

STATE LEVEL BANKERS' COMMITTEE, BIHAR

67TH REVIEW MEETING

FOR THE QUARTER ENDED 31ST DECEMBER, 2018

VENUE : HOTEL CHANAKYA, PATNA

DATE : 27TH FEBRUARY 2019, TIME : 11.00 AM



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67TH REVIEW MEETING OF SLBC BIHAR

27TH FEBRUARY 2019, 11:00 AM , HOTEL CHANAKYA, PATNA

AGENDA

{SHORTLISTED BY STEERING SUB-COMMITTEE}

Sl. No.	A G E N D A	Page No.
1	Adoption of minutes of the last (66th) SLBC meeting	4
2	Discussion on Minutes / ATRs of recent preceding meeting of :	
2(i)	SLBC, Bihar	5-11
2(ii)	Sub-Committee on Industry	12-13
2(iii)	Sub-Committee-I on Agriculture, Sub-Committee-II on Allied Agri	14-19
2(iv)	Lead Bank Mangers	19
2(v)	Steering Sub-Committee of SLBC	19
2(vi)	Sub-Committee on SHG & RSETI	19
2(vii)	Sub-Committee on Branch Opening & IT- enabled Financial Inclusion	19
3	Review of C D Ratio	
3 (i)	State Level	20
3 (ii)	District - wise	21
3 (iii)	Bank - wise	22
3 (iv)	SGDP – Credit Ratio	22
4	Review of performance under Annual Credit Plan (ACP)	
4(i)	Bank Type - wise	23
4(ii)	Sector-wise	24
4(iii)	Bank - wise	24
4(iv)	District - wise	25
5	Review of Non-Performing Assets (NPAs)	
5(i)	NPA position of Banks in Bihar	26
5(ii)	Appointment of Dedicated Certificate Officers and Recovery in Certificate Cases	27
5(iii)	Prompt Action by District Administration under SARFAESI Act	27
6	Review of 100 Top & 100 Bottom Performing Bank Branches	28

Sl. No.	A G E N D A	Page No.
7	Review of financing to MSME Sector	
7(i)	Micro Enterprises	29
7(ii)	Small Enterprises	29
7(iii)	Medium Enterprises	30
7(iv)	Advances sanctioned under CGTMSE Coverage	30
7(v)	Small Road Transport Operators	30
8	Review of financing to Agriculture	
8 (i)	Kisan Credit Card (KCC)	31-32
8 (ii)	Crop Insurance under KCC Scheme	32
8(iiii)	Rescheduling of Agri Loans of borrower farmers in districts under Drought declared by Govt. of Bihar	32-33
8(iv)	Doubling of Farmers' Income : Financing FPOs	33
8(v)	Campaign to achieve saturation under the KCC Scheme	33
9	Review of financing to Allied Agriculture Activities	
9 (i)	Dairy	34
9(ii)	Poultry	34
9(iii)	Fisheries	34
10	Review of Performance under important schemes	
10 (i)	SHGs under NRLM	35
10 (ii)	NULM	35
10 (iii)	Education Loan	36
10 (iv)	CLSS	36
10 (v)	PMMY	37
10 (vi)	PMJDY	37
10(vii)	Stand Up India	38
10 (viii)	PMEGP	38
11	Review of Performance under Social Security Schemes	
11 (i)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	39
11 (ii)	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	39
11 (iii)	Atal Pension Yojana (APY)	39
12	Review of Financial Inclusion	
12(i)	Opening Banking Outlets in URCs : Branches & CSPs	40-41
12(ii)	DBT & Status of Mobile / Aadhar Seeding	42-43
13	Discussion on policy matters : (i) Involvement of LDMs by District Authorities under "Bihar Lok Shikayat Nivaran Adhikar Adhiniyam, 2015"	44-45
	(ii) Digitization of land records, Issuance of LPC Online and giving Access Rights to Banks for noting their charges online against the land records	45
14	Any other issue considered suitable by the House	45

1

ADOPTION OF THE MINUTES OF 66th REVIEW MEETING OF SLBC BIHAR HELD ON 01.12.2018 AND OTHER MEETINGS HELD DURING THE QUARTER ENDED DECEMBER 2018

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

Sl. No.	Name of Meeting	Date of Meeting held
1	66 th Meeting of SLBC, Bihar	01.12.2018
2	Meeting of Sub-Committee on Industry	08.01.2019
3	Meeting of Sub-Committee I on Agriculture	30.11.2018
4	Meeting of Sub-Committee II on Agriculture (Allied Activities)	30.11.2018
5	Meeting of Lead Bank Managers	31.01.2019
6	Meeting of the Steering Sub-Committee of SLBC	05.02.2019
7	Meeting of Sub-Committee on SHG & RSETI	06.02.2019
8	Meeting of Sub-Committee on Br opening & IT enabled FI	06.02.2019

The minutes of the 66th SLBC meeting of Bihar held on 01.12.2018 were circulated among the members of SLBC, LDMs and concerned Government Departments.

The revised minutes , duly approved by Hon'ble Deputy Chief Minister, were circulated among all the stake holders. Thereafter, no amendments / changes have been received by SLBC. Hence these minutes may be considered as approved by the house.

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

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2

2.1 ACTION TAKEN REPORT ON THE ACTION POINTS OF 66thSLBC MEETING HELD ON 01.12.2018

SI No.	Action Points	Action Taken
1.	Jehanabad, Madhubani, Gopalganj and Banka districts are the bottom four districts in terms of ACP achievement with 25.97%, 26.38%, 26.50% and 26.93% of achievements respectively. The Controlling Heads of lead banks in these districts assured the house to share the concern with banks operating in these districts to gear up performance.	Controlling Heads of Lead Banks of these districts responded to this issue and their remarks are appended below :- Jehanabad (Lead Bank-PNB) - LDM has been instructed to make all-out effort for achievement of target under ACP in this financial year invariably. ACP achievement of Jehanabad District as on 31.12.18 is 44.33% as compared to 25.97% as on 30.09.18. Madhubani and Gopalganj (Lead Bank- CBI) : LDM along with their Regional Offices have been instructed to take appropriate steps to increase ACP. ACP achievement of Madhubani and Gopalganj Districts as on 31.12.18 are 41.00% and 40.71% as compared to 26.38% and 26.50% as on 30.09.18 respectively. Banka (Lead Bank-UCO) : Performance under ACP has improved. ACP achievement of Banka District as on 31.12.18 is 42.40% as compared to 26.93% as on 30.09.18.
2.	Finance Department, GoB will carry out every quarter the ranking of bank branches and publish the list of 100 Top Performing and 100 Bottom Performing bank Branches in the State.	Action to be taken by GoB, details awaited.
3.	CD Ratio and Achievement under ACP should be reconciled before every SLBC meeting to ensure that data presented in DLCC and SLBC are not at divergence.	All LDMs have been instructed to convene the DLCC Meetings for the quarter ended December 2018 immediately and submit their reports so that reconciliation of data of CD Ratio and ACP achievement is ensured.

Sl. No.	Action Points	Action Taken
4.	As per RBI guidelines, declaration of actual crop loss % is a prerequisite for extending relief measures by Banks in drought declared areas. Banks are in readiness but the related declaration by Government is awaited.	Action to be taken by GoB. Advice on the matter is yet to be received by SLBC.
5.	Digitization of land records and on-line issuance of Land Possession Certificates should be made available to expedite Agriculture and other financing.	As per Letter No.127/2018 dated 04.01.19 received from Department of Revenue and Land Reforms Department, GoB detail of land records data of 12780543 land holders were published on Departmental website. However, it is not clear whether the exercise has been completed in all districts, issuance of LPC has been started and Banks have been given access to these records to create charge.
6.	The functionality of making on-line application by prospective KCC borrowers should be developed so that banks are able to generate 89-90% applications by 1 st of April 2019.	Banks have advised that they have taken up the matter with their Head Offices to develop such functionality in their Bank's centralized CBS.
7.	It has been observed that many Branch Managers either do not attend camps or attend for a short while and officials from Revenue Department are not present in these Kisan Credit Camps in many blocks. Number of KCC camps should be restricted to 4 or 5 and these camps should be held prior to the beginning of Crop Season.	Banks have confirmed that Branch Managers have been sensitized to invariably attend Kisan Credit Camps and ensure their active participation in these camps. Further, ATR from Agriculture Department, GoB is awaited.
8.	Though the rejection rate in Agriculture related DBT has come down from 20-25% to 15-17%, still it is very high. The current list of failed / rejected transactions be shared with all Banks along with reason assigned for the failure.	Utmost care is taken by the Banks in the mentioned issue and they are regularly linking the Aadhar Number with NPCI Server of DBT Accounts. Rejection rate in Agriculture related DBT of Bihar Gramin Bank is less than 1% & UBGB was 3.97%, 3.88% & 2.09% in September, October & November 2018 respectively. Current list of failed DBT has been sought from GoB, which is awaited.

Sl. No.	Action Points	Action Taken
9.	Requirement of SC / ST classification is done away with so that the benefit of 1% interest subvention could be passed on to maximum number of farmers.	Action to be taken by GoB, details awaited.
10.	Banks who have not lodged their claims for reimbursement of 1% KCC Interest Subsidy to do so with NABARD, immediately	SBI, Punjab National Bank, Central Bank of India, Canara Bank, Andhra Bank, e-Bihar Gramin Bank, e-Madhya Bihar Gramin Bank, Uttar Bihar Gramin Bank, and UCO Bank have already lodged their claims. Remaining Banks are in readiness to submit the same immediately.
11.	If Bandhan Bank is not financing dairy loans for purchase of milch cattle, it should not be reported by them under dairy.	Confirmation by Bandhan Bank to SLBC in this regard has not been provided. SLBC has reported the figures as provided by the Bank.
12.	Centralized on-line platform of Animal Husbandry & Fishery Resources Department for viewing & updating current status of all applications sent to Bank Branches, with access rights to controllers, is still awaited.	Action to be taken by GoB, details awaited.
13.	The issue of non-utilisation of subsidy under Animal Husbandry and Fishery resources schemes should be discussed in Sub-Committee Meetings.	The issue was discussed in SLBC Sub-Committee Meeting of Animal Husbandry and Fishery Resources Department held on 21.11.2018.
14.	Issue of enhancing the limit of agriculture loans without any collateral security should be taken up with Gol and RBI.	RBI has advised that the issue has been examined and the existing limit of Rs. One lakh for collateral free loans has been found to be adequate.
15.	As per the Union Budget for 2018-19, Allied Agriculture activities like Dairy, Poultry, Fisheries etc. are brought under the ambit of KCC scheme carrying same interest rate. It has not been operationalised so far. Request Government of India to issue requisite notification.	Pursuant to Gol's Budget announcement, Reserve Bank of India has issued Circular No. RBI/2018-19/112 FIDD.CO.FSD. BC. 12/05.05.010/2018-19 dated 04.02.2019 detailing the modalities of the KCC Scheme for Animal Husbandry & Fisheries. A copy of the above cited RBI circular is placed as Annexure-II for ready reference.
16.	Regarding the mandatory nature of insurance for crop under KCC scheme of Banks, RBI and Gol should examine the same and decide how KCCs can be done without Crop Insurance.	Action to be taken by RBI, details awaited.

Sl. No.	Action Points	Action Taken
17.	RSETI buildings are ready at four Centres – Saharsa, Madhepura, Kaimur and Nalanda but shifting of the Institute from its present location is not taking place.	<p>Lead Banks of these centres responded to this issue and their remarks are as under :-</p> <p>Saharsa- Construction work is in finishing stage.</p> <p>Madhepura- Construction work is in progress.</p> <p>Nalanda- RSETI has started functioning in its newly constructed premises.</p> <p>Kaimur- The possession of RSETI will take place during the Quarter ending March 2019.</p>
18.	Though land has been allotted, construction of RSETI building has not been started at Sitamarhi (BoB), Supaul (SBI), Munger, Banka, Bhagalpur (UCO Bank), Samastipur, Khagaria (Union Bank).	<p>Lead Banks of these centres responded to this issue and their remarks are appended below :-</p> <p>Sitamarhi (BoB) -Map has been approved and tender for construction is under process.</p> <p>Supaul (SBI) - Construction of Boundary wall is in progress.</p> <p>Munger (UCO) - Construction under way and building will be ready before March 2019.</p> <p>Bhagalpur & Banka (UCO) -Roof Construction work is completed. RSETI will shift in the new building by March 2019.</p>
19.	If banks camp at the concluding/ valediction session of RSETI training programmes to decide credit linkage, it would increase the number of RSETI-trained persons settled with self-employment.	Detail of loan financed during the period 01.04.18 to 30.11.18 to RSETI trained persons is placed at Page No.185
20.	Performance under CLSS should be included in the agenda of next SLBC and ATR be placed for review.	Details of performance under CLSS are placed at Page No.154 For discussion.

Sl. No.	Action Points	Action Taken
21.	SBI should start construction work of RSETI building at Supaul. The litigation built up by sending legal notice is immaterial and officials concerned have been advised by UD & HD Department to start construction. A communication to this effect would be sent to SBI also.	Construction work of RSETI building at Supaul has started. Boundary wall construction is in progress.
22.	RBI is requested to ease CIBIL & other norms, if necessary, in respect of SHGs for boosting finance to them because their performance is excellent.	RBI has advised that Banks should strive to remove all operational irritants and make arrangements to expeditiously sanction and disburse credit by delegating adequate sanctioning powers to branch managers. The loan application forms, procedures and documents should be made simple. It would help in providing prompt and hassle free credit.
23.	Coverage under social security schemes, namely PMJJBY and PMSBY, is being extended by JEEVIKA through LIC. Achievement on this count should be added to the performance shown by SLBC so that achievement of the State is reflected correctly.	Data provided by JEEVIKA has also been accounted for.
24.	Remaining 209 Banking Outlets must be opened latest by the end of this year.	Updated status of opening of remaining 209 Banking Outlets is placed at Page No.163-166
25.	“Panchayat Sarkar Bhavan” have been constructed in 1,100 Panchayats in Bihar. Interested bank can open branches in these buildings. Panchayati Raj Department should send the list of such Panchayats to Banks.	Action to be taken by GoB, details awaited.
26.	PMJDY now has a provision for overdraft up to Rs 10,000. Banks are requested to sanction as many overdrafts to people in drought hit area as possible to help the affected populace.	Detail of PMJDY Overdrafts sanctioned by Banks in drought hit area is placed at Page No.158A
27.	Prompt and proactive action is required to for quick disposal of Certificate Cases and litigations related to SARFAESI.	Action to be taken by GoB, details awaited.

Sl. No.	Action Points	Action Taken
28.	LDMs of Banka and Katihar districts have not provided reasons for difference in data presented in Special DLCC and data presented in SLBC despite intimation. Controllers of lead banks in these districts should look into the matter and take appropriate action for their indifferent attitude and submit full report in the next SLBC.	UCO Bank (Lead in Bank Banka District) has advised that Competent Authority has initiated action against LDM Banka. Both the Lead Banks of these districts have corrected their data and have assured non-recurrence of such instances in future.
29.	SLBC meetings should invariably be attended only by the State Heads. The second most senior official should attend SLBC meetings in exceptional / unavoidable circumstances only. In no case any other official, be deputed to attend these meetings.	Banks have assured the active participation by their State Heads in the SLBC meetings.
30.	From the next SLBC meetings onwards, all the districts should also be connected through Video Conferencing so that they are also able to participate, interact and respond.	MD Beltron and Finance Deptt., Govt. of Bihar have been advised in this regard to arrange for participation of all the districts through Video Conferencing.
31.	SBI should continue as SLBC Convenor.	Complying with Hon'ble Deputy CM's opinion, RBI have advised SBI, vide their letter no. FIDD.CO.LBS.No. 1775/02.05.004/2018-19 dated 07.02.2019, to continue with the responsibility of Convenorship of SLBC, Bihar.
32.	Some Banks, except SBI, BoB, MBGB, UBGB, are still insisting on submission of KYC of all members / 3 members / 5 members for opening of SB accounts of SHGs. No uniform practice is being followed. RBI to reiterate its extant guidelines.	Banks are now following the instruction and KYC of only the office bearers of SHGs are being taken.
33.	Lead District Managers are being involved in investigating / replying / presenting complaint cases filed by complainants under Bihar LokShikayatNivaranAdhikarAdhiniyam – 2015 whereas provisions of this Act are not applicable in respect of banking services. LDMs have raised this issue which is adversely affecting their proper functioning.	Action to be taken by GoB, details awaited.
34.	The extent of Big-Ticket Loans covered under CGTSME be discussed in the next SLBC.	Detail of Big-Ticket Loans sanctioned by Banks and covered under CGTMSE is placed at Page No.11A

Sl. No.	Action Points	Action Taken
35.	A case wherein subsidy was not adjusted in loan account of a beneficiary, related to United Bank of India, Begusarai, has to go for 3 rd hearing under LokShikayat.	United Bank of India has confirmed that no such loan was sanctioned under Dairy scheme to the applicant from their branch.
36.	There are complaints in Janata Darbar that banks are asking for collaterals even for loans under MUDRA scheme.	Banks have confirmed that collaterals will never be a criteria for sanctioning loans under Pradhan Mantri Mudra Yojana.
37.	It has been noticed that Banks deduct their loan installments / interest from amount provided into the bank accounts of for specific utilisation under Government schemes e.g. Pradhan MantriAwaasYojna. There was such an instance recently in a MBGB branch at Aurangabad.	MBGB has regretted the mistake and also rectified the same. All banks have also noted it for compliance and assured to ensure the specific utilization of subsidy amount credited in the Bank accounts.
38.	The long pending issue of reduction and rationalization of Stamp Duty on agreements / mortgages in respect of bank loans should be looked into.	Action to be taken by GoB, details awaited.

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2.2 ACTION TAKEN REPORT

SLBC SUB COMMITTEE MEETING ON INDUSTRY HELD ON 08.01.2019

S L	ACTION POINTS							
I.	PMEGP : AS PER REPORT EXTRACTED FROM PMEGP PORTAL STATUS OF PENDING LOAN APPLICATIONS OF BANKS PRESENT IN THE MEETING IS AS UNDER :							
	Amount in Lacs							
SL	Name of Banks	Target		Application forwarded		Margin Money Claimed		No. of Pending loan Applications at Banks
		No.	Margin Money	No.	Margin Money	No.	Margin Money	
1	2	3	4	5	6	7	8	9
1.	Axis Bank Ltd	137	340	54	169	01	02	37
2.	Bandhan Bank	132	330	13	39	00	00	11
3.	HDFC Bank	145	362	29	105	00	00	29
4.	ICICI Bank	127	315	25	86	00	00	18
5.	IDBI Bank	114	284	155	610	30	90	59
6.	Bank of Maharashtra	07	17	36	102	02	06	27
7.	Canara Bank	229	572	786	2813	104	295	337
8.	CBI	345	864	1037	3302	122	341	290
9.	Corporation Bank	65	160	62	217	04	16	54
10.	Indian Bank	115	288	225	799	31	128	149
11.	I.O.B	105	265	137	546	25	89	69
12.	MBGB	98	246	2608	3491	82	165	1063
13.	PNB	395	986	2259	8298	206	900	930
14.	SBI	563	1407	2811	8730	195	504	606
15.	Syndicate Bank	91	229	102	312	14	29	62
16.	United Bank	95	241	278	1069	51	233	154
17.	UBGB	183	458	776	1773	116	206	394

ACTION TAKEN

As per report extracted from PMEGP portal (as on 14.02.19) status of pending loan applications of banks mentioned is as under :

Amount in Lacs

SL	Name of Banks	Target		Application forwarded		Margin Money Claimed		No. of Pending loan Applications at Banks
		No.	Margin Money	No.	Margin Money	No.	Margin Money	
1	2	3	4	5	6	7	8	9
1.	Axis Bank Ltd	137	340	82	293	01	02	54
2.	Bandhan Bank	132	330	28	82	00	00	26
3.	HDFC Bank	145	362	40	154	00	00	39
4.	ICICI Bank	127	315	40	148	00	00	26
5.	IDBI Bank	114	284	231	832	43	115	72
6.	Bank of Maharashtra	07	17	38	112	02	06	27
7.	Canara Bank	229	572	938	3376	125	330	423
8.	CBI	345	864	1284	4058	133	399	424
9.	Corporation Bank	65	160	76	263	05	19	63
10.	Indian Bank	115	288	277	985	47	192	179
11.	I.O.B	105	265	163	640	38	142	76
12.	MBGB	98	246	2642	3613	90	188	554
13.	PNB	395	986	2484	9147	222	910	834
14.	SBI	563	1407	3379	10570	195	504	411
15.	Syndicate Bank	91	229	120	365	17	40	59
16.	United Bank	95	241	318	1215	53	236	117
17.	UBGB	183	458	998	2294	116	206	464

II. Generation of Loan Application commensurate with the target: - Loan applications were not forwarded to Axis Bank, Bandhan Bank, HDFC Bank, ICICI Bank, Indus Ind Bank and Kotak Mahindra bank in commensurate with their target. Such Banks are instructed to generate loan application at their level and get it recommended by DLTF. General Managers, Zila Udyog Kendras were also instructed to generate loan applications to these banks in commensurate with their target.

ACTION TAKEN : Banks mentioned have instructed their Branches to generate loan applications at their level and get it duly recommended by DLTF and their progress will be reflected by the end of current Financial Year.

III. Certificate Cases : Banks participated in the meeting were instructed to submit list of pending certificate cases loans to Department of Industries, Govt. of Bihar. General Managers, Zila Udyog Kendras were also instructed to contact certificate case officer and obtain list of pending certificate cases.

ACTION TAKEN : Controlling Heads of all Banks were requested by SLBC as advised by Department of Industries, Govt. of Bihar to submit list of pending cases loans immediately.

2.3 दिनांक 21.11.2018 को 4.00 बजे अपराह्न में कृषि विभाग, विकास भवन, पटना के सभा कक्ष में आयोजित बिहार राज्य स्तरीय बैंकर्स समिति की कृषि की उप समिति I की बैठक की कार्यवाही।

क्र°स°	बिन्दु स°	कार्य बिन्दु	बैंक द्वारा कृत कार्रवाई
1.	2.	<p>माननीय मंत्री, कृषि द्वारा बैंकों से सम्बद्ध कृषि विभागीय योजनाओं/के०सी०सी० ऋण/कृषि यांत्रिकरण योजना/कृषि टर्म लोन/Agriculture Infrastructure तथा अन्य योजना अन्तर्गत ऋण वितरण की अद्यतन स्थिति की समीक्षा की गई। समीक्षा के क्रम में नये के० सी० सी० आवेदनों की उपलब्धि 13.95%, कृषि यांत्रिकरण योजना अन्तर्गत 10.56%, Agriculture Infrastructure अन्तर्गत 4.86%, Storage facility अन्तर्गत 4.56%, कृषि टर्म लोन अन्तर्गत 48.6%, कृषकों के JLG अन्तर्गत 189.89% उपलब्धी पाई गई। माननीय मंत्री, कृषि द्वारा बताया गया कि वित्तीय वर्ष 2018-19 की छः माह की उपलब्धि प्रतिवेदन में लक्ष्य का 50% उपलब्धि होनी चाहिए थी। उपलब्धि कम रहने पर खेद व्यक्त किया गया। उपस्थित बैंक अधिकारियों से योजना (Planning) तैयार कर दिसम्बर 2018 तक लक्ष्य को प्राप्त करने हेतु आवश्यक कार्रवाई करने का निदेश दिया।</p>	<p>बैंकों द्वारा कार्य योजना बनाई गया है एवं निर्धारित लक्ष्य को प्राप्त करने के लिये वें दृढ़ संकल्पित हैं I बैंकों द्वारा कृषि संबन्धित योजनाओं का प्रदर्शन दिसम्बर 2018 माह तक निम्नवत् है:-</p> <p>नए केसीसी%17.77 : कृषि यांत्रिकरण योजना %13.46: कृषि आधारिक संरचना : %6.90 भंडारण सुविधा%4.77 : कृषि सावधि ऋण%76.98 : संयुक्त देयता समूह : %291.23 बैंकों द्वारा कृषि में वार्षिक साख योजना की उपलब्धि : %47.17</p>
2.	3.	<p>बिहार राज्य स्तरीय बैंकर्स समिति के प्रतिनिधि द्वारा बताया गया कि वित्तीय वर्ष 2018-19 में दिनांक 30.09.18 तक राज्य के Annual Credit Plan अन्तर्गत कृषि प्रक्षेत्र में 60000(साठ हजार) करोड़ रुपये लक्ष्य के विरुद्ध 17797 करोड़ रुपया की उपलब्धी हुई है जो लक्ष्य का 29.66% है। उन्होंने किसान क्रेडिट कार्ड ऋण वितरण में उपलब्धि कम होने का कारण बिहार राज्य फसल सहायता योजना अन्तर्गत फसलों की बीमा अनिवार्य(Mandatory) नहीं होने की सूचना दी। उन्होंने बताया कि भारतीय रिजर्व बैंक के दिशा-निदेश के अनुसार के० सी० सी० ऋण के लिए फसल बीमा अनिवार्य है तथा पूर्व में प्रधानमंत्री फसल बीमा योजना अन्तर्गत यह प्रावधान राज्य में लागू था। माननीय मंत्री, कृषि द्वारा के० सी० सी० ऋण वितरण में फसल बीमा के सम्बन्ध में आवश्यक निर्णय हेतु संचिका शीघ्र उपस्थापित करने का निदेश दिया गया ताकि इसे माननीय वित्त मंत्री के समक्ष आवश्यक कार्रवाई हेतु उपस्थापित किया जा सके तथा आगामी रबी मौसम के पूर्व इसकी अधिसूचना निर्गत हो सके।</p>	<p>वित्तीय वर्ष 2018-19 में दिनांक 31.12.18 तक राज्य के Annual Credit Plan के अन्तर्गत कृषि प्रक्षेत्र में 60000(साठ हजार) करोड़ रुपये लक्ष्य के वार्षिक लक्ष्य के विरुद्ध 28304 करोड़ रुपये की उपलब्धी हुई है जो लक्ष्य का 47.17% है। निबंधक सहयोग समिति, बिहार सरकार के पत्रांक 11095 दिनांक 24.12.2018 के माध्यम से सूचित किया गया है कि बिहार राज्य में खरीफ 2018 मौसम से राज्य में कार्यान्वित बिहार राज्य फसल सहायता योजना के प्रावधान के अनुसार केसीसी धारकों/ऋणी किसानों के संबंध में बीमा आदि का कोई प्रावधान नहीं है।</p>

क्र०स०	बिन्दु स०	कार्य बिन्दु	बैंक द्वारा कृत कार्रवाई
3.	4.	माननीय मंत्री, कृषि द्वारा बताया गया कि विगत पाँच माह से राज्य के सभी प्रखंडों में प्रत्येक माह के 15 तारीख तथा अवकाश की स्थिति में दूसरे कार्य दिवस के दिन किसान क्रेडिट कैम्प का आयोजन किया जा रहा है। दिनांक 16.11.2018 को आयोजित प्रखंड स्तरीय क्रेडिट कैम्प में 27 जिलों से प्राप्त प्रतिवेदन के अनुसार 378 प्रखंडों में से 216 प्रखंडों में बैंक अधिकारी उपस्थित हुए तथा शेष 162 प्रखंडों में उपस्थित नहीं हो सके। जिन प्रखंडों में बैंक अधिकारी उपस्थित नहीं हो सके उसकी सूची आवश्यक कार्रवाई हेतु सहायक महाप्रबंधक, एस० एल० बी० सी० को भेजने का निर्देश दिया गया।	वर्णित सूची कृषि विभाग, बिहार सरकार से एसएलबीसी, बिहार को अभी तक अप्राप्त है।
4.	5.	माननीय मंत्री, कृषि द्वारा पूरे राज्य में कृषकों ने किसान क्रेडिट कार्ड निर्माण हेतु कितने आवेदन दिए तथा कितने आवेदन अस्वीकृत हुए इसका प्रतिवेदन अस्वीकृति के कारणों के साथ अगली बैठक में उपलब्ध कराने हेतु बैंक अधिकारियों को निर्देश दिया गया।	सभी बैंकों से अनुरोध किया गया है कि वे उप-समिति की अगली बैठक में वर्णित प्रतिवेदन प्रस्तुत करें।
5.	6.	उपस्थित बैंक अधिकारियों द्वारा बताया गया कि राज्य सरकार द्वारा राज्य के कुछ प्रखंडों को सुखाड़ग्रस्त घोषित करने के उपरान्त उन प्रखंडों में ऋण की वसुली नहीं हुई है। एस० एल० बी० सी० के प्रतिनिधि द्वारा बताया गया कि रिजर्व बैंक ऑफ इंडिया के दिशा-निर्देश के अनुसार फसल क्षति के आंकड़े 33% या इससे अधिक रहने की स्थिति में बैंकों द्वारा Relief Measures का कार्य किया जा सकता है। प्रधान सचिव, कृषि द्वारा बताया गया कि राज्य के जिन प्रखंडों में सुखाड़ के कारण अनुमानित क्षति 33% अथवा इससे अधिक है, जमीन में दरार पड़ा हुआ है, पौधों में विल्टिंग है, सुखाड़ग्रस्त प्रखंड घोषित किया गया है तथा प्रभावित किसानों को फसल क्षति का अनुदान राशि का भुगतान प्रक्रियाधीन है।	फसल की वास्तविक क्षति (%) संबंधी घोषणा अभी तक राज्य सरकार द्वारा नहीं की गयी है जिसके कारण बैंकों द्वारा कृषि-ऋणों के रिशिड्यूलिंग नहीं किये जा सकें हैं।

क्र०स०	बिन्दु स०	कार्य बिन्दु	बैंक द्वारा कृत कार्रवाई
6.	7.	<p>गत एस० एल० बी० सी० की उप समिति । की बैठक की कार्यवाही का बिन्दुवार अनुपालन की समीक्षा की गई। किसान क्रेडिट कार्ड के लिए On Line आवेदन सृजित करने के सम्बन्ध में की गई कार्रवाई की जानकारी ली गई। कुछ बैंकों द्वारा Online के० सी० सी० आवेदन प्राप्त करने की जानकारी दी गई।</p> <p>प्रधान सचिव, कृषि द्वारा बताया गया कि कृषि विभाग के Portal पर 39,37,000(उनचासीस लाख सैंतीस हजार) कृषकों को निबंधन(Biometric Authentication) द्वारा हो चुका है। यदि बैंक चाहते हैं तो कृषि विभाग के Portal की सेवा On Line आवेदन सृजन में ले सकते हैं। बैंक अधिकारियों द्वारा प्रत्येक बैंक का अपना Portal होने की सूचना दी गई। सभी बैंकों को के० सी० सी० ऋण हेतु On Line आवेदन प्राप्त करने की प्रक्रिया प्रारम्भ करने हेतु अनुरोध किया गया तथा भारतीय रिजर्व बैंक को इसे Mandatory करने पर बल दिया गया।</p>	<p>बैंकों द्वारा सूचित किया गया कि Online के०सी०सी० ऋण हेतु आवेदन पत्र प्राप्त करने के लिये बैंकों के portal पर लिंक विकसित करने की आवश्यक कार्रवाई की जा रही है।</p>
7.	8.	<p>प्रधान सचिव, कृषि द्वारा बताया गया कि 20-25% किसानों के खाते में डीजल अनुदान की राशि DBT के माध्यम से अंतरण नहीं होने में परेशानी हो रही है। इसका कारण E. KYC नहीं होना, खाता आधार से Link नहीं होना, NPCI के Portal पर Upload नहीं होना, Mapping इत्यादि की समस्या सभी बैंकों से प्राप्त होने की जानकारी दी गई। 9.46 लाख किसानों को डीजल अनुदान राशि के भुगतान हेतु राशि बैंकों को उपलब्ध कराई गई है। जिन कृषकों के खाते में DBT के माध्यम से डीजल अनुदान की राशि अंतरण होने में परेशानी हो रही है उसका बैंकवार सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को उपलब्ध कराने का निर्णय लिया गया ताकि इसे सभी बैंकों के प्रधान (Controlling Heads) को आवश्यक कार्रवाई हेतु उपलब्ध कराया जा सके।</p>	<p>बैंकों द्वारा इस दिशा में आवश्यक कार्रवाई की जा रही है एवं उनके द्वारा आधार नंबर को NPCI सर्वर से जोड़ने का कार्य युद्ध स्तर पर चल रहा है।</p> <p>DBT में विफल लेन देन की अद्यतन सूची कृषि विभाग, बिहार सरकार से एसएलबीसी को अबतक अप्राप्त है।</p>
8.	9.	<p>नबार्ड के प्रतिनिधि द्वारा बताया गया कि राज्य सरकार द्वारा वित्तीय वर्ष 2016-17 के लिए कृषि ऋण पर 1% ब्याज अनुदान योजना अन्तर्गत 10 करोड़ रुपया उपलब्ध कराई गई है तथा राशि सामान्य वर्ग के किसान/अनुसूचित जाति/अनुसूचित जनजाति के लिए कर्णांकित है। कुल 8.68 करोड़ रुपया व्यय की सूचना दी गई। उन्होंने बताया कि सामान्य वर्ग के किसानों के लिए 3 करोड़ 47 लाख रुपया का दावे कर्णांकित राशि के अतिरिक्त बैंकों से प्राप्त हुए हैं। प्रधान सचिव, कृषि द्वारा इस सम्बन्ध में कृषि विभाग को पत्र लिखने का निदेश नबार्ड के प्रतिनिधि को दिया गया।</p>	<p>इस कार्य-बिन्दु पर कृत कार्रवाई का प्रतिवेदन नबार्ड के स्तर पर लंबित है।</p>

क्र०स०	बिन्दु स०	कार्य बिन्दु	बैंक द्वारा कृत कार्रवाई
9.	11.	माननीय मंत्री, कृषि द्वारा बताया गया कि कृषि यांत्रिकरण योजना/Custom Hiring अन्तर्गत 54000 कृषकों ने आवेदन दिया था जिसमें 48000 आवेदनों की जाँच हो गई है। सरकार द्वारा 76 प्रकार के कृषि यंत्रों पर अनुदान दिया जा रहा है। Custom Hiring की सूची ऋण की स्वीकृति हेतु सहायक महाप्रबंधक, एस० एल० बी० सी० को उपलब्ध कराने का निदेश दिया गया ताकि इसे सम्बन्धित बैंकों को भेजा जा सके।	इस कार्य-बिन्दु पर कृत कार्रवाई का प्रतिवेदन कृषि विभाग, बिहार सरकार के स्तर पर लंबित है।
10.	12.	माननीय मंत्री, कृषि द्वारा बैंकों के स्तर से कृषि ऋण अन्य Allied activity (Dairy, Fishery, Poultry) अन्तर्गत ऋण की स्वीकृति हेतु आवेदन सृजित करने के लिए दैनिक समाचार पत्रों के माध्यम से विज्ञापन निर्गत करने/बैंक शाखा के स्तर पर प्रचार-प्रसार सुनिश्चित करने हेतु निदेश दिया गया ताकि इच्छुक कृषक आवेदन कर सकें। साथ ही राज्य के सभी जिले में आयोजित प्रखंड स्तरीय क्रेडिट कैम्प में इच्छुक किसानों से विभिन्न योजनान्तर्गत ऋण की स्वीकृति हेतु आवेदन प्राप्त करने के लिए बैंक को पम्पलेट लगाने का सुझाव दिया गया।	बैंकों द्वारा कृषि ऋण एवं अन्य Allied activity (Dairy, Fishery, Poultry) के अन्तर्गत ऋण की स्वीकृति हेतु आवेदन सृजित करने के लिए बैनर तथा पैम्फलेट प्रखण्ड स्तरीय कैम्पों में प्रदर्शित किये जा रहे हैं।

2.4 दिनांक 21.11.2018 को 05.00 बजे अपराह्न में कृषि विभाग, विकास भवन, पटना के सभा कक्ष में आयोजित बिहार राज्य स्तरीय बैंकर्स समिति की पशु एवं मत्स्य संसाधन विभाग की उप समिति II की बैठक की कार्यवाही।

क्र०स०	बिन्दु स०	कार्य बिन्दु	बैंक द्वारा कृत कारवाई
1.	2.	निदेशक, मत्स्य, बिहार, पटना द्वारा बताया गया कि मत्स्यपालन से सम्बन्धित 106 आवेदन बैंकों को ऋण की स्वीकृति हेतु भेजे गए थे जिसमें मात्र 2 आवेदन स्वीकृत हुए हैं। गत बैठक में प्राप्त निदेश के क्रम में पुनः ऋण की स्वीकृति हेतु लम्बित आवेदनों की सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को उपलब्ध करा दी गई है। परन्तु ऋण की स्वीकृति नहीं हो सकी है। पुनः बैंकवार लम्बित आवेदनों की सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को भेजने का निदेश दिया गया। निदेशक, मत्स्य, बिहार द्वारा हैचरी के लिए छः आवेदन बैंकों में लम्बित रहने की सूचना दी। सम्बन्धित बैंकों के प्रतिनिधि द्वारा चार आवेदनों पर ऋण स्वीकृत होने की जानकारी दी।	मत्स्यपालन विभाग से प्राप्त लंबित आवेदनों की सूची एस० एल० बी० सी० द्वारा सम्बन्धित सदस्य बैंकों को अग्रसारित कर दी गयी है बैंकों से आग्रह किया गया है कि लंबित आवेदन पत्रों का निष्पादन शीघ्रतापूर्वक किया जाय । माह दिसम्बर, 2018 को समाप्त तिमाही तक बैंकों द्वारा मत्स्यपालन योजना के अंतर्गत उपलब्धि प्रदत्त लक्ष्य का 2.20% मात्र है ।
2.	3.	निदेशक, पशुपालन द्वारा बताया गया कि Poultry अन्तर्गत लेयर फार्म 2016-17 में 19 आवेदन बैंकों को भेजे गए थे जिसमें मात्र 8 आवेदन स्वीकृत हुए हैं। लम्बित आवेदनों की बैंकवार जानकारी सम्बन्धित बैंकों के प्रतिनिधि को उपलब्ध कराई गई। इस योजना अन्तर्गत वित्तीय वर्ष 2017-18 की सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को भेजने का निदेश दिया गया।	Poultry के अन्तर्गत लेयर फार्म से सम्बन्धित लंबित आवेदनों की सूची बैंकों को अग्रसारित की गयी है I उन्हें लंबित आवेदनों का शीघ्र निष्पादन करने का आग्रह किया गया है I माह दिसम्बर, 2018 तक बैंकों द्वारा Poultry योजना के अंतर्गत उपलब्धि प्रदत्त लक्ष्य का %8.12 मात्र है I

क्र०स०	बिन्दु स०	कार्य बिन्दु	बैंक द्वारा कृत कारवाई
3.	4.	निदेशक, पशुपालन द्वारा बताया गया कि Poultry अन्तर्गत लेयर फार्म 2016-17 में 19 आवेदन बैंकों को भेजे गए थे जिसमें मात्र 8 आवेदन स्वीकृत हुए हैं। लम्बित आवेदनों की बैंकवार जानकारी सम्बन्धित बैंकों के प्रतिनिधि को उपलब्ध कराई गई। इस योजना अन्तर्गत वित्तीय वर्ष 2017-18 की सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को भेजने का निदेश दिया गया।	उक्त बैठक में दिये गये निर्देश के आलोक में वित्तीय वर्ष 17-2016 एवं 18-2017 में समेकित मुर्गी विकास योजना "के तहत लंबित आवेदनों की सूची पशुपालन निदेशालय, बिहार द्वारा एसएलबीसी, बिहार को प्रेषित किया गया है। एसएलबीसी, बिहार ने इसे संबन्धित बैंकों को अग्रसारित करते हुए आग्रह किया है कि लंबित आवेदन पत्रों का निष्पादन शीघ्रतापूर्वक किया जाय। वित्तीय वर्ष 18-2017में कुल 55 आवेदन विभिन्न बैंकों को भेजे गये थे, जिसमें मात्र 04 आवेदन स्वीकृत हुए हैं।
4.	5.	एस० एल० बी० सी० से प्राप्त प्रतिवेदन के अनुसार वर्ष 2018-19 में दिनांक 30.09.2018 तक Dairy अन्तर्गत 361642 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 108567 एवं राशि 69247 लाख रुपया तथा वितरित आवेदनों की संख्या 108552 एवं राशि 70303 लाख रुपया है जो लक्ष्य का 19.44% है।	Dairy योजना के अन्तर्गत दिनांक 31.12.2018 तक 361642 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 160607 एवं राशि 100461 लाख रुपया तथा वितरित आवेदनों की संख्या 160506 एवं राशि 100710 लाख रुपया है जो लक्ष्य का 27.28% है।
5.	6.	Fishery Unit अन्तर्गत वित्तीय वर्ष 2018-19 में 30.09.18 तक 139113 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 1291 एवं राशि 3038 लाख रुपया तथा वितरित आवेदनों की संख्या 1340 एवं राशि 3060 लाख रुपया जो लक्ष्य का 2.20% है। प्रगति असंतोषजनक रहने पर माननीय मंत्री, कृषि द्वारा खेद व्यक्त किया गया तथा स्थिति में सुधार लाने हेतु बैंक अधिकारियों को आवश्यक निदेश दिया गया।	Fishery Unit अन्तर्गत वित्तीय वर्ष 2018-19 में 31.12.18 तक 139113 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 2324 एवं राशि 3878 लाख रुपया तथा वितरित आवेदनों की संख्या 2347 एवं राशि 4420 लाख रुपया जो लक्ष्य का 3.18% है।
6.	7.	Poultry Unit अन्तर्गत 30.09.18 तक 144016 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 3406 एवं राशि 7424 लाख रुपया तथा वितरित आवेदनों की संख्या 3631 एवं राशि 8459 लाख रुपया है जो लक्ष्य का 5.87% है। उपलब्धि कम रहने पर असंतोष व्यक्त किया गया।	Poultry Unit अन्तर्गत 31.12.18 तक 144016 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 6564 एवं राशि 11050 लाख रुपया तथा वितरित आवेदनों की संख्या 6708 एवं राशि 11698 लाख रुपया है जो लक्ष्य का 8.12 % है।

-X-X-X-X-

2.5 Meeting of all LDMs of Bihar: 31.01.2019

2.6 Meeting of Steering sub Committee: 05.02.2019

2.7 Meeting of Sub committee on SHG & RSETI: 06.02.2019

2.8 Meeting of Sub- committee on Branch opening and IT enabled FI: 06.02.2019

The Minutes of above mentioned (2.5 to 2.8) meetings have been placed as Annexure-I at page no. 46-89

3

Review of C D Ratio

3.1 CD RATIO (AS ON 31.12.2018)

(Amt. in Rs Crore)

Bank	Deposits	Advances	CD Ratio (%)
Commercial Banks	286037	110620	38.67
Co-operative Banks	3888	2690	69.19
RRBs	31884	16998	53.31
Small Finance Banks	290	2140	737.93
Total	322099	132448	41.12
RIDF	-----	6643	-----
Total (Advances +RIDF)	322099	139091	43.18
Investment	-----	5140	-----
Grand Total (Adv.+RIDF+Invest.)	322099	144231	44.78

CD Ratio at SLBC level is calculated and monitored based on the indicators advised by RBI vide their Master Circular No. RBI/2018-19/5 FIDD.CO.LBS. BC.No.2/002.01.001/2018-19 dated 02.07.2018 which specifies as under :

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

Where:

Cu = Credit as per place of utilization

Cs = Credit as per place of Sanction

RIDF = Total Resource Support provided to State under RIDF

An amount of Rs.7378.17 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI bank and Federal Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio. Amount under RIDF, Sanctioned and Outstanding, as advised by NABARD, are Rs 15680 Crores and Rs 6643 Crores respectively.

It is worth mention that the CD Ratio of the State stood at 43.18% as at the end of December 2018 which could have improved further by 281 basis points, had the State Government utilised the total amount of Rs.15680 Crore (as on 31.12.2018) sanctioned under RIDF.

3.2 DISTRICTS WHERE CD RATIO IS LESS THAN 40%

SL. NO	DISTRICT	DEPOSITS	ADVANCES	CD Ratio (%)
1	Vaishali	810591	322583	39.80%
2	Sitamarhi	490929	195092	39.74%
3	Lakhisarai	261116	102596	39.29%
4	Nawada	414682	160727	38.76%
5	Gaya	1326481	486882	36.70%
6	Bhagalpur	1198137	438601	36.61%
7	Arwal	138275	47775	34.55%
8	Madhubani	697889	240127	34.41%
9	Gopalganj	620086	211634	34.13%
10	Nalanda	837695	285346	34.06%
11	Darbhanga	931601	315149	33.83%
12	Jehanabad	282284	94821	33.59%
13	Patna	10376757	3443155	33.18%
14	Munger	564109	174495	30.93%
15	Siwan	955940	292604	30.61%
16	Bhojpur	883676	260112	29.44%
17	Saran	1056997	302300	28.60%

The concern over low CD Ratio was discussed with the LDMs of these districts in a meeting of all LDMs of Bihar convened by SLBC on 31.01.2019. The LDMs and Controlling Heads of the Banks having lead responsibility in these district were requested to frame and implement monitorable action plans under the supervision of Special Sub-Committee of DLCC, formed for the purpose and report the outcomes to DLCC and SLBC.

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

Bank-wise and District-wise details on CD Ratio are furnished on page no. 113- to 116.

3.3 BANKS BELOW 25% CD RATIO

Bank Name	Deposit	Advances	%Ach
South Indian Bank	223	14	6.43
Karnataka Bank	23	5	22.76

3.4 CREDIT - GSDP RATIO

(Amount in Rs Crore)

SL NO.	ITEMS	2015-16	2016-17	2017-18	2018-19
1	GSDP (CURRENT PRICE)	369469	425888 (P)	487628 (Q)	487628 (Q)
2	BANK CREDIT	103238	117443	134997	139091
3	CREDIT - GSDP RATIO (%)	27.94	27.58	27.68	28.52
4	C D RATIO	42.96	41.89	43.15	43.18

{ P = Provisional, Q = Quick }

As advised by the Statistics Department, GoB, the Gross State Domestic Product (Q) as at the end of the FY 2017-18 at Current Prices was Rs 4,87,628 Crores. Bank Credit for this corresponding period was Rs 1,34,997 Crores thus taking the Credit – GSDP Ratio to 27.68%.

As GSDP data for 2018-19 are yet to be received, we have compared Bank Credit data of Q3 of 2018-19 with GSDP data of 2017-18 only in the table placed above.

-x-x-x-x-x-

4

REVIEW OF PERFORMANCE UNDER ACP **UPTO Q3 OF FY 2018-19**

4.1 TARGET VS ACHIEVEMENT

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

Type of Bank wise:

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Commercial Banks	101331	58991	58.22
Co-operative Banks	1980	387	19.58
RRBs	26437	13498	51.06
Small Finance Banks	252	1742	691.24
Total	130000	74618	57.40

Sector-wise:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	60000	28304	47.17
MSME	20000	16533	82.66
OPS	13000	6640	51.08
Total Priority Sector	93000	51477	55.35
NPS	37000	23141	62.54
Total	130000	74618	57.40

Bank-wise and District-wise position as on 31.12.2018 in respect of targets and achievements under ACP 2018-19 is furnished on page nos. 117 to 122.

4.1.1 COMPARATIVE PERFORMANCE UNDER ACP

As on December 2018 vis-à-vis December 2017 (Rs. in Crore)

Banks	2018-19			2017-18		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Commercial Banks	101331	58991	58.22	86044	56328	65.46
Co-operative Banks	1980	387	19.58	1036	1997	192.74
RRBs	26437	13498	51.06	22920	14890	64.97
Small Finance Banks	252	1742	691.24	--	--	--
Total	130000	74618	57.40	110000	73215	65.56

4.2 SECTOR-WISE PERFORMANCE UNDER ACP

(Rs. in Crore)

Sector	2018-19			2017-18		
	Target	Ach.	% Ach	Target	Ach.	% Ach
AGL	60000	28304	47.17	49000	30727	62.71
MSME	20000	16533	82.66	17000	13075	76.91
OPS	13000	6640	51.08	13000	7394	56.88
Total PS	93000	51477	55.35	79000	51196	64.81
NPS	37000	23141	62.54	31000	22019	71.03
Total	130000	74618	57.40	110000	73215	66.56

The overall achievement of target during the period under review is 57.40% as against 66.56% recorded during corresponding period last FY. However, in terms of amount, Banks have sanctioned Rs.1403 Crore more than amount sanctioned during the corresponding period of last FY.

4.3 BANKS BELOW STATE AVERAGE OF 57.40% ACP ACHIEVEMENT

(Amt. in Crore)

Sl No.	Name of the Bank	Target (Amt)	Achievement (Amt)	% achievement
1	State Bank of India	2176836	1229429	56.48%
2	Uttar Bihar Gramin Bank	1302892	691115	53.04%
3	Indian Bank	130333	68221	52.34%
4	Madhya Bihar Gramin Bank	878074	450003	51.25%
5	Bihar Gramin Bank	462767	208685	45.10%
6	IDBI Bank	131062	58734	44.81%
7	Vijaya Bank	67083	29892	44.56%
8	UCO Bank	534587	225589	42.20%
9	Bank of Maharashtra	23343	9276	39.74%
10	Union Bank of India	331512	126583	38.18%
11	Syndicate Bank	118981	43891	36.89%
12	Bank of India	792416	279088	35.22%
13	Dena Bank	86286	30090	34.87%
14	Central Bank of India	1077349	332432	30.86%
15	United Bank of India	215861	58677	27.18%
16	Andhra Bank	74041	19832	26.79%
17	Oriental Bank of Commerce	101815	21065	20.69%
18	State Co-op. Bank	197963	38758	19.58%
19	Karnataka Bank	1749	245	14.01%
20	Corporation Bank	79918	7483	9.36%
21	South Indian Bank	2449	61	2.49%
22	Development Credit Bank	1000	0	0.00%
23	Yes Bank	5168	0	0.00%
24	Kotak Mahindra Bank	25248	0	0.00%
25	Jammu Kashmir Bank	2724	0	0.00%

4.4 DISTRICTS BELOW STATE AVERAGE OF 57.40% ACP ACHIEVEMENT

SI No.	Name of the District	Target (Amount)	Achievement (Amount)	% achievement
1	Aurangabad	310462	175340	56.48%
2	Bhagalpur	452272	252689	55.87%
3	Munger	201056	109282	54.35%
4	Gaya	537648	291442	54.21%
5	Saran	428903	229580	53.53%
6	Darbhanga	382595	203624	53.22%
7	Khagaria	204940	108050	52.72%
8	Samastipur	557538	292331	52.43%
9	Buxar	263157	135711	51.57%
10	Bhojpur	353295	182098	51.54%
11	Sheikhpura	102282	52511	51.34%
12	Vaishali	382520	190966	49.92%
13	Sitamarhi	310570	151898	48.91%
14	Madhepura	208538	101564	48.70%
15	Nalanda	366753	177859	48.50%
16	Jamui	191924	91958	47.91%
17	Sheohar	88290	41692	47.22%
18	Lakhisarai	124923	58817	47.08%
19	Katihar	310445	145862	46.98%
20	Arwal	101369	47516	46.87%
21	Supaul	236451	107396	45.42%
22	Siwan	367271	165922	45.18%
23	Jehanabad	170365	75530	44.33%
24	Banka	209789	88961	42.40%
25	Madhubani	489433	200648	41.00%
26	Gopalganj	302057	122967	40.71%

Bank-wise and District-wise position as on 31.12.2018 in respect of targets and achievements under ACP 2018-19 is furnished on page nos. 117-118.

-x-x-x-x-

5

NON-PERFORMING ASSETS (NPAs)

5.1 NPA Position of Banks

As on 31.12.2018, overall position of NPAs and the amount of loans written off are as under: (Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	103242	9490	9.19	272
Co-op. Banks	2690	295	10.96	-
RRBs	16997	4286	25.22	0
Small Finance Bank	2140	7	0.34	
Total @	125070	14078	11.26	272

@ Excluding Loans granted from outside Bihar to units in Bihar

5.1.1 Banks having NPA % more than State Average

(Amt. rounded off to Rs. Crores)

Sl. No	Name of Bank	Advances	NPA	% NPA
1	ORIENTAL BANK OF COM	782	266	34.03
2	UTTAR BIHAR GRAMIN BANK	7882	2394	30.37
3	PUNJAB NATIONAL BANK	11883	3456	29.09
4	BIHAR GRAMIN BANK	3654	961	26.30
5	KARNATAKA BANK	5	1	23.32
6	SYNDICATE BANK	642	112	17.51
7	MADHYA BIHAR GRAMIN BANK	5461	931	17.05
8	BANK OF BARODA	4145	569	13.73
9	INDIAN OVERSEAS BANK	1188	162	13.66
10	CENTRAL BANK OF INDIA	6687	893	13.35
11	BANK OF INDIA	6540	871	13.31
12	UCO BANK	5369	626	11.67
13	CORPORATION BANK	603	70	11.60

5.1.2 Comparative Position of NPA %

30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
11.25	10.23	10.61	11.20	12.35	11.26

It is evident from the above table that total NPA of Banks is pegged at 11.26% as on 31.12.2018 . It has increased by 65 basis points over March 2018 and is 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 Bank-wise and Sector-wise NPAs have been placed at page no. 123 for discussion and review by the House.

5.2 APPOINTMENT DEDICATED CERTIFICATE OFFICERS & RECOVERY IN CERTIFICATE CASES

As on 31.12.2018, the overall position of Certificate Cases filed by all Banks is furnished below:

(Amount in Rs. in Crore)

Banks	Total Cases (No.) As on 30.09.2018	Total Cases (Amt) As on 30.09.2018	Cases filed (No.) (During the quarter)	Cases filed (Amt) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 31.12.2018	Pending Cases (Amount) As on 31.12.2018
Comm	512145	3314	15818	285	3988	39	523975	3560
Co-op	17120	117	380	2	31	-	17469	119
RRBs	35582	331	4098	68	716	8	38964	391
SFB	0	0	0	0	0	0	0	0
Total	564847	3762	20296	354	4735	47	580408	4069

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

Bank-wise and District-wise no. & amount of Certificate Cases are furnished on page nos. 124-125.

5.3 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 the stipulated time frame. This will help in reduction of NPAs , freeing funds for further lending and improving their performance under ACP.

-x-x-x-x-x-

6

100 Top & 100 Bottom Performing Bank Branches

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

- (i) CD Ratio
- (ii) Achievement under ACP

Rank = CD Ratio + Achievement (%) under ACP

Department of Finance, Govt. of Bihar is requested to share the ranking with the House for deliberations.

-x-x-x-x-

7

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 % year-on-year growth in credit to Micro and Small Enterprises,
- (ii) 10 % annual growth in the number of Micro Enterprise accounts and
- (iii) 60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro Enterprises.

As per the new revised reporting guidelines issued by RBI on Priority Sector lending-Targets and Classification vide RBI Master Circular no. Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 dated July 7, 2016 (updated upto 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 31.12.2018 is placed at page No. 126A of the Reference Book.

7.1 FINANCING MICRO ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
6000	334668	6381	387645	7804	130.06

Bank-wise target and performance is furnished on Page No. 126 for information.

7.2 FINANCING SMALL ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
4000	34588	3382	38550	4186	104.64

Bank-wise target and performance is furnished on Page No. 127 for information.

7.3 FINANCING MEDIUM ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
4000	1139	583	1152	664	16.59

Bank-wise target and performance is furnished on Page No. 128 for information.

7.4 FINANCING UNDER CGTMSE COVERAGE

(Amt in Cr)

SANCTIONED		DISBURSED	
NO	AMT	NO	AMT
25043	814	25035	792

Bank-wise performance data and recent changes advised by Govt are furnished on Page No. 129 for information of the House.

7.5 FINANCING SMALL ROAD TRANSPORT OPERATORS (SRTOs)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
SRTO	22000	2875	124	2850	122	12.95

Bank-wise performance is furnished on Page No. 130.

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 SRTO borrower and Bank shall be in a position to improve its coverage under SRTO financing.

-x-x-x-x-x-

8

AGRICULTURE

8.1 KISAN CREDIT CARD (KCC) SANCTIONS & DISBURSEMENTS

(Rs. In Crore)

Banks	Target (No.)	Disbursement (No.)			% Achievement
	New	New	Renewal	Total	New
Commercial Banks	599660	126590	483953	610543	21.11
Co-operative Banks	32990	1247	58567	59814	3.78
RRBs	367350	49841	882733	932574	13.57
Small Finance Bank	0	0	0	0	0.00
GRANDTOTAL	1000000	177678	1425253	1602931	17.77

It is clear from the above table that banks operating in the state have disbursed loans to 1602931 beneficiaries (New-177678 & Renewal-1425253) under KCC amounting to Rs. 16029 Crore upto the quarter ended December 2019 of the current FY.

Bank-wise & District-wise performance is furnished on page no. 131-132.

8.1.1 KISAN CREDIT CARD (KCC) : OUTSTANDINGS

(Amt in Cr)

BIHAR	KCC OUTSTANDING		NPA IN KCC		%NPA
	NO.	AMT	NO.	AMT	AMT
	3951613	23847	850571	4824	20.23%

Bank-wise data on Outstanding and NPA under Kisan Credit Card (KCC) as on 31.12.2018 are placed at page no. 133 of the SLBC Reference Book.

8.1.2 CROP LOAN OUTSTANDING TO SMALL , MARGINAL & OTHERS FARMERS

(Amt in Cr)

BIHAR	Small Farmers		Marginal Farmers		Others Farmers	
	NO.	O/S AMT	NO.	O/S AMT	NO.	O/S AMT
	1366828	9706	1510136	10858	1333021	10385

The bank-wise data on Outstanding Amount of Crop Loans provided to Small & Marginal Farmers and Other Farmers as on 31.12.2018 is placed at page no.134 of the Reference Book.

8.1.3 ISSUANCE OF ATM CARDS TO KCC HOLDERS

Total KCC A/Cs (Outstanding)	Smart Card/ ATM-enabled Card issued during the FY 2018-19	Smart card/ ATM-enabled Card issued (Cumulative)
NO.	NO.	NO.
3951613	235130	2533425

The Bank-wise information on ATM Cards issued to KCC borrowers is placed at page no. 135 of the Reference Book for information of the House. All Banks are requested to ensure that ATM Cards are issued to all eligible KCC borrowers at the time of sanction / renewal.

8.2 CROP INSURANCE SCHEME

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

The issue was raised in the 66th SLBC meeting. Now, the Registrar (Cooperative Societies) , GoB have, vide their letter no. 11095 dated 24.12.2018, advised that there is no provision for insurance of crops of the KCC Loanee Farmers under the “Bihar Rajya Fasal Sahayata Yojana” launched by GoB.

SLBC took up the issue also with 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 . However, their response in this regard is still awaited.

In absence of any instruction, Banks are in a fix regarding insurance of crops financed under their KCC Scheme . This is adversely affecting their achievement under KCC portfolio and flow of credit to farmers as well.

RBI is , therefore, requested to examine the issue in the wider interest of extension of credit to farm sector in the State and issue instructions on further course of action by the Banks in this regard.

8.3 RESCHEDULING OF AGRICULTURE LOANS OF FARMERS IN DROUGHT HIT DISTRICTS

A Special meeting of SLBC was convened on 23.10.2018 in the wake of declaration of drought by Govt. of Bihar vide their notification number 1प्र0अ/2898/2018/21-0अ0प्र 0 पटना 15-दिनांक15.10.2018 . Various relief measures were decided to be taken by Banks as

per instructions contained in RBI master direction FIDD.CO.FSD.BC.No. 9/05.10.001/2018-19 dated 17-10-2018 (Scheduled Commercial Banks) and FIDD.CO.FSD.BC.No. 10/05.10.001/2018-19 dated 17-10-2018 (RRBs) subject to the declaration of exact extent of crop loss as required under the said RBI direction. Officials from Department of Agriculture, Govt. of Bihar participating in the meeting had assured to share with SLBC/ Banks the required crop loss data as soon as it was available. However, information on this count is still awaited. This issue was also discussed in the 66th SLBC meeting of SLBC held on 01.12.2018.

As per the above said RBI Master direction, the rescheduling of Bank loans to borrowers affected by natural calamities is required to be completed within a period of 3 months from the date of declaration of natural calamity. Such date has already expired on 15.01.2019.

SLBC is required to take a final view in the matter.

8.4 DOUBLING OF FARMERS' INCOME : FINANCING FPOs **(FARMER PRODUCER ORGANISATIONS)**

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

NABARD is requested to liaise with Banks and arrange necessary training for Bank officials to make them conversant with the various facets of FPO financing.

8.5 CAMPAIGN TO ACHIEVE SATURATION UNDER THE KISAN CREDIT **CARD SCHEME (KCC)**

Department of Financial Services, GoI have advised all Banks that it has been decided by Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), GoI to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC scheme. In this context, the DAC&FW is separately requesting State governments to organise camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches.

Banks are requested to extend all support to the State / District Administration and endeavour to achieve saturation under the KCC Scheme. Detailed guidelines in this regard are contained in DFS letter F. No. 3/7/2019-AC dated 04.02.2019 which is attached as Annexure-II at page no.---- for ready reference.

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9

ALLIED AGRICULTURE ACTIVITIES

Government of India had announced in Budget 2018-19 their decision to extend the facilities of Kisan Credit Card to Animal Husbandry Farmers and Fisheries (AH &F) to help them meet their working capital requirements.

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

A copy of the above cited RBI circular is placed as **Annexure-III** for ready reference.

Member Banks are requested to take note of it and augment credit extension to Animal Husbandry and Fisheries sub-sector in the State.

9.1 DAIRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
DAIRY	3616	160607	1005	160506	1007	27.78

9.2 POULTRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
POULTRY	1440	6564	111	6708	117	8.12

9.3 FISHERIES

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
FISHERY	1391	2324	39	2347	44	3.18

Bank wise performances are furnished on page no. 136-138.

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10

REVIEW OF PERFORMANCE UNDER IMPORTANT SCHEMES

10.1 NATIONAL RURAL LIVELIHOOD MISSION (NRLM) : SHGs

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH
	NO	NO	NO	AMT (Rs Crores)	
SHGs	250000	83311	134765	1839	53.91

Data provided by BRLPS on Bank-wise position of Savings and Credit-linkage of SHGs is furnished on page no.139-142.

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

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

The Urban Development and Housing Department has not provided the data Up to December 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	2036	31.81
2.	SEP-G (Credit Linkage)	500	1	0.20
3.	SHG (Bank Linkage)	1000	183	18.30
		7900	2220	28.10

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

Data provided by State Mission NULM on Bank-wise performance of Bank and Credit-linkages of SHGs is furnished on page no.143-151.

10.3 EDUCATION LOAN

10.3.1 EDUCATION LOAN : TARGET & ACHIEVEMENT

Performance of banks during FY 2018-19 is summarized below:

SCHEME NAME	Target	Disbursement	% Achievement
	No	No	No
Education Loan	50000	17341	34.68

More granular data on target and achievement under Education Loan has been placed on page no.152 of the SLBC Reference Book.

10.3.2 EDUCATION LOAN : OUTSTANDINGs AND NPAs

(Amt in Cr)

BIHAR	Education Loan outstanding		NPA in Education Loan		%NPA
	NO.	AMT	NO.	AMT	AMT
	125244	3578	19704	601	16.80

Bank wise data sheet Education loan outstanding and NPA position in Education loan on page no.153 of the SLBC Reference Book.

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

(Amt in Rs Lakh)

Total No. of all Housing Loans sanctioned since 01.04.2015	Out of (1), Housing Loans covered under CLSS of PMAY since 01.04.2015			Out of (2) ,Subsidy received since 01.04.2015	
	(1)	(2)		(3)	
	No.	Amt. Sanctioned	Amt. of Subsidy Claimed	No.	Amt.
50518	3589	55350.17	5459.78	655	1239.39

Detailed data on Bank-wise performance under CLSS is placed at Page No. 154.

10.5 PRADHAN MANTRI MUDRA YOJANA (PMMY)

The Pradhan Mantri Mudra Yojna was launched on 08th April 2015 with an objective to create an inclusive, sustainable & value based entrepreneurial culture, in collaboration with partner institutions in achieving economic success and financial security. The loans in PMMY are extended under 3 categories: Shishu (upto Rs 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 SANCTIONED DURING FY 2018-19						CUMMULATIVE SANCTION SINCE INCEPTION					
SHISHU		KISHORE		TARUN		SHISHU		KISHORE		TARUN	
NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
278543	852	86638	2289	13010	1090	2012693	6490	530889	10334	66547	5564

The data on Mudra Loan as on 31.12.2018 is placed on page no.155-158 for information of the house.

10.6 PRADHAN MANTRI JAN-DHAN YOJANA

Under this scheme, basic savings bank account with minimal documents is opened with zero balance & Rupay Card is issued. The account carries free of cost accidental death insurance of Rs 1 lac for the account holder, subject to the terms of usage.

NO. OF PMJDY ACCOUNTS OPENED IN FY 2018-19 As on 31.12.2018 (2)		TOTAL PMJDY ACCOUNTS IN BIHAR (3)		ACTIVE PMJDY ACCOUNTS IN 3 (4)		TOTAL NO. OF OVERDRAFTS SANCTIONED IN FY 2018-19 As on 31.12.2018 (5)		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED IN 4 (6)	
NO	BALANCE (Rs. In Crores)	NO	BALAN CE (Rs. In Crores)	NO	BALANC E (Rs. In Crores)	NO	SANC (Rs. In Cr)	NO	SAN C (Rs. In Cr)
4649279	1263	41279348	8567	35036996	8287	102317	56	2602325	296

Bank-wise 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 nos 158A.

10.7 STAND-UP INDIA PROGRAMME (SUI)

Stand up India Programme was launched by the Hon'ble Prime Minister on April 05, 2016. The objective of the Stand-up India is to facilitate bank loans between Rs. 10 lacs to Rs.1.00 crore to Scheduled Caste (SC) and Scheduled Tribe (ST) borrowers and Women borrowers for setting up Greenfield Enterprises. The details of the scheme and its guidelines are available on website www.standupmitra.in. Banks are requested to instruct their branches for better implementation of the scheme and advise the progress of the scheme online through SLBC website by 07th of every month, for the preceding month.

Total No. of Branches	Number of branches which have given loan	LOANS GIVEN TO		
		No. of SC	No. of ST	No. of Women
7435	818	164	18	706

The bank wise data of Stand-up India as on 31.12.2018 is placed on page no.159.

10.8 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
PMEGP	4348	1570	92	1505	65	34.61

The information regarding loan sanctioned & disbursed by Banks under the above said scheme has been provided on page no. 161 of the Reference Book for information of the House. Data obtained from KVIC site is placed on page no.160-161. There is a difference in the number of projects sanctioned as reported by banks vis-a-vis the report downloaded from KVIC site. Member banks are requested to verify the data and confirm the correct position in this regard.

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11

PERFORMANCE UNDER SOCIAL SECURITY SCHEMES

11.1 PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA (PMJJBY)

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

NO. OF PMJJBY ENROLLMENTS IN FY 2018-19 As On 31.12.2018	NO. OF PMJJBY CLAIMS RECD. IN FY 2018-19 As On 31.12.2018	NO. OF PMJJBY CLAIMS SETTLED IN FY 2018-19 As On 31.12.2018	TOTAL (CUM.) NO. OF PMJJBY ENROLLMENTS TILL 31.12.2018	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 31.12.2018	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 31.12.2018
1499238	720	665	2813261	3158	2904

Related data is placed on page no.162 for information of the house.

11.2 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.

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

NO. OF PMSBY ENROLLMENTS IN 2018-19 As On 31.12.2018	TOTAL NO. OF PMSBY CLAIMS RECD As On 2018-19 As On 31.12.2018	TOTAL NO. OF PMSBY CLAIMS SETTLED As On 2018-19 As On 31.12.2018	TOTAL (CUM.) NO. OF PMSBY ENROLLMENTS TILL 31.12.2018	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 31.12.2018	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 31.12.2018
2261976	253	132	6629427	862	587

More granular data in this regard is placed on page no.162 or information of the house.

11.3 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.

NO. OF APY ENROLLMENTS IN FY 2018-19 As On 31.12.2018	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 31.12.2018
255094	1229613

The data is placed on page no.162 for information of the house.

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12

FINANCIAL INCLUSION

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

As clarified by RBI in their Circular RBI/2016-17/306 DBR.No. BAPD.BC. 69/22.01.001 /2016-17 dated May 18, 2017 :

A 'Banking Outlet' for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided for a minimum of 4 hours per day for at least five days a week. It carries uniform signage with name of the bank and authorization from it, contact details of the controlling authorities and complaint escalation mechanism. The bank should have a regular off-site and on-site monitoring of the 'Banking Outlet' to ensure proper supervision, 'uninterrupted service' except temporary interruptions due to telecom connectivity, etc. and timely addressing of customer grievances. The working hours/days need to be displayed prominently.

RBI, vide their Circular instruction FIDD.CO.LBS.No. 3712/02.01.001/2017-18 dated 05.06.2018, have 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 respect of Opening BOs in URCs, as on 31.12.2018, 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 30.09.2018	393
No. of URCs covered with BO as on 31.12.2018	407
No. of URCs provided with BO during the quarter ended 31.12.2018	14
Pending no. of URCs to be provided with BO	195

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 407 and 195 URCs are yet to be covered by BOs.

The details of Bank-wise target and achievements in this regard are placed on page nos. 163-166.

12.1.1 IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS

As notified by the Department of Financial Services, Government of India vide their letter F.No. – II_18015/68/2014-LWE-III dated 14.04.2018, there are 4“**Most Affected LWE Districts**” in Bihar. Credit extension by Banks in these districts, upto the quarter ended December 2018 during current FY, is as under:

SL. No.	District	Disbursement under ACP during the Year ended DEC'2018	Disbursement under ACP during the Year ended DEC'2017	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1.	Aurangabad	175340	186716	-6.09
2.	Gaya	291442	305751	- 4.68
3.	Jamui	91958	107250	-14.25
4.	Lakhisarai	58817	72051	-18.37
	TOTAL	617557	671768	-8.07

It is evident from the above data that extension of credit by banks in the Most Affected LWE Districts in Bihar has been lesser by Rs 2.11 Crores during the April – December period in the current FY 2018-19 as compared to the same period in last FY 2017-18.

12.1.2 BANKING FACILITY IN THE STATE

BRANCH	CSP	ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
7435	17504	6647	37222	4074192	3973874	60755152

NO. OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	2009	1553	1334	4896	12446
CO-OP BANK	165	64	57	286	0
RRB	1452	553	105	2110	5058
SMALL FINANCE BANK	62	38	43	143	0
TOTAL	3688	2208	1539	7435	17504

NO. OF ATMs					ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1414	2390	2622	6466	56632832	36520
CO-OP BANK	61	50	27	138	136200	0
RRB	0	0	0	0	3971087	702
SMALL FINANCE BANK	0	7	36	43	15033	0
TOTAL	1475	2447	2725	6647	60755152	37222

Bank-wise details are available on page no 167-171 of the Reference Book.

12.2 DIRECT BENEFIT TRANSFER (DBT)

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

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 of the beneficiaries 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. These Departments should update and correct their account number data base before submitting the same to banks for DBT to minimize the failed transactions and delay in receipt of funds by the beneficiaries.

12.2 1 STATUS OF MOBILE /AADHAR SEEDING

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
89772873	57747624	66330216	44708884

From the data presented in the above table, it can be seen that out of a total of 8.98 Crore active accounts in the State , 5.77 Crore (64.33%) are seeded with Mobile Numbers, 6.63 Crores (73.89%) are Aadhar seeded and 4.47 Crores (49.80%) are authenticated with the UIDAI. Also, 67.40% of Aadhar seeded accounts are authenticated with UIDAI.

The detailed report in this regard is placed on page no.172 for information of the house.

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13

DISCUSSION ON POLICY MATTERS

(I) INVOLVEMENT OF LDMS BY DISTRICT AUTHORITIES UNDER “ BIHAR RIGHT TO PUBLIC GRIEVANCE REDRESSAL ACT, 2015

Lead District Managers are being involved in investigating / replying / presenting complaint cases filed by complainants under Bihar Lok Shikayat Nivaran Adhikar Adhiniyam – 2015. This issue was flagged by the LDMS in their meetings with SLBC on 09.11.2018 and 31.01.2019 . They maintained that Bihar Right to Public Grievance Redressal Act, 2015 read with Bihar Right to Public Grievance Redressal Rules, 2016 is not applicable in respect of banking services. This Act has manifestly been enacted for the public authority of State and any complaint against State functionaries only may be entertained under the Act.

The Act defines the word “compliant” under section 2 (a) of the Act as under:

"Complaint" means any application made by citizen or group of citizen to a Public Grievance Redressal Officer for seeking any benefit or relief relating to any schemes, programme or services run in the State by the State Government or in respect of failure or delay in providing such benefit or relief, or regarding any matter arising out of failure in the functioning of, or violation of any law, policy, service, programme, or scheme in force in the State by a public authority but does not include grievance relating to the service matters of a public servant, whether serving or retired, or relating to any matter in which any Court or Tribunal has jurisdiction or relating to any matter under Right to Information Act, 2005 (Central Act No. 22 of 2005) or services notified under the Bihar Right to public Services Act, 2011 ."

Further, Public Authority is defined under section 2 (e) of the Act as under:

***"Public authority"** means the State Government and its departments and includes any authority or body or institution established or constituted by or under any law made by the State Legislature."*

Section 2(1) (e) of the Bihar Right to Public Grievance Redressal Rules, 2016 also defines public authority as under:

“लोक प्राधिकार” से अभिप्रेत है अधिनियम की धारा 2 (ड) में वर्णित राज्य सरकार और इसके विभाग और इसमें राज्य विधान मंडल द्वारा बनाई गयी किसी विधि द्वारा या उसके अधीन स्थापित या गठित प्राधिकार या संस्था सम्मिलित है।”

The provisions of the Act have made it abundantly clear that complaint may be filed by a citizen before Public Grievance Redressal Officer for seeking any benefit or relief relating to any schemes, programme or services **run in the State by the State Government** or in

respect of failure or delay in providing such benefit or relief, or regarding any matter arising out of failure in the functioning of, or violation of any law, policy, service, programme, or scheme in force in the State **by a public authority**. Further, definition is public authority (against whom complaint may be filed) made it clear that it means State Government and its departments and includes any authority or body or institution established or constituted by or under any law made by the State Legislature.

In view of the above, it is clear that Banks are out of preview of provisions of Bihar Right to Public Grievance Redressal Act, 2015 . It is relevant to mention here that there are well established grievance redressal systems in the Banks for their customers and any aggrieved person can approach the Bank with online/ manual complaint against any of its official/ Branch. Alternatively, aggrieved person from banking services may file complaint before the Banking Ombudsman under Banking Ombudsman Scheme, 2006. Act or omissions of any Bank official are also subject to vigilance complaint before Central Vigilance Commission.

This issue was raised in the 66th SLBC meeting also.

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

(II) DIGITIZATION OF LAND RECORDS, ISSUANCE OF LPC ONLINE AND GIVING ACCESS RIGHTS TO BANKS FOR NOTING THEIR CHARGES ONLINE AGAINST THE LAND RECORDS

Pursuant to GoB's decision, the exercise of digitizing land records is being carried out in all the districts. However, its completion is still awaited,

GoB is requested to start issuance of Land Possession Certificate Online to speed up credit extension by Banks.

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

14

ANY OTHER ISSUE CONSIDERED SUITABLE BY THE HOUSE

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ANNEXURE - I

**MINUTES
OF
MEETINGS**



STATE LEVEL BANKERS' COMMITTEE, BIHAR

HOTEL CHANAKYA, PATNA

MINUTES & ACTION POINTS

STATE LEVEL BANKERS' COMMITTEE, BIHAR

MINUTES OF THE 66TH REVIEW MEETING

The 66th review meeting of SLBC, Bihar was held on Saturday, 1st December 2018 at Hotel Chanakya from 11:00 AM onwards to review the progress made by Banks upto the quarter ended September 2018 during the current financial year.

Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister (Finance) Minister, Bihar chaired the meeting.

The meeting was attended by Shri Shrawan Kumar, Minister, Rural Development Department, Shri Rana Randhir Singh, Minister, Cooperative Department and Shri Pashupati Kumar Paras, Minister, Animal Husbandry & Fisheries Resources Department, Government of Bihar and senior officials from Government Departments, Banks and other institutions. The list of participants is attached as Annexure – I.

1. The meeting began with the welcome address by **Shri Sandeep Tewari, Chief General Manager, State Bank of India & Convenor, SLBC, Bihar**. Outlining banking activities and related issues in the state, Shri Tewari pointed out the following:

- Upto 30.09.2018, the member banks together have achieved 37.42% of the target under ACP (Rs 1,30,000 Crores) for the current FY. Against the annual target of Rs 60,000 Crores and Rs 20,000 Crores under Agriculture and MSME sectors respectively, Banks have achieved Rs 17,797 and Rs 10,809 Crores correspondingly. He was hopeful that Banks will be able to achieve 100% of the target this FY.
- The CD ratio stood at 42.43% as on 30.09.2018 and is required to be boosted to near the national average.
- Banks have opened BOs at 393 URCs out of 602 allotted to them as per RBI guidelines. Recently, the DFS identified 90 locations in the Aspirational Districts for opening Bos; out of which 63 locations are covered sufficiently by BOs opened by Banks. State Government's concurrence / confirmation is solicited to consider these locations as having been covered by Banking facilities and to report DFS accordingly.
- No arrangement has been made by the State Govt. for insurance of Crops under KCC scheme of Banks may tell upon issuance of new KCCs by Banks and hence their achievement under ACP.

- In notification made by GoB, the crop loss has been estimated to be 33% or more in 275 blocks declared drought hit. Banks are in readiness but as per RBI guidelines GoB has to substantiate the extent of crop loss for extending relief measures to farmer borrowers.
- Rising NPAs, which have escalated from 9.39% as on 31.03.2017 to 10.61% as on 31.03.2018 and further to 12.35% on 30.09.2018, is a matter of concern not only for Banks but also for all stake holders. Prompt and proactive action is required to expedite disposal of pending Certificate Cases and SARFAESI litigations.
- Digitization of land records, issuance of Land Possession Certificates on line, making agriculture and PoS related loan agreements / mortgages stamp duty free and reducing stamps duty in case of other loans are some of the issues resolution of which will help to boost credit off-take / digital transactions.

2.Triggering discussion on the agenda Shri Sushil Kumar Modi, Hon'ble Deputy Chief (Finance) Minister expressed his views on various points which is summarized as under:

- ❖ It is dissatisfactory to note that despite computerization of Banks, LDMs are compiling manual data for DLCC meetings and this has been cited by them as the reason for difference in data of Special DLCCs& SLBC. Further, no reason has been provided by LDMs of Banka and Katihar for difference in their data. Controllers of lead banks in these districts should look into the matter and take appropriate action for their indifferent attitude and submit full report in the next SLBC.
- ❖ Achievement under ACP is only 37.42% whereas 6 months have already elapsed. Achievement of some banks, e.g. CBI, MBGB, BGB, Syndicate Bank, Union Bank of India etc. is still below the state average of 37.42% which needs to be geared up. State Heads of CBI, MBGB, BGB and Union Bank of India assured to put in their concerted efforts in this regard.
- ❖ Despite sufficient prior intimation, State (Controlling) Head of Syndicate Bank has not participated in this meeting and a much junior officer has been delegated the responsibility which is not appropriate. Banks should ensure that the SLBC meetings are attended only by the State Heads or by the officials next in hierarchy. In no case any other junior official, be allowed to attend SLBC meetings.
- ❖ Jehanabad, Madhubani, Gopalganj and Banka districts are the bottom four districts in terms of ACP achievement with 25.97%, 26.38%, 26.50% and 26.93% of achievements respectively. Banks should analyze the performance of last 2 / 3 years to ascertain which district they are trailing in and take suitable steps to step up their performance so that the

overall achievement of these lagging districts could be bettered. The Controlling Heads of lead banks in these districts assured the house to share the concern with banks operating in these districts to gear up performance.

- ❖ Hon'ble Dy. Chief (finance) Minister wanted to know about the "psbloansin59minutes.com" and detailed modalities of applying for loan through it. It was explained by Shri R.K.Das, AGM, SLBC who also informed that 222 loan applications for loans amounting to Rs 59.60 Crores have been sanctioned in Bihar through this portal.

3.The following points were focused during deliberations made by the **Principal Secretary, Agriculture:**

- There are around 45 lac farmers registered with Agriculture Department, GoB with biometric authentication and farmers are required mandatorily to apply only on-line under all schemes of GoB. However, the facility of making online applications for loans under KCC is not available to farmers from banks. Only a few banks have the functionality of making application on-line which they need to publicise. Hon'ble Deputy Chief (Finance) Minister requested all Banks to ensure that the facility of on-line KCC application is made available to farmers so that we are able to generate 80-90% KCC applications online by 1st of April 2019. Further, on-line application be made mandatory gradually for availing KCC loans. SBI representative informed that they already have CRM application for applying all kinds of loan & they will publicise this functionality to be used by prospective KCC borrowers. DFS representative opined that a centralised and common dashboard, like "Vidya Laxmi Portal" meant for education loans, can be created for making KCC loan applications on-line.
- Agriculture department has been organizing Kisan Credit Camps at monthly intervals at block level for generation of KCC and other Agri related loan applications. The cumulative progress till date is as under:

i.	Applications received :	1,27,204
ii.	Applications sent to Banks:	67,225
iii.	Applications rejected :	3,209
iv.	KCC disbursed :	16,143
v.	KCC renewed :	35,570

It has been observed that many Branch Managers either do not attend camps or attend for a short while and officials from Revenue Department are not present in these Kisan Credit Camps in many blocks. Bank officials raised the issue of mandatory crop insurance for KCC.

- Agriculture Department has been providing Diesel Subsidy into Aadhar seeded accounts of farmers using their Aadhar numbers. But many DBT transactions get failed because accounts are not Aadhar seeded properly / mapped with NPCI portal. Though the rejection

rate has come down from 20-25% to 15-17%, still it is very high. When farmers approach bank branches for Aadhar seeding, they are advised that taking e-KYC is no longer mandatory. However, taking e-KYC has been permitted in DBT /subsidy linked accounts in the recent decision of Hon'ble Supreme Court. It was informed by SBI representative that many rejections also occur because related accounts are inoperative or are in stop status due to zero balance. SBI representative also requested that the current list of failed / rejected transactions be shared with all Banks along with reason assigned for their failure. DFS representative suggested that DBT beneficiaries may open PMJDY accounts with zero balance to obviate minimum balance requirements.

- Bank loan component is necessary for availing subsidy from GoB by farmer borrowers under Farm Mechanisation. As the loan sanctions is very few, subsidy available for Farm Mechanisation is not being utilised.
- Similarly, loans sanctioned by Banks for Vermiculture / Vermicompost and Horticulture activities are not good in numbers depriving farmers of subsidy available under "Rashtriya Bagwani Mission" and "Mukhya Mantri Bagwani Mission".
- Appreciable progress has been achieved in making 1% interest subvention available to eligible farmers by Banks. Out of Rs 10.00 Crores made available to NABARD for reimbursing the Banks, Rs 9.00 Crores (approx.) has been utilized and Rs 5.00 crores more is required. NABARD representative informed that though good amount has been claimed by banks, but these claims have been submitted only by a few banks and many banks are yet to submit claims. SLBC representative informed that the claim format requires classification of farmers into SC / ST which is not readily available with Banks & hence submission of claims is less. **Hon'ble Dy. Chief (Finance) Minister** advised Agriculture Department to ensure that requirement of SC / ST classification is done away with so that the benefit of 1% interest subvention could be passed on to maximum number of farmers.

4. Following important points were mentioned during discussion by The Secretary, Animal Husbandry and Fisheries Resources:

- Bandhan Bank has disbursed 538 Crores under dairy but subsidy from State Government has not been claimed. An official from department was sent to Bandhan Bank but details were not provided. Bandhan Bank representative informed that their data is correct and they have already provided product-wise & district-wise details to the Animal Husbandry and Fisheries Resources department. Now borrower-wise details have been asked a few days ago which will be submitted shortly. He clarified that Bandhan Bank extends micro-finance to women borrowers and their schemes are not a part of Government Subsidy

programme. SLBC representative advised that if Bandhan Bank is not financing dairy loans for purchase of milch cattle, it should not be reported by them under dairy.

- Similarly, good amount has been financed under Fishery and Poultry but Government subsidy has not been claimed. Many applications are lying unattended with bank branches and controllers of Bank are requested to follow up. SBI representative mentioned that the centralized on-line platform of Animal Husbandry & Fishery Resources Department for viewing & updating current status of all applications sent to Bank Branches, with access rights to controllers, is still awaited. It should be launched at the earliest for better performance monitoring by controllers in the said area.
- NABARD representative informed that Rs 16.82 Crore has been made available as Central Government subsidy for Bihar under dairy and submission of their claims is on-line.
- Secretary informed that an equal amount of Rs 16.82 Crores was made available as Top-Up subsidy from Bihar Govt. during last FY to encourage dairy projects but looking at the level of non-utilization, no provision of Top-Up subsidy has been made this year.
- **Hon'ble Dy. Chief (Finance) Minister** told that the basic issue is why subsidy is not being claimed. It should be discussed in Sub-Committee meetings.
- Principal Secretary (Finance) informed that a casewhere subsidy was not adjusted in loan account of the beneficiary, related to United Bank of India, Begusarai, came before him for 3rd hearing under Lok Shikayat. United Bank of India representative assured that it will be looked into and resolved at the earliest.

5. Chairman, Bihar Industries Association mentioned the following:

- The status of PCA imposed by RBI and its impact on Banks should be re-looked because banks are avoiding medium / big ticket size projects. Bihar Gramin Bank representative informed that their Bank is under PCA and therefore unable to finance loans. RBI representative submitted that PCA prohibitions are for venturing into new & risky sectors but taking up small ticket loans like KCC should not be an issue. DFS representative informed that they have taken up the matter with RBI which may result in easing norms and freeing some banks from PCA.
- Chairman, BIA wanted to know whether PNB in Patna has Forex facility or not. PNB representative responded that their New Market, Patna branch is authorized to deal in Forex and any specific issue in this regard, if brought to their notice, will be sorted out promptly.
- Over-emphasis is being given by banks on taking collaterals even in small loans whereas, loans upto 2 Crores should be sanctioned without collaterals under CGTSME. DFS representative told that Secretary MSME, GoI has issued clarifications in this regard.

Hon'ble Deputy (Finance) Minister mentioned that there are complaints in Janata Darbar that banks are asking for collaterals even for loans under MUDRA scheme. He advised to discuss, in the next SLBC meeting, the extent of big ticket loans covered under CGTMSE.

6. Chairman, Bihar Chamber of Commerce threw light on the following issues:

- ❖ Business & production expansion of many units are suffering due to PCA imposed by RBI because though they are doing well and maintaining accounts as per requirements, their increased credit requirements are not being financed because the Banks they are banking with are in PCA. This needs urgent redressal so that good units do not suffer.
- ❖ As mentioned in the SLBC booklet (page no.32), the achievement in financing to Medium Enterprises under ACP is only 10.84% which needs to be analysed because a good number of medium enterprises have come up in the State.
- ❖ Private Banks having CD Ratio less than 25% need to improve their financing in the state.
- ❖ Districts like Vaishali and Gaya, reeling under CD Ratio less than the State Average, have potential for growth as good units are established there. Efforts are needed in this direction.
- ❖ "psbloansin59minutes" is a good initiative for MSME Support. More awareness is required to be created regarding this for its full utilisation. BCC is ready to provide necessary logistic support in organizing awareness camps by Banks.

7. Discussing various issues related to SHGs and RSETIs, the Chief Executive Officer, JEEVIKA and Commissioner, Self-Employment discussed the following issues:

- Some Banks, except SBI, BoB, MBGB, UBGB, are still insisting on submission of KYC of all members / 3 members / 5 members for opening of SB accounts of SHGs. No uniform practice is being followed. RBI representative informed that they have issued advisory two times in this regard and would reiterate once again.
- Bank branches are demanding CIBIL score whereas loans to SHG are group loans and not individual loans. Since loans are to new SHGs, there is no credit history for them and CIBIL report is always blank, but it takes time and involves charges as well. RBI Master Circular does not stipulate CIBIL report for SHGs. RBI representative clarified that there is a circular for obtaining CIBIL scoring for all loans but taking into account the performance and track record of JEEVIKA it would be practical to do the loan first and obtain CIBIL scoring subsequently for confirmation and record.

- Coverage under social security schemes, namely PMJJBY and PMSBY, is being extended by JEEVIKA through LIC. Achievement on this count should be added to the performance shown by SLBC so that achievement of the State is reflected correctly. SLBC representative assured to include the same from next SLBC meeting.
- RSETI buildings are ready at four Centres – Saharsa, Madhepura, Kaimur and Nalanda but shifting of the Institute from its present location is not taking place.
- Though land has been allotted, construction of RSETI building has not been started at identified places by concerned Banks e.g. Sitamarhi (BoB), Supaul (SBI), Munger, Banka, Bhagalpur (UCO Bank), Samastipur, Khagaria (BoI).
- The extent of credit linkage of RSETI trained entrepreneurs is very low. If banks camp at the concluding/ valediction session of RSETI training programmes to decide credit linkage, it would increase the number of RSETI-trained persons settled with self-employment.

8.The Principal Secretary,Urban Development &Housing

Development mentioned the following points:

- ✓ UD &HD, GoB has asked for details of loans sanctioned by Banks under CLSS since launch of the scheme i.e. June 2015 but the response has been received from SBI only.As per details provided, out of a total of 8,059 housing loans sanctioned, only 1,055 loans have been sanctioned by SBI under CLSS which is merely 13% (approx.). During 2017-18, SBI has sanctioned 3,597 housing loans out of which only 644 i.e. 18% (approx.) are under CLSS.
- ✓ There should be a check point at the time of generating housing loan applications by the banks to ensure eligibility and consent of the applicant for coverage under CLSS in order to pass on the benefit of subsidy to maximum number of housing loan borrower individuals.
- ✓ Even the existing housing loans, subject to laid down norms, can be converted into CLSS housing loans. Banks should explore this avenue also.
- ✓ SBI representative clarified that there is no hitch on their part in this regard & a declaration form is already being provided along with application form. They organized a camp specifically for this purpose but the response has been very poor. Applicants are averse to come under CLSS for reasons best known to them. Hon'ble Dy. Chief (Finance) Minister requested all banks to publicize the benefits and convince more and more applicants to reap the benefits of CLSS.
- ✓ **Hon'ble Dy. Chief (Finance) Minister** exhorted that performance under CLSS should be included in the agenda of next SLBC and ATR be placed for review.
- ✓ The Principal Secretary, UD & HD, informed the house that with effect from 14th December 2018, the use of plastic is being banned throughout the State. He appealed to the banks to spread awareness in this regard among their branches/ offices/ employees/

customers and distribute jute / cloth bags to public to publicize ban of plastic and encourage use of alternatives.

9.The Principal Secretary, Rural Development mentioned the following points:

- RBI is requested to ease CIBIL & other norms, if necessary, in respect of SHGs for boosting finance to them because their performance is excellent.
- SBI should start construction work of RSETI building at Supaul. When SBI representative mentioned about the legal notice sent to Bank litigating land ownership, the Principal Secretary stated that it is immaterial and officials concerned have been advised to start construction. He also told that a communication to this effect would be sent to SBI also.
- It has been noticed that Banks deduct their loan installments / interest from amount credited to the accounts of beneficiaries under Government schemes e.g. Pradhan Mantri Awaas Yojna. In this regard, the **Dy. Chief (Finance) Minister** mentioned the instance of an MBGB branch in Aurangabad. MBGB representative clarified that this happened because the beneficiary had given the account no. of KCC account for DBT and the KCC account was NPA. Hence the amount credited to NPA KCC account got auto adjusted and reversal of the amount is a technical issue. However, he has taken note of it and will see that it is resolved.

10. Shri Shrawan Kumar, Hon'ble Minister, Rural Development also expressed his views on some issues which are summarized below:

- Rural Development is closely related to upliftment of the poor in which banks have a pivotal role to play. But unsatisfactory performance under various schemes suggests that banks are not extending cooperation to the desired extent.
- Rural area is widely spread in Bihar and bank branches are not commensurate with the rural population. More branches should be opened in rural areas. DFS representative informed that banks in Bihar have been advised to open Banking Outlets in villages not having banking facility within 5 KMs. **Hon'ble Dy. Chief (Finance) Minister** told that the 209 Banking Outlets remaining to be opened must be opened latest by the end of this year. He further informed that "Panchayat Sarkar Bhavan" have been constructed in 1,100 Panchayats in Bihar. These are double storied buildings and interested banks can open branches in these buildings. He advised that the Panchayati Raj Department should send the list of such Panchayats to Banks.

- Banks should ensure that bottlenecks are cleared and accounts of SHGs sponsored by JEEVIKA are opened promptly.
- UCO Bank and other banks who have not signed MoU for RSETI yet should do it without further delay because RSETIs are instrumental in training rural youth and generating self-employment for them. The number of credit linkage of RSETI trained candidates should be increased.
- Government is giving Rs 1,20,000 under PMAY (Rural). Banks should also sanction sufficient amount of loans under PMAY for the benefit of rural populace.

11. Shri Rana Randhir Singh, Minister, Cooperative expressed his views as under:

- तेरे शहर का पेट मेरे गाँव से पलता है ", गौरतलब रहे देश मेरा गाँव में बसता है "
- [The cities / towns are dependent on villages for their food requirements. It is to be noted that the nation resides in villages.]
- The launching of India Post Bank on 1st of September 2018 is a revolutionary step in the history of Indian Banking. Opening of more than 32 Crore Jan-Dhan accounts and performance of Banks under various schemes indicate that there has been considerable improvement in the area of banking in Bihar.
 - He appreciated the bankers and appealed to them to put in more efforts for further development of the State.

12. Shri Pashupati Kumar Paras, Minister, Animal Husbandry and Fishery Resources mentioned the following points:

- Performance of Banks are not upto mark so far as schemes of Animal Husbandry & Fisheries Resources Department is concerned. Subsidy earmarked is not being consumed. Less than 20% of applications forwarded to Banks have been sanctioned / disbursed. This requires immediate improvement.
- Still many villages / panchayats are not having banking facilities. Banks should open more Banking Outlets in unbanked areas. He informed that Saharbani Panchayat, wherein the ancestral village of Hon'ble Minister is situated, is surrounded by six panchayats and has together a total population of more than 50,000 but there is no bank branch.

13. SLBC Representative raised the following two points for information and necessary action by the house:

❖ **Shifting of SLBC Convenorship from SBI:** State Bank of India has been shouldering the responsibility of SLBC Convenorship in Bihar for the last 17 years. In order to offer fair opportunity to have required experience & inculcate expertise, it is imperative that SLBC Convenorship is entrusted to member banks, in turn. State bank of India has requested RBI to shift SLBC responsibility in Bihar from SBI to another member bank. RBI has informed that the request is under examination and has advised to include this subject as an agenda item in SLBC meeting.

RBI representative clarified before the house that the it was advised to be included in SLBC agenda to ascertain the opinion / concurrence of the house. **Hon'ble Dy. Chief (Finance) Minister** opined that SBI should continue as SLBC Convenor.

❖ **Involvement of LDMs by district authorities under "Bihar Lok Shikayat Nivaran Adhikar Adhiniyam, 2015":** Lead District Managers are being involved in investigating / replying / presenting complaint cases filed by complainants under Bihar Lok Shikayat Nivaran Adhikar Adhiniyam – 2015. Provisions of this Act read with Bihar Right to Public Grievance Redressal Rules, 2016, are not applicable in respect of banking services. This act has manifestly been enacted for the public authority of the state and any complaint against state functionaries only may be entertained under the act. LDMs have raised this issue in the meeting of SLBC with all LDMs in Bihar held on 09-11-2018 and voiced their concern over their undue involvement which is adversely affecting their proper functioning.

Hon'ble Dy. Chief (Finance) Minister requested the Principal Secretary (Finance) to look into and resolve the issue.

14. General Manager, Reserve Bank of India expressed his views as under:

- RBI is thankful to State Government for providing one wall of 534 blocks buildings free of cost for using them for popularizing and expanding Financial Inclusion initiatives.
- Education Department has briefed the press that banks are not opening accounts of minor students for DFT. It is to be noted that minors below 10 years may open bank account with their natural guardian. Minors above 10 years can open accounts in their names and operate the same subject to balance stipulations. Education Department should advise the names of banks which are not opening accounts of minor students.
- Increasing NPAs of Banks is matter of concern. Recovery mechanism needs to be strengthened.
- Data Integrity is a persisting issue. Soon a data package "ADEPT" is going to be launched.

- 16 districts are having CD Ratio less than 40%. They are required to take suitable steps to increase it.

15. Chief General Manager, NABARD, shared his thoughts on various issues as under:

- ✚ Joint Liability Group is an important component of priority sector. It is satisfactory to note that banks have achieved more than 100% of target set under JLG financing. However, majority of the financing has been done by Small Finance banks. Commercial Banks are required to step up credit expansion under this category.
- ✚ Insurance of crop financed under KCC scheme is a must. This issue should be resolved at the earliest failing which financing by banks under KCC will be adversely affected.
- ✚ Planning process should flow from bottom to top. In this regard, Potential Linked Plan has been prepared and shared with districts. Now Block Level and District Level Credit Plans should be prepared.
- ✚ Subsidy allocation for Bihar under DEDS is available to the tune of Rs 15.82 Crores of which only Rs 1.50 Crores (approx.) has been utilized. The process of claim submission/settlement is on-line. Banks should endeavor to make credit expansion under DEDS and claim subsidy.
- ✚ A programme named "e-Shakti" has been launched for digitization of SHGs and records of around 35,000 SHGs have been digitized. This would help in making and monitoring loan applications on-line.

16. Following points were put forth by Joint Secretary (FI), DFS :

- The concern shown by the house for opening Banking Outlets is topical and important. DFS has been monitoring all parameters of financial inclusion through a weekly VC with all Banks. Regarding opening Banking outlets in Aspirational & LWE districts, GoI is of the view that Brick and Mortar Branches should be opened in these areas to enable them to cope up with their specific structural weakness. Banking Outlets either in the form of a Brick & Mortar Branch or a BC Outlet may be opened at other unbanked locations.
- GoI has extended PMJDY beyond 14th August 2018 and some features of the scheme have been modified. Earlier it was household oriented now it focuses on unbanked individuals. The accidental coverage with RuPay card has been increased from 1 lac to 2 lacs. Overdraft facility has been increased from 5,000 to 10,000. Now there will be no conditions stipulated for overdraft upto Rs 2,000 in these accounts.
- At all India level, there are 33 Crore PMJDY accounts. Data analyzed at DFS end shows that coverage of PMJDY accounts under PMJJBY and PMSBY security schemes is only 1% &

7% respectively. This needs to be encouraged and active participation of Banks and State govt. is solicited.

- There is general issue of affecting DBT transfers due to accounts being stamped as closed status due to zero balance / non-compliance of minimum balance stipulations etc. If beneficiaries open PMJDY account for DBT this problem will not happen.

17. Dr S. Siddharth, Principal Secretary, Finance spoke on following specific points:

- ❖ This time a pre-SLBC meeting had to be organized for the purpose of ascertaining important issues that ought to be discussed in SLBC.
- ❖ Member banks and related government departments are requested to take the Sub-Committee meetings in true spirit and seriousness as important issues discussed in these meetings will form the very basis of agenda items of the SLBC meeting. This will help to make SLBC meetings issue based and to focus on bridging the policy gaps or initiating other remedial steps.
- ❖ Two important data points, C D Ratio and Achievement under ACP, will be reconciled before every SLBC meeting to ensure that data presented in DLCC and SLBC are not at divergence.
- ❖ In order to inculcate a sense of inter-Bank as well as intra-bank competition the Finance Department, GoB will carry out every quarter the ranking of bank branches and publish the list of 100 Top Performing and 100 Bottom Performing bank Branches in the State.

18.In his concluding remarks, the **Hon'ble Dy. Chief (Finance) Minister**, reiterated following important points for action by concerned stake holders:

- ✓ We have not discussed data / figures, except ACP, during this SLBC because disbursement of loans improve mostly in 3rd& 4th quarters. Last year the achievement under ACP was 91%. Let us endeavor to achieve 95% of our target of Rs 1,30,000 Crores under ACP this year. And there is a single formulae — identify the worst performing branches and improve them; the target will be achieved automatically.
- ✓ It has been noticed that junior officials from Banks are deputed to attend the SLBC meetings. It is to be ensured that SLBC meetings are attended invariably by State Head of Banks. The second most senior official should attend SLBC meetings in exceptional / unavoidable circumstances only. In no case any other official be deputed to attend these meetings.

- ✓ In order to make district level meetings more meaningful, DLCC meetings should be attended by Senior Officials from State Headquarters and the same official should attend these meetings for the entire FY to ensure fruitful review with continuity of proceedings. Participation and review by senior officials will help improve the performance of operating functionaries.
- ✓ Bihar Government has now got all the blocks in the State connected by BSWAN network. From the next SLBC meetings onwards, all the districts should also be connected through Video Conferencing so that they are also able to, participate, interact and respond.
- ✓ Banks are the entities which have adopted most the progress in technology and computerized their operations. I am surprised in this scenario, to learn, that on-line generation of KCC applications is difficult. Banks are requested to take necessary steps in this regard.
- ✓ GoB exited the Crop Insurance scheme because it was observed that farmers were not paid even 20-30% of the premium paid by the Governments. So, GoB has come out with its Fasal Sahayta Yojna. Regarding the mandatory nature of insurance for crop under KCC scheme of Banks, RBI and GoI should examine the same and decide how KCCs can be done without Crop Insurance.
- ✓ Looking at the slow pace of education loan being sanctioned by Banks and the increasing need, GoB has floated its own Student card Scheme and 35,000 (approx.) loans have been sanctioned under the scheme.
- ✓ GoB has declared 275 blocks as drought affected and is going to help the farmers with substantial funds. As mentioned by DFS representative, PMJDY now has a provision for overdraft up to Rs 10,000. Banks are requested to sanction as many overdrafts to people in drought hit area as possible to help the affected populace. As of now, the data in respect of overdraft in PMJDY accounts is not encouraging because out of a total of 3.21 Crore active PMJDY accounts overdrafts have been sanctioned to 4.45 lacs account holders only.
- ✓ It has been decided by GoB to constitute a separate Directorate for Institutional Finance in Bihar. This Directorate will include, besides other officials, experts from the field of Banking & Finance. This will help in better coordination among Banks, NBFCs and GoB.
- ✓ There are some issues raised by Banks which are pending for resolution. The reduction and rationalization of Stamp Duty is one such issue. Principal Secretary (Finance) may please look into it.
- ✓ Similarly, there is a pending issue of enhancing the limit of agriculture loans without any collateral security. The present limit of Rs 1 lac was fixed long back & needs a relook. The matter should be taken up accordingly with GoI and RBI by concerned department, GoB.

- ✓ There was a budget announcement by GoI regarding issuance of Fishery / Dairy /Poultry CreditCard on the lines of Kisan Credit Card carrying same rate of interest as on Agriculture Loans.However, it has not been operationalised so far. If it is operationalised, the Fishery / Dairy / Poultryborrowers will be charged only 4% of interest like KCC loans. DFS representative is requested to look into the matter.
- ✓ This meeting of SLBC has been very satisfactory. The focus of discussion has been on issues and not data. Banks have been doing well. To make the forthcoming SLBC meetings more meaningful and result oriented, it will be instrumental to collect the issues from various departments of GoB and send them well in advance to SLBC and banks so that Banks may come prepared and respond properly.

19. Sri R. K. Das, AGM (SLBC)extended vote of thanks to all participants for their active participation in the meeting and announced end of the meeting with the permission of the chair.

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ACTION POINTS

66th SLBC MEETING HELD ON 1ST DECEMBER 2018

ACP & CDR

1. Jehanabad, Madhubani, Gopalganj and Banka districts are the bottom four districts in terms of ACP achievement with 25.97%, 26.38%, 26.50% and 26.93% of achievements respectively. The Controlling Heads of lead banks in these districts assured the house to share the concern with banks operating in these districts to gear up performance.

(Action: PNB, CBI, UCO Bank)

2. Finance Department, GoB will carry out every quarter the ranking of bank branches and publish the list of 100 Top Performing and 100 Bottom Performing bank Branches in the State.

(Action: GoB, Finance Deptt.)

3. C D Ratio and Achievement under ACP should be reconciled before every SLBC meeting to ensure that data presented in DLCC and SLBC are not at divergence.

(Action: SLBC & GoB, Finance Deptt.)

AGRICULTURE & ALLIED ACTIVITIES

4. As per RBI guidelines, declaration of actual crop loss % is a prerequisite for extending relief measures by Banks in drought declared areas. Banks are in readiness but the related declaration by Government is awaited.

(Action: GoB, Agriculture; Disaster Management Deptt.)

5. Digitization of land records and on-line issuance of Land Possession Certificates should be made available to expedite Agriculture and other financing.

(Action: GoB, Revenue & Land Reforms Deptt.)

6. The functionality of making on-line application by prospective KCC borrowers should be developed so that banks are able to generate 89-90% applications by 1st of April 2019.

(Action: All Banks)

7. It has been observed that many Branch Managers either do not attend camps or attend for a short while and officials from Revenue Department are not present in these Kisan Credit Camps in many blocks. Number of KCC camps should be restricted to 4 or 5 and these camps should be held prior to the beginning of Crop Season.

(Action: All Banks/ GoB, Agriculture; Revenue Deptt.)

8. Though the rejection rate in Agriculture related DBT has come down from 20-25% to 15-17%, still it is very high. The current list of failed / rejected transactions be shared with all Banks alongwith reason assigned for the failure.

(Action: SLBC, All Banks/ GoB, Agriculture Deptt.)

9. Requirement of SC / ST classification is done away with so that the benefit of 1% interest subvention could be passed on to maximum number of farmers.

(Action: All Banks/ GoB, Agriculture Deptt.)

10. Banks who have not lodged their claims for reimbursement of 1% KCC Interest Subsidy to do so with NABARD, immediately.

(Action: All Banks)

11. If Bandhan Bank is not financing dairy loans for purchase of milch cattle, it should not be reported by them under dairy.

(Action: Bandhan Bank, SLBC)

12. Centralized on-line platform of Animal Husbandry & Fishery Resources Department for viewing & updating current status of all applications sent to Bank Branches, with access rights to controllers, is still awaited.

(Action: GoB, AH & Fisheries Deptt.)

13. The issue of non-utilisation of subsidy under Animal Husbandry and Fishery resources schemes should be discussed in Sub-Committee Meetings.

(Action: SLBC/ GoB, AH & Fisheries Deptt.)

14. Issue of enhancing the limit of agriculture loans without any collateral security should be taken up GoI and RBI.

(Action: GoB, Agriculture; Finance Deptt.)

15. As per the Union Budget for 2018-19, Allied Agriculture activities like Dairy, Poultry, Fisheries etc. are brought under the ambit of KCC scheme carrying same interest rate. It has not been operationalised so far. Request Government of India to issue requisite Notification.

(Action: Department of Financial Services, GoI)

16. Regarding the mandatory nature of insurance for crop under KCC scheme of Banks, RBI and GoI should examine the same and decide how KCCs can be done without Crop Insurance.

(Action: GoB, Agriculture; Cooperative Deptt. / SLBC/RBI)

FINANCIAL INCLUSION

17. RSETI buildings are ready at four Centres – Saharsa, Madhepura, Kaimur and Nalanda but shifting of the Institute from its present location is not taking place.

(Action: SBI & PNB)

18. Though land has been allotted, construction of RSETI building has not been started at Sitamarhi (BoB), Supaul (SBI), Munger, Banka, Bhagalpur (UCO Bank), Samastipur, Khagaria (Union Bank).

(Action: SBI, BoB, UCO Bank & Union Bank)

19. If banks camp at the concluding/ valediction session of RSETI training programmes to decide credit linkage, it would increase the number of RSETI-trained persons settled with self-employment.

(Action: All Banks)

20. Performance under CLSS should be included in the agenda of next SLBC and ATR be placed for review.

(Action: SLBC)

21. SBI should start construction work of RSETI building at Supaul. The litigation built up by sending legal notice is immaterial and officials concerned have been advised by UD & HD Department to start construction. A communication to this effect would be sent to SBI also.

(Action: SBI/ GoB, UD & HD Deptt.)

22. RBI is requested to ease CIBIL & other norms, if necessary, in respect of SHGs for boosting finance to them because their performance is excellent.

(Action: RBI)

23. Coverage under social security schemes, namely PMJJBY and PMSBY, is being extended by JEEVIKA through LIC. Achievement on this count should be added to the performance shown by SLBC so that achievement of the State is reflected correctly.

(Action: Jeevika & SLBC)

24. Remaining 209 Banking Outlets must be opened latest by the end of this year.

(Action: All Banks)

25. "Panchayat Sarkar Bhavan" have been constructed in 1,100 Panchayats in Bihar. Interested bank can open branches in these buildings. Panchayati Raj Department should send the list of such Panchayats to Banks.

(Action: GoB, Panchayati Raj Deptt.)

26. PMJDY now has a provision for overdraft up to Rs 10,000. Banks are requested to sanction as many overdrafts to people in drought hit area as possible to help the affected populace.

(Action: All Banks)

NPAs

27. Prompt and proactive action is required to for quick disposal of Certificate Cases and litigations related to SARFAESI.

(Action: GoB, Land Revenue; Finance Deptt.)

DLCC / SLBC MEETINGS

28. LDMs of Banka and Katihar districts have not provided reasons for difference in data presented in Special DLCC and data presented in SLBC despite intimation. Controllers of lead banks in these districts should look into the matter and take appropriate action for their indifferent attitude and submit full report in the next SLBC.

(Action: SLBC/ UCO Bank & CBI)

29. SLBC meetings should invariably be attended only by the State Heads. The second most senior official should attend SLBC meetings in exceptional / unavoidable circumstances only. In no case any other official, be deputed to attend these meetings.

(Action: All Banks)

30. From the next SLBC meetings onwards, all the districts should also be connected through Video Conferencing so that they are also able to participate, interact and respond.

(Action: GoB, BELTRON)

31. SBI should continue as SLBC Convenor.

(Action: SLBC& RBI)

COMPLIANCE

32. Some Banks, except SBI, BoB, MBGB, UBGB, are still insisting on submission of KYC of all members / 3 members / 5 members for opening of SB accounts of SHGs. No uniform practice is being followed. RBI to reiterate its extant guidelines.

(Action: RBI & All Banks except SBI, BoB, MBGB, UBGB)

MISCELLANEOUS

33. Lead District Managers are being involved in investigating / replying / presenting complaint cases filed by complainants under Bihar Lok Shikayat Nivaran Adhikar Adhiniyam – 2015 whereas provisions of this Act are not applicable in respect of banking services. LDMs have raised this issue which is adversely affecting their proper functioning.

(Action: GoB, Finance Deptt)

34. The extent of Big-Ticket Loans covered under CGTSME be discussed in the next SLBC.

(Action: SLBC)

35. A case wherein subsidy was not adjusted in loan account of a beneficiary, related to United Bank of India, Begusarai, has to go for 3rd hearing under Lok Shikayat.

(Action: United Bank of India)

36. There are complaints in Janata Darbar that banks are asking for collaterals even for loans under MUDRA scheme.

(Action: All Banks)

37. It has been noticed that Banks deduct their loan installments / interest from amount provided into the bank accounts of for specific utilisation under Government schemes e.g. Pradhan Mantri Awaas Yojna. There was such an instance recently in a MBGB branch at Aurangabad.

(Action: MBGB & all other Banks)

38. The long pending issue of reduction and rationalization of Stamp Duty on agreements / mortgages in respect of bank loans should be looked into.

(Action: GoB, Registration Deptt.)

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GLOSSARY

ACP	Annual Credit Plan
ADEPT	Automated Data Extraction Project
AH & Fish	Animal Husbandry & Fisheries Resources
Approx	Approximately
ATR	Action Taken Report
BLBC	Block Level Banker Committee
BCC	Bihar Chamber of Commerce
BC Outlet	Banking Correspondent Outlet
BIA	Bihar Industries association
BOs	Banking Outlets
BOB	Bank of Baroda
BSWAN	Bihar State Wide Area Network
CBI	Central Bank of India
CD Ratio	Credit Deposit Ratio
CGM	Chief General Manager
CGTMSE	Credit Guarantee Fund Trust for Micro & Small Enterprises
CIBIL	Credit & Information Bureau of India Limited
CLSS	Credit Linked Subsidy Scheme
CSP	Customer Service Point
DBT	Direct Benefit Transfer
DEDS	Dairy Entrepreneurship Development Programme
DEPTT	Department
DFS	Department of Financial Services
DLCC	District Level Consultative Committee
DLRC	District Level Review Committee
FY	Financial Year
GoB	Government of Bihar
GoI	Government of India
JLG	Joint Liability Group
KCC	Kisan Credit Card
KMs	Kilometers

LDM	Lead District Manager
LWE	Left Wing Extremism
MoU	Memorandum of Understanding
MSME	Micro, Small & Medium Enterprises
NPA	Non Performing Assets
NPCI	National Payment Corporation of India
PCA	Prompt Corrective Action
PMAY	Pradhan Mantri Awas Yojna
PMEGP	Pradhan Mantri Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojna
PMJDY	Pradhan Mantri Jan Dhan Yojna
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojna
PMSBY	Pradhan Mantri Suraksha Bima Yojna
PNB	Punjab National Bank
RBI	Reserve Bank of India
RSETI	Rural Self Employment Training Institute
SARFAESI	Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002
SBI	State Bank of India
SHG	Self Help Group
SLBC	State Level Banker Committee
UD & HD	Urban Development and Housing Department
URCs	Unbanked Rural Centres

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66TH SLBC REVIEW MEETING DATED 01.12.2018 AT HOTEL CHANAKYA, PATNA
LIST OF PARTICIPANTS

Sl. No.	Name of the Participants	Designation/Office
Ministers		
1	Sri Sushil Kumar Modi	Dy. CM & Finance Minister, Govt. of Bihar
2	Sri Shrawan Kumar	Minister, Rural Development, Govt. of Bihar
3	Sri Rana Randhir Singh	Minister, Co-operative, Govt. of Bihar
4	Sri Pashupati Kumar Paras	Minister, Animal & Fisheries Resources, Govt. of Bihar
State Govt.		
1	Sri S. Siddharth	Principal Secretary, Finance Govt. of Bihar
2	Sri Sudhir Kumar	Principal Secretary, Agriculture Deptt.
3	Sri Chaitanya Prasad	Principal Secretary, Urban Dev. & Housing Deptt.
4	Smt. N. Vijaya Laxmi	Secretary AFRD, Animal & Fisheries Resources Deptt.
5	Sri Balamurugan D.	CEO JEEVIKA, Rural Development Deptt.
3	Smt. Rachana Patil	Registrar, Co-operative Societies, Co-operative Deptt.
6	Sri Vinod Singh	Director, Animal Husbandry Deptt.
7	Sri B.K. Mishra	Director, Revenue & Land Reforms Deptt.
8	Sri Nishat Ahmed	Director Fisheries, Animal & Fish Resources Deptt.
9	Sri A. K. Jha	Director, Dairy Deptt.
10	Sri Amitabh Mishra	Joint Secretary, Deptt. of Finance
11	Sri Chandra Prakash	Dy. Secy. Finance, Deptt. of Finance
12	Sri Rajeev Ranjan	Banking & Finance expert, Deptt. of Finance
14	Sri Mrinayak Das	Dy. Secy. Finance, OSD, Deptt. of Finance
15	Sri V.K. Chaudhary	D.I.G., C.I.D., Deptt.
16	Sri Karun Kumar Sinha	Dy. Director, Agriculture Deptt.
17	Sri Shubhendu Dutta	Administrative Officer, AIC, PATNA
RBI & NABARD		
1	Sri S K Majoomdar	Chief General Manager, NABARD
2	Sri Dr. Dharendra Kumar	General Manager, NABARD
3	Sri Anjani Kumar Verma	Assistant General Manager, NABARD
4	Sri Manoj Ranjan	GM, FIDD, Reserve Bank of India
5	Sri Niraj Kumar	Assistant General Manager, Reserve Bank of India
6	Ms Riya Rani	Manager, Reserve Bank of India
7	Sri B K Mishra	Manager, NABARD
Member Banks		
1	Sri Sandeep Tewari	Chief General Manager, State Bank of India
2	Sri Pradeep Kumar Ghosh	General Manager NW-I, State Bank of India
3	Sri V.S. Negi	General Manager NW-III, State Bank of India
4	Sri Dinesh Kumar Paliwal	General Manager, Punjab National Bank
5	Sri M K Bajaj	General Manager, Central Bank of India
6	Sri D.S. Shaligram	General Manager, Uttar Bihar Gramin Bank
7	Sri Devesh Kumar	Dy. General Manager (ABU), State Bank of India
8	Sri Parijat Saurabh	Dy. General Manager (SME), State Bank of India
9	Sri Apresh K Dennis Das	Dy. General Manager (FI & MF), State Bank of India
10	Sri P K Mohanty	Chairman, Madhya Bihar Gramin Bank
11	Sri P.S. Jha	Chairman, Bihar Gramin Bank
12	Sri R.K. Goyal	Dy. General Manager, Bank of Baroda
13	Sri Ch. S. Sastry	Dy. General Manager, Andhra Bank

14	Sri G. B. Tripathy	Dy. General Manager, Union Bank
15	Sri Debananda Sahoo	Dy. General Manager, Canara Bank
16	Sri Himanshu Kansal	Dy. General Manager, Allahabad Bank
17	Sri Shivesh Kumar Jha	Dy. General Manager, IDBI Bank
18	Sri D.S. Rathore	Dy. General Manager, UCO Bank
19	Sri Anil Kumar Singh	Zonal Manager, Bank of India
20	Sri Girija Shankar Mishra	Zonal Manager, Indian Bank
21	Sri M.K. Jha	Zonal Head, Dena Bank
22	Sri Sajid Ahmad	Dy. Zonal Head, Corporation Bank
23	Sri Ranjan Kumar Singh	Circle Head, Oriental Bank of Commerce
24	Sri R.K. Das	Asst. General Manager SLBC, State Bank of India
25	Sri K.J. Shorey	Asst. General Manager, United Bank of India
26	Sri S.K. Bhargava	Asstt. General Manager, Union Bank of India
27	Sri Gautam Kumar	Asstt. General Manager, IDBI Bank
28	Sri Sudhanshu Shekhar	Asstt. General Manager, UCO Bank
29	Captain Praveer Bharti	Asstt. General Manager, Bank of Baroda
30	Sri B.Venkata Narayana	Sr. Regional Manager, Indian Overseas Bank
32	Sri V.K. Chowdaish	Asstt. General Manager, Vijaya Bank
33	Sri Gopa Chatterjee	Cluster Head, Axis Bank
34	Sri Amit Balajee	Circle Head HDFC Bank Ltd.
35	Sri S. Roy Chaudhary	Zonal Head, ICICI Bank
36	Sri Rohanesh Narain	Regional Head, IndusInd Bank
37	Sri Subhajit Mitra	Regional Head, Bandhan Bank
38	Sri Neeraj Kumar	AVP, Bandhan Bank
39	Sri Sudhanshu Kumar	AVP & Nodal Officer, Axis Bank
40	Sri Sunny G Abraham	AVP & Area Head, Federal Bank
41	Sri Ashish Bhaskar	State Manager, Ujjivan SFB
42	Sri Vikas Kumar	Zonal Head, Utkarsh SFB
43	Sri Chandra Shekhar Singh	MD, Bihar State Co-operative Bank
44	Ms Veena	Chief Manager, UCO Bank
45	Sri R S Sharma	Chief Manager, Central Bank of India
46	Sri Ashok Kumar	Chief Manager, Punjab & Sindh Bank
47	Dr. Sri Sandhir Kumar	Lead District Manager, Patna
48	Sri R.K. Singh	Lead District Manager, Munger
49	Sri Ajay Kumar Sinha	Lead District Manager, Madhubani
50	Dr. N.K. Singh	Lead District Manager, Muzaffarpur
51	Sri R.N. Sharma	Lead District Manager, Jehanabad
52	Sri Rajen Kumar	Lead District Manager, Gopalganj
53	Sri A.N. Acharya	Lead District Manager, Banka
54	Sri Kapileshwar Mandal	Senior Deputy Collector (Banking), Patna
55	Sri Shankar Prasad	Senior Deputy Collector (Banking), Muzaffarpur
56	Sri Vidya Bhushan Shah	Sr. Manager, Indian Bank
57	Smt Kiran Singh	Sr. Manager, Bank of Maharashtra
58	Sri Gaurav Kumar	Sr. Manager, Bank of Maharashtra
59	Sri Uttam Kumar	Sr. Manager, MBGB
60	Sri Jay Prakash	Sr. Manager, United Bank of India
61	Sri Deo Bhushan	Sr. Manager, Bank of Baroda
62	Smt Sneha Singh	Manager, Allahabad Bank
63	Ms Nisha Jaiswal	Manager, Vijaya Bank
64	Sri Mukesh Agrawal	Manager, Union Bank of India
65	Sri Uma Prasad	Manager, ICICI Bank
66	Sri Shamaraja Bhatt	Manager, Karnataka Bank

67	Sri Ashok Kumar Sharma	Manager , J&K Bank
68	Sri Arun Henrey E	Manager, South Indian Bank
Others:-		
1	Dr. P.K. Gupta	KVIC, Patna
2	Sri Mukesh Chandra Sharan	PC-FI, Jeevika
3	Sri A.K. Thakur	Consultant (F.I) , Jeevika
4	Sri P.K. Agrawal	President, Bihar Chamber Of Commerce
5	Sri K.P.S. Keshri	President, Bihar Industries Association
6	Sri Madan Pathak	State Mission Manager, NULM
7	Sri R K Singh	ADG/ UIDAI, Patna
8	Sri Rajeev Sood	DGM, SIDBI
9	Sri Umesh Prasad	SDPO
10	Sri Kumar Arvind Sinha	BSSC, Education Deptt.
11	Sri Thomas Antony T	Regional Chief, HUDCO
12	Sri Vijay Kumar	Regional Manager, National Housing Bank

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**बिहार सरकार
उद्योग विभाग, बिहार, पटना।**

दिनांक 08.01.2019 को प्रधान सचिव, उद्योग विभाग की अध्यक्षता में हुई SLBC SUB COMMITTEE ON INDUSTRY की बैठक की कार्यवाही :-

उपस्थिति :- विवरणी संलग्न।

(1). **PMEGP :-** पी०एम०ई०जी०पी०, एम०आई०एस० पोर्टल से प्राप्त अद्यतन प्रतिवेदन के अनुसार राज्य के भौतिक लक्ष्य 4348 एवं वित्तीय (मार्जिन मनी) लक्ष्य 10869.00 लाख के विरुद्ध अबतक 15482 आवेदन पत्र DLIFC से चर्याजित कराकर विभिन्न बैंकों में भेजा गया है। बैंकों द्वारा अबतक कुल 1451 ऋण आवेदकों को मार्जिनमनी राशि का भुगतान किया गया है जिसकी राशि ₹4485.00 लाख है। यह कुल वित्तीय लक्ष्य का 41.26 प्रतिशत है। बैंकों में कुल 6725 आवेदन ऋण स्वीकृत एवं भुगतान हेतु लंबित है। बैठक में उपस्थित बैंकों की स्थिति निम्नवत् पायी गयी।

(राशि लाख में)

क्र०	बैंक का नाम	लक्ष्य		प्रेषित आवेदन संख्या	मार्जिन मनी भुगतान		बैंकों में लंबित आवेदनों की संख्या	अभ्युक्ति/निदेश	
		भौतिक	मार्जिन मनी		मार्जिन मनी	संख्या			
1	2	3	4	5	6	7	8	9	10
1.	Axis Bank LTD	137	340	54	169	01	02	37	प्राइवेट क्षेत्र के बैंकों की स्थिति अत्यन्त असंतोषजनक है। 15 दिनों के अन्दर उन्हें लंबित आवेदनों का निष्पादन एवं लक्ष्यानुसार ऋण स्वीकृत करने का निदेश दिया गया।
2.	Bandhan Bank	132	330	13	39	00	00	11	
3.	HDFC Bank	145	362	29	105	00	00	29	
4.	ICICI Bank	127	315	25	86	00	00	18	
5.	IDBI Bank	114	284	155	610	30	90	59	
6.	Bank of Maharashtra	07	17	36	102	02	06	27	बैंकों द्वारा माह फरवरी, 2019 तक लक्ष्य पूरा करने का आश्वासन दिया गया। बैंकों को ऋण स्वीकृति एवं भुगतान में तेजी लाने का निदेश दिया गया।
7.	Canara Bank	229	572	786	2813	104	295	337	
8.	C.B.I	345	864	1037	3302	122	341	290	
9.	Corporation Bank	65	160	62	217	04	16	54	
10.	Indian Bank	115	288	225	799	31	128	149	
11.	I.O.B	105	265	137	546	25	89	69	
12.	MBGB	98	246	2608	3491	82	165	1063	
13.	P.N.B	395	986	2259	8298	206	900	930	
14.	S.B.I	563	1407	2811	8730	195	504	606	
15.	Syndicate Bank	91	229	102	312	14	29	62	
16.	United Bank	95	241	278	1069	51	233	154	
17.	U.B.G.B	183	458	776	1773	116	206	394	

(अनुपालन संबंधित बैंक एवं उद्योग विभाग)

➤ प्राइवेट क्षेत्र के बैंकों की समीक्षा हेतु दिनांक-22.01.2019 को 12:00 बजे एक विशेष बैठक आयोजित करने का निदेश दिया गया।

(अनुपालन संबंधित बैंक एवं उद्योग विभाग)

➤ **लक्ष्यानुसार आवेदन पत्र का सृजन :-**समीक्षा के दौरान पाया कि कुछ बैंक यथा एक्सिस बैंक, बंधन बैंक, एचडीएफसी बैंक, आईसीआईसी बैंक, इंडसइण्ड बैंक एवं कोटक महिन्द्रा बैंक को लक्ष्यानुसार आवेदन पत्र अद्यसारित नहीं है। ऐसे बैंकों को अपने स्तर से आवेदन पत्र सृजित कर DLIFC से अनुशंसा प्राप्त करने का निदेश-दिया गया, साथ ही महाप्रबंधक, जिला उद्योग केन्द्रों को भी उपरोक्त बैंकों को लक्ष्यानुसार आवेदन पत्र सृजन करने हेतु निदेश दिया गया।

(अनुपालन संबंधित बैंक एवं उद्योग विभाग)

कृ०प०३०

RANJAN KUMAR(SATISH SIR)1068

(2). नीलाम वाद-

➤ पी0एम0ई0जी0पी0 एवं औद्योगिक ऋणियों के विरुद्ध लंबित नीलाम वादों की समीक्षा की गयी बैठक में उपस्थित नीलाम पत्र पदाधिकारी द्वारा लंबित वादों का स्थिति निम्नवत् बतायी गयी :-

क्र० सं०	जिला का नाम	नीलाम वादों की सं०	बकाया राशि (लाख में)	अद्यतन स्थिति	अभ्युक्ति/निदेश
1	2	3	4	5	6
1.	पटना	03	5.25	धारा-07 का नोटिस निर्गत	D.W/B.W वारंट निर्गत कर अंचलाधिकारी को देने का निदेश दिया गया।
2.	शेखपुरा	03	7.95	धारा-07 का नोटिस निर्गत	
3.	मुजफ्फरपुर	49	275.24	धारा-07 का नोटिस निर्गत एवं बी डब्लू की कार्रवाई की जा रही है।	
4.	सिवान	16	41.37	धारा-07 का नोटिस निर्गत	
5.	किशनगंज	13	-	04 मामले का निष्पादन हो गया है। 02 में गिफ्ततारी वारंट पुलिस अधिक्षक के माध्यम से निर्गत किया गया है शेष में धारा-07 का नोटिस किया गया है।	
6.	वैशाली	शून्य	शून्य	बैंको से सूची की मांग की जा रही है।	

➤ बैठक में उपस्थित संयोजक राज्यस्तरीय बैंकर्स समिति एवं बैंको के पदाधिकारियों को लंबित नीलाम वादों की सूची उपलब्ध कराने का निदेश दिया गया, साथ महाप्रबंधक, जिला उद्योग केन्द्रों को नीलाम पत्र पदाधिकारी से सम्पर्क कर लंबित वादों की सूची प्राप्त करने का निदेश दिया गया। (अनुपालन नीलाम पत्र पदा०, बैंक एवं महा० जि०३० केन्द्र,)

(3). **SIPB**: SIPB अंतर्गत लंबित ऋण आवेदनों की समीक्षा की गयी। लंबित आवेदनों की समीक्षा हेतु दिनांक-16.01.2019 को बैंकों एवं उद्यमियों के साथ बैठक आयोजित करने का निदेश दिया गया। (अनुपालन सभी बैंक एवं SIPB)

सधन्यवाद बैठक की कार्यवाही समाप्त की गई।

ह०/-

उद्योग निदेशक,
बिहार, पटना।

ज्ञापांक...5/0.../सं०सं०-03/30नि०/वेबिं(SLBC Sub)-07/2018

पटना, दिनांक...24/1/19

प्रतिलिपि :- संबंधित सभी पदाधिकारियों/बैंकर्स को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

2. सभी जिला पदाधिकारी, बिहार एवं महाप्रबंधक, सभी जिला उद्योग केन्द्रों को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

3. आई० टी० प्रबंधक, उद्योग विभाग को विभागीय वेबसाइट पर अपलोड करने एवं संबंधित सभी पदाधिकारियों/बैंकर्स के ई०मेल आई० डी० पर भेजने हेतु प्रेषित।

उद्योग निदेशक,
बिहार, पटना।

दिनांक 21.11.2018 को 4.00 बजे अपराह्न में कृषि विभाग, विकास भवन, पटना के सभा कक्ष में आयोजित बिहार राज्य स्तरीय बैंकर्स समिति की कृषि की उप समिति । की बैठक की कार्यवाही।

1. उपस्थिति : पंजी में संधारित।
2. माननीय मंत्री, कृषि द्वारा बैंकों से सम्बद्ध कृषि विभागीय योजनाओं/के०सी०सी० ऋण/कृषि यांत्रिकरण योजना/कृषि टर्म लोन/Agriculture Infrastructure तथा अन्य योजना अन्तर्गत ऋण वितरण की अद्यतन स्थिति की समीक्षा की गई। समीक्षा के क्रम में नये के० सी० सी० आवेदनों की उपलब्धि 13.95%, कृषि यांत्रिकरण योजना अन्तर्गत 10.56%, Agriculture Infrastructure अन्तर्गत 4.86%, Storage facility अन्तर्गत 4.56%, कृषि टर्म लोन अन्तर्गत 48.6%, कृषकों के JLG अन्तर्गत 189.89% उपलब्धी पाई गई। माननीय मंत्री, कृषि द्वारा बताया गया कि वित्तीय वर्ष 2018-19 की छः माह की उपलब्धि प्रतिवेदन में लक्ष्य का 50% उपलब्धि होनी चाहिए थी। उपलब्धि कम रहने पर खेद व्यक्त किया गया। उन्होंने उपस्थित बैंक अधिकारियों से योजना (Planning) तैयार कर दिसम्बर 2018 माह तक लक्ष्य को प्राप्त करने हेतु आवश्यक कार्रवाई करने का निदेश दिया।
(कार्रवाई-एस० एल० बी० सी०, सभी बैंक के Controlling Head)
3. बिहार राज्य स्तरीय बैंकर्स समिति के प्रतिनिधि द्वारा बताया गया कि वित्तीय वर्ष 2018-19 में दिनांक 30.09.18 तक राज्य के Annual Credit Plan अन्तर्गत कृषि प्रक्षेत्र में 60000(साठ हजार) करोड़ रुपये लक्ष्य के विरुद्ध 17797 करोड़ रूपया की उपलब्धी हुई है जो लक्ष्य का 29.66% है। उन्होंने किसान क्रेडिट कार्ड ऋण वितरण में उपलब्धि कम होने का कारण बिहार राज्य फसल सहायता योजना अन्तर्गत फसलों की बीमा अनिवार्य(Mandatory) नहीं होने की सूचना दी। उन्होंने बताया कि भारतीय रिजर्व बैंक के दिशा-निदेश के अनुसार के० सी० सी० ऋण के लिए फसल बीमा अनिवार्य है तथा पूर्व में प्रधानमंत्री फसल बीमा योजना अन्तर्गत यह प्रावधान राज्य में लागू था। माननीय मंत्री, कृषि द्वारा के० सी० सी० ऋण वितरण में फसल बीमा के सम्बन्ध में आवश्यक निर्णय हेतु संचिका शीघ्र उपस्थापित करने का निदेश दिया गया ताकि इसे माननीय वित्त मंत्री के समक्ष आवश्यक कार्रवाई हेतु उपस्थापित किया जा सके तथा आगामी रबी मौसम के पूर्व इसकी अधिसूचना निर्गत हो सके।
(कार्रवाई-सांख्यिकी कोषांग, कृषि निदेशालय, पटना)
4. माननीय मंत्री, कृषि द्वारा बताया गया कि विगत पाँच माह से राज्य के सभी प्रखंडों में प्रत्येक माह के 15 तारीख तथा अवकाश की स्थिति में दूसरे कार्य दिवस के दिन किसान क्रेडिट कैम्प का आयोजन किया जा रहा है। दिनांक 16.11.2018 को आयोजित प्रखंड स्तरीय क्रेडिट कैम्प में 27 जिलों से प्राप्त प्रतिवेदन के अनुसार 378 प्रखंडों में से 216 प्रखंडों में बैंक अधिकारी उपस्थित हुए तथा शेष 162 प्रखंडों में उपस्थित नहीं हो सके। जिन प्रखंडों में बैंक अधिकारी उपस्थित नहीं हो सके उसकी सूची आवश्यक कार्रवाई हेतु सहायक महाप्रबंधक, एस० एल० बी० सी० को भेजने का निदेश दिया गया।
(कार्रवाई-सांख्यिकी कोषांग, कृषि निदेशालय, पटना)
5. माननीय मंत्री, कृषि द्वारा पूरे राज्य में कृषकों ने किसान क्रेडिट कार्ड निर्माण हेतु कितने आवेदन दिए तथा कितने आवेदन अस्वीकृत हुए इसका प्रतिवेदन अस्वीकृति के कारणों के साथ अगली बैठक में उपलब्ध कराने हेतु बैंक अधिकारियों को निदेश दिया गया।
(कार्रवाई-एस० एल० बी० सी०, पटना)

6. उपस्थित बैंक अधिकारियों द्वारा बताया गया कि राज्य सरकार द्वारा राज्य के कुछ प्रखंडों को सुखाड़ग्रस्त घोषित करने के उपरान्त उन प्रखंडों में ऋण की वसुली नहीं हुई है। एस० एल० बी० सी० के प्रतिनिधि द्वारा बताया गया कि रिजर्व बैंक ऑफ इंडिया के दिशा-निदेश के अनुसार फसल क्षति के आंकड़े 33% या इससे अधिक रहने की स्थिति में बैंकों द्वारा Relief Measures का कार्य किया जा सकता है।

प्रधान सचिव, कृषि द्वारा बताया गया कि राज्य के जिन प्रखंडों में सुखाड़ के कारण अनुमानित क्षति 33% अथवा इससे अधिक है, जमीन में दरार पड़ा हुआ है, पौधों में विट्टींग है, सुखाड़ग्रस्त प्रखंड घोषित किया गया है तथा प्रभावित किसानों को फसल क्षति का अनुदान राशि का भुगतान प्रक्रियाधीन है।

7. गत एस० एल० बी० सी० की उप समिति की बैठक की कार्यवाही का बिन्दुवार अनुपालन की समीक्षा की गई। किसान क्रेडिट कार्ड के लिए On Line आवेदन सृजित करने के सम्बन्ध में की गई कार्रवाई की जानकारी ली गई। कुछ बैंकों द्वारा Online के० सी० आवेदन प्राप्त करने की जानकारी दी गई।

प्रधान सचिव, कृषि द्वारा बताया गया कि कृषि विभाग के Portal पर 39,37,000 (उनचालीस लाख सैंतीस हजार) कृषकों को निबंधन (Biometric Authentication) द्वारा हो चुका है। यदि बैंक चाहते हैं तो कृषि विभाग के Portal की सेवा On Line आवेदन सृजन में ले सकते हैं। बैंक अधिकारियों द्वारा प्रत्येक बैंक का अपना Portal होने की सूचना दी गई। सभी बैंकों को के० सी० आवेदन हेतु On Line आवेदन प्राप्त करने की प्रक्रिया प्रारम्भ करने हेतु अनुरोध किया गया तथा भारतीय रिजर्व बैंक को इसे Mandatory करने पर बल दिया गया।

(कार्रवाई-भारतीय रिजर्व बैंक/एस०एल०बी०सी०, पटना)

8. प्रधान सचिव, कृषि द्वारा बताया गया कि 20-25% किसानों के खाते में डीजल अनुदान की राशि DBT के माध्यम से अंतरण नहीं होने में परेशानी हो रही है। इसका कारण E. KYC नहीं होना, खाता आधार से Link नहीं होना, NPCI के Portal पर Upload नहीं होना, Mapping इत्यादि की समस्या सभी बैंकों से प्राप्त होने की जानकारी दी गई। 9.46 लाख किसानों को डीजल अनुदान राशि के भुगतान हेतु राशि बैंकों को उपलब्ध कराई गई है। जिन कृषकों के खाते में DBT के माध्यम से डीजल अनुदान की राशि अंतरण होने में परेशानी हो रही है उसका बैंकवार सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को उपलब्ध कराने का निर्णय लिया गया ताकि इसे सभी बैंकों के प्रधान (Controlling Heads) को आवश्यक कार्रवाई हेतु उपलब्ध कराया जा सके।

(कार्रवाई-प्रभारी पदा०, डी०बी०टी० कोषांग, कृषि विभाग, पटना)

9. नबार्ड के प्रतिनिधि द्वारा बताया गया कि राज्य सरकार द्वारा वित्तीय वर्ष 2016-17 के लिए कृषि ऋण पर 1% ब्याज अनुदान योजना अन्तर्गत 10 करोड़ रुपया उपलब्ध कराई गई है तथा राशि सामान्य वर्ग के किसान/अनुसूचित जाति/अनुसूचित जनजाति के लिए कर्णांकित है। कुल 8.68 करोड़ रुपया व्यय की सूचना दी गई। उन्होंने बताया कि सामान्य वर्ग के किसानों के लिए 3 करोड़ 47 लाख रुपया का दावे कर्णांकित राशि के अतिरिक्त बैंकों से प्राप्त हुए हैं। प्रधान सचिव, कृषि द्वारा इस सम्बन्ध में कृषि विभाग को पत्र लिखने का निदेश नबार्ड के प्रतिनिधि को दिया गया।

(कार्रवाई-मुख्य महाप्रबंधक, नबार्ड, पटना)

10. नबार्ड के प्रतिनिधि द्वारा बताया गया कि भारत सरकार की ग्रामीण क्षेत्रों में गोदाम के निर्माण की योजना 22.10.2018 से प्रारम्भ हो गई है तथा गोदाम के निर्माण हेतु भारत सरकार द्वारा 25% अनुदान का प्रावधान है। यह योजना नबार्ड के माध्यम से कार्यान्वित की जा रही है।

11. माननीय मंत्री, कृषि द्वारा बताया गया कि कृषि यांत्रिकरण योजना/Custom Hiring अन्तर्गत 54000 कृषकों ने आवेदन दिया था जिसमें 48000 आवेदनों की जाँच हो गई है। सरकार द्वारा 76 प्रकार के

कृषि यंत्रों पर अनुदान दिया जा रहा है। Custom Hiring की सूची ऋण की स्वीकृति हेतु सहायक महाप्रबंधक, एस० एल० बी० सी० को उपलब्ध कराने का निदेश दिया गया ताकि इसे सम्बन्धित बैंकों को भेजा जा सके।

(कार्रवाई-संयुक्त कृषि निदेशक(अभियंत्रण), बिहार, पटना)

12. माननीय मंत्री, कृषि द्वारा बैंकों के स्तर से कृषि ऋण अन्य Allied activity (Dairy, Fishery, Poultry) अन्तर्गत ऋण की स्वीकृति हेतु आवेदन सृजित करने के लिए दैनिक समाचार पत्रों के माध्यम से विज्ञापन निर्गत करने/ बैंक शाखा के स्तर पर प्रचार-प्रसार सुनिश्चित करने हेतु निदेश दिया गया ताकि इच्छुक कृषक आवेदन कर सकें। साथ ही राज्य के सभी जिले में आयोजित प्रखंड स्तरीय क्रेडिट कैम्प में इच्छुक किसानों से विभिन्न योजनान्तर्गत ऋण की स्वीकृति हेतु आवेदन प्राप्त करने के लिए बैंक को पम्पलेट लगाने का सुझाव दिया गया। माननीय मंत्री, कृषि द्वारा बताया गया कि जिन बैंकों की उपलब्धि संतोषजनक नहीं रहेगी उनके विरुद्ध बैंकों के अध्यक्ष/वित्त मंत्रालय, भारत सरकार को पत्र लिखा जायेगा।

अन्त में धन्यवाद ज्ञापन के साथ बैठक की कार्रवाई समाप्त की गई।

30.11.2018
प्रधान सचिव

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 5773

दिनांक : 30/11/18

प्रतिलिपि : महाप्रबंधक, भारतीय रिजर्व बैंक, गाँधी मैदान के समीप, पटना/मुख्य महाप्रबंधक, नवार्द, मौर्यालोक कम्प्लेक्स ब्लॉक बी, चौथी एवं पांचवी तल्ला, डाक बंगला रोड, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

30.11.2018
प्रधान सचिव

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 5773

दिनांक : 30/11/18

प्रतिलिपि : कृषि निदेशक, बिहार, पटना/निदेशक, उद्यान, बिहार/ निदेशक, पी०पी०एम०, बिहार/ निदेशक, भूमि संरक्षण, बिहार, पटना/निदेशक, बामेति, बिहार, पटना/संयुक्त निदेशक(अभियंत्रण), बिहार, पटना/ संयुक्त कृषि निदेशक(सा०), बिहार, पटना/प्रभारी पदाधिकारी, राष्ट्रीय कृषि विकास योजना/प्रभारी पदाधिकारी, राष्ट्रीय खाद्य सुरक्षा मिशन, बिहार, पटना/उप निदेशक(शष्य), सूचना, बिहार, पटना/उप निदेशक(शष्य) योजना, बिहार, पटना/उप निदेशक(शष्य), पी०पी०एम० कोषांग, बिहार, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

30.11.2018
प्रधान सचिव

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 5773

दिनांक : 30/11/18

प्रतिलिपि : उप सचिव, वित्त(सांस्थिक वित्त) विभाग, ललित भवन, बेली रोड, पटना/सचिव, पशु एवं मत्स्य संसाधन विभाग, बिहार, पटना/प्रधान सचिव, सहकारिता विभाग, बिहार, पटना/प्रधान सचिव, वित्त विभाग, बिहार, पटना/प्रधान सचिव, राजस्व एवं भूमि सुधार विभाग, बिहार, पटना/प्रधान सचिव, कृषि विभाग, बिहार, पटना के आप्त सचिव को सूचनार्थ प्रेषित।

30.11.2018
प्रधान सचिव

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 5773

दिनांक : 30/11/18

प्रतिलिपि : माननीय मंत्री, कृषि विभाग, बिहार, पटना के आप्त सचिव को सूचनार्थ प्रेषित।

30.11.2018
प्रधान सचिव

कृषि विभाग, बिहार, पटना।

दिनांक 21.09.2018 को 05.00 बजे अपराह्न में कृषि विभाग, विकास भवन, पटना के सभा कक्ष में आयोजित बिहार राज्य स्तरीय बैंकर्स समिति की पशु एवं मत्स्य संसाधन विभाग की उप समिति II की बैठक की कार्यवाही।

1. उपस्थिति : पंजी में संधारित।
2. निदेशक, मत्स्य, बिहार, पटना द्वारा बताया गया कि मत्स्यपालन से सम्बन्धित 106 आवेदन बैंकों को ऋण की स्वीकृति हेतु भेजे गए थे जिसमें मात्र 2 आवेदन स्वीकृत हुए हैं। गत बैठक में प्राप्त निदेश के क्रम में पुनः ऋण की स्वीकृति हेतु लम्बित आवेदनों की सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को उपलब्ध करा दी गई है। परन्तु ऋण की स्वीकृति नहीं हो सकी है। पुनः बैंकवार लम्बित आवेदनों की सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को भेजने का निदेश दिया गया। निदेशक, मत्स्य, बिहार द्वारा हैचरी के लिए छः आवेदन बैंकों में लम्बित रहने की सूचना दी। सम्बन्धित बैंकों के प्रतिनिधि द्वारा चार आवेदनों पर ऋण स्वीकृत होने की जानकारी दी।

(कार्रवाई— निदेशक, मत्स्य, बिहार)

3. निदेशक, पशुपालन द्वारा बताया गया कि समिति के द्वारा मवेशियों के क्रय हेतु अनुशंसा की जाती है तथा अनुदान राशि का भुगतान किया जाता है। बैंक अपने स्तर से मवेशियों के क्रय हेतु ऋण स्वीकृत करते हैं उसपर अनुदान की राशि जाँचोपरान्त विभाग द्वारा उपलब्ध कराई जाती है।
4. निदेशक, पशुपालन द्वारा बताया गया कि Poultry अन्तर्गत लेयर फार्म 2016—17 में 19 आवेदन बैंकों को भेजे गए थे जिसमें मात्र 8 आवेदन स्वीकृत हुए हैं। लम्बित आवेदनों की बैंकवार जानकारी सम्बन्धित बैंकों के प्रतिनिधि को उपलब्ध कराई गई। इस योजना अन्तर्गत वित्तीय वर्ष 2017—18 की सूची सहायक महाप्रबंधक, एस० एल० बी० सी० को भेजने का निदेश दिया गया।

(कार्रवाई—निदेशक, पशुपालन, बिहार)

5. एस० एल० बी० सी० से प्राप्त प्रतिवेदन के अनुसार वर्ष 2018—19 में दिनांक 30.09.2018 तक Dairy अन्तर्गत 361642 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 108567 एवं राशि 69247 लाख रुपया तथा वितरित आवेदनों की संख्या 108552 एवं राशि 70303 लाख रुपया है जो लक्ष्य का 19.44% है।
6. Fishery Unit अन्तर्गत वित्तीय वर्ष 2018—19 में 30.09.18 तक 139113 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 1291 एवं राशि 3038 लाख रुपया तथा वितरित आवेदनों

की संख्या 1340 एवं राशि 3060 लाख रुपया जो लक्ष्य का 2.20% है। प्रगति असंतोषजनक रहने पर माननीय मंत्री, कृषि द्वारा खेद व्यक्त किया गया तथा स्थिति में सुधार लाने हेतु बैंक अधिकारियों को आवश्यक निदेश दिया गया।

(कार्रवाई—सहायक महाप्रबंधक, एस०एल०बी०सी०)

7. Poultry Unit अन्तर्गत 30.09.18 तक 144016 लाख रुपये लक्ष्य के विरुद्ध स्वीकृत आवेदनों की संख्या 3406 एवं राशि 7424 लाख रुपया तथा वितरित आवेदनों की संख्या 3631 एवं राशि 8459 लाख रुपया है जो लक्ष्य का 5.87% है। उपलब्धि कम रहने पर असंतोष व्यक्त किया गया।
8. माननीय मंत्री, कृषि द्वारा उपस्थित बैंक अधिकारियों को Allied activity (Dairy, Fishery, Poultry) अन्तर्गत अधिक से अधिक ऋण उपलब्ध कराने हेतु अनुरोध किया। साथ ही भविष्य में बैंकों के performance ठीक नहीं रहने की स्थिति में सम्बन्धित पदाधिकारी के विरुद्ध अध्यक्ष/वित्त मंत्रालय, भारत सरकार को आवश्यक कार्रवाई हेतु पत्र लिखने की जानकारी दी गई। अन्त में धन्यवाद ज्ञापन के साथ बैठक की कार्रवाई समाप्त की गई।

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30.11.2018

प्रधान सचिव

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 5774

दिनांक : 30/11/18

प्रतिलिपि : महाप्रबंधक, भारतीय रिजर्व बैंक, गाँधी मैदान के समीप, पटना/मुख्य महाप्रबंधक, नवार्द, मौर्यालोक कम्प्लेक्स ब्लॉक बी, चौथी एवं पांचवी तल्ला, डाक बंगला रोड, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

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30.11.2018

प्रधान सचिव

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 5774

दिनांक : 30/11/18

प्रतिलिपि : निदेशक, पशुपालन, बिहार, पटना/निदेशक, गव्य, बिहार, पटना/निदेशक, मत्स्य, बिहार, पटना/प्रबंध निदेशक, कॉम्फेड, बिहार, पटना/प्रबंध निदेशक, बिहार राज्य सहकारिता बैंक लि०, अशोक राजप्रथ, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

Handwritten signature
30.11.2018

प्रधान सचिव

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 5774

दिनांक : 30/11/18

प्रतिलिपि : उप सचिव, वित्त(सांस्थिक वित्त) विभाग, ललित भवन, बेली रोड, पटना/सचिव, पशु एवं मत्स्य संसाधन विभाग, बिहार, पटना/प्रधान सचिव, सहकारिता विभाग, बिहार, पटना/प्रधान सचिव, वित्त विभाग, बिहार, पटना/प्रधान सचिव, राजस्व एवं भूमि सुधार विभाग, बिहार, पटना/प्रधान सचिव, कृषि विभाग, बिहार, पटना के आप्त सचिव को सूचनार्थ प्रेषित।

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30.11.2018

प्रधान सचिव

कृषि विभाग, बिहार, पटना।

ज्ञापांक :

5774

दिनांक : 30/11/18

प्रतिलिपि : माननीय मंत्री, कृषि/माननीय मंत्री, पशुपालन विभाग, बिहार, पटना के आप्त सचिव को सूचनार्थ प्रेषित।

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30.11.2018

प्रधान सचिव

कृषि विभाग, बिहार, पटना।

Minutes of LDMs' Meeting dated 31st January 2019

A meeting of State representatives of all Lead Banks and all Lead District Managers (LDMs) of Bihar was organised by SLBC, Bihar at 11:00 am on 31st of January 2019 in the conference room at 7th Floor of SBI Local Head Office, Patna. The meeting was graced by the august presence of Shri Sandeep Tewari, Chief General Manager, SBI, and was presided by Shri P.K.Ghosh, General Manager & Convenor, SLBC Bihar. The list of participants is attached as Annexure-I.

- 1.. Shri R. K. Das, AGM, SLBC, Bihar welcomed all the participants to the meeting.
2. Shri Sandeep Tewari, the Chief General Manager, SBI, LHO Patna delivered the inaugural speech and shared his concern over some important issues being faced by SLBC forum. Referring to the difference in data on ACP achievement and CD Ratio presented in some DLCCs and submitted to SLBC, he emphasised that this issue is being flagged repeatedly in all recent SLBC meetings. He requested Lead Bank representatives and the LDMs to look into the same and ensure data integrity. Further, the CGM expressed his concern over low CD Ratio in many districts. He advised the LDMs to coordinate closely with the member Banks and gear up disbursements which is the key factor to improve CD Ratio. He acknowledged the contribution of LDMs towards the Lead Bank fora and wished Godspeed in their sincere efforts.
3. Shri V.S.Negi, General Manager, SBI shared with the LDMs the undernoted ground level small but important issues which were discussed during last SLBC meeting:
 - i. Delay in opening of Savings Bank accounts of SHGs.
 - ii. Complaints against functioning of BCs.
 - iii. Holding of BLBC meetings as it is the root of Lead Bank scheme.
 - iv. Merger/ shifting of loss making branches with concurrence of BLBC & DLCC. Opening BC outlets at such centres.
 - v. Aligning branch budget by banks with targets under ACP.
 - vi. He requested Lead Banks to strengthen LDMs with adequate infrastructural and manpower support.
4. Further, Shri P.K.Ghosh, General Manager & Convenor, SLBC Bihar interacted with the LDMs in detail on various relevant issues.
 - a. Talking to LDMs of districts having CD Ratio less than 40%, he observed that RBI instructions / guidelines regarding constitution of Special Sub-Committee for Monitoring CD Ratio, framing Monitorable Action Plan for its improvement and review of its outcomes at stipulated intervals and putting the same to DLCC is not being adhered to by such districts. LDMs of these districts were advised to initiate proper steps in this regard immediately under advise to SLBC.
 - b. LDMs were advised to prepare and get their District Credit Plans approved by DLCC at the earliest and submit it to SLBC.

- c. LDMs should verify and confirm the status of digitization of land records in their respective districts.
- d. In view of the ensuing Lok Sabha Elections , as advised during meeting with Election Commission Officials, LDMs should spread awareness among member banks regarding :
 - i. Opening of accounts of candidates.
 - ii. Movement of Banks' cash with appropriate papers.
 - iii. Reporting of suspicious transactions as per laid down norms.
 - iv. Spread awareness among customers to exercise their right to cast votes.

5. Shri R.K.Das, AGM, SLBC advised the LDMs to maintain a data base of villages, Unbanked Rural centres, ATMs, PoS Machines, NBFCs operating etc. for operational convenience and ready reference. He also advised them to :

- (i) Bring to the notice of district administration Ponze scheme , if any, running in the district.
- (ii) Respond promptly, proactively and adequately to all VIP references for opening of Branches/ ATMs for making a time-bound response to such references.
- (iii) Liaise with district administration for recovery in Certificate Cases , particularly PMEGP as Industry Department, GoB has already initiated communication with district authorities in this regard.

Shri Das extended vote of thanks to all participants and the meeting was concluded with the permission of the chair.

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Minutes of the 2nd Steering Sub-Committee Meeting of State Level Bankers' Committee, Bihar

2nd meeting of the Steering Sub-Committee of State Level Bankers' , Bihar was held on 5th of February 2018 at Local Head Office, State Bank of India, Patna in order to decide the Agenda items of the forthcoming 67th meeting of SLBC Bihar.

2. The meeting was presided over by Shri Pradip Kumar Ghosh, General Manager - cum - Convenor , SLBC, Bihar and was attended by officials from the member institutions / Banks of the Sub-Committee viz. Finance Department, Government of Bihar, RBI, NABARD, State Bank of India, Punjab National Bank, Central Bank of India and Dakshin Bihar Gramin Bank. The list of participants is attached as Annexure-I.

3. The meeting started with a welcome address delivered by Shri R.K.Das , AGM, SLBC, Bihar. Shri Das made a brief intro on the role and working of the Committee and its 1st meeting and expectations in light of the last (66th) SLBC meeting. Shri P.K.Ghosh, GM & Convenor, requested the members to offer their views / inputs / suggestions on topics / subject to be included in the Agenda of the ensuing SLBC meeting. Further deliberations were carried out as under :

4. **PNB** : The topics included in the last SLBC Agenda are okay but the serial in which they appear in the Agenda should be redone this time. Increasing NPAs are a major concern for all Banks . However, it is listed at the bottom of the SLBC agenda and comes up for discussion at the fag end of the meeting resulting in non-availability of sufficient time and attention the subject deserves.

Similarly, during deliberations in previous all SLBC meetings, a lot of time has been devoted to discussion on Agriculture and MSME has been given comparatively lesser time . Considering the fact that we have been struggling to achieve the desired growth of performing assets in Agriculture , attaching due importance to MSME may result in compensating dividends. As such, MSME should be placed in the Agenda of SLBC before Agriculture to attract more attention.

5. **Finance Deptt., GoB** : In light of the decision taken during the last meeting of SLBC to grade 100 Top & Bottom Performing Bank Branches in the State by GoB , it should be included in the Agenda item. Data was called for from district administration in this regard and 20 districts have submitted the required data. However 18 districts are yet to submit the data.

SLBC Representative : If list of remaining remaining districts is provided, we can remind their LDMs to arrange to submit data.

4. **NABARD** : Sub-sector-wise data can be included in the Agenda for discussion in SLBC.

SLBC Representative : Data collected and presented during SLBC meetings is as per the LBS-MIS returns of RBI which include all heads such as Farm Credit, Agriculture Infrastructure, Ancillary Activities, Micro, Small and Medium (Manufacturing + Services) Enterprises, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and various loans under Non-Priority Sector.

5. **Dakshin Bihar Gramin Bank (DBGB)** : As per RBI Circular, insurance of crop of the loanee farmers is mandatory under KCC and now it is unavailable as GoB has exited the National Crop Insurance Scheme. It is affecting financing under KCC. Though the matter was discussed in last SLBC meeting, no conclusion could be drawn. It should be discussed in SLBC again.

Also, Banks are in a fix regarding rescheduling of Agri Loans in the wake of Natural Calamities declared by GoB on 15.10.2018 but non-declaration of the extent (%) of Crop-loss and RBI's instruction to carry out the exercise within 3 months of declaration of natural calamity. This period of 3 months is already over.

Both these items should be included in the agenda of the upcoming SLBC meeting.

6. **PNB** : Digitization of land records and issuance of Land Possession Certificate are crucial for stepping up Agri Finance. Though digitisation of land records is being done by GoB, the current status of it is not known and still issuance of LPC on-line is not being done. As such, this issue should be discussed again in the forthcoming SLBC meeting.

7. **Finance Deptt., GoB** : A few CSPs / BCs should be invited to attend the meeting because many complaints are cropping up against them.

SLBC Representative : There are more than 17,000 CSPs / BCs of different Banks in the State. It would be fruitful if some of those CSPs/ BCs against whom complaints are cropping up are called to attend the SLBC meeting. Names of such CSPs/ BCs may be advised by GoB to SLBC.

Finance Deptt., GoB : This time, as decided in the last meeting, districts will also join the SLBC meeting through VC .

SLBC Representative : We have already requested GoB to arrange for the connectivity and related logistics at the meeting venue. We will advise the LDMs to join the VC. GoB is requested to advise district authorities to join the VC.

8. **PNB** : Financial Literacy is a game changer in rural business particularly agriculture. Banks are organising literacy camps . However, some involvement of GoB in this noble cause will yield better results.

Finance Deptt., GoB : Banks may advise specific advertisement- contents which we can roll out in print and visual media / channels.

9. **RBI** : Financial Inclusion should also be included in the Agenda of the coming SLBC meeting.

10. **NABARD** : Looking at the emerging opportunities in big ticket size Agri Finance, financing to Farmer Producer Organisation (FPOs) should also be discussed during the forthcoming SLBC meetings.

Srhi R.K.Das, AGM SLBC assured that suggestions of the members will be factored in Agenda of SLBC. He thanked all participants for their kind participation and the meeting was wound up.

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SUB-COMMITTEE OF SLBC ON (I) RSETI & SHG AND (II) BRANCH OPENING & IT –ENABLED FINANCIAL INCLUSION

MINUTES OF THE 32ND REVIEW MEETING

The 32nd review meeting of SLBC Sub-Committee Meeting on (i) RSETI & SHG and (ii) Branch opening & IT –enabled financial inclusion was held on Saturday, 6th February 2019 at SBI, LHO, PATNA, 3:30 PM onwards.

Shri Pradip Kumar Ghosh, General Manager , Network-I, SBI chaired the meeting. Shri Balamurgan D.,CEO, JEEVIKA, Rural Development Department, Shri Devesh Kumar, DGM, Agri-Business, SBI and representatives of member Banks participated in the meeting. List of participants is attached as Annexure-I.

The meeting began with the welcome address by **Shri Rajiv Kumar Das, AGM, SLBC.** He informed the House that due to some unavoidable circumstances, the sub-committee meetings could not be convened for the last two quarters.

Shri Pradip Kumar Ghosh, General Manager, Network-I, SBI praised the member banks for extending hands of support to JEEVIKA in its full-fledged functioning in Bihar and at the same time reminded them to look into those aspects where Banks were unable to deliver as and when required.

2. Shri Balamurgan D., CEO, JEEVIKA advised that till the end of January, 2019, substantial number of SHG groups were given credit linkages both in terms of number and amount. Number of loans disbursed out of loans sanctioned is also good. At the same time, there is a scope for further improvement and there is a need to redress few issues which are persisting since long. He reiterated that model code of conduct may be announced in regard to the forthcoming Lok Sabha elections by the 1st or 2nd week of March and it will certainly affect the pace of SHG financing. All the Bankers were requested to expedite the work in the remaining 20 working days. It was proposed to organize a SHG Credit Camp Programme on 27th February and keeping in view of the imposition of the Moral Code of Conduct of the forthcoming election 15th March may be

observed as SHG Credit Linkage cum application conversion day only. He requested to maximize number of sanctions through these camps. He expressed sincere thanks on behalf of BRLPS and JEEVIKA family to all member Banks and mentioned that more than 95 lacs families were brought under the ambit of JEEVIKA and more than 8.50 lacs groups have been formed in the State.

3. Shri Mukesh Chandra Sharan, PC-FI Jeevika brought facts to the knowledge of the House which attracted debate from other participants of the Meeting. The gist of deliberations is summarised as under:-

(i) More than 1.60 lacs SHGs have been given credit linkage in this Financial Year, more than 12.76 lacs women members are covered under insurance each under PMJJBY & PMSBY and JEEVIKA has set a target to touch 20 lacs figures in the next Financial Year. JEEVIKA will start functioning in pension product i.e. Atal Pension Yojana from the next FY which was also announced by JEEVIKA in the last SLBC review meeting.

(ii) According to Shri Sharan, the success mantra for exemplary performance of JEEVIKA is the robust support extended by the Bankers in the form of capitalization for the society as loans, extending technical support to the community members to step up productivity. Surplus income generated from those areas where JEEVIKA is functioning since long will be used for providing risk mitigation tools and social security tools in the long term.

(iii) The issue of insisting on having the e-KYC and CIBIL of all the SHG members is still persisting in some Banks which has virtually stagnated the whole process of SHG financing. There is altogether a different interpretation at Branch level where there is still ambiguity on taking e-KYC and CIBIL of the members of SHG. Dealing with the varied e-KYC and CIBIL requirement at different branches of different Banks is eating out a lot of time and effort which otherwise can be devoted in servicing the SHG loans. All member Banks were requested to maintain uniformity in this aspect so that further work could be smoothened. It was clarified in the house that e-KYC of only office bearers of SHG has to be asked for while opening

their accounts and e-KYC should not be mandatorily insisted for the purpose. A few Banks like Central Bank of India & Punjab National Bank are still insisting on e-KYC. Member Banks, therefore requested RBI to issue a letter classifying the KYC, e-KYC and CIBIL requirements to be observed during opening accounts of SHGs and doing credit linkage of SHGs so that it could be circulated among member Banks.

(iv) It was deliberated during the last empowered committee of RBI that CIBIL should not be a precondition for SHG financing and it should only be used for sourcing of information. However, Banks are still insisting on CIBIL history of all members of the SHG which is showing blank in almost 99% cases and at the same time many rural branches are not having access right to CIBIL. Representative of Central Bank of India responded that their Corporate Office has instructed that CIBIL could not be dispensed with, however charges incurred in CIBIL search may be waived off. CEO JEEVIKA also informed the House that this issue has been taken up with NRLM & Finance Secretary.

It was decided in the House that controlling heads of all member Banks of Bihar will issue common instruction in this regard as per their Bank's laid down instructions to all their Branches so that all branches of a Bank act uniformly in the matter.

(v) Few member Banks requested JEEVIKA to source PMJJBY & PMSBY insurance of SHG members through their branches. But the JEEVIKA representative informed that as per Central Government instructions insurance cover of SHGs has to be mandatorily covered under Prime Minister Social Security schemes (PMJJBY & PMSBY) through LIC only.

(vi) It was ratified in the 27th Sub-Committee of SLBC, RBI, NABARD and other Banks & 57th SLBC quarterly review meeting the limit of credit linkage to SHGs has been revised as Rs. 1.5 lacs towards the 1st dose and Rs.3 lacs towards the 2nd in the state of Bihar. Accordingly, 70 % Banks Branches have already been disbursed Rs.1.5 lacs and Rs.3 lacs as 1st & 2nd dose of credit linkage respectively to to

eligible SHGs. Many branches are now asking about the process and quantum of 3rd dose of credit linkage. It was proposed by JEEVIKA that from 3rd and onwards dose of credit linkages to SHG members should be as under:-

Minimum amount of 3rd dose of credit linkage to SHG members – 4 lacs

Minimum amount of 4th dose of credit linkage to SHG members – 5 lacs

Minimum amount of 5th dose of credit linkage to SHG members – 7.5 lacs

On this point it was clarified by SLBC and representative of Central Bank of India that JEEVIKA and other Federation Level Organization should submit Micro Credit Plan/Family Investment Plan before the 3rd linkage and based on this plan the amount will be ascertained. As per extant instruction that for 3rd year & 4th year minimum amount of credit linkage is fixed at minimum Rs.3 lacs & Rs.4 lacs respectively based on the Family Investment Plan prepared by the SHG and submitted by the Federation level organization. However, it was already ratified. It was requested by JEEVIKA to bring uniformity in the amount of credit linkage and an instruction must be circulated by controlling offices of member Banks to their Branches.

(vii) It was requested by the JEEVIKA representative to provide them bulk documents of SHG printed application forms as procurement will be restricted after imposition of Model Code of Conduct so that they could start preparing for document preparation during the month of March and April. It was also requested to make them available soft copies of loan application forms of SHG.

(viii) A success story was shared by JEEVIKA representative in which at the national level, a differently abled JEEVIKA woman was awarded Rs.5 lacs by the Ministry of Skills and Entrepreneurship Development. The woman was given financial assistance by a Bank for Lahthi Bangles manufacturing. She could achieve by dint of her hard work an annual transaction to more than Rs.10 lacs.

(ix) Representative of CBI requested JEEVIKA to expedite the disbursement of sanctioned loans to SHG members and it was reported that only Rs.250 crores has been disbursed against sanctioned loan of Rs.400 crores.

4. Speaking on performance of SHGs and NRLM, Mr. Madan Pathak, State Mission Manager expressed his views as under:-

(i) All member Banks were requested to extend co-operation to bring NULM on the same platform as JEEVIKA. NULM was also advised to adopt line of action similar to JEEVIKA and activate their field staff/City Mission Managers to follow up their pending loan applications with respective Banks/Branches. Merely forwarding the list of pending loan applications to different Banks will not serve the purpose.

(ii) It was reported by the NULM representative that total 2829 loan applications is pending among 32 Banks with prominent pendency in few Banks as SBI-473, PNB-279, BOI-281, CBI-210 etc. On this point few member Banks have objected that the loan applications have not been received by their Branches and requested NULM representative to examine the discrepancy in the reported figures. Further, Shri Pradip Kumar Ghosh, General Manger, SBI has advised the NULM representative that a copy of the loan application sent to Branches may be forwarded to their Controlling Offices for information and their speedy disposal.

(iii) It was also advised by the NULM representative that branches show reluctance in opening saving bank accounts of NULMs and KYC of all members of the NULMs are still asked. Even during credit linkage Branches are asking to resubmit KYC of all the members of NULM.

(iv) NULM representative informed the House many Banks are feeding data of NRLMs and incorrect data during the master file uploading time in the web portal of Allahabad Bank which is Nodal bank for providing interest subvention/subsidy claim in DAY-NULM loans.

5. In the next session of meeting agenda of RSETI and Branch Opening was discussed. Few points emerged out in this session are as under:-

(i) It was informed in the House that there is no RSETI director for the state of Bihar. Construction work of all RSETI building including at Supaul district has started. It was advised by the CEO, JEEVIKA that at all RSETIs where construction work is finished must shift to the new premises and where construction is in progress should expedite the work. Banks may adopt to extend financial assistance to trainees of RSETI at the time when they are issued certificate of completion of self –employment training. It is informed that SBI is playing a good role in this area and settlement is 68% with credit linkage support to minimum 50% of trainees.

(ii) AGM, SLBC has informed the house that against target of 602 URCs where CBS enabled were BOs to be opened, 407 URC have been covered by BOs and 195 is left uncovered. It was requested that all concerned members Banks to cover their allotted URCs with BOs as instructed by RBI and DFS. Bandhan Bank was asked to re-examine their DSCs as whether it could be treated as BOs. RBI was requested to issue an instruction in connection with the distance factor involved in opening of BOs in URCs in order to consider them covered. All member Bank’s representative were requested to submit prompt reply in VIP reference correspondences, to promote cashless transaction and to expedite Aadhar Linkage process for minimizing transactions of DBT failures. He reiterated the need for Online feeding of accurate data in SLBC site by the member Banks.

At last Shri Rajiv Kumar Das, AGM, SLBC extended vote of thanks to all participants and the meeting was concluded with the permission of the Chair.

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ANNEXURE – II

F.No.3/7/2019-AC

Dated 04 February 2019

Government of India
Ministry of Finance
Department of Financial Services
3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001

To

1. Chairman IMDs & CEOs of all Public Sector Banks and Private Sector Banks
2. Chairman NABARD

Subject: Campaign to achieve saturation under the Kisan Credit Cards (KCC) –reg

Sir/ Madam

1. The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Government of India has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC Scheme.
2. In this context, the DAC&FW is separately requesting state governments to organize camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. It is requested that Banks may extend all support to the *State/* District administration and field level development & revenue functionaries in this campaign.
3. Keeping in view the importance of the campaign to saturate farmers under KCC, the following may please be ensured:
 - a. State Level Bankers Committee (SLBG) Conveners and Lead District Managers of banks should actively associate with the *state/* district administration and coordinate with various SCBs, RRBs and Cooperative Banks in organising the village-wise or bank branch-wise camps. The District Level Bankers Committee (DLBC) will decide the modalities of the camps and the date wise schedule, accordingly. Officials from the concerned banks may actively associate during these camps.
 - b. In the branches, dedicated desks may be set up for receiving the forms and providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
 - c. In case of eligible farmers who have an existing bank account but not a KCC, the KCC should preferably be issued by the bank in which he or she has an account. In case the eligible farmer does not have a bank account, then the same may be opened by the farmer in any branch as per his/her choice.
 - d. The simplified common application form circulated by Indian Banks Association vide

their circular no *SB/Cir/AGRII480* dated 09.06.2016 should be utilized and widely disseminated in local language.

e. In all cases, it needs to be ensured that eligible farmers are issued KCCs within two weeks of the submission of completed application forms.

f. The Indian Banks Association, vide letter no *SB/Cir/KCC/2018-19/6778* dated 04.02.2019 (copy enclosed), has issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs three lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

4. Suitable instructions may therefore please be issued to all concerned, including to the sponsored RRBs, to ensure the success of this campaign. Further, the timely issue of KCCs under this drive may be closely monitored at the level of an Executive Director to be nominated as Nodal Officer.

Yours faithfully
A.K.Das
Deputy Secretary

Copy to:

1. SLBC conveners of all States.
2. Chairmen RRBs

Indian Banks' Association

SOCIAL BANKING
SB/Cir/KCC/2018-19/6778
04th February, 2019

The Chairman State Bank of India &
MD & CEOs of all Member Banks

Dear Sir / Madam,

Waiver of processing fee, inspection, ledger folio charges and all other service charges for crop loans including those under the Kisan Credit Card (KCq Scheme).

The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers to meet the short term credit requirements for cultivation of crops, investment credit requirement for agriculture and allied activities and other needs.

2. In India, Land holding pattern is dominated by Small and Marginal farmers (SMF) category. Roughly 85 per cent of the total operational holdings in the country (about 43 per cent of the gross cropped area) are in the SMF category. There are around 21.6 crore Small and Marginal farmers (or 4.3 crore families). Providing timely and affordable credit to this resource constrained group is the key to attaining inclusive growth. The Small and Marginal farmers are the most affected during times of floods, droughts, and other natural calamities. As per parliamentary Standing Committee on Agriculture the losses due to

climate change account for overall GDP loss of 1.5% of agriculture economy. The instability in income of the farmers due to various types of risks involved in production, low bargaining power, etc. add more distress to the already affected farmers³. In this context, it is learnt that some of scheduled commercial banks are collecting a nominal amount of service charges towards processing, documentation, inspection, etc. for agriculture loans.

However, some of the banks are collecting service charges which are at a bit higher .. There is no uniformity amongst banks in this regard. It is also observed that, service charge is to be paid irrespective of whether the loan is sanctioned or not. This often acts as a deterrent for the farmers to approach the banks for loans.

4. The aforesaid matter was examined by IBA Managing Committee at its meeting on 28-12-2018. The Managing Committee was of the view that IBA to issue advisory guidelines on the captioned subject. Hence, the banks are requested to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto ~ 3 Lakhs, keeping in view of the hardship and financial distress of Small and Marginal farmers.

Yours faithfully,
B.Raj Kumar
Dy. Chief Executive

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• website: www.ibs.org.in

ANNEXURE – III

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries

RBI/2018-19/112

FIDD.CO.FSD.BC.12/05.05.010/2018-19

February 04, 2019

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

Madam/Sir,

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry
and Fisheries

Please refer to our Master Circular - Kisan Credit Card (KCC) Scheme
issued vide [FIDD.CO.FSD.BC.No.6/05.05.010/2018-19 dated July 4, 2018](#). It
has been decided to extend KCC facility to Animal Husbandry farmers and
Fisheries for their working capital requirements. The guidelines are given in
the [Annex](#).

2. Banks are advised to implement the Scheme as per the guidelines.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

Encl: As above

Annex

1. Introduction

In the Budget 2018-19 the Union Government had announced their decision
to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry
farmers and Fisheries (AH & F) to help them meet their working capital

requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

2. Purpose:

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

3. Eligibility:

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:

3.1 Fishery

3.1.1 Inland Fisheries and Aquaculture

3.1.1.1 Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.

3.1.1.2 The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

3.1.2 Marine Fisheries

3.1.2.1 Beneficiaries listed at 3.1.1.1 above, who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

3.2 Poultry and small ruminant

3.2.1 Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/birds/rabbit and having owned/rented/leased sheds.

3.3 Dairy

3.3.1 Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned

/rented/leased sheds.

4. Scale of Finance

4.1 The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.

4.3 The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.

4.5 Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

5. General Guidelines

5.1 *Drawing power*: The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 *Repayment*: The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.

5.3 *Monitoring of end use*: The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and

continue/withdraw/scale down the facility based on the performance of the borrower.

5.4 *Prudential norms:* The extant prudential norms on income recognition, asset classification and provisioning¹ on allied activities will apply.

5.5 *Rate of Interest:* The rate of interest will be as stipulated in DBR's [Master Direction – Reserve Bank of India \(Interest Rate on Advances\) Directions 2016](#).

5.6 All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.

¹ DBR's Master Circular on Income Recognition, Asset Classification and Provisioning Norms

SLBC BIHAR

REFERENCE BOOK

AS ON 31.12.2018

PART - I

**MISC.
TOPICS**

SR. NO.	PARTICULARS	PAGE NO.
1	KEY BANKING INDICATORS IN BIHAR	99
2	AGRICULTURE	
2.1	Farm Credit	100
2.2	Agriculture Infrastructure	100
2.3	Ancillary Activities	100
2.4	Farm Mechanisation	101
2.5	Advances for Providing Storage Facility	101
2.6	Food & Agro Processing	101
2.7	Agriculture Term Loan	101
2.8	Joint Liability Groups	101
3	OTHER SECTORS	
3.1	Social Infrastructure	102
3.2	Renewable Energy	102
3.3	Special Central Assistance (SCA) to Special Component Plan (SCP) for Scheduled Castes	102
4	HOUSING FINANCE	
4.1	Housing Loans : Target & Achievement	102
4.2	Housing Loans : Outstanding & NPA	102
5	DLCC/DLRC, RSETI & FLCC	
5.1	DLCC /DLRC Meetings in the Districts	103
5.2	Rural Self-Employment Training Institute (RSETI)	104
5.3	Financial Literacy Centre (FLC)	104
6	ISSUES RELATED TO FLOW OF CREDIT	
6.1	Enhancement of Limit for requirement of Collateral in case of Agl. Loan	105
6.2	Simplification of the Process of Creation of Charges / Mortgages	106
6.3	Rationalization of Stamp Duty on Loan Agreement and Waiver of Mortgage Charges on Mortgage of Land	106
7	MISCELLANEOUS	
7.1	Timely and Correct Data Submission by Banks / Concerned Departments to SLBC	106
7.2	Investigation of Cyber Frauds	106
7.3	Lead Bank Scheme : Monitoring Information System (MIS)	107
7.4	Sub – Committees of SLBC	107
7.5	Discussion on Policy Initiatives of GoB/ GoI/ RBI	108
7.6	“Doubling of Farmers’ Income by 2022”	108
7.7	Functioning of CSP/ Bank Mitra/ Business Correspondents in Bihar	109
7.8	Priority Sector Lending	109-111

1. KEY INDICATORS OF BANKS IN BIHAR
BANKING STATICS AS ON 31.12.2018

(Amt. in RsCrore)

Sl. No.	ITEMS	DEC'17	MARCH'18	DEC'18	Bench -mark
1	DEPOSITS	299907.16	312828	322099	
2	ADVANCES	116282.30	127047	125070	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	124967.30	134996	132448	
4	ADVANCES INCLUDING RIDF	130874.30	141967	139091	
5	CD RATIO	43.64%	45.38%	43.18	
6	PRIORITY SECTOR ADVANCES	82169.01	86262	90146	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2) (%)	70.66%	67.90%	72.08%	40%
8	AGRICULTURAL ADV.	43722.15	45705	45612	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	37.60%	35.98%	36.47%	18%
10	MSME ADV.	25943.01	27613	30521	
11	SHARE OF MSE ADV. IN PSA (%)	31.57%	32.01%	24.40%	
12	ADV. TO WEAKER SEC.	36894.13	38730	31729	
13	SHARE OF WEAKER SEC. IN PSA (%)	44.90%	44.89%	35.20%	25%
14	DRI ADV.	625.79	639	600	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.54%	0.50%	0.48%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	14705.16	8818	9147	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	20.08%	8.82%	12.26%	5%
18	TOTAL NUMBER OF BRANCHES	6876	6905	7435	
A	RURAL BRANCHES	3490	3511	3688	
B	SEMI-URBAN BRANCHES	1966	1980	2208	
C	URBAN BRANCHES	1420	1414	1539	

2. AGRICULTURE

2.1 TOTAL FARM CREDIT

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	30837	1397941	14387	1417841	14536	47.14
Co-operative Banks	1697	72807	370	72807	370	21.80
RRBs	18896	1171768	11443	1160854	10955	57.98
Small Finance Bank	0	349012	1096	349012	1096	---
GRANDTOTAL	51430	2991528	27295	3000514	26957	52.42

Details of bank-wise performance is furnished on Page No. 173.

2.2 AGRICULTURE INFRASTRUCTURE

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2559	1716	293	1677	295	11.51
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	1716	293	1677	295	6.90

Bank-wise performance is furnished on Page No. 174.

2.3 ANCILLARY ACTIVITIES

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2579	17211	1004	17353	1041	40.36
Co-operative Banks	142	0	0	0	0	0.00
RRBs	1581	1	0	1	0	0.00
Small Finance Bank	0	1913	12	1913	12	0.00
GRANDTOTAL	4302	19125	1016	19267	1053	24.47

Bank-wise performance is furnished on Page No. 175.

2.4 FARM MECHANISATION

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Farm Mechanisation	3522	11055	477	10989	474	13.46

Bank-wise target and performance is furnished on page no 176 for information.

2.5 ADVANCES GRANTED TO UNITS FOR PROVIDING STORAGE FACILITY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Storage Facility	3386	287	160	264	162	4.77

Bank- wise target and performance is furnished on Page No. 177 for information.

2.6 FOOD AND AGRO PROCESSING

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Food & Agro Proc	3280	5530	414	5691	449	13.69

Bank-wise target and performance is furnished on page no. 178 for information.

2.7 AGRICULTURE TERM LOAN (ATL)

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
ATL	14518	1222300	11630	1221123	11176	76.98

Bank-wise target and performance is furnished on page no. 179 for information.

2.8 JOINT LIABILITY GROUPS (JLGs)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT (RsCrores)	
JLGs	100000	291228	1074	291765	1135	291.23

The Bank-wise performance under JLG is placed at page no 180 for information of the House.

3. OTHER SECTOR

3.1 SOCIAL INFRASTRUCTURE

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
3703	818	36	798	35	0.94

Bank-wise target and performance is furnished on page no. 181 for information.

3.2 RENEWABLE ENERGY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1020	1067	8	1055	7	0.72

Bank-wise target and performance is furnished on page no. 182 for information.

3.3 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 SLBC Reference 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.

4. HOUSING FINANCE

4.1 HOUSING LOAN : TARGET & ACHIEVEMENT

SCHEME NAME	Target	Disbursement	% Achievement
	No	No	No
Housing Loan	24000	24806	103.36

More granular data on target and achievement under Housing Loan has been placed on page no.183 of the SLBC Reference Book.

4.2 HOUSING LOAN: OUTSTANDING AND NPA

(Amt in Cr)

HOUSING OUTSTANDING		NPA IN HOUSING LOAN		%NPA
NO.	AMT	NO.	AMT	AMT
141937	13357	9554	283	2.12

Bank wise data on Housing Loan outstanding and NPA position in Housing Loan is provided in this SLBC Reference Book on page no. 184.

5.DLCC / DLRC, RSETI & FLCC

5.1 DLCC AND DLRC MEETINGS IN THE DISTRICTS

SI NO.	DISTRICT	DLCC MEETING FOR QTR ENDED 30.09.2018 HELD DURING QTR ENDED 31.12.2018	DLRC MEETING FOR QTR ENDED 30.09.2018 HELD DURING QTR ENDED 31.12.2018
1	ARARIA	28.12.2018	28.12.2018
2	ARWAL	28.12.2018	28.12.2018
3	AURANGABAD	20.12.2018	20.12.2018
4	BANKA	28.12.2018	28.12.2018
5	BEGUSARAI	27.12.2018	27.12.2018
6	BHABUA	27.12.2018	27.12.2018
7	BHAGALPUR	28.12.2018	28.12.2018
8	BHOJPUR	27.12.2018	27.12.2018
9	BUXAR	20.12.2018	20.12.2018
10	DARBHANGA	19.12.2018	19.12.2018
11	EAST CHAMPARAN	18.12.2018	18.12.2018
12	GAYA	29.12.2018	29.12.2018
13	GOPALGANJ	11.12.2018	11.12.2018
14	JAMUI	08.01.2019	08.01.2019
15	JEHANABAD	29.12.2018	29.12.2018
16	KATIHAR	24.12.2018	24.12.2018
17	KHAGARIA	22.11.2018	22.11.2018
18	KISHANGANJ	28.12.2018	28.12.2018
19	LAKHISARAI	29.12.2018	29.12.2018
20	MADHIPURA	12.12.2018	12.12.2018
21	MADHUBANI	29.12.2018	29.12.2018
22	MUNGER	27.12.2018	27.12.2018
23	MUZAFFARPUR	04.12.2018	04.12.2018
24	NALANDA	03.01.2019	03.01.2019
25	NAWADAH	12.02.2019	12.02.2019
26	PATNA	28.12.2018	28.12.2018
27	PURNEA	01.12.2018	01.12.2018
28	ROHTAS	18.12.2018	18.12.2018
29	SAHARSA	28.12.2018	28.12.2018
30	SAMASTIPUR	28.12.2018	28.12.2018
31	SARAN	31.12.2018	31.12.2018
32	SHEIKHPURA	11.12.2018	11.12.2018
33	SHEOHAR	24.12.2018	24.12.2018
34	SITAMARHI	28.12.2018	28.12.2018
35	SIWAN	16.11.2018	16.11.2018
36	SUPAUL	03.12.2018	03.12.2018
37	VAISHALI	04.12.2018	04.12.2018
38	WEST CHAMPARAN	29.12.2018	29.12.2018

5.2 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 557 training programmes and have trained 16262 unemployed youth to pursue self employment vocations.

Bank wise and district wise details on RSETI details is placed at page no. 185.

5.3 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) 424 Special Camps
- b) 585 Target group specific camps

The information pertaining to activity of FLCs in the State has been placed at Page No. 186-196 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 6785 financial literacy camps during the year up to the quarter ended December 2018. The district wise data on Financial Literacy Camps organised by rural branches in has been furnished at page no.197.

5.3.1 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.

6. ISSUES RELATED TO FLOW OF CREDIT

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

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

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

Credit Flow to Agriculture- Collateral free agricultural loans

RBI/2018-19/118

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

February 7, 2019

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

Madam/Sir,

Credit Flow to Agriculture- Collateral free agricultural loans

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

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

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

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

5. Please acknowledge receipt.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

6.2 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE

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

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

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

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

7. MISCELLANEOUS

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

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

In its further recent communication, vide letter no. SLBC/CM/2018-19/364 dated 23.10.2018, SLBC has requested member banks 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.

In this regard, the kind attention of all member Banks is also drawn towards instructions contained in para 3.4 of RBI Master circular RBI/2018-19/5 FIDD.CO.LBS.BC. No.2/02.01. 001/2018-19 dated July 2, 2018 on “Revised mechanism of Data Flow for LBS fora meetings” for compliance at their end.

7.2 INVESTIGATION OF CYBER FRAUD

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

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

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

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

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

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

The above returns submitted by SLBC to RBI bank type wise i.e, separately for Public Sector Banks, Private Sector Banks, Regional Rural Banks, State Cooperative Banks and Small Finance Bank are furnished on page no.198-212 for perusal / reference.

7.4 SUB-COMMITTEES OF SLBC, BIHAR

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

- 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 (now Dakshin Bihar Gramin Bank)
- vii. Deputy General Manager, State Bank of India
- viii. Deputy Zonal Manager, Punjab National Bank

The function of the Steering Sub-Committee , as envisaged in the above mentioned RBI Master Direction, is to finalize Agenda for the quarterly review meetings of SLBC. 1st meeting of this Sub-Committee was held on 9th of November 2018. Its recent meeting was held on 05.02.2018.

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

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

Meetings of all these Sub - Committees are held at quarterly intervals .

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

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

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

7.6 “DOUBLING FARMER’S INCOME BY 2022”

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

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

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

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

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

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

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

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

IDENTIFICATION /ESTABLISHMENT

In recent years, BCs / CSPs have emerged as an important tool of financial inclusion. These are opened by the Banks at various locations as per RBI guidelines to cater the banking needs of the public. There is a robust network of 17504 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. 169-170.

CONTROL MECHANISM OVER THEIR FUNCTIONING

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

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

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

COMPLAINT REDRESSAL IN CONNECTION WITH CSPs/ BANK MITRAS / BCs

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

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. diary, 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 Agri-Clinics and Agri Business 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.

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SLBC BIHAR

REFERENCE BOOK

AS ON 31.12.2018

PART-II

DATA

SHEET