in FY 2020-21

During the FY 2020-21, RSETIs have organized 140 training programmes and trained 4019 unemployed youth to pursue self-employment vocations.

Bank wise and district wise detail on RSETI is placed at **Page No.193.**

5.2 FINANCIAL LITERACY CENTERS (FLCS)

Pursuant to RBI directives, Financial Literacy Centers (FLCs) have been established to educate the people with regard to various products and services available in the formal financial sector.

During the quarter ended September 2020, the Financial Literacy Centres in Bihar have organized:

- a) 191 Special Camps
- b) 205 Target Group Specific Camps

The information pertaining to activity of FLCs in the State is placed at **Page Nos 195 - 202** for perusal.

Besides FLCs, as per RBI instructions, all Rural Branches of banks are required to conduct at least one financial literacy camp in each month. Financial Literacy Guide, Diary and Posters designed by RBI, is to be used by the branches in the camps to explain the basic financial knowledge. All banks are requested to ensure that their rural branches undertake financial literacy activities using the standard financial literacy materials.

Rural branches of various banks have organized 2938 financial literacy camps as on the quarter ended September 2020. The district wise data on Financial Literacy Camps organised by rural branches in the state of Bihar has been furnished at **Page No.203**.

5.3 INCLUSION OF FINANCIAL LITERACY IN SCHOOL CURRICULUM, DIGITAL FINANCIAL LITERACY

Financial literacy is possession of the set of skills and knowledge that allows individuals to make informed and effective decisions with all their financial resources.

In order make people of the State financially literate; it is proper that the knowledge of banking, finance, insurance etc. is spread among the budding citizens also. It is, therefore, imperative that the education of financial literacy is imparted through school curriculum. Government of Bihar is requested to arrange designing, developing and including various topics in different class level curriculum on financial literacy with special emphasis on digital literacy.

6. ISSUES RELATED TO FLOW OF CREDIT

6.1 ENHANCEMENT OF LIMIT FOR REQUIREMENT OF COLLATERAL IN CASE OF AGRICULTURE LOANS

Consequent to Gol's recent budget announcements, it has been decided by RBI that Banks may waive security / margin requirements for agricultural loans upto Rs 1.6 lakhs. Earlier this relaxation limit was Rs 1.00 lakh only. Banks are requested to take note of the revised ceiling and ensure implementation of the same with immediate effect to increase credit extension to Agriculture Sector in the State.

The related notification of RBI bearing no. RBI/2018-19/118, FIDD.CO.FSD.BC.NO.13/ 05.05.010/ 2018-19 dated 7th February 2019 is reproduced below:

Credit Flow to Agriculture- Collateral free agricultural loans

RBI/2018-19/118

FIDD.CO.FSD.BC.No.13/05.05.010/2018-19

February 7, 2019

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks (including RRBs and SFBs)

Madam/Sir,

Credit Flow to Agriculture- Collateral free agricultural loans

Please refer to paragraph 13 of the Statement on Development and Regulatory Policies of the Sixth Bi-Monthly Monetary Policy Statement for 2018-19 released on February 7, 2019.

2. In this connection, please refer to our circular RPCD.PLFS.BC.No 85/05.04.02/2009-10 dated June 18, 2010 on the captioned subject.

3. Keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, it has been decided to raise the limit for collateral free agricultural loans from the existing level of ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto ₹1.6 lakh.

4. You are requested to give adequate publicity to this change and instruct your controlling offices/branches to implement the same immediately.

5. Please acknowledge receipt.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

6.2 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE

Digitization of record and online creation of charge online is the ultimate solution in this regard.

6.3 RATIONALIZATION OF STAMP DUTY ON LOAN AGREEMENT AND WAIVER OF MORTGAGE CHARGES OF LAND

Each agreement in Bihar attracts a stamp duty of Rs 1000/-. In any loan around five to six agreements are entered into with the prospective borrowers which cost them Rs 5000-6000 and prove to be a disincentive to credit extension. Even in the case of PMEGP loans, the borrowers are required to pay Rs 5000/- to Rs 6000/- as stamp duty. GoB may consider to waive or reduce stamp duty substantially, say Rs 100/- or Rs 200/- per agreement, in case of loan agreements by PMEGP / PMMY beneficiaries. It would boost entrepreneurship and act as an incentive for setting up new businesses.

Waiver of stamp duty on mortgages/ agreements for agricultural loan purposes, irrespective of loan amount, will be a shot in the arm in agriculture credit take off. GoB is requested to consider the same.

7. MISCELLANEOUS

7.1 TIMELY AND CORRECT DATA SUBMISSION BY BANKS / CONCERNED DEPARTMENTS TO SLBC

Data is being fed by Banks on SLBC portal almost within the stipulated period. However, correctness of data is still a persistent issue and warrants immediate remedial measures.

SLBC has been impressing upon member Banks the necessity of data sanctity. SLBC has drawn the attention of member banks towards this issue vide letter nos. SLBC/CM/2018-19/228 dated 31.08.2018 and SLBC/CM/2018-19/344 dated 15.10.2018.

In its further recent communication, vide letter no. SLBC/CM/2018-19/364 dated 23.10.2018, SLBC has requested member banks that the data uploaded onto SLBC site is system generated data which is checked for its correctness before uploading to ensure that it reflects the true state of affairs of their Banks in Bihar.

In this regard, the kind attention of all member Banks is also drawn towards instructions contained in para 3.4 of RBI Master circular RBI/2018-19/5 FIDD.CO.LBS.BC.No.2/02.01.001/2018-19 dated July 2, 2018 on "Revised Mechanism of Data Flow for LBS fora meetings" for compliance at their end.

7.2 INVESTIGATION OF CYBER FRAUD

As per the suggestion of DFS, Govt. of India, investigation of cyber frauds and other related issues is a regular agenda item of all SLBCs across the country. A separate wing has been established at the State Head Quarter for speedy investigation and disposal of cases related to cyber crimes. Controlling Heads of all Banks operating in the State are requested to bring to the notice of the State Government instances of cyber fraud and detection of counterfeit notes so that appropriate steps may be initiated by the GoB in this regard.

A sub-committee of SLBC- "Sub-Committee on Digital Payments" has been constituted and cyber frauds relating to Banking will be on its agenda.

7.3 LEAD BANK SCHEME: STRENGTHENING OF MONITORING INFORMATION SYSTEM (MIS)

As per RBI instructions, SLBC is required to submit the following returns to RBI at quarterly intervals:

LBS-MIS-I: Statement showing Targets of Annual Credit Plan (ACP).

LBS-MIS-II: Statement showing Disbursement and Outstanding for the quarter.

LBS-MIS-III: Statement showing Achievement vis-a-vis Targets for the quarter.

The above returns submitted by SLBC to RBI bank type wise i.e, separately for Public Sector Banks, Private Sector Banks, Regional Rural Banks, State Cooperative Banks and Small Finance Bank are furnished on **Page Nos.204-218** for perusal / reference.

7.4 SUB-COMMITTEES OF SLBC, BIHAR

With the formation of the Steering Sub-Committee, there are now a total of 6 (six) Sub-Committees of SLBC, Bihar namely:

- (i) Steering Sub-Committee [Managed by SLBC]
- (ii) Sub - Committee I on Agriculture [Managed by Agriculture Deptt. , GoB]
- (iii) Sub - Committee II on Agriculture (Allied Activities) [Managed by Agriculture Deptt. , GoB]
- (iv) Sub - Committee on Industry [Managed by Industry Deptt., GoB]
- (v) Sub - Committee on Branch Opening & IT-enabled Financial Inclusion [Managed by SLBC]
- (vi) Sub - Committee on SHGs & RSETIs [Managed by SLBC]
- (vii) Sub-Committee on Digital Payment [Managed by SLBC]

Meetings of these entire Sub - Committees are to be held at quarterly intervals.

7.5 DISCUSSION ON POLICY INITIATIVES OF THE GOI/ GOB/ RBI

(INDUSTRY POLICY/ MSME POLICY/ AGRICULTURE POLICY/ START UP POLICY ETC.)

Government of India, Government of Bihar, RBI, NABARD and other apex institutions have been framing / amending / updating various important policies in order to channelize development / growth in desired direction of the targeted sectors like agriculture, industry, start up etc. These policies have involvement of various agencies at different levels including the financial institutions, more particularly the banks. A better understanding of the policies and the role of and scope for banks therein is imperative for injecting proper financial assistance.

SLBC endeavours in its meetings to discuss on various policy matters.

7.6 “DOUBLING FARMER’S INCOME BY 2022”

The Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. This agenda has also been reiterated by the government in several forums and has acquired primacy from the point of view of rural and agricultural development.

(a). The strategies to achieve this goal include:

- ✓ Focus on irrigation with large budgets
- ✓ Provision of quality seeds and nutrients based on soil health
- ✓ Investments in warehousing and cold chains to prevent post-harvest crop losses
- ✓ Promotion of value addition through food processing
- ✓ Creation of a national farm market, removing distortions and develop infrastructure
- ✓ Strengthening of crop insurance scheme to mitigate risks
- ✓ Promotion of ancillary activities like poultry, bee-keeping and fisheries.

(b) Acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursement of loans within specified time limits.

(c) SLBC monitors and reviews the performance of banking developments in the State/Districts with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas.

(d) Pursuant to RBI instructions, SLBC, vide letter no. SLBC/CM/2018-19/ dated 06.08.2018, has advised all Lead District Managers to arrange for inclusion of the subject “Doubling Farmers’ income by 2022” as a regular agenda item in BLBC/DLCC/DLRC meetings.

(e) SLBC, Bihar also includes in all its meetings topic(s) related to “Doubling Farmers’ Income by 2022”.

7.7 FUNCTIONING OF CUSTOMER SERVICE POINT (CSP)/BANK MITRA/ BUSINESS CORRESPONDENT (BC) IDENTIFICATION /ESTABLISHMENT

In recent years, BCs / CSPs have emerged as an important tool of financial inclusion. These are opened by the Banks at various locations as per RBI guidelines to cater the banking needs of the public. There is a robust network of 21653 CSPs/ Bank Mitras in Bihar which is extending banking facilities to the public. This requires further expansion / strengthening for covering the uncovered population. Banks are requested to activate their inactive CSPs, if any, for proper utilization of the CSP network created.

Bank-wise and District-wise details of Banking Correspondent Agents (BCAs) and transactions carried out by them have been furnished on **Page Nos.176-177.**

We need to have a database of all CSPs Panchayat/ Block/ District/ Centre-wise/ Bank-wise in the State. Banks are requested to update the details of their CSPs on SLBC portal so that the consolidated position may be put up before SLBC.

CONTROL MECHANISM OVER THEIR FUNCTIONING

Banks exercise control over the functioning of CSPs through a separate department set up specially for the purpose of implementing their respective BC models. BCs are directly accountable to banks for irregularities, if any, on the part of the CSPs associated with them.

Now-a-days Banks are employing their technology platforms to a great extent for expanding reach of their BC models and on-boarding more and more number of customers.

During meeting with Banks, BCs and CSPs on 04.05.2018, the entire gamut of control mechanism and monitoring was discussed by the Principal Secretary, Finance, GoB and suggestions emerged were advised to appropriate authority for action.

COMPLAINT REDRESSAL IN CONNECTION WITH CSPs/ BANK MITRAS / BCs

Banks are aware of the sensitivity/ risk associated with the BC model and has put in place effective complaint redressal mechanism for resolving the complaints against CSPs/Bank Mitras/BCs.

7.8 PRIORITY SECTOR LENDING

As per Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 dated July 7, 2016 (updated up to 05 December,2019) of the Reserve Bank of India, priority sector lending includes the followings:

(A) Agriculture:

(i) Farm Credit (which will include short-term crop loans and medium/long-term credit to farmers) (ii) Agriculture Infrastructure and (iii) Ancillary Activities.

(i) Farm Credit:

- ❖ Crop loans to farmers,
- ❖ Medium and long-term loans to farmers for agriculture and allied activities (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities.)
- ❖ Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
- ❖ Loans to farmers up to ₹50 Lakhs against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
- ❖ Loans to distressed farmers indebted to non-institutional lenders.
- ❖ Loans to farmers under the Kisan Credit Card Scheme.

- ❖ Loans to small and marginal farmers for purchase of land for agricultural purposes.
- ❖ Loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities, viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹2 Crores per borrower.

(ii) Agriculture Infrastructure:

- ❖ Loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location.
- ❖ Soil conservation and watershed development
- ❖ Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting. For the above loans, an aggregate sanctioned limit of ₹100 Crores per borrower.

(iii) Ancillary Activities:

- ❖ Loans up to ₹5 Crores to co-operative societies of farmers for disposing of the produce of members.
- ❖ Loans for setting up of Agri-Clinics and Agri Business Centres.
- ❖ Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 Crores per borrower from the banking system.
- ❖ Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
- ❖ Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- ❖ Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph 19 of these Master Directions.
- ❖ Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.

(B) Micro, Small and Medium Enterprises: - Micro, Small and Medium Enterprises in Manufacturing and Service sectors have been defined in MSMED Act 2006 on the basis of investment in plant and machinery / equipment which is as under:

Manufacturing Sector Enterprises	Investment in plant and machinery
Micro Enterprise	Does not exceed twenty five lakh rupees
Small Enterprise	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprise	More than five crore rupees but does not exceed ten crore rupees
Service Sector Enterprises	Annual turnover
Micro Enterprises	Does not exceed ten lakh rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupee
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

The new definition of Micro, Small Medium Enterprises

As per Govt. of India notification in Gazette of India Extraordinary, Part-II, Section -3 Sub Section – ii vide S.O. 1702(E) dated 01 June 2020, criteria for classification of Micro, Small & Medium Enterprises stands as under:

Micro Enterprise	Where the investment in Plant & Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees
Small Enterprise	Where the investment in Plant & Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees
Medium Enterprise	Where the investment in Plant & Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees

This notification is effective from 01.07.2020.

(C) Export Credit

(D) Education: Loans to individuals for educational purposes including vocational courses upto ₹10 Lakhs irrespective of the sanctioned amount will be considered as eligible for priority sector.

(E) Housing:

- ❖ Loans to individuals up to ₹35 Lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹25 Lakh in other centres provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 Lakh and ₹30 Lakh respectively.
- ❖ Loans for repairs to damaged dwelling units of families up to ₹5 Lakh in metropolitan centres and up to ₹2 Lakh in other centres.
- ❖ Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹10 Lakh per dwelling unit.
- ❖ The loans for construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), the total cost of which does not exceed ₹10 Lakh per dwelling unit. {For the purpose of identifying the economically weaker sections and low income groups, the family income limit is revised to ₹3 Lakh per annum for EWS and ₹6 Lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.}
- ❖ Bank loans to Housing Finance Companies (HFCs), approved by NHB for on-lending purpose subject to an aggregate loan limit of ₹10 Lakh per borrower.
- ❖ Outstanding deposits with NHB on account of priority sector shortfall.

(F) Social Infrastructure:

- ❖ Bank loans up to a limit of ₹5 Core per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and household level water improvements in Tier II to Tier VI centres.
- ❖ Bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities.

(G) Renewable Energy:

Bank loans up to a limit of ₹15 Crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification. For individual households, the loan limit will be ₹10 Lakh per borrower.

(H) Others:

- ❖ Loans not exceeding ₹50,000/- per borrower to individuals and their SHG/JLG.
- ❖ Loans to distressed persons (other than farmers) not exceeding ₹1 Lakh per borrower.
- ❖ Loans to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes.

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SLBC BIHAR

REFERENCE BOOK

AS ON 30.09.2020

PART-II

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STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA					
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21					
REPORT ON BANKWISE DEPOSITS , ADVANCES & C:D RATIO As On : 30.09.2020					
(Rs. In Lakh)					
SL. NO	BANK NAME	NO. OF BRANCHES	DEPOSITS	ADVANCES (INCL O/S BIHAR)	C:D RATIO (%)
	LEAD BANKS				
1	STATE BANK OF INDIA	980	12302186	3751561	30.50
2	CENTRAL BANK OF INDIA	438	2688273	708541	26.36
3	PUNJAB NATIONAL BANK	724	5063043	1696917	33.52
4	CANARA BANK	313	2293835	1181255	51.50
5	UCO BANK	229	955779	392112	41.03
6	BANK OF BARODA	322	1428365	670335	46.93
7	UNION BANK OF INDIA	249	1334948	380273	28.49
	OTHER BANKS				
8	BANK OF INDIA	344	2271397	629989	27.74
9	BANK OF MAHARASHTRA	16	51161	26828	52.44
10	INDIAN BANK	302	1839895	652862	35.48
11	INDIAN OVERSEAS BANK	59	298527	132689	44.45
12	PUNJAB AND SIND BANK	16	46865	20600	43.96
	Total Public Sector Bank	3992	30574274	10243962	33.51
	PRIVATE BANKS				
13	IDBI	70	627526	193752	30.88
14	ICICI BANK	108	954198	569185	59.65
15	FEDERAL BANK	8	52146	12273	23.54
16	JAMMU KASHMIR BANK	1	8956	11487	128.26
17	SOUTH INDIAN BANK	1	27182	1419	5.22
18	AXIS BANK	131	775174	403099	52.00
19	HDFC BANK	115	1033423	821835	79.53
20	INDUSIND BANK	38	145848	532340	365.00
21	KARNATAKA BANK	1	2803	900	32.11
22	KOTAK MAHINDRA	22	119922	47199	39.36
23	YES BANK	3	32934	9149	27.78
24	BANDHAN BANK	535	227679	515846	226.57
25	RBL BANK	2	742	0	0.00
26	IDFC FIRST BANK Ltd	2	0	0	0.00
	Total Private Sector Bank	1037	4008533	3118484	77.80
	Total COMM. BANKS	5029	34582807	13362446	38.64
	CO-OPERATIVE BANKS				
27	STATE CO-OP. BANK	286	425998	201536	47.31
	Total Cooperative Bank	286	425998	201536	47.31
	REGIONAL RURAL BANKS				
28	DAKSHIN BIHAR GRAMIN BANK	1078	2011645	1028605	51.13
29	UTTAR BIHAR GRAMIN BANK	1032	1669133	915621	54.86
	Total Region Rural Bank	2110	3680778	1944226	52.82
	SMALL FINANCE BANK				
30	JANA SFB	31	30131	30596	101.54
31	UTKARSH SFB	127	41252	260605	631.74
32	UJJIVAN SFB	37	21471	83206	387.53
	Total Small Financial Bank	195	92854	374407	403.22
	TOTAL FOR BIHAR	7620	38782437	15882615	40.95

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21						
DEPOSIT, ADVANCES AND CD RATIO - DISTRICT WISE AS ON : 30.09.2020						
(Rs. In Lakh)						
SL. NO	DISTRICT NAME	NO. OF BRANCHES	DEPOSITS	ADVANCES	C:D RATIO	NAME OF DISTRICT
1	Araria	156	434482	254880	58.66%	Araria
2	Arwal	60	171479	49254	28.72%	Arwal
3	Aurangabad	184	766166	341779	44.61%	Aurangabad
4	Banka	114	367959	150693	40.95%	Banka
5	Begusarai	223	877373	447645	51.02%	Begusarai
6	Bhagalpur	279	1382230	489911	35.44%	Bhagalpur
7	Bhojpur	233	1141741	305285	26.74%	Bhojpur
8	Buxar	154	613471	221362	36.08%	Buxar
9	Darbhanga	242	1194835	379951	31.80%	Darbhanga
10	East Champaran	278	983990	503983	51.22%	East Champaran
11	Gaya	308	1606656	606841	37.77%	Gaya
12	Gopalganj	182	828556	263241	31.77%	Gopalganj
13	Jamui	116	353908	150358	42.49%	Jamui
14	Jehanabad	95	391255	125260	32.01%	Jehanabad
15	Kaimur	119	360255	193476	53.71%	Kaimur
16	Katihar	179	613186	301969	49.25%	Katihar
17	Khagaria	115	328674	184807	56.23%	Khagaria
18	Kishanganj	108	303396	183761	60.57%	Kishanganj
19	Lakhisarai	79	301135	99336	32.99%	Lakhisarai
20	Madhepura	111	340299	172367	50.65%	Madhepura
21	Madhubani	274	902881	292271	32.37%	Madhubani
22	Munger	130	718125	185726	25.86%	Munger
23	Muzaffarpur	380	1838273	853943	46.45%	Muzaffarpur
24	Nalanda	251	1044547	326308	31.24%	Nalanda
25	Nawada	137	510969	198276	38.80%	Nawada
26	Patna	928	11826506	4194974	35.47%	Patna
27	Purnea	223	664114	498576	75.07%	Purnea
28	Rohtas	227	946456	404386	42.73%	Rohtas
29	Saharsa	103	417993	173374	41.48%	Saharsa
30	Samastipur	285	1028606	478476	46.52%	Samastipur
31	Saran	260	1366991	356073	26.05%	Saran
32	Sheikhpura	61	185029	72153	39.00%	Sheikhpura
33	Sheohar	45	94411	50146	53.11%	Sheohar
34	Sitamarhi	171	606845	239012	39.39%	Sitamarhi
35	Siwan	242	1246916	402880	32.31%	Siwan
36	Supaul	119	380789	177881	46.71%	Supaul
37	Vaishali	243	1020433	517286	50.69%	Vaishali
38	West Champaran	206	621507	345411	55.58%	West Champaran
TOTAL FOR BIHAR		7620	38782437	15193311	39.18%	
ADVANCES GRANTED TO UNITS FUNCTIONAL IN BIHAR BY BRANCHES OPERATING OUTSIDE THE STATE						
1	STATE BANK OF INDIA			642639		
2	PUNJAB NATIONAL BANK			41256		
3	INDIAN BANK			2998		
4	INDIAN OVERSEAS BANK			2411		
8	TOTAL ADVANCE GRANTED FROM OUTSIDE STATE			689304		
TOTAL FOR BIHAR		7620	38782437	15882615	40.95%	TOTAL FOR BIHAR

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA) FY : 2020-21 BANK WISE PERFORMANCE : CD RATIO AS ON : 30.09.2020																		
SL No	BANK NAME	RURAL			SEMI URBAN			URBAN			TOTAL			O/S BIHAR	TOTAL ADV. INCL O/S BIHAR	CD RATIO	INVESTMENT	C:D RATIO (including Investment)
		DEPOSIT	ADVANCE	C:D RATIO	DEPOSIT	ADVANCE	C:D RATIO	DEPOSIT	ADVANCE	C:D RATIO	ADVANCE	C:D RATIO						
LEAD BANKS																		
1	STATE BANK OF INDIA	1874092	475379	25.37	3866192	1044927	27.03	6561902	1588616	24.21	12302186	3108922	25.27	642639	3751561	30.50	835231	37.28
2	CENTRAL BANK OF INDIA	823391	282916	34.36	857836	233243	27.19	1007046	192382	19.10	2688273	708541	26.36	0	708541	26.36	0	26.36
3	PUNJAB NATIONAL BANK	1227916	414815	33.78	1210613	353535	29.20	2624514	887311	33.81	5063043	1655661	32.70	41256	1696917	33.52	79	33.52
4	CANARA BANK	709993	449905	63.37	871411	495140	56.82	712431	236210	33.16	2293835	1181255	51.50	0	1181255	51.50	0	51.50
5	UCO BANK	377269	123736	32.80	276194	125785	45.54	302316	142591	47.17	955779	392112	41.03	0	392112	41.03	0	41.03
6	BANK OF BARODA	289632	115431	39.85	429448	179567	41.81	709285	375337	52.92	1428365	670335	46.93	0	670335	46.93	0	46.93
7	UNION BANK OF INDIA	206813	75847	36.67	298785	119658	40.05	829350	184768	22.28	1334948	380273	28.49	0	380273	28.49	250443	47.25
OTHER BANKS																		
8	BANK OF INDIA	564097	172031	30.50	678379	185710	27.38	1028921	272248	26.46	2271397	629989	27.74	0	629989	27.74	0	27.74
9	BANK OF MAHARASHTRA	245	64	26.12	4248	2540	59.79	46668	24224	51.91	51161	26828	52.44	0	26828	52.44	0	52.44
10	INDIAN BANK	516324	92571	17.93	590643	150881	25.55	732928	406412	55.45	1839895	649864	35.32	2998	652862	35.48	0	35.48
11	INDIAN OVERSEAS BANK	10184	8212	80.64	28650	49799	173.82	259693	72267	27.83	298527	130278	43.64	2411	137689	44.45	0	44.45
12	PUNJAB AND SIND BANK	0	0	0.00	2205	1753	79.50	44660	18847	42.20	46865	20600	43.96	0	20600	43.96	0	43.96
Total Public Sector Bank		6599956	2210907	33.50	9114604	2942538	32.28	14859714	4401213	29.62	30574274	9554658	31.25	689304	10243962	33.51	1085753	37.06
PRIVATE BANKS																		
13	IDBI	56034	19618	29.71	107567	32741	30.44	453925	141393	31.15	627526	193752	30.88	0	193752	30.88	0	30.88
14	ICICI BANK	53875	45747	84.91	219306	159556	72.75	681017	363882	53.43	954198	569185	59.65	0	569185	59.65	0	59.65
15	FEDERAL BANK	0	0	0.00	13958	4056	29.55	38188	8217	21.52	52147	12273	23.54	0	12273	23.54	0	23.54
16	JAMMU KASHMIR BANK	0	0	0.00	0	0	0.00	8956	11487	128.26	8956	11487	128.26	0	11487	128.26	0	128.26
17	SOUTH INDIAN BANK	0	0	0.00	0	0	0.00	27182	1419	5.22	27182	1419	5.22	0	1419	5.22	0	5.22
18	AXIS BANK	20613	6514	31.6	131842	37480	28.43	627719	359105	57.67	775174	403099	52	0	403099	52	18984	54.45
19	HDFC BANK	3963	3425	86.42	194341	202565	104.23	835119	615845	73.74	1033423	821835	79.53	0	821835	79.53	0	79.53
20	INDUSIND BANK	10083	369946	3669.01	115213	97516	84.64	20552	64878	315.68	145848	532340	365.00	0	532340	365.00	0	365.00
21	KARNATAKA BANK	0	0	0.00	0	0	0.00	2803	900	32.11	2803	900	32.11	0	900	32.11	0	32.11
22	KOTAK MAHINDRA	14245	4314	30.28	17053	15082	88.44	88624	27803	31.37	119922	47199	39.36	0	47199	39.36	0	39.36
23	YES BANK	0	0	0.00	0	0	0.00	32934	9149	27.78	32934	9149	27.78	0	9149	27.78	0	27.78
24	BANDHAN BANK	45114	132362	233.39	66752	187406	280.75	111413	196078	169.31	227679	515846	226.57	0	515846	226.57	0	226.57
25	RBL BANK	0	0	0.00	0	0	0.00	742	0	0.00	742	0	0.00	0	0	0.00	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00
Total Private Sector Bank		213927	581926	272.02	866032	736402	85.03	2928574	1800156	61.47	4008533	3118484	77.80	0	3118484	77.80	18984	78.27
Total COMM. BANKS		6813883	2792833	40.99	9980636	3678940	36.86	17788288	6201369	34.86	34582807	12673142	36.65	689304	13362446	38.64	1104737	41.83
CO-OPERATIVE BANKS																		
Total CO-OP. BANK		181597	89690	49.39	127595	59860	46.91	116806	51986	44.51	425998	201536	47.31	0	201536	47.31	501	47.43
Total Cooperative Bank		181597	89690	49.39	127595	59860	46.91	116806	51986	44.51	425998	201536	47.31	0	201536	47.31	501	47.43
REGIONAL RURAL BANKS																		
28	DAKSHIN BIHAR GRAMIN BANK	1198871	708412	59.09	496471	250554	50.47	316303	69639	22.02	2011645	1028605	51.13	0	1028605	51.13	0	51.13
29	UTTAR BIHAR GRAMIN BANK	1197603	709606	59.25	272403	133040	48.84	199127	72975	36.65	1669133	915621	54.86	0	915621	54.86	0	54.86
Total Region Rural Bank		2396474	1418018	59.17	768874	383594	49.89	515430	142614	27.67	3680778	1944226	52.82	0	1944226	52.82	0	52.82
SMALL FINANCE BANK																		
30	JANA SFB	21	1445	6880.95	0	0	0	30110	29151	96.82	30131	30596	101.54	0	30596	101.54	0	101.54
31	UTKARSH SFB	1202	119852	9971.05	5620	65027	1157.06	34430	75726	219.94	41252	260605	631.74	0	260605	631.74	0	631.74
32	UJIVAN SFB	642	2871	447.20	6943	33322	479.94	13886	47013	338.56	21471	83206	387.53	0	83206	387.53	0	387.53
Total Small Financial Bank		1865	124168	6657.80	12563	98349	782.85	78426	151890	193.67	92854	374407	403.22	0	374407	403.22	0	403.22
TOTAL FOR BIHAR		9393819	4424709	47.1	10889668	4220743	38.76	18498950	6547859	35.4	38782437	15193311	39.18	689304	15882615	40.95	1105238	43.80

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA) FY : 2020-21 BANKWISE DEPOSIT, CREDIT, CD RATIO AND MARKET SHARE AS ON 30.09.2020																	(Rs.in Lakh)	
SL. NO	BANK NAME	30.09.2018				30.09.2019				30.09.2020								
		DEPOSITS	ADVANCES	C:D Rat	M.SHARE (DEPOSIT)	M.SHARE (ADVANCES)	DEPOSITS	ADVANCES	C:D Rat	M.SHARE (DEPOSIT)	M.SHARE (ADVANCES)	DEPOSITS	ADVANCES	C:D Rat	M.SHARE (DEPOSIT)	M.SHARE (ADVANCES)		
	LEAD BANKS																	
1	STATE BANK OF INDIA	10152018	3034056	29.89	31.49	23.30	10871911	3419747	31.45	30.96	23.28	12302186	3751561	30.50	31.72	23.62		
2	CENTRAL BANK OF INDIA	2100594	655394	31.20	6.52	5.03	2249537	660684	29.37	6.41	4.50	2688273	708541	26.36	6.93	4.46		
3	PUNJAB NATIONAL BANK	4124830	1453834	35.25	12.79	11.17	4607557	1443849	31.34	13.12	9.83	5063043	1696917	33.52	13.05	10.68		
4	CANARA BANK	1774598	837076	47.17	5.50	6.43	2195347	1063448	48.44	6.25	7.24	2293835	1181255	51.50	5.91	7.44		
5	UCO BANK	1005920	462857	46.01	3.12	3.56	959362	545288	56.84	2.73	3.71	955779	392112	41.03	2.46	2.47		
6	BANK OF BARODA	1158101	493006	42.57	3.59	3.79	1342714	571009	42.53	3.82	3.89	1428365	670335	46.93	3.68	4.22		
7	UNION BANK OF INDIA	1024721	404059	39.43	3.18	3.10	1201023	383855	31.96	3.42	2.61	1334948	380273	28.49	3.44	2.39		
	OTHER BANKS																	
8	BANK OF INDIA	2034212	764519	37.58	6.31	5.87	1990378	561602	28.22	5.67	3.82	2271397	629989	27.74	5.86	3.97		
9	BANK OF MAHARASHTRA	42036	26287	62.53	0.13	0.20	46550	24651	52.96	0.13	0.17	51161	26828	52.44	0.13	0.17		
10	INDIAN BANK	1545231	616040	39.87	4.79	4.73	1728232	657437	38.04	4.92	4.48	1839895	652862	35.48	4.74	4.11		
11	INDIAN OVERSEAS BANK	303858	109258	35.96	0.94	0.84	308561	119157	38.62	0.88	0.81	298527	132689	44.45	0.77	0.84		
12	PUNJAB AND SIND BANK	53829	15454	28.71	0.17	0.12	35393	17101	48.32	0.10	0.12	46865	20600	43.96	0.12	0.13		
13	IDBI	444643	187414	42.15	1.38	1.44	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00		
	Total Public Sector Bank	25764591	9059254	35.16	79.92	69.58	27536565	9467828	34.38	78.41	64.45	30574274	10243962	33.51	78.84	64.50		
	PRIVATE BANKS																	
13	IDBI	0	0	0.00	0.00	0.00	449901	181949	40.44	1.28	1.24	627526	193752	30.88	1.62	1.22		
14	ICICI BANK	1011090	550172	54.41	3.14	4.23	977506	705002	72.12	2.78	4.80	954198	569185	59.65	2.46	3.58		
15	FEDERAL BANK	38514	16076	41.74	0.12	0.12	44504	9811	22.05	0.13	0.07	52146	12273	23.54	0.13	0.08		
16	JAMMU KASHMIR BANK	0	0	0.00	0.00	0.00	9485	10140	106.91	0.03	0.07	8956	11487	128.26	0.02	0.07		
17	SOUTH INDIAN BANK	0	0	0.00	0.00	0.00	26205	1383	5.28	0.07	0.01	27182	1419	5.22	0.07	0.01		
18	AXIS BANK	607353	284405	46.83	1.88	2.18	699649	342313	48.93	1.99	2.33	775174	403099	52.00	2.00	2.54		
19	HDFC BANK	1017866	524563	51.54	3.16	4.03	928466	698248	75.20	2.64	4.75	1033423	821835	79.53	2.66	5.17		
20	INDUSIND BANK	68754	154186	224.26	0.21	1.18	98095	456805	465.68	0.28	3.11	145848	532340	365.00	0.38	3.35		
21	KARNATAKA BANK	2328	469	20.15	0.01	0.00	2492	664	26.65	0.01	0.00	2803	900	32.11	0.01	0.01		
22	KOTAK MAHINDRA	0	0	0.00	0.00	0.00	108886	36079	33.13	0.31	0.25	119922	47199	39.36	0.31	0.30		
23	YES BANK	37912	6958	18.35	0.12	0.05	50809	12853	25.30	0.14	0.09	32934	9149	27.78	0.08	0.06		
24	BANDHAN BANK	158086	317248	200.68	0.49	2.44	205250	406090	197.85	0.58	2.76	227679	515846	226.57	0.59	3.25		
25	RBL BANK	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	742	0	0.00	0.00	0.00		
26	IDFC FIRST BANK Ltd	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00		
	Total Private Sector Bank	2941903	1854077	63.02	9.13	14.24	3601248	2861337	79.45	10.26	19.48	4008533	3118484	77.80	10.34	19.63		
	Total COMM. BANKS	28706494	10913331	38.02	89.04	83.82	31137813	12329165	39.60	88.67	83.93	34582807	13362446	38.64	89.17	84.13		
	CO-OPERATIVE BANKS																	
27	STATE CO-OP. BANK	383625	289998	75.59	1.19	2.23	408595	223162	54.62	1.16	1.52	425998	201536	47.31	1.10	1.27		
	Total Cooperative Bank	383625	289998	75.59	1.19	2.23	408595	223162	54.62	1.16	1.52	425998	201536	47.31	1.10	1.27		
	REGIONAL RURAL BANKS																	
28	DAKSHIN BIHAR GRAMIN BANK	1685107	899345	53.37	5.23	6.91	1894832	973655	51.38	5.40	6.63	2011645	1028605	51.13	5.19	6.48		
29	UTTAR BIHAR GRAMIN BANK	1443543	765558	53.03	4.48	5.88	1603279	838258	52.28	4.57	5.71	1669133	915621	54.86	4.30	5.76		
	Total Region Rural Bank	3128650	1664903	53.21	9.70	12.79	3498111	1811913	51.80	9.96	12.33	3680778	1944226	52.82	9.49	12.24		
	SMALL FINANCE BANK																	
30	JANA SFB	0	0	0.00	0.00	0.00	24767	21527	86.92	0.07	0.15	30131	30596	101.54	0.08	0.19		
31	UTKARSH SFB	20454	151629	741.32	0.06	1.16	32639	231163	708.24	0.09	1.57	41252	260605	631.74	0.11	1.64		
32	UJJIVAN SFB	0	0	0.00	0.00	0.00	14634	73030	499.04	0.04	0.50	21471	83206	387.53	0.06	0.52		
	Total Small Financial Bank	20454	151629	741.32	0.06	1.16	72040	325720	452.14	0.21	2.22	92854	374407	403.22	0.24	2.36		
	TOTAL FOR BIHAR	32239223	13019861	40.39	100.00	100.00	35116559	14689960	41.83	100.00	100.00	38782437	15882615	40.95	100.00	100.00		

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STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

OUTSTANDING AS ON 30.09.2020

Rs. in Lakhs

SL. NO.	BANK NAME	TOTAL ADVANCES	PRIO SEC. ADV	% OF P S ADV	DRI ADVANCE S	% OF DRI ADV	WEAKER SECTION ADV	% OF WEAK SEC ADV	HOUSING LOAN	% OF H/L	EDUCATION LOAN	% OF E/L
	LEAD BANKS											
1	STATE BANK OF INDIA	3108922	1307310	42.05	54	0.00	29141	0.94	605370	19.47	81812	2.63
2	CENTRAL BANK OF INDIA	708541	570086	80.46	555	0.08	356711	50.34	42784	6.04	25827	3.65
3	PUNJAB NATIONAL BANK	1655661	1000617	60.44	4	0.00	362755	21.91	169492	10.24	64077	3.87
4	CANARA BANK	1181255	512022	43.35	411	0.03	48621	4.12	264632	22.40	25166	2.13
5	UCO BANK	392112	367154	93.63	2270	0.58	119616	30.51	57067	14.55	15748	4.02
6	BANK OF BARODA	670335	555944	82.94	41	0.01	154425	23.04	110064	16.42	13953	2.08
7	UNION BANK OF INDIA	380273	273936	72.04	0	0.00	91473	24.05	73759	19.40	11703	3.08
	OTHER BANKS											
8	BANK OF INDIA	629989	476152	75.58	0	0.00	141752	22.50	97149	15.42	18900	3.00
9	BANK OF MAHARASHTRA	26828	23758	88.56	12	0.04	487	1.82	7050	26.28	1505	5.61
10	INDIAN BANK	649864	570388	87.77	1050	0.16	341105	52.49	88880	13.68	34023	5.24
11	INDIAN OVERSEAS BANK	130278	122777	94.24	17	0.01	1988	1.53	23179	17.79	2174	1.67
12	PUNJAB AND SIND BANK	20600	17425	84.59	0	0.00	0	0.00	9508	46.16	433	2.10
	Total Public Sector Bank	9554658	5797569	60.68	4414	0.05	1648074	17.25	1548934	16.21	295321	3.09
	PRIVATE BANKS											
13	IDBI	193752	166867	86.12	2	0.00	52429	27.06	38333	19.78	2039	1.05
14	ICICI BANK	569185	281533	49.46	0	0.00	56986	10.01	72141	12.67	3524	0.62
15	FEDERAL BANK	12273	2930	23.87	0	0.00	0	0.00	1287	10.49	59	0.48
16	JAMMU KASHMIR BANK	11487	1174	10.22	0	0.00	0	0.00	374	3.26	20	0.17
17	SOUTH INDIAN BANK	1419	729	51.37	0	0.00	0	0.00	73	5.14	21	1.48
18	AXIS BANK	403099	212485	52.71	0	0.00	34758	8.62	8883	2.20	1323	0.33
19	HDFC BANK	821835	364737	44.38	0	0.00	111287	13.54	10046	1.22	1215	0.15
20	INDUSIND BANK	532340	476598	89.53	0	0.00	156528	29.40	3	0.00	0	0.00
21	KARNATAKA BANK	900	442	49.11	0	0.00	0	0.00	363	40.33	9	1.00
22	KOTAK MAHINDRA	47199	42311	89.64	0	0.00	36190	76.68	0	0.00	0	0.00
23	YES BANK	9149	3875	42.35	0	0.00	71	0.78	0	0.00	0	0.00
24	BANDHAN BANK	515846	509958	98.86	0	0.00	0	0.00	2795	0.54	0	0.00
25	RBL BANK	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total Private Sector Bank	3118484	2063639	66.17	2	0.00	448249	14.37	134298	4.31	8210	0.26
	Total COMM. BANKS	12673142	7861208	62.03	4416	0.03	2096323	16.54	1683232	13.28	303531	2.40
	CO-OPERATIVE BANKS											
27	STATE CO-OP. BANK	201536	119766	59.43	0	0.00	0	0.00	40	0.02	0	0.00
	Total Cooperative Bank	201536	119766	59.43	0	0.00	0	0.00	40	0.02	0	0.00
	REGIONAL RURAL BANKS											
28	DAKSHIN BIHAR GRAMIN BANK	1028605	1000180	97.24	0	0.00	701517	68.20	33466	3.25	20104	1.95
29	UTTAR BIHAR GRAMIN BANK	915621	884007	96.55	184	0.02	715254	78.12	6898	0.75	12699	1.39
	Total Region Rural Bank	1944226	1884187	96.91	184	0.01	1416771	72.87	40364	2.08	32803	1.69
	SMALL FINANCE BANK											
30	JANA SFB	30596	29784	97.35	0	0.00	28662	93.68	388	1.27	0	0.00
31	UTKARSH SFB	260605	258004	99.00	0	0.00	251751	96.60	1760	0.68	0	0.00
32	UJJIVAN SFB	83206	76671	92.15	0	0.00	65165	78.32	5278	6.34	0	0.00
	Total Small Financial Bank	374407	364459	97.34	0	0.00	345578	92.30	7426	1.98	0	0.00
	TOTAL FOR BIHAR	15193311	10229620	67.33	4600	0.03	3858672	25.40	1731062	11.39	336334	2.21

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA												
(CONVENOR- STATE BANK OF INDIA)												
FY : 2020-21												
OUTSTANDING AS ON 30.09.2020												
SL. NO.	BANK NAME	TOTAL ADVANCES	PRIO SEC. ADV	% OF P S ADV	AGL ADV	% OF AGL ADV	MSME	% OF MSME ADV	OPS ADV	% OF OPS ADV	NPS ADV	% OF NPS ADV
	LEAD BANKS											
1	STATE BANK OF INDIA	3108922	1307310	42.05	419039	13.48	484498	15.58	403773	12.99	1801612	57.95
2	CENTRAL BANK OF INDIA	708541	570086	80.46	321792	45.42	178847	25.24	69447	9.80	138455	19.54
3	PUNJAB NATIONAL BANK	1655661	1000617	60.44	516121	31.17	374071	22.59	110425	6.67	655044	39.56
4	CANARA BANK	1181255	512022	43.35	238257	20.17	179820	15.22	93945	7.95	669233	56.65
5	UCO BANK	392112	367154	93.63	239910	61.18	70982	18.10	56262	14.35	24958	6.37
6	BANK OF BARODA	670335	555944	82.94	171035	25.51	265227	39.57	119682	17.85	114391	17.06
7	UNION BANK OF INDIA	380273	273936	72.04	90053	23.68	91017	23.93	92866	24.42	106337	27.96
	OTHER BANKS											
8	BANK OF INDIA	629989	476152	75.58	163197	25.90	233756	37.10	79199	12.57	153837	24.42
9	BANK OF MAHARASHTRA	26828	23758	88.56	1770	6.60	13637	50.83	8351	31.13	3070	11.44
10	INDIAN BANK	649864	570388	87.77	296731	45.66	201536	31.01	72121	11.10	79476	12.23
11	INDIAN OVERSEAS BANK	130278	122777	94.24	19282	14.80	76764	58.92	26731	20.52	7501	5.76
12	PUNJAB AND SIND BANK	20600	17425	84.59	325	1.58	9985	48.47	7115	34.54	3175	15.41
	Total Public Sector Bank	9554658	5797569	60.68	2477512	25.93	2180140	22.82	1139917	11.93	3757089	39.32
	PRIVATE BANKS											
13	IDBI	193752	166867	86.12	47618	24.58	78810	40.68	40439	20.87	26885	13.88
14	ICICI BANK	569185	281533	49.46	69792	12.26	198932	34.95	12809	2.25	287652	50.54
15	FEDERAL BANK	12273	2930	23.87	1750	14.26	778	6.34	402	3.28	9343	76.13
16	JAMMU KASHMIR BANK	11487	1174	10.22	1	0.01	1089	9.48	84	0.73	10313	89.78
17	SOUTH INDIAN BANK	1419	729	51.37	0	0.00	707	49.82	22	1.55	690	48.63
18	AXIS BANK	403099	212485	52.71	57533	14.27	120953	30.01	33999	8.43	190614	47.29
19	HDFC BANK	821835	364737	44.38	152172	18.52	205566	25.01	6999	0.85	457098	55.62
20	INDUSIND BANK	532340	476598	89.53	228747	42.97	247666	46.52	185	0.03	55742	10.47
21	KARNATAKA BANK	900	442	49.11	86	9.56	226	25.11	130	14.44	458	50.89
22	KOTAK MAHINDRA	47199	42311	89.64	33923	71.87	6154	13.04	2234	4.73	4888	10.36
23	YES BANK	9149	3875	42.35	0	0.00	3875	42.35	0	0.00	5274	57.65
24	BANDHAN BANK	515846	509958	98.86	277225	53.74	229938	44.57	2795	0.54	5888	1.14
25	RBL BANK	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total Private Sector Bank	3118484	2063639	66.17	868847	27.86	1094694	35.10	100098	3.21	1054845	33.83
	Total COMM. BANKS	12673142	7861208	62.03	3346359	26.41	3274834	25.84	1240015	9.78	4811934	37.97
	CO-OPERATIVE BANKS											
27	STATE CO-OP. BANK	201536	119766	59.43	119766	59.43	0	0.00	0	0.00	81770	40.57
	Total Cooperative Bank	201536	119766	59.43	119766	59.43	0	0.00	0	0.00	81770	40.57
	REGIONAL RURAL BANKS											
28	DAKSHIN BIHAR GRAMIN BANK	1028605	1000180	97.24	841167	81.78	103629	10.07	55384	5.38	28425	2.76
29	UTTAR BIHAR GRAMIN BANK	915621	884007	96.55	651456	71.15	214495	23.43	18056	1.97	31614	3.45
	Total Region Rural Bank	1944226	1884187	96.91	1492623	76.77	318124	16.36	73440	3.78	60039	3.09
	SMALL FINANCE BANK											
30	JANA SFB	30596	29784	97.35	6563	21.45	1025	3.35	22196	72.55	812	2.65
31	UTKARSH SFB	260605	258004	99.00	157261	60.34	93267	35.79	7476	2.87	2601	1.00
32	UJJIVAN SFB	83206	76671	92.15	52502	63.10	8552	10.28	15617	18.77	6535	7.85
	Total Small Financial Bank	374407	364459	97.34	216326	57.78	102844	27.47	45289	12.10	9948	2.66
	TOTAL FOR BIHAR	15193311	10229620	67.33	5175074	34.06	3695802	24.33	1358744	8.94	4963691	32.67

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA) FY : 2020-21 BANK WISE PERFORMANCE : ANNUAL CREDIT PLAN AS ON : 30.09.2020																				Rs. In Lakh
SL	BANK NAME	AGRICULTURE			M S E			O P S			T P S			N P S			GRAND TOTAL			
		TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	
	LEAD BANKS																			
1	STATE BANK OF INDIA	791081	183528	23.20	558662	325871	58.33	167605	87545	52.23	1517348	596944	39.34	843665	571558	67.75	2361013	1168502	49.49	
2	CENTRAL BANK OF INDIA	289306	38530	13.32	245349	109594	44.67	81145	32612	40.19	615800	180736	29.35	523632	114551	21.88	1139432	295287	25.92	
3	PUNJAB NATIONAL BANK	566196	131274	23.19	425175	278372	65.47	140787	39320	27.93	1132158	448966	39.66	739798	306012	41.36	1871956	754978	40.33	
4	CANARA BANK	262087	73384	28.00	148593	41606	28.00	50631	25396	50.16	461311	140386	30.43	219364	146973	67.00	680675	287359	42.22	
5	UCO BANK	268711	13493	5.02	105788	17234	16.29	32301	18796	58.19	406800	49523	12.17	197793	21775	11.01	604593	71298	11.79	
6	BANK OF BARODA	347797	119332	34.31	196838	73204	37.19	57280	22940	40.05	601915	215476	35.80	195663	69182	35.36	797578	284658	35.69	
7	UNION BANK OF INDIA	96036	41368	43.08	93133	50363	54.08	44175	3426	7.76	233344	95157	40.78	267448	51475	19.25	500792	146632	29.28	
	OTHER BANKS																			
8	BANK OF INDIA	197902	30149	15.23	118749	141693	119.32	61892	4541	7.34	378543	176383	46.60	454249	23779	5.23	832792	200162	24.04	
9	BANK OF MAHARASHTRA	422	14	3.32	6311	613	9.71	2568	255	9.93	9301	882	9.48	13415	259	1.93	22716	1141	5.02	
10	INDIAN BANK	362088	72418	20.00	169723	51367	30.27	53450	15124	28.30	585261	138909	23.73	193903	31759	16.38	779164	170668	21.90	
11	INDIAN OVERSEAS BANK	44723	12377	27.67	40449	14080	34.81	11991	5583	46.56	97163	32040	32.98	38937	10866	27.91	136100	42906	31.53	
12	PUNJAB AND SIND BANK	751	657	87.48	13730	9489	69.11	2275	6023	264.75	16756	16169	96.50	6433	2747	42.70	23189	18916	81.57	
	Total Public Sector Bank	3227100	716524	22.20	2122500	1113486	52.46	706100	261561	37.04	6055700	2091571	34.54	3694300	1350936	36.57	9750000	3442507	35.31	
	PRIVATE BANKS																			
13	IDBI	20426	12972	63.51	20471	37085	181.16	62498	1397	2.24	103395	51454	49.76	57162	8375	14.65	160557	59829	37.26	
14	ICICI BANK	21757	26658	122.53	65886	127287	193.19	79039	857	1.08	166682	154802	92.87	191595	102427	53.46	358277	257229	71.80	
15	FEDERAL BANK	772	1472	190.67	2242	4823	215.12	7861	209	2.66	10875	6504	59.81	12016	5185	43.15	22891	11689	51.06	
16	JAMMU KASHMIR BANK	0	0	0.00	474	77	16.24	1367	17	1.24	1841	94	5.11	2215	924	41.72	4056	1018	25.10	
17	SOUTH INDIAN BANK	0	10	0.00	503	707	140.56	1367	41	3.00	1870	758	40.53	1627	958	58.88	3497	1716	49.07	
18	AXIS BANK	12028	6783	56.39	15383	17836	115.95	69313	6736	9.72	96724	31355	32.42	184692	28038	15.18	281416	59993	21.11	
19	HDFC BANK	57340	17771	30.99	105255	50435	47.92	79593	238	0.30	242188	68444	28.26	682793	159367	23.34	924981	227811	24.63	
20	INDUSIND BANK	15433	10039	65.05	65952	65333	99.06	18204	0	0.00	99589	75372	75.68	155546	35589	22.88	255135	110961	43.49	
21	KARNATAKA BANK	0	0	0.00	156	208	133.33	1367	162	11.85	1523	370	24.29	1790	435	24.30	3313	805	24.30	
22	KOTAK MAHINDRA	0	3915	0.00	2275	1048	46.07	9117	470	5.16	11392	5433	47.69	30444	2004	6.58	41836	7437	17.78	
23	YES BANK	0	0	0.00	351	2840	809.12	2741	0	0.00	3092	2840	91.85	6293	97840	1554.74	9385	100680	1072.78	
24	BANDHAN BANK	210144	99341	47.27	143138	83760	58.52	11100	546	4.92	364382	183647	50.40	13947	2553	18.31	378329	186200	49.22	
25	RBL BANK	0	0	0.00	157	0	0.00	1366	0	0.00	1523	0	0.00	1640	0	0.00	3163	0	0.00	
26	IDFC FIRST BANK Ltd	0	0	0.00	157	0	0.00	1367	0	0.00	1524	0	0.00	1640	0	0.00	3164	0	0.00	
	Total Private Sector Bank	337900	178961	52.96	422400	391439	92.67	346300	10673	3.08	1106600	581073	52.51	1343400	443695	33.03	2450000	1024768	41.83	
	Total COMM. BANKS	3565000	895485	25.12	2544900	1504925	59.13	1052400	272234	25.87	7162300	2672644	37.32	5037700	1794631	35.62	12200000	4467275	36.62	
	CO-OPERATIVE BANKS																			
27	STATE CO-OP. BANK	383700	81407	21.22	0	0	0.00	0	43	0.00	383700	81450	21.23	16300	342	2.10	400000	81792	20.45	
	Total Cooperative Bank	383700	81407	21.22	0	0	0.00	0	43	0.00	383700	81450	21.23	16300	342	2.10	400000	81792	20.45	
	REGIONAL RURAL BANKS																			
28	DAKSHIN BIHAR GRAMIN BANK	885087	276509	31.24	88668	98612	111.21	93465	4341	4.64	1067220	379462	35.56	102254	1064	1.04	1169474	380526	32.54	
29	UTTAR BIHAR GRAMIN BANK	938013	173344	18.48	88232	6882	7.80	56535	296	0.52	1082780	180522	16.67	47746	8786	18.40	1130526	189308	16.75	
	Total Region Rural Bank	1823100	449853	24.68	176900	105494	59.63	150000	4637	3.09	2150000	559984	26.05	150000	9850	6.57	2300000	569834	24.78	
	SMALL FINANCE BANK																			
30	JANA SFB	7075	718	10.15	2303	14	0.61	6675	2278	34.13	16053	3010	18.75	698	680	97.42	16751	3690	22.03	
31	UTKARSH SFB	311777	11350	3.64	75801	811	1.07	1060	11582	1092.64	388638	23743	6.11	5626	232	4.12	394264	23975	6.08	
32	UJJIVAN SFB	92148	8240	8.94	3296	391	11.86	19865	2324	11.70	115309	10955	9.50	23676	936	3.95	138985	11891	8.56	
	Total Small Financial Bank	411000	20308	4.94	81400	12164	1.49	27600	16184	58.64	520000	37708	7.25	30000	1848	6.16	550000	39556	7.19	
	TOTAL FOR BIHAR	6182800	1447053	23.40	2803200	1611635	57.49	1230000	293098	23.83	10216000	3351786	32.81	5234000	1806671	34.52	15450000	5158457	33.39	

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

DISTRICTWISE PERFORMANCE UNDER ANNUAL CREDIT PLAN AS ON 30.09.2020

Sl	DISTRICT NAME	AGRICULTURE			MSME			O P S			TPS			N P S			GRAND TOTAL		
		TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH
1	Araria	149347	42544	28.49	55721	30277	54.34	20858	4650	22.29	275926	77471	34.29	91965	19456	21.16	317891	96927	30.49
2	Arwal	54397	9366	17.22	13809	5512	39.92	7105	951	13.38	75311	15829	21.02	38433	5087	13.24	113744	20916	18.39
3	Aurangabad	175605	38824	22.11	53237	39365	73.94	22467	4563	20.31	251309	82752	32.93	101777	15018	14.76	353086	97770	27.69
4	Banka	124385	20409	16.41	33308	12117	36.38	14022	5248	37.43	171715	37774	22.00	76966	10272	13.35	248681	48046	19.32
5	Begusarai	203547	63767	31.33	96345	51834	53.80	40295	35274	87.54	340187	150875	44.35	162173	51262	31.61	502360	202137	40.24
6	Bhagalpur	217302	47106	21.68	126769	54901	43.31	57527	14185	24.66	401598	116192	28.93	229820	47081	20.49	631418	163273	25.86
7	Bhojpur	183765	39762	21.64	73604	38418	52.20	32955	4910	14.90	290324	83090	28.62	129715	26843	20.69	420039	109933	26.17
8	Buxar	135797	27831	20.49	46325	24506	52.90	21147	3740	17.69	203269	56077	27.59	87055	16942	19.46	290324	73019	25.15
9	Darbhanga	169243	20615	12.18	93749	43880	47.83	36684	6779	18.48	297676	71274	23.94	159730	29634	18.55	457406	100908	22.06
10	East Champaran	235484	70341	29.87	104923	50372	48.01	42228	12221	28.94	382635	132934	34.74	175848	56090	31.9	558483	189024	33.85
11	Gaya	231928	46902	20.22	110994	74194	66.85	50642	8415	16.62	393564	129511	32.91	231211	29236	12.64	624775	158747	25.41
12	Gopalganj	183291	27246	14.86	45153	18861	41.77	22187	4413	19.89	250631	50520	20.16	101145	21724	21.48	351776	72244	20.54
13	Jamui	116754	36869	31.58	25816	14110	54.66	14404	3223	22.38	156974	54202	34.53	61964	26730	43.14	218938	80932	36.97
14	Jehanabad	71216	14886	20.90	30930	13295	42.98	14616	2432	16.64	116762	30613	26.22	67660	6801	10.05	184422	37414	20.29
15	Kaimur	119113	27547	23.13	35905	27419	76.37	15470	1826	11.80	170488	56792	33.31	76407	14432	18.89	246895	71224	28.85
16	Katihar	136735	24888	18.20	59162	28454	48.10	22340	4792	21.45	218237	58134	26.64	118390	26737	22.58	336627	84871	25.21
17	Khagaria	113232	36353	32.10	36646	19203	52.40	17012	2723	16.01	166890	58279	34.92	67698	15214	22.47	234588	73493	31.33
18	Kishanganj	82751	29215	35.30	32796	12325	37.58	12536	3201	25.53	128083	44741	34.93	56461	42858	75.91	184544	87599	47.47
19	Lakhisarai	75965	24620	32.41	23915	12218	51.09	11799	3627	30.74	111679	40465	36.23	43768	9891	22.6	155447	50356	32.39
20	Madhepura	99961	39456	39.47	45208	16911	37.41	16977	3790	22.32	162146	60157	37.10	75153	18340	24.4	237299	78497	33.08
21	Madhubani	272729	43124	15.81	90295	32136	35.59	38406	5858	15.25	401430	81118	20.21	155745	28759	18.47	557175	109877	19.72
22	Munger	91478	25351	27.71	45450	20119	44.27	20610	5519	26.78	157538	50989	32.37	82915	17901	21.59	240453	68890	28.65
23	Muzaffarpur	293255	69723	23.78	152054	87430	57.50	66252	17679	26.68	511561	174832	34.18	295808	228845	77.36	807369	403677	50.00
24	Nalanda	219173	36124	16.48	73113	39846	54.50	33552	5668	16.89	325838	81638	25.05	140084	17908	12.78	465922	99546	21.37
25	Nawada	143341	28568	19.93	37833	28318	74.85	18023	3519	19.53	199197	60405	30.32	66305	11673	17.61	265502	72078	27.15
26	Patna	409043	95456	23.34	531930	391916	73.68	257252	61782	24.02	1198225	549154	45.83	979130	670115	68.44	2177355	1219269	56.00
27	Purnea	151991	68435	45.03	82348	52281	63.49	31179	8406	26.96	265518	129122	48.63	141895	72877	51.36	407413	201999	49.58
28	Rohtas	186922	38584	20.64	67719	64855	95.77	32499	4565	14.05	287140	108004	37.61	136224	20757	15.24	423364	128761	30.41
29	Saharsa	67679	15123	22.35	36592	24132	65.95	14887	3655	24.55	119158	42910	36.01	72202	13808	19.12	191360	56718	29.64
30	Samastipur	285326	89910	31.51	96685	56464	58.40	40986	8593	20.97	422997	154967	36.64	183154	39135	21.37	606151	194102	32.02
31	Saran	205417	39804	19.38	80416	33083	41.14	31914	6477	20.30	317747	79364	24.98	149147	40709	27.29	466894	120073	25.72
32	Sheikhpura	59815	19750	33.02	18982	9680	51.00	9220	2100	22.78	88017	31530	35.82	36984	17291	46.75	125001	48821	39.06
33	Sheohar	52062	13534	26.00	14970	4491	30.00	6810	1227	18.02	73842	19252	26.07	30141	5110	16.95	103983	24362	23.43
34	Sitamarhi	186343	34954	18.76	63772	27133	42.55	24940	4658	18.68	275055	66745	24.27	101889	27295	26.79	376944	94040	24.95
35	Siwan	198806	32583	16.39	74304	35682	48.02	30413	6024	19.81	303523	74289	24.48	134490	27831	20.69	438013	102120	23.31
36	Supaul	107608	19746	18.35	46326	17483	37.74	17507	3292	18.80	171441	40521	23.64	90388	13250	14.66	261829	53771	20.54
37	Vaishali	199126	41557	20.87	77486	64870	83.72	32384	6520	20.13	308996	112947	36.55	161006	31795	19.75	470002	144742	30.80
38	West Champaran	172868	46180	26.71	70610	33544	47.51	29895	6593	22.05	273373	86317	31.57	123154	31964	25.95	396527	118281	29.83
	TOTAL FOR BIHAR	6182800	1447053	23.40	2803200	1611635	57.49	1230000	293098	23.83	10216000	3351786	32.81	5234000	1806671	34.52	15450000	5158457	33.39

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

PRIORITY SECTOR LENDING

BANK WISE PERFORMANCE : ANNUAL CREDIT PLAN AS ON 30.09.2020

SL	BANK NAME	AGRICULTURE			MSME			EXPORT CREDIT			EDUCATION			HOUSING			SOCIAL			RENEWABLE ENERGY			OTHERS			TOTAL		
		TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH
1	STATE BANK OF INDIA	791081	183528	23.20	558662	325871	58.33	0	8592	0.00	35201	9116	25.90	51955	40087	77.16	28498	172	0.60	3354	0	0.00	48597	29578	60.86	1517348	596944	39.34
2	CENTRAL BANK OF INDIA	289306	38530	13.32	245349	109594	44.67	0	0	0.00	17037	2217	13.01	25154	20466	81.36	13800	0	0.00	1623	0	0.00	23531	9929	42.20	615800	180736	29.35
3	PUNJAB NATIONAL BANK	566196	131274	23.19	425175	278372	65.47	0	0	0.00	29567	13343	45.13	43642	25576	58.60	23932	31	0.13	2814	0	0.00	40832	370	0.91	1132158	448966	39.66
4	CANARA BANK	262087	73384	28.00	148593	41606	28.00	0	0	0.00	10637	3440	32.34	15694	7865	50.11	8607	0	0.00	1016	0	0.00	14677	14091	96.01	461311	140386	30.43
5	UCO BANK	268711	13493	5.02	105788	17234	16.29	0	0	0.00	6775	52	0.77	10023	4965	49.54	5496	0	0.00	643	1	0.16	9364	13778	147.14	406800	49523	12.17
6	BANK OF BARODA	347797	119332	34.31	196838	73204	37.19	0	0	0.00	12029	1031	8.57	17753	6158	34.69	9738	0	0.00	1145	0	0.00	16615	15751	94.80	601915	215476	35.80
7	UNION BANK OF INDIA	96036	41368	43.08	93133	50363	54.08	0	0	0.00	9281	687	7.40	13697	2557	18.67	7509	0	0.00	889	0	0.00	12799	182	1.42	233344	95157	40.78
8	BANK OF INDIA	197902	30149	15.23	118749	141693	119.32	0	0	0.00	12991	528	4.06	19186	3026	15.77	10516	0	0.00	1236	17	1.38	17963	970	5.40	378543	176383	46.60
9	BANK OF MAHARASHTRA	422	14	3.32	6311	613	9.71	0	0	0.00	542	5	0.92	790	66	8.35	440	0	0.00	52	0	0.00	744	184	24.73	9301	882	9.48
10	INDIAN BANK	362088	72418	20.00	169723	51367	30.27	0	0	0.00	11220	511	4.55	16561	8340	50.36	9080	556	6.12	1071	1	0.09	15518	5716	36.83	138909	23773	17.13
11	INDIAN OVERSEAS BANK	44723	12377	27.67	40449	14080	34.81	0	0	0.00	2527	11	0.44	3727	921	24.71	2048	0	0.00	240	0	0.00	3449	4651	134.85	97163	32040	32.98
12	PUNJAB AND SIND BANK	751	657	87.48	13730	9489	69.11	0	0	0.00	479	15	3.13	704	2852	405.11	384	0	0.00	47	0	0.00	661	3156	477.46	16756	16169	96.50
	Total Public Sector Bank	3227100	716524	22.20	2122500	1113486	52.46	0	8592	0.00	148286	30956	20.88	218886	122879	56.14	120048	759	0.63	14130	19	0.13	204750	98356	48.04	6055700	2091571	34.54
	PRIVATE BANKS																											
13	IDBI	20426	12972	63.51	20471	37085	181.16	0	0	0.00	13121	103	0.79	19380	1250	6.45	10621	0	0.00	1259	0	0.00	18117	44	0.24	103395	51454	49.76
14	ICICI BANK	21757	26658	122.53	65886	127287	193.19	0	0	0.00	16591	273	1.65	24505	571	2.33	13447	0	0.00	1576	0	0.00	22920	13	0.06	166682	154802	92.87
15	FEDERAL BANK	772	1472	190.67	2242	4823	215.12	0	0	0.00	1650	6	0.36	2436	188	7.72	1335	0	0.00	157	0	0.00	2283	15	0.66	10875	6504	59.81
16	JAMMU KASHMIR BANK	0	0	0.00	474	77	16.24	0	0	0.00	287	2	0.70	423	0	0.00	230	0	0.00	27	0	0.00	400	15	3.75	1841	94	5.11
17	SOUTH INDIAN BANK	0	10	0.00	503	707	140.56	0	0	0.00	287	21	7.32	423	19	4.49	230	0	0.00	27	0	0.00	400	1	0.25	1870	758	40.53
18	AXIS BANK	12028	6783	56.39	15383	17836	115.95	0	0	0.00	14559	55	0.38	21488	484	2.25	11789	0	0.00	1382	0	0.00	20095	6197	30.84	96724	31355	32.42
19	HDFC BANK	57340	17771	30.99	105255	50435	47.92	0	0	0.00	16709	28	0.17	24679	210	0.85	13529	0	0.00	1590	0	0.00	23086	0	0.00	242188	68444	28.26
20	INDUSIND BANK	15433	10039	65.05	65952	65333	99.06	0	0	0.00	3825	0	0.00	5641	0	0.00	3096	0	0.00	363	0	0.00	5279	0	0.00	99589	75372	75.68
21	KARNATAKA BANK	0	0	0.00	156	208	133.33	0	0	0.00	287	0	0.00	423	110	26.00	230	0	0.00	27	0	0.00	400	52	13.00	1523	370	24.29
22	KOTAK MAHINDRA	0	3915	0.00	2275	1048	46.07	0	0	0.00	1916	0	0.00	2825	0	0.00	1548	0	0.00	184	0	0.00	2644	470	17.78	11392	5433	47.69
23	YES BANK	0	0	0.00	351	2840	809.12	0	0	0.00	576	0	0.00	848	0	0.00	465	0	0.00	55	0	0.00	797	0	0.00	3092	2840	91.85
24	BANDHAN BANK	210144	99341	47.27	143138	83760	58.52	0	0	0.00	2334	0	0.00	3448	546	15.84	1886	0	0.00	221	0	0.00	3211	0	0.00	364382	183647	50.40
25	RBL BANK	0	0	0.00	157	0	0.00	0	0	0.00	287	0	0.00	422	0	0.00	231	0	0.00	27	0	0.00	399	0	0.00	1523	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0.00	157	0	0.00	0	0	0.00	287	0	0.00	423	0	0.00	230	0	0.00	27	0	0.00	400	0	0.00	1524	0	0.00
	Total Private Sector Bank	337900	178961	52.96	422400	391439	92.67	0	0	0.00	72716	488	0.67	107364	3378	3.15	58867	0	0.00	6922	0	0.00	100431	6807	6.78	1106600	581073	52.51
	Total COMM. BANKS	3565000	85485	25.12	2544900	1504925	59.13	0	5592	0.00	221002	31444	14.23	326250	126257	38.70	178915	759	0.42	21052	19	0.09	305181	105163	34.46	7162300	2672644	37.32
	CO-OPERATIVE BANKS																											
27	STATE CO-OP. BANK	383700	81407	21.22	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	43	0.00	383700	81450	21.23
	Total Cooperative Bank	383700	81407	21.22	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	43	0.00	383700	81450	21.23
	REGIONAL RURAL BANKS																											
28	DAKSHIN BIHAR GRAMIN BANK	885087	276509	31.24	88668	98612	111.21	0	0	0.00	19628	455	2.32	28967	2946	10.17	15884	0	0.00	1870	0	0.00	27116	940	3.47	1067220	379462	35.56
29	UTTAR BIHAR GRAMIN BANK	938013	173344	18.48	88232	6882	7.80	0	0	0.00	11875	225	1.89	17527	44	0.25	9611	0	0.00	1132	0	0.00	16390	27	0.16	1082780	180522	16.67
	Total Region Rural Bank	1823100	449853	24.68	176900	105494	59.63	0	0	0.00	31503	680	2.16	46494	2990	6.43	25495	0	0.00	3002	0	0.00	43506	967	2.22	2150000	559984	26.05
	SMALL FINANCE BANK																											
30	JANA SFB	7075	718	10.15	2303	14	0.61	0	0	0.00	1400	0	0.00	2068	46	2.22	1132	0	0.00	130	0	0.00	1945	2232	114.76	16053	3010	18.75
31	UTKARSH SFB	311777	11350	3.64	75801	811	1.07	0	0	0.00	227	0	0.00	327	284	86.85	176	0	0.00	24	0	0.00	306	11298	3692.16	388638	23743	6.11
32	UJJIVAN SFB	92148	8240	8.94	3296	391	11.86	0	0	0.00	4168	0	0.00	6161	104	1.69	3382	0	0.00	392	0	0.00	5762	2220	38.53	115309	10955	9.50
	Total Small Financial Bank	411000	20308	4.94	81400	1216	1.49	0	0	0.00	8556	434	5.07	4690	0	0.00	546	0	0.00	546	0	0.00	8013	15750	196.56	520000	37708	7.25
	TOTAL FOR BIHAR	6182800	1447053	23.40	2803200	1611635	57.49	0	8592	0.00	258300	32124	12.44	381300	129681	34.01	209100	759	0.36	24600	19	0.08	356700	121923	34.18	10216000	3351786	32.81

BANK WISE PERFORMANCE : ANNUAL CREDIT PLAN AS ON 30.09.2020

SL		BANK NAME	AGRICULTURE		MSME		EDUCATION		HOUSING		PERSONAL LOAN		OTHERS		TOTAL		Rs. In Lakh						
			TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE		%ACH					
		LEAD BANKS																					
1	STATE BANK OF INDIA		0	19774	0.00	0	0	0.00	16887	15306	90.64	25273	180549	714.39	210846	313524	148.70	590659	42405	7.18	843665	571558	67.75
2	CENTRAL BANK OF INDIA		0	0	0.00	0	0	0.00	10476	0	0.00	15709	0	0.00	130907	20457	15.63	366540	94094	25.67	523632	114551	21.88
3	PUNJAB NATIONAL BANK		0	66694	0.00	0	0	0.00	14799	0	0.00	22197	1887	8.50	184956	32107	17.36	517846	205324	39.65	739798	306012	41.36
4	CANARA BANK		0	10	0.00	0	0	0.00	4387	474	10.80	6579	4620	70.22	54845	6756	12.32	135553	135113	87.99	219364	146973	67.00
5	UCO BANK		0	0	0.00	0	0	0.00	3955	3	0.08	5935	954	16.07	49455	278	0.56	138448	20540	14.84	197793	21775	11.01
6	BANK OF BARODA		0	0	0.00	0	0	0.00	3913	425	10.86	5868	1010	17.21	48922	1412	2.89	136960	66335	48.43	195663	69182	35.36
7	UNION BANK OF INDIA		0	0	0.00	0	0	0.00	5346	545	10.19	8021	7166	89.34	66868	15885	23.76	187213	27879	14.89	267448	51475	19.25
		OTHER BANKS																					
8	BANK OF INDIA		0	454	0.00	0	0	0.00	9083	0	0.00	13634	2989	21.92	113562	3766	3.32	317970	16570	5.21	454249	23779	5.23
9	BANK OF MAHARASHTRA		0	0	0.00	0	0	0.00	272	0	0.00	403	0	0.00	3354	0	0.00	9386	259	2.76	13415	259	1.93
10	INDIAN BANK		0	0	0.00	0	0	0.00	3883	6578	169.41	5816	9499	163.33	48479	6142	12.67	135725	9540	7.03	193903	31759	16.38
11	INDIAN OVERSEAS BANK		0	0	0.00	0	0	0.00	774	0	0.00	1173	6699	571.10	9734	855	8.78	27256	3312	12.15	38937	10866	27.91
12	PUNJAB AND SIND BANK		0	150	0.00	0	0	0.00	128	74	57.81	192	2100	1093.75	1613	4	0.25	4500	419	9.31	6433	2747	42.70
		Total Public Sector Bank	0	87082	0.00	0	0	0.00	73903	23405	31.67	110800	217473	196.28	923541	401186	43.44	2586056	621790	24.04	3694300	1350936	36.57
		PRIVATE BANKS																					
13	IDBI		0	0	0.00	0	0	0.00	1138	7	0.62	1728	2117	122.51	14285	1134	7.94	40011	5117	12.79	57162	8375	14.65
14	ICICI BANK		0	0	0.00	0	0	0.00	3820	93	2.43	5741	9338	162.65	47912	0	0.00	134122	92996	69.34	191595	102427	53.46
15	FEDERAL BANK		0	0	0.00	0	0	0.00	240	0	0.00	360	191	53.06	3005	470	15.64	8411	4524	53.79	12016	5185	43.15
16	JAMMU KASHMIR BANK		0	0	0.00	0	0	0.00	44	0	0.00	66	0	0.00	554	73	13.18	1551	851	54.87	2215	924	41.72
17	SOUTH INDIAN BANK		0	0	0.00	0	0	0.00	33	0	0.00	49	0	0.00	407	0	0.00	1138	958	84.18	1627	958	58.88
18	AXIS BANK		0	0	0.00	0	0	0.00	3692	0	0.00	5539	0	0.00	46185	0	0.00	129276	28038	21.69	184692	28038	15.18
19	HDFC BANK		0	0	0.00	0	0	0.00	13659	32	0.23	20489	0	0.00	170697	23048	13.50	477948	136287	28.52	682793	159367	23.34
20	INDUSIND BANK		0	0	0.00	0	0	0.00	3114	0	0.00	4668	0	0.00	38885	0	0.00	108879	35589	32.69	155546	35589	22.88
21	KARNATAKA BANK		0	0	0.00	0	0	0.00	36	0	0.00	54	54	100.00	448	42	9.38	1252	339	27.08	1790	435	24.30
22	KOTAK MAHINDRA		0	0	0.00	0	0	0.00	611	0	0.00	917	0	0.00	7611	0	0.00	21305	2004	9.41	30444	2004	6.58
23	YES BANK		0	0	0.00	0	0	0.00	126	0	0.00	189	0	0.00	1574	455	28.91	4404	97385	2211.29	6293	97840	1554.74
24	BANDHAN BANK		0	0	0.00	0	0	0.00	281	0	0.00	419	0	0.00	3491	0	0.00	9756	2553	26.17	13947	2553	18.31
25	RBL BANK		0	0	0.00	0	0	0.00	33	0	0.00	49	0	0.00	410	0	0.00	1148	0	0.00	1640	0	0.00
26	IDFC FIRST BANK Ltd		0	0	0.00	0	0	0.00	33	0	0.00	49	0	0.00	410	0	0.00	1148	0	0.00	1640	0	0.00
		Total Private Sector Bank	0	0	0.00	0	0	0.00	26860	132	0.49	40317	11700	29.02	335874	25222	7.51	940349	406641	43.24	1343400	443695	33.03
		Total COMM. BANKS	0	87082	0.00	0	0	0.00	100763	23537	23.36	151117	229173	151.65	1259415	426408	33.86	3526405	1028431	29.16	5037700	1794631	35.62
		CO-OPERATIVE BANKS																					
27	STATE CO-OP. BANK		0	0	0.00	0	0	0.00	326	0	0.00	489	40	8.18	4080	216	5.29	11405	86	0.75	16300	342	2.10
		Total Cooperative Bank	0	0	0.00	0	0	0.00	326	0	0.00	489	40	8.18	4080	216	5.29	11405	86	0.75	16300	342	2.10
		REGIONAL RURAL BANKS																					
28	DAKSHIN BIHAR GRAMIN BANK		0	0	0.00	0	0	0.00	2046	0	0.00	3067	0	0.00	25565	427	1.67	71576	637	0.89	102254	1064	1.04
29	UTTAR BIHAR GRAMIN BANK		0	0	0.00	0	0	0.00	954	0	0.00	1434	274	19.11	11938	164	1.37	33420	8348	24.98	47746	8786	18.40
		Total Region Rural Bank	0	0	0.00	0	0	0.00	3000	0	0.00	4501	274	6.09	37503	591	1.58	104996	8985	8.56	150000	9850	6.57
		SMALL FINANCE BANK																					
30	JANA SFB		0	0	0.00	0	0	0.00	15	0	0.00	21	0	0.00	175	0	0.00	487	680	139.63	698	680	97.42
31	UTKARSH SFB		0	0	0.00	0	0	0.00	120	0	0.00	164	29	17.68	1408	0	0.00	3934	203	5.16	5626	232	4.12
32	UJJIVAN SFB		0	0	0.00	0	0	0.00	476	0	0.00	708	188	26.55	5919	57	0.96	16573	691	4.17	23676	936	3.95
		Total Small Financial Bank	0	0	0.00	0	0	0.00	611	0	0.00	893	217	24.30	7502	57	0.76	20994	1574	7.50	30000	1848	6.16
		TOTAL FOR BIHAR	0	87082	0.00	0	0	0.00	104700	23537	22.48	157000	229704	146.31	1308500	427272	32.65	3663800	1039076	28.36	5234000	1806671	34.52

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN AS ON : 30.09.2020									
(Rs. In Lakh)									
SL	BANK NAME	Weakr Sect.	WOMEN	SC	ST	OBC	MINORITY	EXSER	HANDIC AP
	LEAD BANKS								
1	STATE BANK OF INDIA	634234	28332	21908	6732	72123	23133	1062	273
2	CENTRAL BANK OF INDIA	8712	14351	3924	640	3548	1940	34	71
3	PUNJAB NATIONAL BANK	46063	39781	2022	268	16572	7908	36	411
4	CANARA BANK	13579	6173	12344	6172	24684	7410	1480	1255
5	UCO BANK	12978	15185	30465	614	20505	5964	238	219
6	BANK OF BARODA	26146	2726	1975	589	11105	1416	152	153
7	UNION BANK OF INDIA	3531	1639	654	213	1841	265	63	49
	OTHER BANKS								
8	BANK OF INDIA	26040	7084	2590	299	34018	8711	0	45
9	BANK OF MAHARASHTRA	46	56	11	20	104	9	0	0
10	INDIAN BANK	1735	444	336	150	445	181	1	11
11	INDIAN OVERSEAS BANK	45	1194	128	27	1860	150	294	460
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0
	Total Public Sector Bank	773109	116965	76357	15724	186805	57087	3360	2947
	PRIVATE BANKS								
13	IDBI	14612	10116	2019	241	9288	59815	0	0
14	ICICI BANK	20690	34092	1198	173	0	5905	0	0
15	FEDERAL BANK	459	894	13	0	267	389	0	0
16	JAMMU KASHMIR BANK	28	3	8	0	8	23	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	3	0	0
18	AXIS BANK	14988	6171	1340	138	0	1319	0	0
19	HDFC BANK	6558	3544	16	3	3552	364	0	0
20	INDUSIND BANK	14491	1080	2589	1061	0	1798	0	0
21	KARNATAKA BANK	0	56	9	0	0	0	0	0
22	KOTAK MAHINDRA	3991	0	61	16	0	87	0	0
23	YES BANK	35	0	0	0	0	35	0	0
24	BANDHAN BANK	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	1259	1259	147	30	1832	0	0	0
	Total Private Sector Bank	77111	57215	7400	1662	14947	69738	0	0
	Total COMM. BANKS	850220	174180	83757	17386	201752	126825	3360	2947
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN B	217537	48011	21753	1513	188148	34712	5	2
29	UTTAR BIHAR GRAMIN BA	146682	18647	25377	17043	92496	16697	1988	0
	Total Region Rural Bank	364219	66658	47130	18556	280644	51409	1993	2
	SMALL FINANCE BANK								
30	JANA SFB	2996	3154	335	56	803	589	0	0
31	UTKARSH SFB	23702	13212	393	195	1536	107	0	0
32	UJJIVAN SFB	9580	10412	1253	469	6435	501	0	0
	Total Small Financial Bank	36278	26778	1981	720	8774	1197	0	0
	TOTAL FOR BIHAR	1250717	267616	132868	36662	491170	179431	5353	2949

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) : FY - 2020-21									
DISTRICTWISE PERFORMANCE UNDER ANNUAL CREDIT PLAN AS ON 30.09.2020									
									(Rs. In Lakh)
SL	DISTRICT NAME	WEAKER SECTION	WOMEN	SC	ST	OBC	MINORITY	EXSER	HANDICAP
1	Araria	9350	1627	678	220	10159	4098	153	35
2	Arwal	6773	661	142	17	4115	745	32	12
3	Aurangabad	37310	3327	485	52	17462	6690	47	212
4	Banka	13612	1817	905	67	8523	2243	61	90
5	Begusarai	41380	4826	1169	76	20822	5880	76	138
6	Bhagalpur	31646	4747	1442	97	14960	7604	99	91
7	Bhojpur	34924	3389	492	53	18983	5303	60	21
8	Buxar	19634	1803	321	46	10150	4798	35	87
9	Darbhanga	29364	3686	627	216	13209	3976	252	33
10	East Champaran	72002	5250	878	362	22285	5283	355	55
11	Gaya	53752	7254	963	124	23876	6496	74	169
12	Gopalganj	31840	2552	691	269	12293	4805	278	90
13	Jamui	18498	1724	440	74	10648	2866	34	33
14	Jehanabad	9167	1218	186	28	5793	1781	5	4
15	Kaimur	13420	1009	159	28	7249	2025	19	17
16	Katihar	13452	1866	568	225	8374	5149	148	84
17	Khagaria	17566	1679	325	27	11244	2858	19	13
18	Kishanganj	7880	537	205	78	3226	2362	59	6
19	Lakhisarai	11676	1185	291	16	6992	1774	6	5
20	Madhepura	14815	4090	529	181	8201	5917	124	10
21	Madhubani	36589	2708	770	335	17961	4585	252	104
22	Munger	13808	1630	544	40	9797	2680	114	84
23	Muzaffarpur	40207	6670	898	275	14564	8239	267	162
24	Nalanda	33231	3456	581	73	20192	4308	49	89
25	Nawada	20797	1948	285	28	12082	3385	54	12
26	Patna	80721	18279	2078	374	34138	25822	521	467
27	Purnea	47813	152618	110192	31363	9934	6286	265	88
28	Rohtas	40711	2995	419	55	16444	5863	37	117
29	Saharsa	16075	1460	354	135	6878	2021	95	8
30	Samastipur	57523	5199	947	124	32229	7569	167	175
31	Saran	124827	2439	519	204	9550	4389	304	37
32	Sheikhpura	8517	883	269	48	5412	1357	70	51
33	Sheohar	3376	346	113	33	2240	575	60	32
34	Sitamarhi	18957	1544	444	197	9352	2515	162	43
35	Siwan	115619	2031	461	201	8207	4734	254	97
36	Supaul	14836	883	326	159	7428	1596	115	10
37	Vaishali	24073	2278	695	252	10035	3793	276	93
38	West Champaran	64976	6002	1477	510	26163	7061	355	75
	TOTAL FOR BIHAR	1250717	267616	132868	36662	491170	179431	5353	2949

LENDING TO MINORITY COMMUNITIES

AS ON 30.09.2020

SL. No.	Name of districts	Priority Sector Advance (A) (Disbursed)	Out of (A) Total Advances to Minority	%age Share of Minority Advance
		Amt.	Amt.	Amt.
		77471	4098	5.29
1	Araria	15829	745	4.71
2	Arwal	82752	6690	8.08
3	Aurangabad	37774	2243	5.94
4	Banka	150875	5880	3.90
5	Begusarai	116192	7604	6.54
6	Bhagalpur	83090	5303	6.38
7	Bhojpur	56077	4798	8.56
8	Buxar	71274	3976	5.58
9	Darbhanga	132934	5283	3.97
10	East Champaran	129511	6496	5.02
11	Gaya	50520	4805	9.51
12	Gopalganj	54202	2866	5.29
13	Jamui	30613	1781	5.82
14	Jehanabad	56792	2025	3.57
15	Kaimur	58134	5149	8.86
16	Katihar	58279	2858	4.90
17	Khagaria	44741	2362	5.28
18	Kishanganj	40465	1774	4.38
19	Lakhisarai	60157	5917	9.84
20	Madhepura	81118	4585	5.65
21	Madhubani	50989	2680	5.26
22	Munger	174832	8239	4.71
23	Muzaffarpur	81638	4308	5.28
24	Nalanda	60405	3385	5.60
25	Nawada	549154	25822	4.70
26	Patna	129122	6286	4.87
27	Purnea	108004	5863	5.43
28	Rohtas	42910	2021	4.71
29	Saharsa	154967	7569	4.88
30	Samastipur	79364	4389	5.53
31	Saran	31530	1357	4.30
32	Sheikhpura	19252	575	2.99
33	Sheohar	66745	2515	3.77
34	Sitamarhi	74289	4734	6.37
35	Siwan	40521	1596	3.94
36	Supaul	112947	3793	3.36
37	Vaishali	86317	7061	8.18
38	West Champaran	3351786	179431	5.35
	TOTAL FOR BIHAR			

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA																				
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21																				
NON PERFORMING ASSETS IN VARIOUS SECTOR & WRITTEN OFF AS ON 30.09.2020																				
(Amount in Rs. Lakhs)																				
SL. NO.	NAME OF BANKS	1			2			3			4			5			6			
		AGRICULTURE		%AGE	MSME		%AGE	OPS		%AGE	TOTAL PRIORITY SECTOR		%AGE	NPS		%AGE	NPA IN TOTAL ADVANCE		WRITTEN OFF ADVANCE	
		TOTAL O/S	TOTAL NPA		TOTAL O/S	TOTAL NPA		TOTAL O/S	TOTAL NPA		TOTAL O/S	TOTAL NPA		TOTAL O/S	TOTAL NPA		TOTAL O/S	TOTAL NPA		TOTAL O/S
LEAD BANKS																				
1	STATE BANK OF INDIA	419039	168591	40.23	484498	36120	7.46	403773	20291	5.03	1307310	225002	17.21	1801612	9030	0.50	3108922	234032	7.53	776
2	CENTRAL BANK OF INDIA	321792	91968	28.58	178847	34524	19.30	69447	5009	7.21	570086	131501	23.07	138455	12693	9.17	708541	144194	20.35	4900
3	PUNJAB NATIONAL BANK	516121	278228	53.91	374071	73015	19.52	110425	3707	3.36	1000617	354950	35.47	655044	32654	4.99	1655661	387604	23.41	0
4	CANARA BANK	238257	22253	9.34	179820	16198	9.01	93945	4676	4.98	512022	43127	8.42	669233	5122	0.77	1181255	48249	4.08	0
5	UCO BANK	239910	37944	15.82	70982	22443	31.62	56262	4632	8.23	367154	65019	17.71	24958	3136	12.57	392112	68155	17.38	707
6	BANK OF BARODA	171035	28118	16.44	265227	25804	9.73	119682	6905	5.77	555944	60827	10.94	114391	1805	1.58	670335	62632	9.34	0
7	UNION BANK OF INDIA	90053	31372	34.84	91017	23039	25.31	92866	5666	6.10	273936	60077	21.93	106337	330	0.31	380273	60407	15.89	0
OTHER BANKS																				
8	BANK OF INDIA	163197	59151	36.25	233756	25023	10.70	79199	3556	4.49	476152	87730	18.42	153837	2709	1.76	629989	90439	14.36	0
9	BANK OF MAHARASHTRA	1770	0	0.00	13637	250	1.83	8351	144	1.72	23758	394	1.66	3070	31	1.01	26828	425	1.58	0
10	INDIAN BANK	296731	71868	24.22	201536	20274	10.06	72121	11122	15.42	570388	103264	18.10	79476	10278	12.93	649864	113542	17.47	4020
11	INDIAN OVERSEAS BANK	19282	2181	11.31	76764	5860	7.63	26731	379	1.42	122777	8420	6.86	7501	0	0.00	130278	8420	6.46	0
12	PUNJAB AND SIND BANK	325	75	23.08	9985	725	7.26	7115	450	6.32	17425	1250	7.17	3175	728	22.93	20600	1978	9.60	0
Total Public Sector Bank		2477512	791749	31.96	2180140	283275	12.99	1139917	66537	5.84	5797569	1141561	19.69	3757089	78516	2.09	9554658	1220077	12.77	10403
PRIVATE BANKS																				
13	IDBI	47618	2058	4.32	78810	1850	2.35	40439	486	1.20	166867	4394	2.63	26885	295	1.10	193752	4689	2.42	0
14	ICICI BANK	69792	0	0.00	198932	0	0.00	12809	0	0.00	281533	0	0.00	287652	0	0.00	569185	0	0.00	0
15	FEDERAL BANK	1750	30	1.71	778	0	0.00	402	0	0.00	2930	30	1.02	9343	74	0.79	12273	104	0.85	0
16	JAMMU KASHMIR BANK	1	1	100.00	1089	36	3.31	84	0	0.00	1174	37	3.15	10313	0	0.00	11487	37	0.32	0
17	SOUTH INDIAN BANK	0	0	0.00	707	0	0.00	22	0	0.00	729	0	0.00	690	27	3.91	1419	27	1.90	0
18	AXIS BANK	57533	668	1.16	120953	2594	2.14	33999	105	0.31	212485	3367	1.58	190614	3077	1.61	403099	6444	1.60	0
19	HDFC BANK	152172	2224	1.46	205566	2272	1.11	6999	29	0.41	364737	4525	1.24	457098	5893	1.29	821835	10418	1.27	0
20	INDUSIND BANK	228747	1536	0.67	247666	1980	0.80	185	117	63.24	476598	3633	0.76	55742	2007	3.60	532340	5640	1.06	0
21	KARNATAKA BANK	86	2	2.33	226	0	0.00	130	0	0.00	442	2	0.45	458	74	16.16	900	76	8.44	0
22	KOTAK MAHINDRA	33923	623	1.84	6154	23	0.37	2234	1	0.04	42311	647	1.53	4888	40	0.82	47199	687	1.46	0
23	YES BANK	0	0	0.00	3875	0	0.00	0	0	0.00	3875	0	0.00	5274	34	0.64	9149	34	0.37	0
24	BANDHAN BANK	277225	0	0.00	229938	0	0.00	2795	0	0.00	509958	0	0.00	5888	0	0.00	515846	0	0.00	0
25	RBL BANK	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0
26	IDFC FIRST BANK Ltd	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0
Total Private Sector Bank		868847	7142	0.82	1094694	8755	0.80	100098	738	0.74	2063639	16635	0.81	1054845	11521	1.09	3118484	28156	0.90	0
Total COMM. BANKS		3346359	798891	23.87	3274834	292030	8.92	1240015	67275	5.43	7861208	1158196	14.73	4811934	90037	1.87	12673142	1248233	9.85	10403
CO-OPERATIVE BANKS																				
27	STATE CO-OP. BANK	119766	34349	28.68	0	0	0.00	0	0	0.00	119766	34349	28.68	81770	0	0.00	201536	34349	17.04	0
Total Cooperative Bank		119766	34349	28.68	0	0	0.00	0	0	0.00	119766	34349	28.68	81770	0	0.00	201536	34349	17.04	0
REGIONAL RURAL BANKS																				
28	DAKSHIN BIHAR GRAMIN BANK	841167	212455	25.26	103629	34009	32.82	55384	5168	9.33	1000180	251632	25.16	28425	1251	4.40	1028605	252883	24.59	0
29	UTTAR BIHAR GRAMIN BANK	651456	102211	15.69	214495	73030	34.05	18056	9321	51.62	884007	184562	20.88	31614	2424	7.67	915621	186986	20.42	0
Total Region Rural Bank		1492623	314666	21.08	318124	107039	33.65	73440	14489	19.73	1884187	436194	23.15	60039	3675	6.12	1944226	439869	22.62	0
SMALL FINANCE BANK																				
30	JANA SFB	6563	1	0.02	1025	0	0.00	22196	255	1.15	29784	256	0.86	812	2	0.25	30596	258	0.84	0
31	UTKARSH SFB	157261	2909	1.85	93267	2443	2.62	7476	134	1.79	258004	5486	2.13	2601	18	0.69	260605	5504	2.11	0
32	UJJIVAN SFB	52502	111	0.21	8552	15	0.18	15617	87	0.56	76671	213	0.28	6535	51	0.78	83206	264	0.32	0
Total Small Financial Bank		216326	3021	1.40	102844	2458	2.39	45289	476	1.05	364459	5955	1.63	9948	71	0.71	374407	6026	1.61	0
Total For BIHAR		5175074	1150927	22.24	3695802	401527	10.86	1358744	82240	6.05	10229620	1634694	15.98	4963691	93783	1.89	15193311	1728477	11.38	10403

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STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
INFORMATION REGARDING CERTIFICATE CASE FILED BY BANKS as on 30.09.2020									
SL. NO.	Name of Institution Commercial Banks	No of cases pending As On 30.06.2020		No of cases filed during the quarter Sept. 2020		No of Cases disposed during the quarter Sept. 2020		No of Cases pending as at the end of the quarter Sept. 2020	
		No	Amt	No	Amt	No	Amt	No	Amt
	LEAD BANKS								
1	STATE BANK OF INDIA	489746	277122	6572	6906	483	623	495835	283405
2	CENTRAL BANK OF INDIA	12917	18243	0	0	0	0	12917	18243
3	PUNJAB NATIONAL BANK	16038	7374	0	0	0	0	16038	7374
4	CANARA BANK	61132	54877	0	0	0	0	61132	54877
5	UCO BANK	42908	62524	0	0	0	0	42908	62524
6	BANK OF BARODA	908	2504	0	0	0	0	908	2504
7	UNION BANK OF INDIA	1204	570	0	0	0	0	1204	570
	OTHER BANKS							0	0
8	BANK OF INDIA	14475	8602	216	267	284	334	14407	8535
9	BANK OF MAHARASHTRA	1603	4703	0	0	0	0	1603	4703
10	INDIAN BANK	6645	8428	773	1122	0	0	7418	9550
11	INDIAN OVERSEAS BANK	473	1189	7	35	0	0	480	1224
12	PUNJAB AND SIND BANK	437	712	0	0	0	0	437	712
	Total Public Sector Bank	648486	446848	7568	8330	767	957	655287	454221
	PRIVATE BANKS							0	0
13	IDBI	231	387	0	0	0	0	231	387
14	ICICI BANK	0	0	0	0	0	0	0	0
15	FEDERAL BANK	3	1	0	0	0	0	3	1
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
18	AXIS BANK	0	0	0	0	0	0	0	0
19	HDFC BANK	0	0	0	0	0	0	0	0
20	INDUSIND BANK	0	0	0	0	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0	0	0	0	0
23	YES BANK	0	0	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0
	Total Private Sector Bank	234	388	0	0	0	0	234	388
	Total COMM. BANKS	648720	447236	7568	8330	767	957	655521	454609
	CO-OPERATIVE BANKS							0	0
27	STATE CO-OP. BANK	19113	14511	87	227	277	315	18923	14423
	Total Cooperative Bank	19113	14511	87	227	277	315	18923	14423
	REGIONAL RURAL BANKS							0	0
28	DAKSHIN BIHAR GRAMIN BANK	40969	59854	2595	3761	514	850	43050	62765
29	UTTAR BIHAR GRAMIN BANK	7779	14631	447	1060	92	134	8134	15557
	Total Region Rural Bank	48748	74485	3042	4821	606	984	51184	78322
	SMALL FINANCE BANK							0	0
30	JANA SFB	0	0	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0	0	0	0
	TOTAL FOR BIHAR	716581	536232	10697	13378	1650	2256	725628	547354

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

INFORMATION REGARDING CERTIFICATE CASE FILED BY BANKS Districtwise as on 30.09.2020

(Amt in Rs.lakh)

SL. NO.	District Name	No of cases pending as on 30.06.2020		No of cases filed during the quarter ended September 2019		No of Cases disposed during the quarter ended September 2019		No of Cases pending as at the end of the quarter ended September 2019	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Araria	12208	19327	178	185	102	88	12284	19424
2	Arwal	3427	4517	148	151	7	14	3568	4654
3	Aurangabad	9150	8383	61	26	10	2	9201	8407
4	Banka	58707	60779	276	250	42	42	58941	60987
5	Begusarai	38295	12515	181	364	373	608	38103	12271
6	Bhagalpur	54670	61454	291	835	68	125	54893	62164
7	Bhojpur	27289	23058	233	351	38	86	27484	23323
8	Buxar	22303	16802	145	337	3	5	22445	17134
9	Darbhanga	5982	4464	50	145	1	3	6031	4606
10	East Champaran	11951	9685	859	734	135	155	12675	10264
11	Gaya	45130	6589	55	35	5	5	45180	6619
12	Gopalganj	24135	17085	2084	1532	114	268	26105	18349
13	Jamui	18894	11965	159	274	82	83	18971	12156
14	Jehanabad	7096	4410	52	119	2	12	7146	4517
15	Kaimur	17302	14888	137	235	4	7	17435	15116
16	Katihar	10012	20011	183	188	60	57	10135	20142
17	Khagaria	9422	8226	234	393	23	34	9633	8585
18	Kishanganj	7063	4705	5	7	201	103	6867	4609
19	Lakhisarai	10268	22232	8	18	14	18	10262	22232
20	Madhepura	3661	2355	238	806	6	10	3893	3151
21	Madhubani	8022	5916	83	180	3	4	8102	6092
22	Munger	11869	13164	636	664	64	137	12441	13691
23	Muzaffarpur	23957	12622	143	254	36	26	24064	12850
24	Nalanda	29337	11134	37	128	17	36	29357	11226
25	Nawada	14082	5943	80	187	9	20	14153	6110
26	Patna	32624	36548	219	244	5	8	32838	36784
27	Purnea	7148	4842	0	0	8	12	7140	4830
28	Rohtas	12549	23476	126	671	0	0	12675	24147
29	Saharsa	5736	7982	299	670	63	88	5972	8564
30	Samastipur	23365	15506	202	309	11	9	23556	15806
31	Saran	27506	12472	56	100	12	29	27550	12543
32	Sheikhpura	23328	11319	0	0	3	2	23325	11317
33	Sheohar	3832	2264	7	2	7	2	3832	2264
34	Sitamarhi	29870	14234	257	223	0	0	30127	14457
35	Siwan	15721	12792	232	398	11	22	15942	13168
36	Supaul	3828	3346	20	27	36	41	3812	3332
37	Vaishali	20500	11074	13	29	23	12	20490	11091
38	West Champaran	28354	10311	2710	2307	52	83	31012	12535
	TOTAL FOR BIHAR	716581	536232	10697	13378	1650	2256	725628	547354

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

BANK PERFORMANCE : MSE ADVANCE (ACP ACHIEVEMENT) AS ON 30.09.2020

(Amt. in lakh)

SL	BANK NAME	Total credit disbursed to MSE sector during the year="A"		Out of "A" No of Units extended loans upto Rs 10 lakhs			
				With Collateral		Without Collateral	
		No. of accounts	amount	No. of accounts	amount	No. of accounts	amount
	LEAD BANKS						
1	STATE BANK OF INDIA	41863	325871	12	83	3596	9182
2	CENTRAL BANK OF INDIA	38398	109594	243	483	5278	8104
3	PUNJAB NATIONAL BANK	54031	278372	11259	57988	21849	112571
4	CANARA BANK	15140	41606	2945	6102	3785	7766
5	UCO BANK	12701	17234	267	1787	8941	15297
6	BANK OF BARODA	6121	73204	0	0	3285	13358
7	UNION BANK OF INDIA	11710	50363	2218	3215	4115	6354
	OTHER BANKS						
8	BANK OF INDIA	47307	141693	2164	1145	25835	21862
9	BANK OF MAHARASHTRA	812	613	0	0	210	85
10	INDIAN BANK	27052	51367	177	336	525	1248
11	INDIAN OVERSEAS BANK	383	14080	0	0	86	895
12	PUNJAB AND SIND BANK	170	9489	1	7	2	8
	Total Public Sector Bank	255688	1113486	19286	71146	77507	196730
	PRIVATE BANKS						
13	IDBI	4629	37085	493	1604	879	1388
14	ICICI BANK	1777	127287	0	0	58	1248
15	FEDERAL BANK	126	4823	10	539	90	2900
16	JAMMU KASHMIR BANK	26	77	0	0	19	47
17	SOUTH INDIAN BANK	17	707	0	0	1	1
18	AXIS BANK	352	17836	0	0	195	12332
19	HDFC BANK	3711	50435	0	0	2600	2793
20	INDUSIND BANK	199896	65333	0	0	362	754
21	KARNATAKA BANK	16	208	0	0	2	9
22	KOTAK MAHINDRA	39	1048	0	0	20	915
23	YES BANK	43	2840	1	5	6	23
24	BANDHAN BANK	141266	83760	0	0	141266	83760
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	5	1	0	0	5	1
	Total Private Sector Bank	351903	391440	504	2148	145503	106171
	Total COMM. BANKS	607591	1504926	19790	73294	223010	302901
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	233863	98612	125046	53418	108817	45194
29	UTTAR BIHAR GRAMIN BANK	5235	6882	558	1899	4677	4983
	Total Region Rural Bank	239098	105494	125604	55317	113494	50177
	SMALL FINANCE BANK						
30	JANA SFB	10	14	2	12	2	2
31	UTKARSH SFB	1896	811	3	12	5	35
32	UJJIVAN SFB	599	391	598	383	1	1
	Total Small Financial Bank	2505	1216	609	407	8	38
	TOTAL FOR BIHAR	849194	1611635	146003	129018	336512	353116

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER MICRO ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.09.2020 (Rs. In lakh)									
SL. NO.	BANK NAME	SANCTIONED				DISBURSED			
		MANUFACTURING		SERVICES		MANUFACTURING		SERVICES	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS								
1	STATE BANK OF INDIA	2735	18630	32712	155980	2715	18492	32423	154711
2	CENTRAL BANK OF INDIA	2063	4589	5521	8587	2063	4589	5521	8587
3	PUNJAB NATIONAL BANK	2832	17487	47791	162017	2832	17487	47791	162017
4	CANARA BANK	8198	21331	4497	13745	7586	8420	4200	8750
5	UCO BANK	1901	8104	5498	7463	1789	8053	4950	3512
6	BANK OF BARODA	962	6120	448	3515	962	6120	448	3515
7	UNION BANK OF INDIA	725	2875	9045	30820	725	2758	9045	30820
	OTHER BANKS								
8	BANK OF INDIA	2022	8647	42287	103217	2022	8419	42287	103046
9	BANK OF MAHARASHTRA	395	181	385	191	395	181	385	191
10	INDIAN BANK	14144	16668	17962	17080	14144	16603	12029	16943
11	INDIAN OVERSEAS BANK	214	2060	60	2150	214	2060	60	2150
12	PUNJAB AND SIND BANK	13	458	18	560	13	458	18	560
	Total Public Sector Bank	36204	107150	166224	505325	35460	93640	159157	494802
	PRIVATE BANKS								
13	IDBI	436	2361	8665	42024	436	1549	3908	32928
14	ICICI BANK	37	3477	1057	43728	37	3477	1057	43728
15	FEDERAL BANK	6	500	97	1768	6	500	97	1768
16	JAMMU KASHMIR BANK	0	0	26	77	0	0	26	77
17	SOUTH INDIAN BANK	17	707	0	0	17	707	0	0
18	AXIS BANK	3	376	192	11956	3	376	192	11956
19	HDFC BANK	1275	1048	1748	16189	1275	1048	1748	16189
20	INDUSIND BANK	198	833	199624	59658	198	833	199624	59658
21	KARNATAKA BANK	1	45	8	70	1	45	8	70
22	KOTAK MAHINDRA	0	0	16	146	0	0	16	146
23	YES BANK	1	21	26	1321	1	21	26	1321
24	BANDHAN BANK	23334	13142	117189	69612	23334	13142	117189	69612
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	5	1	0	0	5	1
	Total Private Sector Bank	25308	22510	328653	246550	25308	21698	323896	237454
	Total COMM. BANKS	61512	129660	494877	751875	60768	115338	483053	732256
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	61926	37058	171937	61554	61926	37058	171937	61554
29	UTTAR BIHAR GRAMIN BANK	484	651	4776	6447	480	633	4755	6249
	Total Region Rural Bank	62410	37709	176713	68001	62406	37691	176692	67803
	SMALL FINANCE BANK								
30	JANA SFB	0	0	8	10	0	0	8	10
31	UTKARSH SFB	882	290	1014	521	882	290	1014	521
32	UJJIVAN SFB	27	33	572	358	27	33	572	358
	Total Small Financial Bank	909	323	1594	889	909	323	1594	889
	TOTAL FOR BIHAR	124831	167692	673184	820765	124083	153352	661339	800948

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.09.2020							
Rs. in lakh							
SL. NO.	BANK NAME	TARGET AMOUNT	SANCTIONED NO AMOUNT		DISBURSED NO AMOUNT		ACHIEV %AGE AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	223428	35447	174610	35138	173203	77.52
2	CENTRAL BANK OF INDIA	98122	7584	13176	7584	13176	13.43
3	PUNJAB NATIONAL BANK	170056	50623	179504	50623	179504	105.56
4	CANARA BANK	59431	12695	35076	11786	17170	28.89
5	UCO BANK	42305	7399	15567	6739	11565	27.34
6	BANK OF BARODA	78717	1410	9635	1410	9635	12.24
7	UNION BANK OF INDIA	37240	9770	33695	9770	33578	90.17
	OTHER BANKS						
8	BANK OF INDIA	47489	44309	111864	44309	111465	234.72
9	BANK OF MAHARASHTRA	2514	780	372	780	372	14.80
10	INDIAN BANK	67874	32106	33748	26173	33546	49.42
11	INDIAN OVERSEAS BANK	16165	274	4210	274	4210	26.04
12	PUNJAB AND SIND BANK	5480	31	1018	31	1018	18.58
	Total Public Sector Bank	848821	202428	612475	194617	588442	69.32
	PRIVATE BANKS						
13	IDBI	0	9101	44385	4344	34477	0.00
14	ICICI BANK	26357	1094	47205	1094	47205	179.10
15	FEDERAL BANK	891	103	2268	103	2268	254.55
16	JAMMU KASHMIR BANK	185	26	77	26	77	41.62
17	SOUTH INDIAN BANK	196	17	707	17	707	360.71
18	AXIS BANK	6150	195	12332	195	12332	200.52
19	HDFC BANK	42091	3023	17237	3023	17237	40.95
20	INDUSIND BANK	26380	199822	60491	199822	60491	229.31
21	KARNATAKA BANK	57	9	115	9	115	201.75
22	KOTAK MAHINDRA	907	16	146	16	146	16.10
23	YES BANK	136	27	1342	27	1342	986.76
24	BANDHAN BANK	57258	140523	82754	140523	82754	144.53
25	RBL BANK	58	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	58	5	1	5	1	1.72
	Total Private Sector Bank	160724	353961	269060	349204	259152	161.24
	Total COMM. BANKS	1009545	556389	881535	543821	847594	83.96
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	35455	233863	98612	233863	98612	278.13
29	UTTAR BIHAR GRAMIN BANK	35293	5260	7098	5235	6882	19.50
	Total Region Rural Bank	70748	239123	105710	239098	105494	149.11
	SMALL FINANCE BANK						
30	JANA SFB	0	8	10	8	10	0.00
31	UTKARSH SFB	30315	1896	811	1896	811	2.68
32	UJJIVAN SFB	1306	599	391	599	391	29.94
	Total Small Financial Bank	31621	2503	1212	2503	1212	3.83
	TOTAL FOR BIHAR	1111914	798015	988457	785422	954300	85.82

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER SMALL ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.09.2020 (Rs. In lakh)									
SL. NO.	BANK NAME	SANCTIONED				DISBURSED			
		MANUFACTURING		SERVICES		MANUFACTURING		SERVICES	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS								
1	STATE BANK OF INDIA	388	16970	6195	101650	385	16845	6149	101124
2	CENTRAL BANK OF INDIA	465	4009	1595	14142	465	4009	1595	14142
3	PUNJAB NATIONAL BANK	253	9696	2995	72484	253	9696	2995	72484
4	CANARA BANK	809	5486	468	3629	755	3259	422	2569
5	UCO BANK	251	2988	1398	5492	203	36	1120	1720
6	BANK OF BARODA	821	14405	301	6020	821	14405	301	6020
7	UNION BANK OF INDIA	545	5687	1254	9200	545	5155	1254	9157
	OTHER BANKS								
8	BANK OF INDIA	175	4262	2788	25316	175	4174	2788	25143
9	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
10	INDIAN BANK	136	7015	295	2510	131	6863	285	2489
11	INDIAN OVERSEAS BANK	20	7252	11	190	20	7252	11	190
12	PUNJAB AND SIND BANK	23	1200	32	875	23	1200	32	875
	Total Public Sector Bank	3886	78970	17332	241508	3776	72894	16952	235913
	PRIVATE BANKS								
13	IDBI	83	1031	164	1359	83	901	164	1049
14	ICICI BANK	22	3971	595	57626	22	3971	595	57626
15	FEDERAL BANK	1	100	20	1771	1	100	20	1771
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
18	AXIS BANK	0	0	139	3707	0	0	139	3707
19	HDFC BANK	27	1063	581	22983	27	1063	581	22983
20	INDUSIND BANK	7	710	65	2415	7	710	65	2415
21	KARNATAKA BANK	2	8	5	85	2	8	5	85
22	KOTAK MAHINDRA	0	0	19	850	0	0	19	850
23	YES BANK	0	0	12	598	0	0	12	598
24	BANDHAN BANK	22	158	720	844	22	158	720	844
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0
	Total Private Sector Bank	164	7041	2320	92238	164	6911	2320	91928
	Total COMM. BANKS	4050	86011	19652	333746	3940	79805	19272	327841
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	0	0	0	0
	Total Region Rural Bank	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK								
30	JANA SFB	0	0	2	4	0	0	2	4
31	UTKARSH SFB	0	0	0	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0	0	0
	Total Small Financial Bank	0	0	2	4	0	0	2	4
	TOTAL FOR BIHAR	4050	86011	19654	333750	3940	79805	19274	327845

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.09.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		Rs. in Lakh
		AMOUNT	NO	AMOUNT	NO	AMOUNT	ACHIEV %AGE AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	83765	6583	118620	6534	117969	140.83
2	CENTRAL BANK OF INDIA	36772	2060	18151	2060	18151	49.36
3	PUNJAB NATIONAL BANK	63748	3248	82180	3248	82180	128.91
4	CANARA BANK	22259	1277	9115	1177	5828	26.18
5	UCO BANK	15857	1649	8480	1323	1756	11.07
6	BANK OF BARODA	29511	1122	20425	1122	20425	69.21
7	UNION BANK OF INDIA	13946	1799	14887	1799	14312	102.62
	OTHER BANKS						
8	BANK OF INDIA	17782	2963	29578	2963	29317	164.87
9	BANK OF MAHARASHTRA	929	0	0	0	0	0.00
10	INDIAN BANK	25427	431	9525	416	9352	36.78
11	INDIAN OVERSEAS BANK	6043	31	7442	31	7442	123.15
12	PUNJAB AND SIND BANK	2042	55	2075	55	2075	101.62
	Total Public Sector Bank	318081	21218	320478	20728	308807	97.08
	PRIVATE BANKS						
13	IDBI	0	247	2390	247	1950	0.00
14	ICICI BANK	9844	617	61597	617	61597	625.73
15	FEDERAL BANK	336	21	1871	21	1871	556.85
16	JAMMU KASHMIR BANK	71	0	0	0	0	0.00
17	SOUTH INDIAN BANK	75	0	0	0	0	0.00
18	AXIS BANK	2301	139	3707	139	3707	161.10
19	HDFC BANK	15755	608	24046	608	24046	152.62
20	INDUSIND BANK	9883	72	3125	72	3125	31.62
21	KARNATAKA BANK	23	7	93	7	93	404.35
22	KOTAK MAHINDRA	340	19	850	19	850	250.00
23	YES BANK	52	12	598	12	598	1150.00
24	BANDHAN BANK	21454	742	1002	742	1002	4.67
25	RBL BANK	23	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	23	0	0	0	0	0.00
	Total Private Sector Bank	60180	2484	99279	2484	98839	164.24
	Total COMM. BANKS	378261	23702	419757	23212	407646	107.77
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	13283	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	13225	0	0	0	0	0.00
	Total Region Rural Bank	26508	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	0	2	4	2	4	0.00
31	UTKARSH SFB	11344	0	0	0	0	0.00
32	UJJIVAN SFB	485	0	0	0	0	0.00
	Total Small Financial Bank	11829	2	4	2	4	0.03
	TOTAL FOR BIHAR	416598	23704	419761	23214	407650	97.85

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER MEDIUM ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.09.2020 (Rs. In Lakh)									
SL. NO.	BANK NAME	SANCTIONED				DISBURSED			
		MANUFACTURING		SERVICES		MANUFACTURING		SERVICES	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS								
1	STATE BANK OF INDIA	33	7420	112	18095	31	7031	105	17843
2	CENTRAL BANK OF INDIA	5	26	5	55	5	26	5	55
3	PUNJAB NATIONAL BANK	19	4836	75	8080	19	4836	75	8080
4	CANARA BANK	72	897	45	636	44	743	40	522
5	UCO BANK	0	0	0	0	0	0	0	0
6	BANK OF BARODA	65	13502	23	4620	65	13502	23	4620
7	UNION BANK OF INDIA	10	202	15	1826	9	184	15	1826
	OTHER BANKS								
8	BANK OF INDIA	0	0	35	985	0	0	35	911
9	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
10	INDIAN BANK	124	3793	207	3945	120	3733	200	3922
11	INDIAN OVERSEAS BANK	1	629	0	0	1	629	0	0
12	PUNJAB AND SIND BANK	25	5338	0	0	25	5338	0	0
	Total Public Sector Bank	354	36643	517	38242	319	36022	498	37779
	PRIVATE BANKS								
13	IDBI	6	115	8	202	6	101	8	187
14	ICICI BANK	15	3876	51	14609	15	3876	51	14609
15	FEDERAL BANK	0	0	1	125	0	0	1	125
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
18	AXIS BANK	12	126	6	1671	12	126	6	1671
19	HDFC BANK	2	85	78	9067	2	85	78	9067
20	INDUSIND BANK	2	1717	0	0	2	1717	0	0
21	KARNATAKA BANK	0	0	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	4	52	0	0	4	52
23	YES BANK	4	900	0	0	4	900	0	0
24	BANDHAN BANK	0	0	1	4	0	0	1	4
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0
	Total Private Sector Bank	41	6819	149	25730	41	6805	149	25715
	Total COMM. BANKS	395	43462	666	63972	360	42827	647	63494
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	0	0	0	0
	Total Region Rural Bank	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK								
30	JANA SFB	0	0	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0	0	0	0
	TOTAL FOR BIHAR	395	43462	666	63972	360	42827	647	63494

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.09.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO.	AMOUNT	NO.	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	11172	145	25515	136	24874	222.65
2	CENTRAL BANK OF INDIA	4908	10	81	10	81	1.65
3	PUNJAB NATIONAL BANK	8506	94	12916	94	12916	151.85
4	CANARA BANK	2974	117	1533	84	1265	42.54
5	UCO BANK	2125	0	0	0	0	0
6	BANK OF BARODA	3938	88	18122	88	18122	460.18
7	UNION BANK OF INDIA	1880	25	2028	24	2010	106.91
	OTHER BANKS						
8	BANK OF INDIA	2380	35	985	35	911	38.28
9	BANK OF MAHARASHTRA	119	0	0	0	0	0
10	INDIAN BANK	3397	331	7738	320	7655	225.35
11	INDIAN OVERSEAS BANK	796	1	629	1	629	79.02
12	PUNJAB AND SIND BANK	283	25	5338	25	5338	1886.22
	Total Public Sector Bank	42478	871	74885	817	73801	173.74
	PRIVATE BANKS						
13	IDBI	0	14	317	14	288	0
14	ICICI BANK	1322	66	18485	66	18485	1398.26
15	FEDERAL BANK	43	1	125	1	125	290.7
16	JAMMU KASHMIR BANK	9	0	0	0	0	0
17	SOUTH INDIAN BANK	15	0	0	0	0	0
18	AXIS BANK	295	18	1797	18	1797	609.15
19	HDFC BANK	2088	80	9152	80	9152	438.31
20	INDUSIND BANK	1311	2	1717	2	1717	130.97
21	KARNATAKA BANK	3	0	0	0	0	0
22	KOTAK MAHINDRA	41	4	52	4	52	126.83
23	YES BANK	6	4	900	4	900	15000
24	BANDHAN BANK	2852	1	4	1	4	0.14
25	RBL BANK	3	0	0	0	0	0
26	IDFC FIRST BANK Ltd	3	0	0	0	0	0
	Total Private Sector Bank	7991	190	32549	190	32520	406.96
	Total COMM. BANKS	50469	1061	107434	1007	106321	210.67
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	1770	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	1755	0	0	0	0	0
	Total Region Rural Bank	3525	0	0	0	0	0
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0
31	UTKARSH SFB	1493	0	0	0	0	0
32	UJJIVAN SFB	64	0	0	0	0	0
	Total Small Financial Bank	1557	0	0	0	0	0
	TOTAL FOR BIHAR	55551	1061	107434	1007	106321	191.39

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21						
psb59minutes.com As on 30.09.2020				(Amt in Rs. Lakh)		
SI NO.	BANK NAME	No. of Applications Received by Banks	Sanctioned by Banks		Disbursed	
			No. of A/C	Amount	No. of A/C	Amount
	LEAD BANKS					
1	STATE BANK OF INDIA	382	95	3138	52	1522
2	CENTRAL BANK OF INDIA	518	313	1290	298	1098
3	PUNJAB NATIONAL BANK	248	156	682	129	511
4	CANARA BANK	82	19	647	19	647
5	UCO BANK	61	56	978	52	798
6	BANK OF BARODA	28	19	205	13	199
7	UNION BANK OF INDIA	84	2	11	1	10
	OTHER BANKS					
8	BANK OF INDIA	162	158	2546	138	1731
9	BANK OF MAHARASHTRA	0	0	0	0	0
10	INDIAN BANK	10	4	6	4	6
11	INDIAN OVERSEAS BANK	159	39	52	39	52
12	PUNJAB AND SIND BANK	0	0	0	0	0
	Total Public Sector Bank	1734	861	9555	745	6574
	PRIVATE BANKS					
13	IDBI	0	0	0	0	0
14	ICICI BANK	0	0	0	0	0
15	FEDERAL BANK	0	0	0	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0
17	SOUTH INDIAN BANK	3	3	10	3	10
18	AXIS BANK	0	0	0	0	0
19	HDFC BANK	0	0	0	0	0
20	INDUSIND BANK	0	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0	0
23	YES BANK	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0
25	RBL BANK	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0
	Total Private Sector Bank	3	3	10	3	10
	Total COMM. BANKS	1737	864	9565	748	6584
	CO-OPERATIVE BANKS					
27	STATE CO-OP. BANK	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0
	REGIONAL RURAL BANKS					
28	DAKSHIN BIHAR GRAMIN BAN	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	0
	Total Region Rural Bank	0	0	0	0	0
	SMALL FINANCE BANK					
30	JANA SFB	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0
	TOTAL FOR BIHAR	1737	864	9565	748	6584

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA					
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21					
BANK WISE PROGRESS UNDER CGTMSE Coverage As On: 30.09.2020					
SL. NO.	BANK NAME	SANCTIONED		Amount in Rs. Lakh	
		No	Amt	NO	AMOUNT
1	STATE BANK OF INDIA	350	5438	350	5438
2	CENTRAL BANK OF INDIA	89	701	89	570
3	PUNJAB NATIONAL BANK	202	875	202	875
4	CANARA BANK	2590	10150	2590	10147
5	UCO BANK	110	620	14	75
6	BANK OF BARODA	455	1122	455	1122
7	UNION BANK OF INDIA	624	2457	624	2457
	OTHER BANKS				
8	BANK OF INDIA	446	3399	446	2671
9	BANK OF MAHARASHTRA	225	111	225	111
10	INDIAN BANK	10339	19438	10217	19018
11	INDIAN OVERSEAS BANK	136	884	136	884
12	PUNJAB AND SIND BANK	0	0	0	0
	Total Public Sector Bank	15566	45195	15348	43368
	PRIVATE BANKS				
13	IDBI	0	0	0	0
14	ICICI BANK	0	0	0	0
15	FEDERAL BANK	0	0	0	0
16	JAMMU KASHMIR BANK	9	32	9	32
17	SOUTH INDIAN BANK	2	7	2	7
18	AXIS BANK	10	216	10	216
19	HDFC BANK	3	250	3	250
20	INDUSIND BANK	0	0	0	0
21	KARNATAKA BANK	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0
23	YES BANK	0	0	0	0
24	BANDHAN BANK	0	0	0	0
25	RBL BANK	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0
	Total Private Sector Bank	24	505	24	505
	Total COMM. BANKS	15590	45700	15372	43873
	CO-OPERATIVE BANKS				
27	STATE CO-OP. BANK	0	0	0	0
	Total Cooperative Bank	0	0	0	0
	REGIONAL RURAL BANKS				
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	240	655	240	655
	Total Region Rural Bank	240	655	240	655
	SMALL FINANCE BANK				
30	JANA SFB	0	0	0	0
31	UTKARSH SFB	0	0	0	0
32	UJJIVAN SFB	0	0	0	0
	Total Small Financial Bank	0	0	0	0
	TOTAL FOR BIHAR	15830	46355	15612	44528

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER SMALL ROAD TRANSPORT AS ON 30.09.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
1	STATE BANK OF INDIA	4800	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	2100	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	3200	28	128	28	128	0.88
4	CANARA BANK	1050	0	0	0	0	0.00
5	UCO BANK	2000	0	0	0	0	0.00
6	BANK OF BARODA	1750	16	82	16	82	0.91
7	UNION BANK OF INDIA	800	263	581	263	581	32.88
	OTHER BANKS						
8	BANK OF INDIA	1350	357	1401	357	1364	26.44
9	BANK OF MAHARASHTRA	100	0	0	0	0	0.00
10	INDIAN BANK	1350	1020	7264	1020	7150	75.56
11	INDIAN OVERSEAS BANK	300	27	52	27	52	9.00
12	PUNJAB AND SIND BANK	100	0	0	0	0	0.00
	Total Public Sector Bank	18900	1711	9508	1711	9357	9.05
	PRIVATE BANKS						
13	IDBI	200	9	56	9	44	4.50
14	ICICI BANK	400	0	0	0	0	0.00
15	FEDERAL BANK	10	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	10	0	0	0	0	0.00
17	SOUTH INDIAN BANK	10	0	0	0	0	0.00
18	AXIS BANK	400	0	0	0	0	0.00
19	HDFC BANK	400	0	0	0	0	0.00
20	INDUSIND BANK	430	0	0	0	0	0.00
21	KARNATAKA BANK	10	0	0	0	0	0.00
22	KOTAK MAHINDRA	10	0	0	0	0	0.00
23	YES BANK	10	0	0	0	0	0.00
24	BANDHAN BANK	10	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	1900	9	56	9	44	0.47
	Total COMM. BANKS	20800	1720	9564	1720	9401	8.27
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	700	44	66	44	66	6.29
29	UTTAR BIHAR GRAMIN BANK	500	2	9	2	9	0.40
	Total Region Rural Bank	1200	46	75	46	75	3.83
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0.00
31	UTKARSH SFB	0	0	0	0	0	0.00
32	UJJIVAN SFB	0	0	0	0	0	0.00
	Total Small Financial Bank	0	0	0	0	0	0.00
	TOTAL FOR BIHAR	22000	1766	9639	1766	9476	8.03

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

BANK WISE PERFORMANCE : KISAN CREDIT CARD AS ON : 30.09.2020

SL. NO	BANK NAME	KCC -NEW										KCC-RENEW						TOTAL KCC (NEW+RENEW)						KCC DISBURSEMENT				LANDLESS LABOUR/TENANT FARMER/ORA		KCC due for renewal	AMT. IN RS. LAKH																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
		TARGET		SANCTION		DISBURSED		% ACHIEVEMENT		SANCTION		DISBURSED		SANCTION		DISBURSED		RABI	KHARIF	TOTAL	NO.	AMT.	NO.	AMT.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

DISTRICT WISE PERFORMANCE UNDER : KISAN CREDIT CARD AS ON 30.09.2020

SL	DISTRICT NAME	KCC-NEW						KCC-RENEW						TOTAL KCC (NEW+RENEW)						KCC DISBURSEMENT				LANDLESS LABOUR/TENANT FARMER/ORAL LESSEE				KCC due for renewal										
		TARGET			SANCTION			DISBURSED			% ACHIEVEMENT			SANCTION			DISBURSED			SANCTION			DISBURSED			RABI	KHARIF		TOTAL									
		NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.													
1	Araria	24159	19326	1935	2115	1911	2022	7.91	10.46	8910	7900	8909	7814	10845	10015	10820	9836	0	7437	7437	545	292	30864	27244	0	7437	7437	545	292	30864	27244	0	7437	7437	545	292	30864	27244
2	Arwal	8801	7041	609	673	594	663	6.75	9.42	7052	5463	7036	5451	7661	6136	7630	6114	0	4814	4814	63	47	9529	5911	0	4814	4814	63	47	9529	5911	0	4814	4814	63	47	9529	5911
3	Aurangabad	28402	22722	1513	1535	1470	1511	5.18	6.65	23521	18317	23516	18301	25034	19852	24986	19812	0	17467	17467	313	318	56488	25927	0	17467	17467	313	318	56488	25927	0	17467	17467	313	318	56488	25927
4	Banka	20121	16096	2466	2623	2398	2576	11.92	16.00	9960	9062	9943	8857	12426	11685	12341	11433	0	10435	10435	1024	392	18467	13982	0	10435	10435	1024	392	18467	13982	0	10435	10435	1024	392	18467	13982
5	Begusarai	32925	26338	3302	3648	3255	3568	9.89	13.55	37504	18742	37488	18526	40806	22390	40743	22094	0	20140	20140	2106	1068	60475	28976	0	20140	20140	2106	1068	60475	28976	0	20140	20140	2106	1068	60475	28976
6	Bhagalpur	35152	28120	6331	6351	6218	6215	17.69	22.10	12611	10867	12604	10790	18942	17218	18822	17005	0	16866	16866	2313	1341	21624	15979	0	16866	16866	2313	1341	21624	15979	0	16866	16866	2313	1341	21624	15979
7	Bhojpur	29726	23779	1511	1305	1487	1291	5.00	5.43	30565	21669	30558	21647	32076	22974	32045	22938	0	21109	21109	203	110	35851	27582	0	21109	21109	203	110	35851	27582	0	21109	21109	203	110	35851	27582
8	Buxar	21966	17571	1795	1837	1749	1791	7.96	10.19	13892	10796	13886	10773	15687	12633	15635	12564	0	9033	9033	112	67	22510	14085	0	9033	9033	112	67	22510	14085	0	9033	9033	112	67	22510	14085
9	Darbhanga	27377	21902	1973	1437	1939	1321	7.08	6.03	7627	8106	7626	8009	9600	9543	9565	9330	0	8027	8027	319	151	23432	14699	0	8027	8027	319	151	23432	14699	0	8027	8027	319	151	23432	14699
10	East Champaran	38088	30469	4759	4120	4694	3915	12.32	12.85	85870	40622	85868	40504	90629	44742	90562	44419	0	27575	27575	280	233	129047	71876	0	27575	27575	280	233	129047	71876	0	27575	27575	280	233	129047	71876
11	Gaya	37518	30012	2674	2281	2588	2125	6.90	7.08	28465	24298	28459	24168	31139	26579	31047	26293	0	24018	24018	382	215	34970	26529	0	24018	24018	382	215	34970	26529	0	24018	24018	382	215	34970	26529
12	Gopalganj	29652	23720	4359	3585	4286	3308	14.45	13.95	17692	11006	17688	10891	22051	14591	21974	14199	0	11595	11595	213	181	61200	39747	0	11595	11595	213	181	61200	39747	0	11595	11595	213	181	61200	39747
13	Jamui	18888	15109	3751	3521	3661	3482	19.38	23.05	22977	16686	22963	16663	26728	20207	26624	20145	0	18738	18738	1499	779	42635	17623	0	18738	18738	1499	779	42635	17623	0	18738	18738	1499	779	42635	17623
14	Jehanabad	11521	9217	1400	1270	1345	1217	11.67	13.20	8593	6893	8575	6744	9993	8163	9920	7961	0	6027	6027	59	25	9976	7344	0	6027	6027	59	25	9976	7344	0	6027	6027	59	25	9976	7344
15	Kaimur	19269	15414	1746	1752	1688	1642	8.76	10.65	9121	7082	9103	7049	10867	8834	10791	8691	0	6473	6473	56	33	16331	9774	0	6473	6473	56	33	16331	9774	0	6473	6473	56	33	16331	9774
16	Katihar	22118	17694	2351	2656	2314	2487	10.46	14.06	7156	7126	7149	7008	9501	9762	9463	9495	0	7251	7251	600	372	52723	35465	0	7251	7251	600	372	52723	35465	0	7251	7251	600	372	52723	35465
17	Khagaria	18315	14652	2169	3439	2118	3238	11.56	22.10	26503	18036	26490	18012	28672	21475	28608	21250	0	19419	19419	604	292	41809	21862	0	19419	19419	604	292	41809	21862	0	19419	19419	604	292	41809	21862
18	Kishanganj	13383	10706	1588	1477	1575	1445	11.77	13.50	8151	7257	8150	7176	9739	8734	9725	8621	0	6539	6539	197	96	24242	21346	0	6539	6539	197	96	24242	21346	0	6539	6539	197	96	24242	21346
19	Lakhisarai	12287	9829	1365	1122	1346	1103	10.95	11.22	15134	11379	15119	11355	16499	12501	16465	12458	0	12049	12049	941	418	28144	12445	0	12049	12049	941	418	28144	12445	0	12049	12049	941	418	28144	12445
20	Madhepura	16171	17936	3844	24453	3808	24374	23.55	188.42	6339	8711	6329	8667	10183	33164	10137	35041	0	14180	14180	715	519	27098	19259	0	14180	14180	715	519	27098	19259	0	14180	14180	715	519	27098	19259
21	Madhubani	44111	35287	3375	2548	3317	2435	7.52	6.90	24350	19789	24318	19659	27725	22337	27635	22094	0	18928	18928	238	134	97073	36944	0	18928	18928	238	134	97073	36944	0	18928	18928	238	134	97073	36944
22	Munger	14796	11836	3866	3102	3844	3084	25.98	26.06	11671	9556	11661	9479	15537	12658	15505	12563	0	11581	11581	747	424	21842	10966	0	11581	11581	747	424	21842	10966	0	11581	11581	747	424	21842	10966
23	Muzaffarpur	47433	37945	13254	16140	13110	15769	27.64	41.56	29300	20233	29289	19950	42554	36373	42399	35719	0	17504	17504	597	384	59822	36785	0	17504	17504	597	384	59822	36785	0	17504	17504	597	384	59822	36785
24	Nailanda	35452	28361	1893	1720	1809	1672	5.10	5.90	29841	20908	29833	20551	31734	22628	31642	22223	0	20044	20044	422	328	43775	25623	0	20044	20044	422	328	43775	25623	0	20044	20044	422	328	43775	25623
25	Nawada	23181	18545	1315	1243	1250	1157	5.39	6.24	24110	17503	24104	17407	25425	18746	25354	18564	0	16774	16774	108	65	40774	20592	0	16774	16774	108	65	40774	20592	0	16774	16774	108	65	40774	20592
26	Patna	66103	52882	5571	5608	5413	5300	8.19	10.02	21264	17617	21231	17357	26835	23225	26644	22857	0	14656	14656	4785	5120	51109	28969	0	14656	14656	4785	5120	51109	28969	0	14656	14656	4785	5120	51109	28969
27	Purnea	24587	19668	2384	2808	2309	2616	9.39	13.30	17897	17951	17895	17750	20281	20759	20204	20366	0	15167	15167	394	176	43121	41316	0	15167	15167	394	176	43121	41316	0	15167	15167	394	176	43121	41316
28	Rohtas	30232	24186	3209	3194	3132	3002	10.36	12.41	16807	11670	16794	11606	20016	14864	19926	14608	0	11078	11078	496	316	25943	14852	0	11078	11078	496	316	25943	14852	0	11078	11078	496	316	25943	14852
29	Saharsa	10947	8757	1647	3868	1564	3696	14.29	42.21	6892	8021	6788	7788	8539																								

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY:- 2020-21							
BANK WISE OUTSTANDING AND NPA UNDER KCC LOAN AS ON 30.09.2020							
(Amount in Rs.Lakh)							
SL. NO.	BANKS NAME	KISSAN CREDIT CARD OUTSTANDING		NPA IN KCC		NPA %	
		NO.	O/S AMOUNT	NO.	NPA AMOUNT	NO.	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	208974	153617	97657	69830	46.73	45.46
2	CENTRAL BANK OF INDIA	270523	211712	74562	60044	27.56	28.36
3	PUNJAB NATIONAL BANK	308350	203248	217675	135457	70.59	66.65
4	CANARA BANK	22836	25163	18663	13910	81.73	55.28
5	UCO BANK	105845	161137	61138	93172	57.76	57.82
6	BANK OF BARODA	97406	96681	17473	17417	17.94	18.01
7	UNION BANK OF INDIA	76742	59931	13501	10998	17.59	18.35
	OTHER BANKS						
8	BANK OF INDIA	135086	80666	53223	21191	39.40	26.27
9	BANK OF MAHARASHTRA	537	261	0	0	0.00	0.00
10	INDIAN BANK	57685	48238	27789	22784	48.17	47.23
11	INDIAN OVERSEAS BANK	2982	3031	785	948	26.32	31.28
12	PUNJAB AND SIND BANK	84	263	0	0	0.00	0.00
	Total Public Sector Bank	1287050	1043948	582466	445751	45.26	42.70
	PRIVATE BANKS						
13	IDBI	4689	5430	673	937	14.35	17.26
14	ICICI BANK	5275	24439	0	0	0.00	0.00
15	FEDERAL BANK	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0.00	0.00
18	AXIS BANK	1660	5038	0	0	0.00	0.00
19	HDFC BANK	303398	109201	0	0	0.00	0.00
20	INDUSIND BANK	0	0	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0	0	0
23	YES BANK	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0
	Total Private Sector Bank	315022	144108	673	937	0.21	0.65
	Total COMM. BANKS	1602072	1188056	583139	446688	36.40	37.60
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	469551	75671	242648	34349	51.68	45.39
	Total Cooperative Bank	469551	75671	242648	34349	51.68	45.39
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	718198	525039	208194	184695	28.99	35.18
29	UTTAR BIHAR GRAMIN BANK	923724	604656	127003	67417	13.75	11.15
	Total Region Rural Bank	1641922	1129695	335197	252112	20.41	22.32
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0.00	0.00
31	UTKARSH SFB	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	0	0	0	0	0.00	0.00
	Total Small Financial Bank	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	3713545	2393422	1160984	733149	31.26	30.63

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK-WISE AGRICULTURE LOAN OUTSTANDING TO SMALL, MARGINAL & OTHER FARMERES AS ON 30.09.2020							
Rs. In Lakh							
SL. NO.	BANKS NAME	SMALL FARMERS		MARGINAL FARMERS		OTHER FARMERS	
		NO.	O/S AMOUNT	NO.	O/S AMOUNT	NO.	O/S AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	96856	72236	352389	286691	32456	60112
2	CENTRAL BANK OF INDIA	102971	96081	165927	138463	90235	87248
3	PUNJAB NATIONAL BANK	196081	153268	334059	284745	3614	78108
4	CANARA BANK	37486	39968	32787	72688	59894	125601
5	UCO BANK	107969	104294	53190	34337	115759	101279
6	BANK OF BARODA	46472	38640	74578	62026	52119	70369
7	UNION BANK OF INDIA	66767	57540	20198	15487	9486	17026
	OTHER BANKS						
8	BANK OF INDIA	0	0	0	0	210440	163197
9	BANK OF MAHARASHTRA	0	0	0	0	1836	1770
10	INDIAN BANK	3307	4862	11694	12460	249294	279409
11	INDIAN OVERSEAS BANK	311	1303	2422	5913	3744	12066
12	PUNJAB AND SIND BANK	0	0	0	0	98	325
	Total Public Sector Bank	658220	568192	1047244	912810	828975	996510
	PRIVATE BANKS						
13	IDBI	0	0	0	0	128036	47618
14	ICICI BANK	0	0	0	0	39714	69792
15	FEDERAL BANK	0	0	0	0	1416	1750
16	JAMMU KASHMIR BANK	0	0	1	1	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0
18	AXIS BANK	29324	57531	0	0	0	2
19	HDFC BANK	0	0	0	0	304398	152172
20	INDUSIND BANK	0	0	0	0	16988	228747
21	KARNATAKA BANK	0	0	0	0	3	86
22	KOTAK MAHINDRA	4348	8115	24478	25392	124	416
23	YES BANK	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	857029	277225
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0
	Total Private Sector Bank	33672	65646	24479	25393	1347708	777808
	Total COMM. BANKS	691892	633838	1071723	938203	2176683	1774318
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	281554	89813	93842	29931	29	22
	Total Cooperative Bank	281554	89813	93842	29931	29	22
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	302910	313605	441162	337660	282850	189902
29	UTTAR BIHAR GRAMIN BANK	571862	355571	361180	224574	259295	71311
	Total Region Rural Bank	874772	669176	802342	562234	542145	261213
	SMALL FINANCE BANK						
30	JANA SFB	18660	6562	0	0	0	1
31	UTKARSH SFB	191395	44033	492160	113228	0	0
32	UJJIVAN SFB	10405	2206	195163	46419	16030	3877
	Total Smali Financial Bank	220460	52801	687323	159647	16030	3878
	TOTAL FOR BIHAR	2068678	1445628	2655230	1690015	2734887	2039431

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA				
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21				
RETURN UPTO THE QUARTER ENDED Sept. 2020 ATM IN KCC				
SL. NO.	BANK NAME	KCC OUTSTANDING NO. OF ACCOUNTS AS ON 30.09.2020	SMART CARD/ATM ENABLED CARD ISSUED DURING THE FY 2020-21	SMART CARD/ATM ENABLED CARD ISSUED (CUMULATIVE)
	LEAD BANKS			
1	STATE BANK OF INDIA	208974	2338	237243
2	CENTRAL BANK OF INDIA	270523	2648	290339
3	PUNJAB NATIONAL BANK	308350	1771	173344
4	CANARA BANK	22836	635	126186
5	UCO BANK	105845	0	111655
6	BANK OF BARODA	97406	0	111789
7	UNION BANK OF INDIA	76742	0	144002
	OTHER BANKS			
8	BANK OF INDIA	135086	1596	161249
9	BANK OF MAHARASHTRA	537	0	796
10	INDIAN BANK	57685	0	81540
11	INDIAN OVERSEAS BANK	2982	0	3330
12	PUNJAB AND SIND BANK	84	0	0
	Total Public Sector Bank	1287050	8988	1441473
	PRIVATE BANKS			
13	IDBI	4689	0	0
14	ICICI BANK	5275	0	0
15	FEDERAL BANK	0	0	2
16	JAMMU KASHMIR BANK	0	0	0
17	SOUTH INDIAN BANK	0	0	0
18	AXIS BANK	1660	0	0
19	HDFC BANK	303398	0	0
20	INDUSIND BANK	0	0	0
21	KARNATAKA BANK	0	0	0
22	KOTAK MAHINDRA	0	0	0
23	YES BANK	0	0	0
24	BANDHAN BANK	0	0	0
25	RBL BANK	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0
	Total Private Sector Bank	315022	0	2
	Total COMM. BANKS	1602072	8988	1441475
	CO-OPERATIVE BANKS			
27	STATE CO-OP. BANK	469551	771	191416
	Total Cooperative Bank	469551	771	191416
	REGIONAL RURAL BANKS			
28	DAKSHIN BIHAR GRAMIN BA	718198	3538	605161
29	UTTAR BIHAR GRAMIN BANK	923724	6628	477779
	Total Region Rural Bank	1641922	10166	1082940
	SMALL FINANCE BANK			
30	JANA SFB	0	0	0
31	UTKARSH SFB	0	0	0
32	UJJIVAN SFB	0	0	0
	Total Small Financial Bank	0	0	0
	TOTAL FOR BIHAR	3713545	19925	2715831

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER DAIRY UNITS AS ON : 30.09.2020 (Amt. in Rs. Lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	Amt	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	38966	68188	142	218	94	155	0.24	0.23
2	CENTRAL BANK OF INDIA	14257	24945	132	207	132	148	0.93	0.59
3	PUNJAB NATIONAL BANK	27895	48814	335	230	335	230	1.20	0.47
4	CANARA BANK	12921	22602	49	54	39	43	0.30	0.19
5	UCO BANK	13234	23157	0	0	0	0	0.00	0.00
6	BANK OF BARODA	17130	29977	25	50	25	42	0.15	0.14
7	UNION BANK OF INDIA	4736	8284	48	144	48	144	1.01	1.74
	OTHER BANKS								
8	BANK OF INDIA	9747	17062	237	351	237	251	2.43	1.47
9	BANK OF MAHARASHTRA	20	36	0	0	0	0	0.00	0.00
10	INDIAN BANK	17841	31216	1150	1610	1150	1610	6.45	5.16
11	INDIAN OVERSEAS BANK	2196	3845	143	165	143	165	6.51	4.29
12	PUNJAB AND SIND BANK	37	65	0	0	0	0	0.00	0.00
	Total Public Sector Bank	158980	278191	2261	3029	2203	2788	1.39	1.00
	PRIVATE BANKS								
13	IDBI	1000	1759	20	55	20	31	2.00	1.76
14	ICICI BANK	1077	1878	0	0	0	0	0.00	0.00
15	FEDERAL BANK	39	67	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0
18	AXIS BANK	598	1047	0	0	0	0	0.00	0
19	HDFC BANK	2837	4952	0	0	0	0	0.00	0.00
20	INDUSIND BANK	762	1330	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	10351	18115	47531	23485	47531	23485	459.19	129.64
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	16664	29148	47551	23540	47551	23516	285.35	80.68
	Total COMM. BANKS	175644	307339	49812	26569	49754	26304	28.33	8.56
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	18909	33083	0	0	0	0	0.00	0.00
	Total Cooperative Bank	18909	33083	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	43601	76303	6085	359	6085	359	13.96	0.47
29	UTTAR BIHAR GRAMIN BANK	46210	80868	74	102	68	65	0.15	0.08
	Total Region Rural Bank	89811	157171	6159	461	6153	424	6.85	0.27
	SMALL FINANCE BANK								
30	JANA SFB	349	610	20	12	20	12	0.00	0
31	UTKARSH SFB	15362	26882	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	4540	7945	596	594	596	594	13.13	7.48
	Total Small Financial Bank	20251	35437	616	606	616	606	3.10	1.74
	TOTAL FOR BIHAR	304615	533030	56587	27636	56523	27334	18.56	5.13

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PERFORMANCE :KCC ANIMAL HUSBANDRY AS ON 30.09.2020 (Amt in Rs. Lakh)									
SL. NO	BANK NAME	KCC ANIMAL HUSBANDRY -NEW							
		TARGET		SANCTION		DISBURSED		% ACHIEVEMENT	
		NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT.
	LEAD BANKS								
1	STATE BANK OF INDIA	115134	57567	102	58	102	58	0.09	0.10
2	CENTRAL BANK OF INDIA	42108	21054	172	77	172	46	0.41	0.22
3	PUNJAB NATIONAL BANK	82420	41210	1266	822	1266	822	1.54	1.99
4	CANARA BANK	38150	19075	2581	1387	2570	1191	6.74	6.24
5	UCO BANK	39118	19559	105	125	65	95	0.17	0.49
6	BANK OF BARODA	50632	25316	204	192	204	192	0.40	0.76
7	UNION BANK OF INDIA	13990	6995	802	1024	802	1024	5.73	14.64
	OTHER BANKS								
8	BANK OF INDIA	28804	14402	106	50	106	47	0.37	0.33
9	BANK OF MAHARASHTRA	60	30	0	0	0	0	0.00	0.00
10	INDIAN BANK	52706	26353	129	192	0	0	0.00	0.00
11	INDIAN OVERSEAS BANK	6524	3262	274	282	274	282	4.20	8.65
12	PUNJAB AND SIND BANK	110	55	12	65	12	65	10.91	118.18
	Total Public Sector Bank	469756	234878	6073	4523	5713	3922	1.22	1.67
	PRIVATE BANKS								
13	IDBI	2962	1481	0	0	0	0	0.00	0.00
14	ICICI BANK	3170	1585	0	0	0	0	0.00	0.00
15	FEDERAL BANK	114	57	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	1744	872	0	0	0	0	0.00	0.00
19	HDFC BANK	8344	4172	21	208	20	208	0.24	4.99
20	INDUSIND BANK	2246	1123	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	30592	15296	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	49172	24586	26	234	25	234	0.05	0.95
	Total COMM. BANKS	518928	259464	6099	4757	5738	4156	1.11	1.60
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	55864	27932	0	0	0	0	0.00	0.00
	Total Cooperative Bank	55864	27932	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	128834	64417	203	151	4	2	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	136542	68271	788	375	788	251	0.58	0.37
	Total Region Rural Bank	265376	132688	991	526	792	253	0.30	0.19
	SMALL FINANCE BANK								
30	JANA SFB	1026	513	0	0	0	0	0.00	0.00
31	UTKARSH SFB	45394	22697	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	13412	6706	0	0	0	0	0.00	0.00
33	SMALL FINANCE BANK Total Sma	59832	29916	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	900000	450000	7090	5283	6530	4409	0.73	0.98

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

BANK WISE PROGRESS UNDER POULTRY UNITS AS ON : 30.09.2020 (Amt. in Rs. Lakh)

SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	Amt	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	10444	28258	20	185	14	180	0.13	0.64
2	CENTRAL BANK OF INDIA	3830	10347	95	320	95	256	2.48	2.47
3	PUNJAB NATIONAL BANK	7495	20249	9	30	9	30	0.12	0.15
4	CANARA BANK	3472	9376	13	1830	6	1685	0.17	17.97
5	UCO BANK	3568	9618	0	0	0	0	0.00	0.00
6	BANK OF BARODA	4612	12444	8	82	8	82	0.17	0.66
7	UNION BANK OF INDIA	1267	3439	14	22	14	22	1.10	0.64
	OTHER BANKS								
8	BANK OF INDIA	2626	7079	55	144	55	87	2.09	1.23
9	BANK OF MAHARASHTRA	6	16	0	0	0	0	0.00	0.00
10	INDIAN BANK	4801	12957	117	326	117	326	2.44	2.52
11	INDIAN OVERSEAS BANK	597	1594	13	132	13	132	2.18	8.28
12	PUNJAB AND SIND BANK	10	27	0	0	0	0	0.00	0.00
	Total Public Sector Bank	42728	115404	344	3071	331	2800	0.77	2.43
	PRIVATE BANKS								
13	IDBI	277	726	0	0	0	0	0.00	0.00
14	ICICI BANK	284	784	0	0	0	0	0.00	0.00
15	FEDERAL BANK	10	27	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0
18	AXIS BANK	172	440	0	0	0	0	0.00	0
19	HDFC BANK	768	2056	0	0	0	0	0.00	0.00
20	INDUSIND BANK	206	550	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	1	1	1	1	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	2785	7515	2259	1244	2259	1244	81.11	16.55
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	4502	12098	2260	1245	2260	1245	50.20	10.29
	Total COMM. BANKS	47230	127502	2604	4316	2591	4045	5.49	3.17
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	5081	13722	1	25	1	25	0.02	0.18
	Total Cooperative Bank	5081	13722	1	25	1	25	0.02	0.18
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	11724	31652	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	12423	33546	0	0	0	0	0.00	0.00
	Total Region Rural Bank	24147	65198	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	91	252	0	0	0	0	0.00	0.00
31	UTKARSH SFB	4131	11150	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1220	3296	0	0	0	0	0.00	0.00
	Total Small Financial Bank	5442	14698	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	81900	221120	2605	4341	2592	4070	3.16	1.84

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER FISHERY UNITS AS ON : 30.09.2020 (Amt. in Rs. Lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	Amt	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	16239	16239	5	202	4	177	0.02	1.09
2	CENTRAL BANK OF INDIA	5950	5950	1	1	1	1	0.02	0.02
3	PUNJAB NATIONAL BANK	11637	11637	6	109	6	109	0.05	0.94
4	CANARA BANK	5384	5384	6	60	2	15	0.04	0.28
5	UCO BANK	5515	5515	0	0	0	0	0.00	0.00
6	BANK OF BARODA	7149	7149	9	29	9	29	0.13	0.41
7	UNION BANK OF INDIA	1973	1973	6	17	6	17	0.30	0.86
	OTHER BANKS								
8	BANK OF INDIA	4068	4068	33	60	33	46	0.81	1.13
9	BANK OF MAHARASHTRA	8	8	0	0	0	0	0.00	0.00
10	INDIAN BANK	7446	7446	0	0	0	0	0.00	0.00
11	INDIAN OVERSEAS BANK	924	924	0	0	0	0	0.00	0.00
12	PUNJAB AND SIND BANK	15	15	0	0	0	0	0.00	0.00
	Total Public Sector Bank	66308	66308	66	478	61	394	0.09	0.59
	PRIVATE BANKS								
13	IDBI	430	430	0	0	0	0	0.00	0.00
14	ICICI BANK	454	454	0	0	0	0	0.00	0.00
15	FEDERAL BANK	16	16	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	250	250	0	0	0	0	0.00	0.00
19	HDFC BANK	1183	1183	0	0	0	0	0.00	0.00
20	INDUSIND BANK	0	0	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	316	316	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	0	0	1595	845	1595	845	0.00	0.00
25	RBL BANK	4321	4321	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	6970	6970	1595	845	1595	845	22.88	12.12
	Total COMM. BANKS	73278	73278	1661	1323	1656	1239	2.26	1.69
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	7884	7884	0	0	0	0	0.00	0.00
	Total Cooperative Bank	7884	7884	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	18191	18191	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	19280	19280	0	0	0	0	0.00	0.00
	Total Region Rural Bank	37471	37471	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	144	144	0	0	0	0	0.00	0.00
31	UTKARSH SFB	6409	6409	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1894	1894	0	0	0	0	0.00	0.00
	Total Small Financial Bank	8447	8447	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	127080	127080	1661	1323	1656	1239	1.30	0.97

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

BANK WISE PERFORMANCE :KCC FISHERY AS ON 30.09.2020 (Amt. in Rs. Lakh)

SL. NO	BANK NAME	KCC FISHERIES -NEW							
		TARGET		SANCTION		DISBURSED		% ACHIEVEMENT	
		NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT.
	LEAD BANKS								
1	STATE BANK OF INDIA	63956	31978	45	24	45	24	0.07	0.08
2	CENTRAL BANK OF INDIA	23398	11699	2	3	2	2	0.01	0.02
3	PUNJAB NATIONAL BANK	45790	22895	94	94	94	94	0.21	0.41
4	CANARA BANK	21188	10594	1	1	1	1	0.00	0.01
5	UCO BANK	21726	10863	0	0	0	0	0.00	0.00
6	BANK OF BARODA	28136	14068	6	34	6	34	0.02	0.24
7	UNION BANK OF INDIA	7770	3885	1	1	1	1	0.01	0.03
	OTHER BANKS								
8	BANK OF INDIA	16008	8004	16	23	16	23	0.10	0.29
9	BANK OF MAHARASHTRA	36	18	0	0	0	0	0.00	0.00
10	INDIAN BANK	29288	14644	0	0	0	0	0.00	0.00
11	INDIAN OVERSEAS BANK	3608	1804	17	31	17	31	0.47	1.72
12	PUNJAB AND SIND BANK	60	30	0	0	0	0	0.00	0.00
	Total Public Sector Bank	260964	130482	182	211	182	210	0.07	0.16
	PRIVATE BANKS								
13	IDBI	1664	832	0	0	0	0	0.00	0.00
14	ICICI BANK	1762	881	0	0	0	0	0.00	0.00
15	FEDERAL BANK	62	31	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	972	486	0	0	0	0	0.00	0.00
19	HDFC BANK	4624	2312	0	0	0	0	0.00	0.00
20	INDUSIND BANK	0	622	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	1244	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	0	8495	0	0	0	0	0.00	0.00
25	RBL BANK	16990	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	27318	13659	0	0	0	0	0.00	0.00
	Total COMM. BANKS	288282	144141	182	211	182	210	0.06	0.15
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	31036	15518	0	0	0	0	0.00	0.00
	Total Cooperative Bank	31036	15518	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	71578	35789	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	75856	37928	0	0	0	0	0.00	0.00
	Total Region Rural Bank	147434	73717	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	576	288	0	0	0	0	0.00	0.00
31	UTKARSH SFB	25220	12610	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	7452	3726	0	0	0	0	0.00	0.00
33	SMALL FINANCE BANK Total Sm	33248	16624	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	500000	250000	182	211	182	210	0.04	0.08

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY:2020-21						
BANK-WISE PROGRESS UNDER SELF HELP GROUP AS ON 30.09.2020 (Rs. In Lakhs)						
SL.NO.	NAME OF BANKS	TARGET (CREDIT LINKAGE)	SAVING BANK LINKAGE DONE	CREDIT LINKAGE (SANCTION)		CREDIT LINKAGE % ACHIEV.
		NO.	NO.	NO.	AMT.	(NO.)
	LEAD BANKS					
1	STATE BANK OF INDIA	35441	4705	7548	14585	21.30
2	CENTRAL BANK OF INDIA	18893	2379	5555	9915	29.40
3	PUNJAB NATIONAL BANK	31256	606	1390	2920	4.45
4	CANARA BANK	8881	844	1698	2866	19.12
5	UCO BANK	8704	1299	2017	4368	23.17
6	BANK OF BARODA	10283	1917	3581	6491	34.82
7	UNION BANK OF INDIA	5629	10	100	221	1.78
	OTHER BANKS					
8	BANK OF INDIA	12808	718	2029	3415	15.84
9	BANK OF MAHARASHTRA	66	0	0	0	0.00
10	INDIAN BANK	10905	237	365	515	3.35
11	INDIAN OVERSEAS BANK	1309	13	11	23	0.84
12	PUNJAB AND SIND BANK	260	0	0	0	0.00
	Total Public Sector Bank	144435	12728	24294	45319	16.82
	PRIVATE BANKS					
13	IDBI	1581	32	45	68	2.85
14	ICICI BANK	850	750	710	995	83.53
15	FEDERAL BANK	140	0	0	0	0.00
16	JAMMU KASHMIR BANK	14	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0.00
18	AXIS BANK	1159	0	0	0	0.00
19	HDFC BANK	1376	0	0	0	0.00
20	INDUSIND BANK	288	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0.00
22	KOTAK MAHINDRA	105	0	0	0	0.00
23	YES BANK	14	0	0	0	0.00
24	BANDHAN BANK	2679	0	0	0	0.00
25	RBL BANK	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0.00
	Total Private Sector Bank	8206	782	755	1063	9.20
	Total COMM. BANKS	152641	13510	25049	46382	16.41
	CO-OPERATIVE BANKS					
27	STATE CO-OP. BANK	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0.00
	REGIONAL RURAL BANKS					
28	DAKSHIN BIHAR GRAMIN BANK	47701	6639	20345	42995	42.65
29	UTTAR BIHAR GRAMIN BANK	49658	11743	17311	25534	34.86
	Total Region Rural Bank	97359	18382	37656	68529	38.68
	SMALL FINANCE BANK					
30	JANA SFB	0	0	0	0	0.00
31	UTKARSH SFB	0	0	0	0	0.00
32	UJJIVAN SFB	0	0	0	0	0.00
	Total Small Financial Bank	0	0	0	0	0.00
	TOTAL FOR BIHAR	250000	31892	62705	114911	25.08

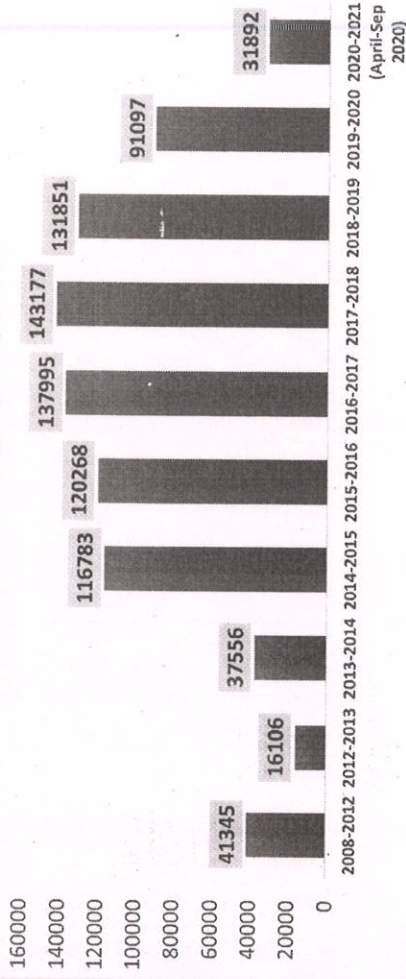
Snapshot-Jeevika SHGs Bank Linkage Status (April 2020-September 2020)

SL.No	Bank Name	Progress of SHGs Saving Account Opening (April 2020-September 2020)	Progress of SHGs 1st credit linkage (April 2020-September 2020)	Progress of SHGs 2nd credit linkage (April 2020-September 2020)	Progress of SHGs 3rd credit linkage (April 2020-September 2020)	Progress of SHGs 4th credit linkage (April 2020-September 2020)	Total Credit Linkage (1st+2nd+3rd+4th) during (April 2020-September 2020)	Progress of Credit Amount in Rs Lakhs (1st, 2nd, 3rd & 4th credit linkage) (April 2020-September 2020)
1	Dakshin Bihar Gramin Bank	6639	7409	9601	3068	267	20345	42995
2	Uttar Bihar Gramin Bank	11743	9743	6838	730	0	17311	25534
3	State Bank of India	4705	4296	3033	219	0	7548	14585
4	Central Bank of India	2379	2520	2910	119	6	5555	9915
5	Punjab National Bank (Including OBC & United Bank of India)	606	520	692	162	16	1390	2920
6	Bank of Baroda (Including Dena & Vijaya Bank)	1917	1973	1481	94	33	3581	6491
7	Uco Bank	1299	1096	803	118	0	2017	4368
8	Bank of India	718	1096	807	123	3	2029	3415
9	Canara Bank (Including Syndicate Bank)	844	986	562	92	58	1698	2866
10	Indian Bank (Including Allahabad Bank)	237	271	61	33	0	365	515
11	Union Bank of India (Including Corporation Bank & Andhra Bank)	10	23	77	0	0	100	221
12	ICICI Bank	750	637	73	0	0	710	995
13	IDBI Bank	32	45	0	0	0	45	68
14	Indian Overseas Bank	13	0	7	4	0	11	23
Total		31892	30615	26945	4762	383	62705	114909

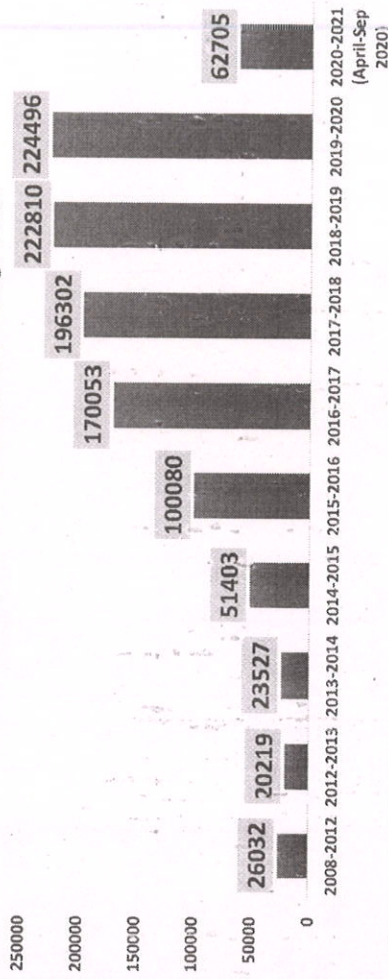
JEEVIKA-YEARWISE SHG BANK LINKAGE PROGRESS

Sl.No	Financial Year	No. of SHG's Savings A/C Opened	No. of SHG's 1st, 2nd & 3rd Bank Credit Linkage Done	Bank Credit Linkage Amount (1st, 2nd & 3rd) (in Rs. Lakhs)
1	2008-12	41345	26032	12258
	Progress (April 2008-Mar 2012)	41345	26032	12258
2	2012-13	57451	46251	22715.667
	Progress (April 2012-Mar 2013)	16106	20219	10458
3	2013-14	95007	69778	37642.7
	Progress (April 2013-Mar 2014)	37556	23527	14927
4	2014-15	211790	121181	65996
	Progress (April 2014-Mar 2015)	116783	51403	28353
5	2015-16	332058	221261	130002
	Progress (April 2015-Mar 2016)	120268	100080	64006
6	2016-17	470053	391314	299386
	Progress (April 2016-March 2017)	137995	170053	169385
7	2017-18	613230	587616	535801
	Progress (April 2017-March 2018)	143177	196302	236415
8	2018-19	745081	810426	816882
	Progress (April 2018-Mar 19)	131851	222810	281081
9	2019-20	836178	1034922	1199216
	Progress (April 2019-March 2020)	91097	224496	382334
10	2020-21	868070	1097627	1314125
	Progress (April 2020-Sep. 2020)	31892	62705	114909

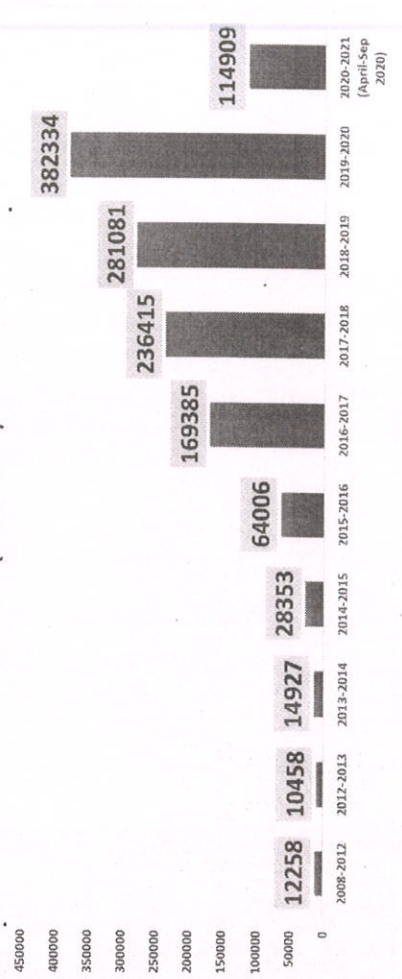
No. of SHG's Savings A/C Opened



No. of SHG's 1st, 2nd & 3rd Bank Credit Linkage Done

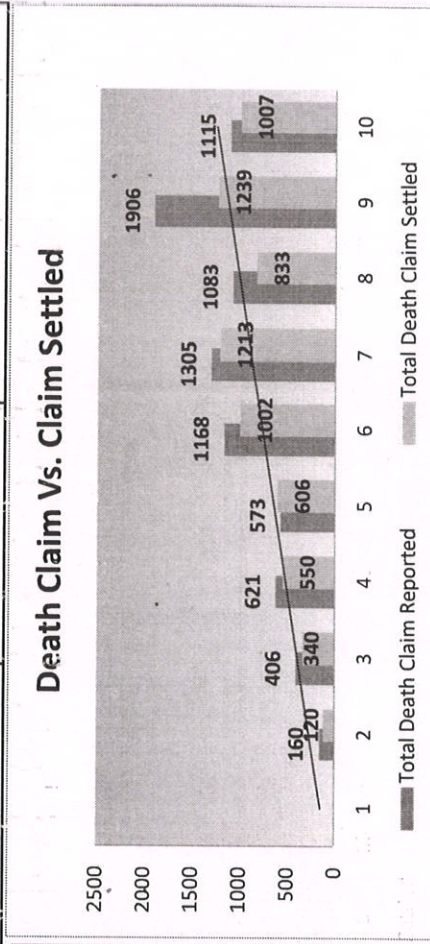
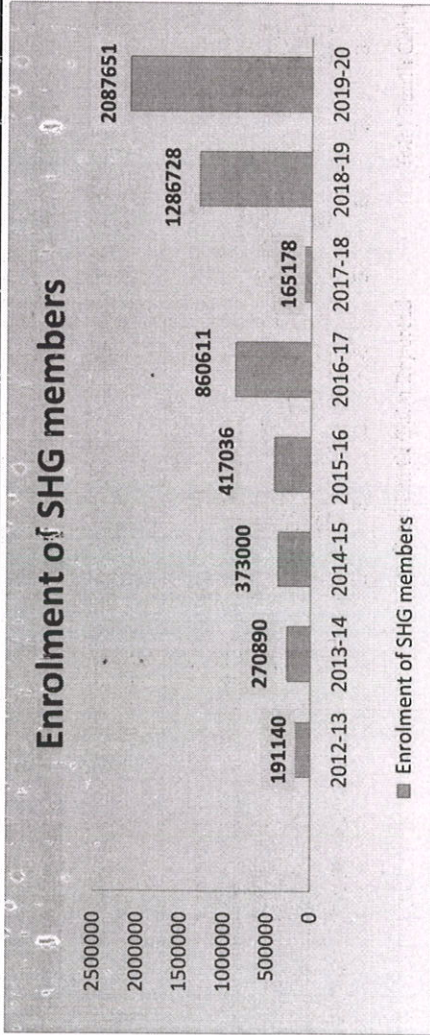


Bank Credit Linkage Amount (1st, 2nd & 3rd) (in Rs. Lakhs)



MICROINSURANCE – YEARWISE ACHIEVEMENT

Financial Year	Enrolment of SHG members	Total Death Claim Reported	Total Death Claim Settled	Claim Settlement Amt (In Lakhs)
2012-13	191140	160	120	37.35
2013-14	270890	406	340	102.9
2014-15	373000	621	550	166.66
2015-16	417036	573	606	181.8
2016-17	860611	1168	1002	303.75
2017-18	165178	1305	1213	374.7
2018-19	1286728	1083	833	1006.05
2019-20	2087651	1906	1239	2372.6
2020-21 (Till Sep 2020)	NIL	1115	1007	2014
Total	-	8337	6910	6559.81



STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21
BANK WISE PROGRESS UNDER EDUCATION LOAN AS ON 30.09.2020

SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	Rs. in Lakh
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
1	STATE BANK OF INDIA	7044	35201	3829	9880	3789	9116	53.79	25.90
2	CENTRAL BANK OF INDIA	3409	17037	1567	2275	1567	2217	45.97	13.01
3	PUNJAB NATIONAL BANK	5912	29567	8077	13343	8077	13343	136.62	45.13
4	CANARA BANK	2126	10637	799	4644	640	3440	30.10	32.34
5	UCO BANK	1354	6775	4404	2978	3947	52	291.51	0.77
6	BANK OF BARODA	2401	12029	373	2052	373	1031	15.54	8.57
7	UNION BANK OF INDIA	1858	9281	575	1254	571	687	30.73	7.40
	OTHER BANKS								
8	BANK OF INDIA	2597	12991	442	865	442	528	17.02	4.06
9	BANK OF MAHARASHTRA	104	542	2	5	2	5	1.92	0.92
10	INDIAN BANK	2243	11220	46	1644	46	511	2.05	4.55
11	INDIAN OVERSEAS BANK	513	2527	7	11	7	11	1.36	0.44
12	PUNJAB AND SIND BANK	96	479	6	15	6	15	6.25	3.13
	Total Public Sector Bank	29657	148286	20127	38966	19467	30956	65.64	20.88
	PRIVATE BANKS								
13	IDBI	2615	13121	69	421	69	103	2.64	0.79
14	ICICI BANK	3311	16591	45	273	45	273	1.36	1.65
15	FEDERAL BANK	331	1650	6	6	6	6	1.81	0.36
16	JAMMU KASHMIR BANK	57	287	1	2	1	2	1.75	0.70
17	SOUTH INDIAN BANK	57	287	10	21	10	21	17.54	7.32
18	AXIS BANK	2910	14559	10	55	10	55	0.34	0.38
19	HDFC BANK	3350	16709	13	28	13	28	0.39	0.17
20	INDUSIND BANK	762	3825	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	57	287	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	386	1916	0	0	0	0	0.00	0.00
23	YES BANK	115	576	0	0	0	0	0.00	0.00
24	BANDHAN BANK	469	2334	0	0	0	0	0.00	0.00
25	RBL BANK	57	287	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	57	287	0	0	0	0	0.00	0.00
	Total Private Sector Bank	14534	72716	154	806	154	488	1.06	0.67
	Total COMM. BANKS	44191	221002	20281	39772	19621	31444	44.40	14.23
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0.00	0.00
	Total Cooperative Bank	0	0	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	3925	19628	129	455	129	455	3.29	2.32
29	UTTAR BIHAR GRAMIN BANK	2375	11875	1894	5546	1894	225	79.75	1.89
	Total Region Rural Bank	6300	31503	2023	6001	2023	680	32.11	2.16
	SMALL FINANCE BANK								
30	JANA SFB	284	1400	0	0	0	0	0.00	0.00
31	UTKARSH SFB	51	227	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	832	4168	0	0	0	0	0.00	0.00
	Total Small Financial Bank	1167	5795	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	51658	258300	22304	45773	21644	32124	41.90	12.44

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY - 2020-21							
BANK-WISE OUTSTANDING AND NPA UNDER EDUCATION LOAN AS ON 30.09.2020							
SL. NO.	BANKS NAME	EDUCATION LOAN O/S		NPA IN EDUCATION LOAN		NPA %	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	23660	81812	4853	16854	20.51	20.60
2	CENTRAL BANK OF INDIA	8542	25827	2945	9046	34.48	35.03
3	PUNJAB NATIONAL BANK	22283	64077	5767	21178	25.88	33.05
4	CANARA BANK	5425	25166	739	2317	13.62	9.21
5	UCO BANK	9948	15748	977	12042	9.82	76.47
6	BANK OF BARODA	3811	13953	553	1360	14.51	9.75
7	UNION BANK OF INDIA	2759	11703	455	1596	16.49	13.64
	OTHER BANKS						
8	BANK OF INDIA	5909	18900	1020	2515	17.26	13.31
9	BANK OF MAHARASHTRA	227	1505	7	10	3.08	0.66
10	INDIAN BANK	3199	34023	2778	9742	86.84	28.63
11	INDIAN OVERSEAS BANK	643	2174	31	114	4.82	5.24
12	PUNJAB AND SIND BANK	97	433	21	146	21.65	33.72
	Total Public Sector Bank	86503	295321	20146	76920	23.29	26.05
	PRIVATE BANKS						
13	IDBI	592	2039	30	81	5.07	3.97
14	ICICI BANK	875	3524	0	0	0.00	0.00
15	FEDERAL BANK	17	59	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	6	20	0	0	0.00	0.00
17	SOUTH INDIAN BANK	10	21	0	0	0.00	0.00
18	AXIS BANK	302	1323	6	25	1.99	1.89
19	HDFC BANK	522	1215	11	20	2.11	1.65
20	INDUSIND BANK	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	2	9	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0.00	0.00
24	BANDHAN BANK	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0.00	0.00
	Total Private Sector Bank	2326	8210	47	126	2.02	1.53
	Total COMM. BANKS	88829	303531	20193	77046	22.73	25.38
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0.00	0.00
	Total Cooperative Bank	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	7103	20104	1003	3346	14.12	16.64
29	UTTAR BIHAR GRAMIN BANK	4486	12699	2004	6045	44.67	47.60
	Total Region Rural Bank	11589	32803	3007	9391	25.95	28.63
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0.00	0.00
31	UTKARSH SFB	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	0	0	0	0	0.00	0.00
	Total Small Financial Bank	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	100418	336334	23200	86437	23.10	25.70

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA)														(RS. IN LAKH)	
BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJNA (SHISHU CATEGORY- LOAN UP TO 50000) AS ON : Sept. 2020															
SL NO	BANK NAME	Shishu ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON September 2020				NO. OF Shishu ACCOUNTS RENEWED SANCT/DISB AS ON September 2020 (B)				TOTAL Shishu ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON September 2020 (A+B)				SINCE INCEPTION 2020	
		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED	
		NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT
1	LEAD BANKS														
2	STATE BANK OF INDIA	965	253	965	253	698	89	698	89	1663	342	1663	342	19158	7649
3	CENTRAL BANK OF INDIA	12076	2216	12076	1922	858	385	858	381	12934	2601	12934	2601	38910	11958
4	PUNJAB NATIONAL BANK	1617	768	941	439	307	132	271	118	1924	900	1212	557	25945	12223
5	CANARA BANK	7048	1789	7048	1708	2356	600	2356	568	9404	2389	9404	2276	45045	12157
6	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	20034	8864
7	BANK OF BARODA	82	37	82	37	814	401	814	401	896	438	896	438	18635	8427
8	UNION BANK OF INDIA	422	181	422	181	0	0	0	0	422	181	422	181	12627	4608
9	OTHER BANKS														
10	BANK OF INDIA	18326	4369	15157	3672	844	88	844	72	19170	4457	16001	3744	32987	11105
11	BANK OF MAHARASHTRA	24	11	24	11	366	164	364	159	390	175	388	170	1516	633
12	INDIAN BANK	140	65	138	64	128	60	126	59	268	125	264	123	8104	2891
13	INDIAN OVERSEAS BANK	54	14	33	14	25	11	25	10	79	25	58	24	2490	1163
14	PUNJAB AND SIND BANK	2	1	2	1	0	0	0	0	2	1	2	1	63	29
15	Total Public Sector Bank	40756	9704	36888	8302	6396	1930	6356	1857	47152	11634	43244	10159	225514	81707
16	PRIVATE BANKS														
17	IDBI	212	90	212	90	0	0	0	0	212	90	212	90	59484	21144
18	ICICI BANK	1236	404	1236	404	1	0	0	0	1237	404	1236	404	11819	68649
19	FEDERAL BANK	9	2	9	2	0	0	0	0	9	2	9	2	103	45
20	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	AXIS BANK	18356	6861	18356	6861	0	0	0	0	18356	6861	18356	6861	803240	197027
23	HDFC BANK	1811	469	1811	469	1811	469	1811	469	3622	938	3622	938	213191	50456
24	INDUSIND BANK	51842	9360	51839	9360	0	0	0	0	51842	9360	51839	9360	868013	233482
25	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	2	1
26	KOTA MAHINDRA	7645	2266	7645	2266	0	0	0	0	7645	2266	7645	2266	8193	2445
27	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Total Private Sector Bank	81111	19452	81108	19452	1812	469	1811	469	82923	19921	82919	19921	2456179	753958
32	Total COMM. BANKS	121867	29156	117996	27754	8208	2399	8167	2326	130075	31555	126163	30080	2681693	835665
33	CO-OPERATIVE BANKS														
34	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	REGIONAL RURAL BANKS														
37	DAKSHIN BIHAR GRAMIN BANK	314	105	314	74	0	0	0	0	314	105	314	74	118013	29450
38	UTTAR BIHAR GRAMIN BANK	360	174	360	152	0	0	0	0	360	174	360	152	243231	74526
39	Total Region Rural Bank	674	279	674	226	0	0	0	0	674	279	674	226	361244	103976
40	SMALL FINANCE BANK														
41	JANA SFB	1	0	1	0	1	0	1	0	2	0	2	0	288	130
42	UTKARSH SFB	418375	134647	418375	133333	0	0	0	0	418375	134647	418375	133333	1376732	428476
43	UJIVAN SFB	14451	5415	14451	5415	0	0	0	0	14451	5415	14451	5415	182926	61508
44	Total Small Financial Bank	432827	140062	432827	138748	1	0	1	0	432828	140062	432828	138748	1559946	490114
45	TOTAL FOR BIHAR	555368	169497	551497	166728	8209	2399	8168	2326	563577	171896	559665	169054	4602883	1429755
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STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA																	
(CONVENOR- STATE BANK OF INDIA)																	
FY : 2020-21																	
BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJNA (KISHORE CATEGORY- LOAN FROM 50001 UP TO 500000) AS ON : Sept. 2020																	
(RS. IN LAKH)																	
SL NO	BANK NAME	KISHORE ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON Sept. 2020 (A)				NO. OF KISHORE ACCOUNTS RENEWED SANCT/DISB AS ON Sept. 2020 (B)				TOTAL KISHORE ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON Sept. 2020 (A+B)				TOTAL (CUMMULATIVE) KISHORE ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON Sept. 2020			
		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED	
		NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT
	LEAD BANKS																
1	STATE BANK OF INDIA	7165	14799	7165	14799	3820	5264	3820	5264	10985	20063	10985	20063	90086	255905	90086	
2	CENTRAL BANK OF INDIA	6371	10860	6371	9466	1253	3067	1253	3054	7624	13927	7624	12520	25087	49943	25087	
3	PUNJAB NATIONAL BANK	2590	6246	1811	2676	1435	3402	1371	3256	4025	9648	3182	5932	46604	105961	43139	
4	CANARA BANK	11502	23719	11502	22722	3848	7915	3848	7578	15350	31634	15350	30300	58526	139553	57947	
5	UCO BANK	57	137	57	55	0	0	0	0	57	137	57	55	7198	15769	7196	
6	BANK OF BARODA	339	1094	339	1094	1278	3891	1278	3891	1617	4985	1617	4985	37226	89927	37226	
7	UNION BANK OF INDIA	91	260	91	260	0	0	0	0	91	260	91	260	19132	40146	18862	
	OTHER BANKS																
8	BANK OF INDIA	8777	16556	8187	15156	3004	1654	3004	1581	11781	18210	11191	16737	33753	78676	33023	
9	BANK OF MAHARASHTRA	42	61	42	61	74	94	74	94	116	155	116	155	804	2062	804	
10	INDIAN BANK	130	623	119	558	729	2069	723	2036	859	2692	842	2594	12174	36269	12125	
11	INDIAN OVERSEAS BANK	32	92	32	92	30	104	30	104	62	196	62	196	3343	8149	3323	
12	PUNJAB AND SIND BANK	3	7	3	7	0	0	0	0	3	7	3	7	138	321	138	
	Total Public Sector Bank	37099	74454	35719	66946	15471	27460	15401	26858	52570	101914	51120	93804	334071	822681	328956	
	PRIVATE BANKS																
13	IDBI	243	253	243	253	0	0	0	0	243	253	243	253	11799	18299	11799	
14	ICICI BANK	224	581	224	581	0	0	0	0	224	581	224	581	2344	7011	2344	
15	FEDERAL BANK	40	122	40	122	0	0	0	0	40	122	40	122	168	604	146	
16	JAMMUL KASHMIR BANK	6	9	6	9	0	0	0	0	6	9	6	9	6	9	6	
17	SOJITH INDIAN BANK	2	7	2	7	0	0	0	0	2	7	2	7	3	9	3	
18	AXIS BANK	1822	4539	1822	4539	0	0	0	0	1822	4539	1822	4539	3936	10629	3918	
19	HDFC BANK	1028	3002	1028	3002	1028	3002	1028	3002	2056	6004	2056	6004	12297	35064	12297	
20	INDUSIND BANK	574	1270	574	1270	0	0	0	0	574	1270	574	1270	110362	97649	110362	
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	3	1	
22	KO 'AK MAHINDRA	9	32	9	32	0	0	0	0	9	32	9	32	15	52	15	
23	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	79377	51263	79377	
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total Private Sector Bank	3948	9815	3948	9815	1028	3002	1028	3002	4976	12817	4976	12817	220308	220592	220268	
	Total COMM. BANKS	41047	84269	39667	76761	16499	30462	16429	29860	57546	114731	56096	106621	554379	1043273	549224	
	CO-OPERATIVE BANKS																
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	REGIONAL RURAL BANKS																
28	DAKSHIN BIHAR GRAMIN BANK	8165	24905	8165	7221	0	0	0	0	8165	24905	8165	7221	146706	299621	146705	
29	UTTAR BIHAR GRAMIN BANK	10457	14705	10457	5241	0	0	0	0	10457	14705	10457	5241	202534	395172	202534	
	Total Region Rural Bank	18622	39610	18622	12462	0	0	0	0	18622	39610	18622	12462	349240	694793	349239	
	SMALL FINANCE BANK																
30	JANA SFB	2	1	2	1	2	1	0	0	4	2	2	1	1738	2664	1736	
31	UTKARSH SFB	69167	49871	69167	49871	0	0	0	0	69167	49871	69167	49871	164016	117610	164016	
32	UJJIVAN SFB	4638	2915	4638	2915	0	0	0	0	4638	2915	4638	2915	19328	14929	19328	
	Total Small Financial Bank	73807	52787	73807	52787	2	1	0	0	73809	52788	73807	52787	185082	135202	185080	
	TOTAL FOR BIHAR	133476	176666	132096	142010	16501	30463	16429	29860	149977	207129	148525	171870	1088701	1873269	1083543	

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STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA																													
(CONVENOR- STATE BANK OF INDIA) FY :2020-21																													
BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJNA (TARUN CATEGORY- 500001 UP TO 1000000) AS ON : Sept. 2020																													
(RS. IN LAKH)																													
SL NO	BANK NAME	TARUN ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON Sept. 2020 (A)						NO. OF TARUN ACCOUNTS RENEWED SANCT/DISB AS ON Sept. 2020 (B)						TOTAL TARUN ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON Sept. 2020 (A+B)						SINCE INCEPTION TOTAL (CUMULATIVE) TARUN ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON Sept. 2020									
		SANCTIONED		DISBURSED		NO. OF A/C		SANCTIONED		DISBURSED		NO. OF A/C		SANCTIONED		DISBURSED		NO. OF A/C		SANCTIONED		DISBURSED		NO. OF A/C		NO. OF A/C		AMT	
		NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT
1	LEAD BANKS	3116	18081	3116	18081	1743	8787	1743	8787	4859	26868	4859	26868	4859	26868	4859	26868	4859	26868	4859	26868	4859	26868	4859	26868	4859	26868	385543	
2	STATE BANK OF INDIA	662	5140	662	4568	254	2059	254	2059	916	7199	916	7199	916	6627	916	6627	916	6627	916	6627	916	6627	916	6627	916	6627	21874	
3	CENTRAL BANK OF INDIA	664	5696	273	2316	208	1614	208	1614	194	1482	872	7310	872	7310	467	3798	872	7310	467	3798	872	7310	467	3798	10871	85531		
4	PUNJAB NATIONAL BANK	1803	12890	1803	12054	607	4299	607	4299	2410	17189	2410	17189	2410	16097	2410	16097	2410	16097	2410	16097	2410	16097	2410	16097	2410	16097	138764	
5	CANARA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11023		
6	UCO BANK	88	628	88	628	172	1282	172	1282	260	1910	260	1910	260	1910	260	1910	260	1910	260	1910	260	1910	260	1910	260	1910	45538	
7	BANK OF BARODA	45	245	44	225	473	3078	473	3078	10	62	518	3323	518	287	518	287	518	287	518	287	518	287	518	287	518	287	30808	
8	UNION BANK OF INDIA																												
9	OTHER BANKS	750	5969	715	5041	146	1128	146	1128	896	7097	896	7097	896	7097	861	6054	896	7097	861	6054	896	7097	861	6054	896	7097	47660	
10	BANK OF INDIA	24	139	23	133	173	1128	173	1128	197	1267	197	1267	197	1267	195	1215	197	1267	195	1215	197	1267	195	1215	197	1267	4542	
11	BANK OF MAHARASHTRA	225	1137	201	1017	114	625	114	625	339	1762	339	1762	339	1762	315	1642	339	1762	315	1642	339	1762	315	1642	339	1762	40876	
12	INDIAN BANK	94	485	94	485	104	617	104	617	198	1102	198	1102	198	1102	198	1102	198	1102	198	1102	198	1102	198	1102	198	1102	7631	
13	INDIAN OVERSEAS BANK	42	414	42	414	0	0	0	0	42	414	42	414	42	414	42	414	42	414	42	414	42	414	42	414	42	414	571	
14	PUNJAB AND SIND BANK	7513	50824	7061	44962	3994	24617	3516	21052	11507	75441	10577	66014	10577	66014	10577	66014	10577	66014	10577	66014	10577	66014	10577	66014	10577	66014	820361	
15	Total Public Sector Bank																												
16	PRIVATE BANKS																												
17	IDBI	19	125	19	125	0	0	0	0	19	125	19	125	19	125	19	125	19	125	19	125	19	125	19	125	19	125	18270	
18	ICICI BANK	97	574	97	574	0	0	0	0	97	574	97	574	97	574	97	574	97	574	97	574	97	574	97	574	97	574	7645	
19	FEDERAL BANK	32	245	32	245	0	0	0	0	32	245	32	245	32	245	32	245	32	245	32	245	32	245	32	245	32	245	866	
20	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
21	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
22	AXIS BANK	472	4026	472	4026	0	0	0	0	472	4026	472	4026	472	4026	472	4026	472	4026	472	4026	472	4026	472	4026	472	4026	1894	
23	HDFC BANK	1677	9697	1677	9697	1677	9697	1677	9697	3354	19394	3354	19394	3354	19394	3354	19394	3354	19394	3354	19394	3354	19394	3354	19394	3354	19394	14857	
24	INDUSIND BANK	245	1235	245	1235	0	0	0	0	245	1235	245	1235	245	1235	245	1235	245	1235	245	1235	245	1235	245	1235	245	1235	56073	
25	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9421		
26	KOTAK MAHINDRA	8	52	8	52	0	0	0	0	8	52	8	52	8	52	8	52	8	52	8	52	8	52	8	52	8	52	8	
27	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71		
28	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
31	Total Private Sector Bank	2550	15954	2550	15954	1677	9697	1677	9697	4227	25651	4227	25651	4227	25651	4227	25651	4227	25651	4227	25651	4227	25651	4227	25651	4227	25651	17262	
32	Total COMM. BANKS	10063	66778	9611	60916	5671	34314	5193	30749	15734	101092	14804	91665	14804	91665	14804	91665	14804	91665	14804	91665	14804	91665	14804	91665	14804	91665	107211	
33	CO-OPERATIVE BANKS																												
34	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
35	Total Cooperative Bank																												
36	REGIONAL RURAL BANKS																												
37	DAKSHIN BIHAR GRAMIN BANK	21	171	21	134	0	0	0	0	21	171	21	134	21	134	21	134	21	134	21	134	21	134	21	134	21	134	14835	
38	UTTAR BIHAR GRAMIN BANK	28	250	28	154	0	0	0	0	28	250	28	154	28	154	28	154	28	154	28	154	28	154	28	154	28	154	7789	
39	Total Region Rural Bank	49	421	49	288	0	0	0	0	49	421	49	288	49	288	49	288	49	288	49	288	49	288	49	288	49	288	22624	
40	SMALL FINANCE BANK																												
41	JANA SFB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14		
42	UTKARSH SFB	3	22	3	22	0	0	0	0	3	22	3	22	3	22	3	22	3	22	3	22	3	22	3	22	3	22	2767	
43	UJJIVAN SFB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15		
44	Total Small Financial Bank	3	22	3	22	0	0	0	0	3	22	3	22	3	22	3	22	3	22	3	22	3	22	3	22	3	22	2796	
45	TOTAL FOR BIHAR	10115	67221	9663	61226	5671	34314	5193	30749	15786	101535	14856	91975	14856	91975	14856	91975	14856	91975	14856	91975	14856	91975	14856	91975	14856	91975	952992	

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA)

FY :2020-21

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA TOTAL (LOAN UP TO 50000) AS ON : 30.09.2020

(RS. IN LAKH)

SL NO	BANK NAME	TOTAL ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON Sept. 2020 (A)				NO. OF TOTAL ACCOUNTS RENEWED SANCT/DISB AS ON Sept. 2020 (B)				TOTAL ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON Sept. 2020 (A+B)				SINCE INCEPTION TOTAL (CUMMULATIVE) ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON Sept. 2020			
		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED	
		NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT
	LEAD BANKS																
1	STATE BANK OF INDIA	11246	33133	11246	33133	6261	14140	6261	14140	17507	47273	17507	47273	156179	662730	156175	642253
2	CENTRAL BANK OF INDIA	19109	18216	19109	15956	2365	5511	2365	5494	21474	23727	21474	21450	69901	85337	66900	80229
3	PUNJAB NATIONAL BANK	4871	12710	3025	5431	1950	5148	1836	4856	6821	17858	4861	10287	85267	222835	77503	189077
4	CANARA BANK	20353	38398	20353	36484	6811	12814	6811	12189	27164	51212	27164	48673	122289	302647	121363	281866
5	UCO BANK	57	137	57	55	0	0	0	0	57	137	57	55	28734	36158	28725	35331
6	BANK OF BARODA	509	1759	509	1759	2264	5574	2264	5574	7333	2773	7333	7333	60913	144161	60824	143845
7	UNION BANK OF INDIA	558	686	557	666	473	3078	10	62	1031	3764	567	728	36749	84092	35650	65708
	OTHER BANKS																
8	BANK OF INDIA	27853	26894	24059	23869	3994	2870	3994	2666	31847	29764	28053	26535	73794	145163	69724	126138
9	BANK OF MAHARASHTRA	90	211	89	205	613	1386	610	1335	703	1597	699	1540	3043	7352	3032	7077
10	INDIAN BANK	495	1825	458	1639	971	2754	963	2720	1466	4579	1421	4359	25915	81103	25836	78476
11	INDIAN OVERSEAS BANK	180	591	159	591	159	732	159	731	339	1323	318	1322	6829	16986	6780	16814
12	PUNJAB AND SIND BANK	47	422	47	422	0	0	0	0	47	422	47	422	263	933	258	920
	Total Public Sector Bank	85368	134982	79668	120210	25861	54007	25273	49767	111229	188989	104941	169977	666876	1789497	652770	1667734
	PRIVATE BANKS																
13	IDBI	474	468	474	468	0	0	0	0	474	468	474	468	73862	60800	73862	46316
14	ICICI BANK	1557	1559	1557	1559	1	0	0	0	1558	1559	1557	1559	15281	83624	15279	82741
15	FEDERAL BANK	81	369	81	369	0	0	0	0	81	369	81	369	399	1726	317	1398
16	JAMMU KASHMIR BANK	6	5	6	5	0	0	0	0	6	5	6	5	6	9	5	9
17	SOUTH INDIAN BANK	2	7	2	7	0	0	0	0	2	7	2	7	3	9	3	9
18	AXIS BANK	20650	15426	20650	15426	0	0	0	0	20650	15426	20650	15426	809108	222696	809052	222464
19	HDFC BANK	4516	13168	4516	13168	4516	13168	4516	13168	9032	26336	9032	26336	235203	141593	235203	141593
20	INDUSIND BANK	52661	11865	52658	11865	0	0	0	0	52661	11865	52658	11865	980211	340552	980208	340390
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	5	12	5	12
22	KOTAK MAHINDRA	7662	2350	7662	2350	0	0	0	0	7662	2350	7662	2350	8219	2568	8219	2568
23	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	571511	231972	571511	231972
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Private Sector Bank	87609	45221	87606	45221	4517	13168	4516	13168	92126	58389	92122	58389	2693808	1085561	2693665	1069472
	Total COMM. BANKS	172977	180203	167274	165431	30378	67175	29789	62935	203355	247378	197063	228366	3360884	2875058	3346435	2737206
	CO-OPERATIVE BANKS																
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS																
28	DAKSHIN BIHAR GRAMIN BANK	8500	25181	8500	7429	0	0	0	0	8500	25181	8500	7429	266441	344247	266440	257274
29	UTTAR BIHAR GRAMIN BANK	10845	15129	10845	5547	0	0	0	0	10845	15129	10845	5547	447036	478582	447036	372020
	Total Region Rural Bank	19345	40310	19345	12976	0	0	0	0	19345	40310	19345	12976	713477	822829	713476	629294
	SMALL FINANCE BANK																
30	JANA SFB	3	1	3	1	3	1	1	0	6	2	4	1	2028	2808	2026	2807
31	UTKARSH SFB	487545	184540	487545	183226	0	0	0	0	487545	184540	487545	183226	1541105	548853	1541105	544665
32	UJJIVAN SFB	19089	8330	19089	8330	0	0	0	0	19089	8330	19089	8330	202256	76452	202224	76443
	Total Small Financial Bank	506637	192871	506637	191557	3	1	1	0	506640	192872	506638	191557	1745389	628113	1745355	625915
	TOTAL FOR BIHAR	698959	413384	693256	369964	30381	67176	29790	62935	729340	480560	723046	432899	5819550	4326000	5805266	3990415

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

PRADHAN MANTRI JAN DHAN ACCOUNT (PMJDY) STATUS As on 30.09.2020

SI NO.	BANK NAME (1)	NO. OF PMJDY ACCOUNTS OPENED IN FY 2019-20 (2)		PMJDY ACCOUNTS IN BIHAR (3)		ACTIVE PMJDY ACCOUNTS IN (3) (4)		TOTAL NO. OF OVERDRAFTS SANCTIONED IN FY 2019-20		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED IN (4) (6)	
		NUMBER OF ACCOUNTS	BALANCE IN THE ACCOUNT (Rs. In Crores)	NUMBER OF ACCOUNTS	BALANCE IN THE ACCOUNT (Rs. In Crores)	NUMBER OF ACCOUNTS	BALANCE IN THE ACCOUNT (Rs. In Crores)	NUMBER OF ACCOUNTS	TOTAL AMOUNT SANCTIONED (Rs. In Crores)	NUMBER OF ACCOUNTS	TOTAL AMOUNT SANCTIONED (Rs. In Crores)
	LEAD BANKS										
1	STATE BANK OF INDIA	839880	407	16949511	4457	16622815	4457	5961	1	134790	33
2	CENTRAL BANK OF INDIA	570403	57	4228315	1095	3247053	1024	47	1	17114	2
3	PUNJAB NATIONAL BANK	458930	31	6584639	1578	5122281	1250	1578	1	131618	73
4	CANARA BANK	76306	6	556176	30	530960	27	5299	1	20765	2
5	UCO BANK	42480	15	2310474	15	1273994	15	29258	12	41589	12
6	BANK OF BARODA	228570	36	4657598	1230	4246496	1123	1830	1	22870	5
7	UNION BANK OF INDIA	269799	14	941104	169	831543	153	0	0	1868	14
	OTHER BANKS										
8	BANK OF INDIA	203132	14	3362201	1112	2400880	985	3352	1	12601	3
9	BANK OF MAHARASHTRA	557	1	19367	1	17301	4	30	1	102	1
10	INDIAN BANK	43891	1	516911	150	387683	150	4430	1	9757	2
11	INDIAN OVERSEAS BANK	3596	0	95840	37	61258	45	9	0	9	0
12	PUNJAB AND SIND BANK	749	1	9219	7	7119	6	0	0	858	1
	Total Public Sector Bank	2738293	583	40231355	9881	34749383	9239	51794	20	393941	148
	PRIVATE BANKS										
13	IDBI	71	0	71	0	71	0	0	0	0	0
14	ICICI BANK	0	0	31855	3	31855	3	0	0	0	0
15	FEDERAL BANK	80	1	1276	1	948	1	0	0	0	0
16	JAMMU KASHMIR BANK	87	6	87	6	87	6	0	0	0	0
17	SOUTH INDIAN BANK	5	0	244	1	240	1	0	0	0	0
18	AXIS BANK	315	0	14170	3	14170	3	0	0	0	0
19	HDFC BANK	676	8	82831	20	82831	20	0	0	0	0
20	INDUSIND BANK	0	0	1581	1	1581	1	0	0	0	0
21	KARNATAKA BANK	0	0	119	0	0	1	0	0	0	0
22	KOTAK MAHINDRA	0	0	2991	1	416	1	0	0	0	0
23	YES BANK	0	0	14	0	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0
	Total Private Sector Bank	1234	15	135239	36	132199	37	0	0	0	0
	Total COMM. BANKS	2739527	598	40366594	9917	34881582	9276	51794	20	393941	148
	CO-OPERATIVE BANKS										
27	STATE CO-OP. BANK	49566	5	23774	45	54166	7	11044	2	0	0
	Total Cooperative Bank	49566	5	23774	45	54166	7	11044	2	0	0
	REGIONAL RURAL BANKS										
28	DAKSHIN BIHAR GRAMIN BANK	180657	32	4207623	1389	3296201	1118	804	0	66181	13
29	UTTAR BIHAR GRAMIN BANK	1254	0	3226601	1054	2897874	1002	0	0	2143444	4
	Total Region Rural Bank	181911	32	7434224	2443	6194075	2120	804	0	2209625	17
	SMALL FINANCE BANK										
30	JANA SFB	246	0	264	0	264	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0	0	0
32	UJIVAN SFB	0	0	0	0	0	0	0	0	0	0
	Total Small Financial Bank	246	0	264	0	264	0	0	0	0	0
	TOTAL FOR BIHAR	2971250	635	47824856	12405	41130087	11403	63642	22	2603566	165

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STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) : FY 2020-21
STAND UP INDIA : As ON 30.09.2020

SL No	BANK NAMES	Total No. of Branches in the State	Number of branches which have given loan	Loans given to		
				No. of SC	No. of ST	No. of Women
	LEAD BANKS					
1	STATE BANK OF INDIA	980	25	0	0	34
2	CENTRAL BANK OF INDIA	438	9	0	0	9
3	PUNJAB NATIONAL BANK	724	79	2	0	10
4	CANARA BANK	313	0	1	1	8
5	UCO BANK	229	47	2	1	122
6	BANK OF BARODA	322	246	38	10	198
7	UNION BANK OF INDIA	249	0	0	0	0
	OTHER BANKS					
8	BANK OF INDIA	344	19	0	0	22
9	BANK OF MAHARASHTRA	16	0	0	0	0
10	INDIAN BANK	302	12	4	3	5
11	INDIAN OVERSEAS BANK	59	2	0	0	1
12	PUNJAB AND SIND BANK	16	13	0	0	13
	Total Public Sector Bank	3992	452	47	15	422
	PRIVATE BANKS					
13	IDBI	70	709	0	0	0
14	ICICI BANK	108	13	0	0	14
15	FEDERAL BANK	8	0	0	0	0
16	JAMMU KASHMIR BANK	1	0	0	0	0
17	SOUTH INDIAN BANK	1	0	0	0	0
18	AXIS BANK	131	0	0	0	0
19	HDFC BANK	115	0	0	11	98
20	INDUSIND BANK	38	0	0	0	0
21	KARNATAKA BANK	1	1	0	0	0
22	KOTAK MAHINDRA	22	0	0	0	0
23	YES BANK	3	0	0	0	0
24	BANDHAN BANK	535	0	0	0	0
25	RBL BANK	2	0	0	0	0
26	IDFC FIRST BANK Ltd	2	0	0	0	0
	Total Private Sector Bank	1037	723	0	11	112
	Total COMM. BANKS	5029	1175	47	26	534
	CO-OPERATIVE BANKS					
27	STATE CO-OP. BANK	286	0	0	0	0
	Total Cooperative Bank	286	0	0	0	0
	REGIONAL RURAL BANKS					
28	DAKSHIN BIHAR GRAMIN BANK	1078	1	0	0	1
29	UTTAR BIHAR GRAMIN BANK	1032	0	0	0	0
	Total Region Rural Bank	2110	1	0	0	1
	SMALL FINANCE BANK					
30	JANA SFB	31	0	0	0	0
31	UTKARSH SFB	127	0	0	0	0
32	UJJIVAN SFB	37	0	0	0	0
	Total Small Financial Bank	195	0	0	0	0
	TOTAL FOR BIHAR	7620	1176	47	26	535

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER P M E G P - BANKWISE AS ON: 30.09.2020 (Rs. In Lakh)							
SL. NO.	BANK NAME	TARGET NO.	SANCTIONED NO.	AMOUNT	DISBURSED NO.	AMOUNT	ACHIEV %AGE NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	479	153	1135	16	78	3.34
2	CENTRAL BANK OF INDIA	258	162	706	145	415	56.20
3	PUNJAB NATIONAL BANK	411	131	282	131	282	31.87
4	CANARA BANK	208	88	273	75	211	36.06
5	UCO BANK	168	25	90	9	70	5.36
6	BANK OF BARODA	227	35	412	35	285	15.42
7	UNION BANK OF INDIA	177	34	445	30	282	16.95
	OTHER BANKS						
8	BANK OF INDIA	224	73	808	73	216	32.59
9	BANK OF MAHARASHTRA	7	2	16	0	0	0.00
10	INDIAN BANK	208	157	1612	157	1583	75.48
11	INDIAN OVERSEAS BANK	41	7	9	7	9	17.07
12	PUNJAB AND SIND BANK	7	0	0	0	0	0.00
	Total Public Sector Bank	2415	867	5788	678	3431	28.07
	PRIVATE BANKS						
13	IDBI	48	5	24	5	19	10.42
14	ICICI BANK	25	0	0	0	0	0.00
15	FEDERAL BANK	5	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	1	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0.00
18	AXIS BANK	25	3	4	3	4	12.00
19	HDFC BANK	25	0	0	0	0	0.00
20	INDUSIND BANK	10	0	0	0	0	0.00
21	KARNATAKA BANK	1	0	0	0	0	0.00
22	KOTAK MAHINDRA	10	0	0	0	0	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	25	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	175	8	28	8	23	4.57
	Total COMM. BANKS	2590	875	5816	686	3454	26.49
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	106	3	70	1	9	0.94
29	UTTAR BIHAR GRAMIN BANK	125	0	0	0	0	0.00
	Total Region Rural Bank	231	3	70	1	9	0.43
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0.00
31	UTKARSH SFB	0	0	0	0	0	0.00
32	UJJIVAN SFB	0	0	0	0	0	0.00
	Total Small Financial Bank	0	0	0	0	0	0.00
	TOTAL FOR BIHAR	2821	878	5886	687	3463	24.35

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
CONVENOR- STATE BANK OF INDIA FY : 2020-21
PRADHAN MANTRI SOCIAL SECURITY SCHEMES STATUS AS ON : 30.09.2020

SRNO.	BANK NAME	NO. OF PMJBY NEW ENROLLMENTS DONE DURING FY: 2020-21 (As On: 30.09.2020)	TOTAL NO. OF PMJBY ENROLLMENTS IN FORCE UPTO 30.09.2020 (NEW+RENEWAL)	NO. OF PMJBY CLAIMS RECEIVED DURING FY: 2020-21 (As On: 30.09.2020)	TOTAL (CUM) NO. OF PMJBY CLAIMS RECEIVED UPTO 30.09.2020	NO. OF PMJBY CLAIMS SETTLED DURING FY: 2020-21 (As On: 30.09.2020)	TOTAL (CUM) NO. OF PMJBY CLAIMS SETTLED UPTO 30.09.2020	NO. OF PMSBY CLAIMS RECEIVED DURING FY: 2020-21 (As On: 30.09.2020)	TOTAL (CUM) NO. OF PMSBY CLAIMS RECEIVED UPTO 30.09.2020	NO. OF PMSBY CLAIMS SETTLED DURING FY: 2020-21 (As On: 30.09.2020)	TOTAL (CUM) NO. OF PMSBY CLAIMS SETTLED UPTO 30.09.2020	NO. OF APY NEW ENROLLMENTS DONE DURING FY: 2020-21 (As On: 30.09.2020)	TOTAL NO. OF APY ENROLLMENTS IN FORCE UPTO 30.09.2020
	LEAD BANKS												
1	STATE BANK OF INDIA	211970	1051005	184	818	184	818	0	0	0	0	102274	652751
2	CENTRAL BANK OF INDIA	10596	130502	0	380	0	353	0	56	0	47	11743	81155
3	PUNJAB NATIONAL BANK	15970	113424	63	834	57	619	71	775	68	542	22491	122847
4	CANARA BANK	913	125580	115	168	2	12	80	905	3	22	22594	73941
5	UCO BANK	1125	62387	0	42	0	0	0	1532	0	0	144	53117
6	BANK OF BARODA	15613	195299	0	0	0	0	3	96638	0	4	13656	154562
7	UNION BANK OF INDIA	1322	55549	0	371	0	11	0	2140	0	139	756	36513
	OTHER BANKS												
8	BANK OF INDIA	14789	114451	140	600	134	574	3	60263	3	58	19669	91660
9	BANK OF MAHARASHTRA	108	4683	0	0	0	0	0	117	0	0	32	1075
10	INDIAN BANK	6028	52194	27	98	21	90	1	9314	0	27	6905	50679
11	INDIAN OVERSEAS BANK	509	4170	0	25	0	2	7	867	0	14	1043	7486
12	PUNJAB AND SIND BANK	246	851	0	9	0	0	0	116	0	0	63	1047
	Total Public Sector Bank	279189	1910095	529	3345	398	2479	165	930016	74	837	181370	1325837
	PRIVATE BANKS												
13	IDBI	0	24841	0	0	0	0	0	0	0	0	0	0
14	ICICI BANK	301	4370	0	0	0	0	0	40303	0	0	0	10718
15	FEDERAL BANK	34	34	0	0	0	0	0	5855	0	0	88	1580
16	JAMNUL KASHMIR BANK	0	0	0	0	0	0	0	78	0	0	20	20
17	SOUTH INDIAN BANK	5	184	0	0	0	0	0	0	0	0	0	0
18	AXIS BANK	9	3663	0	0	0	0	0	441	0	0	0	4
19	HDFC BANK	52	18704	0	0	0	0	0	9919	0	0	1118	16057
20	INDUSIND BANK	0	0	0	0	0	0	0	32897	0	0	60	10738
21	KARNATAKA BANK	1	3	0	1	0	0	1	87	1	2	0	48
22	KOTAK MAHINDRA	13	754	3	6	3	6	1	1076	1	2	5	85
23	YES BANK	0	20	0	0	0	0	0	17	0	0	0	3
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	277	1930
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0
	Total Private Sector Bank	415	52573	3	7	3	6	2	90673	4	2	1568	41183
	Total COMM. BANKS	279604	1962668	532	3352	401	2485	167	930357	75	839	182938	1368020
27	STATE CO-OP. BANK	393	10620	0	19	0	14	2	26899	0	16	63	1078
	Total Cooperative Bank	393	10620	0	19	0	14	2	26899	0	16	63	1078
	REGIONAL RURAL BANKS												
28	DAKSHIN BIHAR GRAMIN B	41502	260790	119	980	69	829	43	162620	29	258	22974	478475
29	UTTAR BIHAR GRAMIN BAN	3736	153858	134	1601	118	1533	134	5156	118	349	17706	264403
	Total Region Rural Bank	45238	414648	253	2581	187	2362	177	167776	147	607	40680	742873
	SMALL FINANCE BANK												
30	JANA SFB	0	0	0	0	0	0	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0	0	0	0	0
32	UJIVAN SFB	0	0	0	0	0	0	0	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0	0	0	0	0	0	0	0
33	JEEVKA	489978	4580493	858	7931	652	6102	461	1545314	323	2740	321603	2209898
	TOTAL FOR BIHAR		7133172	858	7931	652	6102	461	1545314	323	2740	321603	2209898

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA											
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21											
BANK WISE BRANCH, ATM,ATM CARD AND POS STATUS AS ON 30.09.2020											
SL	BANK NAME	BRANCH				ATM				ATM CARD	POS
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total		
	LEAD BANKS										
1	STATE BANK OF INDIA	373	369	238	980	162	737	1317	2216	35277962	17942
2	CENTRAL BANK OF INDIA	200	138	100	438	144	111	78	333	7137175	205
3	PUNJAB NATIONAL BANK	419	173	132	724	426	198	206	830	10361446	1831
4	CANARA BANK	116	96	101	313	104	93	206	403	98112	36
5	UCO BANK	128	66	35	229	63	49	38	150	0	366
6	BANK OF BARODA	98	106	118	322	99	120	138	357	0	1434
7	UNION BANK OF INDIA	72	85	92	249	63	79	99	241	0	315
	OTHER BANKS										
8	BANK OF INDIA	138	134	72	344	51	81	126	258	5165603	1689
9	BANK OF MAHARASHTRA	1	4	11	16	0	0	4	4	0	7
10	INDIAN BANK	140	75	87	302	38	50	121	209	0	171
11	INDIAN OVERSEAS BANK	12	18	29	59	4	13	28	45	0	118
12	PUNJAB AND SIND BANK	0	2	14	16	0	2	11	13	0	0
	Total Public Sector Bank	1697	1266	1029	3992	1154	1533	2372	5059	58040298	24114
	PRIVATE BANKS										
13	IDBI	20	20	30	70	26	31	91	148	0	1330
14	ICICI BANK	11	36	61	108	19	74	217	310	0	3652
15	FEDERAL BANK	0	3	5	8	0	4	5	9	0	31
16	JAMMU KASHMIR BANK	0	0	1	1	0	0	0	0	0	45
17	SOUTH INDIAN BANK	0	0	1	1	0	0	2	2	0	10
18	AXIS BANK	17	50	64	131	36	145	193	374	572042	12309
19	HDFC BANK	3	45	67	115	10	64	224	298	0	12452
20	INDUSIND BANK	5	4	29	38	0	0	59	59	0	0
21	KARNATAKA BANK	0	0	1	1	0	0	1	1	3000	13
22	KOTAK MAHINDRA	6	6	10	22	6	6	12	24	0	381
23	YES BANK	0	0	3	3	0	0	3	3	0	966
24	BANDHAN BANK	238	216	81	535	0	11	25	36	0	642
25	RBL BANK	0	0	2	2	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	2	2	0	0	5	5	0	0
	Total Private Sector Bank	300	380	357	1037	97	335	837	1269	575042	31831
	Total COMM. BANKS	1997	1646	1386	5029	1251	1868	3209	6328	58615340	55945
	CO-OPERATIVE BANKS										
27	STATE CO-OP. BANK	165	64	57	286	67	49	33	149	231876	0
	Total Cooperative Bank	165	64	57	286	67	49	33	149	231876	0
	REGIONAL RURAL BANKS										
28	DAKSHIN BIHAR GRAMIN BANK	813	204	61	1078	0	0	0	0	2448782	0
29	UTTAR BIHAR GRAMIN BANK	639	349	44	1032	0	0	0	0	1267582	0
	Total Region Rural Bank	1452	553	105	2110	0	0	0	0	3716364	0
	SMALL FINANCE BANK										
30	JANA SFB	14	0	17	31	0	0	6	6	0	0
31	UTKARSH SFB	54	33	40	127	3	8	26	37	0	0
32	UJJIVAN SFB	5	15	17	37	0	10	16	26	5748	0
	Total Small Financial Bank	73	48	74	195	3	18	48	69	5748	0
	TOTAL FOR BIHAR	3687	2311	1622	7620	1321	1935	3290	6546	62569328	55945

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA											
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21											
DISTRICT WISE BRANCH, ATM,ATM CARD AND POS STATUS AS ON 30.09.2020											
SL	DISTRICT NAME	BRANCH				ATM				ATM CARD	POS
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total		
1	Araria	77	76	3	156	18	87	3	108	1500542	706
2	Arwal	40	19	1	60	20	11	1	32	414804	238
3	Aurangabad	120	37	27	184	44	40	42	126	1736695	723
4	Banka	74	38	2	114	32	48	2	82	756199	351
5	Begusarai	84	99	40	223	40	73	65	178	1469290	1528
6	Bhagalpur	102	92	85	279	45	90	153	288	1489224	2094
7	Bhojpur	131	54	48	233	40	44	112	196	1612637	1421
8	Buxar	88	36	30	154	25	16	50	91	1099771	697
9	Darbhanga	111	64	67	242	50	30	142	222	2309582	1834
10	East Champaran	106	125	47	278	41	56	88	185	2989358	2116
11	Gaya	177	40	91	308	83	37	211	331	2784569	2530
12	Gopalganj	118	62	2	182	47	76	11	134	1753052	894
13	Jamui	76	39	1	116	14	25	1	40	933817	437
14	Jehanabad	57	12	26	95	18	9	43	70	661705	427
15	Kaimur	82	34	3	119	9	50	3	62	1070484	552
16	Katihar	101	36	42	179	30	22	75	127	1654196	789
17	Khagaria	54	57	4	115	17	53	9	79	644920	486
18	Kishanganj	60	26	22	108	13	16	44	73	1068582	452
19	Lakhisarai	45	33	1	79	4	28	4	36	461707	302
20	Madhepura	38	72	1	111	10	65	6	81	1346986	750
21	Madhubani	123	150	1	274	47	121	7	175	2386775	1338
22	Munger	62	28	40	130	21	21	56	98	740841	740
23	Muzaffarpur	182	82	116	380	93	50	273	416	2798941	4201
24	Nalanda	147	62	42	251	27	59	79	165	1614636	1125
25	Nawada	73	61	3	137	8	53	3	64	1362508	500
26	Patna	216	165	547	928	160	183	1142	1485	5284629	17053
27	Purnea	102	48	73	223	33	22	106	161	2323033	1430
28	Rohtas	135	45	47	227	22	57	74	153	1924048	1152
29	Saharsa	51	26	26	103	10	8	75	93	1188083	753
30	Samastipur	163	121	1	285	49	138	18	205	2388156	1256
31	Saran	163	49	48	260	46	39	97	182	2707260	1321
32	Sheikhpura	30	30	1	61	5	28	5	38	306449	150
33	Sheohar	20	24	1	45	8	14	2	24	187453	169
34	Sitamarhi	68	103	0	171	33	71	8	112	1652676	804
35	Siwan	132	63	47	242	47	37	83	167	1944404	1170
36	Supaul	48	70	1	119	26	65	2	93	1476325	594
37	Vaishali	137	62	44	243	49	45	123	217	2050617	1755
38	West Champaran	94	71	41	206	37	48	72	157	2474374	1107
	TOTAL FOR BIHAR	3687	2311	1622	7620	1321	1935	3290	6546	62569328	55945

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
ATM NETWORK AS ON 30.09.2020							
Sl. No.	Banks Name	Number of ATMs				Total ATM Card issued No.	Out which ATM Card issued to KCC account
		No. of ATMs as on 30.06.2020 (A)	No. of ATMs opened during the Quarter 30.09.2020 (B)	No. of ATMs closed during the Quarter Sept. 2020 (C)	Total No. of ATMs (D=A+B-C)		
	LEAD BANKS						
1	STATE BANK OF INDIA	2184	35	3	2216	35277962	233856
2	CENTRAL BANK OF INDIA	327	9	3	333	7137175	264885
3	PUNJAB NATIONAL BANK	830	0	0	830	10361446	177189
4	CANARA BANK	405	0	2	403	98112	635
5	UCO BANK	150	0	0	150	0	0
6	BANK OF BARODA	357	0	0	357	0	0
7	UNION BANK OF INDIA	241	0	0	241	0	0
	OTHER BANKS						
8	BANK OF INDIA	258	0	0	258	5165603	159653
9	BANK OF MAHARASHTRA	4	0	0	4	0	0
10	INDIAN BANK	219	13	23	209	0	0
11	INDIAN OVERSEAS BANK	45	0	0	45	0	0
12	PUNJAB AND SIND BANK	12	1	0	13	0	0
	Total Public Sector Bank	5032	58	31	5059	58040298	836218
	PRIVATE BANKS						
13	IDBI	154	8	14	148	0	0
14	ICICI BANK	317	0	7	310	0	0
15	FEDERAL BANK	9	0	0	9	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	0
17	SOUTH INDIAN BANK	2	0	0	2	0	0
18	AXIS BANK	375	6	7	374	572042	0
19	HDFC BANK	304	1	7	298	0	0
20	INDUSIND BANK	59	0	0	59	0	0
21	KARNATAKA BANK	1	0	0	1	3000	0
22	KOTAK MAHINDRA	24	0	0	24	0	0
23	YES BANK	4	0	1	3	0	0
24	BANDHAN BANK	36	0	0	36	0	0
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	2	3	0	5	0	0
	Total Private Sector Bank	1287	18	36	1269	575042	0
	Total COMM. BANKS	6319	76	67	6328	58615340	836218
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	146	3	0	149	231876	77183
	Total Cooperative Bank	146	3	0	149	231876	77183
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0	2448782	353897
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	1267582	662870
	Total Region Rural Bank	0	0	0	0	3716364	1016767
	SMALL FINANCE BANK						
30	JANA SFB	6	0	0	6	0	0
31	UTKARSH SFB	37	0	0	37	0	0
32	UJJIVAN SFB	26	0	0	26	5748	0
	Total Small Financial Bank	69	0	0	69	5748	0
	TOTAL FOR BIHAR	6534	79	67	6546	62569328	1930168

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

ATM NETWORK AS ON 30.09.2020

Sl. No.	District	Number of ATMs				Total ATM Card issued No.	Out which ATM Card issued to KCC account
		No. of ATMs as on 30.06.2020 (A)	No. of ATMs opened during the Quarter Sept. 2020 (B)	No. of ATMs closed during the Quarter Sept. 2020 (C)	Total No. of ATMs (D=A+B-C)		
1	Araria	103	5	0	108	1500542	49769
2	Arwal	32	0	0	32	414804	33169
3	Aurangabad	129	0	3	126	1736695	79970
4	Banka	81	1	0	82	756199	12743
5	Begusarai	174	4	0	178	1469290	33990
6	Bhagalpur	287	3	2	288	1489224	16329
7	Bhojpur	198	0	2	196	1612637	53481
8	Buxar	90	1	0	91	1099771	44591
9	Darbhanga	220	2	0	222	2309582	43719
10	East Champaran	185	0	0	185	2989358	144370
11	Gaya	334	2	5	331	2784569	74973
12	Gopalganj	133	1	0	134	1753052	92001
13	Jamui	40	0	0	40	933817	13366
14	Jehanabad	69	1	0	70	661705	18061
15	Kaimur	63	0	1	62	1070484	59649
16	Katihar	122	5	0	127	1654196	39899
17	Khagaria	79	0	0	79	644920	8234
18	Kishanganj	71	2	0	73	1068582	30451
19	Lakhisarai	36	0	0	36	461707	9359
20	Madhepura	80	1	0	81	1346986	40207
21	Madhubani	174	1	0	175	2386775	80111
22	Munger	99	0	1	98	740841	4665
23	Muzaffarpur	442	4	30	416	2798941	115482
24	Nalanda	166	0	1	165	1614636	62580
25	Nawada	65	1	2	64	1362508	59590
26	Patna	1493	6	14	1485	5284629	55707
27	Purnea	136	26	1	161	2323033	64112
28	Rohtas	153	0	0	153	1924048	70170
29	Saharsa	91	2	0	93	1188083	39134
30	Samastipur	205	1	1	205	2388156	36851
31	Saran	182	2	2	182	2707260	63510
32	Sheikhpura	38	0	0	38	306449	3908
33	Sheohar	23	1	0	24	187453	10367
34	Sitamarhi	112	0	0	112	1652676	53555
35	Siwan	166	1	0	167	1944404	69656
36	Supaul	92	2	1	93	1476325	47962
37	Vaishali	216	2	1	217	2050617	86232
38	West Champaran	155	2	0	157	2474374	108245
	TOTAL FOR BIHAR	6534	79	67	6546	62569328	1930168

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

CUMULATIVE REPORT AS ON : 30.09.2020

30.09	BANK NAME	No of CSP/Bank Mitra Engaged	Transaction details of BCAs		Cumulative Achievement upto : 30.09.2020 (since inception)	
			No of Accounts opened during FY : 2020-21	Amount (amt in Lacs) during FY : 2020-21	No. of Accounts Opened	Amount of Transactions (Debit/Credit) made in the A/C (Amt. in Lacs)
	LEAD BANKS					
1	STATE BANK OF INDIA	6070	863671	9310	6759911	492672
2	CENTRAL BANK OF INDIA	1333	941215	4107	3953970	77071
3	PUNJAB NATIONAL BANK	1346	40730	37503	638361	208532
4	CANARA BANK	650	180661	577	772868	63970
5	UCO BANK	660	12510	561	228350	13289
6	BANK OF BARODA	1249	323492	337	2649627	4254533
7	UNION BANK OF INDIA	0	0	0	19965	0
	OTHER BANKS					
8	BANK OF INDIA	607	78535	202	1222747	1723857
9	BANK OF MAHARASHTRA	0	0	0	14015	17801
10	INDIAN BANK	611	39022	1769	132553	97470
11	INDIAN OVERSEAS BANK	27	5124	576	40929	531
12	PUNJAB AND SIND BANK	0	0	0	0	0
	Total Public Sector Bank	12553	2484960	54942	16433296	6949726
	PRIVATE BANKS					
13	IDBI	0	0	0	92	0
14	ICICI BANK	0	0	0	0	0
15	FEDERAL BANK	0	0	0	202	0
16	JAMMU KASHMIR BANK	0	0	0	928	0
17	SOUTH INDIAN BANK	0	0	0	10	0
18	AXIS BANK	12	0	0	0	0
19	HDFC BANK	2	0	0	115303	0
20	INDUSIND BANK	4	0	0	526259	0
21	KARNATAKA BANK	0	0	0	301	67
22	KOTAK MAHINDRA	0	0	0	11798	0
23	YES BANK	3547	0	0	294	0
24	BANDHAN BANK	0	0	0	0	0
25	RBL BANK	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0
	Total Private Sector Bank	3565	0	0	655187	67
	Total COMM. BANKS	16118	2484960	54942	17088483	6949793
	CO-OPERATIVE BANKS					
27	STATE CO-OP. BANK	0	0	0	26098	13312
	Total Cooperative Bank	0	0	0	26098	13312
	REGIONAL RURAL BANKS					
28	DAKSHIN BIHAR GRAMIN BANK	2226	97567	1619	2637366	5543055
29	UTTAR BIHAR GRAMIN BANK	3439	129698	9409	2429687	782207
	Total Region Rural Bank	5665	227265	11028	5067053	6325262
	SMALL FINANCE BANK					
30	JANA SFB	14	0	19	434	48
31	UTKARSH SFB	0	0	0	171119	0
32	UJJIVAN SFB	0	0	0	10	0
	Total Small Financial Bank	14	0	19	171563	48
	TOTAL FOR BIHAR	21797	2712225	65989	22353197	13288415

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

DISTRICT-WISE PERFORMANCE : Performance of Business Corrospondents (BCs) and Business Corrospondent Agents (BCAs)

As On 30.09.2020

SL	DISTRICT NAME	No of CSP/Bank Mitra Engaged	Transaction details of BCAs			Cumulative Achievement upto : 30.09.2020 (since Inception)	
			No of Accounts opened during FY : 2020-21	Amount (amt in Lacs) during FY : 2020-21	Amount of transaction (Debit/Credit) made in the a/c during FY	No. of Accounts Opened	Amt of Transactions (Debit/Credit) made in the A/C (Amt. in Lacs)
1	Araria	659	83316	744	105691	522186	313070
2	Arwal	135	8804	1204	14419	118575	163397
3	Aurangabad	450	36692	4242	45749	485576	489743
4	Banka	448	50779	627	42841	288600	84118
5	Begusarai	456	35017	1006	137899	404539	250191
6	Bhagalpur	485	44784	894	51288	384801	259408
7	Bhojpur	559	60315	3875	174769	547699	892549
8	Buxar	378	29994	2204	90260	329720	368875
9	Darbhanga	606	86475	2372	72964	776963	246382
10	East Champaran	809	153884	2512	130473	1092602	239238
11	Gaya	2876	75629	5311	78991	800173	1075583
12	Gopalganj	595	152449	2502	99236	711856	136286
13	Jamui	385	30540	494	51015	264499	151335
14	Jehanabad	169	17372	1252	16051	162167	234255
15	Kaimur	317	15440	2500	96052	285574	810328
16	Katihar	507	123062	1321	62726	795067	213110
17	Khagaria	268	29678	381	51589	302440	247009
18	Kishanganj	405	86894	848	104565	449096	255839
19	Lakhisarai	171	18788	567	42406	191087	74337
20	Madhepura	397	81809	960	67689	565713	83278
21	Madhubani	656	94520	2521	75882	741923	171004
22	Munger	189	21659	633	55151	226190	167710
23	Muzaffarpur	918	110893	2619	92052	976633	532491
24	Nalanda	503	41584	2233	61559	576008	508244
25	Nawada	360	33784	2066	50428	515825	293132
26	Patna	2015	114872	4295	51881	1221018	1265109
27	Purnea	698	122724	903	111699	855887	251594
28	Rohtas	408	45764	2419	54688	592620	871757
29	Saharsa	352	45734	1287	64209	477708	146712
30	Samastipur	707	119764	1416	134712	971345	620851
31	Saran	733	149735	3414	102530	1033272	222807
32	Sheikhpura	106	15449	187	28887	125911	45407
33	Sheohar	119	16481	260	10378	180588	266641
34	Sitamarhi	647	111145	881	64752	710556	532095
35	Siwan	586	116975	1829	72271	854242	169800
36	Supaul	455	59797	671	83355	534537	149189
37	Vaishali	552	106759	1294	75306	1023845	235086
38	West Champaran	718	162865	1244	112631	1256156	250455
	TOTAL FOR BIHAR	21797	2712225	65989	2839044	22353197	13288415

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA			
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21			
CUMULATIVE REPORT AS ON 30.09.2020			
BANKWISE PERFORMANCE : MOBILE BANKING & INTERNET BANKING			
SL. NO.	Bank Name	Mobile Banking	Internet Banking
	LEAD BANKS		
1	STATE BANK OF INDIA	1475561	3108534
2	CENTRAL BANK OF INDIA	175571	207754
3	PUNJAB NATIONAL BANK	1067124	1402711
4	CANARA BANK	408651	449019
5	UCO BANK	161422	82324
6	BANK OF BARODA	134255	88121
7	UNION BANK OF INDIA	449821	35702
	OTHER BANKS		
8	BANK OF INDIA	6956	291859
9	BANK OF MAHARASHTRA	18410	30968
10	INDIAN BANK	258190	129483
11	INDIAN OVERSEAS BANK	34581	19992
12	PUNJAB AND SIND BANK	84560	3580
	Total Public Sector Bank	4275102	5850047
	PRIVATE BANKS		
13	IDBI	22973	16356
14	ICICI BANK	0	0
15	FEDERAL BANK	32570	15591
16	JAMMU KASHMIR BANK	183	327
17	SOUTH INDIAN BANK	2575	900
18	AXIS BANK	288932	158992
19	HDFC BANK	0	0
20	INDUSIND BANK	0	0
21	KARNATAKA BANK	415	276
22	KOTAK MAHINDRA	0	0
23	YES BANK	0	0
24	BANDHAN BANK	45978	21338
25	RBL BANK	0	0
26	IDFC FIRST BANK Ltd	0	0
	Total Private Sector Bank	393626	213780
	Total COMM. BANKS	4668728	6063827
	CO-OPERATIVE BANKS		
27	STATE CO-OP. BANK	0	0
	Total Cooperative Bank	0	0
	REGIONAL RURAL BANKS		
28	DAKSHIN BIHAR GRAMIN BANK	232032	0
29	UTTAR BIHAR GRAMIN BANK	0	0
	Total Region Rural Bank	232032	0
	SMALL FINANCE BANK		
30	JANA SFB	4627	634
31	UTKARSH SFB	7935	3125
32	UJJIVAN SFB	232475	227433
	Total Small Financial Bank	245037	231192
	TOTAL FOR BIHAR	5145797	6295019

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA					
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21					
MOBILE / AADHAAR SEEDING AND AUTHENTICATION STATUS As on 30.09.2020					
SI NO.	BANK NAME	TOTAL NUMBER OF ACTIVE ACCOUNTS IN BIHAR	TOTAL NO. OF ACCOUNTS SEEDED WITH MOBILE NUMBER	TOTAL NO. OF ACCOUNTS SEEDED WITH AADHAAR	TOTAL NO. OF ACCOUNTS AUTHENTICATED WITH UIDAI
	LEAD BANKS				
1	STATE BANK OF INDIA	26289461	13478163	23459978	9489720
2	CENTRAL BANK OF INDIA	7579671	5510894	6210479	6082649
3	PUNJAB NATIONAL BANK	18207556	8778895	10369087	8648200
4	CANARA BANK	569624	447386	490094	384121
5	UCO BANK	2912116	2584598	2570528	2570528
6	BANK OF BARODA	5072735	4657854	4544623	4432655
7	UNION BANK OF INDIA	2009124	1896887	1695907	934197
	OTHER BANKS				
8	BANK OF INDIA	6834287	5142135	6095728	5027825
9	BANK OF MAHARASHTRA	80201	77310	40205	35778
10	INDIAN BANK	3859620	2830049	3648499	3648499
11	INDIAN OVERSEAS BANK	385941	304021	238459	146956
12	PUNJAB AND SIND BANK	85258	78959	80577	51058
	Total Public Sector Bank	73885594	45787151	59444164	41452186
	PRIVATE BANKS				
13	IDBI	532598	424254	429152	386065
14	ICICI BANK	352235	344340	272562	0
15	FEDERAL BANK	46500	45000	36000	36000
16	JAMMU KASHMIR BANK	10760	6696	4233	2923
17	SOUTH INDIAN BANK	6400	5210	2100	0
18	AXIS BANK	571148	469477	378695	364426
19	HDFC BANK	522356	520754	291419	265060
20	INDUSIND BANK	522004	519654	516005	516005
21	KARNATAKA BANK	7173	6741	2610	2610
22	KOTAK MAHINDRA	145441	145239	138476	70526
23	YES BANK	7877	7877	5292	4527
24	BANDHAN BANK	2151810	1604788	113132	0
25	RBL BANK	0	0	0	0
26	IDFC FIRST BANK Ltd	20460	19195	19116	906
	Total Private Sector Bank	4896762	4119229	2208792	1649048
	Total COMM. BANKS	78782356	49906330	61652956	43101234
	CO-OPERATIVE BANKS				
27	STATE CO-OP. BANK	1865125	563265	659566	137620
	Total Cooperative Bank	1865125	563265	659566	137620
	REGIONAL RURAL BANKS				
28	DAKSHIN BIHAR GRAMIN BANK	8633764	5507684	8117628	5717791
29	UTTAR BIHAR GRAMIN BANK	11051101	6954150	9098537	6327452
	Total Region Rural Bank	19684865	12461834	17216165	12045243
	SMALL FINANCE BANK				
30	JANA SFB	75916	75367	72463	72463
31	UTKARSH SFB	90085	89091	68343	0
32	UJJIVAN SFB	336781	338401	335785	0
	Total Small Financial Bank	502782	502859	476591	72463
	TOTAL FOR BIHAR	100835128	63434338	80005278	55356560

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER FARM CREDIT AS ON 30.09.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		Rs. in Lakh
		AMOUNT	NO	AMOUNT	NO	AMOUNT	ACHIEV %AGE
	LEAD BANKS						
1	STATE BANK OF INDIA	676809	181049	170416	180720	169591	25.06
2	CENTRAL BANK OF INDIA	247519	28686	39962	28686	30231	12.21
3	PUNJAB NATIONAL BANK	484419	90738	85619	90738	85619	17.67
4	CANARA BANK	224231	19487	43071	16575	37816	16.86
5	UCO BANK	229888	9857	15165	9618	13493	5.87
6	BANK OF BARODA	297552	53447	59490	53447	59175	19.89
7	UNION BANK OF INDIA	82165	31319	35286	31319	33037	40.21
	OTHER BANKS						
8	BANK OF INDIA	169317	26182	22982	25160	21062	12.44
9	BANK OF MAHARASHTRA	362	7	14	7	14	3.87
10	INDIAN BANK	309776	57821	69832	56935	68540	22.13
11	INDIAN OVERSEAS BANK	38252	4926	11553	4926	11553	30.20
12	PUNJAB AND SIND BANK	643	9	9	9	9	1.40
	Total Public Sector Bank	2760933	503528	553399	498140	530140	19.20
	PRIVATE BANKS						
13	IDBI	17491	26328	24385	26328	12881	73.64
14	ICICI BANK	18630	18865	26658	18865	26658	143.09
15	FEDERAL BANK	661	1350	1472	1350	1472	222.69
16	JAMMU KASHMIR BANK	0	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	3	10	3	10	0.00
18	AXIS BANK	10315	371	6783	371	6783	65.76
19	HDFC BANK	49051	12315	8599	12315	8599	17.53
20	INDUSIND BANK	13197	0	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0	0.00
22	KOTAK MAHINDRA	0	4520	3837	4520	3837	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	179803	165467	80786	165467	80786	44.93
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	289148	229219	152530	229219	141026	48.77
	Total COMM. BANKS	3050081	732747	705929	727359	671166	22.00
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	328284	96396	81407	96396	81407	24.80
	Total Cooperative Bank	328284	96396	81407	96396	81407	24.80
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	757247	399571	276811	399165	276509	36.52
29	UTTAR BIHAR GRAMIN BANK	802544	213205	274911	213069	173344	21.60
	Total Region Rural Bank	1559791	612776	551722	612234	449853	28.84
	SMALL FINANCE BANK						
30	JANA SFB	6053	1504	718	1504	718	11.86
31	UTKARSH SFB	266755	29947	11350	29947	11350	4.25
32	UJJIVAN SFB	78836	19079	8241	19079	8240	10.45
	Total Small Financial Bank	351644	50530	20309	50530	20308	5.78
	TOTAL FOR BIHAR	5289800	1492449	1359367	1486519	1222734	23.11

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER AGRICULTURE INFRASTRUCTURE AS ON : 30.09.2020							(Rs. In lakh)
SL. NO.	BANK NAME	TARGET AMOUNT	SANCTIONED NO. AMOUNT		DISBURSED NO. AMOUNT		ACHIEV %AGE AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	53866	55	6184	55	6184	11.48
2	CENTRAL BANK OF INDIA	19700	29	2600	29	2395	12.16
3	PUNJAB NATIONAL BANK	38545	9	50	9	50	0.13
4	CANARA BANK	17847	7	2435	4	2330	13.06
5	UCO BANK	18293	0	0	0	0	0.00
6	BANK OF BARODA	23681	539	1466	539	1466	6.19
7	UNION BANK OF INDIA	6541	8	427	8	427	6.53
	OTHER BANKS						
8	BANK OF INDIA	13475	15	475	15	416	3.09
9	BANK OF MAHARASHTRA	28	0	0	0	0	0.00
10	INDIAN BANK	24648	235	1156	232	1147	4.65
11	INDIAN OVERSEAS BANK	3052	10	477	10	477	15.63
12	PUNJAB AND SIND BANK	51	0	0	0	0	0.00
	Total Public Sector Bank	219727	907	15270	901	14892	6.78
	PRIVATE BANKS						
13	IDBI	1397	0	0	0	0	0.00
14	ICICI BANK	1488	0	0	0	0	0.00
15	FEDERAL BANK	52	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0.00
18	AXIS BANK	814	0	0	0	0	0.00
19	HDFC BANK	3909	1747	1477	1747	1477	37.78
20	INDUSIND BANK	1052	0	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	14311	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	23023	1747	1477	1747	1477	6.42
	Total COMM. BANKS	242750	2654	16747	2648	16369	6.74
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	26126	0	0	0	0	0.00
	Total Cooperative Bank	26126	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	60268	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	63869	0	0	0	0	0.00
	Total Region Rural Bank	124137	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	485	0	0	0	0	0.00
31	UTKARSH SFB	21228	0	0	0	0	0.00
32	UJJIVAN SFB	6274	0	0	0	0	0.00
	Total Small Financial Bank	27987	0	0	0	0	0.00
	TOTAL FOR BIHAR	421000	2654	16747	2648	16369	3.89

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

BANK-WISE PROGRESS UNDER ANCILLIARY ACTIVITIES AS ON 30.09.2020

(Rs. In Lakh)

SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS								
1	STATE BANK OF INDIA	10283	60406	6689	7753	6689	7753	65.05	12.83
2	CENTRAL BANK OF INDIA	3766	22086	291	6211	291	5904	7.73	26.73
3	PUNJAB NATIONAL BANK	7363	43232	1080	45605	1080	45605	14.67	105.49
4	CANARA BANK	3415	20009	195	34885	165	33238	4.83	166.12
5	UCO BANK	3495	20530	0	0	0	0	0.00	0.00
6	BANK OF BARODA	4527	26564	6457	59461	6457	58691	142.63	220.94
7	UNION BANK OF INDIA	1255	7330	359	8665	359	7904	28.61	107.83
	OTHER BANKS								
8	BANK OF INDIA	2573	15110	1428	8972	1428	8671	55.50	57.39
9	BANK OF MAHARASHTRA	6	32	0	0	0	0	0.00	0.00
10	INDIAN BANK	4707	27664	1244	2851	1244	2731	26.43	9.87
11	INDIAN OVERSEAS BANK	593	3419	12	347	12	347	2.02	10.15
12	PUNJAB AND SIND BANK	10	57	249	648	249	648	2490.00	1136.84
	Total Public Sector Bank	41993	246439	18004	175398	17974	171492	42.80	69.59
	PRIVATE BANKS								
13	IDBI	251	1538	80	98	80	91	31.87	5.92
14	ICICI BANK	283	1639	0	0	0	0	0.00	0.00
15	FEDERAL BANK	9	59	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	150	899	0	0	0	0	0.00	0.00
19	HDFC BANK	754	4380	118	7695	118	7695	15.65	175.68
20	INDUSIND BANK	204	1184	8542	10039	8542	10039	4187.25	847.89
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	1	78	1	78	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	2735	16030	37742	18555	37742	18555	1379.96	115.75
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	4386	25729	46483	35465	46483	36458	1059.80	141.70
	Total COMM. BANKS	46379	272168	64487	211863	64457	207950	138.98	76.41
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	4992	29290	0	0	0	0	0.00	0.00
	Total Cooperative Bank	4992	29290	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	11504	67572	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	12189	71600	0	0	0	0	0.00	0.00
	Total Region Rural Bank	23693	139172	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	91	538	0	0	0	0	0.00	0.00
31	UTKARSH SFB	4048	23794	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1199	7038	0	0	0	0	0.00	0.00
	Total Small Financial Bank	5338	31370	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	80402	472000	64487	211863	64457	207950	80.17	44.06

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER FARM MECHANISATION AS ON : 30.09.2020								(Rs. In lakh)	
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	Amt	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	10436	31313	2595	5817	2472	5767	23.69	18.42
2	CENTRAL BANK OF INDIA	3816	11451	280	38	280	28	7.34	0.24
3	PUNJAB NATIONAL BANK	7471	22405	94	954	94	954	1.26	4.26
4	CANARA BANK	3458	10371	9	32	7	24	0.20	0.23
5	UCO BANK	3543	10635	0	0	0	0	0.00	0.00
6	BANK OF BARODA	4591	13765	64	270	64	270	1.39	1.96
7	UNION BANK OF INDIA	1264	3794	78	224	78	224	6.17	5.90
	OTHER BANKS								
8	BANK OF INDIA	2612	7836	25	35	25	30	0.96	0.38
9	BANK OF MAHARASHTRA	6	16	0	0	0	0	0.00	0.00
10	INDIAN BANK	4777	14328	137	263	86	254	1.80	1.77
11	INDIAN OVERSEAS BANK	594	1769	3	250	3	250	0.51	14.13
12	PUNJAB AND SIND BANK	10	30	0	0	0	0	0.00	0.00
	Total Public Sector Bank	42578	127713	3285	7883	3109	7801	7.30	6.11
	PRIVATE BANKS								
13	IDBI	273	802	2	6	2	6	0.73	0.75
14	ICICI BANK	284	859	0	0	0	0	0.00	0.00
15	FEDERAL BANK	10	30	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	153	470	0	0	0	0	0.00	0.00
19	HDFC BANK	749	2266	165	809	165	809	22.03	35.70
20	INDUSIND BANK	205	611	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	2149	3072	2149	3072	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	2773	8318	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	4447	13356	2316	3887	2316	3887	52.08	29.10
	Total COMM. BANKS	47025	141069	5601	11770	5425	11688	11.54	8.29
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	5063	15184	0	0	0	0	0.00	0.00
	Total Cooperative Bank	5063	15184	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	11676	35025	496	324	496	324	4.25	0.93
29	UTTAR BIHAR GRAMIN BANK	12374	37122	0	0	0	0	0.00	0.00
	Total Region Rural Bank	24050	72147	496	324	496	324	2.06	0.45
	SMALL FINANCE BANK								
30	JANA SFB	91	279	0	0	0	0	0.00	0.00
31	UTKARSH SFB	4117	12345	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1216	3646	0	0	0	0	0.00	0.00
	Total Small Financial Bank	5424	16270	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	81562	244670	6097	12094	5921	12012	7.26	4.91

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER STORAGE FACILITY AS ON 30.09.2020 (Rs. In lakh)							
SL. NO.	BANK NAME	Target	SANCTIONED		DISBURSED		ACHIEV %
		AMOUNT	NO.	AMOUNT	NO.	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	38789	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	14187	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	27750	3	2	3	2	0.01
4	CANARA BANK	12855	7	2435	4	2330	18.13
5	UCO BANK	13177	0	0	0	0	0.00
6	BANK OF BARODA	17054	8	78	8	78	0.46
7	UNION BANK OF INDIA	4715	3	412	3	412	8.74
	OTHER BANKS						
8	BANK OF INDIA	9700	15	475	15	416	4.29
9	BANK OF MAHARASHTRA	20	0	0	0	0	0.00
10	INDIAN BANK	17744	12	32	12	32	0.18
11	INDIAN OVERSEAS BANK	2190	3	27	3	27	1.23
12	PUNJAB AND SIND BANK	37	0	0	0	0	0.00
	Total Public Sector Bank	158218	51	3461	48	3297	2.08
	PRIVATE BANKS						
13	IDBI	1000	0	0	0	0	0.00
14	ICICI BANK	1068	0	0	0	0	0.00
15	FEDERAL BANK	37	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0.00
18	AXIS BANK	591	0	0	0	0	0.00
19	HDFC BANK	2810	0	0	0	0	0.00
20	INDUSIND BANK	756	0	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	10302	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	16564	0	0	0	0	0.00
	Total COMM. BANKS	174782	51	3461	48	3297	1.89
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	18809	0	0	0	0	0.00
	Total Cooperative Bank	18809	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	43392	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	45986	0	0	0	0	0.00
	Total Region Rural Bank	89378	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	350	0	0	0	0	0.00
31	UTKARSH SFB	15283	0	0	0	0	0.00
32	UJJIVAN SFB	4518	0	0	0	0	0.00
	Total Small Financial Bank	20151	0	0	0	0	0.00
	TOTAL FOR BIHAR	303120	51	3461	48	3297	1.09

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER FOOD AND AGRO PROCESSING AS ON : 30.09.2020								(Rs. In lakh)	
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	Amt	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	3476	41684	0	0	0	0	0.00	0.00
2	CENTRAL BANK OF INDIA	1273	15242	0	0	0	0	0.00	0.00
3	PUNJAB NATIONAL BANK	2490	29834	267	19231	267	19231	10.72	64.46
4	CANARA BANK	1153	13809	98	21900	80	21836	6.94	158.13
5	UCO BANK	1176	14164	0	0	0	0	0.00	0.00
6	BANK OF BARODA	1531	18327	407	4025	407	3255	26.58	17.76
7	UNION BANK OF INDIA	423	5058	185	7957	185	7247	43.74	143.28
	OTHER BANKS								
8	BANK OF INDIA	870	10425	445	6285	445	6112	51.15	58.63
9	BANK OF MAHARASHTRA	2	22	0	0	0	0	0.00	0.00
10	INDIAN BANK	1585	19081	121	1701	121	1601	7.63	8.39
11	INDIAN OVERSEAS BANK	205	2361	3	278	3	278	1.46	11.77
12	PUNJAB AND SIND BANK	3	39	249	648	249	648	8300.00	1661.54
	Total Public Sector Bank	14187	170046	1775	62025	1757	60208	12.38	35.41
	PRIVATE BANKS								
13	IDBI	83	1056	0	0	0	0	0.00	0.00
14	ICICI BANK	95	1121	0	0	0	0	0.00	0.00
15	FEDERAL BANK	3	41	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	58	625	0	0	0	0	0.00	0.00
19	HDFC BANK	259	3030	0	0	0	0	0.00	0.00
20	INDUSIND BANK	70	818	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	1	78	1	78	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	920	11062	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	1488	17753	1	78	1	78	0.07	0.44
	Total COMM. BANKS	15675	187799	1776	62103	1758	60286	11.22	32.10
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	1690	20214	0	0	0	0	0.00	0.00
	Total Cooperative Bank	1690	20214	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	3886	46623	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	4117	49404	0	0	0	0	0.00	0.00
	Total Region Rural Bank	8003	96027	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	29	373	0	0	0	0	0.00	0.00
31	UTKARSH SFB	1365	16412	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	404	4855	0	0	0	0	0.00	0.00
	Total Small Financial Bank	1798	21640	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	27166	325680	1776	62103	1758	60286	6.47	18.51

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
AGRI TERM LOAN (ATL) - BANKWISE AS ON : 30.09.2020									
(Rs. In lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	Amt	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	169656	203393	29417	38820	29269	38549	17.25	18.95
2	CENTRAL BANK OF INDIA	62097	74386	22066	34301	22066	25751	35.53	34.62
3	PUNJAB NATIONAL BANK	121507	145588	9909	50578	9909	50578	8.16	34.74
4	CANARA BANK	56258	67395	9313	31612	7850	26871	13.95	39.87
5	UCO BANK	57628	69087	535	6665	448	5545	0.78	8.03
6	BANK OF BARODA	74675	89430	3041	5830	3041	5810	4.07	6.50
7	UNION BANK OF INDIA	20602	24699	499	11067	499	8818	2.42	35.70
	OTHER BANKS								
8	BANK OF INDIA	42480	50889	6061	8923	6061	8238	14.27	16.19
9	BANK OF MAHARASHTRA	90	108	0	0	0	0	0.00	0.00
10	INDIAN BANK	77706	93103	15216	17794	15033	17592	19.35	18.90
11	INDIAN OVERSEAS BANK	9580	11488	1151	4464	1151	4464	12.01	38.86
12	PUNJAB AND SIND BANK	161	193	0	0	0	0	0.00	0.00
	Total Public Sector Bank	692440	829759	97208	210054	95327	192216	13.77	23.17
	PRIVATE BANKS								
13	IDBI	4433	5266	14966	10997	14966	7702	337.60	146.26
14	ICICI BANK	4679	5591	16738	21361	16738	21361	357.73	382.06
15	FEDERAL BANK	169	199	1350	1472	1350	1472	798.82	739.70
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	3	10	3	10	0.00	0.00
18	AXIS BANK	2601	3110	1	441	1	441	0.04	14.18
19	HDFC BANK	12360	14747	12032	6558	12032	6558	97.35	44.47
20	INDUSIND BANK	3318	3965	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	4520	3837	4520	3837	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	45102	54034	165467	80786	165467	80786	366.87	149.51
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	72662	86912	215077	125462	215077	122167	296.00	140.56
	Total COMM. BANKS	765102	916671	312285	335516	310404	314383	40.57	34.30
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	82336	98666	435	825	435	825	0.53	0.84
	Total Cooperative Bank	82336	98666	435	825	435	825	0.53	0.84
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	189934	227580	102681	68865	102681	68865	54.06	30.26
29	UTTAR BIHAR GRAMIN BANK	201302	241197	29010	117801	28994	17118	14.40	7.10
	Total Region Rural Bank	391236	468777	131691	186666	131675	85983	33.66	18.34
	SMALL FINANCE BANK								
30	JANA SFB	1517	1817	1504	718	1504	718	99.14	39.52
31	UTKARSH SFB	66931	80175	29947	11350	29947	11350	44.74	14.16
32	UJJIVAN SFB	19774	23694	19079	8241	19079	8240	96.49	34.78
	Total Small Financial Bank	88222	105686	50530	20309	50530	20308	57.28	19.22
	TOTAL FOR BIHAR	1326896	1589800	494941	543316	493044	421499	37.16	26.51

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

BANK WISE PROGRESS UNDER JOINT LIABILITY GROUP AS ON : 30.09.2020

(Rs. In lakh)

SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	14116	1012	1000	1012	999	7.17
2	CENTRAL BANK OF INDIA	7565	193	133	193	114	2.55
3	PUNJAB NATIONAL BANK	12424	62	87	62	87	0.50
4	CANARA BANK	3558	1489	2293	1024	1323	28.78
5	UCO BANK	3495	0	0	0	0	0.00
6	BANK OF BARODA	4135	22	41	22	32	0.53
7	UNION BANK OF INDIA	2263	0	0	0	0	0.00
	OTHER BANKS						
8	BANK OF INDIA	5131	0	0	0	0	0.00
9	BANK OF MAHARASHTRA	26	0	0	0	0	0.00
10	INDIAN BANK	4378	3	6	3	6	0.07
11	INDIAN OVERSEAS BANK	519	11	13	11	13	2.12
12	PUNJAB AND SIND BANK	104	0	0	0	0	0.00
	Total Public Sector Bank	57714	2792	3573	2327	2574	4.03
	PRIVATE BANKS						
13	IDBI	645	14094	6699	14094	6399	2185.12
14	ICICI BANK	352	0	0	0	0	0.00
15	FEDERAL BANK	57	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	6	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0.00
18	AXIS BANK	472	0	0	0	0	0.00
19	HDFC BANK	560	0	0	0	0	0.00
20	INDUSIND BANK	115	0	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0	0.00
22	KOTAK MAHINDRA	42	0	0	0	0	0.00
23	YES BANK	6	0	0	0	0	0.00
24	BANDHAN BANK	1078	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	3333	14094	6699	14094	6399	422.86
	Total COMM. BANKS	61047	16886	10272	16421	8973	26.90
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	434	800	434	800	0.00
	Total Cooperative Bank	0	434	800	434	800	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	19087	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	19866	36	108	36	108	0.18
	Total Region Rural Bank	38953	36	108	36	108	0.09
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0.00
31	UTKARSH SFB	0	29947	11350	29947	11350	0.00
32	UJJIVAN SFB	0	0	0	0	0	0.00
	Total Small Financial Bank	0	29947	11350	29947	11350	0.00
	TOTAL FOR BIHAR	100000	47303	22530	46838	21231	46.84

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER SOCIAL INFRASTRUCTURE AS ON 30.09.2020							(Rs. In lakh)
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO	AMOUNT	NO	AMOUNT	AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	28498	12	172	12	172	0.60
2	CENTRAL BANK OF INDIA	13800	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	23932	2	31	2	31	0.13
4	CANARA BANK	8607	0	0	0	0	0.00
5	UCO BANK	5496	0	0	0	0	0.00
6	BANK OF BARODA	9738	0	0	0	0	0.00
7	UNION BANK OF INDIA	7509	0	0	0	0	0.00
	OTHER BANKS						
8	BANK OF INDIA	10516	0	0	0	0	0.00
9	BANK OF MAHARASHTRA	440	0	0	0	0	0.00
10	INDIAN BANK	9080	140	656	135	556	6.12
11	INDIAN OVERSEAS BANK	2048	0	0	0	0	0.00
12	PUNJAB AND SIND BANK	384	0	0	0	0	0.00
	Total Public Sector Bank	120048	154	859	149	759	0.63
	PRIVATE BANKS						
13	IDBI	10621	0	0	0	0	0.00
14	ICICI BANK	13447	0	0	0	0	0.00
15	FEDERAL BANK	1335	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	230	0	0	0	0	0.00
17	SOUTH INDIAN BANK	230	0	0	0	0	0.00
18	AXIS BANK	11789	0	0	0	0	0.00
19	HDFC BANK	13529	0	0	0	0	0.00
20	INDUSIND BANK	3096	0	0	0	0	0.00
21	KARNATAKA BANK	230	0	0	0	0	0.00
22	KOTAK MAHINDRA	1548	0	0	0	0	0.00
23	YES BANK	465	0	0	0	0	0.00
24	BANDHAN BANK	1886	0	0	0	0	0.00
25	RBL BANK	231	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	230	0	0	0	0	0.00
	Total Private Sector Bank	58867	0	0	0	0	0.00
	Total COMM. BANKS	178915	154	859	149	759	0.42
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	15884	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	9611	0	0	0	0	0.00
	Total Region Rural Bank	25495	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	1132	0	0	0	0	0.00
31	UTKARSH SFB	176	0	0	0	0	0.00
32	UJJIVAN SFB	3382	0	0	0	0	0.00
	Total Small Financial Bank	4690	0	0	0	0	0.00
	TOTAL FOR BIHAR	209100	154	859	149	759	0.36

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER RENEWABLE ENERGY AS ON 30.09.2020							
(In Rs. Lakh)							
SL. NO.	BANK NAME	TARGET AMOUNT	SANCTIONED		DISBURSED		ACHIEV %AGE AMT
			NO	AMOUNT	NO	AMOUNT	
	LEAD BANKS						
1	STATE BANK OF INDIA	3354	1	7	1	7	0.21
2	CENTRAL BANK OF INDIA	1623	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	2814	0	0	0	0	0.00
4	CANARA BANK	1016	0	0	0	0	0.00
5	UCO BANK	643	1	1	1	1	0.16
6	BANK OF BARODA	1145	0	0	0	0	0.00
7	UNION BANK OF INDIA	889	0	0	0	0	0.00
	OTHER BANKS						
8	BANK OF INDIA	1236	4	20	4	17	1.38
9	BANK OF MAHARASHTRA	52	0	0	0	0	0.00
10	INDIAN BANK	1071	1	1	1	1	0.09
11	INDIAN OVERSEAS BANK	240	0	0	0	0	0.00
12	PUNJAB AND SIND BANK	47	0	0	0	0	0.00
	Total Public Sector Bank	14130	7	29	7	26	0.18
	PRIVATE BANKS						
13	IDBI	1259	0	0	0	0	0.00
14	ICICI BANK	1576	0	0	0	0	0.00
15	FEDERAL BANK	157	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	27	0	0	0	0	0.00
17	SOUTH INDIAN BANK	27	0	0	0	0	0.00
18	AXIS BANK	1382	0	0	0	0	0.00
19	HDFC BANK	1590	0	0	0	0	0.00
20	INDUSIND BANK	363	0	0	0	0	0.00
21	KARNATAKA BANK	27	0	0	0	0	0.00
22	KOTAK MAHINDRA	184	0	0	0	0	0.00
23	YES BANK	55	0	0	0	0	0.00
24	BANDHAN BANK	221	0	0	0	0	0.00
25	RBL BANK	27	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	27	0	0	0	0	0.00
	Total Private Sector Bank	6922	0	0	0	0	0.00
	Total COMM. BANKS	21052	7	29	7	26	0.12
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	1870	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	1132	0	0	0	0	0.00
	Total Region Rural Bank	3002	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	130	0	0	0	0	0.00
31	UTKARSH SFB	24	0	0	0	0	0.00
32	UJJIVAN SFB	392	0	0	0	0	0.00
	Total Small Financial Bank	546	0	0	0	0	0.00
	TOTAL FOR BIHAR	24600	7	29	7	26	0.11

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER HOUSING LOAN 30.09.2020							
	(Amount in Rs.Lakh)						
SL. NO.	BANK NAME	TARGET NO.	SANCTIONED NO. AMOUNT		DISBURSED NO. AMOUNT		ACHIEV %AGE NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	5200	3263	40688	3235	40087	62.21
2	CENTRAL BANK OF INDIA	2516	2289	21275	2289	20466	90.98
3	PUNJAB NATIONAL BANK	4364	2409	25576	2409	25576	55.20
4	CANARA BANK	1571	470	10617	421	7865	26.80
5	UCO BANK	996	563	9682	537	4965	53.92
6	BANK OF BARODA	1776	265	6311	265	6158	14.92
7	UNION BANK OF INDIA	1372	183	3111	176	2557	12.83
	OTHER BANKS						
8	BANK OF INDIA	1922	301	3345	301	3026	15.66
9	BANK OF MAHARASHTRA	78	4	66	4	66	5.13
10	INDIAN BANK	1657	784	10786	574	8340	34.64
11	INDIAN OVERSEAS BANK	380	76	921	76	921	20.00
12	PUNJAB AND SIND BANK	66	71	2852	71	2852	107.58
	Total Public Sector Bank	21898	10678	135230	10358	122879	47.30
	PRIVATE BANKS						
13	IDBI	1938	203	2960	203	1250	10.47
14	ICICI BANK	2448	36	571	36	571	1.47
15	FEDERAL BANK	244	14	188	14	188	5.74
16	JAMMU KASHMIR BANK	42	0	0	0	0	0.00
17	SOUTH INDIAN BANK	42	1	19	1	19	2.38
18	AXIS BANK	2150	316	484	316	484	14.70
19	HDFC BANK	2471	180	210	180	210	7.28
20	INDUSIND BANK	562	0	0	0	0	0.00
21	KARNATAKA BANK	42	9	110	9	110	21.43
22	KOTAK MAHINDRA	285	0	0	0	0	0.00
23	YES BANK	85	0	0	0	0	0.00
24	BANDHAN BANK	345	82	546	82	546	23.77
25	RBL BANK	42	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	42	0	0	0	0	0.00
	Total Private Sector Bank	10738	841	5088	841	3378	7.83
	Total COMM. BANKS	32636	11519	140318	11199	126257	34.31
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	2897	178	3062	178	2946	6.14
29	UTTAR BIHAR GRAMIN BANK	1753	5	52	4	44	0.23
	Total Region Rural Bank	4650	183	3114	182	2990	3.91
	SMALL FINANCE BANK						
30	JANA SFB	208	57	46	57	46	27.40
31	UTKARSH SFB	28	35	284	35	284	125.00
32	UJJIVAN SFB	608	107	104	107	104	17.60
	Total Small Financial Bank	844	199	434	199	434	23.58
	TOTAL FOR BIHAR	38130	11901	143866	11580	129681	30.37

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE OUTSTANDING AND NPA UNDER HOUSING LOAN AS ON 30.09.2020							
(Amount in Rs.Lakh)							
SL. NO.	BANKS NAME	HOUSING LOAN OUTSTANDING		NPA IN HOUSING LOAN		NPA%	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	62528	605370	534	3437	0.85	0.57
2	CENTRAL BANK OF INDIA	5804	42784	1322	3048	22.78	7.12
3	PUNJAB NATIONAL BANK	13182	169492	988	5341	7.50	3.15
4	CANARA BANK	5394	264632	163	921	3.02	0.35
5	UCO BANK	16578	57067	741	3802	4.47	6.66
6	BANK OF BARODA	7920	110064	268	1655	3.38	1.50
7	UNION BANK OF INDIA	2532	73759	106	601	4.19	0.81
	OTHER BANKS						
8	BANK OF INDIA	7432	97149	191	1033	2.57	1.06
9	BANK OF MAHARASHTRA	343	7050	11	98	3.21	1.39
10	INDIAN BANK	9882	88880	521	3910	5.27	4.40
11	INDIAN OVERSEAS BANK	1765	23179	23	167	1.30	0.72
12	PUNJAB AND SIND BANK	1989	9508	15	296	0.75	3.11
	Total Public Sector Bank	135349	1548934	4883	24309	3.61	1.57
	PRIVATE BANKS						
13	IDBI	3528	38333	16	109	0.45	0.28
14	ICICI BANK	2651	72141	0	0	0.00	0.00
15	FEDERAL BANK	72	1287	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	34	374	0	0	0.00	0.00
17	SOUTH INDIAN BANK	3	73	0	0	0.00	0.00
18	AXIS BANK	1488	8883	6	17	0.40	0.19
19	HDFC BANK	1209	10046	9	9	0.74	0.09
20	INDUSIND BANK	0	3	0	0	0.00	0.00
21	KARNATAKA BANK	16	363	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0.00	0.00
24	BANDHAN BANK	386	2795	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0.00	0.00
	Total Private Sector Bank	9387	134298	31	135	0.33	0.10
	Total COMM. BANKS	144736	1683232	4914	24444	3.40	1.45
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	6	40	0	0	0.00	0.00
	Total Cooperative Bank	6	40	0	0	0.00	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	3990	33466	393	1334	9.85	3.99
29	UTTAR BIHAR GRAMIN BANK	5398	6898	3846	2905	71.25	42.11
	Total Region Rural Bank	9388	40364	4239	4239	45.15	10.50
	SMALL FINANCE BANK						
30	JANA SFB	1014	388	2	1	0.20	0.26
31	UTKARSH SFB	180	1760	0	0	0.00	0.00
32	UJJIVAN SFB	2213	5278	0	0	0.00	0.00
	Total Small Financial Bank	3407	7426	2	1	0.06	0.01
	TOTAL FOR BIHAR	157537	1731062	9155	28684	5.81	1.66

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
CUMULATIVE REPORT AS ON 30.09.2020							
Performance under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (PMAY)							
(Rs. In lakh)							
SL NO.	BANKS NAME	Total No. of all Housing Loans sanctioned since 01.04.2015	Out of (B), Housing Loans covered under CLSS of PMAY since 01.04.2015			Subsidy received since 01.04.2015	
			No.	Amt. Sanctioned	Amt. of Subsidy Claimed	No.	Amt.
	LEAD BANKS						
1	STATE BANK OF INDIA	23602	4511	85320	9248	3895	8503
2	CENTRAL BANK OF INDIA	4395	591	9552	537	19	43
3	PUNJAB NATIONAL BANK	8402	1048	7865	926	388	812
4	CANARA BANK	5580	850	15546	1988	328	563
5	UCO BANK	3251	204	981	289	23	55
6	BANK OF BARODA	4505	81	1108	139	81	139
7	UNION BANK OF INDIA	2357	331	2015	448	50	105
	OTHER BANKS						
8	BANK OF INDIA	5186	241	4510	289	23	50
9	BANK OF MAHARASHTRA	78	24	850	34	14	23
10	INDIAN BANK	3258	101	1380	201	87	224
11	INDIAN OVERSEAS BANK	3058	153	1673	199	68	75
12	PUNJAB AND SIND BANK	11	11	143	10	0	0
	Total Public Sector Bank	63683	8146	130943	14308	4976	10592
	PRIVATE BANKS						
13	IDBI	3408	148	2936	113	57	105
14	ICICI BANK	0	0	0	0	0	0
15	FEDERAL BANK	0	0	0	0	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	0
17	SOUTH INDIAN BANK	5	0	0	0	0	0
18	AXIS BANK	1182	116	2779	150	52	104
19	HDFC BANK	0	0	0	0	0	0
20	INDUSIND BANK	0	0	0	0	0	0
21	KARNATAKA BANK	7	5	92	0	1	2
22	KOTAK MAHINDRA	0	0	0	0	0	0
23	YES BANK	0	0	0	0	0	0
24	BANDHAN BANK	386	13	123	26	13	26
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0
	Total Private Sector Bank	4988	282	5930	289	123	237
	Total COMM. BANKS	68671	8428	136873	14597	5099	10829
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	1180	756	9496	1545	4	8
29	UTTAR BIHAR GRAMIN BANK	191	91	737	71	54	67
	Total Region Rural Bank	1371	847	10233	1616	58	75
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0
31	UTKARSH SFB	140	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0
	Total Small Financial Bank	140	0	0	0	0	0
	TOTAL FOR BIHAR	70182	9275	147106	16213	5157	10904

Information regarding functioning of RSETIs Sept. 2020

Sl. No.	District	Lead Bank	Date of Establishment of RSETI	Land Allotted by State Govt. (Yes/No)	MoU for land executed with the district administration (Yes/No)	Grant received from NIRD (Yes/No)	Map approved by Local authority (Yes/No)	Construction Started (Yes/No)	Details of Training Programme Organised						AS ON 30.09.2020		AS ON Sept. 2020
									During Financial Year 30.09.2020			Since Inception			AS ON 30.09.2020		
									No. of persons sourced by the branches for training	No of training programmes organised	No. of persons trained	No of training programmes organised	No. of persons trained	No. of trainees settled	No. of trainees settled with Bank finance		
1	Araria	sbi	13-09-2017	YES	YES	YES	YES	YES	0	3	105	172	4726	3447	1683	KVIC SRLM	10
2	Arwal	pnb	12-12-2011	YES	YES	YES	YES	YES	12	1	35	749	17894	6945	2657		17
3	Aurangabad	pnb	29-02-2012	YES	YES	YES	YES	YES	16	1	31	688	15878	873	2456		0
1	Banka	uco	20-07-2011	YES	YES	YES	YES	YES	25	0	0	159	5022	0	0	SRLM	0
2	Begusarai	uco	29-07-2011	YES	YES	YES	YES	YES	44	0	0	185	6242	0	0	NRLM	17
3	Bhagalpur	uco	14-03-2011	YES	YES	YES	YES	YES	18	0	0	167	5304	0	0	SRLM	12
7	Bhojpur	pnb	28-03-2012	YES	YES	YES	YES	YES	6	1	10	690	17862	5364	1689		2
8	Buxar	pnb	26-12-2012	YES	YES	YES	YES	YES	11	1	32	679	12596	4659	1259		0
4	Darbhanga	cbi	27-11-2010	YES	YES	YES	YES	YES	1	1	17	202	5638	3707	1137	RLM & KVIC PATN	10
5	East Champaran	cbi	19-12-2011	YES	YES	YES	YES	YES	4	1	18	192	6019	4293	1854	SRLM	12
11	Gaya	pnb	24-03-2010	YES	YES	YES	YES	NO	11	1	32	1290	25521	13365	5112		10
6	Gopalganj	cbi	10-02-2011	YES	YES	YES	YES	YES	1	0	0	148	4555	3159	1011	JIC- NRLM & NJUL	16
13	Jamui	sbi	07-03-2011	YES	YES	YES	YES	YES	0	1	25	153	4365	3170	1286	KVIC SRLM	8
14	Jehanabad	pnb	30-09-2011	YES	YES	YES	YES	YES	9	1	31	1017	13615	6589	3156		7
15	Kaimur	pnb	29-12-2011	YES	YES	YES	YES	YES	21	2	50	791	17614	6984	1475		10
7	Katihar	cbi	01-10-2011	YES	YES	YES	YES	YES	1	0	0	182	5270	4426	2253	SRLM	39
8	Khagaria	ubi	10-02-2010	YES	YES	YES	YES	NO	10	18	596	206	6685	4092	1201		0
18	Kishanganj	sbi	12-07-2011	YES	YES	YES	YES	YES	0	4	99	192	5767	4171	2179	KVIC SRLM	25
19	Lakhisarai	pnb	28-09-2010	YES	YES	YES	YES	NO	8	1	22	990	15670	6489	2164		8
20	Madhepura	sbi	02-04-2014	YES	YES	YES	YES	YES	0	2	42	169	4477	3235	1389	KVIC SRLM	16
9	Madhubani	cbi	29-01-2011	YES	YES	YES	YES	YES	1	2	52	193	5336	3527	1151	SRLM & KVIC	10
10	Munger	uco	01-02-2011	YES	YES	YES	NO	NO	48	0	0	165	5347	0	0	SRLM	30
11	Muzaffarpur	cbi	19-02-2007	YES	YES	YES	YES	YES	1	1	32	262	7201	5417	2369		5
24	Nalanda	pnb	15-02-2010	YES	YES	YES	YES	YES	13	1	35	896	15299	7655	2354	SRLM	0
25	Nawada	pnb	28-03-2010	YES	YES	YES	YES	NO	8	1	22	860	15267	7889	2459		15
26	Patna	pnb	15-01-2007	NO	YES	YES	NO	NO	70	1	70	799	17915	6124	1456		0
27	Purnea	sbi	18-03-2011	YES	YES	YES	YES	YES	0	2	44	176	4784	3570	1593	KVIC SRLM	9
28	Rohtas	pnb	27-11-2012	YES	YES	YES	YES	YES	10	1	26	784	9810	6778	1254		0
29	Saharsa	sbi	10-03-2011	YES	YES	YES	YES	YES	0	1	13	173	4588	3472	1808	KVIC SRLM	13
12	Samastipur	ubi	01-07-2010	YES	YES	YES	YES	NO	10	25	750	180	5258	3643	1203		0
13	Saran	cbi	08-02-2011	YES	YES	YES	YES	YES	12	1	30	145	4213	2534	913	SRLM	10
14	Sheikhpura	can	19-01-2010	YES	YES	YES	YES	YES	1	5	150	283	8665	6100	1830	KVIC,NSKSH,GOVT	13
33	Sheohar	bob	31-03-2010	YES	YES	YES	YES	NO	155	27	863	268	7898	6138	2414	SRLM	17
34	Sitamarhi	bob	28-03-2012	YES	YES	YES	YES	NO	26	22	569	187	5150	3635	1889	0	0
15	Siwan	cbi	15-03-2011	YES	YES	YES	YES	YES	1	1	20	179	5387	2501	1396	KVIC & ZILA PAR	20
36	Supaul	sbi	20-03-2014	YES	YES	YES	YES	YES	0	2	37	194	5198	3905	2458	KVIC SRLM	12
16	Vaishali	can	30-01-2008	YES	YES	YES	YES	YES	1	4	77	366	10876	8376	2882	JEEVIKA	31
17	West Champaran	cbi	27-01-2011	YES	YES	YES	YES	YES	13	4	84	179	5202	3092	1338	SRLM	8
18	Total Bihar								568	140	4019	15311	350114	169324	64728		412

Expanding and Deepening of Digital Payments Ecosystem - Review Format

District:Jehanabad

Month/ Quarter:30.09.2020

Bank Name	For Bank Customers										For non-customers					4. Digital Financial Literacy						
	1. Digital coverage for individuals (Savings Accounts)										2. Digital coverage for business (Current Accounts)					3. Provision of Digital Infrastructure						
	Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD *	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Savings Accounts	Total No. of Operative Current Accounts	No. of net banking CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage	Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, POS, QR etc.	% of such Accounts Out of total Operative Current Accounts	A. POS/ QR issued to shopkeepers (other than CA holders)**	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others***	Total POS/ QR (A+B+C)	No. of FLC camps on Digital FL	No. of people participated
Axis	4332	5065	100.00	1388	32.04	2556	59.00	4332	100.00	471	209	44.37	120	25.48	209	44.37	0	0	0	0	1	5
Bandhan*	20112	3862	19.20	679	3.38	941	4.68	16361	81.35	669	131	19.58	28	4.19	131	19.58	0	0	0	0	0	0
BoB	25817	18032	69.85	337	1.31	3107	12.03	21445	83.07	367	50	13.62	112	30.52	162	44.14	0	0	0	0	0	0
Bol	51916	36622	70.54	2064	3.98	7800	15.02	36622	70.54	289	63	21.80	92	31.83	149	51.56	0	0	0	0	4	85
Canara	13225	10828	81.88	2700	20.42	12250	92.63	12431	94.00	255	171	67.06	32	12.55	158	61.96	10	0	0	10	0	0
CBI	3044	2284	75.03	2410	79.17	313	10.28	2410	79.17	58	30	51.72	7	12.07	30	51.72	0	0	0	0	0	0
DBGB	262986	98591	37.49	0	0.00	52192	19.85	134777	51.25	927	0	0.00	492	53.07	492	53.07	0	0	0	0	0	0
HDFC	2728	2401	88.01	1112	40.76	1649	60.45	2474	90.69	263	117	44.49	109	41.44	131	49.81	50	0	0	50	0	0
ICICI	3938	3850	97.77	1720	43.68	2049	52.03	3859	97.99	234	192	82.05	114	48.72	195	83.33	0	0	0	0	0	0
IDBI	6623	3419	51.62	1595	24.08	1087	16.41	6101	92.12	322	233	72.36	25	7.76	322	100.00	0	0	0	0	0	0
Indian Bank	60108	25032	41.65	4307	7.17	46832	77.91	46832	77.91	826	646	78.21	470	56.90	676	81.84	4	0	0	4	6	139
IndusInd	1396	1435	100.00	852	61.03	702	50.29	1357	97.21	79	64	81.01	1	1.27	78	98.73	0	0	0	0	0	0
IOB	3288	2693	81.90	259	7.88	1138	34.61	2989	90.91	93	41	44.03	26	27.96	76	81.72	0	0	0	0	0	0
IPFS	37820	0	0.00	0	0.00	37820	100.00	37820	100.00	8	0	0.00	89	100.00	99	100.00	0	0	0	0	3	273
PNB	399817	266412	66.63	24692	6.18	24546	6.14	278528	69.66	7057	1173	16.62	46	0.65	1173	16.62	0	0	0	0	57	3012
S Co-Bank	496	519	104.45	0	0.00	0	0.00	519	10.45	14	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0
SBI	100530	74398	74.01	24528	24.40	29568	29.41	79874	79.45	1086	269	24.77	688	63.35	550	69.06	0	0	0	0	0	0
UBI	67465	23371	34.65	1110	1.64	4077	8.59	28558	42.47	497	71	14.29	31	6.24	102	20.52	32	0	0	32	20	69
UCO	3079	1810	58.79	182	5.91	711	23.09	1703	55.31	42	15	35.71	11	26.19	18	42.86	0	0	0	0	2	85
Ujjivan SFB	8701	8034	92.33	4497	51.68	3059	35.16	8034	92.33	88	87	98.86	0	0.00	87	98.86	0	0	0	0	0	0
Fino	168	168	100.00	168	100.00	168	100.00	168	100.00	0	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0
Total	1062055	588826	55.44	74600	7.02	232565	21.90	727194	68.47	13852	3562	25.71	2493	18.00	5678	36.30	96	0	0	96	93	3668

*In cases where either of the POS or QR has been provided, coverage may be considered. In cases where both POS & QR facilities have been provided to a single entity, it should be treated as one to avoid multiple counting

^a The field no. of mobile banking + UPI + USSD is an all-inclusive field to be considered for coverage through any one of more of these modes. In case more than one facilities are provided to a single

* Data as on 31.08.2020

QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FLCs (GOING DIGITAL) : Annexure-2 Part(A)
AS ON 30.09.2020

AS UN 30.09.2020				Stakeholders present (Indicate Y/N)										
Bank Name	FLC Code	Sr. No. of Camp	Date of special camp (DD/MM/YYYY)	District	Block	Village	No Of Participants	LDM	DDM	LDO	Local Govt	NGO	BC	Others
CENTRAL BANK OF INDIA	6202	11	18-08-2020	MUZAFFARPUR	MUSHAHARI	BHAGWANPUR	26	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	10	14-08-2020	MUZAFFARPUR	SARAIYA	KALUA	21	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	9	14-08-2020	MUZAFFARPUR	SARAIYA	BAKHARA	33	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	8	13-08-2020	MUZAFFARPUR	MARWAN	BANGARA	23	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	7	13-08-2020	MUZAFFARPUR	MARWAN	MARWAN	28	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	6	12-08-2020	MUZAFFARPUR	KURHANI	MURARPUR	24	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	5	12-08-2020	MUZAFFARPUR	KURHANI	MANIYARI	36	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	4	10-08-2020	MUZAFFARPUR	MUSHAHARI	DIGHARA	32	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	3	09-07-2020	MUZAFFARPUR	BOCHAHA	DHALA CHOUK	29	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	2	09-07-2020	MUZAFFARPUR	BOCHAHA	GARHA	21	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	1	08-07-2020	MUZAFFARPUR	MUSHAHARI	BHAGWANPUR	22	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	22	24-09-2020	MUZAFFARPUR	SARAIYA	BAKHARA	33	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	21	23-09-2020	MUZAFFARPUR	SAKARA	JAGDISHPUR BHAG	29	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	20	23-09-2020	MUZAFFARPUR	SAKARA	HARIPURKRISHNA	32	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	19	22-09-2020	MUZAFFARPUR	KURHANI	MANIHARI	28	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	18	21-09-2020	MUZAFFARPUR	MUSHAHARI	RAMPUR SAH	29	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	17	21-09-2020	MUZAFFARPUR	MUSHAHARI	DHIGRAPATTI	31	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	16	02-09-2020	MUZAFFARPUR	MARWAN	MARKANBHOI	39	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	15	25-08-2020	MUZAFFARPUR	SIHO	HARIPUR KRISHNA	25	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	14	25-08-2020	MUZAFFARPUR	SIHO	RUPANPATTI	30	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	13	20-08-2020	MUZAFFARPUR	BOCHAHA	GARHA CHOUK	24	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	12	19-08-2020	MUZAFFARPUR	MOTIPUR	PANSALWA	25	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	11	30-09-2020	WEST CHAMPARAN	BETIAH	SARASWATI NAGAR	21	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	10	25-09-2020	WEST CHAMPARAN	MAINATAND	MAINATAND	7	Y	N	N	N	Y	N	Y
CENTRAL BANK OF INDIA	6401	9	14-09-2020	WEST CHAMPARAN	BETIAH	GONAJLI	15	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	8	07-09-2020	WEST CHAMPARAN	BETIAH	BARWAT	31	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	7	31-08-2020	WEST CHAMPARAN	JOGAPATTI	GORA, KOIRI TOL	40	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	6	29-08-2020	WEST CHAMPARAN	JOGAPATTI	SISHWA BHUMIHAR	44	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	5	21-08-2020	WEST CHAMPARAN	JOGAPATTI	NANKAR	35	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	4	17-08-2020	WEST CHAMPARAN	NAUTAN	DHUMNAGAR	41	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	3	10-08-2020	WEST CHAMPARAN	JOGAPATTI	SIKTA KALA	55	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	2	15-07-2020	WEST CHAMPARAN	JOGAPATTI	BAHUARWA	37	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	1	03-07-2020	WEST CHAMPARAN	JOGAPATTI	NAVAGAWA	41	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	3301	3	24-09-2020	SHEIKHPURA	ARIARY	BADSHAHPUR	220	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	3301	2	23-09-2020	SHEIKHPURA	ARIARY	BELCHI	210	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	3301	1	22-09-2020	SHEIKHPURA	SHEIKHPURA	DHARAMPUR	172	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	3701	1	14-09-2020	KAIMUR	NUAON	CHANDESH	29	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	3701	2	14-09-2020	KAIMUR	NUAON	JAIPURA	24	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	4501	1	16-09-2020	BUXAR	BRAHMPUR	BHARIYAR	32	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	4501	1	16-09-2020	BUXAR	BRAHMPUR	NAINIZORE	24	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	5101	2	09-07-2020	NALANDA	EKANGARSARAI	KOSIYAWAN CHAME	9	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	5101	1	09-07-2020	NALANDA	HARNAUT	SEVDAH CHERO	9	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	5201	1	06-07-2020	BHOJPUR	UDWANTNAGAR	BARA	10	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN BANK	5201	1	03-07-2020	AURANGABAD	AURANGABAD	BHARTHAULI	18	N	N	N	N	N	Y	Y

QUARTERLY REPORT ON CONDUCT OF TARGET GROUP SPECIFIC CAMPS BY FLCs : Annexure-2 Part(B)
AS ON 30.09.2020

Bank Name	FLC Code	Sr. No. of Camp	Date of target specific camp (DD/MM/YYYY)	District	Block	Village	No Of Participants	Stakeholders present (Indicate Y/N)						Target Group Addressed (1. Farmers 2. Small Entrepreneurs 3. School Students 4. SHGs 5. Senior Citizen 6. Others)
								LDM	DDM	DO	Local Govt	NGO	BC	Others
CENTRAL BANK OF INDIA	6202	1	02-07-2020	MUZAFFARPUR	MUSHAHARI	DIGHARA	36	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	2	03-07-2020	MUZAFFARPUR	KURHANI	MANIYARI	29	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	3	04-07-2020	MUZAFFARPUR	KURHANI	RAGUNATHPUR	37	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	4	03-07-2020	MUZAFFARPUR	MUSHAHARI	NAVAGANW	27	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	5	06-07-2020	MUZAFFARPUR	KANTI	DAMODARPUR	32	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	6	06-07-2020	MUZAFFARPUR	KANTI	BANGRA CHOUK	26	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	7	07-07-2020	MUZAFFARPUR	MARWAN	JYANKHURD	38	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	8	07-07-2020	MUZAFFARPUR	MARWAN	RAKSA, BAHADUR	24	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	9	27-08-2020	MUZAFFARPUR	MUSHAHARI	MANIKACHOUK	36	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	10	29-08-2020	MUZAFFARPUR	MUROUL	VISUNPUR MURAR	23	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	11	29-08-2020	MUZAFFARPUR	MUROUL	BAKHARI DHOLI	24	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	12	27-08-2020	MUZAFFARPUR	MUSHAHARI	MANIKACHOUK	23	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	13	24-09-2020	MUZAFFARPUR	SARAIYA	AMBARACHOUK	28	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	14	29-09-2020	MUZAFFARPUR	MUSHAHARI	BARAHAM STAN N	29	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	15	29-09-2020	MUZAFFARPUR	MUSHAHARI	NAROUJI CHOUK	27	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	16	30-09-2020	MUZAFFARPUR	BOCHAHA	GARHA AMNOUR	30	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	17	30-09-2020	MUZAFFARPUR	BOCHAHA	DHALA CHOUK	22	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	1	10-07-2020	WEST CHAMPARAN	MAJHAULIYA	POKHARBHINDA	45	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	2	22-07-2020	WEST CHAMPARAN	JOHAPATTI	SIKTA KALA	41	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	3	13-08-2020	WEST CHAMPARAN	BETIAH	BARWA SENA	37	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	4	24-08-2020	WEST CHAMPARAN	JOHAPATTI	SIKTA KHURD	56	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	5	28-08-2020	WEST CHAMPARAN	JOHAPATTI	BAI'UARWA	48	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	6	09-09-2020	WEST CHAMPARAN	BETIAH	BBARWAT LACHHU	15	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	7	17-09-2020	WEST CHAMPARAN	JOHAPATTI	KAITHWALIYA	32	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	8	23-09-2020	WEST CHAMPARAN	LAURIA	MATHIYA	35	N	N	N	N	N	N	Y
CANARA BANK	79	1	29-09-2020	WEST CHAMPARAN	MADHUBANI	MADHUBANI	25	N	N	N	N	N	N	Y
CANARA BANK	79	2	24-08-2020	SHEIKHPURA	SHEIKHPURA	CANARA BANK BAR	5	N	N	N	N	N	N	Y
CANARA BANK	79	3	15-09-2020	SHEIKHPURA	BARBIGHA	KR. SHNA SABHAGA	40	N	N	N	N	N	N	Y
CANARA BANK	79	4	18-09-2020	SHEIKHPURA	SHEIKHPURA	BLACK OFFICE	25	N	N	N	N	N	N	Y
CANARA BANK	79	5	22-09-2020	SHEIKHPURA	BARBIGHA	LBO, SHEIKHPURA	60	N	N	N	N	N	N	Y
CANARA BANK	79	6	22-09-2020	SHEIKHPURA	BARBIGHA	CANARA BANK BAR	50	N	N	N	N	N	N	Y
CANARA BANK	79	7	28-09-2020	SHEIKHPURA	ARIVARI	RSETI, SHEIKHP	60	N	N	N	N	N	N	Y
CANARA BANK	79	8	29-09-2020	SHEIKHPURA	SHEIKHPURA	RSETI, SHEIKHP	10	N	N	N	N	N	N	Y
CANARA BANK	79	9	30-09-2020	SHEIKHPURA	ARIYARI	RSETI, SHEIKHP	150	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3301	1	25-09-2020	SHEIKHPURA	CHEWARA	MM PLUS TWO GIR	60	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3301	2	28-09-2020	SHEIKHPURA	S. SARAI	HASANPUR	240	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3301	3	30-09-2020	SHEIKHPURA	BARBIGHA	AMEARI	242	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3301	4	30-09-2020	SHEIKHPURA	BARBIGHA	SAMSA	316	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3701	1	01-01-0001	KAIMUR	CHAMPUR	MAUR	286	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3701	2	17-09-2020	KAIMUR	BHABHUA	CHAMPUR	22	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3701	3	19-09-2020	KAIMUR	BHABHUA	BARE	26	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3701	4	24-09-2020	KAIMUR	MOHANIYA	KHADAURA	18	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	3701	5	25-09-2020	KAIMUR	CHAMPUR	DARWAN	28	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	4501	1	22-09-2020	BUXAR	NAWANAGAR	FAKHARABAD	19	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	4501	2	24-09-2020	BUXAR	SONBARSA	SONBARSA	31	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	4501	3	25-09-2020	BUXAR	BAHAMPUR	BAGAIN	30	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	4501	4	28-09-2020	BUXAR	CHAKKI	SIKRAUL LAKH	30	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	4501	5	30-09-2020	BUXAR	DUMRAON	CHAKKI	32	N	N	N	N	N	N	Y
DAKSHIN BIHAR GRAMIN BANK	4501	5	30-09-2020	BUXAR	DUMRAON	ARIAON	30	N	N	N	N	N	N	Y

ANNEX III- PART C

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS

AS ON 30.09.2020

Sr No.	District Name	No of rural branches in district	No of camps conducted during the quarter
1	Araria	77	83
2	Arwal	40	24
3	Aurangabad	120	68
4	Banka	74	44
5	Begusarai	84	36
6	Bhagalpur	102	81
7	Bhojpur	131	60
8	Buxar	88	58
9	Darbhanga	111	111
10	East Champaran	106	88
11	Gaya	177	131
12	Gopalganj	118	119
13	Jamui	76	54
14	Jehanabad	57	26
15	Kaimur	82	42
16	Katihar	101	75
17	Khagaria	54	38
18	Kishanganj	60	90
19	Lakhisarai	45	18
20	Madhepura	38	23
21	Madhubani	123	142
22	Munger	62	58
23	Muzaffarpur	182	269
24	Nalanda	147	106
25	Nawada	73	56
26	Patna	216	106
27	Purnea	102	100
28	Rohtas	135	66
29	Saharsa	51	28
30	Samastipur	163	122
31	Saran	163	143
32	Sheikhpura	30	14
33	Sheohar	20	26
34	Sitamarhi	68	56
35	Siwan	132	113
36	Supaul	48	26
37	Vaishali	137	115
38	West Champaran	94	123
	Total	3687	2938

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA			
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)			
LBS-MIS-I			
Statement showing Targets of Annual Credit Plans (ACP) for the year 30.09.2020			
(No. in actuals, Amt. in Thousands)			
Public Sector Banks			
Sr No.	Categories	Yearly Targets under ACP Number	Amount
1	Priority Sector		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	3165954	322709900
1A(i)	Farm Credit	2989014	276093300
1A(ii)	Agriculture Infrastructure	134947	21972700
1A(iii)	Ancillary Activities	41993	24643900
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	988315	212250000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	424337	84882100
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	105954	31808100
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	1498	4247800
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	456526	91312000
1C	Export Credit	0	0
1D	Education	29657	14828600
1E	Housing	21898	21888600
1F	Social Infrastructure	36370	12004800
1G	Renewable Energy	28260	1413000
1H	Others	409500	20475000
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	4679954	605569900
3	Loans to Weaker Sections under Priority Sector	0	0
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	4638	7390300
4C	Housing	3675	11080000
4D	Personal Loans under Non-Priority Sector	461865	92354100
4E	Others	1293104	258605600
5	Sub Total (4A+4B+4C+4D+4E)	1763282	369430000
	TOTAL (2+5)	6443236	974999900

LBS-MIS-II						
Statement showing Disbursement & Outstanding for the quarter ended 30.09.2020						
(No. in actuals, Amt. in Thousands)						
Public Sector Banks						
BANK NAME :						
Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter		
		Number	Amount	Number	Amount	
1	Priority Sector					
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	517015	71652400	2534439	247751200	
1A(i)	Farm Credit	498140	53014000	2427473	215141400	
1A(ii)	Agriculture Infrastructure	901	1489200	41403	9954200	
1A(iii)	Ancillary Activities	17974	17149200	65563	22655600	
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	255688	111348600	666204	218014000	
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	194617	58844200	508586	121808500	
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	20728	30880700	43107	61534900	
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	817	7380100	1417	18033500	
1B(iv)	Khadi and Village Industries	373	481400	19880	3630100	
1B(v)	Others under MSMEs	39153	13762200	93214	13007000	
1C	Export Credit	1462	859200	8	10600	
1D	Education	19467	3095600	83350	26042800	
1E	Housing	10358	12287900	80930	72936100	
1F	Social Infrastructure	149	75900	224	381600	
1G	Renewable Energy	6	1900	46	243500	
1H	Others	36578	9835600	82197	14377100	
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	840723	209157100	3441398	579756900	
3	Loans to Weaker Sections under Priority Sector	93512	8013700	1142228	105160800	
4	Non-Priority Sector					
4A	Agriculture	27119	8708200	142	101100	
4B	Education	4823	2340500	3153	3489300	
4C	Housing	8464	21747300	54419	81957300	
4D	Personal Loans under Non-Priority Sector	102244	40118600	508301	160336000	
4E	Others	79409	62179000	232325	129825200	
5	Sub Total (4A+4B+4C+4D+4E)	222059	135093600	798340	375708900	
	TOTAL (2+5)	1062782	344250700	4245738	955465800	

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.09.2020 (No. in actuals, Amt. in Thousands)

BANK NAME :		Public Sector Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	3165954	322709900	16.33	22.20
1A(i)	Farm Credit	2989014	276093300	16.67	19.20
1A(ii)	Agriculture Infrastructure	134947	21972700	0.67	6.78
1A(iii)	Ancillary Activities	41993	24643900	42.80	69.59
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	988315	212250000	25.87	52.46
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	424337	84882100	45.86	69.32
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	105954	31808100	19.56	97.08
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	1498	4247800	54.54	173.74
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	456526	91312000	8.58	15.07
1C	Export Credit	0	0	0.00	0.00
1D	Education	29657	14828600	65.64	20.88
1E	Housing	21898	21888600	47.30	56.14
1F	Social Infrastructure	36370	12004800	0.41	0.63
1G	Renewable Energy	28260	1413000	0.02	0.13
1H	Others	409500	20475000	8.93	48.04
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	4679954	605569900	17.96	34.54
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	4638	7390300	103.99	31.67
4C	Housing	3675	11080000	230.31	196.28
4D	Personal Loans under Non-Priority Sector:	461865	92354100	22.14	43.44
4E	Others	1293104	258605600	6.14	24.04
5	Sub Total (4A+4B+4C+4D+4E)	1763282	369430000	12.59	36.57
	TOTAL (2+5)	6443236	974999900	16.49	35.31

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA				
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)				
LBS-MIS-I				
Statement showing Targets of Annual Credit Plans (ACP) for the year 30.09.2020				
(No. in actuals, Amt. in Thousands)				
Private Sector Banks				
Sr No.	Categories	Yearly Targets under ACP		Amount
1	Priority Sector	Number		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	331655		33790000
1A(i)	Farm Credit	313122		28914800
1A(ii)	Agriculture Infrastructure	14147		2302300
1A(iii)	Ancillary Activities	4386		2572900
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	196539		42240000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	84416		16889700
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	20995		6324300
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	236		840000
1B(iv)	Khadi and Village Industries	0		0
1B(v)	Others under MSMEs	90892		18186000
1C	Export Credit	0		0
1D	Education	14534		7271600
1E	Housing	10738		10736400
1F	Social Infrastructure	17325		5886700
1G	Renewable Energy	13844		692200
1H	Others	200862		10043100
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	785997		110660000
3	Loans to Weaker Sections under Priority Sector	0		0
4	Non-Priority Sector			
4A	Agriculture	0		0
4B	Education	1683		2686000
4C	Housing	1352		4031700
4D	Personal Loans under Non-Priority Sector	167979		33587400
4E	Others	470225		94034900
5	Sub Total (4A+4B+4C+4D+4E)	641239		134340000
	TOTAL (2+5)	1427236		245000000

30.09.2020

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LBS-MIS-II						
Statement showing Disbursement & Outstanding for the quarter ended 30.09.2020						
(No. in actuals, Amt. in Thousands)						
BANK NAME :						
Private Sector Banks						
Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter		
		Number	Amount	Number	Amount	
1	Priority Sector	277449	17896100	1515589	86884700	
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)					
1A(i)	Farm Credit	229219	14102600	1264215	75990600	
1A(ii)	Agriculture Infrastructure	1747	147700	54868	36200	
1A(iii)	Ancillary Activities	46483	3645800	196506	10857900	
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	351903	39144000	689854	109469400	
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	349204	25915200	675792	72308000	
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	2484	9883900	12575	29283000	
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	190	3252000	1358	7696200	
1B(iv)	Khadi and Village Industries	24	37000	33	70700	
1B(v)	Others under MSMEs	1	55900	96	111500	
1C	Export Credit	0	0	0	0	
1D	Education	154	48800	2311	797200	
1E	Housing	841	337800	7133	6582300	
1F	Social Infrastructure	0	0	8	24900	
1G	Renewable Energy	0	0	0	0	
1H	Others	17977	680700	239376	2605400	
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	648324	5817400	2454271	206363900	
3	Loans to Weaker Sections under Priority Sector	116697	6053500	1175941	36109200	
4	Non-Priority Sector					
4A	Agriculture	0	0	0	0	
4B	Education	25	13200	15	23800	
4C	Housing	332	1170000	2254	6847500	
4D	Personal Loans under Non-Priority Sector	5094	2522200	36749	12886900	
4E	Others	137550	40664100	638965	85726300	
5	Sub Total (4A+4B+4C+4D+4E)	143001	44369500	677983	105484500	
	TOTAL (2+5)	791325	102476900	3132254	311848400	

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.09.2020 (No. in actuals, Amt. in Thousands)

BANK NAME :		Private Sector Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	331655	33790000	83.66	52.96
1A(i)	Farm Credit	313122	28914800	73.20	48.77
1A(ii)	Agriculture Infrastructure	14147	2302300	12.35	6.42
1A(iii)	Ancillary Activities	4386	2572900	1059.80	141.70
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	196539	42240000	179.05	92.67
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	84416	16889700	413.67	153.44
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	20995	6324300	11.83	156.28
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	236	840000	80.51	387.14
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	90892	18186000	0.00	0.31
1C	Export Credit	0	0	0.00	0.00
1D	Education	14534	7271600	1.06	0.67
1E	Housing	10738	10736400	7.83	3.15
1F	Social Infrastructure	17825	5886700	0.00	0.00
1G	Renewable Energy	13844	692200	0.00	0.00
1H	Others	200862	10043100	8.95	6.78
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	785997	110660000	82.48	52.51
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	1683	2686000	1.49	0.49
4C	Housing	1352	4031700	24.56	29.02
4D	Personal Loans under Non-Priority Sector	167979	33587400	3.03	7.51
4E	Others	470225	94034900	29.25	43.24
5	Sub Total (4A+4B+4C+4D+4E)	541239	134340000	22.30	33.03
	TOTAL (2+5)	1427236	245000000	55.44	41.83

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA				
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)				
LBS-MIS-I				
Statement showing Targets of Annual Credit Plans (ACP) for the year 30.09.2020				
(No. in actuals, Amt. in Thousands)				
Region Rural Banks				
Sr No.	Categories	Yearly Targets under ACP		
1	Priority Sector	Number	Amount	
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	1788610	182310000	
1A(i)	Farm Credit	1688655	155979100	
1A(ii)	Agriculture Infrastructure	76262	12413700	
1A(iii)	Ancillary Activities	23693	13917200	
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	82363	17690000	
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	35368	7074800	
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	8822	2650800	
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	124	352500	
1B(iv)	Khadi and Village Industries	0	0	
1B(v)	Others under MSMEs	38049	7611900	
1C	Export Credit	0	0	
1D	Education	6300	3150300	
1E	Housing	4650	4649400	
1F	Social Infrastructure	7730	2549500	
1G	Renewable Energy	6004	300200	
1H	Others	87012	4350600	
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	1982669	215000000	
3	Loans to Weaker Sections under Priority Sector	0	0	
4	Non-Priority Sector			
4A	Agriculture	0	0	
4B	Education	190	300000	
4C	Housing	150	450100	
4D	Personal Loans under Non-Priority Sector	18760	3750300	
4E	Others	52507	10499600	
5	Sub Total (4A+4B+4C+4D+4E)	71607	15000000	
	TOTAL (2+5)	2054276	230000000	

30.09.2020

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.09.2020

(No. in actuals, Amt. in Thousands)

BANK NAME :		Region Rural Banks			
Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	612234	44985300	2219259	149262300
1A(i)	Farm Credit	612234	44985300	2219259	149262300
1A(ii)	Agriculture Infrastructure	0	0	0	0
1A(iii)	Ancillary Activities	0	0	0	0
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v))	239098	10549400	486998	31812400
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	239098	10549400	481962	31510600
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0	0	5036	301800
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	0	0	0	0
1B(iv)	Khadi and Village Industries	0	0	0	0
1B(v)	Others under MSMEs	0	0	0	0
1C	Export Credit	0	0	0	0
1D	Education	2023	68000	11589	3280300
1E	Housing	182	299000	7226	2772500
1F	Social Infrastructure	0	0	0	0
1G	Renewable Energy	0	0	510	14100
1H	Others	4332	96700	4486	1277100
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	857869	55998400	2730068	18418700
3	Loans to Weaker Sections under Priority Sector	191138	14668200	2100755	141677100
4	Non-Priority Sector				
4A	Agriculture	0	0	0	0
4B	Education	0	0	0	0
4C	Housing	9	27400	2162	1263900
4D	Personal Loans under Non-Priority Sector	175	59100	10968	1388300
4E	Others	8502	898500	31326	3351700
5	Sub Total (4A+4B+4C+4D+4E)	8686	985000	44456	6003900
	TOTAL (2+5)	866555	56983400	2774524	194422600

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.09.2020

(No. in actuals, Amt. in Thousands)

BANK NAME :		Region Rural Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	1788610	182310000	34.23	24.68
1A(i)	Farm Credit	1688655	155979100	36.26	28.84
1A(ii)	Agriculture Infrastructure	76262	12413700	0.00	0.00
1A(iii)	Ancillary Activities	23693	13917200	0.00	0.00
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	82363	17690000	290.30	59.63
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	35368	7074800	676.03	149.11
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	8822	2650800	0.00	0.00
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	124	352500	0.00	0.00
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	38049	7611900	0.00	0.00
1C	Export Credit	0	0	0.00	0.00
1D	Education	6300	3150300	32.11	2.16
1E	Housing	4650	4649400	3.91	6.43
1F	Social Infrastructure	7730	2549500	0.00	0.00
1G	Renewable Energy	6004	300200	0.00	0.00
1H	Others	87012	4350600	4.98	2.22
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	1982669	215000000	43.27	26.35
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	190	300000	0.00	0.00
4C	Housing	150	450100	6.00	6.09
4D	Personal Loans under Non-Priority Sector	18760	3750300	0.93	1.58
4E	Others	52507	10499600	16.19	8.56
5	Sub Total (4A+4B+4C+4D+4E)	71607	15000000	12.13	6.57
	TOTAL (2+5)	2054276	230000000	42.18	24.78

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA			
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)			
LBS-MIS-I			
Statement showing Targets of Annual Credit Plans (ACP) for the year 30.09.2020			
(No. in actuals, Amt. in Thousands)			
Small Financial Banks			
Sr No.	Categories	Yearly Targets under ACP Number	Amount
1	Priority Sector		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	403271	41100100
1A(i)	Farm Credit	380728	35164400
1A(ii)	Agriculture Infrastructure	17205	2798700
1A(iii)	Ancillary Activities	5338	3137000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	37853	8140000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	16246	3253400
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	4032	1216800
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	42	159700
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	17533	3510100
1C	Export Credit:	0	0
1D	Education	1167	579500
1E	Housing	851	855600
1F	Social Infrastructure	1422	469000
1G	Renewable Energy	1092	54600
1H	Others	16026	801300
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	461682	52000100
3	Loans to Weaker Sections under Priority Sector	0	0
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	36	61100
4C	Housing	29	89300
4D	Personal Loans under Non-Priority Sector	3764	750200
4E	Others	10510	2099400
5	Sub Total (4A+4B+4C+4D+4E)	14339	3000000
	TOTAL (2+5)	476021	55000100

30.09.2020

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.09.2020

BANK NAME :		(No. in actuals, Amt. in Thousands)				
		Small Financial Banks				
Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter		
1	Priority Sector	Number	Amount	Number	Amount	
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	50530	2030800	923813	21632600	
1A(i)	Farm Credit	50530	2030800	923813	21632600	
1A(ii)	Agriculture Infrastructure	0	0	0	0	
1A(iii)	Ancillary Activities	0	0	0	0	
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	2505	121600	409204	10284400	
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	2503	121200	409184	10267600	
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	2	400	20	16800	
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	0	0	0	0	
1B(iv)	Khadi and Village Industries	0	0	0	0	
1B(v)	Others under MSMEs	0	0	0	0	
1C	Export Credit	0	0	0	0	
1D	Education	0	0	0	0	
1E	Housing	199	43400	3010	417600	
1F	Social Infrastructure	0	0	0	0	
1G	Renewable Energy	0	0	0	0	
1H	Others	35207	1575000	160549	4111300	
2	Sub Total (1A+1B+1C+1D+1E+1F+ 1G+1H)	88441	3776300	1496576	36445900	
3	Loans to Weaker Sections under Priority Sector	77634	3301100	1466001	34557700	
4	Non-Priority Sector					
4A	Agriculture	0	0	3	0	
4B	Education	0	0	0	0	
4C	Housing	22	21700	397	325000	
4D	Personal Loans under Non-Priority Sector	34	5700	156	16600	
4E	Others	1722	157400	5559	653200	
5	Sub Total (4A+4B+4C+4D+4E)	1778	184800	6120	994800	
	TOTAL (2+5)	90219	3955600	1502696	37440700	

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.09.2020

(No. in actuals, Amt. in Thousands)

BANK NAME :		Small Financial Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	403271	41100100	12.53	4.94
1A(i)	Farm Credit	380728	35164400	13.27	5.78
1A(ii)	Agriculture Infrastructure	17205	2798700	0.00	0.00
1A(iii)	Ancillary Activities	5338	3137000	0.00	0.00
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	37853	8140000	6.62	1.49
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	16246	3253400	15.41	3.73
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	4032	1216800	0.05	0.03
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	42	159700	0.00	0.00
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	17533	3510100	0.00	0.00
1C	Export Credit	0	0	0.00	0.00
1D	Education	1167	579500	0.00	0.00
1E	Housing	851	855600	23.38	5.07
1F	Social Infrastructure	1422	469000	0.00	0.00
1G	Renewable Energy	1092	54600	0.00	0.00
1H	Others	16026	801300	219.69	196.56
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	461682	52000100	19.6	7.25
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	36	61100	0.00	0.00
4C	Housing	29	89300	75.86	24.30
4D	Personal Loans under Non-Priority Sector	3764	750200	0.90	0.76
4E	Others	10510	2099400	16.38	7.50
5	Sub Total (4A+4B+4C+4D+4E)	14339	3000000	12.40	6.16
	TOTAL (2+5)	476021	55000100	18.95	7.19

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA				
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)				
LBS-MIS-I				
Statement showing Targets of Annual Credit Plans (ACP) for the year 30.09.2020				
(No. in actuals, Amt. in Thousands)				
Cooperative Banks				
Sr No.	Categories	Yearly Targets under ACP		Amount
1	Priority Sector	Number		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	376475		38370000
1A(i)	Farm Credit	355425		32828400
1A(ii)	Agriculture Infrastructure	16058		2612600
1A(iii)	Ancillary Activities	4992		2929000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	0		0
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	0		0
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0		0
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	0		0
1B(iv)	Khadi and Village Industries	0		0
1B(v)	Others under MSMEs	0		0
1C	Export Credit	0		0
1D	Education	0		0
1E	Housing	0		0
1F	Social Infrastructure	0		0
1G	Renewable Energy	0		0
1H	Others	0		0
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	376475		38370000
3	Loans to Weaker Sections under Priority Sector	0		0
4	Non-Priority Sector			
4A	Agriculture	0		0
4B	Education	23		32600
4C	Housing	16		48900
4D	Personal Loans under Non-Priority Sector	2047		408000
4E	Others	5712		1140500
5	Sub Total (4A+4B+4C+4D+4E)	7798		1630000
	TOTAL (2+5)	384273		40000000

30.09.2020

LBS-MIS-II						
Statement showing Disbursement & Outstanding for the quarter ended 30.09.2020						
(No. in actuals, Amt. in Thousands)						
Cooperative Banks						
BANK NAME :	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter		
Sr No.		Number	Amount	Number	Amount	
1	Priority Sector					
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	96396	8140700	375425	11976600	
1A(i)	Farm Credit	96396	8140700	375425	11976600	
1A(ii)	Agriculture Infrastructure	0	0	0	0	
1A(iii)	Ancillary Activities	0	0	0	0	
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	0	0	0	0	
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	0	0	0	0	
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0	0	0	0	
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	0	0	0	0	
1B(iv)	Khadi and Village Industries	0	0	0	0	
1B(v)	Others under MSMEs	0	0	0	0	
1C	Export Credit	0	0	0	0	
1D	Education	0	0	0	0	
1E	Housing	0	0	0	0	
1F	Social Infrastructure	0	0	0	0	
1G	Renewable Energy	0	0	0	0	
1H	Others	39	4300	0	0	
2	Sut. Total (1A+1B+1C+1D+1E+1F+1G+1H)	96435	8145000	375425	11976600	
3	Loans to Weaker Sections under Priority Sector	0	0	0	0	
4	Non-Priority Sector					
4A	Agriculture	0	0	96396	8140700	
4B	Education	0	0	0	0	
4C	Housing	6	4000	6	4000	
4D	Personal Loans under Non-Priority Sector	110	21600	110	21600	
4E	Others	58	8600	68	10700	
5	Sub Total (4A+4B+4C+4D+4E)	174	34200	96580	8177000	
	TOTAL (2+5)	96609	8179200	472005	20153600	

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.09.2020

(No. in actuals, Amt. in Thousands)

BANK NAME :		Cooperative Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	376475	38370000	25.60	21.22
1A(i)	Farm Credit	355425	32828400	27.12	24.80
1A(ii)	Agriculture Infrastructure	16058	2612600	0.00	0.00
1A(iii)	Ancillary Activities	4992	2929000	0.00	0.00
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	0	0	0.00	0.00
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	0	0	0.00	0.00
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0	0	0.00	0.00
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	0	0	0.00	0.00
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	0	0	0.00	0.00
1C	Export Credit				
1D	Education	0	0	0.00	0.00
1E	Housing	0	0	0.00	0.00
1F	Social Infrastructure	0	0	0.00	0.00
1G	Renewable Energy	0	0	0.00	0.00
1H	Others	0	0	0.00	0.00
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	376475	38370000	25.62	21.23
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	23	32600	0.00	0.00
4C	Housing	16	48900	37.50	8.18
4D	Personal Loans under Non-Priority Sector	2047	408000	5.37	5.29
4E	Others	5712	1140500	1.02	0.75
5	Sub Total (4A+4B+4C+4D+4E)	7798	1630000	2.23	2.10
	TOTAL (2+5)	384273	40000000	25.14	20.45