

**STATE LEVEL BANKERS' COMMITTEE, BIHAR**  
**56TH REVIEW MEETING**  
**FOR THE QUARTER ENDED 31ST MARCH, 2016**  
**VENUE: HOTEL CHANAKYA, PATNA**  
**DATE: 25TH MAY 2016 TIME: 11.00 AM**



**STATE BANK OF INDIA**  
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**STATE LEVEL BANKERS' COMMITTEE  
56<sup>TH</sup> REVIEW MEETING**

**NOTES ON AGENDA ITEMS**

**AGENDA-I**

**CONFIRMATION OF MINUTES OF THE  
55<sup>TH</sup> STATE LEVEL BANKERS' COMMITTEE MEETING  
HELD ON 24.02.2016**

The House may please confirm the Minutes of the 55<sup>th</sup> State Level Bankers' Committee meeting held on the 24<sup>th</sup> February, 2016.

**ACTION TAKEN REPORT ON THE ACTION POINTS OF 55<sup>TH</sup> SLBC MEETING HELD ON 24.02.2016 AT PATNA**

**[1] ACTION POINT:** Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2015-16.

**(Action: All Banks)**

**ACTION TAKEN:** -- Due to sincere efforts made by Banks in the State, ACP achievement till March'16 has been to the tune of 95.34% of the annual targets as compared to achievement of 92.97% target up to the March'2015 quarter. In absolute terms 41% increase in disbursement is observed up to the March'2016 quarter over the corresponding period last year.

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

**(Action: All Banks)**

**ACTION TAKEN:** - Up to the quarter ending March'2016, the Banks in the State have extended credit to the tune of Rs.448.42 cr, Rs.17.35 cr & Rs.230.12 cr in Dairy, Fisheries and Poultry as against target of Rs.2740.05 cr, Rs. 657.96 cr & Rs. 1155.17 Cr respectively. The state has vast scope in these area but performance is not up to mark. Banks to increase flow of credit to these activities for development of state.

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

**(Action: All Banks)**

**ACTION TAKEN:** - Up to March'2016, Banks have opened only 364 new branches as against target of 527.

**[4] ACTION POINT:** Banks to initiate suitable steps to achieve the target of Branch opening for population above 5000 by March 2017.

**(Action: All Banks)**

**ACTION TAKEN:** SLBC has distributed the target for opening of B&M branches in all uncovered villages having population above 5000 among banks and advised the same to RBI. Banks are requested to speed up the opening of new branches to achieve the annual target of FY 2016-17. Banks are also requested to submit progress report at the end of each quarter in prescribed format.

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

**(Action: All Banks)**

**ACTION TAKEN:** - Up to March'2016, against the target of 50000, banks in the state have provided loan to 23915(47.83%) under Student Loan scheme.

**[6] ACTION POINT:** Bottlenecks in approval of site plan in rural areas to be removed for increasing lending under Housing loan in rural areas.

**(Action: State Govt.)**

**ACTION TAKEN:** The State Govt. response in this count is still awaited.

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

**(Action: All Banks)**

**ACTION TAKEN:** - Against the target of 933.08 cr which is 1% of aggregate advances of Rs.93307.86 cr during the year, banks have disbursed 61.63 cr(0.07%) up to March'2016. All banks are requested to give adequate attention on this area and achieve the benchmark under DRI scheme.

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

**(Action: All Banks)**

**ACTION TAKEN:** - The Banks have issued 1070811 ATM cards to farmers up to March 2016. All Banks are requested to issue Rupay Cards to all the eligible KCC borrowers

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

**(Action: State Government)**

**ACTION TAKEN:** - Reduction of stamp duty on non-agriculture sector issued by Govt. of Bihar vide notification no S.O. No.10/Ra.kami-43/2015-16 dated 14.03.2016. A copy of the notification attached in page no. of 4A to 4C of the agenda book for reference.

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

**(Action: All Banks)**

**ACTION TAKEN:** - Banks have started feeding of proper codes while opening the account. However confirmation from all the banks are awaited. Banks are requested to confirm the feeding of appropriate code.

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

**(Action: All Banks)**

**ACTION TAKEN:** - Some banks have confirmed participation by senior level functionaries in BLBC/DLCC meetings. All banks to review the position and issue suitable instruction to their field functionaries.

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

**(Action: State Government)**

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

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

(Rs. in Crore)

Sl. No.	ITEMS	MARCH'15	MARCH'16	Bench-mark
1	DEPOSITS	211302.05	240287.63	
2	ADVANCES	79640.10	93307.86	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	88459.61	103237.60	
4	ADVANCES INCLUDING RIDF	93027.61	108115.60	
5	CD RATIO	44.03%	44.99%	
6	PRIORITY SECTOR ADVANCES	55481.85	65003.46	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	69.67%	69.67%	40%
8	AGRICULTURAL ADV.	30652.12	35672.20	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	38.49%	38.23%	18%
10	MSME ADV.	13594.02	20686.59	
11	SHARE OF MSE ADV. IN PSA (%)	24.50%	31.85%	
12	ADV. TO WEAKER SEC.	20973.47	24409.11	
13	SHARE OF WEAKER SEC. IN PSA (%)	37.80%	37.55%	25%
14	DRI ADV.	49.86	61.63	
15	SHARE OF DRI ADV TOTAL ADV (SI.No.2) (%)	0.06%	0.07%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	5039.84	3099.39	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	7.32%	3.87%	5%
18	TOTAL NUMBER OF BRANCHES	6297	6661	
A	RURAL	3649	3691	
B	SEMI-URBAN	1454	1680	
C	URBAN	1194	1290	

## AGENDA-III

### **REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2015-16 UP TO MARCH'2016**

The performance of Banks under the Annual Credit Plan 2015-16 up to March'2016, is as under:-

(Rs. in Crore)

<b>Banks</b>	<b>Target</b>	<b>Achievement</b>	<b>% Ach.</b>
Comm. Banks	65032	60610	93.20
Co-op. Banks	1000	1258	125.76
RRBs	17968	18216	101.39
<b>Total</b>	<b>84000</b>	<b>80084</b>	<b>95.34</b>

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

<b>Sector</b>	<b>Target</b>	<b>Achievement</b>	<b>% Ach.</b>
Agriculture	42500	41350	97.29
SME	12000	13097	109.14
OPS	7500	6399	85.32
TPS	62000	60846	98.14
NPS	22000	19238	87.45
<b>Total</b>	<b>84000</b>	<b>80084</b>	<b>95.34</b>

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

### **COMPARATIVE PERFORMANCE UNDER ACP As on March' 2016 vis-a-vis March' 2015**

(Rs. in Crore)

<b>Banks</b>	<b>2015-16</b>			<b>2014-15</b>			<b>YOY increase in disb. (%)</b>
	<b>Target</b>	<b>Ach.</b>	<b>% Ach</b>	<b>Target</b>	<b>Ach.</b>	<b>% Ach</b>	
Comm	65032	60610	93.20	57166	52250	91.40	16%
Co-op	1000	1258	125.76	1003	362	36.07	247%
RRBs	17968	18216	101.39	15831	16185	102.24	13%
<b>Total</b>	<b>84000</b>	<b>80084</b>	<b>95.34</b>	<b>74000</b>	<b>68797</b>	<b>92.97</b>	<b>16%</b>

**SECTOR-WISE PERFORMANCE:**

(Rs. in Crore)

Sector	2015-16			2014-15			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
<b>Agl.</b>	42500	41350	97.29	36000	34680	96.33	19%
<b>MSE</b>	12000	13097	109.14	8500	8875	104.40	48%
<b>OPS</b>	7500	6399	85.32	7500	6484	86.45	-01%
<b>TPS</b>	62000	60846	98.14	52000	50038	96.23	22%
<b>NPS</b>	22000	19238	87.45	22000	18759	85.27	03%
<b>Total</b>	84000	80084	95.34	74000	68797	92.97	16%

The overall achievement of target during the period under review is 95.34%, as against 92.97% recorded during corresponding period last year. In absolute terms, Banks have disbursed substantially higher quantum of loan (11287 Cr. i.e 116% of last year) during the period under review, than that of last year. It may be observed that all banks i.e Commercial Banks, Co-op Banks & RRBs have recorded growth in their loan disbursements vis-a-vis their performance over the same period last year. Sector-wise performance growth in all segments except OPS and NPS has been quite healthy.

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

In terms of RBI's instructions in this regard, the LBS MIS- I, II & III of the state has been prepared and is placed at page No. 7E to 7H of the Agenda Book for information of the House.

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

The target for the current financial year has been fixed and circulated among all concerned. A copy of target under LBS I,II & III for FY 2016-17 is placed at page no. 27G to 27AJ for information of the House.

**ANNUAL CREDIT PLAN: 2016-17**  
**TARGET 2016-17**

The ACP of the state for FY 2016-17 has been decided to be Rs.100000 Crore which is 16% increase over last year's target of Rs 84000 Cr.

On the basis of deliberations held during the meeting organised in this regard, the ACP has been disaggregated and circulated among all concerned.

The Bank-wise and district-wise ACP of FY 2016-17 is placed at page No. 27A to 27F of the Agenda Book for information of the house.



## **AGENDA-IV**

### **PROPOSED BRANCH OPENING DURING FY 2015-16**

Against the annual target of opening of 527 branches, in 2015-16 Banks have opened 364 branches (Page No.-8A) during the period under review, which is 69% of the total target for FY 2015-16.

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

As per instruction of Reserve Bank of India, 1640 unbanked villages having population above 5000 are to be covered by Brick & Mortar branch by March 2017. Banks are requested to give thrust in opening of branches in these villages, list of which has already been provided to banks.

The target for the current financial year has been fixed and circulated among all concerned. A copy of target under Branch opening for FY 2016-17 is placed at page no. 8D for information of the House.

## **AGENDA-V**

### **EDUCATION LOAN**

Providing Education loan to the meritorious and needy students to enable them meet the expenses of higher studies not only in the State but also outside the State in India and abroad is one of the priorities of the Banks in the state.

During the FY 2015-16, Education Loan amounting to Rs 1059.51 Crores was sanctioned to 23915 students and loan amounting to Rs. 903.96 Crore were disbursed among 23765 students. A copy of the Bank-wise target and achievement thereagainst is placed at page No. 8E of the Agenda Book.

In order to give a push in disbursement of Education Loan, Govt. of Bihar has introduced Student Credit Card which is scheduled to be launched by the State Govt. wef 2<sup>nd</sup> Oct 2016. Scheme of the Student Credit Card, approved copy of MoU and common loan application form is placed at page no 8G to 8AC of agenda book. A special SLBC was conducted on to give in consent of Student Credit Card. A minutes of Special SLBC is placed on page no 8AD to 8AF.

The bank-wise data on outstanding amount of Education loan as on 31.03.2016 is placed at page no.8F of Agenda Book.

A copy of target under Education Loan for FY 2016-17 is placed at page no. 27AG to 27AH for information of the House.

### **HOUSING LOAN**

Loan amounting to Rs.2695.82 Crore was sanctioned to 14840 beneficiaries by Banks during the FY 2015-16, which shows an achievement of 62%of the target allocated. Out of these, Housing Loan amounting to Rs. 2308.54 Cr has been disbursed among 14770 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 8AG.

A copy of target under House Loan for FY 2016-17 is placed at page no. 27AI to 27AJ for information of the House.

## AGENDA-VI

### **PM'S NEW 15-POINT PROGRAMME FOR WELFARE OF MINORITY COMMUNITY**

In accordance with the guidelines issued by the Government of India in this regard, Banks have to ensure that within the overall target for Priority Sector lending (PSA), 15% of PSA is provided to Minority Communities.

With this objective in view, 121 minority concentrated districts in the country have been identified exclusively for monitoring the credit flow to minority communities. In Bihar, the following seven districts are identified for the purpose :- (i) Kishanganj (ii) Araria (iii) Purnea (iv) Katihar (v) Sitamarhi (vi) Darbhanga and (vii) West Champaran .

In these identified districts, total priority sector loans (PSA) outstanding as on 31.03.2016 was Rs 9261.86 Crore (No. of borrowers:1125847) out of which loans amounting to Rs.4214.15 Crores (45% of PSA) were provided to 499415 (44% of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 33 to 73%. Thus, all the districts have achieved the target of providing more than 15% of their priority sector loans to persons belonging to minority communities.

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

LENDING TO MINORITY COMMUNITIES							
AS ON 31 <sup>st</sup> MARCH'2016 (Amt. in Lacs)							
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance		Out of (A) Total Advances to Minority		%age Share of Minority Advance ( B to A )	
		(A)		(B)			
		No.	Amt.	No.	Amt.	No.	Amt.
1	ARARIA	87123	85934	62728	42957	72	58
2	PURNEA	154684	153224	66514	65886	43	43
3	KATI HAR	251465	142967	80468	60046	32	42
4	KISHANGANJ	95320	70265	66724	49888	73	71
5	DARBHANGA	272642	219872	119962	103339	44	47
6	SITAMARHI	100350	104972	29101	36740	29	35
7	W CHAMPARAN	164263	148952	73918	62559	45	42
	TOTAL	1125847	926186	499415	421415	44	45

## **AGENDA-VII**

### **PRADHAN MANTRI JAN-DHAN YOJANA**

Three Social Security Schemes were launched by the Hon'ble Prime Minister on 09.05.2015 as a second phase of PMJDY.

#### **PRADHAN MANTRI SURAKSHA BIMA YOJNA**

Under the scheme, persons having savings bank account and aged between 18 to 70 yrs can be insured for a sum of Rs.2.00 lacs against accidental death on a payment of small premium of Rs.12/-per year. The coverage is available also in case of complete or partial disability. The premium is to be debited automatically from the SB A/C on the basis of authorisation by the customer. The insurance is renewable.

#### **PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA**

This scheme also provides an insurance coverage at very low premium. Under the scheme any saving bank account holder aged between 18 to 50yrs can be insured for a sum of Rs.2.00 lacs against death on a payment of yearly premium of Rs.330/-.The premium is to debited from his saving account. The insurance will be valid from 1<sup>st</sup> June to 31<sup>st</sup> May each year and is renewable.

#### **ATAL PENSION YOJNA**

Persons aged between 18 to 40 yrs not having any social security coverage are eligible under this scheme. The scheme is mainly targetted to workers of unorganised sector.After attaining the age of 60yrs the contributor will get a pension between 1000 to 5000 P.M. depending upon his monthly contribution.After the death of pensioner and his spouse their nominee will be paid a lump-sum amount.

The data of enrollment as on 31.03.2016 for these three schemes is placed on page no.10 A information of the house.

Now Department of financial services wants comprehensive district wise data of these schemes by 7<sup>th</sup> of the following month. All the banks are requested to submit it by 5<sup>th</sup> to SLBC so that the data can be transmitted to Govt. of India well within time. The format for data collection has already been communicated to all banks.

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

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

In this connection 1640 such villages were identified in accordance with data collected through all 38 LDM's.The list of villages allotted have been provided to all banks with instruction to complete the task before 31 March 2017.All Bank have to provide quarterly progress data to SLBC for compilation and onward submission to RBI.

## AGENDA-VIII

### **GOVT. SPONSORED SCHEMES/ PROGRAMMES**

#### **(A) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

Against the physical target of 3026 projects for FY 2015-16, Banks have sanctioned 2895 projects amounting to Rs. 238.72 Cr, which is 96% of the target. The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 11A of the Agenda Book for information of the House.

Generation of loan applications, their e-tracking & sending to the concerned branches need immediate attention of the implementing agencies viz. KVIC, DIC & KVIB. The District Task Force Committee (DTFC) meeting should be organised and applications generated in adequate number. Banks are requested to ensure early disposal of applications after receipt of the same from DTFC. Bank branches should also endeavour to generate application from suitable persons so that the scheme is implemented in proper manner. As undergoing EDP training from RSETI has been made compulsory before disbursement of PMEGP loan, all concerned are requested to utilise the services of RSETIs functioning in all districts for imparting EDP to the PMEGP beneficiaries. It should also be endeavour of the bank to obtain the application from the persons trained from RSETIs for loans to be sanctioned under PMEGP.

**PUTTING OF DATA IN E-TRACKING IS NOT UP TO MARK.** KVIC needs to strengthen the system of data inputting in e-tracking. As discussed in earlier meetings, the application originating entity i.e DIC, KVIC and KVIB is not endorsing the copy of letter forwarding of application to the branches to their Controlling Authority. As such proper monitoring is becoming difficult.

#### **NATIONAL URBAN LIVELIHOOD MISSION (NULM)-SELF EMPLOYMENT PROGRAMME**

Urban SHGs are to be provided financial support under the National Urban Livelihood Mission (NULM) and the target in this regard has been given to the state by Govt. of India. In 42 Urban Local Bodies (ULBs) the state has been given target for financing under Self Employment Program (SEP), Social Mobilization & Institution Development (SM&ID) and Support to Urban Street Vendors (SUSV).

As allocation of wards has been done among the banks, the applications pertaining to a specific ward should be disposed by the bank/bank branch which has responsibility of the ward.

A copy of target under NULM for FY 2016-17 is placed at page no. 11B to 11K for information of the House.

**AGENDA-IX****FINANCE TO SELF HELP GROUPS (SHGs)**

SHGs play a very crucial and effective role in providing timely and adequate credit and other financial services to the vulnerable and weaker sections resulting in overall economic development of the society and Banks play a facilitating role through credit linkages to them. Banks have opened savings bank account of 120268 SHGs and have credit-linked 100080 SHGs during financial year 2015-16, with total Bank-finance of Rs. 640.05 Crore. Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on Page 12A.

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

**JOINT LIABILITY GROUP**

Against the yearly target of 75,000 units, Banks have sanctioned 34286 number of JLGs amounting to Rs. 510.49 Crores during financial year 2015-16. The RRBs have performed much better than the Commercial Banks with regard to credit linkage of JLGs & SHGs. As SHG & JLG are important tools to reach the so far financially excluded rural people, all Banks are requested to reach out of the weaker sections of the society through these two routes during 2016-17.

The Bank-wise performance under JLG is placed at Page No 12B for information of the House.

## AGENDA-X

### KISAN CREDIT CARD (KCC)

#### **REVIEW OF PROGRESS AS ON 31.03.2016**

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2015-16 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	918914	1284057	578277	1862334	139.74
RRBs	527226	269047	1076389	1345436	51.03
TOTAL	1446140	1553104	1654666	3207770	107.39
Co-op. Banks	53860	10093	396481	406574	18.74
<b>GRANDTOTAL</b>	<b>1500000</b>	<b>1563197</b>	<b>2051147</b>	<b>3614344</b>	<b>104.21</b>

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 3614344 beneficiaries (New-1563197 & Renewal-2051147) under KCC amounting to Rs. 23780.06 Crore during the FY 2015-16.

Bank-wise & District-wise performance is furnished on Page No. 14A & 14B.

The Bank-wise and district-wise target of FY 2016-17 has been fixed and circulated among all concerned. A copy of target of FY 2016-17 is placed at page no. 27AK to 27AP for information of the House.

#### **PROVIDING KCC TO ALL ELIGIBLE AND NON-DEFAULTER FARMERS**

In the light of the directives issued by the Ministry of Finance, Government of India, Kisan Credit Card is to be provided to all eligible and non-defaulter farmers. Modified Common Application Form, format of affidavit (for loan upto Rs. 50,000) and Checklist for KCC loan has been provided to the Agri Department, GoB with a request to circulate the same down the line to facilitate generation of loan applications from all eligible farmers. The Agriculture Department, GoB has been requested to provide village-wise list of eligible farmers to Banks, to enable them to extend credit facility to all such farmers.

The Revenue & Land Reforms Department, GOB is requested to arrange for timely issuance of the LPCs by the concerned authorities on the prescribed formats, incorporating all required particulars.

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

As per RBI instructions, all KCC borrowers are to be issued ATM cum Debit Cards. The Bank-wise information on ATM Cards issued to KCC borrowers is placed at Page No 14C of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards are issued to all eligible KCC borrowers both at the time of new sanction as well as at the time of renewal.

### **CROP INSURANCE SCHEME**

The Cooperative Department, Government of Bihar has allotted all districts of the State under the National Agriculture Insurance Scheme (NAIS) to Agriculture Insurance Company of India Ltd vide their Notification No. 1607 dated 19.05.2015.

As per information received from Patna Regional Office of Agriculture Insurance Company of India Ltd, 1589982 farmers have been covered under NAIS Kharif 2015 and 840533 farmers have been covered under NAIS RABI 2015-16. Thus, a total of 2430515 farmers have been provided the crop insurance cover, the sum insured being Rs. 8295.92 Crores and the area covered being 2114109.17 hectares by Agriculture Insurance Company of India Ltd. The information on crop insurance received from insurance company is as under:

<b>NAME OF THE INSURANCE COMPANY</b>	<b>NO. OF FARMERS WHOSE CROPS INSURED</b>	<b>AREA (IN HA.)</b>	<b>SUM INSURED (IN CR)</b>
<b>Agriculture Insurance Company Of India Ltd</b>	<b>2430515</b>	<b>2114109.17</b>	<b>8295.92</b>

Controlling Head of all banks operating in the State have been requested to instruct their operating functionaries to ensure to cover all the crop loans under crop insurance and the claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period beyond 15 days of receipt of claim till the date of credit. In case of interest being applied on the claim amount credited with delay beyond 15 days, it should be refunded to the beneficiaries. Controlling Head of all banks operating in the State have also been requested to instruct their operating functionaries to ensure submission of statement of crop insurance at monthly intervals to the Insurance Companies.

Govt. of India has launched a new insurance scheme named Prime Minister Fasal Bima Yojna. The details of the scheme can be downloaded from site [www.agricoop.nic.in](http://www.agricoop.nic.in) and [www.agri-insurance.gov.in](http://www.agri-insurance.gov.in)

## **AGENDA-XI**

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

Banks have sanctioned loans amounting to Rs 448.42 Crore to 16823 beneficiaries under various Dairy schemes, Rs 17.35 Crore to 463 beneficiaries under Fishery schemes and Rs. 230.12 Crore to 4991 beneficiaries under Poultry schemes during the FY 2015-16. Bank wise performance is furnished on page no. 15A to 15C. All banks are requested to increase their lending under these sectors in the State.

### **FARM MECHANISATION**

Against the financial target of Rs.2902.44 Crore for the year 2015-16, Banks have sanctioned loans amounting to Rs. 786.70 Crore to 24822 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no. 15D for information.

Controlling head of all Banks are requested to advise their branches to initiate requisite measures to increase lending under the scheme.

### **ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY**

Banks have sanctioned loans amounting to Rs. 148.82 Crore to 151 farmers for storage facility during the financial year 2015-16. All banks are requested to pay more attention towards financing under the scheme as there is a huge demand for storage facility. Bank- wise target and performance is furnished on Page No. 15E for information.

### **AGRICULTURE TERM LOAN (ATL)**

Against the financial target of Rs.14651.10 Crore for the year 2015-16, Banks have sanctioned loans amounting to Rs. 17900.21 Crore to 1204950 farmers.

Bank-wise target and performance is furnished on Page no. 15F for information.



The Bank-wise and district-wise target of FY 2016-17 has been fixed and circulated among all concerned. A copy of target of FY 2016-17 is placed at page no. 27AQ for information of the House.

## AGENDA-XII

### CD RATIO (As on 31.03.2016)

(Rs. in Crore)

<b>Bank</b>	<b>Deposits</b>	<b>Advances</b>	<b>CD ratio</b>
Comm. Banks	213049	88427	<b>41.51</b>
Co-op. Banks	2609	1536	<b>58.87</b>
RRBs	24630	13275	<b>53.90</b>
Total	240288	103238	<b>42.96</b>
RIDF	-----	4877	-----
Total (Advances +RIDF)	240288	108115	<b>44.99</b>
Investment	-----	6871	-----
Grand Total (Adv.+RIDF+Inv.)	240288	114986	<b>47.85</b>

As at the end of March'2016, CD Ratio of the state stood at 44.99% which shows an increase of 96 basis points as compared to March'2015. If write-off to the tune of Rs.321.10 Crores had not taken place during the period, the CD ratio of the State would have increased by another 14 bps. The CD ratio of the State would have improved further by 266 basis points, had the State Government utilised the total amount of Rs.11273.55 Crore (as on 31.03.2016), sanctioned under RIDF. As on 31<sup>st</sup> March, 2016 only 43% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

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

Among banks Andhra Bank (20.70%), Punjab & Sindh Bank (21.76%) and Karnataka Bank (24.91) have CD Ratio less than 25%. The above mentioned banks are requested to step up their effort to improve CD Ratio substantially.

Bank-wise and district-wise details are furnished on Page no. 18A to 18E.

It is pertinent to mention here that an amount of Rs.9929.74 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI bank, State Bank of Bikaner & Jaipur, Federal Bank and Vijya Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio as per guidelines issued by the Reserve Bank of India vide their circular No.-RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9<sup>th</sup> November 2005.

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

As on 31.03.2016, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

<b>Banks</b>	<b>Total Adv.</b>	<b>Total NPA</b>	<b>% of NPA</b>	<b>Amt. written-off</b>
Comm. Banks	78498	4732	06.03	287
Co-op. Banks	1536	274	17.85	0
RRBs	13274	1530	11.53	0
<b>Total</b>	<b>93308</b>	<b>6536</b>	<b>07.00</b>	<b>321</b>

NPA of Banks at 7.00% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Amount Written off and Segment-wise details of NPA amount is furnished on Page No. 18F for discussion and review by the House.

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

As on 31.03.2016, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

<b>Banks</b>	<b>Total Cases (No.) As on 30.09.2015</b>	<b>Total Cases (Amount) As on 30.09.2015</b>	<b>Cases filed (No.) (During the quarter)</b>	<b>Cases filed (Amount) (During the quarter)</b>	<b>Cases disposed of (No.) (During the quarter)</b>	<b>Cases disposed of (Amount) (During the quarter)</b>	<b>Pending Cases (No.) As on 31.12.2015</b>	<b>Pending Cases (Amount) As on 31.12.2015</b>
Comm	374005	2047.86	21976	166.89	4248	32.01	391733	2182.74
Co-op	36037	75.65	842	4.45	2712	6.60	34167	73.50
RRBs	23846	43.12	1530	14.80	5302	6.80	20074	51.12
<b>Total</b>	<b>433888</b>	<b>2166.63</b>	<b>24348</b>	<b>186.14</b>	<b>12262</b>	<b>45.41</b>	<b>445974</b>	<b>2307.36</b>

It is evident from the above Table that during the fourth quarter of FY 2015-16, 24348 cases were filed and 12262 cases were disposed off and 445974 cases involving Rs. 2307.36 Crore are pending at different stages. A disturbing trend in this data is that the disposal rate of certificate cases is much slower than the fresh cases filed, which results in increasing the no. and amount of pending cases in each successive quarter. This large amount of bad loans, if recovered and recycled, can further enhance disbursements by Banks. The list containing details of top 10 Certificate Cases of each district has been provided to the SDC-Banking of the respective districts for effecting recovery in these cases. However, very meagre recovery has been made in these accounts despite

regular follow up by Banks at the district level. The State Government is requested to instruct the district-administration of all districts to initiate requisite steps at their end for early disposal of the top 10 Certificate Cases. At the same time, Block-level recovery camps on the lines of credit camp, need to be organised which will help Banks in improving their asset quality besides conveying a message to the borrowers, for timely repayment of loans.

Bank-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 18G.

### **PRIORITY SECTOR LENDING**

As on 31.03.2016, the Benchmark of 40% for Priority Sector advances has been achieved by majority of the Banks. The House may notice that the ratio of Priority Sector advances to total advances is as high as 70.00% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 18H & 18I.

### **AGRI CREDIT**

At the State level, the ratio of Agri Credit to Total Advances stands at 38.23% as on 31.03.2016, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No. 18H.

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

As on 31.03.2016 the aggregate advances level under DRI Scheme stands at Rs. 61.63 Crore, which is 0.07% of the total advances of Rs.93307.86 Crore as on 31.03.2016.

A total of 2504 beneficiaries were provided loans amounting to Rs. 17.82 Crore under DRI Scheme during the period under review. Out of this, 89 beneficiaries were provided credit support of Rs. 0.17 Crore to complete their dwelling units under Indira Awas Yojana. Banks should provide more loans under the Scheme to the needy and eligible beneficiaries, and ensure maximum coverage of people belonging to SC/ST and women categories, apart from providing top-up Loans to the beneficiaries of Indira Awas Yojana. Also, Banks should step up financing to the rural artisans like carpenters, blacksmiths, washermen, cobblers etc. under the Scheme. Bank-wise position is furnished on Page No. 18H & 18J.

### **WEAKER SECTION**

Total loan extended by Banks to the weaker section, as on 31.03.2016 was Rs. 24409.11 Crore out of the aggregate advances of Rs.93307.86 Crore i.e. 26.16% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 37.55% which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 18H.

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

As per information received from Banks, a total of 11415641 No-Frill accounts were opened during the FY 2015-16. Thus, a total of 37102809 No-frill accounts have been opened till 31.03.2016 cumulatively. Out of these, 26052024 accounts are operational.

Bank & District-wise details with respect to No Frill accounts opened and transactions carried out by BCAs is furnished on Page No. 19A to 19D.

**EXTENDING MOBILE BANKING AND INTERNET BANKING FACILITY**

All Banks should extend mobile Banking and internet Banking facility to customers as these are not only cost-effective but also adds to customer-convenience. As per information received by SLBC, Banks have provided Mobile Banking facility to 1993277 customers whereas the facility of Internet Banking has been provided to 2153064 customers. Controlling Head of all Banks operating in the State are requested to bestow their attention and initiate requisite steps for extending these facilities further as it would facilitate the service delivery of Banks.

Bank-wise information regarding Mobile Banking and Internet Banking facility provided, is furnished on Page 19E.

## AGENDA-XIV

### **IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS**

The Government of India is regularly reviewing the progress made in implementing Financial Inclusion in Left Wing Extremist (LWE) affected districts in the State of Bihar with a focus on development of Infrastructure, Credit availability, Advocacy, Livelihood development etc. There are 15 LWE affected districts in Bihar.

Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending Banking facilities to these LWE affected areas. Credit extension by Banks during the financial year 2015 - 2016 in these districts is furnished below, which shows improvement in all the districts, over the same period during the last Financial Year:

SL. No.	District	Disbursement under ACP during the Year ended MAR'2016.	Disbursement under ACP during the Year ended MAR'2015	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	50878	38764	<b>31.25</b>
2	Aurangabad	189740	155992	<b>21.63</b>
3	Bhojpur	226605	188770	<b>20.04</b>
4	East Champaran	319554	270860	<b>17.97</b>
5	Gaya	297705	234588	<b>26.90</b>
6	Jamui	81358	80870	<b>00.60</b>
7	Jehanabad	81125	62735	<b>29.31</b>
8	Kaimur	188818	155226	<b>21.64</b>
9	Munger	115985	96487	<b>20.20</b>
10	Nalanda	180627	152713	<b>18.27</b>
11	Nawada	99419	83764	<b>18.68</b>
12	Patna	1283980	1184625	<b>8.38</b>
13	Rohtas	263919	232535	<b>13.49</b>
14	Sitamarhi	154106	133358	<b>15.55</b>
15	West Champaran	324066	257201	<b>25.99</b>
	<b>TOTAL</b>	<b>3857885</b>	<b>3328488</b>	<b>15.90</b>

It is evident from the above that Banks have extended higher quantum of credit as compared to last year in the LWE affected Districts.

## **AGENDA-XV**

### **INVESTIGATION OF CYBER FRAUD & COUNTERFEIT NOTES DETECTED BY BANKS**

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

## **AGENDA-XVI**

### **FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)**

RSETIs are functional in all the 38 districts of the State. They are engaged in skill development of the unemployed youth for undertaking self employment venture/ wage employment. During the financial year, 822 training programmes have been organised and 21624 youth were imparted training by the RSETIs. Altogether 113915 persons have been trained by the RSETIs in the State by organizing 4134 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 22A for information.

Controlling Head of all Banks operating in the State have been requested to arrange to issue instructions to all their branches to sponsor at least 5 trainees in a financial year to the RSETI functioning in the district and also to provide credit-linkage to at least 5 RSETI trained persons in a financial year. This will help the trained youth to start their own venture and also improve the grading of RSETIs as settlement of trainees is a key parameter for grading by GoI.

Under the PMEGP Scheme, the beneficiaries are to be provided training before loan is disbursed to them. The KVIC, KVIB & DIC are requested to utilise the Training facilities available at the RSETIs for PMEGP beneficiaries.

### **LAND ALLOTMENT FOR RSETIs**

Allotment of land has already been done in all 38 districts of the state, out of which construction of RSETI building has started in 20 districts. All Banks which have been provided with land and fund, are requested to complete construction of RSETI building at the earliest. MoRD, Govt. of India has now issued specific instructions for withdrawal of fund from the banks where construction work does not commence on or before 01.07.2015 and completed before 30.06.2016. Banks are requested to start construction of the building at the earliest in order to avoid withdrawal of fund by Govt. of India.

### **REIMBURSEMENT OF EXPENSES**

The State Govt. had directed the District Magistrates of all districts for payment of training expenses to concerned RSETIs. However there are still many instances of bills pending with distt authorities. The Deputy Secretary, MoRD, GoI, New Delhi has advised that MoRD would be reimbursing the cost of training BPL candidate in RSETIs which are graded A/B/AA/AB/BA/BB through the State Rural Livelihood Mission. Most of the banks have submitted reimbursement of training cost of BPL candidates for FY 2011-12, 2012-13 & 2013-14 to SRLM deptt, GoB. The State Govt is requested to arrange for payment of reimbursement cost to banks at the earliest.

The modalities for reimbursement of training expenses of RSETI has been provided by MoRD. Modalities for reimbursement of training cost of RSETIs for 2013-14, 2014-15, 2015-16 has been advised to all banks having RSETI responsibilities. Banks are requested to submit reimbursement claim for 2013-14, 2014-15 and 2015-16 onwards to SRLM, Govt. of Bihar at the earliest for settlement.

**AGENDA-XVII****FINANCIAL LITERACY INITIATIVES**

Financial Literacy Centers (FLCs) are functional in all the districts in the State. 649379 persons participated in 15640 camps organised by the FLCs during the fourth quarter of FY 2015-16. The information pertaining to FLCs in the State is placed at Page No. 23A for information.

As per instructions received from the GoI, all rural branches are to conduct at least one financial literacy camp in each month and Financial Literacy Guide, Diary & Poster, designed by RBI, is to be used by the branches in the camp to explain the basic financial issues. The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 23B.

Reserve Bank of India vide their letter no. FIDD.FLC.BC no. 18/12.01.018/2015-16 dated: 14.01.2016 has issued revised guidelines on Financial Literacy Centres (FLCs), a copy of which has been placed in Agenda Book of Dec'2015. Banks are requested to submit report on FLCs as per the format (Annes-III, Part A, B & C) on a quarterly basis to SLBC.

During last meeting of sub-committee of SHG and RSETI on 24.07.2015, it was decided that all the banks would submit their requirement of Financial Literacy Materials so that it can be printed under the reimbursement program of NABARD but till date of preparation of this AGENDA no banks had given their requirement. All bank to review the position.

All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials at the required intervals.



## **AGENDA-XVIII**

### **MICRO, SMALL & MEDIUM ENTERPRISES**

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

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

The performance of Banks in this regard as on 31.03.2016 is placed at page no. 24A of the Agenda Book.

### **SMALL ROAD TRANSPORT OPERATORS (SRTOs)**

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs. 504.83 Crore for purchasing 11658 vehicles by SRTOs during the FY 2015-16 which is 52.99% of the annual target. Bank-wise performance is furnished on Page No. 24B.

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

A total of 32688 units were financed by Banks involving Rs.1318.83 Crore with CGTMSE cover, during the FY under review. Further, loans amounting to Rs. 1289.86 Crore were disbursed to 32582 units under CGTMSE cover. Considering the wide scope available for coverage of loans under CGTMSE, controlling Head of all Banks in the state are requested to instruct their operating functionaries to cover all the eligible units under CGTMSE.

Bank-wise performance data is furnished on Page No. 24C for information of the House.

### **ADVANCES GRANTED UNDER MANUFACTURING SECTOR**

Against the financial target of Rs.2400 Crore for the year 2015-16, during the FY under review loan amounting to Rs 2300.69 Crores were sanctioned to 111021 units and out of that Rs. 2295.22 Crores were disbursed among 95306 units under Manufacturing Sector. The achievement of all banks taken together is 95.86% of the targets allocated.

Bank-wise performance data is furnished on Page No. 24D for information of the House.

**AGENDA-XIX****WEAVERS CREDIT CARD**

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

Against the target of 5600, 1929 applications for loans amounting to Rs. 16.26 Crore have been sanctioned by Banks during the period under review. Performance under WCC is not satisfactory. All the banks are requested to step up the efforts to achieve the target. The Bank-wise achievement as on 31.03.2016 is furnished on Page No. 25A.

**FOOD PROCESSING UNITS**

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

Banks have sanctioned loans amounting to Rs.686.08 Crore to 1912 Food Processing Units during the financial year 2015-16. Controlling Head of all Banks are requested to instruct their operating functionaries to intensify efforts for increasing finance to such units.

Bank- wise performance is furnished on Page No. 25B for information.

## AGENDA-XX

### **SECURITY RELATED CONCERN OF BANKS**

Many instances of Dacoity, Theft and other security related incidents have been reported by Banks as under:

Incidents of Dacoity /Theft etc.					
Sl. No.	Name of the Bank	Branch Name	District	Date of Incidence	Nature of Incidence
1.	Canara Bank	Jamui	Jamui	13.04.2015	Kidnapping
2.	Bihar Gramin Bank	Bhagalpur	Bhagalpur	26.05.2015	Dacoity
3.	Bihar Gramin Bank	Sanhaura	Bhagalpur	11.06.2015	Dacoity
4.	Canara Bank	Sohasrai	Biharsarif	28.11.2015	Dacoity
5.	Axis Bank	Daulatpur	Hajipur	24.02.2016	Dacoity
6.	Axis Bank	Maripur	Mozaffarpur	27.04.2016	Dacoity

The Above mentioned data suggests that criminal activities have increased in the area of operation of Banks in general and as such staff members have developed a sense of insecurity.

The State Government is therefore requested to expedite the process of raising a special battalion of police personnel for security of Banks so that the Bankers are able to provide unhindered Banking services to the people in a more secured environment, especially in remote areas.

The Banks are facing problem in renewal of Gun Licenses as well as obtaining fresh licenses for their security guards. The State Govt. is requested to issue suitable instructions to district authorities for resolution of such issues and also arrange for regular meeting of district level security committee so that the district related security issues are sorted out.

## AGENDA-XXI

### **SPECIAL CENTRAL ASSISTANCE (SCA) TO SPECIAL COMPONENT PLAN (SCP) FOR SCHEDULED CASTES**

The Govt. of India's scheme provides for Special Central Assistance (SCA) to be utilised in conjunction with Special Component Plan (SCP) for Scheduled Castes (SCs).

A Copy of letter of Joint Secretary, Ministry of Social Justice, Govt. of India containing the details of the scheme was placed in the Agenda Book of 46<sup>th</sup> SLBC meeting held on 26.11.2013

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

## **AGENDA-XXII**

### **MISCELLANEOUS ISSUES**

#### **REGISTRATION OF SECURITY INTEREST WITH CENTRAL ELECTRONIC REGISTRY (CERSAI) MEMBERSHIP FOR CERSAI IN SLBC MEETINGS**

Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) is a Government Company which provides the platform for filing registrations of transactions of securitisation, asset reconstruction and security interest by the banks and financial institutions to avoid multiple loaning on the same security. The Banks are requested to register their transaction on CERSAI portal for avoiding multiple loaning on security which will help in reduction of NPA.

#### **SKILL LOAN FINANCING**

Ministry of Skill Development and Entrepreneurship, Govt. of India has formulated a revised Model scheme for skill loans wef 15<sup>th</sup> July, 2015 which is yet to be launched. In this regard, we enclose a copy of letter no. F. No. 6(4)/2014-CP-IF-II dated: 30<sup>th</sup> June, 2015 received from MoF, GOI through mail on page no. 28A. Banks are advised to keep themselves in readiness to finance under Skill Loans when details of the scheme is announced by appropriate authority.

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

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

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

#### **STAND-UP INDIA PROGRAMME**

Stand up India 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 atleast one scheduled caste (SC) or scheduled Tribe (ST) borrower and atleast one women borrower per branch for setting up a Greenfield enterprise. The details of the scheme and its guidelines can be downloaded from the site [www.standupmitra.in](http://www.standupmitra.in). Banks are requested to instruct their branches for implementation of the scheme and advise SLBC the progress of the scheme as per the format already mailed to them.