

STATE LEVEL BANKERS' COMMITTEE, BIHAR
66TH REVIEW MEETING
FOR THE QUARTER ENDED 30th SEPTEMBER, 2018
VENUE: HOTEL CHANKYA, PATNA
DATE: 1ST DECEMBER 2018 TIME: 11.00 AM



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

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AGENDA-1

ADOPTION OF THE MINUTES OF 65th REVIEW MEETING OF SLBC BIHAR HELD ON 25.08.2018 AND OTHER MEETINGS HELD DURING THE QUARTER ENDED SEPTEMBER 2018

The details of SLBC meetings are furnished below:

Sl. No.	Name of Meeting	Date of Meeting held
1	65 th Meeting of SLBC, Bihar	25.08.2018
2	Meeting of Sub-Committee on Industry	25.09.2018
3	Meeting of Special SLBC on Drought Relief	22.10.2018
4	Meeting of the Steering Sub-Committee of SLBC	09.11.2018

The minutes of the 65th SLBC meeting of Bihar held on 25.08.2018 were circulated among the members of SLBC, LDMs and concerned Government Departments. The minutes may be considered as approved by the house as no amendments/ changes have been received by SLBC, Bihar.

Minutes of other meetings listed above have been placed in the annexure “Minutes of Meetings”. Minutes of these meetings may also be considered as approved.

AGENDA-2

2.1 ACTION TAKEN REPORT ON THE ACTION POINTS OF 65thSLBC MEETING HELD ON 25.08.2018 AT PATNA

SI No.	Action Points	Action Taken
1.	SLBC quarterly review meetings should be issue based. 10–12 prominent and perennially problematic issues should be taken up for discussion and resolution.	It will be taken care of in the forthcoming SLBC quarterly review meetings.
2.	The following subject should be included in the agenda item of the next SLBC meeting: a. Functioning of BCAs / CSPs / Bank Mitras. b. Payment of 1% interest subvention to eligible KCC borrowers making prompt repayment.	Detailed discussion covering on these subjects will be included in the 66 th SLBC Review Meeting.
3.	4-5 LDMs & Senior District Collectors (SDCs) should be invited to attend SLBC meetings.	They have been invited for participation in 66 th review meeting to be held on 01.12.2018.
4.	DLCC meetings should invariably be held timely in the relevant quarter. The DLCC meetings for Mar'18 were held in Madhubani, Siwan & Sheikhpura districts in August much after the due date. Reasons for this to be ascertained and informed to the Chair immediately.	LDMs have advised that due to involvement in in GSA & e-GSA, the DLCC meetings for March 2018 in Madhubani, Siwan & Sheikhpura districts could not be held in time. All LDMs have been advised to hold DLCC meetings in time.
5.	Senior bank officials should also attend DLCC meetings. It must be ensured that same person attends the meetings to ensure continuity of proceedings. These meetings should be attended by district level officials of important Govt. departments and Jeevika. Representatives of BC agents/ CSPs/ Bank Mitras etc. be also called.	The list of prominent Senior Bank officials who have attended DLCC meetings during last quarter of FY in 19 districts is mentioned at Page No. 46

SI No.	Action Points	Action Taken
6.	List of participation by senior level officials of banks to the DLCC/ DLRC meetings must be placed in next SLBC meeting.	The list of prominent Senior Bank officials who have attended DLCC meetings during last quarter of FY in 19 districts is mentioned at Page No. 46
7.	In addition to CD Ratio, SLBC should discuss SGDP to Credit ratio also.	SLBC has requested GoB to provide data on SGDP, which is still awaited.
8.	The achievement of ACP in Lakhiserai and Gaya districts, which are the most affected LWE districts, is low and needs to be increased.	Banks have assured to achieve 100% target of ACP in Lakhisarai and Gaya districts. They are focussing on improving Credit disbursal in Agriculture, MSME, OPS and NPS in these districts. LDMs of these districts have sensitized the banks operating in these districts on this issue.
9.	CD Ratio of Saran, Bhojpur and Siwan is less than 30% in June'18 quarter. Special action plan be chalked out in co-ordination with the District Magistrate to improve it immediately.	<p>LDMs of these districts responded to this issue and their remarks is appended below :-</p> <p>Saran : - Generally loan applied for small ticket size. Special drive has been started for sanctioning loan under MUDRA scheme, loan for other Agriculture allied activity e.g. Dairy, fishery, goat rearing and agriculture based industries to increase CD ratio in the District.</p> <p>Bhojpur: - On the direction of DM, special action plan for improving the CD ratio has been initiated.</p> <p>Siwan :- In DLCC meeting the chair person has instructed to improve the CD Ratio and give more emphasis on financing Poultry, Dairy, Fishry and other allied sector for improving the CD Ratio.</p>

SI No.	Action Points	Action Taken
10.	The remaining 283 BOs should be opened in URCs by the allottee banks before the next SLBC meeting.	Out of 283 URCs, 74 URCs have been covered with a Banking Outlet during this quarter. The list of 209 URCs, pending for coverage by opening of Banking Outlet has been uploaded on SLBC website for ready reference.
11.	BOs in 260 villages included in the DFS's list of 394 villages should also be opened by concerned banks before the next SLBC meeting.	Out of 394 villages, 104 BCs have been opened, 126 villages have nil population, 52 are already covered by BOs, 54 villages have no connectivity and in 58 villages opening of fixed point CSPs is in progress.
12.	Data of all functional and calibrated ATMs be put up in the next SLBC meeting. Priority be given by the banks for opening of more ATMs in sugar growing area.	Banks have shared the details of all functional and calibrated ATMs. They have been sensitized to open more ATMS in sugarcane growing area. Details of ATMs is mentioned at Page No. 46A
13.	Agriculture Department and Cooperative Departments, GoB should evolve the issue of mandatory Crop Insurance for KCC borrowers of Banks.	SLBC have requested Agriculture Department and Cooperative Departments, GoB to issue necessary modalities for issuance of mandatory Crop insurance for KCC borrowers which is still awaited.
14.	Banks should make available additional 1% interest subvention to eligible borrower-farmers making prompt repayment as per GoB scheme and also claim reimbursement from the Agriculture Department through NABARD. Issue be resolved before the next SLBC meeting.	Madhya Bihar Gramin Bank, Central Bank of India, Punjab National Bank, UCO Bank, Uttar Bihar Gramin Bank, Bihar Gramin Bank and SBI have confirmed that they have made available additional 1% interest subvention to eligible prompt paying borrower-farmers. Other Banks have assured that they have initiated suitable steps in this regard.
15.	Availability of land records and issuance of Land Possession Certificate (LPC) on-line should be ensured at the earliest in a time bound manner.	Action to be taken by GoB, details awaited.

SI No.	Action Points	Action Taken
16.	As per RBI instructions, bank branches should take KYC / e-KYC of only office bearers of SHGs and not all the members of SHGs.	Banks have noted it for compliance.
17.	Banks should consider not asking for CIBIL score of all the SHG members.	Banks have noted it for compliance.
18.	Target set by SLBC to banks for various schemes undertaken by Govt of Bihar /Govt. of India under Allied Agricultural Activities should be achieved by all banks.	Achievement made by Banks for various schemes undertaken by Govt. of Bihar/ Govt. of India under Allied Agricultural Activities is mentioned at respective heads.
19.	For better control and follow up, bank-wise, branch-wise detailed particulars of applications for allied agri activities should be made available on-line at the earliest with access rights to controllers of the banks.	SLBC has requested Animal husbandry and Fisheries Department, GoB to arrange for it. Action to be taken by GoB, details awaited.
20.	Bandhan Bank should furnish information to the Animal Husbandry Department supporting its performance under Dairy/ Fisheries/ Poultry during the quarter.	Confirmation by Bandhan Bank to SLBC in this regard has not been provided.
21.	Banks should cover eligible loans under CGTMSE not as a matter of discretion but as a matter of policy.	UCO Bank, Punjab National Bank, Bank of Baroda, Axis Bank, Uttar Bihar Gramin Bank, Allahabad Bank, Syndicate Bank confirmed coverage of all eligible loans under CGTMSE. Bankwise Details of loan coverage under CGTMSE is mentioned at respective heads.

SI No.	Action Points	Action Taken
22.	SMS facility to the a/cs of DBT beneficiaries should be provided by the bank. If expenses involved are a constraint for sending free SMS, GoB is willing to reimburse the expenses if the Banks come up with such a proposal.	State Bank of India, Madhya Bihar GraminBank, Central Bank of India, Bihar State Co-operative Banks, HDFC Bank, Bihar Gramin Bank, Syndicate Bank, Bandhan Bank have confirmed that SMS facility is already in vogue. Remaining Banks have assured that they have taken up the matter with their controllers.
23.	In case of diesel subsidy DBT rejections where the reason for rejection is cited as "Aadhar not mapped with NPCI" but Aadhar is linked to Bank account, the concerned banks should take required corrective action in coordination with Agriculture Department, GoB.	State Bank of India, Uttar Bihar Gramin Bank, Axis Bank, UCO Bank, Allahabad Bank, Indian Overseas Bank, have confirmed that they are in coordination with GoB for providing list of such accounts. Others have advised that they will meticulously comply with the instruction.
24.	All banks to ensure on-line submission of proper and error free data to SLBC in a timely manner as per recent guidelines of RBI on data flow.	Member Banks have confirmed proper and accurate data submission by them.
25.	Hon'ble Dy. Chief (Finance) Minister, during his visits to five districts to attend special DLCC meetings, observed discrepancies in data submitted in the DLCC and those by the SLBC for March'18. A comparative statement of data submitted in special DLCC meetings by LDMs and data submitted by SLBC to stake holders be put in next SLBC meeting along with reasons for discrepancies.	Comparative statement of data submitted by LDMs of Arwal, Banka, Gopalganj, Katihar and Rohtas is mentioned at Page No.15-16.
26.	Dedicated Certificate Officers in all districts should be posted for speedy disposal of certificate cases.	Action to be taken by GoB, details awaited.

**AGENDA-2.2 ACTION TAKEN REPORT ON THE ACTION POINTS OF
MEETING OF SLBC SUB COMMITTEE ON INDUSTRY HELD ON 25.09.2018**

SI No.	Action Points	Action Taken
1.	PMEGP: - As per updated report extracted from PMEGP, MIS portal Bihar state has been allotted physical target nos. of 4348 and financial target (margin money) of 10869.00 lacs and against this target DLTFC has sent 11107 nos. of approved proposals to different banks owing to total margin money Rs.1088.00 lacs. Total 9880 loan applications are pending for sanction in different branches. Principal Secretary, Industry Department has shown dissatisfaction in this regard.	Concerned Banks have been sensitized to dispose off the pending loan proposals on priority basis. Out of 9880 loan loan applications, 431 applications have been sanctioned and 2919 applications have been rejected.
2.	Banks to take decision on loan proposals received within the stipulated time frame as prescribed by RBI.	Banks have assured that they will adhere to the time norms while taking credit decision.
3.	Madhya Bihar Gramin Bank to accord priority on loan proposals pertaining to Solar Spinning Wheels at Nawadah district.	11 loan applications amounting to Rs. 76 lacs have been sanctioned by Madhya Bihar Gramin bank.
4.	Banks to login to PMEGP portal at frequent intervals to review the progress made in disposal of PMEGP loan proposals.	Banks are reviewing the progress made in disposal of PMEGP loan proposals. .
5.	Banks to timely dispose all loan applications under PMEGP schemes and ascertain to achieve the target allotted to them.	As on date Banks have disposed off 2131 loan applications under PMEGP while 7749 loan applications are pending at Banks.
6.	SIPB - Banks to take action on priority basis to all loan proposals of units who have been issued Stage-I clearance from SIPB. A large number of loan proposals are pending for sanction at different stages in Banks/Branches. Also photo copies of applications received from entrepreneurs of 2 nd Industries' Conclave were provided to concerned Bank officials present in the meeting	Banks have been sensitized to dispose off all loan proposals received from SIPB on priority basis. As in September, 2018 total 88 proposals approved by SIPB are pending for sanction in different banks.
7.	Prime Minister Weavers Credit Card – Zila Udyog Kendra to provide details of loan applications recommended to different branches including Names of Applicant, their Complete Address and Mobile Numbers to Directorate of Handloom Industries, GoB.	Action to be taken by Zila Udyog Kendra.

AGENDA-3

3.1 CONSTITUTION OF STEERING SUB-COMMITTEE

Pursuant to inclusion of agenda item in the 65th SLBC meeting in the light RBI Master Direction on Lead Bank Scheme, a Steering Sub-Committee has been formed with following members:

- i. Joint Secretary, Department of Finance, Govt. of Bihar
- ii. General Manager , Reserve Bank of India
- iii. General Manager, NABARD
- iv. General Manager & Convenor SLBC
- v. General Manager, Central Bank of India
- vi. General Manager, Madhya Bihar Gramin Bank
- vii. Deputy General Manager, State Bank of India
- viii. Deputy Zonal Manager, Punjab National Bank

The Steering Sub-Committee has started functioning and its 1st meeting was held on 09.11.2018 to finalise the Agenda for the 66th review meeting of SLBC.

AGENDA-4

4.1 DISCUSSION ON POLICY INITIATIVES OF THE GOI/ GOB/ RBI (INDUSTRY POLICY/ MSME POLICY/ AGRICULTURE POLICY/ START UP POLICY ETC.)

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

4.2 DISCUSSION ON “DOUBLING FARMER’S INCOME BY 2022”

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

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

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

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

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

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

(e) In view of the importance and priority attached to the subject, SLBC has also requested Agriculture Department , Government of Bihar to make a presentation on “Doubling Farmers’ income by 2022” in the 66th Review Meeting of SLBC for better understanding and implementable take-aways by all the stake holders.

AGENDA-5

DLCC AND DLRC MEETINGS IN THE DISTRICTS

5.1.REVIEW OF DLCC AND DLRC MEETINGS IN THE DISTRICTS

SI NO.	DISTRICT	DLCC MEETING FOR QTR ENDED 30.06.2018 HELD DURING QTR ENDED 30.09.2018	DLRC MEETING FOR QTR ENDED 30.06.2018 HELD DURING QTR ENDED 30.09.2018
1	ARARIA	14.09.2018	14.09.2018
2	ARWAL	26.09.2018	26.09.2018
3	AURANGABAD	11.09.2018	11.09.2018
4	BANKA	17.09.2018	17.09.2018
5	BEGUSARAI	28.08.2018	28.08.2018
6	BHABUA	27.09.2018	27.09.2018
7	BHAGALPUR	28.09.2018	28.09.2018
8	BHOJPUR	04.09.2018	04.09.2018
9	BUXAR	21.08.2018	21.08.2018
10	DARBHANGA	28.09.2018	28.09.2018
11	EAST CHAMPARAN	25.09.2018	25.09.2018
12	GAYA	29.09.2018	29.09.2018
13	GOPALGANJ	05.10.2018	05.10.2018
14	JAMUI	12.09.2018	12.09.2018
15	JEHANABAD	29.09.2018	29.09.2018
16	KATIHAR	29.09.2018	29.09.2018
17	KHAGARIA	28.08.2018	28.08.2018
18	KISHANGANJ	04.09.2018	04.09.2018
19	LAKHISARAI	28.09.2018	28.09.2018
20	MADHIPURA	29.08.2018	29.08.2018
21	MADHUBANI	20.09.2018	20.09.2018
22	MUNGER	04.09.2018	04.09.2018
23	MUZAFFARPUR	11.09.2018	11.19.2018
24	NALANDA	08.10.2018	08.10.2018
25	NAWADAH	14.09.2018	14.09.2018
26	PATNA	25.09.2018	25.09.2018
27	PURNEA	29.09.2018	29.09.2018
28	ROHTAS	28.09.2018	28.09.2018
29	SAHARSA	28.08.2018	28.08.2018
30	SAMASTIPUR	18.09.2018	18.09.2018
31	SARAN	19.09.2018	19.09.2018
32	SHEIKHPURA	07.08.2018	07.08.2018
33	SHEOHAR	01.09.2018	01.09.2018
34	SITAMARHI	14.09.2018	14.09.2018
35	SIWAN	15.09.2018	15.09.2018
36	SUPAUL	29.08.2018	29.08.2018
37	VAISHALI	23.10.2018	23.10.2018
38	WEST CHAMPARAN	29.09.2018	29.09.2018

5.2 SPECIAL DLCC/DLRC MEETINGS

The Hon'ble Deputy Chief (Finance) Minister, GoB had chaired and reviewed ,in the month of June 2018 ,the conduct of DLCC/DLRC meetings in five districts namely Arwal, Banka, Sasaram (Rohtas), Katihar, Gopalganj. While reviewing the performance of Banks under Annual Credit Plan and CD Ratio, he observed difference in data reported to SLBC and data placed before DLCC by Banks. This issue was raised in the 65th SLBC meeting and was decided to place a comparative statement of data in the next SLBC meeting. The comparative statement is as under:

Comparative Statement of Data Data as of 31.03.2018 (Amt in Rs. Lacs)								
SL NO	Particulars	District & Date of Spl. DLCC Meeting	Total Disbursement under ACP 2017-18	ACP Target	ACP Achievement (%)	Deposit	Advances	CD Ratio (%)
1	Data reported to SLBC	Arwal 27.06.2018	67892	83393	81.41	135584	52244	38.53
2	Data presented in Special DLCC		67892	83393	81.41	135276	51967	38.42
	Difference		0	0	0	308	277	0.11
	Reason for discrepancy		Variance in deposit and advance figures is because of non-reporting of figures of Co-operative bank. Due to this, CD ratio has variance of 0.11%.					
1	Data reported to SLBC	Banka 18.08.2018	131771	177973	74.04	310273	135934	43.81
2	Data presented in Special DLCC		53288.81	177973	29.94	281876.27	134129.69	46.63
	Difference		-78482.19	0	-44.10	28396.73	-4504.31	2.82
	Reason for discrepancy		Not provided					

1	Data reported to SLBC	Gopalganj 18.06.2018	188412	234687	80.28	672730	197871	29.41
2	Data presented in Special DLCC		188412	234687	80.28	672730	197871	29.41
	Difference		0	0	0	0	0	0
	Reason for discrepancy		There were no discrepancy found in data placed in DLCC, Gopalganj & SLBC for March 2018					
1	Data reported to SLBC	Katihar 26.06.2018	227951	263785	86.42	474780	216975	45.70
2	Data presented in Special DLCC		227955	263785	86.42	378106	224041	59.25
	Difference		-4	0	0	96674	-7066	-13.55
	Reason for discrepancy		Not provided					

1	Data reported to SLBC	Rohtas 23.06.2018	324540	335023	96.87	754877	352009	46.63
2	Data presented in Special DLCC		293393.59	335023	87.57	727750	379794	52.19
	Difference		31146.41	0	9.3	27127	-27785	-5.56
	Reason for discrepancy		The discrepancy is due to manual data collected at District level from different banks, compiled and presented in Spl DLCC. Now the data will be presented after reconciling with MIS data of respective banks.					

As per feedback received from LDMs of the above districts, the discrepancy in data occurred due to manual compilation of data at district level collected from different banks. The LDMs have assured that henceforth data will be finalised after reconciling with MIS data of respective Banks.

Banks have also been advised, vide our letter nos. SLBC/CM/2018-19/228 dated 31.08.2018, SLBC/CM/2018-19/344 dated 15.10.2018 and SLBC/CM/2018-19/364 dated 23.10.2018, to ensure that data extracted from their systems are reported to SLBC after checking for its correctness and ensuring that they represent the true state of affairs of their banks in the State of Bihar. Banks have assured to maintain data sanctity.

AGENDA-6

REVIEW OF FINANCIAL INCLUSION

6.1 PROGRESS OF OPENING OF BANKING OUTLETS IN UNBANKED VILLAGES WHERE THE POPULATION IS MORE THAN 5000 AND UNBANKED RURAL CENTERS (URCS)

RBI vide their Circular instruction FIDD.CO.LBS.No. 3712/02.01.001/2017-18 dated 05.06.2018 has instructed all Banks to ensure that Unbanked Rural Centres (URCs) in villages with population above 5000 are banked forthwith “by opening CBS enabled Banking Outlet”.

In the light of above instructions, SLBC has allotted and advised target to Banks for opening Banking Outlet (BO) in URCs. The detailed information in this regard has been placed on website of SLBC, Bihar.

The overall performance of Banks in this regard, as on 30.09.2018, is as under:

No. of Unbanked Rural Centre(URC) to be covered with CBS enabled Banking Outlet (BO)	602
No. of URCs covered with BO as on 30.06.2018	319
No. of URCs covered with BO as on 30.09.2018	393
No. of URCs provided with BO during the quarter ended 30.09.2018	74
Pending no. of URCs to be provided with BO	209

Due to imposition of PCA, the target of opening URCs was allotted to only 26 Banks.

However, RBI has already issued clarification, vide their Circular no. FIDD. Pat. LBS. No. /1167 /02.01.138/2017-18 dated 26.04.2018 that even the banks placed under prompt Corrective Action (PCA) can open fixed point BCs in URCs. SLBC has requested all such banks to take note of this and explore opportunities of opening fixed point BCs in URCs to augment financial inclusion.

As on 30.09.2018, out of 602 URCs, BOs have been opened in 393 and 209 URCs are yet to be covered by BOs.

The details of Bank-wise target and achievements in this regard are placed on page nos. 46B to 48.

6.2 CUSTOMER SERVICE POINT (CSP)/BANK MITRA/ BUSINESS CORRESPONDENT (BC)

6.2.1 IDENTIFICATION /ESTABLISHMENT

In recent years, BCs / CSPs have emerged as an important tool of financial inclusion. These are opened by the Banks at various locations as per RBI guidelines to cater the banking needs of the public. There is a robust network of 17141 CSPs/ Bank Mitras in Bihar which is extending banking facilities to the public. This requires further expansion / strengthening for covering the uncovered population. Banks are requested to activate their inactive CSPs, if any, for proper utilization of the CSP network created.

Bank-wise and District-wise details of Banking Correspondent Agents (BCAs) and transactions carried out by them have been furnished on page no. 51-52.

6.2.2 CONTROL MECHANISM OVER THEIR FUNCTIONING

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

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

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

6.2.3 COMPLAINT REDRESSAL IN CONNECTION WITH CSPs/ BANK MITRAS / BCs

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

6.3 BANKING FACILITY IN STATE

NO. OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	1854	1389	1268	4511	12139
CO-OP BANK	165	64	57	286	0
RRB	1452	553	105	2110	5002
SMALL FINANCE BANK	80	28	44	152	0
TOTAL	3551	2034	1474	7059	17141

NO. OF ATMs					ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1441	2400	2687	6528	53217440	36133
CO-OP BANK	57	47	23	127	118583	0
RRB	0	0	0	0	3920485	735
SMALL FINANCE BANK	0	0	21	21	11859	
TOTAL	1498	2447	2731	6676	57268367	36868

6.4 STATUS OF MOBILE /AADHAR SEEDING

BIHAR	TOTAL NUMBER OF ACTIVE ACCOUNTS IN BIHAR	TOTAL NO. OF ACCOUNTS SEEDED WITH MOBILE NUMBER	TOTAL NO. OF ACCOUNTS SEEDED WITH AADHAAR	TOTAL NO. OF ACCOUNTS AUTHENTICATED WITH UIDAI
	89115904	55468268	67834780	42064386

The detailed report is placed on page no.53 for information of the house.

6.5 DIRECT BENEFIT TRANSFER (DBT)

With the growing number of DBT beneficiaries, the challenge before the banks for effecting quick and successful DBT transactions has also grown manifold. To minimize the number of failed transactions, proper Aadhar Seeding & Mobile Number Seeding with bank accounts are the only way out. Welfare Department & Agriculture Department, GoB have taken up the issue with banks through various meetings called specially for the purpose. The DBT effecting departments may ensure before hand the availability of Aadhar Seeding & Mobile Number Seeding with bank accounts from the related banks to avoid transaction failures. The remitting bank branches should provide details of failed transactions to the concerned customer departments immediately for correction. The Government Departments remitting the funds through DBT should update and correct their account number data base before submitting the same to banks for DBT to minimize the failed transactions and delay in receipt of funds by beneficiaries..

6.6 ALTERNATE DELIVERY CHANNELS: ATMS, POS, NET BANKING, MOBILE BANKING AND ATM CARD

ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
6676	36868	3975446	3428923	57268367

Bank-wise details is placed on page no.49 & 54 for reference of the house.

6.7 IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS

As per Department of Financial Services, Government of India letter F.No. – II_18015/68/2014-LWE-III dated 14.04.2018, there are 4“**Most Affected LWE Districts**” in Bihar. Credit extension by Banks during in these districts, during the half year ended September 2018, is as under:

SL. No.	District	Disbursement under ACP during the Year ended SEPT '2018	Disbursement under ACP during the Year ended SEPT'2017	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1.	Aurangabad	99612	116574	-14.55
2.	Gaya	186707	190093	- 1.78
3.	Jamui	75872	81899	-7.36
4.	Lakhisarai	46737	45875	1.88
	TOTAL	408928	434441	-5.87

It is evident from the above data that extension of credit by banks in the Most Affected LWE Districts of Aurangabad, Gaya and Jamui in Bihar has been lesser during the April – September period during the current FY 2018-19 as compared to the same period in last financial year 2017-18 in these districts.

6.8 WAIVER OF STAMP DUTY FOR AGREEMENT ENTERED INTO WITH MERCHANTS /DEVICE PROVIDER FOR DIGITAL TRANSACTIONS

In order to incentivize the purchasing of more devices by Banks and deploying them to augment digital transactions in the state, intervention of GoB is solicited for waiver of stamp duty chargeable on agreement entered between the service providers and the banks.

6.9 CONNECTIVITY / SECURITY ISSUES

No Bank has reported any specific issue on connectivity / data security.

AGENDA-7

KEY INDICATORS OF BANKS IN BIHAR

7.1 BANKING STATICS AS ON 30.09.2018

(Amt. in RsCrore)

Sl. No.	ITEMS	SEPT'17	MARCH'18	SEPT'18	Bench -mark
1	DEPOSITS	289017	312828	322392	
2	ADVANCES	107175	127047	123505	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	116328	134996	130199	
4	ADVANCES INCLUDING RIDF	122046	141967	136781	
5	CD RATIO	42.22%	45.38%	42.43%	
6	PRIORITY SECTOR ADVANCES	74675	86262	86790	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	69.68%	67.90%	70.27%	40%
8	AGRICULTURAL ADV.	38971	45705	45203	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	36.36%	35.98%	36.60%	18%
10	MSME ADV.	23342	27613	29194	
11	SHARE OF MSE ADV. IN PSA (%)	30.21%	32.01%	23.64%	
12	ADV. TO WEAKER SEC.	33430	38730	35396	
13	SHARE OF WEAKER SEC. IN PSA (%)	44.76%	44.89%	40.78%	25%
14	DRI ADV.	73	639	623	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.07%	0.50%	0.50%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	4084	8818	6122	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	8.72%	8.82%	12.59%	5%
18	TOTAL NUMBER OF BRANCHES	6897	6905	7059	
A	RURAL BRANCHES	3492	3511	3551	
B	SEMI-URBAN BRANCHES	1959	1980	2034	
C	URBAN BRANCHES	1446	1414	1474	

7.2 CD RATIO (AS ON 30.09.2018)

(Amt. in Rs Crore)

Bank	Deposits	Advances	CD Ratio (%)
Commercial Banks	287065	109133	38.02
Co-operative Banks	3836	2899	75.59
RRBs	31287	16649	53.21
Small Finance Banks	205	1516	741.32
Total	322392	130199	40.39
RIDF	-----	6582	-----
Total (Advances +RIDF)	322392	136781	42.43
Investment	-----	5955	-----
Grand Total (Adv.+RIDF+Invest.)	322392	142736	44.27

CD Ratio of the state stood at 42.43% as at the end of September 2018. The CD ratio would have improved further by 276 basis points, had the State Government utilised the total amount and outstanding been Rs.15501 Crore (as on 30.09.2018) sanctioned under RIDF.

It is pertinent to mention here that an amount of Rs.6395.51 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI 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 9th November 2005.

BANKS BELOW 25% CD RATIO			
Bank Name	Deposit	Advances	%Ach
South Indian Bank	225	11	4.93
Karnataka Bank	23	5	20.15
Yes Bank	379	70	18.35

7.3 DISTRICTS WHERE CD RATIO IS LESS THAN 40%

SL. NO	DISTRICT	DEPOSITS	ADVANCES	CD Ratio (%)
1	Vaishali	792478	314556	39.69%
2	Sitamarhi	478100	188385	39.40%
3	Nawada	405017	156015	38.52%
4	Lakhisarai	250195	92512	36.98%
5	Gaya	1271516	453456	35.66%
6	Madhubani	671882	234427	34.89%
7	Nalanda	812384	278357	34.26%
8	Arwal	139456	47152	33.81%
9	Jehanabad	266448	89358	33.54%
10	Gopalganj	610468	201925	33.08%
11	Darbhanga	950093	304650	32.07%
12	Munger	552676	176195	31.88%
13	Patna	10923969	3477060	31.83%
14	Siwan	937589	281151	29.99%
15	Saran	1028980	294285	28.60%
16	Bhojpur	854231	244034	28.57%

Controlling Heads of the Banks having lead responsibility in the district are requested to instruct their LDMs to coordinate with all Banks operating in the district and intensify efforts to adopt suitable strategies for improving CD ratio in the district.

Bank-wise and district-wise details on CD ratio are furnished on Page no. 55 to 59.

7.4 REVIEW OF PERFORMANCE UPTO Q2 OF ACP FOR FY 2018-19

7.4.1 TARGET VS ACHIEVEMENT

The performance of Banks under the Annual Credit Plan 2018-19 during the quarter ended September 2018 is as under:-

Type of Bank wise:

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Commercial Banks	101331	39273	38.76
Co-operative Banks	1980	265	13.42
RRBs	26437	8287	31.35
Small Finance Banks	252	815	323.60
Total	130000	48641	37.42

Sector-wise:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	60000	17797	29.66
MSME	20000	10809	54.05
OPS	13000	4703	36.17
Total Priority Sector	93000	33309	35.82
NPS	37000	15332	41.44
Total	130000	48641	37.42

Bank-wise and district-wise position as on 30.09.2018 in respect of targets and achievements under ACP is furnished on page- 62 to 67.

7.4.2 COMPARATIVE PERFORMANCE UNDER ACP

As on September 2018 vis-à-vis September 2017

(Rs. in Crore)

Banks	2018-19			2017-18		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Commercial Banks	101331	39273	38.76	86044	36339	42.23
Co-operative Banks	1980	265	13.42	1036	1704	164.41
RRBs	26437	8287	31.35	22920	8773	38.28
Small Finance Banks	252	815	323.60	--	--	--
Total	130000	48641	37.42	110000	46816	42.56

SECTOR-WISE PERFORMANCE

(Rs. in Crore)

Sector	2018-19			2017-18		
	Target	Ach.	% Ach	Target	Ach.	% Ach
AGL	60000	17797	29.66	49000	19793	40.39
MSME	20000	10809	54.05	17000	8201	48.24
OPS	13000	4703	36.17	13000	4569	35.15
Total PS	93000	33309	35.82	79000	32563	41.22
NPS	37000	15332	41.44	31000	14253	45.98
Total	130000	48641	37.42	110000	46816	42.56

The overall achievement of target during the period under review is 37.42% as against 42.56% recorded during corresponding period last year. However, in terms of amount, Banks have sanctioned Rs.1825 crore more than amount sanctioned during the corresponding period of last financial year.

7.4.3 BANKS BELOW STATE AVERAGE OF 37.42% ACP ACHIEVEMENT

(Amt in Crore)

Sl No.	Name of the Bank	Target (Amt)	Achievement (Amt)	% achievement
1	VIJAYA BANK	67083	24664	36.77%
2	DENA BANK	86286	30078	34.86%
3	BANK OF MAHARSHTRA	23343	7992	34.24%
4	UCO BANK	534587	149755	28.01%
5	IDBI	131062	36614	27.94%
6	CENTRAL BANK OF INDIA	1077349	295080	27.39%
7	MADHYA BIHAR GRAMIN BANK	878074	218992	24.94%
8	BIHAR GRAMIN BANK	462767	112836	24.38%
9	BANK OF INDIA	792416	184265	23.25%
10	SYNDICATE BANK	118981	25857	21.73%
11	UNION BANK OF INDIA	331512	54028	16.30%
12	STATE CO-OP. BANK	197963	26561	13.42%
13	KARNATAKA BANK	1749	228	13.04%
14	UNITED BANK OF INDIA	215861	24356	11.28%
15	ORIENTAL BANK OF COM	101815	10016	9.84%
16	ANDHRA BANK	74041	5184	7.00%
17	CORPORATION BANK	79918	1872	2.34%
18	JAMMU KASHMIR BANK	2724	0	0.00%
19	SOUTH INDIAN BANK	2449	0	0.00%
20	KOTAK MAHINDRA	25248	0	0.00%

7.4.4 DISTRICTS BELOW STATE AVERAGE OF 37.42% ACP ACHIEVEMENT

Sl No.	Name of the District	Target (Amount)	Achievement (Amount)	% achievement
1	Lakhisarai	124923	46737	37.41%
2	Bhagalpur	452272	160705	35.53%
3	Madhepura	208538	72833	34.93%
4	Gaya	537648	186707	34.73%
5	Samastipur	557538	192865	34.59%
6	Darbhanga	382595	131804	34.45%
7	Nawada	219042	74821	34.16%
8	Saran	428903	145193	33.85%
9	Katihar	310445	101752	32.78%
10	Sitamarhi	310570	101801	32.78%
11	Vaishali	382520	123981	32.41%
12	Sheohar	88290	28535	32.32%
13	Aurangabad	310462	99612	32.09%
14	Sheikhpura	102282	32218	31.50%
15	Begusarai	399284	125060	31.32%
16	Buxar	263157	82325	31.28%
17	Bhojpur	353295	110444	31.26%
18	Supaul	236451	73229	30.97%
19	Siwan	367271	106883	29.10%
20	Nalanda	366753	106224	28.96%
21	Khagaria	204940	57465	28.04%
22	Arwal	101369	27769	27.39%
23	Banka	209789	56487	26.93%
24	Gopalganj	302057	80033	26.50%
25	Madhubani	489433	129122	26.38%
26	Jehanabad	170365	44237	25.97%

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

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

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

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

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

The above returns submitted to RBI bank type wise i.e, separately for Public Sector Banks, Private Sector Banks, Regional Rural Banks, State Cooperative Banks and Small Finance Bank are furnished on page no. 68 to 82 for perusal / reference.

7.5 AGL AND ALLIED AGL ACTIVITIES

Summarised statements of Farm Credit, Agriculture Infrastructure, Ancilliary Activities ,KCC, Dairy, Fishery, Poultry , Farm Mechanisation, Storage Facility, Food and Agro Processing etc. sanctioned and disbursed by Commercial Banks, Co-operative Banks and RRBs, vis-à-vis their respective targets, during FY 2018-19 are placed below:

7.5.1 FARM CREDIT

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	30837	888963	9228	924161	9447	30.63
Co-operative Banks	1697	53590	250	53590	250	14.74
RRBs	18896	592947	6680	592590	6643	35.15
Small Finance Bank	0	182306	531	182306	531	---
GRANDTOTAL	51430	1717806	16689	1752647	16870	32.80

Details of bank-wise performance is furnished on Page No. 83.

7.5.2 AGRICULTURE INFRASTRUCTURE

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2559	1097	165	1132	207	8.10
Co-operative Banks	141	0	0	0	0	0.00
RRBs	1568	0	0	0	0	0.00
Small Finance Bank	0	0	0	0	0	0.00
GRANDTOTAL	4268	1097	165	1132	207	4.86

Bank-wise performance is furnished on Page No. 84.

7.5.3 ANCILLARY ACTIVITIES

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2579	9651	704	9859	719	27.89
Co-operative Banks	142	0	0	0	0	0.00
RRBs	1581	1	0	1	0	0.00
Small Finance Bank	0	0	0	0	0	0.00
GRANDTOTAL	4302	9652	704	9860	720	16.72

Bank-wise performance is furnished on Page No. 85.

7.5.4 KISAN CREDIT CARD (KCC)

(Rs. In Crore)

Banks	Target (No.)	Disbursement (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Commercial Banks	599660	104457	331339	435796	17.42
Co-operative Banks	32990	527	48500	49027	1.60
RRBs	367350	34482	424191	458673	9.39
Small Finance Bank	0	0	0	0	0.00
GRANDTOTAL	1000000	139466	804030	943496	13.95

It is evident from the above table that banks operating in the state have disbursed loans to 943496 beneficiaries (New-139466 & Renewal-804030) under KCC amounting to Rs. 8892.29 Crore during the half year ended of FY 2018-19.

Bank-wise & District-wise performance is furnished on page no. 86-87.

7.5.5 KISAN CREDIT CARD OUTSTANDING

(Amt in Cr)

BIHAR	KCC OUTSTANDING		NPA IN KCC		%NPA
	NO.	AMT	NO.	AMT	AMT
	3969949	24201	875175	4958	20.49%

The bank-wise data on outstanding amount of Kisan Credit Card and NPA in KCC as on 30.09.2018 is placed at page no. 88 of the Agenda Book.

7.5.6 CROP LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

(Amt in Cr)

BIHAR	Small & Marginal Farmers		Others Farmers	
	NO.	O/S AMT	NO.	O/S AMT
	2824005	19924	2001628	10192

The bank-wise data on outstanding amount of Crop Loan provided to Small & Marginal Farmers and Other Farmers as on 30.09.2018 is placed at page no.89 of the Agenda Book.

7.5.7 AGRICULTURE TERM LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

(Amt in Cr)

BIHAR	Small & Marginal Farmers		Others Farmers	
	NO.	O/S AMT	NO.	O/S AMT
	1117717	5318	1506307	7154

The bank-wise data on outstanding amount of ATL provided to Small & Marginal Farmers and Other Farmers as on 30.09.2018 is placed at page no.90 of Agenda Book.

7.5.8 ISSUANCE OF ATM CARDS TO KCC HOLDERS

Total KCC a/c (outstanding)	Smart card/ATM enabled card issued during the fy 2018-19	Smart card/ATM enabled card issued (cumulative)
NO.	NO.	NO.
3969949	216484	2514779

The Bank-wise information on ATM Cards issued to KCC borrowers is placed at page no. 91 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 at the time of sanction / renewal.

7.5.9 CROP INSURANCE SCHEME

Government of India had launched PMFBY for insurance of crops and the Government of Bihar has been issuing notification under PMFSBY till the last financial year 2017-18. Accordingly Banks were doing insurance of crops financed under their KCC scheme through the existing PMFBY portal.

In the current FY 2018-19, Government of Bihar has come out with a State specific scheme named “Bihar Rajya Fasal Sahayta Yojana” for extending help to farmers in case of crop failure. This scheme is silent regarding insurance of crops financed by banks under KCC scheme whereas all KCC loans have to be covered mandatorily under crop insurance scheme vide RBI Circular No.RBI/2018-19/10 FIDD.CO. FSD.BC.No.6/05.05.010/ 2018-19 dated 04.07.2018. In absence of any instruction, Banks are in dilemma regarding insurance of KCC crop loans which will adversely affect their achievement under KCC loan disbursement and flow of credit to farmers.

This issue was raised by many member Banks in the 65th review meeting of SLBC held on 25.08.2018 wherein Agriculture Department and Cooperative Department, GoB, were requested to resolve the issue.

SLBC has taken up the issue with Cooperative Department , Agriculture Department and Finance Department, GoB vide its letter no. SLBC/BK/277 dated 06.09.2018. It has also referred the matter to Department of Agriculture, Cooperation & Farmers Welfare, Government of India vide its letter nos. SLBC/CM/2018-19/298 dated 15.09.2018 and Letter No. : SLBC/CM/2018-19/343 dated 15.10.2018. This issue was also raised in the Special SLBC meeting dated 22.10.2018. However, the issue remains to be resolved.

7.5.10 DAIRY, FISHERY & POULTRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
DAIRY	3616	108567	692	108552	703	19.44
FISHERY	1391	1291	30	1340	31	2.20
POULTRY	1440	3406	74	3631	85	5.87

Bank wise performance is furnished on page no. 92 to 94.

7.5.11 FARM MECHANISATION

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Farm Mechanisation	3522	7602	370	7540	372	10.56

Bank-wise target and performance is furnished on Page no. 95 for information.

7.5.12 ADVANCES GRANTED TO UNITS FOR PROVIDING STORAGE FACILITY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Storage Facility	3386	236	126	241	154	4.56

Bank- wise target and performance is furnished on Page No. 96 for information.

7.5.13 FOOD AND AGRO PROCESSING

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Food & Agro Proc	3280	2269	281	2460	293	8.93

Bank-wise target and performance is furnished on Page no. 97 for information.

7.5.14 AGRICULTURE TERM LOAN (ATL)

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
ATL	14518	712486	6952	719506	6978	48.06

Bank-wise target and performance is furnished on Page no. 98 for information.

7.5.15 FINANCE TO SELF HELP GROUPS (SHGs)

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH
	NO	NO	NO	AMT (Rs Crores)	
SHGs	250000	48643	67686	846	27.07

Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on page no.99 to 102.

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.

7.5.16 JOINT LIABILITY GROUPS (JLGs)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT (Rs Crores)	
JLGs	100000	189697	642	189588	645	189.59

The Bank-wise performance under JLG is placed at Page No 103 for information of the House.

7.5.17 NATIONAL URBAN LIVELIHOOD MISSION (NULM) - SELF EMPLOYMENT PROGRAMME

The Urban Development and Housing Department has not provided the data Up to September 2018, We, therefore, have furnished achievements vis-a-vis targets up to June 2018 quarter under various components of NULM below:

SR NO	COMPONENT	ANNUAL TARGET (NO.)	ACHIEVEMENT (NO.)	% OF ACHIEV
1.	SEP-I (Credit Linkage)	6400	313	4.89
2.	SEP-G (Credit Linkage)	500	0	0.00
3.	SHG (Bank Linkage)	1000	13	1.30
		7900	326	4.13

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

7.6 MSME

7.6.1 MICRO, SMALL & MEDIUM ENTERPRISES

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

- (i) 20 per cent year-on-year growth in credit to micro and small enterprises,
- (ii) 10 per cent annual growth in the number of micro enterprise accounts and
- (iii) 60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.

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

The performance of Banks in this regard as on 30.09.2018 is placed at page no. 104 of the Agenda Book.

7.6.2 .MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
6000	222276	4250	276703	5350	89.17

Bank-wise target and performance is furnished on Page no. 105 for information.

7.6.3 SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
4000	24918	2053	28218	2608	65.21

Bank-wise target and performance is furnished on Page no. 106 for information.

7.6.4 MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
4000	819	397	839	433	10.84

Bank-wise target and performance is furnished on Page no. 107 for information.

7.6.5 ADVANCES GRANTED UNDER CGTMSE COVERAGE

(Amt in Cr)

SANCTIONED		DISBURSED	
NO	AMT	NO	AMT
13858	318	13835	308

Bank-wise performance data and recent changes advised by Govt are furnished on Page No. 108 to 112 for information of the House.

7.6.6 SMALL ROAD TRANSPORT OPERATORS (SRTOs)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
Sрто	22000	2276	91	2257	89	10.26

Bank-wise performance is furnished on Page No. 113.

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

7.7 SOCIAL INFRASTRUCTURE

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
3703	800	34	780	33	0.89

Bank-wise target and performance is furnished on Page no. 114 for information.

7.8 RENEWABLE ENERGY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1020	1054	7	1040	7	0.70

Bank-wise target and performance is furnished on Page no. 115 for information.

7.9 EDUCATION LOAN / HOUSING LOAN

7.9.1 EDUCATION LOAN : TARGET & ACHIEVEMENT

Performances of banks during FY 2018-19 are summarized below:

SCHEME NAME	Target	Disbursement	% Achievement
	No	No	No
Education Loan	50000	14505	29.01

More granular data on target and achievement under Education Loan has been placed on page no.116 of the agenda book.

7.9.2 EDUCATION LOAN : OUTSTANDING AND NPA

(Amt in Cr)

BIHAR	Education Loan outstanding		NPA in Education Loan		%NPA
	NO.	AMT	NO.	AMT	AMT
	135312	3841	17857	594	15.48

Bank wise data sheet Education loan outstanding and NPA position in Education loan on page no.117 of the agenda book.

7.9.3 HOUSING LOAN : TARGET & ACHIEVEMENT

SCHEME NAME	Target	Disbursement	% Achievement
	No	No	No
Housing Loan	24000	19958	83.16

More granular data on target and achievement under Housing Loan has been placed on page no.118 of the agenda book.

7.9.4 HOUSING LOAN: OUTSTANDING AND NPA

(Amt in Cr)

BIHAR	HOUSING OUTSTANDING		NPA IN HOUSING LOAN		%NPA
	NO.	AMT	NO.	AMT	AMT
	156074	13055	9521	286	2.19

Bank wise data on Housing Loan outstanding and NPA position in Housing Loan is provided in this agenda book on page no. 119.

7.10 NON PERFORMING ASSETS

7.10.1 NPAs & WRITE-OFF

As on 30.09.2018, 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	102440	10441	10.19	499
Co-op. Banks	2900	302	10.40	-
RRBs	16649	4505	27.06	0
Small Finance Bank	1516	4	0.26	
Total	123505	15252	12.35	499

NPA (%) IN BIHAR					
30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018
10.25	11.25	10.23	10.61	11.20	12.35

It is evident that total NPA of all Banks pegged at 12.35% as on 30.09.2018 has increased by 174 basis points over March 2018 and is still very high. It is a matter of great concern not only for banks but for all stake holders. Banks are requested to make all out efforts to check NPAs including recovery under certificate cases and SARFAESI.

Position of sector-wise NPA has been kept at page no. 120 for discussion and review by the House.

7.10.2 PROMPT ACTION UNDER SARFAESI ACT BY THE DISTRICT ADMINISTRATION

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

7.10.3 APPOINTMENT / IDENTIFICATION OF DEDICATED CERTIFICATE OFFICER FOR RECOVERY OF BANKS' NPA LOAN/ OVERDUE IN EACH DISTRICT IN THE STATE.

As on 30.09.2018, the overall position of Certificate Cases filed by all Banks is furnished below:

(Amount in Rs. in Crore)

Banks	Total Cases (No.) As on 30.06.2018	Total Cases (Amount) As on 30.06.2018	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 30.09.2018	Pending Cases (Amount) As on 30.09.2018
Comm	512727	3168	9622	216	10204	70	512145	3314
Co-op	16851	114	1040	7	771	4	17120	117
RRBs	33489	287	2748	50	655	6	35582	331
SFB	0	0	0	0	0	0	0	0
Total	563067	3569	13410	273	11630	80	564847	3762

Looking at the large number of certificate cases are pending for disposal, Govt. of Bihar is requested to to appoint/identify Certificate Officers for exclusive disposal of certificate cases filed by the banks/FIs.

Bank-wise and District-wise no. & amount of certificate cases is furnished on page nos. 121 to 122.

AGENDA - 8

REVIEW OF PERFORMANCE UNDER VARIOUS SCHEMES INCLUDING SCHEMES OF GOI AND GOB

8.1 LOANS UNDER MUDRA

The Pradhan Mantri Mudra Yojna was launched on 08th April 2015 with an objective to create an inclusive, sustainable & value based entrepreneurial culture, in collaboration with partner institutions in achieving economic success and financial security. The loans in PMMY are extended under 3 categories: Shishu (upto Rs 50000), Kishore (Rs 50001 to Rs 5 Lakhs) & Tarun (Rs 500001 to 10 Lakhs). The loans are provided for income generating small business activities in manufacturing, processing, and service sector or trading. From April 2016 onwards, activities allied to agriculture (excluding crop 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 07th of every month, for the preceding month.

(Amt in Crore)

PMMY SANC. DURING FY 2018-19						CUMMULATIVE SANCTION DATA					
SHISHU		KISHORE		TARUN		SHISHU		KISHORE		TARUN	
NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
198472	583	51867	1268	11059	887	1722923	5594	421861	7453	46645	3887

The data on Mudra Loan as on 30.09.2018 is placed on page no.123 to 126 for information of the house.

8.2 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 1 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.

BIHAR	NO. OF PMJDY ACCOUNTS OPENED IN FY 2018-19 As on 30.09.2018 (2)		TOTAL PMJDY ACCOUNTS IN BIHAR (3)		ACTIVE PMJDY ACCOUNTS IN 3 (4)		TOTAL NO. OF OVERDRAFTS SANCTIONED IN FY 2018-19 As on 30.09.2018 (5)		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED IN 4 (6)	
	NO	BALANCE (Rs. In Crores)	NO	BALANCE (Rs. In Crores)	NO	BALANCE (Rs. In Crores)	NO	SANC (Rs. In Cr)	NO	SANC (Rs. In Cr)
	3369581	1044	36003206	10516	32133816	6748	99588	44	445196	275

Detailed data on PMJDY is placed on page no.127 for information of the house. The recent modifications made by Government of India in PMJDY scheme is kept on page no 127(A) and 127 (B).

8.3 PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA

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

The performance of all member banks under this scheme is as under:

BIHAR	NO. OF PMJJBY ENROLLMENTS IN FY 2018-19 As On 30.09.2018	NO. OF PMJJBY CLAIMS RECD. IN FY 2018-19 As On 30.09.2018	NO. OF PMJJBY CLAIMS SETTLED IN FY 2018-19 As On 30.09.2018	TOTAL (CUM.) NO. OF PMJJBY ENROLLMENTS TILL 30.09.2018	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 30.09.2018	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 30.09.2018
	163890	613	527	1530702	3010	2646

The data is placed on page no.128 for information of the house.

8.4 PRADHAN MANTRI SURAKSHA BIMA YOJNA (PMSBY)

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

BIHAR	NO. OF PMSBY ENROLLMENTS IN 2018-19 As On 30.09.2018	TOTAL NO. OF PMSBY CLAIMS RECD As On 2018-19 As On 30.09.2018	TOTAL NO. OF PMSBY CLAIMS SETTLED As On 2018-19 As On 30.09.2018	TOTAL (CUM.) NO. OF PMSBY ENROLLMENTS TILL 30.09.2018	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 30.09.2018	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 30.09.2018
	414209	310	153	4899344	1276	716

More granular data in this regard is placed on page no.128 for information of the house.

8.5 ATAL PENSION YOJNA (APY)

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

BIHAR	NO. OF APY ENROLLMENTS IN FY 2018-19 As On 30.09.2018	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 30.09.2018
	180146	1145975

The data is placed on page no.128 for information of the house.

8.6 STAND-UP INDIA PROGRAMME (SUI)

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) and scheduled Tribe (ST) borrowers and women borrowers for setting up a Greenfield Enterprises. The details of the scheme and its guidelines are available on website www.standupmitra.in. Banks are requested to instruct their branches for better implementation of the scheme and advise the progress of the scheme online through SLBC website by 07th of every month, for the preceding month.

BIHAR	Total No. of Branches	Number of branches which have given loan	LOANS GIVEN TO		
			No. of SC	No. of ST	No. of Women
	7059	516	105	26	432

The bank wise data of Stand-up India as on 30.09.2018 is placed on page no.129.

8.7 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
PMEGP	4348	916	52	889	39	20.45

The information regarding loan sanctioned & disbursed by Banks under the above said is provided on page no. 161 of the Agenda Book for information of the House. Data obtained from KVIC site is placed on page no.130-131. 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 correct position in this regard.

8.8 PRADHANMANTRI AWAS YOJANA (CREDIT LINKED SUBSIDY SCHEME)

(Amt in Cr)

SCHEME	SANCTIONED		DISBURSED	
	NO	AMT	NO	AMT
PMAY	1047	133	992	78

In meeting dated 30.07.2018 with the State Heads of Private Sector Banks , when Hon'ble Deputy Chief Minister pointed out that their performance under the scheme is NIL, it was advised by the banks that they are financing under the scheme but there is some lacunae in reporting. Private Banks are requested to submit correct reporting under the scheme in the SLBC website.

The Bank-wise performance during the review period is placed at Page No. 132.

8.9 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 utilized 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 – 9

ISSUES RELATED TO FLOW OF CREDIT

9.1 DIGITIZATION OF LAND RECORD FOR EASY FLOW OF CREDIT TO AGL. SECTOR. FACILITY OF MARKING OF LOAN EXTENDED TO FARMERS AGAINST THEIR LAND RECORDS.

Action is solicited from GoB on the captioned subject. During recent meeting on 30.06.2018 with private banks, it was advised during the meeting that the digitisation process would be completed by GoB by December 2018 and Banks would be then able to access the related website.

9.2 ENHANCEMENT OF LIMIT FOR REQUIREMENT OF COLLATERAL IN CASE OF AGL. LOAN FROM RS 1 LAC TO 3 LAC TO BE TAKEN UP WITH APPROPRIATE AUTHORITY AT GOI LEVEL BY STATE GOVERNMENT.

Government of Bihar to pursue this issue with Govt. of India/ RBI in order to augment collateral free loan coverage to farm sector.

9.3 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE

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

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

Each agreement in Bihar attracts a stamp duty of Rs 1000/-. In any loan around five to six agreements are entered into with the prospective borrowers which costs them Rs 5000-6000 and proves to be an disincentive to credit uptick.

Stamp duty for entering into agreement for bank loans needs rationalization/ reduction.

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

AGENDA – 10

10.1 TIMELY AND CORRECT DATA SUBMISSION BANKS / CONCERNED DEPARTMENTS TO SLBC

Data is being fed by Banks on SLBC portal almost within the stipulated period. However, correctness of data is still a persistent issue and warrants immediate remedial measures . SLBC has been impressing upon member Banks the necessity of data sanctity . SLBC has drawn recently the attention of member banks on this issue vide letter nos. SLBC/CM/2018-19/228 dated 31.08.2018 and SLBC/CM/2018-19/344 dated 15.10.2018.

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

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

AGENDA – 11

MISCELLANEOUS

11.1 INVESTIGATION OF CYBER FRAUD

As per the suggestion of DFS, Govt. of India, investigation of cyber frauds and other related issues is a regular agenda item of all SLBCs across the country. 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. Banks are hopeful that the recently established Cyber Crime Police Stations will be very helpful in controlling Cyber crimes.

11.2 SECURITY RELATED CONCERNS OF BANKS

No specific security related issues have been flagged by member banks.

11.3 ANY OTHER ITEM WITH PERMISSION OF THE CHAIR

Stake holders may bring to the notice of the house any particular or general issue related to banking with permission of the chair.

11.4 RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)

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

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

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

Grading of the RSETIs:

The grading of all the 38 RSETIs was carried out in 2016-17 in which 31 RSETIs were awarded AA grading. Remaining 7 RSETIs got AB, BA or BB grade. No RSETI in Bihar is rated C or D grade. The grading for 2017-18 has commenced from 01.10.2018.

Performance of RSETIs in FY 2018-19

During the year 2018-19, RSETIs have organized 567 training programmes and have trained 16496 unemployed youth to pursue self employment vocations.

Bank wise and district wise details on RSETI details is placed at page no. 133.

11.5 FINANCIAL LITERACY CENTERS (FLCS)

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

During the half year ended September 2018, the Financial Literacy Centres in Bihar have organized:

- a) 421 Special Camps
- b) 578 Target group specific camps

The information pertaining to activity of FLCs in the State has been placed at Page No. 134 -144 for perusal.

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

Rural branches of various banks have organized 6254 financial literacy camps during the half year ended September 2018. The district wise data on Financial Literacy Camps organised by rural branches in has been furnished at page no.145.

11.6 INCLUSION OF FINANCIAL LITERACY IN SCHOOL CURRICULUM, PARTICULARLY DIGITAL FINANCIAL LITERACY

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

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

11.7 PRIORITY SECTOR LENDING

As per Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 dated July 7, 2016 (updated up to 01 August, 2018) of the Reserve Bank of India , priority sector lending includes the followings:

(A) Agriculture :

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

(i) Farm Credit :

- ❖ Crop loans to farmers,
- ❖ Medium and long-term loans to farmers for agriculture and allied activities (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities.)
- ❖ Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
- ❖ Loans to farmers up to ₹5 million against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
- ❖ Loans to distressed farmers indebted to non-institutional lenders.
- ❖ Loans to farmers under the Kisan Credit Card Scheme.
- ❖ Loans to small and marginal farmers for purchase of land for agricultural purposes.
- ❖ Loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities, viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹20 million per borrower.

(ii) Agriculture Infrastructure:

- ❖ Loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location.
- ❖ Soil conservation and watershed development
- ❖ Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting. For the above loans, an aggregate sanctioned limit of ₹1 billion per borrower

(iii) Ancillary Activities:

- ❖ Loans up to ₹50 million to co-operative societies of farmers for disposing of the produce of members.
- ❖ Loans for setting up of Agriclincs and Agribusiness Centres.
- ❖ Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹1 billion per borrower from the banking system.
- ❖ Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
- ❖ Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- ❖ Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph 19 of these Master Directions.
- ❖ Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.

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

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

(C) Export Credit

(D) Education: Loans to individuals for educational purposes including vocational courses upto ₹1 million irrespective of the sanctioned amount will be considered as eligible for priority sector.

(E) Housing:

- ❖ Loans to individuals up to ₹3.5 million in metropolitan centres (with population of ten lakh and above) and loans up to ₹2.5 million in other centres provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹4.5 million and ₹3 million, respectively.
- ❖ Loans for repairs to damaged dwelling units of families up to ₹0.5 million in metropolitan centres and up to ₹0.2 million in other centres.
- ❖ Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹1 million per dwelling unit.
- ❖ The loans for construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), the total cost of which does not exceed ₹1 million per dwelling unit. {For the purpose of identifying the economically weaker sections and low income groups, the family income limit is revised to ₹0.3 million per annum for EWS and ₹0.6 million per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.}
- ❖ Bank loans to Housing Finance Companies (HFCs), approved by NHB for on-lending purpose subject to an aggregate loan limit of ₹1 million per borrower.
- ❖ Outstanding deposits with NHB on account of priority sector shortfall.

(F) Social Infrastructure:

- ❖ Bank loans up to a limit of ₹50 million per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and household level water improvements in Tier II to Tier VI centres.
- ❖ Bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities.

(G) Renewable Energy:

Bank loans up to a limit of ₹150 million to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification. For individual households, the loan limit will be ₹1 million per borrower.

(H) Others:

- ❖ Loans not exceeding ₹50,000/- per borrower to individuals and their SHG/JLG.
- ❖ Loans to distressed persons (other than farmers) not exceeding ₹0.1 million per borrower.
- ❖ Loans to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes.