

STATE LEVEL BANKERS' COMMITTEE, BIHAR
60TH REVIEW MEETING
FOR THE QUARTER ENDED 31ST MARCH, 2017
VENUE: HOTEL CHANAKYA, PATNA
DATE: 17TH MAY 2017 TIME: 10.30 AM



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**STATE LEVEL BANKERS' COMMITTEE
60TH REVIEW MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
59TH STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 17.02.2017**

The House may please confirm the Minutes of the 59th State Level Bankers' Committee meeting held on the 17th February, 2017.

AGENDA-II

ACTION TAKEN REPORT ON THE ACTION POINTS OF 59TH SLBC MEETING HELD ON 17.02.2017 AT PATNA

[1] ACTION POINT: Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2016-17.

(Action: All Banks)

ACTION TAKEN: -- Due to sincere efforts made by Banks in the State, ACP achievement till March'17 has been to the tune of 87.91% of the annual targets.

[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'2017, the Banks in the State have extended credit to the tune of Rs.366.48 cr, Rs.43.36 cr & Rs.38.91 cr in Dairy, Fisheries and Poultry as against target of Rs.3122.45 cr, Rs. 715.33 cr & Rs. 790.79 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 on sustained basis for development of state.

[3] ACTION POINT: Banks not to insist the candidates for PAN of co-applicant in case of loan under **Bihar Student credit card scheme**.

(Action: All such Banks)

ACTION TAKEN: - Banks complied with the suggestion.

[4] ACTION POINT: The modalities to be introduced in BSCS so that student can apply for loan from bank of a branch which is either nearer to his/her native place or nearer to his/her college where the student is studying.

(Action: State Government)

ACTION TAKEN: This has been implemented.

[5] ACTION POINT:- State Government to issue suitable guidelines in respect of approval of map in rural areas to increase lending under Housing loan/ JLG in rural areas.

(Action: State Government)

ACTION TAKEN: - No information in this regard has been received by SLBC.

[6] ACTION POINT: Banks to ensure achievement of target under PMEGP/MUDRA/ *STAND UP INDIA schemes*.

(Action: All Banks)

ACTION TAKEN: Up to March'2017, achievement by the Banks on above scheme are furnished on page no 211,23B & 23C respectively.

[7] ACTION POINT: Govt should call a meeting of all stake holders to increase the position of AADHAR Seeding in the accounts.

(Action: State Government, All Banks & UIADI)

ACTION TAKEN: - Govt of Bihar had called a meeting on 14.03.2017 to promote the digital payment and SLBC had also called a meeting on 16.03.2017 to review the progress on seeding of Aadhar in account.

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

(Rs. in Crore)

Sl. No.	ITEMS	MARCH'16	MARCH'17	Bench-mark
1	DEPOSITS	240287.63	280369.95	
2	ADVANCES	93307.86	104944.86	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	103237.60	117442.87	
4	ADVANCES INCLUDING RIDF	108115.60	123191.87	
5	CD RATIO	44.99%	43.94%	
6	PRIORITY SECTOR ADVANCES	65003.46	76760.47	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	69.67%	73.14%	40%
8	AGRICULTURAL ADV.	35672.20	41831.56	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	38.23%	39.86%	18%
10	MSME ADV.	20686.59	23392.04	
11	SHARE OF MSE ADV. IN PSA (%)	31.85%	30.47%	
12	ADV. TO WEAKER SEC.	24409.11	30131.81	
13	SHARE OF WEAKER SEC. IN PSA (%)	37.55%	39.25%	25%
14	DRI ADV.	61.63	89.41	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.07%	0.09%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	3099.39	7693.65	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	3.87%	8.75%	5%
18	TOTAL NUMBER OF BRANCHES	6661	6844	
A	RURAL	3691	3491	
B	SEMI-URBAN	1680	1952	
C	URBAN	1290	1401	

AGENDA-III

(III-A) REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2016-17 UP TO MARCH'2017

The performance of Banks under the Annual Credit Plan 2016-17 up to March'2017, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	76540	68632	89.67
Co-op. Banks	1000	1825	182.55
RRBs	22460	17452	77.70
Total	100000	87909	87.91

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	48000	41077	85.58
SME	15000	14862	99.08
OPS	12000	8968	74.74
TPS	75000	64907	86.54
NPS	25000	23002	92.01
Total	100000	87909	87.91

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

COMPARATIVE PERFORMANCE UNDER ACP

As on March 2017 vis-a-vis March 2016

(Rs. in Crore)

Banks	2016-17			2015-16		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Comm	76540	68632	89.67	65032	60610	93.20
Co-op	1000	1825	182.55	1000	1258	125.76
RRBs	22460	17452	77.70	17968	18216	101.39
Total	100000	87909	87.91	84000	80084	95.34

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2016-17			2015-16		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Agl.	48000	41077	85.58	42500	41350	97.29
MSE	15000	14862	99.08	12000	13097	109.14
OPS	12000	8968	74.74	7500	6399	85.32
TPS	75000	64907	86.54	62000	60846	98.14
NPS	25000	23002	92.01	22000	19238	87.45
Total	100000	87909	87.91	84000	80084	95.34

The overall achievement of target during the period under review is 87.91%, as against 95.34% recorded during corresponding period last year but in term of amount, Banks have sanctioned Rs. 78.25 crore more from corresponding period of last year.

(III-B) 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. 9E to 9H of the Agenda Book for information of the House.

ANNUAL CREDIT PLAN: 2017-18 **TARGET 2017-18**

The ACP of the state for FY 2017-18 has been decided to be Rs.110000 Crore which is 10% more than last year's target of Rs 100000 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 2017-18 is placed at page No. 30A to 30F of the Agenda Book for information of the house.

AGENDA-IV

BRANCH OPENING DURING FY 2016-17

Against the annual target of opening of 1640 branches, in 2016-17 Banks have opened 183 branches (Page No.-10A) during the period under review.

The Bank & District-wise information on Branch Network, ATM Network, ATM Card issued and Point of Sale Terminals is placed at Page No. 10B & 10C for information.

AGENDA-V

(V-A) EDUCATION LOAN

The target of total Education loan given to banks for FY 2016-17 were settled keeping in mind the launching of Bihar Student Credit Card Scheme but launching of BSCC Scheme got delayed and that is why the desirable performance could not be achieved. During the FY 2016-17, total Education Loan amounting to Rs 897.76 Crores was sanctioned to 23868 students and loan amounting to Rs 716.29 Crore were disbursed among 22995 students. Out of this, loan under Student Credit Card Scheme was sanctioned for Rs. 25.66 crore to 750 students out of total loan application received 1437 and loan amounting to Rs 6.89 Crore were disbursed among 405 students.

A copy of the Bank-wise target and achievement their against is placed at page No. 10D & 10E of the Agenda Book.

The bank-wise data on outstanding amount of Education loan and Housing Loan as on 31.03.2017 is placed at page no.10F of Agenda Book.

(V-B) HOUSING LOAN

Loan amounting to Rs.3035.36 Crore was sanctioned to 18881 beneficiaries by Banks during the FY 2016-17, which shows an achievement of 78.67% of the target allocated. Out of these, Housing Loan amounting to Rs. 2697.95 Cr has been disbursed among 18136 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 10G.

(V-C) PRADHAN MANTRI AWAS YOJANA (CREDIT LINKED SUBSIDY SCHEME)

Under Pradhan Mantri Awas Yojana Scheme loan amounting to Rs 10.45 Crores was sanctioned to 119 beneficiaries and loan amounting to Rs 9.63 Crore were disbursed among 119 beneficiaries.

The Bank-wise performance during the review period is placed at Page No. 10H.

AGENDA-VI

(VI-A) CD RATIO (As on 31.03.2017)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	248807	99379	39.94
Co-op. Banks	2921	3646	124.82
RRBs	28642	14418	50.34
Total	280370	117443	41.89
RIDF	-----	5748	-----
Total (Advances +RIDF)	280370	123191	43.94
Investment	-----	6778	-----
Grand Total (Adv.+RIDF+Inv.)	280370	129969	46.35

As at the end of March'2017, CD Ratio of the state stood at 43.94%. The CD ratio of the State would have improved further by 281 basis points, had the State Government utilised the total amount of Rs.13617.26 Crore (as on 31.03.2017), sanctioned under RIDF. As on 31st March, 2017 only 42% 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 Punjab & Sindh Bank (9.84%) and Karnataka Bank (23.59%) 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. 14A to 14E.

It is pertinent to mention here that an amount of Rs.12498.01 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, Vijya Bank, IDBI bank, State Bank of Bikaner & Jaipur, ICICI and Federal 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 9th November 2005.

(VI-B) RECOVERY

A summary of the recovery data (as on 31.03.2017) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	16951	9801	57.82
Co-op. Banks	755	278	36.79
RRBs	7076	3599	50.86
Total	24782	13678	55.19

Recovery percentage of loans in the state is at 55.19% of the total demand raised by Banks as on 31st March, 2017. The recovery position needs improvement in order to drive the financing by Banks in the State. While the Banks are following up with the borrowers for recovery of their dues, the State government is requested to help the Banks in their efforts. A better recovery culture will act as an incentive for Banks to lend more.

Bank-wise position of recovery as on 31.03.2017 is furnished on Page No. 14F.

(VI-C) NPAs & WRITE-OFF

As on 31.03.2017, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	86881	7344	8.45	640
Co-op. Banks	3646	265	7.26	-
RRBs	14418	2245	15.57	-
Total	104945	9854	9.39	640

NPA of Banks at 9.39% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Segment-wise details of NPA amount is furnished on Page No. 14G for discussion and review by the House.

(VI-D) CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 31.03.2017, overall position of Certificate Cases filed by all Banks is furnished below:
(Rs. in Crore)

Banks	Total Cases (No.) As on 31.12.2016	Total Cases (Amount) As on 31.12.2016	Cases filed (No.) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 31.03.2017	Pending Cases (Amount) As on 31.03.2017
Comm	442936	2598.40	27655	212.24	3977	37.02	466614	2773.62
Co-op	29337	61.27	0	0	0	0	29337	61.27
RRBs	22169	102.43	2353	39.64	1015	4.06	23507	138.01
Total	494495	2763.42	30008	251.88	4992	41.08	519511	2974.22

It is evident from the above Table that during the fourth quarter of FY 2016-17, 30008 cases were filed and 4992 cases were only disposed off and 519511 cases involving Rs. 2974.22 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 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 and District-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 14I to 14J.

(VI-E) PRIORITY SECTOR LENDING

As on 31.03.2017, the Benchmark of 40% for Priority Sector advances has been achieved by majority of the Banks. The House may notice that the ratio of Priority Sector advances to total advances is as high as 73.14% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 14K & 14L.

(VI-F) AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 39.86% as on 31.03.2017, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No14K.

(VI-G) WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 31.03.2017 was Rs. 30131.81 Crore out of the aggregate advances of Rs.104944.86 Crore i.e. 28.71% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 39.25% which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 14L.

(VI-H) DIFFERENTIAL RATE OF INTEREST (DRI)

As on 31.03.2017 the aggregate advances level under DRI Scheme stands at Rs. 89.41 Crore, which is 0.09% of the total advances of Rs.104944.86 Crore as on 31.03.2017.

A total of 10893 beneficiaries were provided loans amounting to Rs. 13.01 Crore under DRI Scheme during the period under review. 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 Mudra Loan to achieve the target. Bank-wise position is furnished on Page No. 14L & 14M.

AGENDA-VII

(VII-A) AGRICULTURE

As per the new revised reporting guidelines issued by Reserve Bank of India on priority sector lending-Targets & classification issued vide Reserve Bank of India Master Circular no. RBI/2015-16/53 FIDD.CO.Plan.BC.4/04.09.01/2015-16 dated: 01.07.2015 under Agriculture Sector the distinction between Direct & Indirect Agriculture is dispensed with and it has been redefined to include (i) Farm Credit (ii) Agriculture Infrastructure and (iii) Ancillary Activities.

(VII-B) FARM CREDIT

A summarised statement of Farm Credit sanctioned and disbursed by Commercial Banks, Co-operative Banks and RRBs, vis-à-vis their respective targets, during FY 2016-17 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	24115	2023129	26135	2012867	23055	108.38
Co-op. Banks	1000	384139	1825	384139	1825	182.54
RRBs	15910	1527623	14286	1524194	14239	89.80
GRANDTOTAL	41025	3934891	42246	3921200	39119	102.98

Bank-wise performance is furnished on Page No. 18A .

(VIII-C) AGRICULTURE INFRASTRUCTURE

A summarised statement of Agriculture Infrastructure sanctioned and disbursed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2016-17 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2143	14873	296	14814	290	13.83
RRBs	1414	152	3	152	3	0.18
GRANDTOTAL	3557	15025	299	14966	293	8.40

Bank-wise performance is furnished on Page No. 18B .

(VII-D) ANCILLARY ACTIVITIES

A summarised statement of Ancillary Activities sanctioned and disbursed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2016-17 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2059	26740	1701	25771	1625	82.61
RRBs	1359	5	6	5	6	0.45
GRANDTOTAL	3418	26745	1707	25776	1631	49.95

Bank-wise performance is furnished on Page No. 18C.

(VII-E) KISAN CREDIT CARD (KCC)

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2016-17 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	873362	409441	608258	1017699	46.88
RRBs	576187	163919	964737	1128656	28.45
Co-op. Banks	50451	7087	377052	384139	14.05
GRANDTOTAL	1500000	580447	1950047	2530494	38.70

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 2530494 beneficiaries (New-580447 & Renewal-1950047) under KCC amounting to Rs. 24654.82 Crore during the FY 2016-17.

Bank-wise & District-wise performance is furnished on Page No. 18D to 18E .

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.

(VII-F) 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 18F 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.

(VII-G) CROP INSURANCE SCHEME

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 and www.agri-insurance.gov.in.

The information on crop insurance received from Agriculture Insurance Co. on India Ltd, Chola MS General Insurance, TATA AIG General Insurance Co Ltd and Bajaj Allianz General Insurance are furnished on Page no 18G to 18Y.

Controlling Head of all banks operating in the State are requested to instruct their operating functionaries to ensure coverage of all crop loans under crop insurance. As per the scheme, 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.

(VII-H) DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 366.48 Crore to 17807 beneficiaries under various Dairy schemes, Rs 43.36 Crore to 1632 beneficiaries under Fishery schemes and Rs. 38.91 Crore to 1174 beneficiaries under Poultry schemes during the FY 2016-17. Bank wise performance is furnished on page no. 18Z to 18AB. All banks are requested to increase their lending under these sectors in the State.

(VII-I) FARM MECHANISATION

Against the financial target of Rs.2987 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 825.50 Crore to 53395 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no. 18AC for information.

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

(VII-J) ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

Banks have sanctioned loans amounting to Rs. 106.31 Crore to 220 farmers for storage facility during the financial year 2016-17. 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. 18AD for information.

(VII-K) AGRICULTURE TERM LOAN (ATL)

Against the financial target of Rs.11294.27 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 16899.96 Crore to 1364464 farmers.

Bank-wise target and performance is furnished on Page no. 18AE for information.

(VII-L) 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 137995 SHGs and have credit-linked 170053 SHGs during financial year 2016-17, with total Bank-finance of Rs. 1693.85 Crore. Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on Page 19AF to 18AH.

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.

(VII-M) JOINT LIABILITY GROUP

Against the yearly target of 100000 units, Banks have sanctioned 24354 number of JLGs amounting to Rs. 264.54 Crores during financial year 2016-17. 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 18AI for information of the House.

**(VII-N) 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.

The Bank-wise performance under NILM is placed at Page No 18AJ to 18AP for information of the House.

AGENDA-VIII

(VIII-A) MICRO, SMALL & MEDIUM ENTERPRISES

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

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

The performance of Banks in this regard as on 31.03.2017 is placed at page no. 21A of the Agenda Book.

As per the new revised reporting guidelines issued by RBI on priority sector lending- Targets and Classification issued vide RBI Master Circular no. RBI/2015-16/53 FIDD.CO.Plan.BC.4/04.09.01/2015-16 dated 01.07.2015, ACP on 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.

(VIII-B) MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)

Against the financial target of Rs.3751 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 8684.44 Crore to 326987 beneficiaries, which is 231.53% of the annual target. Bank-wise target and performance is furnished on Page no. 21B for information.

(VIII-C) SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)

Against the financial target of Rs.3751 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 3549.56 Crore to 22586 beneficiaries, which is 94.63% of the annual target. Bank-wise target and performance is furnished on Page no. 21C for information.

(VIII-D) MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 10 CRORES)

Against the financial target of Rs.3751 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 1092.66 Crore to 3276 beneficiaries, which is 29.13% of the annual target. Bank-wise target and performance is furnished on Page no. 21D for information.

(VIII-E) KHADI AND VILLAGE INDUSTRIES

Against the financial target of Rs.750 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 77.24 Crore to 5135 beneficiaries, which is 10.29% of the annual target. Bank-wise target and performance is furnished on Page no. 21E for information.

(VIII-F) MICRO ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

Against the financial target of Rs.3496 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 248.23 Crore to 41 beneficiaries, which is 7.10% of the annual target. Bank-wise target and performance is furnished on Page no. 21F for information.

(VIII-G) SMALL ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

Against the financial target of Rs.4660 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 280.79 Crore to 43 beneficiaries, which is 6.03% of the annual target. Bank-wise target and performance is furnished on Page no. 21G for information.

(VIII-H) MEDIUM ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 10 CRORES)

Against the financial target of Rs.4193 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 248.98 Crore to 14 beneficiaries, which is 5.94% of the annual target. Bank-wise target and performance is furnished on Page no. 21H for information.

(VIII-I) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Against the physical target of 3750 projects for FY 2016-17, Banks have sanctioned 2271 projects amounting to Rs. 121.65 Cr, which is 60.56% of the target. The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 21I of the Agenda Book for information of the House. Data obtained from KVIC site is placed on 21I (i). There is a difference in the number of project sanctioned as reported by banks vis a vis the report culled from KVIC site. Respective banks are requested to verify the data and confirm the actual position to banks.

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. As per the direction of KVIC, GoI online application should be generated from KVIC/KVIB/DIC Department and sanction should be done by respective branches of Banks. 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.

(VIII-J) SMALL ROAD TRANSPORT OPERATORS (SRTOS)

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs 303.78 Crore for purchasing 8417 vehicles by SRTOS during the FY 2016-17 which is 38.26% of the annual target. Bank-wise performance is furnished on Page No. 21J.

(VIII-K) ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 43685 units were financed by Banks involving Rs.1577.87 Crore with CGTMSE cover, during the FY under review. Further, loans amounting to Rs. 1577.87 Crore were disbursed to 43685 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. 21K for information of the House.

(VIII-L) 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.

A total of 1755 units were financed by Banks involving Rs.17.14 Crore, during the FY under review. Further, loans amounting to Rs. 16.58 Crore were disbursed to 1748 units under WCC Scheme. The Bank-wise achievement as on 31.03.2017 is furnished on Page No. 21L.

AGENDA-IX

(IX-A) SOCIAL INFRASTRUCTURE

Against the financial target of Rs.763.53 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 52.20 Crore to 1220 beneficiaries, which is 6.84% of the annual target. Bank-wise target and performance is furnished on Page no. 21M for information.

(IX-B) RENEWABLE ENERGY

Against the financial target of Rs.763.53 Crore for the year 2016-17, Banks have sanctioned loans amounting to Rs. 11.54 Crore to 453 beneficiaries, which is 1.51% of the annual target. Bank-wise target and performance is furnished on Page no. 21N for information.

AGENDA-X

(X-A) 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.

(X-B) 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.

(X-C) 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 be debited from his saving account. The insurance will be valid from 1st June to 31st May each year and is renewable.

(X-D) 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 31.03.2017 for these three schemes is placed on page no.23 A information of the house.

Now Department of financial services wants comprehensive district wise data of these schemes by 7th of the following month. All the banks are requested to submit it by 5th 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.

(X-E) MUDRA LOAN

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 our partner institution in achieving economic success and financial security. The loans in PMMY are extended under 03 categories: Shishu (upto Rs 50000),Kishore (from 50001 to 05 Lakhs) & Tarun (from 500001 to 10 Lakhs). The loans are provided for income generating small business activity in manufacturing, processing, and service sector or trading. From April 2016 onwards, activities allied to agriculture (excluding crop loans, land improvement) have 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

The data of Mudra Loan as on 31.03.2017 is placed on page no.**23B** information of the house.

(X-F) 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 are uploaded on website 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.

The data of Stand-up India as on 31.03.2017 is placed on page no.**23C** information of the house.

AGENDA-XI

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 31.03.2017 was Rs 10424.04 Crore (No. of borrowers:1285197) out of which loans amounting to Rs.5207.06 Crores (50% of PSA) were provided to 618089 (48 %of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 42 to 76 %. 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 31st MARCH '2017 (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	95117	94889	69122	54985	73	58
2	PURNEA	163313	161222	70956	69365	43	43
3	KATIHAR	292230	159224	94564	77585	32	49
4	KISHANGANJ	111302	78335	87625	59623	79	76
5	DARBHANGA	332754	272965	157335	128549	47	47
6	SITAMARHI	107259	112543	43122	61545	40	55
7	W CHAMPARAN	183222	163226	95365	69054	52	42
	TOTAL	1285197	1042404	618089	520706	48	50

AGENDA-XII

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 2016 - 2017 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 MARCH'2017	Disbursement under ACP during the Year ended MARCH'2016	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	51393	50878	1
2	Aurangabad	202997	189740	7
3	Bhojpur	248634	226605	10
4	East Champaran	312754	319554	-2
5	Gaya	315051	297705	6
6	Jamui	116795	81358	43
7	Jehanabad	81029	81125	0
8	Kaimur	194771	188818	3
9	Munger	149332	115985	29
10	Nalanda	200087	180627	11
11	Nawada	93735	99419	-6
12	Patna	1551663	1283980	21
13	Rohtas	307758	263919	17
14	Sitamarhi	162634	154106	5
15	West Champaran	334814	324066	3
	TOTAL	4323447	3857885	12

It is evident from the above that in except three districts banks have extended higher quantum of credit as compared to last year in all the LWE affected Districts.

AGENDA-XIII

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, 957 training programmes have been organised and 27389 youth were imparted training by the RSETIs. Altogether 151220 persons have been trained by the RSETIs in the State by organizing 5379 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 27A 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 Gol.

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

LAND ALLOTMENT FOR RSETIs

Allotment of land has already been done in all districts of the state except Patna district , 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 issued specific instructions for withdrawal of fund from the banks where construction work does not commence. 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, Gol, 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-XIV

FINANCIAL LITERACY INITIATIVES

Financial Literacy Centers (FLCs) are functional in all the districts in the State. The information pertaining to FLCs in the State is placed at Page No. 27B -27L 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. All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials.

The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 27M.

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 already been placed in Agenda Book of Dec'2015. Banks are requested to submit report on FLCs as per the format (Annex-III, Part A, B & C) on a quarterly basis to SLBC. All bank to review the position.

AGENDA-XV

(XV-A) OPENING OF NO-FRILL ACCOUNTS AND TRANSACTIONS DONE BY BCAs

As per information received from Banks, a total of 10544202 No-Frill accounts were opened during the FY 2016-17. Thus, a total of 45931515 No-frill accounts have been opened till 31.03.2017 cumulatively. Out of these, 33531223 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. 28A to 28D.

(XVB) 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 3761814 customers whereas the facility of Internet Banking has been provided to 3617066 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 28E.

AGENDA-XVI

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-XVII

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.	Bihar Gramin Bank	Sanhaura	Bhagalpur	11.06.2015	Dacoity
2.	Canara Bank	Sohasrai	Biharsarif	28.11.2015	Dacoity
3.	Axis Bank	Daulatpur	Hajipur	24.02.2016	Dacoity
4.	Axis Bank	Maripur	Mozaffarpur	27.04.2016	Dacoity
5.	MBGB	Bhadwa	Aurangabad	28.09.2016	Dacoity
6.	MBGB	Parsawan	Gaya	25.11.2016	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-XVIII

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

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

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

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

AGENDA-XIX

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 15th 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: 30th 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.