

**STATE LEVEL BANKERS' COMMITTEE, BIHAR**  
**62<sup>ND</sup> REVIEW MEETING**  
**FOR THE QUARTER ENDED 30<sup>TH</sup> SEPTEMBER, 2017**  
**VENUE: HOTEL LEMON TREE, PATNA**  
**DATE: 04<sup>TH</sup> NOVEMBER 2017 TIME: 11.00 AM**



**STATE BANK OF INDIA**  
**SLBC DEPARTMENT (5<sup>TH</sup> FLOOR)**  
**LOCAL HEAD OFFICE, WEST GANDHI MAIDAN**  
**P A T N A- 800 001**  
**PH.NO. 0612-2209076 / FAX- 0612-2209075**  
**[Email-slbc.bihar@sbi.co.in](mailto:Email-slbc.bihar@sbi.co.in)**  
**[WEBSITE - http://slbcbihar.com](http://slbcbihar.com)**

**AGENDA ITEMS**

<b>ITEM</b>	<b>SUBJECT</b>	<b>PAGE NO.</b>
<b>I</b>	<b>CONFIRMATION OF THE MINUTES OF THE 60<sup>th</sup> SLBC MEETING HELD ON THE 17<sup>TH</sup> MAY 2017</b>	<b>4</b>
<b>II</b>	<b>ACTION TAKEN REPORT ON THE 60<sup>th</sup> SLBC MEETING</b>	<b>5-6</b>
	<b>KEY INDICATORS</b>	<b>7</b>
<b>III</b>	<b>REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN: 2017-18</b>	<b>8-9</b>
	<b>LBS:STRENGTHENING OF MIS</b>	<b>9</b>
<b>IV</b>	<b>BRANCH OPENING 2017-18</b>	<b>10</b>
<b>V</b>	<b>EDUCATION LOAN</b>	<b>10</b>
	<b>HOUSING LOAN</b>	<b>10</b>
	<b>PMAY-CLSS</b>	<b>10</b>
<b>VI</b>	<b>CD RATIO</b>	<b>11</b>
	<b>RECOVERY</b>	<b>12</b>
	<b>NPA , WRITE-OFF AND CERTIFICATE CASES</b>	<b>12-13</b>
	<b>PRIORITY SECTOR LENDING, AGRI CREDIT, DRI SCHEME &amp; WEAKER SECTION</b>	<b>12-14</b>
<b>VII</b>	<b>FARM CREDIT</b>	<b>15</b>
	<b>AGRICULTURE INFRASTRUCTURE</b>	<b>15</b>
	<b>ANCILIARY ACTIVITIES</b>	<b>16</b>
	<b>KISAN CREDIT CARD (KCC)</b>	<b>16</b>
	<b>KCC OUTSTANDING, LOANS TO SMALL &amp; MARGINAL FARMERS AND OTHERS, CROP INSURANCE SCHEME</b>	<b>17</b>
	<b>DAIRY, FISHERY AND POULTRY</b>	<b>18</b>
	<b>FARM MECHANISATION</b>	<b>18</b>
	<b>ADVANCE GRANTED TO UNITS PROVIDING STORAGE FACILITY</b>	<b>18</b>
	<b>FOOD AND AGRO PROCESSING</b>	<b>18</b>
	<b>AGRICULTURE TERM LOAN (ATL)</b>	<b>18</b>
	<b>FINANCING TO SELF HELP GROUP</b>	<b>19</b>
	<b>JOINT LIABILITY GROUP</b>	<b>19</b>
	<b>NATIONAL URBAN LIVELIHOOD MISSION (NULM)</b>	<b>19</b>
<b>VIII</b>	<b>MEDIUM &amp; SMALL ENTERPRISES</b>	<b>20</b>
	<b>MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)</b>	<b>20</b>
	<b>SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)</b>	<b>20</b>
	<b>MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS.10 CRORES)</b>	<b>20</b>
	<b>KHADI AND VILLAGE INDUSTRIES</b>	<b>21</b>

	<b>MICRO ENTERPRISES ( SERVICE) ( ADVANCES ABOVE RS. 5 CRORE)</b>	<b>21</b>	
	<b>SMALL ENTERPRISES ( SERVICE) ( ADVANCES ABOVE RS. 5 CRORE)</b>	<b>21</b>	
	<b>MEDIUM ENTERPRISES ( SERVICE) ( ADVANCES ABOVE RS. 10 CRORE)</b>	<b>21</b>	
	<b>PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)</b>	<b>21</b>	
	<b>SMALL ROAD TRANSPORT OPERATORS (SRTOs)</b>	<b>22</b>	
	<b>ADVANCES GRANTED UNDER CGTMSE COVERAGE</b>	<b>22</b>	
	<b>WEAVERS CREDIT CARD</b>	<b>22</b>	
<b>IX</b>	<b>SOCIAL INFRASTRUCTURE</b>	<b>22</b>	
	<b>RENEWABLE ENERGY</b>	<b>22</b>	
<b>X</b>	<b>PRADHAN MANTRI JAN-DHAN YOJNA, SOCIAL SECURITY YOJNA, MUDRA LOAN, STAND UP INDIA</b>	<b>23-24</b>	
<b>XI</b>	<b>PM'S NEW 15 POINT PROGRAMME FOR THE WELFARE OF THE MINORITIES</b>	<b>25</b>	
<b>XII</b>	<b>IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS</b>	<b>26</b>	
<b>XIII</b>	<b>FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)</b>	<b>27-28</b>	
<b>XIV</b>	<b>FINANCIAL LITERACY INITIATIVES</b>	<b>28</b>	
<b>XV</b>	<b>OPENING OF NO FRILL ACCOUNTS AND TRANSACTIONS DONE BY BCAs</b>	<b>29</b>	
	<b>EXTENDING MOBILE BANKING AND INTERNET BANKING FACILITY</b>	<b>29</b>	
<b>XVI</b>	<b>INVESTIGATION OF CYBER FRAUD &amp; COUNTERFEIT NOTES DETECTED BY BANKS</b>	<b>29</b>	
<b>XVII</b>	<b>SECURITY RELATED CONCERN OF BANKS</b>	<b>30</b>	
<b>XVIII</b>	<b>SPECIAL CENTRAL ASSISTANCE (SCA) TO SPECIAL COMPONENT PLAN (SCP) FOR SCHEDULED CASTES</b>	<b>30</b>	
<b>XIX</b>	<b>MISCELLANEOUS ISSUES</b>	<b>REGISTRATION OF SECURITY INTEREST WITH CERSAI</b>	<b>31</b>
		<b>SKILL LOAN FINANCING</b>	<b>31</b>
<b>XX</b>	<b>MINUTES OF 60<sup>TH</sup> SLBC MEETING</b>		

**STATE LEVEL BANKERS' COMMITTEE  
62<sup>ND</sup> REVIEW MEETING**

**NOTES ON AGENDA ITEMS**

**AGENDA-I**

**CONFIRMATION OF MINUTES OF THE  
60<sup>TH</sup> STATE LEVEL BANKERS' COMMITTEE MEETING  
HELD ON 17.05.2017**

The House may please confirm the Minutes of the 60<sup>th</sup> State Level Bankers' Committee meeting held on the 17<sup>th</sup> May, 2017.

## **AGENDA-II**

### **ACTION TAKEN REPORT ON THE ACTION POINTS OF 60<sup>TH</sup> SLBC MEETING HELD ON 17.05.2017 AT PATNA**

**[1] ACTION POINT:** Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2017--18.

**(Action: All Banks)**

**ACTION TAKEN:** -- Due to sincere efforts made by Banks in the State, ACP achievement till September'17 has been to the tune of 42.56% of the annual targets.

**[2] ACTION POINT:** Banks should put in concerted efforts to ensure substantial improvement in CD ratio. As per RBI guidelines, Instruction to be issued to LDMS and district authorities to hold special sub-committee of DCC in those districts, where CD ratio is less than 40%.

**(Action: All Banks/SLBC)**

**ACTION TAKEN:** - Up to the quarter ending Sept'2017, the Banks in the State have CD Ratio to the tune of 42.22%. As per RBI guidelines, Instruction has been issued to LDMS and district authorities to hold special sub-committee of DCC in those districts, where CD ratio is less than 40%.

**[3] ACTION POINT:** Banks should ensure to sanction all the eligible applicants under BSCC Performance of banks under BSCC schemes should be reviewed on monthly basis by SLBC, Bihar.

**(Action: All Banks, SLBC, Bihar & GoB)**

**ACTION TAKEN:** - Up to the quarter ending September'2017, the Banks in the State have sanctioned to the tune of Rs.202.90 cr to the 6521 students. Monthly review is being done by Development Commissioner, Bihar. Next review is fixed to 02.011.2017.

**[4] ACTION POINT:** Banks should put in concerted efforts to ensure achievement of 100% target set under KCC for 2017-2018.

**(Action: All Banks)**

**ACTION TAKEN:** Up to the quarter ending Sept'2017, the Banks in the State have sanctioned KCC loan to the tune of Rs.10884.48 cr to the 1404077 borrowers.

**[5] 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 Sept'2017, the Banks in the State have extended credit to the tune of Rs.290.71 cr, Rs.6.96 cr & Rs.88.40 cr in Dairy, Fisheries and Poultry 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.

**[6] ACTION POINT:** Banks should put in concerted efforts to ensure achievement of 100% target set under PMAY/CLSS/DAYNULM for 2017-2018.

**(Action: All Banks)**

**ACTION TAKEN:** Information in respect of achievement data under these schemes from NULM is awaited.

**[7] ACTION POINT:** Banks to initiate suitable steps to achieve the target of Branch opening. Uses of **Panchayat Bhavans** of GoB should be explored. .

**(Action: All Banks and SLBC, Bihar)**

**ACTION TAKEN:** - Up to Sept'2017, achievement by the Banks on above scheme are furnished on respective Agenda. 602 Unbanked Rural Centre having population more than 5000 has been identified and banking outlets in these village will be opened by Dec'2017.

**[8] ACTION POINT:** Instructions to Certificate officers of all the districts should be issued to expedite the recovery of NPA in a/cs where banks have filed Certificates Cases. A quarterly review of their performance should be done by the GoB.

**(Action: Govt. of Bihar)**

**ACTION TAKEN:** - Information in this regards is awaited.

**[9] ACTION POINT:** Banks should put in concerted efforts in a mission mode to to ensure AADHAAR & Mobile linking in all the a/c of customer in tandem with Govt. District authority/LDM.

**(Action: All Banks & GoB)**

**ACTION TAKEN:** - This is being done proactively.

**[10] ACTION POINT:** Govt should take stock of the position in respect of hindrance by some unwanted persons in constructing RSETI building at the district. District authority should be instructed to pave the path of early completion of building construction of RSETIs in its district.

**(Action: Govt. of Bihar)**

**ACTION TAKEN:** - All disputes except Patna RSETI stands resolved.

**[11] ACTION POINT:** SLBC Meeting should be attended only by the State Heads of different banks henceforth.

**(Action: All Banks)**

**ACTION TAKEN:** - Instruction issued to all banks in this regard.

**[12] ACTION POINT:** Digitization of updated land records in the state is a pre-requisite for greater inflow of credit to farm sector, Housing loan, Education loan and loan to MSME. Land revenue & reform department of GoB to take up the matter urgently in line with other states in the country. It is urgently required for improving the credit flow in the state.

**(Action: Govt. of Bihar)**

**ACTION TAKEN:** - Information in this regards is awaited.

**[13] ACTION POINT:** Notification to be issued by GoB for the authority responsible for approving the map for building construction in the area other than municipal area in Bihar.

**(Action: Govt. of Bihar)**

**ACTION TAKEN:** - Information in this regards is awaited.

**STATE LEVEL BANKERS' COMMITTEE, BIHAR**

**KEY INDICATORS**

**(ALL BANKS)**

(Rs. in Crore)

<b>Sl. No.</b>	<b>ITEMS</b>	<b>SEPT'16</b>	<b>SEPT'17</b>	<b>Bench-mark</b>
1	DEPOSITS	238383.57	289017.37	
2	ADVANCES	94458.23	107175.37	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	99454.11	116328.37	
4	ADVANCES INCLUDING RIDF	104777.11	122046.37	
5	CD RATIO	43.95%	42.22%	
6	PRIORITY SECTOR ADVANCES	68704.68	74675.16	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	72.74%	69.68%	40%
8	AGRICULTURAL ADV.	37031.54	38971.26	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	39.20%	36.36%	18%
10	MSME ADV.	19775.08	23342.40	
11	SHARE OF MSE ADV. IN PSA (%)	28.78%	30.21%	
12	ADV. TO WEAKER SEC.	29959.65	33429.71	
13	SHARE OF WEAKER SEC. IN PSA (%)	43.61%	44.76%	25%
14	DRI ADV.	54.14	73.26	
15	SHARE OF DRI ADV TOTAL ADV (SI.No.2) (%)	0.06%	0.07%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	3312.32	4083.58	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	7.98%	8.72%	5%
18	TOTAL NUMBER OF BRANCHES	6739	6897	
A	RURAL	3712	3492	
B	SEMI-URBAN	1712	1959	
C	URBAN	1315	1446	

## AGENDA-III

### **(III-A) REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2017-18 UP TO SEPTEMBER'2017**

The performance of Banks under the Annual Credit Plan 2017-18 up to September'2017, is as under:-

(Rs. in Crore)

<b>Banks</b>	<b>Target</b>	<b>Achievement</b>	<b>% Ach.</b>
Comm. Banks	86044	36339	42.23
Co-op. Banks	1036	1704	164.41
RRBs	22920	8773	38.28
<b>Total</b>	<b>110000</b>	<b>46816</b>	<b>42.56</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	49000	19793	40.39
SME	17000	8201	48.24
OPS	13000	4569	35.15
TPS	79000	32563	41.22
NPS	31000	14253	45.98
<b>Total</b>	<b>110000</b>	<b>46816</b>	<b>42.56</b>

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

### **COMPARATIVE PERFORMANCE UNDER ACP** **As on September 2017 vis-a-vis September 2016**

(Rs. in Crore)

<b>Banks</b>	<b>2017-18</b>			<b>2016-17</b>		
	<b>Target</b>	<b>Ach.</b>	<b>% Ach</b>	<b>Target</b>	<b>Ach.</b>	<b>% Ach</b>
Comm	86044	36339	42.23	76540	33425	43.67
Co-op	1036	1704	164.41	1000	1428	142.77
RRBs	22920	8773	38.28	22460	6646	29.59
<b>Total</b>	<b>110000</b>	<b>46816</b>	<b>42.56</b>	<b>100000</b>	<b>41499</b>	<b>41.50</b>



**SECTOR-WISE PERFORMANCE:**

(Rs. in Crore)

Sector	2017-18			2016-17		
	Target	Ach.	% Ach	Target	Ach.	% Ach
<b>Agl.</b>	49000	19793	40.39	48000	19277	40.16
<b>MSE</b>	17000	8201	48.24	15000	7099	47.33
<b>OPS</b>	13000	4569	35.15	12000	4050	33.75
<b>TPS</b>	79000	32563	41.22	75000	30426	40.57
<b>NPS</b>	31000	14253	45.98	25000	11073	44.29
<b>Total</b>	110000	46816	42.56	100000	41499	41.50

The overall achievement of target during the period under review is 42.56%, as against 41.50% recorded during corresponding period last year but in term of amount, Banks have sanctioned Rs. 5316 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.

## **AGENDA-IV**

### **BRANCH OPENING DURING FY 2017-18**

RBI vide its master circular DBR. NO. BAPD.BC. 69/22.01.001/2016-17 dt. 18.05.2017 has revised its guidelines in respect of "Rationalisation of Branch Authorization Policy".

Accordingly, RBI Patna vide its letter no. वि०स०वि०वि० पटना सं०/33/02.01.010/ 2017-18 dt. 26.07.2017 has issued instructions to SLBC Bihar as mentioned below:

"SLBC will review the unbanked rural centres in Bihar having population more than 5000. These URCs are to be provided CBS enabled Banking Outlet by 31.12.2017"

List of URCs allotted to different banks for opening of Banking Outlets have already been made available at the site of SLBC Bihar. All Banks are requested to go through the list of URCs for opening of banking outlet and ensure to establish banking outlets by 31.12.2017. Recent instructions regarding inclusion of Payment Banks Outlets as Banking Outlets vide RBI letter no. DBR.No.BAPD.3565/22.01.001/2017-18 dated: 10.10.2017 enclosed at page no 10C for information of all concerned.

During the current FY, Banks have opened a total of 43 Brick & Mortar branches in Bihar.

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

## **AGENDA-V**

### **(V-A) EDUCATION LOAN**

During the FY 2017-18, total Education Loan amounting to Rs 1572.35 Crores was sanctioned to 33295 students and loan amounting to Rs 922.91 Crore were disbursed among 15763 students. Out of this, loan under Student Credit Card Scheme was sanctioned for Rs. 202.90 crore to 6521 students out of total loan application received 7359 and loan amounting to Rs 44.30 Crore were disbursed among 3770 students.

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

The bank-wise data on outstanding amount of Education loan and Housing Loan as on 30.09.2017 is placed at page no.10E of Agenda Book.

### **(V-B) HOUSING LOAN**

Loan amounting to Rs.1645.90 Crore was sanctioned to 10473 beneficiaries by Banks during the FY 2017-18, which shows an achievement of 43.64% of the target allocated. Out of these, Housing Loan amounting to Rs.1245.41 Cr has been disbursed among 9472 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 (CLSS) Scheme loan amounting to Rs 6.59 Crores was sanctioned to 85 beneficiaries and loan amounting to Rs 5.46 Crore were disbursed among 82 beneficiaries.

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

## **AGENDA-VI**

### **(VI-A) CD RATIO (As on 30.09.2017)**

(Rs. in Crore)

<b>Bank</b>	<b>Deposits</b>	<b>Advances</b>	<b>CD ratio</b>
Comm. Banks	256605	99580	<b>38.81</b>
Co-op. Banks	2690	1704	<b>63.35</b>
RRBs	29722	15044	<b>50.62</b>
Total	289017	116328	<b>40.25</b>
RIDF	-----	5718	-----
Total (Advances +RIDF)	289017	122046	<b>42.22</b>
Investment	-----	6858	-----
Grand Total (Adv.+RIDF+Inv.)	289017	128904	<b>44.60</b>

As at the end of September'2017, CD Ratio of the state stood at 42.22%. The CD ratio of the State would have improved further by 274 basis points, had the State Government utilised the total amount of Rs.13617.26 Crore (as on 30.06.2017), sanctioned under RIDF. As on 30<sup>th</sup> June, 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 South Indian bank (5.92%) Punjab & Sindh Bank (10.26%), Karnataka Bank (19.09%) and Yes Bank (19.61%) 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 14D.

It is pertinent to mention here that an amount of Rs.9152.27 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI bank, ICICI Bank, Axis Bank 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 9<sup>th</sup> November 2005.

### **(VI-B) RECOVERY**

A summary of the recovery data (as on 30.09.2017) is given below.

(Rs.in Crore)

<b>Bank</b>	<b>Demand raised</b>	<b>Amount recovered</b>	<b>Recovery %</b>
Comm. Banks	8747	3684	42.11
Co-op. Banks	786	197	25.10
RRBs	7473	3580	47.90
<b>Total</b>	<b>17007</b>	<b>7461</b>	<b>43.87</b>

21 banks have not submitted the data of demand raised and amount recovered, hence the actual recovery position is not ascertainable. The recovery position is based the data provided by 15 banks only. Recovery percentage of loans in the state is at 43.87% of the total demand raised by Banks as on 30<sup>th</sup> September, 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 30.09.2017 is furnished on Page No. 14E.

### **(VI-C) NPAs & WRITE-OFF**

As on 30.09.2017, 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>Written off</b>
Comm. Banks	90427	7465	8.26	296
Co-op. Banks	1704	242	14.18	-
RRBs	15044	4349	28.91	22
<b>Total</b>	<b>107175</b>	<b>12056</b>	<b>11.25</b>	<b>318</b>

NPA of Banks at 11.25% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

5 banks have not provided the data related to NPA's. All banks are requested to provide complete data so as to understand the actual position of total O/s vis-à-vis NPA.

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

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

As on 30.09.2017, overall position of Certificate Cases filed by all Banks is furnished below:  
(Rs. in Crore)

<b>Banks</b>	<b>Total Cases (No.) As on 30.06.2017</b>	<b>Total Cases (Amount) As on 30.06.2017</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 30.09.2017</b>	<b>Pending Cases (Amount) As on 30.09.2017</b>
Comm	476420	2879.06	7983	88.30	5423	51.54	478980	2915.82
Co-op	20933	88.27	1336	19.53	10743	29.45	11526	78.35
RRBs	24302	153.02	2322	31.56	1057	6.43	25567	178.15
<b>Total</b>	<b>521655</b>	<b>3120.35</b>	<b>11641</b>	<b>139.39</b>	<b>17223</b>	<b>87.42</b>	<b>516073</b>	<b>3172.32</b>

It is evident from the above Table that up to the second quarter of FY 2017-18, 11641 cases were filed and 17223 cases were only disposed of and 516073 cases involving Rs. 3172.32 Crore are pending at different stages. This quarter contrary to earlier trend, the disposal of certificate cases are more than the fresh cases filed, As a result, number of outstanding cases decreased from 521655 to 516073 at quarter end Sept 2017. But the amount wise pending cases has increased from 3120cr to 3172cr. This large amount of bad loans, if recovered and recycled, can further enhance disbursements by Banks. A fresh communication from state headquarters to all the district administration regarding stepping up the recovery of certificate cases filed would surely improve the recovery performance. 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, banks are also requested to organise Block-level recovery camps on the lines of credit camp, with the help of State Administration so that they can improve their assets quality. It is also imperative on part of banks to educate the borrowers and make them aware of the benefits accruing from timely repayment.

The Bank-wise and District-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 14G to 14H.

## **(VI-E) PRIORITY SECTOR LENDING**

As on 30.09.2017, 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 69.68% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 14I & 14J.

### **(VI-F) AGRI CREDIT**

At the State level, the ratio of Agri Credit to Total Advances stands at 36.36% as on 30.09.2017, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. These banks ,may suitably strategise their efforts for achieving maximum benchmark. Bank-wise position is furnished on Page No14J.

### **(VI-G) WEAKER SECTION**

Total loan extended by Banks to the weaker section, as on 30.09.2017 was Rs. 33429.71 Crore out of the aggregate advances of Rs.107175.37 Crore i.e. 31.19% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 44.76% which is much better than the Benchmark of 25%.

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

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

As on 30.09.2017 the aggregate advances level under DRI Scheme stands at Rs. 73.26 Crore, which is 0.07% of the total advances of Rs. 107175.37 Crore as on 30.09.2017.

A total of 4147 beneficiaries were provided loans amounting to Rs. 6.55 Crore under DRI Scheme during the period under review. The banks are required to finance % of their total loan outstanding under DRI scheme but performance of banks on these score is very poor. A large no. of banks have reported Nil under DRI scheme. Banks are urged to step up financing to needy & eligible beneficiaries, such as SC/ST & women categories under this schemes. Weaker sections of society may be given Mudra loan & be placed under DRI scheme. These schemes need attention of all bank heads. 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 14I & 14K.

## 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 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	25163	1251200	9447	1238632	9459	37.54
Co-op. Banks	891	254698	1695	254698	1695	190.36
RRBs	16055	864002	6726	863704	6692	41.89
<b>GRANDTOTAL</b>	<b>42109</b>	<b>2369900</b>	<b>17868</b>	<b>2357034</b>	<b>17846</b>	<b>42.43</b>

Bank-wise performance is furnished on Page No. 19A .

### **(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 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2044	2577	190	2572	186	9.28
Co-op Banks	72	0	0	0	0	0.00
RRBs	1304	164	1	164	1	0.04
<b>GRANDTOTAL</b>	<b>3420</b>	<b>2741</b>	<b>191</b>	<b>2736</b>	<b>187</b>	<b>5.56</b>

Bank-wise performance is furnished on Page No. 19B .

### **(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 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2074	38405	942	17405	908	45.42
Co-op Banks	74	0	0	0	0	0.00
RRBs	1324	2	6	1	6	0.46
<b>GRANDTOTAL</b>	<b>3472</b>	<b>38407</b>	<b>948</b>	<b>17407</b>	<b>914</b>	<b>27.31</b>

Bank-wise performance is furnished on Page No. 19C.

### **(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 2017-18 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	896357	189033	431942	620975	21.09
Co-op Banks	31742	1848	76994	78842	5.82
RRBs	571901	57869	646391	704260	10.12
<b>GRANDTOTAL</b>	<b>1500000</b>	<b>248750</b>	<b>1155327</b>	<b>1404077</b>	<b>16.58</b>

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 1404077 beneficiaries (New-248750 & Renewal-1155327) under KCC amounting to Rs. 10884.48 Crore during the FY 2017-18.

Bank-wise & District-wise performance is furnished on Page No. 19D to 19E.

### **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) KISAN CREDIT CARD LOAN OUTSTANDING**

The bank-wise data on outstanding amount of Kissan Credit Card loan as on 30.09.2017 is placed at page no.19F of Agenda Book.

### **(VII-G) CROP LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS**

The bank-wise data on outstanding amount of Crop Loan provided to Small & Marginal Farmers and Other Farmers as on 30.09.2017 is placed at page no.19H of Agenda Book.

### **(VII-H) AGRICULTURE TERM LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS**

The bank-wise data on outstanding amount of ATL provided to Small & Marginal Farmers and Other Farmers as on 30.09.2017 is placed at page no.19G of Agenda Book.

### **(VII-I) 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 19I 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-J) 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](http://www.agricoop.nic.in) and [www.agri-insurance.gov.in](http://www.agri-insurance.gov.in).

Department of Agriculture & Farmers Welfare, Ministry of Agriculture & farmers Welfare, Gol vide letter dated 24<sup>th</sup> July, 2017 advised SLBC to issue necessary directives to all the participating banks to:-

- ❖ Debit the premium for all notified crops & notified areas from the loan account of all farmers before the stipulated cutoff date mentioned in the notification/GO and electronically remit the same to the respective Insurance Companies (ICs) within prescribed cutoff date of notification.
- ❖ Issue a crop wise declaration to respective ICs for Kharif 2017 mentioning name of crop, number of farmers covered, area covered (in hect.) sum insured and details of premium remitted by our bank branches with UTRs to the respective Insurance Companies in compliance with the cut off dates as mentioned in OG/notifications issued by concerned States/UTs.
- ❖ In case certain accounts are not updated with the Aadhaar number, the participating banks must ensure to get the same from the individual borrowers and upload the necessary details of individual insured farmers on Crop Insurance Portal through available modules of CBS integrated online/offline utility.

### **(VII-K) DAIRY, FISHERY & POULTRY**

Banks have sanctioned loans amounting to Rs 290.71 Crore to 13248 beneficiaries under various Dairy schemes, Rs 6.96 Crore to 169 beneficiaries under Fishery schemes and Rs. 88.40 Crore to 1032 beneficiaries under Poultry schemes during the FY 2017-18. Bank wise performance is furnished on page no. 19J to 19L.

All banks are requested to increase their lending under these sectors in the State.

### **(VII-L) FARM MECHANISATION**

Against the financial target of Rs.3193.60 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 308.40 Crore to 17974 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no. 19M for information.

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

### **(VII-M) ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY**

Banks have sanctioned loans amounting to Rs. 53.57 Crore to 624 farmers for storage facility during the financial year 2017-18. 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. 19N for information.

### **(VII-N) FOOD AND AGRO PROCESSING**

Against the financial target of Rs.2777.28 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 431.23 Crore to 5508 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no. 19Q for information.

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

### **(VII-O) AGRICULTURE TERM LOAN (ATL)**

Against the financial target of Rs.12709.00 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 5037.88 Crore to 758234 farmers.

Bank-wise target and performance is furnished on Page no. 19O for information.

### **(VII-P) 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 22061 SHGs and have credit-linked 19130 SHGs during financial year 2017-18, with total Bank-finance of Rs. 172.94 Crore. Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on Page 19P.

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-Q) JOINT LIABILITY GROUP**

Against the yearly target of 100000 units, Banks have sanctioned 11456 number of JLGs amounting to Rs. 178.55 Crores during financial year 2017-18. 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 2017-18.

The Bank-wise performance under JLG is placed at Page No 19R for information of the House.

### **(VII-R) 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.

## **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 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 30.09.2017 is placed at page no. 22A 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.6800 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 3477.92 Crore to 187448 beneficiaries, which is 51.15% of the annual target. Bank-wise target and performance is furnished on Page no. 22B for information.

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

Against the financial target of Rs.5100 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 1473.41 Crore to 14316 beneficiaries, which is 28.89% of the annual target. Bank-wise target and performance is furnished on Page no. 22C for information.

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

Against the financial target of Rs.1700 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 352.13 Crore to 1436 beneficiaries, which is 20.71% of the annual target. Bank-wise target and performance is furnished on Page no. 22D for information.

### **(VIII-E) KHADI AND VILLAGE INDUSTRIES**

Against the financial target of Rs.850 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 22.42 Crore to 1740 beneficiaries, which is 2.64% of the annual target. Bank-wise target and performance is furnished on Page no. 22E for information.

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

Against the financial target of Rs.1298 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 249.32 Crore to 115 beneficiaries, which is 19.21% of the annual target. Bank-wise target and performance is furnished on Page no. 22F for information.

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

Against the financial target of Rs.1298 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 25.70 to 98 beneficiaries, which is 1.75% of the annual target. Bank-wise target and performance is furnished on Page no. 22G for information.

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

Against the financial target of Rs.2596 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 119.91 Crore to 22 beneficiaries, which is 4.62% of the annual target. Bank-wise target and performance is furnished on Page no. 22H for information.

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

Against the physical target of 2850 (**Revised target of 7125 will be distributed among banks**) projects for FY 2017-18, Banks have sanctioned 221 projects amounting to Rs. 17.14 Cr, which is 7.75% of the target. The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 22I 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 101.79 Crore for purchasing 2442 vehicles by SRTOS during the FY 2017-18 which is 11.10% of the annual target. Bank-wise performance is furnished on Page No. 22J.

### **(VIII-K) ADVANCES GRANTED UNDER CGTMSE COVERAGE**

A total of 27535 units were financed by Banks involving Rs.912.75 Crore with CGTMSE cover, during the FY under review. Further, loans amounting to Rs. 906.58 Crore were disbursed to 27437 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. 22K 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 1479 units were financed by Banks involving Rs.12.75 Crore, during the FY under review. Further, loans amounting to Rs. 12.43 Crore were disbursed to 1479 units under WCC Scheme. The Bank-wise achievement as on 30.06.2017 is furnished on Page No. 22L.

## **AGENDA-IX**

### **(IX-A) SOCIAL INFRASTRUCTURE**

Against the financial target of Rs.1300 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 7.02 Crore to 232 beneficiaries, which is 0.54% of the annual target. Bank-wise target and performance is furnished on Page no. 22M for information.

### **(IX-B) RENEWABLE ENERGY**

Against the financial target of Rs.1300 Crore for the year 2017-18, Banks have sanctioned loans amounting to Rs. 9.60 Crore to 1143 beneficiaries, which is 0.74% of the annual target. Bank-wise target and performance is furnished on Page no. 22N for information.

## **AGENDA-X**

### **(X-A) PRADHAN MANTRI JAN-DHAN YOJANA**

Under this scheme, basic savings bank account with minimal documents is opened on zero balance & Rupay card is issued. The account carries free of cost accidental death insurance of Rs 01 lac for the account holder, subjected to the terms of usage. 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 yearly premium is to be debited automatically from the SB A/C on the basis of authorisation by the customer. The insurance will be valid from 1st June to 31<sup>st</sup> May each year and is renewable.

### **(X-C) PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA**

This scheme also provides an insurance coverage at a 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/- only, which will be debited from his saving account. The insurance will be valid from 1st June to 31<sup>st</sup> 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 targeted to workers of unorganised sector. After attaining the age of 60yrs the contributor will get a monthly pension between 1000 to 5000 P.M. depending upon his monthly contribution. After the death of pensioner and his/her spouse, their nominee will be paid a lump-sum amount.

The data of enrollment as on 30.09.2017 for these three schemes is placed on page no.24 **A** for information of the house.

Now, Department of financial services wants comprehensive district wise data of these schemes by 7<sup>th</sup> of every month, for the preceding month. All the banks are requested to submit it online through SLBC website by 5<sup>th</sup> of every month, so that the data can be transmitted to Govt. of India well in time.

### **(X-E) MUDRA LOAN**

The Pradhan Mantri Mudra Yojna was launched on 08<sup>th</sup> April 2015 with an objective to create an inclusive, sustainable & value based entrepreneurial culture, in collaboration with our partner institutions in achieving economic success and financial security. The loans in PMMY are extended under 03 categories: Shishu (uptoRs 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 also been included in this scheme. Interest rates are to be charged as per the policy decision of bank & there is no need of collateral security under this loan-scheme. Banks are requested to instruct their branches for better implementation of the scheme and advise the progress of the scheme online through SLBC website by 07<sup>th</sup> of every month, for the preceding month.

The data of Mudra Loan as on 30.09.2017 is placed on page no.**24B** for information of the house. Till now, **we have not received the PMMY target from 11 banks for the current F.Y. 2017-18.**

### **(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 scheduled caste (SC) or scheduled Tribe (ST) borrower and women borrower for setting up a Greenfield enterprise. The details of the scheme and its guidelines are uploaded on website [www.standupmitra.in](http://www.standupmitra.in). Banks are requested to instruct their branches for better implementation of the scheme and advise the progress of the scheme online through SLBC website by 07<sup>th</sup> of every month, for the preceding month.

The data of Stand-up India as on 30.09.2017 is placed on page no.**24C** for 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 30.09.2017 was Rs 4714.20 Crore (No. of borrowers: 1109449) out of which loans amounting to Rs.781.36 Crores (17% of PSA) were provided to 189113 (17 %of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 9 to 36 %.

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

<b>LENDING TO MINORITY COMMUNITIES</b>							
<b>AS ON 30<sup>th</sup> SEP' 2017 (Amt. in Lacs)</b>							
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	138534	63907	28026	11762	20	18
2	PURNEA	140999	82701	23238	10674	16	13
3	KATIHAR	109685	70162	20361	10158	19	14
4	KISHANGANJ	128980	55908	57476	20062	45	36
5	DARBHANGA	178574	69618	23879	12840	13	18
6	SITAMARHI	201467	64004	11942	5577	06	09
7	W CHAMPARAN	211210	65120	24191	7063	11	11
	<b>TOTAL</b>	<b>1109449</b>	<b>471420</b>	<b>189113</b>	<b>78136</b>	<b>17</b>	<b>17</b>

## **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 6 worst affected LWE 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 2017 - 2018 in these districts is furnished below, which shows improvement in all the districts, over the same period during the last Financial Year:

<b>SL. No.</b>	<b>District</b>	<b>Disbursement under ACP during the Year ended SEP'2016</b>	<b>Disbursement under ACP during the Year ended SEP'2017</b>	<b>Growth (%)</b>
		<b>(Rs. in Lakh)</b>	<b>(Rs. in Lakh)</b>	
1.	Aurangabad	95696	116574	<b>21.82</b>
2.	Banka	51369	53647	<b>4.43</b>
3.	Gaya	147106	190093	<b>29.22</b>
4.	Jamui	63339	81899	<b>29.30</b>
5.	Muzaffarpur	229237	229732	<b>0.22</b>
6.	Nawada	49266	78701	<b>59.74</b>
	<b>TOTAL</b>	<b>636013</b>	<b>750646</b>	<b>18.02</b>

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

# **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, 398 training programmes have been organised and 10161 youth were imparted training by the RSETIs. Altogether 156857 persons have been trained by the RSETIs in the State by organizing 5760 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 28A 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. Aadhar enabled Biometric System (AEBS) for attendance marking of Trainees of RSETI in in progress.

### **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. 28B -28I 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. 28J.

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 4124903 No-Frill accounts were opened during the FY 2017-18. Thus, a total of 49570314 No-frill accounts have been opened till 30.09.2017 cumulatively. Out of these, 34142737 accounts are operational.

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

### **(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 3312950 customers whereas the facility of Internet Banking has been provided to 3601905 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 29E.

## **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**

During last SLBC, it was announced that Govt intends to create Special Police Force on lines of CISF for security of Banks in Bihar. 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 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-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.