

राज्यस्तरीय बैंकर्स समिति, बिहार की 69 वीं समीक्षात्मक बैठक
69TH REVIEW MEETING OF STATE LEVEL BANKERS COMMITTEE, BIHAR

22 अगस्त 2019 ; 11:00 बजे पूर्वा० ; होटल मौर्या, पटना

22ND AUGUST 2019; 11:00 AM; HOTEL MAURYA, PATNA

कार्यसूची (AGENDA)

1. राज्यस्तरीय बैंकर्स समिति की दिनांक 19.06.2019 की 68वीं समीक्षात्मक बैठक के कार्यवृत्त का अंगीकरण

Adoption of the minutes of 68th SLBC meeting dated 19.06.2019

2. राज्यस्तरीय बैंकर्स समिति, बिहार और इसकी उप-समितियों की तत्काल पूर्ववर्ती बैठकों के कार्यवृत्त / कार्यबिन्दुओं पर चर्चा

Deliberations on the Minutes / ATRs of the instant preceding meetings of SLBC and its Sub-Committees

समीक्षा (Review)

3. वार्षिक साख योजना के अंतर्गत प्रदर्शन

Performance under Annual Credit Plan (ACP)

4. साख - जमा अनुपात

C D Ratio

5. कृषि एवं सम्बद्ध क्रियाकलापों का वित्त पोषण

Financing to Agriculture & Allied Activities

6. एम एस एम ई क्षेत्र को वित्त पोषण

Financing to MSME Sector

7. सामाजिक सुरक्षा योजनाओं के अंतर्गत प्रदर्शन

Performance under Social Security Schemes

8. बैंकों की अनर्जक आस्तियाँ

NPAs of Banks

परिचर्चा (Discussion)

9. गत पाँच वर्षों में बट्टे खाते में डाले गए ऋणों को साख – जमा अनुपात की गणना में शामिल करना
Inclusion of loans technically written-off during last five years for calculating CD Ratio

10. बिहार लोक शिकायत निवारण अधिकार अधिनियम – 2015 के अंतर्गत शिकायतकर्ताओं द्वारा दायर की गई शिकायतों के निवारण / जवाब / जाँच में जिला प्रशासन द्वारा अग्रणी जिला प्रबन्धकों को शामिल करना

Involving Lead District Managers by district authorities in complaint resolution/investigating/ replying / presenting complaint cases filed by complainants under Bihar Lok Shikayat Nivaran Adhikar Adhiniyam – 2015

11. भू-अभिलेखों का डिजिटलीकरण, भूस्वामित्व प्रमाण पत्र का ऑनलाइन निर्गमन एवं बैंकों को इनका अभिगम अधिकार

Digitization of land records, issuance of LPC on-line & access rights to bankers

12. किसान क्रेडिट कार्ड की परिपूर्णता: कृषि विभाग, बिहार सरकार द्वारा कृषकों की सूची उपलब्ध कराया जाना

Saturation of KCC: Providing list of farmers by Agriculture Department, Govt. of Bihar

13. लंबित आवेदन पत्रों के ऑनलाइन अनुश्रवण हेतु पशुपालन एवं मत्स्य संसाधन विभाग द्वारा डैशबोर्ड का सृजन और बैंकों को इसका अभिगम अधिकार दिया जाना

Creating DASHBOARD and providing access to banks by Animal Husbandry & Fisheries Resources Department, Govt. of Bihar for on line monitoring of applications

14. किसान क्रेडिट कार्ड के अंतर्गत 1.00 लाख रुपये तक के ऋण के लिए भू-स्वामित्व प्रमाण पत्र का अधित्याग

Waiver of LPC for loans up to Rs 1.00 lakh under KCC

15. साइबर बैंकिंग धोखाधड़ी

Cyber Banking Frauds

16. समिति द्वारा उचित समझी गई कोई भी विषय वस्तु

Any other issue considered suitable by the Committee

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69TH REVIEW MEETING OF SLBC BIHAR

22ND AUGUST 2019, 11:00 AM, HOTEL MAURYA, PATNA

REFERENCES TO AGENDA

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11 (i)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	34
11 (ii)	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	35
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12	Review of Financial Inclusion	
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13	Discussion on Policy Matters	
13(i)	Involvement of LDMs by District Authorities under "Bihar Lok Shikayat Nivaran Adhikar Adhiniyam, 2015"	40-41
13(ii)	Digitization of land records, Issuance of LPC Online and giving Access Rights to Banks for noting their charges online against the land records	41
14	Any other issue considered suitable by the House	41

**ADOPTION OF THE MINUTES OF 68th REVIEW MEETING OF
SLBC BIHAR HELD ON 19.06.2019 AND OTHER MEETINGS**

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

Sl. No.	Name of Meeting	Date of Meeting held
1.	68 th Meeting of SLBC, Bihar	19.06.2019
2.	Meeting of SLBC Sub-Committee-I on Agriculture Department & Sub-Committee-II on Allied Agriculture	18.06.2019
3.	Meeting of SLBC Sub-Committee on SHGs, RSETIs, Branch Opening & IT enabled Financial Inclusion	16.07.2019
4.	Meeting of SLBC Steering Sub-Committee	01.08.2019

The minutes of the 68th SLBC meeting of Bihar held on 19.06.2019 were circulated among the members of SLBC, LDMs and concerned Government Departments.

The revised minutes, incorporating amendments suggested by Finance Department, Govt. of Bihar, were also 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 as Annexure-I titled "Minutes of Meetings". Minutes of these meetings may also be considered as approved.

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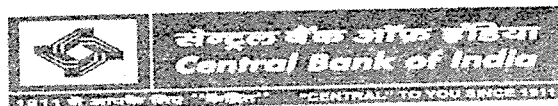
2.1 ACTION TAKEN REPORT ON THE ACTION POINTS OF 68thSLBC MEETING HELD ON 19.06.2019

Sl No.	Action Points	Action Taken												
1.	<p>State Heads / General Managers / Zonal Managers of following low performing banks should visit the undernoted bottom performing districts to critically analyze the reasons of shortfall in ACP achievement and implement remedial measures to improve their performance. A report in this regard be put up in the next SLBC meeting :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sl.</th> <th style="text-align: center;">Name of districts(s)</th> <th style="text-align: center;">To be visited by controllers of</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">Madhubani</td> <td style="text-align: center;">Central Bank of India</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">Banka</td> <td style="text-align: center;">UCO Bank</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">Gopalganj, Jehanabad, Katihar, Siwan</td> <td style="text-align: center;">State Bank of India</td> </tr> </tbody> </table> <p>(Action by: Central bank of India, UCO Bank & SBI)</p>	Sl.	Name of districts(s)	To be visited by controllers of	1	Madhubani	Central Bank of India	2	Banka	UCO Bank	3	Gopalganj, Jehanabad, Katihar, Siwan	State Bank of India	<p>Central Bank of India , UCO Bank & SBI have responded to this issue and their remark is appended below :-</p> <p>Central Bank of India: Field General Manager visited Madhubani on 23.07.2019 and a meeting of DCOs of all banks operating in the district was held on 23.07.2019 to review the performance. A report in this regard is attached in the booklet on Page No. 9 & 9 (A).</p> <p>UCO Bank: State Head will be participating in the DLCC meeting of Banka, which is scheduled in August.</p> <p>SBI: Districts of Gopalganj, Katihar, Siwan and Jehanabad were visited by GM/DGMs of SBI. A report in this regard is placed on Page No. 10, 10(A) & 10(B).</p>
Sl.	Name of districts(s)	To be visited by controllers of												
1	Madhubani	Central Bank of India												
2	Banka	UCO Bank												
3	Gopalganj, Jehanabad, Katihar, Siwan	State Bank of India												
2.	<p>In order to review performance of Top & Bottom Performing Branches in the district, the grading formula needs to be reworked. Ranking inter se should be based on ACP achievement only.</p> <p>(Action by: Finance Department, GoB)</p>	<p>As discussed in the SLBC meeting, the grading formula has been reworked. The revised ranking format has been sent to all Districts. Data will be presented in the next SLBC meeting as revised.</p>												
3.	<p>ACP target for Agriculture sector under ACP 2019-20 should be kept at least at last year's level of 60,000 Crores.</p> <p style="text-align: right;">(Action by : SLBC)</p>	<p>ACP target for Agriculture sector under ACP 2019-20 has been revised to last year's level of Rs. 60,000 crores and the new revised ACP targets have been advised to all stake holders.</p>												

Sl. No.	Action Points	Action Taken																																								
4.	A Sub-committee of SLBC be constituted to review and sort out IT related issues. (Action by : SLBC)	Sub-committee of SLBC has been constituted for reviewing & sorting out IT related issues. 15 Scheduled Commercial Banks, RBI, NABARD, Finance Deptt., GoB & 5 State Govt. user departments are member of this committee. First meeting of this Sub-Committee will be convened shortly.																																								
5.	Labour Department, GoB should spread awareness among public regarding Social Security Schemes – PMSBY, PMJJBY & APY. (Action by: Labour Deptt., GoB)	The Labour Department has advised various departments/ institutions for increasing awareness about social security schemes at different fora.																																								
6.	While fixing ACP Target the approach should be Bottom Up rather than Top Down. (Action by: SLBC & All LDMs)	SLBC has requested NABARD to prepare PLP. LDMs have also been advised to prepare Branch / Block / District wise plans based on PLP for the FY 2020-21.																																								
7.	Opening of Banking Outlets in remaining URCs should be completed within 6 months. (Action by: All related Banks)	As on 30.06.2019, 94 URCs (160 as on 31.03.2019) are pending for coverage through opening of Banking Outlets.																																								
8.	In the next SLBC meeting, discussion on banking related cyber fraud be included as an agenda item. (Action by :SLBC & All Banks)	<table border="1"> <thead> <tr> <th colspan="10">Status of Cyber Frauds reported from from all banks during the period 01.04.2019 to 30.06.2019 (As on 30.06.2019)</th> </tr> <tr> <th colspan="2">Cyber Frauds Reported (A)</th> <th colspan="2">Out of (A) Police cases filed (B)</th> <th colspan="2">Out of (A) Amount recovered (C)</th> <th colspan="2">Out of (A) Cases pending as on 30.06.2019</th> <th colspan="2">Out of (B) Cases pending with police as on 30.06.2019</th> </tr> <tr> <th>No.</th> <th>Amt.</th> <th>No.</th> <th>Amt.</th> <th>No.</th> <th>Amt.</th> <th>No.</th> <th>Amt.</th> <th>No.</th> <th>Amt.</th> </tr> </thead> <tbody> <tr> <td>76</td> <td>40.21</td> <td>50</td> <td>31.13</td> <td>21</td> <td>6.94</td> <td>39</td> <td>26.96</td> <td>43</td> <td>28.42</td> </tr> </tbody> </table>	Status of Cyber Frauds reported from from all banks during the period 01.04.2019 to 30.06.2019 (As on 30.06.2019)										Cyber Frauds Reported (A)		Out of (A) Police cases filed (B)		Out of (A) Amount recovered (C)		Out of (A) Cases pending as on 30.06.2019		Out of (B) Cases pending with police as on 30.06.2019		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	76	40.21	50	31.13	21	6.94	39	26.96	43	28.42
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9.	The unit cost for providing working capital to Animal Husbandry & Fisheries under KCC be determined latest by 15 th July 2019. (Action by: All LDMs, NABARD & SLBC)	Secretary, Animal & Fisheries Resources Dept., GoB has requested District Magistrate of all districts vide their letter No. गव्य० (यो०-01) 04/2019/1080 dated 12.07.2019 to conduct DLTC meeting for finalizing unit cost for providing working capital to Animal Husbandry & Fisheries under KCC at the earliest. As on 13.08.2019, as advised by NABARD, SoF for KCC under Animal Husbandry & Fisheries has been finalized in 23 districts.																																								

Sl. No.	Action Points	Action Taken																					
10.	<p>Banks should interact with their branches at least 3-4 times through Video Conferencing for granular review of their performance in all sectors.</p> <p style="text-align: center;">(Action by : All Banks)</p>	<p>All the major banks operating in the State have confirmed that Review of all branches is continuously being done and their performance is being monitored by calling review meeting of branch heads, telephonic follow-up and letter correspondence.</p>																					
11.	<p>Banks should expeditiously look into the complaints of malpractices against the BC Agents/ CSPs and take them to logical conclusion in a time bound manner.</p> <p style="text-align: center;">(Action by : All Banks)</p>	<p>Banks have confirmed to compliance.</p>																					
12.	<p>The banks to switch loan process in all segment, particularly Agriculture, to digitized mode to ensure speed, minimal manual intervention and the resultant transparency.</p> <p style="text-align: center;">(Action by : All Banks)</p>	<p>Only ICICI Bank & Union Bank of India have confirmed that they have migrated to digital mode from physical mode in all segments. All major banks operating in the state have advised that process for digital application for Agriculture segment is under deliberation at their corporate offices.</p> <p>State Bank of India has currently digitized Agri Gold Loans through their YONO Krishi App. Further developments in this app are under process.</p>																					
13.	<p>Banks should entertain the education loan aspirants still approaching them and should not force-direct them to Govt. channel.</p> <p style="text-align: center;">(Action by: All Banks)</p>	<p>Banks have confirmed advising all the Branch Heads in this regard.</p>																					
14.	<p>Performances under Prime Minister Employment Generation Programme of private sector banks e.g. Axis, Bandhan, HDFC were negligible. Among public sector banks, the performances of UCO, Syndicate & Dena Banks were not satisfactory. It be looked into.</p> <p style="text-align: center;">(Action by: Axis, Bandhan, HDFC, UCO, Syndicate Banks)</p>	<p>Performance under PMEGP in FY 2019-20 as on 30.06.2019 for mentioned banks is as under:</p> <table border="1" data-bbox="794 1485 1501 1742"> <thead> <tr> <th>Bank Name</th> <th>No. of Loans</th> <th>Amt. (in Lacs)</th> </tr> </thead> <tbody> <tr> <td>Axis Bank</td> <td>3</td> <td>5</td> </tr> <tr> <td>Bandhan Bank</td> <td>0</td> <td>0</td> </tr> <tr> <td>HDFC Bank</td> <td>0</td> <td>0</td> </tr> <tr> <td>UCO Bank</td> <td>13</td> <td>44</td> </tr> <tr> <td>Syndicate Bank</td> <td>0</td> <td>0</td> </tr> <tr> <td>Dena Bank</td> <td colspan="2">(Merged with Bank of Baroda w.e.f. 01.04.2019)</td> </tr> </tbody> </table>	Bank Name	No. of Loans	Amt. (in Lacs)	Axis Bank	3	5	Bandhan Bank	0	0	HDFC Bank	0	0	UCO Bank	13	44	Syndicate Bank	0	0	Dena Bank	(Merged with Bank of Baroda w.e.f. 01.04.2019)	
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15.	<p>The performance of ACP achievement of branches may be kept in mind at the time of recording the Annual Performance Appraisal reports of the Bank Managers.</p> <p style="text-align: center;">(Action by: All Banks)</p>	<p>DBGB, Allahabad Bank, PNB, HDFC Bank, UCO Bank, United Bank of India & SBI have confirmed that Annual Performance Appraisal of officers is always based on their performance in various Key Responsibility Areas including financing to Priority Sector which is an integral part of ACP achievement. All other Banks have confirmed to have noted the same for compliance.</p>																					

Sl. No.	Action Points	Action Taken
16.	<p>The list of farmers registered with Agriculture Department for execution of various schemes should be sorted district-wise, block-wise and passed on to operating functionaries of Banks and districts / blocks line departments for the KCC saturation exercise.</p> <p>(Action by: Agriculture Deptt., GoB)</p>	<p>Finance Dept., GoB vide their letter No. 07/बैंकिंग-एस०एल०बी०सी०-ATR-07/2019 982/वि०dated 22.07.2019 have requested Department of Agriculture, Bihar to take suitable action in this regard. Reply from concerned Department in this regard is awaited.</p>
17.	<p>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.</p> <p>(Action by: All Banks/ Agriculture Deptt., GoB)</p>	<p>Finance Dept., GoB vide their letter No. 07/बैंकिंग-एस०एल०बी०सी०-ATR-07/2019 982/वि०dated 22.07.2019 have requested Department of Agriculture, Bihar to take suitable action in this regard. Reply from concerned Department in this regard is awaited.</p>
18.	<p>The UD & HD Department should hold a meeting with stakeholders, discuss the Enablers and sort out pending issues to increase coverage under CLSS.</p> <p>(Action by: UD & HD Deptt., GoB)</p>	<p>For increasing coverage under CLSS in Pradhan Mantri Awas Yojana (PMAY-U), the following steps have been taken :-</p> <p>State Level Technical Cell (SLTC) specialists are regularly visiting and meeting the officials of various Banks/Housing Finance Companies (HFCs) to expedite the progress of CLSS and collection of relevant data from them. This has resulted increase in no. of beneficiaries from 3980 to 5002 during this FY in the CLSS vertical.</p> <p>The UD & HD Department issued DO letter to the Zonal Managers of the Banks in the month of August 2018 to expedite the progress. Also, letter has been given to the SLBC convener. Recently on 06.08.2019 DO letters given to the ZMs of the Banks/ HFCs with copy to their MDs/Chairman to expedite the progress of CLSS vertical under PMAY (U).</p> <p>Further, the Department is going to hold a high level meeting with Chairman/MD/ZMs of Banks/HFCs/NHB/HUDCO to increase the coverage of CLSS vertical under PMAY (U).</p>
19.	<p>The long pending issue of reduction and rationalization of Stamp Duty on agreements / mortgages in respect of bank loans should be looked into.</p> <p>(Action by :Registration Deptt., GoB)</p>	<p>It is requested that Banks may convey through the SLBC, the reduction and rationalisation desired in the stamp duty in documents.</p>



अंचलिक कार्यालय, पटना
ZO/RD/2019-20/1177

Zonal Office, Patna
Date: 25.07.2019

General Manager
Convenor
SLBC,
State Bank of India
Patna

Reg: Review meeting for ascertaining shortfall of ACP in the FY 2018-19 in comparison with FY 2017-18 of Madhubani District

Ref: Instruction by Dy Chief Minister in SLBC Meeting held on 19/06/2019 to visit Madhubani District.

During recently held meeting of SLBC on 19/06/2019, achievement under ACP of Madhubani District was reviewed by Sri Sushil Kumar Modi, Honourable Dy Chief Minister cum Finance Minister GOB.

The performance of ACP for FY 2017-18 of Madhubani District was 76.82% but achievement during FY 2018-19 is 56.93% only. There was shortfall by 20% in ACP in comparison to FY 2017-18 to FY 2018-19. Honourable Deputy Chief Minister advised that State Heads/ General Managers/ Zonal Managers of low performing banks should visit the District to critically analyse the reasons of shortfall in ACP achievement and implement remedial measures to improve their performance. Accordingly the undersigned was instructed to visit Madhubani District to find out the reasons of Shortfall of ACP achievement and taking remedial measures for its achievement during the Current Financial Year.

In the light of the above the undersigned visited Madhubani on 23.07.2019. We convened Meeting of all the District Coordinator of the Bank operating in Madhubani District (list attached) The District Coordinator of all the Banks except Andhara Bank participated in the Meeting and a threadbare discussions were held regarding the reasons for the shortfall in ACP Achievement. Remedial Measures for improving the ACP during 2019-20 was also discussed.

Reasons for Shorfall in ACP Achievement:

- Due to Poor Performance under ACP by some of the major Banks, overall ACP achievement decreased. Details of poor achievement of major bank is as under:

Bank	No of Branches	ACP Achievement		Gap
		2017-18	2018-19	
RCCB	14	99.95	38.38	-61.57
CBI	20	90.05	26.96	-63.09
UBGB	115	85.59	57.04	-28.54
UCO Bank	2	81.11	52.91	-28.19
Bank of India	12	82.03	54.32	-27.71
Union Bank	2	85.22	58.38	-26.84
SBI	29	83.64	72.50	-11.14
UBI	4	20.20	12.46	-7.74
Canara Bank	3	84.01	76.88	-7.12
HDFC Bank	3	87.08	80.86	-6.22
IOB	3	80.53	75.32	-5.21

अंचलिक कार्यालय : दूसरी मंजिल, ब्लॉक "बी", मौर्यालोक कॉम्प्लेक्स, डाक बंगला रोड, पटना-800 001
Zonal Office: 2nd Floor, Block "B", Maurya Lok Complex, Dak Bunglow Road, Patna-800 001

कै.कम/



आंचनिक कार्यालय, पटना

Zonal Office, Patna

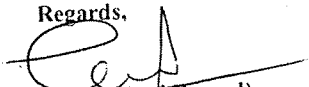
- ✦ Rahika Central Co-operative Bank having 14 branches in the district informed that their Bank finance mainly in Agriculture crop production. ACP achievement of their bank in FY 2017-18 was 99.95% but it drastically decreased to 38.38% in FY 2017-18. As per RBI Guidelines the insurance of crop was mandatory under KCC but Bihar Govt opted out of PMFBY and there was no route for crop insurance so the finance under KCC during 2018-19 was not made and as such their achievement under ACP was very poor during 2018-19 in comparison to 2017-18.
- ✦ Due to the above mentioned reason the ACP achievement of our bank was also very poor. ACP achievement of our bank in Agr Sector was 79.37% in 2017-18 which drastically fell to 22.08% in 2018-19. This badly affected the overall ACP achievement during 2018-19.
- ✦ UBGB having 115 branches has large share in the district. The Regional Manager of UBGB expressed the same reason for their shortfall in ACP achievement.
- ✦ Most of the other banks having shortfall in ACP achievement quoted the above mentioned fact as one of the most important reason for shortfall in ACP achievement.
- ✦ District Co-Ordinator of some of the bank informed that due to huge NPA in the branches the focus was more on recovery rather sanctioning of fresh advances.

Remedial Measure Suggested for improvement in ACP growth:

1. It was suggested to form Special Sub-Committee and special target to be allotted to individual bank and it should be duly approved by DLCC.
2. Achievement of ACP by each bank should be monitored on quarterly basis in DLCC meeting.
3. It was also deliberated that now stalemate over PMFBY has been ended by RBI in respect of financing of KCC without mandatory insurance coverage. Now more and more finance should be done to agriculture sector under KCC. All the bank ensured that now ACP under Agriculture will improve sizably.
4. It was also suggested that there is another scope of financing under Allied Agri activity through new scheme of KCC to Animal Husbandary, Fishery and Poultry and bank should explore the maximum possibility to finance under this scheme as there is huge potentiality of this sector in Madhubani District.
5. Madhubani district is famous for its Mithila Painting and Handicrafts. There is lot of scope for financing under this sector to rural artisan under Mudra Scheme.
6. Finance to SHG is one of the areas where JEEVIKA is providing hand holding support to the group and there is a lot of scope in this sector and bank should encourage the finance to SHG.
7. All the banks agreed the above suggested measures and assured improvement under ACP during this Financial Year.

Hope during the Financial Year 2019-20 ACP achievement will be 100% with cooperation of all the banks operating in the Madhubani District.

Regards,


(C. Lakshmi Prasad)
Field General Manager
Encl: as stated above.

आंचनिक कार्यालय : दूसरी मंजिल, ब्लॉक "बी", मौर्यालोक कॉम्प्लेक्स, डाक बंगला रोड, पटना-800 001
Zonal Office: 2nd Floor, Block "B", Maurya Lok Complex, Dak Bungalow Road, Patna-800 001

कैकम/

भारतीय स्टेट बैंक, स्थानीय प्रधान कार्यालय, पटना

कम प्रदर्शन वाले जिलों में एसीपी उपलब्धि में कमी की जांच के लिए रिपोर्ट: कारण और सुझाए गए उपाय

एस.एल.बी.सी. दिनांक 19.06.2019 के दौरान विचार-विमर्श के अनुसार, जिसमें प्रत्येक बैंक के वरिष्ठ अधिकारियों को उन जिलों का दौरा करने की सलाह दी गई थी, जिसमें एसीपी उपलब्धि लक्ष्य से कम थी। इस संबंध में, हमारे बैंक के राज्य स्तरीय वरिष्ठ अधिकारियों ने निम्नलिखित जिलों का दौरा किया :-

1. गोपालगंज 2. कटिहार 3. सिवान 4. जहानाबाद

नीचे दी गई तालिका में उन एस.बी.आई. शाखाओं का प्रदर्शन, जिनमें ए. सी. पी. लक्ष्य और उपलब्धि में काफी अंतर है :-

(रू. करोड़ में)

जिला	शाखा	अग्रिम स्तर 31.03.18	ए.सी.पी. लक्ष्य	ए.सी.पी. उपलब्धि (%)
सिवान	मैरवा	16.76	423.42	22.22
	अंदार	6.22	423.42	22.22
	बरहरिया	9.27	423.42	22.22
	तरवारा	1.99	423.42	22.22
गोपालगंज	मीरगंज	18.01	48.00	23.82
	नारायणा	11.89	18.12	24.16
	दिघवा दुबौली	9.92	18.00	21.61
	थावे	7.78	18.50	19.00
	माँझा	3.16	13.00	19.71
	बरौली	9.75	23.50	17.94
कटिहार	समेली	5.47	23.27	12.29
	बगदार	3.78	18.07	11.62
	कटिहार मेडिकल कॉलेज	5.46	13.24	17.37
	बरसोई	9.06	25.33	16.38
	मनिहारी	8.18	21.27	17.63
जहानाबाद	काको	1.66	7.05	51.49
	पिंजौर	2.27	13.79	26.90
	पांडुई	2.04	13.79	35.90
	भारथु	1.21	5.51	12.34

ए.सी.पी. की कम उपलब्धि के मुख्य कारण निम्नलिखित है :

1. शाखाओं के पिछले वर्ष के ऋण स्तर तथा संभावनाओं पर विचार किये बिना लक्ष्य दिया जाना ।
2. सिवान जिले के न्यूनतम प्रदर्शन वाली शाखाओं के संबंध में हमने पाया है कि एस.बी.आई. को आवंटित ACP लक्ष्य को अनजाने में गलत रिपोर्टिंग के कारण यह स्थिति आई है, ACP के तहत प्रदर्शन असंतोषजनक दिखाई देता है।

इन मुद्दों पर 2019-20 के दौरान उचित देखभाल के लिए जिला समन्वयकों और क्षेत्रीय प्रबंधकों के साथ चर्चा की गई है। हालाँकि, यदि हम SBI के जिलेवार प्रदर्शन का विश्लेषण करते हैं, तो इन चार जिलों में SBI की उपलब्धि समग्र ACP उपलब्धि और PSBs के प्रदर्शन की स्थिति निम्नानुसार है:-

क्रम संख्या	जिला	कुल एसीपी अचीवमेंट	पीएसबी एसीपी अचीवमेंट	एसबीआई एसीपी अचीवमेंट
1.	गोपालगंज	59.74%	41.71%	42.31%
2.	कटिहार	65.72%	51.24%	66.05%
3.	सिवान	67.18%	52.84%	58.28%
4.	जहानाबाद	63.40%	52.28%	43.85%

ए.सी.पी की उपलब्धि में एस.बी.आई का प्रदर्शन लगभग सभी जिलों में पीएसबी के प्रदर्शन से बेहतर था। हम इस बात पर ज़ोर देंगे की कम प्रदर्शन करने वाली व्यक्तिगत शाखाओं पर ध्यान केंद्रित करने के बजाय ए.सी.पी प्रदर्शन को जिलेवार माना जाना चाहिए। यह जिलेवार प्रदर्शन को लक्षित करने के लिए DFS फोकस के अनुरूप भी होगा।

जीविका के तहत एस.एच.जी वित्तपोषण, जहां सरकार खातों में जुटाव, रखरखाव और वसूली के लिए सक्रिय संस्थागत सहायता प्रदान कर रही है, एसीपी उपलब्धि में महत्वपूर्ण योगदान दे रही है। सिवान, गोपालगंज, कटिहार और जहानाबाद में 2090, 1008, 887 ऋणों पर 31.20 करोड़ रुपये, 15.09 करोड़ रुपये, 13.26 करोड़ रुपये और 1.27 करोड़ रुपये क्रमशः हमारी शाखाओं द्वारा स्वीकृत किए गए।

ए.सी.पी के अंतर्गत मुख्य क्षेत्रों (कृषि और एम.एस.एम.ई) के तहत प्रदर्शन का और अधिक विश्लेषण करने पर प्रदर्शन निम्नानुसार है:

क्रम संख्या	जिला	कृषि ए.सी.पी उपलब्धि	एम.एस.एम.ई ए.सी.पी उपलब्धि
1.	गोपालगंज	59.18%	85.14%
2.	कटिहार	65.09%	87.55%
3.	सिवान	61.70%	99.92%
4.	जहानाबाद	59.05%	70.82%

सभी जिले में कृषि क्षेत्र के तहत उपलब्धि एस. एम. ई. क्षेत्र से काफी कम है, और यह ए.सी.पी. के तहत कम प्रदर्शन का मुख्य कारण है। कृषि खंड में नया केसीसी एसीपी का एक प्रमुख घटक है जहां बैंक वार प्रदर्शन संतोषजनक नहीं रहा है, संख्या और राशि के मामले में सभी बैंकों की कुल उपलब्धि क्रमशः 21.04% और 25.56% रही है। हालांकि, इन मापदंडों में एसबीआई का प्रदर्शन क्रमशः 34.41% और 41.56% रहा है।

ए.सी.पी. की कम उपलब्धि के कारण:

1. क्षमता और अग्रिम स्तर पर विचार किए बिना शाखाओं को लक्ष्य दिया जाना।
2. एन.पी.ए भी कम प्रदर्शन का कारण है। गोपालगंज, कटिहार, सिवान और जहानाबाद में कृषि क्षेत्र में एनपीए की स्थिति 23.71%, 33.57%, 17.15% और 20.50% है, जो बहुत अधिक है और इस तरह की शाखाएं नए वित्तपोषण करने में असमर्थ है।

3. बड़ी संख्या में प्रमाणपत्र मामले निपटान के लिये लंबित हैं, जो एनपीए की समस्या को भी बढ़ा रहा है और इसलिए, कम एसीपी उपलब्धि का कारण है। जहानाबाद, गोपालगंज, कटिहार और सीवान जिलों में लगभग 3447, 3843, 2243 और 2452 मामले में 21.50 करोड़ रुपये, 20.64 करोड़ रुपये, 14.61 करोड़ रुपये और 15.51 करोड़ रुपये लंबित हैं। इन मामलों में वसूली से शाखा के अधिकारियों का विश्वास बढ़ेगा और इसलिए, एसीपी के तहत प्रदर्शन भी बढ़ेगा।

4. हालांकि, एम.एस.ई.ए.सी.पी की उपलब्धि बेहतर है लेकिन फिर भी सभी जिलों में सुधार की गुंजाइश है।

प्रदर्शन में सुधार के लिए सुझाए गए उपाय :-

1. प्रमाण पत्र मामलों की वसूली में जिला प्रशासन का सक्रिय सहयोग।
2. कई वित्तपोषण की संभावना से बचने के लिए भूमि रिकॉर्ड का डिजिटलीकरण।
3. जीविका के माध्यम से SHG के वित्तपोषण पर सक्रिय ध्यान, जो सक्रिय संस्थागत सहायता प्रदान करता है।
4. आरबीआई द्वारा अनिवार्य प्रधान मंत्री फसल बीमा योजना (पी एम फ बी वाई) से दिया गया अपवर्जन, जिला प्रशासन के सक्रिय समर्थन के साथ नए केसीसी प्रदर्शन में सुधार कर सकता है, एलपीसी के त्वरित जारी करने और केसीसी के संतृप्ति के लिए शिविरों के आयोजन से अनुप्रयोगों को जुटाया जा सकता है।
5. संबन्धित विभाग द्वारा किसानों को आधुनिक कृषि गतिविधियों जैसे पॉली हाउस इत्यादि एवं अन्य कृषि संबन्धित गतिविधियों तथा मछली पालन, मुर्गी पालन, डेयरी इत्यादि को करने तथा ऋण हेतु आवेदन करने के लिये प्रेरित किया जाना।
6. एमएसएमई क्षेत्र के तहत मुद्रा ऋण पर अधिक बल दिया जाना।
7. प्रदर्शन में सुधार के लिए संबंधित बैंकों द्वारा एसीपी के तहत उपलब्धि का निरंतर अनुगमन और निगरानी।

2.2 ACTION TAKEN REPORT OF 33rd MEETING OF SLBC SUB-COMMITTEE ON SHGs, RSETIs, BRANCH OPENING & IT ENABLED FINANCIAL INCLUSION HELD ON 16.07.2019

Sl. No.	Action Points	Action Taken
1.	No disbursement by debit to loan accounts of SHGs be made without their specific authority. (Action by: All Banks)	Confirmation in this regard has been obtained from all banks that their branches across the state are disbursing loan only upon receipt of their specific authority.
2.	All Zonal heads of Banks, not having one state head, be invited to attend meetings of SLBC Sub-Committee on SHG & RSETIs. (Action by: SLBC)	SLBC would ensure that all Zonal Heads of Banks, not having one state head, are invited to attend meetings of SLBC Sub-Committee on SHG & RSETIs.
3.	To boost up community based recovery mechanism and address lateral issues at block level, 8th of every month or the next working day, in case of 8th or succeeding day(s) being holiday(s) has been fixed and banks are requested to issue a communication to their branches to ensure their participation therein. (Action by: All Banks)	All major Banks have confirmed about passing on the mentioned communication to all their branches operating in the state to boost up community based recovery mechanism and address lateral issues at block level.
4.	26th July 2019, 26th August 2019 and 26th September 2019 have been fixed for loan sanction / disbursement camp for SHGs sponsored by JEEVIKA. Banks should advise their branches accordingly to ensure their active participation. (Action by : All Banks)	SLBC and JEEVIKA have advised all stake holders suitably and the camps are being organised accordingly.
5.	JEEVIKA should send an indent for loan application stationery to banks as per their requirement. (Action by : JEEVIKA)	JEEVIKA has confirmed sending the requisite indent for loan application stationery to different Banks.
6.	Banks should issue to SHGs (i) Savings Bank Pass Books (ii) Loan Account Pass Books immediately after opening of their Savings Bank / loan accounts. (Action by : All Banks)	Banks have confirmed to instruct all their branches and sensitize branch heads of concerned branches in this regard.
7.	Banks should inform whether the facility of cash withdrawal by SHGs at their BC points is available. If not, within what period banks can made it operational at their BC points? (Action by : All Banks)	All major Banks have informed that the facility of cash withdrawal at BC/CSP point is already available, though the authentication modalities are different.

Sl. No.	Action Points	Action Taken
8.	<p>In order to do away with the ambiguity / difference in practices in obtaining e-KYC, CIBIL, documentation etc. Banks should reiterate the consolidated & up-to-date instructions to their operating units under advice to RBI & NABARD.</p> <p>(Action by : All Banks)</p>	<p>All major Banks have confirmed that Branches have been already provided with the updated guidelines from RBI and NABARD for obtaining e-KYC, CIBIL, documentation etc.</p>
9.	<p>Bank-wise review of performance under NRLM to be done from next SLBC meeting.</p> <p>(Action by : JEEVIKA, SLBC)</p>	<p>Bank-wise review of performance under NRLM will be ensured in the forthcoming SLBC Sub-Committee Meeting on SHGs.</p>
10.	<p>Extant instructions on financing eligible applicants under DAY-NULM may be reiterated by banks to their branches.</p> <p>(Action by : All Banks)</p>	<p>All major Banks have confirmed that their branches have been instructed to provide financial assistance to all the eligible applicants under DAY NULM as per the extant guidelines.</p>
11.	<p>NULM, Bihar should advise SLBC in excel format bank-wise, branch-wise & district-wise data of loan applications submitted and pending for sending it to banks' state heads for required follow-up action.</p> <p>(Action by : NULM, Bihar)</p>	<p>Data awaited from concerned department.</p>
12.	<p>NULM, Bihar should send branch-wise, bank-wise and district-wise targets for circulation among banks and not ULP-wise.</p> <p>(Action by : NULM, Bihar)</p>	<p>Bank-wise and District-wise NULM target has been circulated among Banks by SLBC, Bihar.</p>
13.	<p>RSETIs should work towards settlement of trained candidates as per CNN norms.</p> <p>(Action by : SBI, Punjab National Bank, CBI, Canara, Bank of Baroda, UCO & Union Bank of India)</p>	<p>All the 7(seven) Banks having lead bank responsibility in the state have confirmed to SLBC that their RSETI and branches are working in co-ordination to settle the trained candidates as per Common Norms advised by NACER.</p>
14.	<p>Whole-time directors at RSETIs Sitamarhi & Bhagalpur be appointed.</p> <p>(Action by : Bank of Baroda & UCO Bank)</p>	<p>Whole-time directors at RSETIs Sitamarhi & Bhagalpur are yet to be appointed. Both the banks have assured that the appointments will be made soon.</p>
15.	<p>As decided in the 68th SLBC, the target of opening BOs by allottee banks must be completed by 30.09.2019.</p> <p>(Action by : All Banks)</p>	<p>As on 30.06.2019, 94 URCs (160 as on 31.03.2019) are pending for coverage through opening of Banking Outlets.</p>
16.	<p>Bandhan Bank has opened BOs only in 10 URCs out of 35 allotted and if they donot plan to open any BO further, they should send a separate written intimation to SLBC & RBI.</p> <p>(Action by : Bandhan Bank)</p>	<p>No communication in this regard has been received from Bandhan Bank.</p>

**2.3 MEETING OF THE SUB-COMMITTEE-I ON AGRICULTURE &
SUB-COMMITTEE-II ON ALLIED AGRI
HELD ON 18.06.2019**

The Minutes of above mentioned meeting have been placed at Page nos.66-68

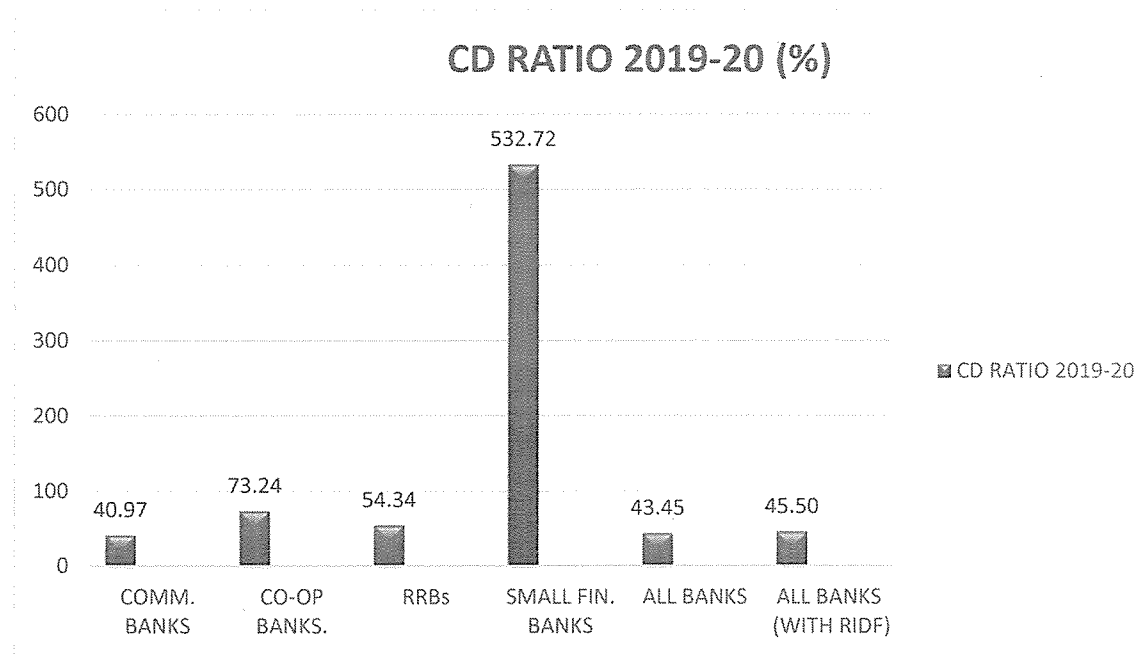
**2.4 MEETING OF THE STEERING SUB-COMMITTEE OF SLBC
HELD ON 01.08.2019**

The Minutes of above mentioned meeting have been placed at Page nos.69-70

3

Review of C D Ratio

3.1 CD RATIO (AS ON 30.06.2019)



(Amt. in Rs Crore)

Bank	Deposits	Advances	CD Ratio (%)
Commercial Banks	302455	123910	40.97
Co-operative Banks	3920	2871	73.24
RRBs	32846	17849	54.34
Small Finance Banks	566	3016	532.72
Total	339787	147646	43.45
RIDF	-----	6986	-----
Total (Advances +RIDF)	339787	154632	45.50
Investment	-----	5557	-----
Grand Total (Adv. +RIDF+Invest.)	339787	160189	47.14

CD Ratio at SLBC level is calculated and monitored based on the indicators advised by RBI vide their Master Circular No. RBI/2019-20/10 FIDD.CO.LBS.BC.No.2/002.01.001/ 2019-20 dated 02.07.2019 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. 8871 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Indian Overseas Bank, IDBI bank and Axis 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 15223.27 Crores and Rs.6986.14 Crores respectively.

It is worth mentioning that the CD Ratio of the State stood at 45.50 % as at the end of June, 2019 which could have improved further by 243 basis points, had the State Government utilised the total amount of Rs.15223 Crore (as on 30.06.2019) sanctioned under RIDF.

3.2 DISTRICTS WHERE CD RATIO IS LESS THAN 40%

(Amount in Rs Lakhs)

SL. NO	DISTRICT	DEPOSITS	ADVANCES	CD Ratio (%)
1	Saran	1159066	318806	27.51%
2	Bhojpur	973452	277004	28.46%
3	Munger	605115	180994	29.91%
4	Arwal	141912	47007	33.12%
5	Jehanabad	287846	95725	33.26%
6	Siwan	1014876	338174	33.32%
7	Darbhanga	990957	338087	34.12%
8	Madhubani	744397	254236	34.15%
9	Nalanda	861961	297764	34.54%
10	Gopalganj	666922	233265	34.98%
11	Patna	11067476	4063429	36.72%
12	Bhagalpur	1250285	464742	37.17%
13	Gaya	1410509	536092	38.01%
14	Lakhisarai	264978	102254	38.59%
15	Nawada	438933	172552	39.31%
16	Sitamarhi	525621	208699	39.71%

The LDMs and Controlling Heads of the Banks having lead responsibility are requested to frame and implement monitorable action plans under the supervision of Special Sub-Committee of DCC formed for the purpose and report the outcomes to DCC and SLBC.

Controlling Heads of all the Banks operating in these districts 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 nos.95-98.**

3.3 BANKS BELOW 25% CD RATIO

(Amount in Rs Lakhs)

Bank Name	Deposit	Advances	C D Ratio %
South Indian Bank	25528	1224	4.79
Federal Bank	42223	8707	20.62
Karnataka Bank	2383	566	23.75

3.4 CREDIT - GSDP RATIO

(Amount in Rs Crore)

SL NO.	ITEMS	2015-16	2016-17	2017-18	2018-19	2019-20
1	GSDP (CURRENT PRICE)	369469	425888 (P)	487628 (Q)	548580 (PJ)	548580 (PJ)
2	BANK CREDIT	103238	117443	134997	152213	154632
3	CREDIT -GSDP RATIO (%)	27.94	27.58	27.68	27.75	28.19
4	C D RATIO	42.96	41.89	45.38	44.09	45.50

{P = Provisional, Q = Quick, PJ=Projected}

As advised by the Directorate of Economics & Statistics, Planning & Development Department, GoB, the Projected Gross State Domestic Product of Bihar at Current Prices for the FY 2018-19 was Rs 548580 Crores. Bank Credit for this corresponding period stood at Rs154633 Crores thus taking the Credit – GSDP Ratio of the State to 28.18%.

As the GSDP figure for 2019-20 is not available, the GSDP(PJ) of 2018-19 has been taken for Credit – GSDP Ratio.

3.5 To include Outstandings of Written-Off Loans during preceding five years for calculating / monitoring CD Ratio at State / SLBC level

Banks have been doing write-offs for cleaning their balance sheets & lowering their tax liabilities as permitted under various provisions of laws. However, the amount of loans so written-off still remain with the borrower and within the financial system and get reduced gradually on recovery of these loans. Being an off-balance sheet item, as of now, loans technically written-off are not accounted for to calculate / monitor CD Ratio at the State / SLBC level. Inclusion of the loans written-off during a reasonable period, say 5 years, net of recoveries made therein, may project a better picture of CD Ratio which represents, in percentage terms, the amount of credit provided as compared to deposits held by banks in the State.

In light of the foregoing, the house may examine and consider the matter for referring the same to RBI.

The house may also examine exclusion of Government deposits from calculation of CD ratio as these deposits are only temporary stopovers in their journey to accounts of beneficiaries or cash pay outs.

4.

REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN UPTO Q1 OF FY 2019-20

4.1 TARGET VS ACHIEVEMENT

The performance of Banks under the Annual Credit Plan FY: 2019-20 upto the quarter ended June' 2019 is as under:-

Type of Bank wise:

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Commercial Banks	116632	20319	17.42
Co-operative Banks	2474	1159	46.85
RRBs	22484	2995	13.32
Small Finance Banks	3410	789	23.13
Total	145000	25262	17.42

Sector-wise:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	60000	8640	14.40
MSME	25000	6269	25.08
OPS	12296	1610	13.10
Total Priority Sector	97296	16519	16.98
NPS	47704	8743	18.33
Total	145000	25262	17.42

Bank-wise and District-wise position as on 30.06.2019 in respect of targets and achievements under ACP 2019-20 is furnished on Page nos.101-102

4.1.1 COMPARATIVE PERFORMANCE UNDER ACP

As on June 2019 vis-à-vis June 2018

(Rs. in Crore)

Banks	2019-20			2018-19		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Commercial Banks	116632	20319	17.42	101331	21118	20.84
Co-operative Banks	2474	1159	46.85	1980	99	5.02
RRBs	22484	2995	13.32	26437	3558	13.46
Small Finance Banks	3410	789	23.13	252	466	184.73
Total	145000	25262	17.42	130000	25241	19.42

4.2 SECTOR-WISE PERFORMANCE UNDER ACP

(Rs. in Crore)

Sector	2019-20			2018-19		
	Target	Ach.	% Ach	Target	Ach.	% Ach
AGL	60000	8640	14.40	60000	8475	14.12
MSME	25000	6269	25.08	20000	6096	30.48
OPS	12296	1610	13.10	13000	2850	21.93
Total PS	97296	16519	16.98	93000	17421	18.73
NPS	47704	8743	18.33	37000	7820	21.14
Total	145000	25262	17.42	130000	25241	19.42

The overall achievement of target during the period under review is 17.42 % as against 19.42 % recorded during corresponding period of last FY.

4.3 BANKS BELOW STATE AVERAGE OF 17.42% ACP ACHIEVEMENT

(Amt. in Rs Lakhs)

SI No.	Name of the Bank	Target (Amt)	Achievement (Amt)	% Achievement
1	JAMMU KASHMIR BANK	2535	41	1.62
2	KARNATAKA BANK	1730	40	2.31
3	ORIENTAL BANK OF COM	100501	2350	2.34
4	CORPORATION BANK	83787	2248	2.68
5	UNION BANK OF INDIA	342055	17634	5.16
6	INDIAN BANK	133756	7298	5.46
7	KOTAK MAHINDRA	24945	1893	7.59
8	ANDHRA BANK	70386	5844	8.30
9	BANK OF INDIA	825979	86813	10.51
10	UCO BANK	569624	66145	11.61
11	UTTAR BIHAR GRAMIN BANK	1125508	132875	11.81
12	CENTRAL BANK OF INDIA	1101007	141701	12.87
13	INDUSIND BANK	246322	33440	13.58
14	STATE BANK OF INDIA	2235924	329614	14.74
15	DAKSHIN BIHAR GRAMIN BANK	1122899	166638	14.84
16	UNITED BANK OF INDIA	222810	33809	15.17
17	BANK OF BARODA	740438	112477	15.19
18	IDBI	130886	20527	15.68
19	ALLAHABAD BANK	591982	95293	16.10
20	INDIAN OVERSEAS BANK	127369	21369	16.78

4.4 DISTRICTS BELOW STATE AVERAGE OF 17.42 % ACP ACHIEVEMENT

(Amt. in Rs Lakhs)

SI No.	Name of the District	Target (Amount)	Achievement (Amount)	% Achievement
1	Jehanabad	174966	15158	8.66
2	Arwal	108960	10091	9.26
3	Gopalganj	345091	33639	9.75
4	Sheohar	97038	10132	10.44
5	Banka	234100	25246	10.78
6	Madhubani	544379	60594	11.13
7	Sitamarhi	340087	38649	11.36
8	Darbhanga	440740	50555	11.47
9	Nalanda	436073	50791	11.65
10	Supaul	262144	30582	11.67
11	Madhepura	238377	30080	12.62
12	Siwan	401443	50729	12.64
13	Nawada	240161	30432	12.67
14	Bhojpur	393159	50109	12.75
15	Buxar	277732	36726	13.22
16	Vaishali	439320	58117	13.23
17	Bhagalpur	579402	78600	13.57
18	Saran	465766	63392	13.61
19	Katihar	331134	46414	14.02
20	Gaya	565594	80676	14.26
21	Lakhisarai	144809	20688	14.29
22	West Champaran	363947	52787	14.50
23	East Champaran	523290	77283	14.77
24	Sheikhpura	122646	18421	15.02
25	Begusarai	475971	73041	15.35
26	Samastipur	576472	90179	15.64
27	Munger	230509	38085	16.52
28	Jamui	204605	34604	16.91

Bank-wise and District-wise position as on 30.06.2019 in respect of targets and achievements under ACP 2019-20 is furnished on **Page nos. 101-102**

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5

NON-PERFORMING ASSETS (NPAs)

5.1 NPA Position of Banks

As on 30.06.2019, the 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	115039	11106	9.65	93
Co-op. Banks	2871	325	11.31	0
RRBs	17849	4685	26.25	0
Small Finance Bank	3016	12	0.39	-
Total @	138775	16128	11.62	93

@ 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	PUNJAB NATIONAL BANK	11729	3916	33.39 ✓
2	UTTAR BIHAR GRAMIN BANK	8238	2251	27.32
3	DAKSHIN BIHAR GRAMIN BANK	9610	2434	25.33
4	KARNATAKA BANK	6	1	20.49
5	UCO BANK	5495	938	17.07
6	BANK OF INDIA	5296	895	16.91
7	SYNDICATE BANK	650	107	16.42
8	UNION BANK OF INDIA	2515	384	15.26
9	CENTRAL BANK OF INDIA	6714	1016	15.13
10	CORPORATION BANK	653	90	13.83

5.1.2 Comparative Position of NPA %

31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019	30.06.2019
10.61	11.20	12.35	11.26	10.93	11.62

It is evident from the above table that total NPA of Banks is pegged at 11.62% as on 30.06.2019. 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. 107** for discussion and review by the House.

5.2 APPOINTMENT DEDICATED CERTIFICATE OFFICERS & RECOVERY IN CERTIFICATE CASES

As on 30.06.2019, the overall position of Certificate Cases filed by all Banks is furnished below: (Amount in Rs. in Crore)

Banks	Total Cases (No.) As on 31.03.2019	Total Cases (Amt) As on 31.03.2019	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 30.06.2019	Pending Cases (Amount) As on 30.06.2019
Comm	532833	3705	7581	164	914	11	539500	3858
Co-op	17645	122	1519	8	262	6	18902	124
RRBs	38060	439	1559	47	2622	20	36997	466
SFB	0	0	0	0	0	0	0	0
Total	588538	4266	10659	219	3798	37	595399	4448

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. 108-109

5.3 Stipulating Time Frame for Recovery of dues involved in Certificate Cases filed by banks under PDR Act

A large number of certificate cases filed by banks under PDR Act are pending for disposal in the districts. These cases not only lock a good amount of lendable funds but also drain out human resources due to their infinitely staggered continuance / disposal.

Govt. of Bihar is requested by SLBC forum to look into the matter and consider amendment in related policy by stipulating a definite time frame for disposal of certificate cases filed by Banks under PRD Act.

5.4 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 of 100 Top and 100 Bottom Performing Bank branches operating in the State. As decided by Department of Finance, Govt. of Bihar, this ranking was 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

However, during the 68th SLBC meeting it was found that even bank branches having very low ACP achievements were ranked high due to their high CD Ratio only. So, it was suggested to carry out hence forth the ranking solely on the basis of ACP achievement. Accordingly, the Department of Finance, Govt. of Bihar has grouped banks in two categories and has advised district administration and LDMs to share the information as follows :

- (i) **Group –“ A”** : Public Sector Banks + RRBs + Cooperative Banks
 - (a) 5 High Performing Branches in the districts
 - (b) 10 Low Performing Branches in the districts
- (ii) **Group –“ B”** : Private Sector Banks + Small Finance Banks
 - (a) 5 High Performing Branches in the districts
 - (b) 5 Low Performing Branches in the districts

The performance under ACP Achievement is to be reported with a condition that :

- (a) For June, September & December quarters branches achieving more than district average ACP Achievement will be included under High Performing Branches
- (b) For March quarter , branches only with ACP Achievement above 50% be included under High Performing Branches

Department of Finance, Govt. of Bihar is requested to share the rankings for June 2019 with the house.

-X-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 30.06.2019 is placed at **Page Nos.111-116** of the Reference Book.

7.1 FINANCING MICRO ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		% ACHV.
AMT	NO.	AMT	NO.	AMT	AMT
7500	214797	3423	213294	3251	43.35

Bank-wise target and performance is furnished on **Page Nos.111-112** for information.

7.2 FINANCING SMALL ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT
6250	12243	1539	11660	1451	23.21

Bank-wise target and performance is furnished on **Page Nos.113-114** for information.

7.3 FINANCING MEDIUM ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
4500	563	387	549	358	7.96

Bank-wise target and performance is furnished on **Page Nos.115-116** for information.

7.4 FINANCING UNDER PSBLOANSIN59MINUTES.COM

psbloansin59minutes.com is an online marketplace which enables In-Principle approval for MSME loans up to INR 1 Crore in 59 minutes from Public sector Banks.

This Platform has reduced the loan processing turnaround time from 20-25 days to 59 minutes. Post receiving of in-Principle approval letter, the loan is expected to be disbursed in 7-8 working days.

The loans are processed without human intervention till sanction and / or disbursement stage. On this platform, MSME borrower is not required to submit any physical document for In Principle approval. The solution uses advanced algorithms to analyze data points from various sources such as IT returns, GST data, bank Statements etc. The analyzed details are matched with various criteria set by all Lending banks on the platform with whom the Application got matched with and from those Banks the Borrower can select his / her preferred lender.

As on date, following banks are partner banks of **psbloansin59minutes.com** platform: SIDBI, SBI, Bank of Baroda, Punjab National Bank, Indian Bank, Allahabad Bank, Andhra Bank, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Corporation Bank, IDBI Bank, Indian Overseas Bank, Oriental Bank of Commerce, Punjab & Sind Bank, Syndicate Bank, UCO Bank, Union Bank, United Bank of India, Kotak Mahindra Bank & IDFC First Bank.

This platform is accessible by visiting the web portal <https://www.psbloansin59minutes.com> and may be contacted over landline telephone no. 079-41055999.

(Amt in Cr)

SANCTIONED		DISBURSED	
NO.	AMT	NO.	AMT
450	93	388	76

Bank-wise target and performance is furnished on **Page No 117** for information.

7.5 FINANCING UNDER CGTMSE COVERAGE

(Amt in Cr)

SANCTIONED		DISBURSED	
NO	AMT	NO	AMT
5144	223	5029	214

Bank-wise performance data and recent changes advised by Govt are furnished on **Page No.118** for information of the House.

7.6 FINANCING SMALL ROAD TRANSPORT OPERATORS (SRTOs)

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO.	NO.	AMT	NO.	AMT	
SRTO	22000	1117	47	1117	47	5.08

Bank-wise performance is furnished on **Page No.119**

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

8

AGRICULTURE

8.1 KISAN CREDIT CARD (KCC) SANCTIONS & DISBURSEMENTS

Banks	Target (No.)	Disbursement (No.)			% Achievement
	New	New	Renewal	Total	New
Commercial Banks	599011	27496	109370	136866	4.60
Co-operative Banks	39573	245	11811	12056	0.61
RRBs	321351	692	270714	271406	0.22
Small Finance Bank	40065	1	0	1	0.00
GRANDTOTAL	1000000	28434	391895	420329	2.84

Banks operating in the state have disbursed loans to 420329 beneficiaries (New - 28434 & Renewal - 391895) under KCC amounting to Rs. 3503 Crore upto the quarter ended June 2019 of the current FY.

Bank-wise & District-wise performance under KCC Scheme is furnished on Page Nos.120-121.

8.1.1 KISAN CREDIT CARD (KCC): OUTSTANDINGS & NPAs

(Amt in Cr)

KCC OUTSTANDING		NPA IN KCC		%NPA
No.	AMT	No.	AMT	AMT
3957805	24911	987359	5973	23.98

Bank-wise data on Outstanding and NPA under Kisan Credit Card (KCC) as on 30.06.2019 are placed at Page No.122.

8.1.2 AGRICULTURE LOAN OUTSTANDING TO SMALL, MARGINAL & OTHERS FARMERS

(Amt in Cr)

Small Farmers		Marginal Farmers		Others Farmers	
No.	O/S AMT	No.	O/S AMT	No.	O/S AMT
1583605	10373	1513829	10917	3955237	26014

The bank-wise data on Outstanding Amount of Agriculture Loans provided to Small & Marginal Farmers and Other Farmers as on 30.06.2019 is placed at Page No. 123.

8.1.3 ISSUANCE OF ATM CARDS TO KCC HOLDERS

Total KCC A/Cs (Outstanding)	Smart Card/ ATM-enabled Card issued during the FY 2019-20	Smart card/ ATM-enabled Card issued (Cumulative)
No.	No.	No.
3957805	31266	2608309

The Bank-wise information on ATM Cards issued to KCC borrowers is placed at **Page No. 124** 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. Responding to the action point on the issue, RBI clarified that since crop insurance aims at mitigating the financial loss of farmers in case of crop loss due to natural calamities, mandatory crop insurance prescribed by RBI is justified.

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.

The matter of Crop Insurance and its impact on lending to farmers was raised in 67th & 68th SLBC meetings also. SLBC took up the issue also with Department of Agriculture, Cooperation & Farmers Welfare, and Department of Financial Services, Government of India and Bihar Government.

SLBC was advised by RBI, Patna their letter no. letter FIDD(Pat)No./77/02.01.001/ 2019-20 dated July 15, 2019 , to convey the member banks the following instruction on mandatory crop insurance for KCC:

“ Member banks to sanction credit facilities under KCC scheme to eligible farmers without insisting on mandatory coverage under crop insurance till such time an insurance scheme is notified for the concerned crops by the Govt. of Bihar.”

SLBC has advised accordingly to all member banks vide letter no. SLBC/CM/2019-20/117 dated 19.07.2019 placed at **Page no.73 (A)**

8.3 DOUBLING OF FARMERS' INCOME

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 kick-start in Bihar. Financing schemes covered under DEEDS of NABARD may also help in increasing farmers' income. 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 and DEDS.

With the formation of Regional Advisory Council on Off-Farm Sector at NABARD, Patna it is hoped that preparation and execution of appropriate policies & plans would take place expeditiously which would also have a positive impact on increasing farmers' income.

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

Department of Financial Services, Gol have advised all Banks that it had been decided by Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Gol 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 had separately requested 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 participate with full preparedness in all KCC Camps organised by Agriculture Department and also extend all support to the State / District Administration and endeavour to achieve saturation under the KCC Scheme.

It was decided in the 67th and 68th SLBC meetings that the list of farmers registered with Agriculture Department for execution of various schemes should be sorted district-wise, block-wise and passed on to operating functionaries of Banks and districts / blocks line departments by Agriculture Department for the KCC saturation exercise.

SLBC has also requested all LDMs to obtain details of operational farm holdings in the district from Agriculture Department of the concerned district so that it could be shared with banks operating in the district for identifying and financing KCC to farmers who have not been financed KCC yet.

Detailed guidelines on KCC saturation are contained in DFS letter F. No. 3/7/2019-AC dated 04.02.2019 which is attached as **Annexure-II** at **Page no. 71** 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 and Fisheries (AH &F) farmers 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. (Copy kept as **Annexure-III at Page No.74-76** for ready reference)

Department of Animal Husbandry & Fisheries Resources, GoB has already prepared scale of finance (SoF) for working capital requirements of Animal Husbandry & Fishery activities on quarterly / yearly basis and advised all District Collectors, vide their letter dated 12.07.2019, that the SoF be determined accordingly per acre/ per animal/ bird and be approved in DLTC at the earliest. NABARD is also following up the matter with districts and as informed by them SoF in this regard has been fixed in 23 districts.

At the end of Q-1 of FY 2019-20, the credit sanctioned / disbursed to Dairy, Poultry & Fisheries sector stands as under:

9.1 DAIRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
DAIRY	4029	44398	265	44337	263	6.52

9.2 POULTRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
POULTRY	1672	1976	46	1169	43	2.56

9.3 FISHERIES

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO	AMT	NO	AMT	
FISHERY	961	750	8	726	7	0.75

Bank wise performances are furnished on **Page Nos.125-127**

10

REVIEW OF PERFORMANCE UNDER IMPORTANT SCHEMES

10.1 NATIONAL RURAL LIVELIHOOD MISSION (NRLM): SHG

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH (AMT)
	NO.	NO.	NO.	AMT (Rs Crores)	
SHGs	250000	11247	24319	359	9.73

Data provided by Bihar Rural Livelihood Promotion Society (BRLPS) on Bank-wise position of Savings and Credit-linkages of SHGs is furnished on Page nos. 129-131.

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 data provided by Urban Development and Housing Department, Govt. of Bihar under various components of NULM are placed below:

As on 31.03.2019

SR NO	COMPONENT	ANNUAL TARGET (NO.)	ACHIEVEMENT (NO.)	% OF ACHIEV
1.	SEP-I (Credit Linkage)	2300	213	9.26
2.	SEP-G (Credit Linkage)	100	0	0
3.	SHG (Bank Linkage)	2300	78	3.39
	TOTAL	4700	291	6.19

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 nos.132-144

10.3 EDUCATION LOAN

10.3.1 EDUCATION LOAN: TARGET & ACHIEVEMENT

Performance of banks during FY 2019-20 is summarized below:

SCHEME NAME	Target	Sanction	% Achievement
	No.	No.	No.
Education Loan	48491	6569	13.36

More granular data on target and achievement under Education Loan has been placed on **Page no. 145** 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
	116300	3765	19269	635	16.87

Bank wise data sheet Education loan outstanding and NPA position in Education loan on **Page no. 146** of the SLBC Reference Book.

10.4 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 and land improvement loans) 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 2019-20								CUMMULATIVE SANCTION SINCE INCEPTION							
SHISHU		KISHORE		TARUN		TOTAL		SHISHU		KISHORE		TARUN		TOTAL	
NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
163173	533	34183	532	5913	463	203269	1528	2657630	8539	534691	12688	88182	7325	3280503	28552

The data on Mudra Loan as on 30.06.2019 is placed on **Page nos147-150** for information of the house.

10.5 PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

Under this scheme, a 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.2 lacs for the account holder, subject to the terms of usage.

NO. OF PMJDY ACCOUNTS OPENED IN FY 2019-20 As on 30.06.2019		TOTAL PMJDY ACCOUNTS		TOTAL ACTIVE PMJDY ACCOUNTS		NO. OF OVERDRAFTS SANCTIONED IN FY 2018-19 As on 31.03.2019		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED	
NO.	BALANCE (Rs. In Crores)	NO.	BALANCE (Rs. In Crores)	NO.	BALANCE (Rs. In Crores)	NO.	SANC (Rs. In Cr)	NO.	SANC (Rs. In Cr)
1421443	450	43801796	9953	37259181	9448	27591	177	2635114	475

Bank-wise detailed data on PMJDY is placed on **Page no. 151** for information of the house.

10.5.1 ACTIVATION OF RUPAY CARD IN PMJDY ACCOUNTS

A key feature of PMJDY is the issuance of RupyCard, an indigeneous ATM-cum-Debit Card introduced by NPCI, to all PMJDY account holders, including the illiterate ones. All Rupay card holders under PMJDY have been provided with a Personal Accident Cover (PAC) of Rs 2 lacs. However, the PAC claim under PMJDY shall be payable if the Rupay Card holder has performed at least one customer induced financial or non-financial transaction at any Bank Branch / Bank Mitra / BC /ATM /POS / ECOM etc. channel, intra or inter bank (on us / off us), within a period of 90 days prior to date of accident, including the accident date.

Many Rupay Cards already issued or being issued on an ongoing basis, are lying in non-activated state despite concerted efforts of Banks. Getting these cards activated in order to extend PAC facility to these Rupay Card holders is a challenging task considering the huge number of PMJDY accounts. Bihar Govt. is requested to involve its Block / District level machinery in spreading awareness among Rupay Card holders and ensure activation of Rupay Cards.

10.6 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
7493	400	63	14	718

The bank wise data of Stand-up India as on 30.06.2019 is placed on **Page no. 151(A)**

10.7 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME(PMEGP)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (NO.)
	NO.	NO.	AMT	NO.	AMT	
PMEGP	4943	322	31	298	26	6.03

The information regarding loan sanctioned & disbursed by Banks under the above said scheme has been provided on **Page no. 152** of the Reference Book for information of the House. Data obtained from KVIC site is placed on **Page no.152 (A)**. 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 ascertain the correct position in this regard.

10.8 PRIME MINISTER'S NEW 15 POINT PROGRAMME FOR WELFARE OF MINORITY COMMUNITIES

Lead district Managers of all the 7 minority concentrated districts (Araria, Katihar, Sitamarhi, West Champaran, Kishanganj, Darbhanga & Purnea) in Bihar have been advised by SLBC to monitor & review the progress of credit facilities under various schemes to Minority Communities in DLCC / DLRC meetings as per guidelines / instructions contained in RBI circular No. RBI/2019-20/03 FIDD.GSSD.BC.No. 04/09.10.01/2019-20.

To effectively monitor the performance of banks in providing credit to the specified minority communities at SLBC level, SLBC has instructed all concerned 7 Lead District Managers to send the Annexure II (half yearly) & Annexure III (quarterly) to RBI well in time and to forward their copy to SLBC Bihar as well.

LDMs of all the concerned districts have been asked to inform SLBC the details of designated officer in their district exclusively looking after the problems regarding the credit flow to minority communities. LDMs of Darbhanga & Katihar have reported the name of designated officers in their districts to SLBC Bihar. The matter is being followed up with other 5 districts.

District Name	Name of Nodal Officer	Name of Bank	Designation of Nodal Officer	Mobile No.
Darbhanga	Bhado Kharia	Central Bank of India	Chief Manager	8298197030
Katihar	M M Madhukar	Central Bank of India	Senior Manager	8298196488

LENDING TO MINORITY COMMUNITIES				
AS ON 30th JUNE '2019				(Amt. in Lacs)
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance (A) (Disbursed)	Out of (A) Total Advances to Minority	%age Share of Minority Advance
		Amt.	Amt.	Amt.
1	ARARIA	48909	7083	14.48
2	PURNEA	55505	5154	9.29
3	KATI HAR	31547	6061	19.21
4	KISHANGANJ	31506	9298	29.51
5	DARBHANGA	36089	2304	6.38
6	SITAMARHI	30004	2298	7.66
7	WEST CHAMPARAN	39301	3001	7.64
TOTAL		272861	35199	12.90

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 2019-20 as on 30.06.2019	NO. OF PMJJBY CLAIMS RECD. IN FY 2019-20 as on 30.06.2019	NO. OF PMJJBY CLAIMS SETTLED IN FY 2019-20 as on 30.06.2019	TOTAL (CUM.) NO. OF PMJJBY ENROLLMENTS TILL 30.06.2019	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 30.06.2019	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 30.06.2019
1292870	211	195	4302114	3591	3299

Related data is placed on **Page no. 153** 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 2019-20 as on 30.06.2019	TOTAL NO. OF PMSBY CLAIMS RECD in 2019-20 as on 30.06.2019	TOTAL NO. OF PMSBY CLAIMS SETTLED in 2019-20 as on 30.06.2019	TOTAL (CUM.) NO. OF PMSBY ENROLLMENTS TILL 30.06.2019	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 30.06.2019	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 30.06.2019
1427759	61	35	8575476	1041	718

More granular data in this regard is placed on **Page no.153** for 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 2019-20 as on 30.06.2019	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 30.06.2019
112580	1514560

The data is placed on **Page no. 153** 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 30.06.2019, 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 31.03.2019	442
No. of URCs covered with BO as on 30.06.2019	508
No. of URCs provided with BO during the quarter ended 30.06.2019	66
Pending no. of URCs to be provided with BO	94

As on 30.06.2019, out of 602 URCs, BOs have been opened in 508 URCs and 94 URCs are yet to be covered by BOs.

Bank-wise pendency is as under:

BANK NAME	No. of URCs Pending to be provided with BO
AXIS BANK	2
BANDHAN BANK	25
BANK OF INDIA	6
CANARA BANK	2
CORPORATION BANK	8
HDFC	8
INDIAN BANK	1
INDUSIND BANK	6
KOTAK	5
PUNJAB NATIONAL BANK	1
PUNJAB & SIND BANK	1
SYNDICATE BANK	8
UNION BANK OF INDIA	3
UNITED BANK OF INDIA	11
VIJAYA BANK	5
YES BANK	2
TOAL	94

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.

The list of pending URC allotted to Banks for opening of Banking Outlets as on 30.06.2019 is placed on **Page nos. 154-155**

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 March,2019 during current FY, is as under:

SL. No.	District	Disbursement under ACP during the Year ended JUNE'2019	Disbursement under ACP during the Year ended JUNE'2018	C D Ratio as on 30.06.2019	C D Ratio as on 30.06.2018
		(Rs. in Crores)	(Rs. in Crores)	%	%
1.	Aurangabad	826	560	47.20 ↑	40.30
2.	Gaya	807	991	38.01 ↑	35.57
3.	Jamui	346	499	47.95 ↑	44.04
4.	Lakhisarai	207	266	38.59 ↑	36.53
TOTAL		2186	2316		

It is evident from the above data that extension of credit by banks in the Most Affected LWE Districts in Bihar has decreased by 5.61 % (Rs 130 Crores) during the FY 2019-20 as compared to the corresponding Q1 last FY 2018-19.

The CD Ratios of Aurangabad, Gaya, Jamui & Lakhisarai districts have registered increase of 6.90%, 2.44%, 3.91% and 2.06% respectively.

12.1.2 BANKING FACILITY IN THE STATE

BRANCH	CSP	ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
7493	16902	6603	42021	5583516	5599614	59384354

NO. OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	2007	1569	1348	4924	11212
CO-OP BANK	165	64	57	286	0
RRB	1452	553	105	2110	5690
SMALL FINANCE BANK	67	45	61	173	0
TOTAL	3691	2231	1571	7493	16902

	NO. OF ATMs				ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1377	2348	2681	6406	56066484	41319
CO-OP BANK	61	50	27	138	219731	0
RRB	0	0	0	0	3063131	702
SMALL FINANCE BANK	4	13	42	59	35008	0
TOTAL	1442	2411	2750	6603	59384354	42021

Bank-wise details are available on **Page no. 156** 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.

The DBT user 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. 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. The remitting bank branches should provide details of failed transactions to the concerned customer departments immediately for correction.

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
94811475	62761225	71160085	48160824

From the data presented in the above table, it can be seen that out of a total of 9.48 Crore active accounts in the State, 6.27 Crore (66.13%) are seeded with Mobile Numbers, 7.11 Crores (75%) are Aadhar seeded and 4.81 Crores (50.73%) are authenticated with the UIDAI. Also, 67.65% of Aadhar seeded accounts are authenticated with UIDAI.

The detailed report in this regard is placed on **Page no. 163** for information of the house.

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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 (ङ) 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 form 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 & 67th 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 has been carried out in all the districts.

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 granted by them.

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ANY OTHER ISSUE CONSIDERED SUITABLE BY THE HOUSE

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ANNEXURE - I

**MINUTES
OF
MEETINGS**

STATE LEVEL BANKERS' COMMITTEE, BIHAR

68TH QUARTERLY REVIEW MEETING DATED 19TH JUNE 2019

11:00 AM, HOTEL CHANAKYA

**MINUTES
&
ACTION POINTS**



MINUTES

68th QUARTERLY REVIEW MEETING OF SLBC, BIHAR HELD ON 19.06.2019

The 68th review meeting of State Level Bankers' Committee, Bihar was held on 19th of June 2019 at 11:00 AM at Hotel Chanakya, Patna to review the progress made by banks during the FY 2018-19 and other related issues.

The meeting was chaired by Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister (Finance) Minister, Government of Bihar.

It was attended by Honourable Ministers Dr. Prem Kumar (Agriculture), Shri Shravan Kumar (Rural Development) , Shri Shyam Rajak (Industries), Shri Rana Randhir Singh (Cooperatives), Shri Suresh Sharma (Urban Development and Housing), Shri Subhash Sharma, Development Commissioner, Bihar and senior officials from Government Departments, RBI, NABARD, DFS, Banks and other institutions. The list of participants is placed as Annexure – I.

1. The meeting started with a welcome address delivered by **Shri Mahesh Deepchand Goel, Chief General Manager, State Bank of India.** During his speech, Shri Goyal highlighted the performance of member banks, important banking indicators and some important issues as under:

(i) CD Ratio at the end of 2018-19 stood at 44.09% , lesser by 1.29% than 45.38% of 2017-18. Large amount of loans were written off every year by banks which, though written-off, were still owed by borrowers and remained in the financial system. If this amount was included in calculation, the CD Ratio of the State would improve.

(ii) The number of branches and banking correspondents of member banks which stood at 6906 and 15007 respectively at the end of 2017-18, had increased to 7469 and 18230 respectively at the end of 2018-19.

The waiver of RTGS & NEFT charges announced recently by RBI would go a long way in boosting up Financial Inclusion.

(iii) NPAs of the banks in the State at the end of March 2018 was 10.61% which further went up by 32 basis points to 10.93% as of March 2019. The recent guidelines issued by RBI on Asset Classification would help in resolution of big NPAs.

(iv) KCC was one of the important components of Banks' Agri Loan Portfolio. RBI had clarified that crop insurance was mandatory for financing KCC and Agriculture Department, GoI advised that as the State Govt. was not a participant in the PMFBY, no action was desired at GoI end. In the Kisan Fasal Sahayata Yojana launched by the State Govt., there was no provision for insurance of crops financed under KCC. It was , therefore, once again an important point to ponder over by the Committee as how to increase coverage of agri loans through KCC ensuring simultaneously the interest of farmers in case of crop loss, particularly in the light of recent instructions to provide KCC to all the remaining farmers.

(v) Banks had crossed, for the first time, the One Lakh Crore mark of disbursement and have also achieved more than 100% (118%) of target to MSME sector under ACP 2018-19 . However, the total achievement under ACP 2018-19 was pegged at 84.29%.

(vi) The target for FY 2019-20 had been increased to 1,45,000 Crores from 1,30,000 Crores for 2018-19. With some banks coming out of PCA, merger of Dena & Vijaya banks in Bank of Baroda, induction of one new member, Jana Small Finance Bank and ONGOING expansion of digital platforms, it was hoped that targets set for ACP 2019-20 would be achieved.

2. With the approval of the chair, **Shri Vishal Saxena, Deputy General Manager (Agri Business), SBI** made a presentation on Bank's state of the art digital solutions for priority sector business slated to be launched soon. These digital initiatives included digital platforms like Mitra, Mandi, Agri Yono, Contactless MSE Loans, e-Mudra loans and extending the same to Allied Agri Activities. These digital initiatives aim at making loan and other processes hassle free, quick in-principle approvals, reducing TAT, disintermediation, online validation and protection against fraud. The presentation was received with huge applause from all participants.

3. **Shri R.K.Das, AGM,SLBC** informed the house that the minutes of the 67th SLBC meeting had been circulated among all concerned and upon some modifications received from Finance Department, GoB, the revised minutes had also been circulated. Since no further request for any modification had been received, these minutes be treated as approved by the house. Mr. Das requested the Principal Secretary (Finance) to take the house through agenda-wise discussion.

4. Analysing performance under ACP 2018-19, **Dr. S. Siddharth, Principal Secretary (Finance), GoB** observed as under:

The performance of the districts identified in the last SLBC as bottom performers continued to be at the lowest ebb. The 10 districts with poorest performance were : Madhubani, Gopalganj, Jehanabad, Katihar, Siwan, Banka, Sheohar, Madhepura, Siramarhi & Supaul.

Shri Sushil Kumar Modi, Hon'ble Deputy Chief (Finance) Minister advised to carry out district-wise review and interact with districts which were connected through VC.

5. District-wise review of Performance under ACP:

(I) Madhubani : The ACP 2018-19 performance was only 56.93% lesser by approx. 30% as compared to 2017-18. When asked for the 5 reasons for the poor performance, DDC Madhubani told that he already had meeting with bankers and will be organizing a meeting soon and expected to have a visible improvement in performance. The LDM was not available on VC for comments. Responding on the matter, Central Bank of India's representative told that the prime reason for poor show of CBI not only in Madhubani but throughout all districts in the State was its poor performance in Agriculture, more specifically the KCC. The Principal Secretary (Finance), read out the names of those bank branches in Madhubani districts which did not fair well. He requested the State Controlling Heads of these banks to look into the reasons and implement solutions to gear up the performance of their banks' branches.

(II) Gopalganj: This district had the largest drop in ACP 2018-19 achievement (20.54%) as compared to preceding FY. LDM was transferred and not available for comments. **The**

Principal Secretary (Finance) informed that though CBI was lead bank in Gopalganj, most of the low performing branches were of SBI. **Hon'ble Deputy Chief (Finance)**

Minister requested controlling heads of SBI and CBI to visit Gopalganj and Madhubani districts respectively and find out the reasons and remedies for low performance of their branches there and present the same in the next SLBC.

(III) Jehanabad: The ACP 2018-19 achievement came down to 63.40% from 80% in 2017-18. LDM Jehanabad advised that the lower performance is due to increase in target by 36% as compared to 2017-18 i.e from 162.49 Crores (2017-18) to 252.85 Crores (2018-19) coupled with non-sanction of targeted PMEGP and small dairy loans despite commitments by banks.

(IV) Katihar: The ACP 2018-19 achievement was only 65.72% whereas in 2017-18 it was 86.42%. LDM Katihar advised that most of the branches in the district were rural branches which could not fair well due to the insurance issue in KCC.

(V) Siwan: This district witnessed a dip of 14.54%, from 81.72% (2017-18) to 67.185 (2018-19), in ACP achievement. Speaking on the low performance, LDM Siwan cited the non-availability of insurance in KCC as the main reason. Secondly, UBGB is having 84 branches which mainly do KCC financing.

(VI) Banka: Performance of ACP 2017-18 was itself very poor (74%) which further deteriorated to 67.18% in 2018-19. Banka LDM Banka advised that there is less scope of Agri loans in the district which resulted in poor performance. **Hon'ble Deputy Chief (Finance) Minister** advised State Heads / General Managers / Zonal Managers of following low performing banks should visit the undernoted bottom performing districts to critically analyse the reasons of shortfall in ACP achievement and implement remedial measures to improve their performance. A report in this regard be put up in the next SLBC meeting :

Sl. No.	Name of districts(s)	To be visited by controllers of
1	Madhubani	Central Bank of India
2	Banka	UCO Bank
3	Gopalganj, Jehanabad, Katihar, Siwan	State Bank of India

6. Discussion on Action Taken Report:

(a) As decided in the last SLBC meeting an analysis was done by Finance Deptt., GoB bank-type wise . The percentage of low performing branches bank-wise are as under :

Group-A : Public Sector Banks

Oriental Bank – 25%, United Bank – 20%, Dena Bank – 20%, CBI – 10.71%, SBI – 7.51%, BoI – 6.96%, Union Bank – 5%,

Group- B : Private Sector Banks

Axis – 30.89%, IDBI – 24.29%, ICICI – 20.41%, IndusInd – 20.51%, HDFC – 15.38%, Kotak - 30%, Federal – 37%, Yes – 33.33%

The list will be shared with Banks with request to review these branches to find out the reasons of poor performance and address them.

Principal Secretary (Finance) said that the performance of ACP achievement of branches may be kept in mind at the time of recording the Annual Performance Appraisal reports of the bank managers.

Hon'ble Deputy Chief (Finance) Minister said that this % of low performing branches did not mean that other branches were doing well. It could be seen that UCO Bank Branch in a district had only 27% ACP achievement whereas it had been categorized as Top Performing Branch.

AGM, SLBC told that this anomaly was because CD Ratio had also been assigned weight in calculating the grades. **Hon'ble Deputy Chief (Finance) Minister** advised that the grading formula needs to be reworked. It should be based on ACP achievement only.

As desired by Hon'ble Deputy Chief (Finance) Minister, **AGM (SLBC)** read out the ACP 2018-19 achievement as under :

<u>Bank Type-wise:</u>		<u>Sector-wise:</u>	
Commercial Banks	- 82.13%	Agriculture	- 72.70%
Co-operative Banks	- 142.51%	MSME	- 118.01%
RRBs	- 78.41%	OPS	- 66.71%
Small Finance Banks	- 1113.27%	NPS	- 91.05%
Total Achievement under ACP 2018-19: 84.29%			

Hon'ble Deputy Chief (Finance) Minister expressed his concern over the low achievement of ACP which was the lowest among last five years. He told that keeping in mind the size of this year's ACP, which had been increased to 1,45,000 Crores, there rests a bigger responsibility on banks this year. He once again urged that the controllers of banks should review their low performing branches and put in their best efforts otherwise this ambitious target would be difficult to be achieved. He emphasized that at least 90% of the ACP be achieved this FY.

(b) Hon'ble Deputy Chief (Finance) Minister also opined that economy of Bihar is an agrarian economy and therefore targets for Agriculture sector under ACP 2019-20 as compared to 2018-19 should not be lowered. It, if not increased, be kept at last year's level of 60,000 Crores. He assured the bankers that the KCC insurance issue is Govt.'s responsibility and they were committed to resolve it.

(c) Speaking on action point related the KCC saturation exercise, **Principal Secretary (Agriculture)** told that there had been a demand from banks that the list of farmers registered with Agriculture Department as beneficiaries of various Govt. schemes including PM Kiasn, wherein the verified land records of farmers were available, be shared with them so that the KCC saturation exercise could be expedited. This desired list was approaching completion & would be shared with banks soon. He informed that Agriculture Department, GoB was developing a functionality wherein the land details of a farmer could be viewed online by keying in his / her registration number on Agriculture Department's site. This was expected to be launched within a month.

(d) Discussing the crop loss figure required for relief measures, it was observed that the % loss of various crops panchayat-wise had been sent to SLBC which did not serve the

purpose. The agriculture department should have advised the average figure as a whole to initiate appropriate measures within stipulated period. **Hon'ble Deputy Chief (Finance) Minister** told that the opportunity to restructure loans had been missed this time and Agriculture Department and 'Aapda Prabandhan Vibhag' should be more cautious and prompt henceforth so that the benefit of restructuring of loans and overdraft facilities could be extended to natural calamity hit areas.

(e) Talking on the issue of KCC loan **Hon'ble Deputy Chief (Finance) Minister** said that data showed that State Govt. was paying huge amounts of premium whereas the claim paid under crop insurance had been very meager. Secondly, it was insurance of only crop and not the entire loan. Thirdly, there had been only a certain percentage of crop loss making the claim amount further lower. **PNB** representative suggested that Govt. could analyze the average crop loss trend and could opt for floating insurance for the remaining portion. **CBI** representative suggested that if the passing of benefit under Bihar Fasal Sahayta Yojana was tagged to KCC accounts this could be at least a partial solution to the issue. **Hon'ble Deputy Chief (Finance) Minister** told that State Govt. would take up the issue with Central Govt. and RBI at appropriate level, forum and time and requested the banks to continue KCC financing as usual. They should finance KCC for animal husbandry and fishery activities as envisaged in the recent guidelines because there was no insurance issue in these KCCs, he told.

(f) Speaking on the action taken report on point no. 7, **Dr. Prem Kumar, Hon'ble Minister (Agriculture, Animal Husbandry & Fishery Resources)** said that there was a good number of loan applications pending under dairy, fisheries & poultry. This issue was raised in the preceding subcommittee meeting and a meeting of all such beneficiaries had been convened on 21.06.2019 to understand the ground realities for such inordinate pendency which deprived a large section of rural Bihar of income generating opportunities. He requested the bankers to be generous in extending loans to the rural populace especially under KCC for dairy and poultry because there was no issue of insurance therein.

Hon'ble Deputy Chief (Finance) Minister asserted that the unit cost be fixed with no further delay and banks should start financing KCC for dairy and poultry which would be reviewed in the next SLBC meeting. **Secretary (Animal Husbandry & Fishery Resources)** informed that they already had the unit cost fixed for dairy and poultry which would be circulated among districts to act upon.

(g) During deliberations on JEEVIKA related point nos. 8,9,10 & 11 of action taken report **CEO, JEEVIKA** and that the issues highlighted in these points were being discussed in sub-committee also and further follow up were made. Though there were improvements, still there was a lack of uniformity in KYC and CIBIL implementation. In some districts no CIBIL was asked for, in some districts branches of the same banks were asking for CIBIL of three office bearers and in some districts for more than three members of SHG. Bank-wise details were with the JEEVIKA. **Hon'ble Deputy Chief (Finance) Minister** advised that all banks could reiterate the correct instructions to branches. Overall, there was a good support from banks which resulted in a hopping disbursement of Rs 2910 Crores during 2018-19 and NPAs are contained below 2%. JEEVIKA had set a target of 2,50,000 SHGs to get credit linked during FY 2019-20. In 2018-19, JEEVIKA had done 12,86,000 enrolments under PMSBY and aimed at 20 lac enrolments in FY 2019-20 out of which 12,00,000 enrolments had already been done.

Shri Shравan Kumar, Hon'ble Minister (Rural Development) told that though good work had been done by banks under NRLM, performance of some banks namely Corporation Banks, Dena Bank, Oriental Bank of Commerce, Syndicate Bank, Vijaya Bank, Indian Overseas Bank, IDBI Banks, was not satisfactory and needed to be introspected more because this was associated with not only rural masses but also was a key component of Women Empowerment.

Further, **Hon'ble Minister (Rural Development)** mentioned that there were more than 9 Crore active accounts out of which 6 crores were Aadhar-linked and remaining 3 Crores were required to be linked for extending benefits of various government schemes. There were 46,77,000 MNREGA job card holders whereas accounts of only 12,50,000 were linked to AADHAR. Thus, only 27% MNREGA payments were AADHAR based and remaining were account based. AADHAR mapping needed to be increased expeditiously. **Hon'ble Deputy Chief (Finance) Minister** advised that a Sub-committee be constituted to discuss and sort out IT related issues.

(h) Reviewing the performance of Social Security Schemes, Hon'ble Deputy Chief (Finance) Minister observed that the number of claims made under PMSBY & PMJJBY appear to be on lower side may be due to lack of knowledge among the beneficiaries. Concerned GoB Department (Labour Department) should spread awareness in this regard.

(i) Principal Secretary, Urban & Housing Development raised concern over low coverage of housing loans under CLSS and reminded that this issue was raised during last SLBC also but no significance difference in performance was visible. Govt. was committed to provide housing to all by 2022 even in urban areas and survey done by an outside agency revealed that still there was a shortfall of 50,000 units. Banks needed to take cognizance of the upward revision in income eligibility criteria. Benefit of CLSS could be extended to Housing Loans financed since June 2015. Banks could compulsorily put a check-point in every Housing Loan to ensure availability of CLSS to them.

(j) Talking on loan for urban poor Hon'ble Minister (UD&HD) said that performance of Banks' in this regard was not encouraging. Many bank-branches were not aware of the operating instructions of the scheme. Banks needed to issue instruction to operating units and this might also be reviewed invariably in all DLCC meetings because there were may schemes for rural areas whereas schemes for urban poor were limited in number.

(k) President, Chamber of Commerce, Bihar told that 10 loan accounts worth Rs 50 Crores with SBI of entrepreneurs in Bihar had been transferred to Kolkata on the pretext that there was not much expertise and manpower to process and handle such big loans locally. This had caused dissatisfaction among entrepreneurs.

He raised the issue of non-accepting of coins by banks in the State causing inconvenience to entrepreneurs especially the small traders who were deprived of the opportunity depositing coins and regularizing their CC/TL accounts. RBI should intervene in the matter as the issue was related to public at large.

Responding on the issue SBI representative told that as Bank's policy implemented throughout the country such loans were being handled by Corporate Client Group (CCG) for

quick review / renewal and timely meeting the loan enhancement requirements of clients as bank had been receiving complaints from many such customers that the local branches took lot of time and were not prompt in processing their renewal / enhancement proposals. In Bihar, 10 loan accounts of 4 clients had been transferred to CCG. Regarding accepting coins, SBI representative told that branches were flooded with coins and there was shortage of space in currency chests. These coins, unlike currency notes, were not being deposited back by RBI. Instances had come to notice where collecting and depositing coins were being employed for ulterior motives / gainful purposes. Branches were not refusing reasonable amount of coins from genuine depositors.

(l) Talking on the performance of the flagship programme PMEGP, **Secretary, Industry Department** told that banks achieved 90% of margin money target set for 2018-19. Performances of private sector banks e.g Axis, Bandhan, HDFC were negligible. Among public sector banks, the performances of UCO, Syndicate & Dena banks were not satisfactory. With the new guidelines of financing to existing units in need of expansion and the workshop organized in the beginning of the year, a better come out was expected in 2019-20.

(m) Hon'ble Minister (Industry) told that interactions with industry people had given him the feel that banks were having insipid attitude towards promotion of Medium Enterprises as only 31.22% of the target for 2018-19 could be achieved. Under Industrial Promotion Policy, GoB had forwarded 1026 proposals to banks of which only 256 proposals could be sanctioned and there was little progress under Pradhan Mantri Bunkar Yojana. He requested the banks to think positive and be a part of industrial development of the State.

7. Speaking on issues related to agriculture **Chief General Manager, NABARD** thanked SLBC for deciding to enhance target of Agri Sector from Rs 50,000 Crores to Rs 60,000 Crores. He expressed his concern on performance of DEDS wherein subsidy of only Rs 3 crores **was** made available to 666 beneficiaries. He informed the house that all DDMs had been advised to convene meetings of DLTC in their districts and determine unit costs of all required activities latest by 20th June 2019. Animal Husbandry Department advised that they already had the unit cost which they would advise to all districts. CGM, NABARD also opined that while fixing ACP Target the approach should be Bottom Up rather than Top Down and also the saturation of KCC needed to be given due importance.

8. Making a critical assessment of some macro developments taking place in the field of banking in the State during FY 2018-19, **Officer-in-Charge, Reserve Bank of India** expressed his views as under:

i. The CD Ratio (CDR) of Bihar during 2018-19 had been 44.09% whereas at the national level it was 78.29%. Among districts, 18 were below 40% of CDR and out of them 10 districts had been reeling below 30% of CDR for last 3 years or more. SLBC Convenor and Lead Banks should ensure that DCC Sub-Committees in the districts prepare & execute Monitorable Action Plan.

ii. The ACP achievement in 10 districts was less than 70% and there had been detailed deliberations on it.

iii. It would be better, realistic and practical if, while preparing ACP of the State, a comparative view of similar states was taken and best practices prevailing there were adopted.

iv. The functioning of Sub-Committees needed to be result oriented.

v. Bihar is a state where agriculture is the mainstay and it was befitting that lot of discussion had been devoted in SLBC to Agri ACP and various Agri schemes. So far the related regulatory changes were concerned, RBI had already advised upward revision in collateral free agri loans from 1.00 lac to 1.60 lacs and KCC for Working Capital for Animal Husbandry & Fishery.

vi. Looking at other factes of supply side, it could be seen that limit to qualify for priority sector by Service Sector under MSME had been done away with by RBI. IBA had issued an advisory to all banks not to charge any fees on KCC loans upto 3 lacs which needed to be followed.

vii. During today's discussions in SLBC, an assurance had been given by State Govt. to resolve the KCC insurance which was a positive note otherwise, as we all understood, the performance of banks under KCC would surely suffer.

viii. The progress of opening banking outlets in URCs got stuck after making initial strides and still 125 centres were yet to be covered. This needed to be completed without much further delay. This would in turn help in ACP achievement as well.

ix. CIBIL & KYC implementation were policy matters. In case of any doubt etc., if required, SLBC might send formal request to RBI & it would be taken up with Central Office.

9. Expressing his views in brief, **The President, Bihar State Minority Commission** said that the RBI Circular mandates DLCC & SLBC to see that sufficient credit facilities were provided by banks in the State but there was no mention of it in SLBC even regarding the 6 districts where Minority Muslims were in good number. It needed to be addressed so that minority population living below the poverty line were benefitted by institutional finance. Similarly, granting loans to scavengers and weavers also required to be expedited.

10. While speaking on the subject related to cooperative e.g Crop Insurance **Hon'ble Minister (Cooperative)** thanked **Hon'ble Deputy Chief (Finance) Minister** for bestowing his personal attention on it. He mentioned that the working of CSPs needed to be monitored closely as there had been many complaints against them. The CSP personnel should be imparted adequate training to understand their responsibilities & discharge duties more effectively. Quoting "तेरे शहर का पेट मेरे गाँव की मिट्टीसे पलता है, गौरतलब रहे कि देश अपना गाँव में बसता है", he told that we would be able to deliver better results to the rural populace if worked keeping this in mind.

11. Concluding the meeting **Hon'ble Deputy Chief (Finance) Minister** made the following points:

(a) It was satisfying to note that banks in the State have made a successful journey in last 12 years from disbursing Rs 10762 Crores in 2007-08 to Rs 1,09,000 Crores in 2018-19.

(b) During discussion on various topics in this meeting, it transpired that operating units i.e the branches were not aware of many instructions / guidelines which affected the implementation level and this was not being addressed properly by the monitoring mechanism of banks. In place of gathering all branch managers at one place, Banks might resort to alternate technological options like video conferencing for better monitoring of the branches & thus saving time and cost.

(c) Though it was in its infancy and in Bihar only 1253 loans worth Rs 381 Crores had been sanctioned, **psbloansin59minutes.com** was a significant ground breaking step towards digitized loan process. He urged the banks to switch loan process in all segment, particularly Agriculture, to digitized mode which ensured speed, minimal manual intervention and the resultant transparency.

(d) Post launch of Bihar Govt.'s own education loan scheme, the outlay of banks in this segment had come down drastically. Banks should entertain the education loan aspirants still approaching them and should not force-direct them to Govt. channel.

(e) Despite passage of reasonable time and dedicating commensurate follow up, 125 URCs remained to be banked showing the indifferent approach of banks to which these have been allotted. This should be completed invariably within 6 months. SLBC Convenor bank should moot to re-allot these URCs.

(f) With the advancement of technology, cases of cyber frauds were also on the rise. This time it could not be possible to discuss this issue due to paucity of time. But in the next SLBC meeting let this be taken up with focus on number of cyber frauds, resolution mechanism and current status.

(g) He informed that the 1st SLBC meeting of SLBC was traditionally attended by Hon'ble Chief Minister who could not make it this time for an urgent meeting at New Delhi. However, he would be attending the next SLBC meeting.

12. Assistant General Manager, SLBC proposed to hold the next SLBC meeting on 21st August 2019 which was approved by the house. He extended vote of thanks to all participants for attending the meeting. The 68th SLBC meeting, thereafter, was declared over with the permission of the chair.

68th QUARTERLY REVIEW MEETING OF SLBC, BIHAR HELD ON 19.06.2019

ACTION POINTS

1. State Heads / General Managers / Zonal Managers of following low performing banks should visit the undernoted bottom performing districts to critically analyse the reasons of shortfall in ACP achievement and implement remedial measures to improve their performance. A report in this regard be put up in the next SLBC meeting:

Sl. No.	Name of districts(s)	To be visited by controllers of
1	Madhubani	Central Bank of India
2	Banka	UCO Bank
3	Gopalganj, Jehanabad, Katihar, Siwan	State Bank of India

[Action by: UCO Bank, CBI & SBI]

2. In order to review performance of Top & Bottom Performing Branches in the district, the grading formula needs to be reworked. Ranking inter se should be based on ACP achievement only.

[Action by: Finance Department, GoB]

3. ACP target for Agriculture sector under ACP 2019-20 should be kept at least at last year's level of 60,000 Crores.

[Action by: SLBC]

4. A Sub-committee of SLBC be constituted to review and sort out IT related issues.

[Action by: SLBC]

5. Labour Department, GoB should spread awareness among public regarding Social Security Schemes – PMSBY, PMJJBY & APY.

[Action by: Labour Department, GoB]

6. While fixing ACP Target the approach should be Bottom Up rather than Top Down.

[Action by: SLBC & All LDMs]

7. Opening of Banking Outlets in remaining URCs should be completed within 6 months.

[Action by: All related banks]

8. In the next SLBC meeting, discussion on banking related cyber fraud be included as an agenda item.

[Action by : SLBC & All banks]

9. The unit cost for providing working capital to Animal Husbandry & Fisheries under KCC be determined latest by 15th July 2019.

[Action by: All LDMs, NABARD & SLBC]

10. Banks should interact with their branches at least 3-4 times through Video Conferencing for granular review of their performance in all sectors.

[Action by: All Banks]

11. Banks should expeditiously look into the complaints of malpractices against the BC Agents/ CSPs and take them to logical conclusion in a time bound manner.

[Action by: All Banks]

12. The banks to switch loan process in all segment, particularly Agriculture, to digitized mode to ensure speed, minimal manual intervention and the resultant transparency.

[Action by: All Banks]

13. Banks should entertain the education loan aspirants still approaching them and should not force-direct them to Govt. channel.

[Action by: All Banks]

14. Performances under Prime Minister Employment Generation Programme of private sector banks e.g. Axis, Bandhan, HDFC were negligible. Among public sector banks, the performances of UCO, Syndicate & Dena banks were not satisfactory. It be looked into.

[Action by: Axis, Bandhan, HDFC UCO, Syndicate & Dena Banks]

15. The performance of ACP achievement of branches may be kept in mind at the time of recording the Annual Performance Appraisal reports of the bank managers.

(Action by: All Banks)

OUTSTANDING ISSUES OF ATR OF 67TH SLBC:

16. The list of farmers registered with Agriculture Department for execution of various schemes should be sorted district-wise, block-wise and passed on to operating functionaries of Banks and districts / blocks line departments for the KCC saturation exercise.

(Action: Agriculture Deptt. GoB)

17. 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.)

18. The UD & HD Department should hold a meeting with stakeholders, discuss the Enablers and sort out pending issues to increase coverage under CLSS.

(Action: UD & HD Deptt., GoB)

19. 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
AH & Fish	Animal Husbandry & Fisheries Resources
Approx.	Approximately
ATR	Action Taken Report
BELTRON	Bihar State Electronics Development Corporation Ltd.
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
BOI	Bank of India
BSWAN	Bihar State Wide Area Network
CBI	Central Bank of India
CD Ratio	Credit Deposit Ratio
CEO	Chief Executive Officer
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
DBGB	Dakshin Bihar Grameen Bank
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
FIMF	Financial Inclusion & Micro Finance
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
Q	Quarter
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
VC	Video Conferencing
ZM	Zonal Manager

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ANNEXURE – I

68TH SLBC REVIEW MEETING DATED 19.06.2019 AT HOTEL CHANAKYA, PATNA

LIST OF PARTICIPANTS

Sl. No.	Name of the Participants	Designation/Office
Hon'ble Ministers		
1	Sri Sushil Kumar Modi	Dy. CM & Finance Minister, Govt. of Bihar
2	Dr. Sri Prem Kumar	Agriculture and Animal & Husbandry Minister, Govt. of Bihar
3	Sri. Shyam Rajak	Industry Minister, Govt. of Bihar
4	Sri. Shrawan Kumar	Rural Development Minister, Govt. of Bihar
5	Sri.Suresh Kumar Sharma	Urban Development & Housing Minister, GoB
6	Sri Rana Randhir Singh	Co-operative Department ,Minister, Govt. of Bihar
State Govt./ Central Govt.		
1	Sri Bhushan Kumar Sinha	Joint Secretary, DFS, Govt. of India
1	Sri Atul Prasad	Additional Chief Secretary, Social Welfare Deptt.
2	Sri Subhash Sharma	Development Commissioner, Govt. of Bihar
3	Sri Sudhir Kumar	Principal Secretary, Agricultur, Govt. of Bihar
4	Sri S. Siddharth	Principal Secretary, Finance Govt. of Bihar
5	Smt. N. Vijaya Laxmi	Secretary, Animal & Fisheries Resources Deptt.
6	Sri Balamurugan D.	CEO JEEVIKA, Rural Development Deptt.
7	Sri S.N. Ram	JDI, Industry Deptt.
8	Sri Birendra Kr.Paswan	Joint Secretary, Revenue & Land Reforms Deptt.
9	Sri Sushil Kumar	DDA (STATE), Agriculture Deptt.
10	Sri A K Jha	Director, Dairy Deptt.
11	Sri Narendra Kumar	Dairy Technical Officer, Dairy Deptt.
12	Sri Amitabh Mishra	Joint Secretary, Deptt. Of Finance
13	Sri Chandra Prakash	Dy. Secy. Finance, Deptt. Of Finance
14	Dr. Sri V.K. Singh	Planning Officer, Animal and Husbandry Deptt.
15	Sri Rajeev Ranjan	Banking & Finance expert, Deptt. Of Finance
16	Sri Vinod Kumar	DDF, Finance Deptt.
17	Sri Shashi Shekhar	Special Officer, Cooperative Department
18	Sri B. Sharan	PS to Minister Urban Development & Housing Minister
19	Prof. Yunus Hakim Hussain	Chairman, Bihar State Minority Commission
RBI & NABARD		
1	Sri Amitabh Lal	Chief General Manager, NABARD
2	Sri Bharat Kumar	General Manager, NABARD
3	Sri Shankar Suman	Officer In Charge, Reserve Bank of India
4	Sri S. A. Shanker	Dy. General Manager, NABARD
5	Sri Niraj Kumar	Asstt. Gen. Manager, Reserve Bank of India
6	Sri Bhanu Kumar Mishra	Assistant General Manager, NABARD
BANKS		
1	Sri Prasad V Tonpe	General Manager NW-I, State Bank of India
2	Sri Vikas Chandra	General Manager NW-III, State Bank of India
3	Sri Dinesh Kr. Paliwal	General Manager, Punjab National Bank
4	Sri C Lakshmi Prasad	General Manager, Central Bank Of India

4	Sri C Lakshmi Prasad	General Manager, Central Bank Of India
5	Sri Debananda Sahoo	General Manager, Canara Bank
6	Sri Sanjay Shrivastava	Dy.General Manager (D&TB), State Bank of India
7	Sri Sanjay Kumar	Dy.General Manager (B&O), State Bank of India
8	Sri Vishal Saxena	Dy.General Manager (RBU), State Bank of India
9	Sri I M Utreja	Chairman, Uttar Bihar Gramin Bank
10	Dr. Sri S A Jawed	Chairman, Dakshin Bihar Gramin Bank
11	Sri P K Mohanty	Dy.Chairman, Dakshin Bihar Gramin Bank
12	Sri Narendra Singh	Dy. General Manager, Bank of Baroda
13	Sri G. B. Tripathy	Dy. General Manager, Union Bank of India
14	Sri Ganesh Prasad	Dy. General Manager, Union Bank of India
15	Sri Himanshu Kansal	Dy. General Manager, Allahabad Bank
16	Sri Shivesh Kumar Jha	Dy. General Manager, IDBI Bank
17	Sri D.S. Rathore	Dy. General Manager, UCO Bank
18	Sri Ambikanand Jha	Zonal Head, UCO Bank
19	Sri Girija Shankar Mishra	Zonal Manager, Indian Bank
20	Sri Vikas Vineet	Zonal Manager, Andhra Bank
21	Sri Rajeev Sinha	Zonal Manager, Bank of India
22	Sri Nakula Behera	Zonal Manager, Bank of India
23	Sri Akhilesh P Kushwaha	Zonal Manager, Bank of India
24	Sri R.K. Das	Asst.General Manager SLBC, State Bank of India
25	Sri Sunil Ahuja	Asst. General Manager, Corporation Bank
26	Sri Om Prakash Singh	Asst. General Manager LBRESTI, State Bank of India
27	Sri Amrendra Kr. Roy	Asst. General Manager, United Bank of India
28	Sri Mithilesh Kr.Srivastava	Asst. General Manager, United Bank of India
29	Sri Gautam Kumar	Asst. General Manager, IDBI Bank
30	Sri D. Venkatanarayana	Senior Regional Manager, IOB
31	Sri Vijayant Madhav	Circle Head, India Post Payments Bank
32	Sri Maneesh Sinha	Circle Head HDFC Bank Ltd.
33	Sri S. Roy Chaudhary	Zonal Head, ICICI Bank
34	Sri Manish Sinha	State Head, Airtel Payments Bank
35	Sri Ratish Kumar	Nodal officer, Airtel Payments Bank
36	Sri Ratul Mukhupadhyay	Circle Head, Axis Bank
37	Sri Sudhanshu Kumar	AVP & Nodal Officer Axis Bank
38	Neeraj Kumar	AVP, Bandhan Bank
39	Sri Sanjeev kumar	Cluster Head, Yes Bank
40	Sri Mukesh kumar	AVP, Kotak Mahindra Bank
41	Sri Mritunjay Kumar	AVP, Jana Bank
42	Sri Amit Kumar	State Head, Ujjivan SFB
43	Sri Aby Paul	Area Manager, Federal Bank
44	Sri Chandra Shekhar Singh	MD, Bihar State Co-operative Bank
45	Ms Veena	Chief Manager, UCO Bank
46	Sri Manoj Kumar	Chief Manager, UCO Bank
47	Sri R S Sharma	Chief Manager, Central Bank of India
48	Sri Sonal Srivastava	Chief Manager, Punjab & Sind Bank
49	Sri Amit Kr. Singh	Sr.Manager, Federal Bank
50	Sri B P Chakravarty	Chief Manager, Syndicate bank

51	Sri Jitendra Kr. Pandey	Sr. Manager, Syndicate bank
52	Sri Vidya Bhushan Shah	Sr. Manager, Indian Bank
53	Sri Brajesh Kumar	Sr. Manager, Bank of Maharashtra
54	Sri Deo Bhushan	Sr. Manager, Bank of Baroda
55	Sri Rahul Kr. Nirala	Sr. Manager, UCO Bank
56	Smt Sneha Singh	Manager, Allahabad Bank
57	Sri Rajeev Ranjan	Manager, Bank of India
58	Sri Sujeet Kumar	Manager, Oriental Bank of Commerce
59	Sri Priyaranjan Jha	Manager, Indian Overseas bank
60	Sri Mukesh Agrawal	Manager, Union Bank of India
61	Sri Amitesh Rai	Manager, Karnataka Bank
62	Sri Jai Krishan	Branch Head, J&K Bank
63	Sri Prashant Deep	Manager, South Indian Bank
64	Sri Bhushan Kr. Singh	Dy. Manager, Canara Bank
65	Sri Dhiraj Kumar	Officer, Canara Bank
66	Sri Amit Kumar Roy	Branch Manager, Yes Bank
67	Sri Rakesh Kr. Suman	Area Sales Manager, Rural lending, Axis Bank
Others		
1	Sri Mukesh Chandra Sharan	PC-FI, Jeevika
2	Sri Manish Kumar	SPM-MF , Jeevika
3	Sri P.K. Agrawal	President, Bihar Chamber Of Commerce
4	Sri Arun Agrawal	Former President, Bihar Industries Association
5	Sri Madan Pathak	State Mission Manager, NULM
6	Sri Rajesh Kumar Singh	ADG/ UIDAI, Patna
7	Sri P K Sinha	Manager, SIDBI
8	Sri Thomas Antony T	Regional Chief, HUDCO
9	Sri Arun Kumar Jha	Dy. Chief Post Master (Admin)
10	Sri Nirmala Parmanik	Administrative Officer, AIC ,PATNA
11	Sri Amit Prasad	Regional Incharge AIC, Patna
12	Sri Arvind Sinha	Education Department, Govt. of Bihar
13	Sri Hoshier Singh	Sr. Head officer, National Housing Bank, Patna
14	Sri V.M. Jha	Director, MSMSE Patna
15	Sri G. K. Sinha	Asstt. Director, MSME Muzaffarpur
16	Shikha Srivastava	COMFED

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MINUTES OF THE MEETING 33rd MEETING OF SLBC SUB-COMMITTEE ON SHGs, RSETIs, and BRANCH OPENING & IT ENABLED FINANCIAL INCLUSION HELD ON 16.07.2019

M I N U T E S
(i) SHG & RSETI
NRLM

The 33rd meeting of SLBC Sub-Committees on SHG & RSETI and Branch Opening & IT enabled Financial Inclusion on 16.07.2019 at SBI, LHO, Patna.

At the very outset of the meeting, Shri R.K.Das, AGM, SLBC welcomed the participants and requested the CEO, JEEVIKA to share his views and concerns related to NRLM with the house.

CEO, JEEVIKA thanked all member banks for the support extended by them which resulted in credit linking 2.23 lakh SHGs during 2018-19. He told that 8.50 lac groups were formed out of which 6.50 lac were credit linked and 1.50 lac more groups were targeted to be formed. The target for 2019-20 was to credit link a minimum of 2.50 lac SHG groups comprising both 1st and 2nd stage credit linkages taking the present outstanding of 5,200 Crores (approx.) to 8,000 Crores (approx.). JEEVIKA was also keeping tabs on of pre-NPAs as well as NPAs in SHG accounts to check their spurt. JEEVIKA had done 14,50,000 PMJJBY & PMSBY enrolments which was expected to reach 21 or 22 lacs. This would also serve as a risk mitigation tool in case of death of the SHG member.

Deliberating further on JEEVIKA related issues, Shri Mukesh Sharan, Programme Coordinator, told that a number of instances had surfaced wherein loan amount were disbursed and credited to the Savings Bank account of the SHGs without their explicit authority. He requested SLBC to advise member banks to instruct their branches to shun this practice. He informed that though JEEVIKA was receiving a commendable cooperation from most of the branches, much development could not be made with Union Bank in Samstipur region. He requested SLBC that, like SLBC meetings, the participation of Union Bank Regional Head, Samastipur in SHG Sub-Committee meetings may also be arranged for better understanding of issues and their resolution.

The Programme Coordinator, JEEVIKA further requested that a common date be fixed for meeting at block level between the bank branches and JEEVIKA to boost up community based recovery mechanism and address lateral issues. With common consensus, 8th of every month or the next working day, in case of 8th / succeeding day(s) being holiday(s) was fixed and banks were requested to issue a communication to their branches in this regard.

It was informed by CEO JEEVIKA that there were around 55,000 loan applications of SHG pending with banks and keeping in view last year's performance which fell short of target, it was imperative to work proactively. He requested to fix a date for disposal of SHG applications like Mega Login drive. Accordingly, 26th July 2019, 26th August 2019 and 26th

September 2019 were fixed & it was decided to communicate these dates to branches by the State HO of their banks.

It was informed by JEEVIKA that though some banks had submitted sufficient loan stationery, some banks had not. Central bank of India representative requested that JEEVIKA should send an indent to such banks.

CEO JEEVIKA said that many instances were reported wherein savings bank pass books were issued with inordinate delays and loan pass books were not being given by many banks. Banks told that such cases should not happen and they would reiterate instructions in this regard to operating units.

BRPLS representative wanted to know whether SHGs can make withdrawals from their accounts at BC points of bank or not because it would need authentication of two SHG functionaries. Banks assured to look into the prevailing arrangement and revert.

Various bank branches had been demanding different set of documents, e-KYC and CIBIL for SHG-accounts. JEEVIKA requested the banks to reiterate all the common & existing instructions relating to SHG business to their branches under advice to SLBC, NABARD & RBI.

CEO, JEEVIKA told that Hon'ble Minister, rural development had desired that from next meeting onwards bank-wise review of SHG financing be done in SLBC Sub-Committee meetings. He requested SLBC Convenor to ensure accordingly.

NULM

Sharing the concerns, the Team Leader, NULM, Bihar told that despite lapse of considerable time operating instructions on DAY-NULM had not percolated down to operating units because there were a lot of pending applications and when approached by beneficiaries the branches showed ignorance. He requested banks to pass on extant instructions on DAY-NULM to their branches. He appealed banks to make DAY-NULM a success as JEEVIKA.

AGM, SLBC advised Team Leader, NULM to send SLBC a draft letter which would be sent to banks for advising onward to branches. He told that in order to replicate JEEVIKA

like success, NULM needed to strengthen their structure across the State. Further, NULM had advised ULP-wise target and not branch-wise. Also, the details of pending applications are not complete and not in excel file which is of little use by the banks. Representative of CBI told that banks needed branch-wise details. Team Leader, assured to send the patch and the list of pendency in excel sheet. He told that NULM had a small target of 6,000 only and appealed banks to achieve the same.

RSETI

Representative of Deptt. of Rural Development told that land had been allotted to all RSETIs except Patna and those who had not completed / started construction of RSETI building

should do it with no further delay. All RSETIs should work towards settlement of trained candidates as per CNN norms notified in November 2017.

Commissioner, Self-Employment & Mission Director NRLM told that it would increase success rate if banks could hand over the candidates loan approval letters along with training completion certificate. SBI representative told that it was being done by their bank and application related to other banks was forwarded to them.

State Director, RSETI suggested that like other target group specific loan camps, if loan camps even at quarterly intervals were organised for credit linkage to RSETI trained candidates, it would bear better results. He told that working at RSETI Sitamarhi & Bhagalpur was affected as full time RSETI directors had not been appointed post retirement of the existing one and LDMs were holding additional charge there. He also informed that UCO bank has given plan to Zila Parishad for construction of RSETI building which neither being cleared nor returned

SBI representative requested to pay pending claims. Commissioner Self Employment & Mission Director NRLM, told that it all claims would be disposed-off within 2/3 days if they were in order otherwise reasons for non-payment would be advised.

===== OOOOO =====

(ii) Branch Opening & IT Enabled Financial Inclusion

AGM , SLBC informed that out of 602 URCs allotted to banks, 94 were still pending of which majority pending was with Bandhan Bank (25)United Bank of India (11), Corporation Bank, HDFC Bank & Syndicate Bank (8 each), Bank of India (7), IndusInd (6), Kotak Bank & Dena bank (now BoB) 5 each, Union Bank (3), Canara Bank, & Yes Bank (2 each) and Indian bank, PNB, Punjab & Sindh Bank (1 each). He told that out of 35 allotted, Bandhan Bank had opened BOs only in 10 URCs and if they donot plan to open any branch further, they should send a written intimation to SLBC & RBI.

PNB representative told that in meeting with RBI, the remaining one URC had been re-allotted to UCO Bank hence the pendency shown against PNB should be deleted.

NABARD representative explained the various aspects of Projects under Financial Inclusion Fund and the related formats for reporting / claiming grant assistance. SBI representative raised many queries which were replied by NABARD representative satisfactorily who requested all banks to drop an e-mail to NABARD wherever there was any doubt or further query.

AGM, SLBC extended vote of thanks to all participation and the meeting came to an end.

===== OOOOO =====

33rd Meeting of the SLBC Sub-Committees on
(i) SHG & RSETI & (ii) Branch Opening & IT Enabled Financial Inclusion
Held on 16.07.2019

ACTION POINTS

NRLM

1. No disbursement by debit to loan accounts of SHGs be made without their specific authority.

(Action by: All Banks)

2. All zonal heads of banks, not having one state head, be invited to attend meetings of SLBC Sub-Committee on SHG & RSETIs.

(Action by: SLBC)

3. To boost up community based recovery mechanism and address lateral issues at block level, 8th of every month or the next working day, in case of 8th or succeeding day(s) being holiday(s) has been fixed and banks are requested to issue a communication to their branches to ensure their participation therein.

(Action by: All Banks)

4. 26th July 2019, 26th August 2019 and 26th September 2019 have been fixed for loan sanction / disbursement camp for SHGs sponsored by JEEVIKA. Banks should advise their branches accordingly to ensure their active participation.

(Action by: All Banks)

5. JEEVIKA should send an indent for loan application stationery to banks as per their requirement.

(Action by: JEEVIKA)

6. Banks should issue to SHGs (i) Savings Bank Pass Books (ii) Loan Account Pass Books immediately after opening of their Savings Bank / loan accounts.

(Action by: All Banks)

7. Banks should inform whether the facility of cash withdrawal by SHGs at their BC points is available. If not, within what period banks can made it operational at their BC points?

(Action by: All Banks)

8. In order to do away with the ambiguity / difference in practices in obtaining e-KYC, CIBIL, documentation etc. Banks should reiterate the consolidated & up-to-date instructions to their operating units under advice to RBI & NABARD.

(Action by: All Banks)

9. Bank-wise review of performance under NRLM to be done from next SLBC Sub-Committee meeting.

(Action by: JEEVIKA, SLBC)

NULM

10. Extant instructions on financing eligible applicants under DAY-NULM may be reiterated by banks to their branches.

(Action by: All Banks)

11. NULM, Bihar should advise SLBC in excel format bank-wise, branch-wise & district-wise data of loan applications submitted and pending for sending it to banks' state heads for required follow-up action.

(Action by: NULM)

12. NULM, Bihar should send branch-wise, bank-wise and district-wise targets for circulation among banks and not ULP-wise.

(Action by: NULM)

RSETI

13. RSETIs should work towards settlement of trained candidates as per CNN norms.

(Action by: All RSETI sponsoring banks)

14. Whole-time directors at RSETIs Sitamarhi & Bhagalpur be appointed.

(Action by: BoB & UCO Bank)

Branch Opening & IT Enabled Financial Inclusion

15. As decided in the 68th SLBC, the target of opening BOs by allottee banks must be completed by 30.09.2019.

(Action by: All Banks)

16. Bandhan Bank has opened BOs only in 10 URCs out of 35 allotted and if they do not plan to open any BO further, they should send a separate written intimation to SLBC & RBI.

(Action by: Bandhan Bank)

===== OOOOO =====

ATTENDANCE SHEET FOR SLBC SUB – COMMITTEE ON (i) SHG & RSETI & (ii) BRANCH OPENING & IT ENABLED FINANCIAL INCLUSION HELD ON 16.07.2019

SL. NO.	NAME OF THE PARTICIPANTS	DESIGNATION	DEPARTMENT
1	Shri Balamurgan D	CEO Jeevika	Rural Development Department
2	Shri S.A. Shanker	Deputy General Manager	Reserve Bank of India
3	Shri Vishal Saxena	Deputy General Manager	State Bank of India
4	Shri Uma Shanker Swaminathan	Deputy General Manager	State Bank of India
5	Shri Rajiv Kumar Das	Assistant General Manager	State Bank of India
6	Shri Om Prakash Singh	Assistant General Manager	State Bank of India
7	Shri Birendra Kumar	Assistant General Manager	State Bank of India
8	Shri Chetan Kashyap	Assistant General Manager	State Bank of India
9	Shri P. Ranjan	Assistant General Manager	Reserve Bank of India
10	Shri S.K. Pandey	Assistant General Manager	NABARD
11	Shri Sanjeev Kumar	Assistant General Manager	Central Bank of India
12	Shri Sujeet Ranjan	Assistant General Manager	IDBI Bank
13	Shri Partha Mandal	Divisional Manager	Canara Bank
14	Shri Akhilesh Kushwaha	Deputy Zonal Manager	Bank of India
15	Shri R. C. Jat	Chief Manager	Allahabad Bank
16	Shri R. S. Sharma	Chief Manager	Central Bank of India
17	Shri Sanjoy Sinha	Chief Manager	Punjab National Bank
18	Shri Sudhanshu Kumar	Assistant Vice President	Axis Bank
19	Shri Neeraj Kumar	Assistant Vice President	Bandhan Bank
20	Shri Deo Bhushan	Senior Manager	Bank of Baroda
21	Shri Satyabrat Mishra	Senior Manager	HDFC Bank
22	Shri Vishwanath Mishra	Senior Manager	ICICI Bank
23	Shri Ashutosh Sinha	Senior Manager	YES Bank
24	Ms Smita Rani	Senior Manager	United Bank of India
25	Shri Jitendra Kumar Pandey	Senior Manager	Syndicate Bank
26	Shri Sajjan Kumar	Manager	Dakshin Bihar Gramin Bank
27	Shri Mukesh Agarwal	Manager	Union Bank of India
28	Shri Ramesh Kumar	Manager	UCO Bank
29	Shri Sujeet Kumar	Manager	Oriental Bank of Commerce
30	Shri Uma Prasad	Manager	ICICI Bank
31	Shri Pawan Kumar Mishra	Manager	Uttar Bihar Gramin Bank
32	Ms Premlata Bharti	Assistant Manager	Andhra Bank
33	Shri Ashutosh Kumar	Assistant Manager	Indian Overseas Bank
34	Shri Pankaj Kumar	AEO	Canara Bank
35	Shri G. M. Sangle	FSTO	State Bank of India
OTHERS			
1	Shri Amitabh Mishra	Joint Secretary	Finance Department
2	Shri Arvind Kumar	SDR	NACER
3	Shri Sanjeev Pandey	Team Leader DAY - NULM	UD & HD
4	Shri Pushpendra. S. Tiwari	SPM - BLCC	Jeevika
5	Shri Mukesh Chandra Sharan	PC - FI	Jeevika
6	Shri Manish Kumar	SPM - MF	Jeevika
7	Ms Ruehi Kumari	SPM - IQB	Jeevika
8	Ms Ayesha Tripathy	YP - RSETI	Jeevika
9	Shri Madan Pathak	State Director	NULM

दिनांक 18.06.2019 को 2.30 बजे अपराह्न में माननीय मंत्री, कृषि की अध्यक्षता में कृषि विभाग, विकास भवन, बिहार, पटना के सभा कक्ष में आयोजित बिहार राज्यस्तरीय बैंकर्स समिति की कृषि की उप समिति-I तथा पशु एवं मत्स्य संसाधन विभाग की उप समिति-II की बैठक की कार्यवाही।

1. उपस्थिति : पंजी में संधारित।
2. सहायक महाप्रबंधक, बिहार राज्य स्तरीय बैंकर्स समिति संयोजक भारतीय स्टेट बैंक, पटना द्वारा बताया गया कि वित्तीय वर्ष 2018-19 में वार्षिक शाख योजना (Annual Credit Plan) अन्तर्गत 60,000 करोड़ रु० लक्ष्य के विरुद्ध उपलब्धि 43620.79 करोड़ रु० हुआ है जो लक्ष्य का 72.7% है। गत वर्ष की तुलना में उपलब्धि कम हुई है। उन्होंने बताया कि भारतीय रिजर्व बैंक के परिपत्र(Circular) के अनुसार के० सी० सी० ऋण में फसल बीमा अनिवार्य है। राज्य में लागू "बिहार राज्य फसल सहायता योजना" में फसल बीमा का उल्लेख नहीं है। इस समस्या के समाधान हेतु आवश्यक कार्रवाई करने का अनुरोध किया गया।
3. प्रधान सचिव, कृषि विभाग द्वारा बताया गया कि "बिहार राज्य फसल सहायता योजना" एक अच्छी योजना है। इस योजना के अध्ययन हेतु राज्य में गुजरात एवं कर्नाटक से भी टीम आई थी। उन्होंने बताया कि राज्य में पूर्व में लागू प्रधानमंत्री फसल बीमा योजना/अन्य बीमा योजनाओं में किसानों को कम क्षतिपूर्ति दावे राशि का भुगतान की जानकारी प्राप्त हुई है।
4. के० सी० सी० ऋण के लिए Online आवेदन सृजित करने के सम्बन्ध में बैंक अधिकारियों से जानकारी ली गई। किसी भी बैंक अधिकारी द्वारा के० सी० सी० ऋण के On line आवेदन प्राप्त करने की जानकारी नहीं दी गई। माननीय मंत्री, कृषि द्वारा राज्य में On line आवेदन सृजित करने हेतु भारत सरकार को पत्र निर्गत करने का निर्देश दिया गया।

(कार्रवाई-सांख्यिकी कोषांग, कृषि निदेशालय)

5. सहायक महाप्रबंधक, एस० एल० बी० सी० द्वारा बताया गया कि नए के० सी० सी० में वित्तीय वर्ष 2018-19 में 2166 करोड़ रु० की उपलब्धि हुई है जो लक्ष्य का 72% है जबकि उसके पूर्व के वर्ष में यह उपलब्धि 86% थी। इसका कारण प्रधानमंत्री फसल बीमा योजना का भाग के० सी० सी० से आच्छादित नहीं होना बताया गया।
6. माननीय मंत्री, कृषि द्वारा बताया गया कि दिनांक 13.06.19 को माननीय मंत्री, कृषि भारत सरकार के साथ आयोजित विडियो कॉन्फ्रेंस में इस बिन्दु को उठाया गया है। माननीय मंत्री, कृषि द्वारा कृषि यांत्रिकरण योजना अन्तर्गत सामान्य आवेदन/कस्टम हायरिंग अन्तर्गत आवेदनों की लम्बित सूची जिलों से तीन दिनों के अन्दर प्राप्त कर सहायक निदेशक, एस० एल० बी० सी० को उपलब्ध कराने हेतु निदेश दिया गया। उन्होंने राष्ट्रीय बागवानी मिशन/मुख्यमंत्री बागवानी मिशन एवं अन्य योजनाओं में ऋण की स्वीकृति हेतु लम्बित आवेदनों की सूची जिलों से प्राप्त कर एस० एल० बी० सी० को शीघ्र उपलब्ध कराने का निदेश दिया।

(कार्रवाई- निदेशक, उद्यान, बिहार, पटना/

संयुक्त निदेशक(अभियंत्रण)/उप कृषि निदेशक(मुख्यालय), बिहार, पटना)

7. निदेशक, पशुपालन, बिहार, पटना द्वारा वित्तीय वर्ष 2016-17 एवं 2017-18 में समेकित मुर्गी विकास योजना/निजी क्षेत्रों में बकरी फार्म की स्थापना हेतु अनुदान योजना अन्तर्गत बैंकवार लम्बित आवेदनों की जानकारी दी गई। बैंक अधिकारियों द्वारा लम्बित आवेदनों की बैंकवार सूची

उपलब्ध कराने हेतु अनुरोध किया गया। माननीय मंत्री, कृषि द्वारा विभिन्न योजना (Dairy, Fishery, Poultry) अन्तर्गत एक वर्ष से अधिक समय से आवेदन बैंकों में लम्बित रहने पर खेद व्यक्त किया गया। उन्होंने आवेदन लम्बित रहने के कारणों से अवगत कराने तथा असहयोग के लिए सम्बन्धित बैंक अधिकारी के विरुद्ध कार्रवाई हेतु सहायक महाप्रबंधक, एस० एल० बी० सी० को निदेश दिया। एक सप्ताह के अन्दर सम्बन्धित बैंकों के प्रमुख के साथ बैठक आयोजित कर 25.06.19 तक प्रतिवेदन उपलब्ध कराने का निदेश दिया।

(कार्रवाई- निदेशक, पशुपालन/निदेशक, मत्स्य, बिहार, पटना / सहायक महाप्रबंधक, एस०एल०बी०सी०)

8. माननीय मंत्री, कृषि द्वारा कृषि विभाग अन्तर्गत कृषि यांत्रिकरण योजना, कस्टम हायरिंग, राष्ट्रीय बागवानी मिशन, मुख्यमंत्री बागवानी मिशन एवं अन्य योजनाएँ तथा पशु एवं मत्स्य संसाधन विभाग की Dairy, Fishery, Poultry अन्तर्गत विभिन्न योजनाओं में पटना जिला के लाभान्वित होने वाले कृषकों/सम्बन्धित बैंक अधिकारियों/सम्बन्धित विभागों के अधिकारियों के साथ दिनांक 21.06.2019 को वार्मिं के सभाकक्ष में एक बैठक आयोजित करने का निदेश दिया गया।

(कार्रवाई- निदेशक, पशुपालन/निदेशक, मत्स्य, बिहार, पटना / सहायक महाप्रबंधक, एस०एल०बी०सी०/सांख्यिकी कोषांग, कृषि निदेशालय)

9. प्रधान सचिव, कृषि विभाग द्वारा राज्य सरकार द्वारा कृषि ऋण पर 1% ब्याज अनुदान योजना अन्तर्गत वित्तीय वर्ष 2016-17 एवं 2017-18 में नबार्ड को उपलब्ध कराई गई राशि का बैंकवार व्यय की गई राशि की समीक्षा की गई। नबार्ड के प्रतिनिधि द्वारा बताया गया कि इस योजना अन्तर्गत वित्तीय वर्ष 2016-17 में प्राप्त 10 करोड़ रुपये में 8.98 करोड़ रुपया व्यय किया गया है तथा अवशेष राशि अनुसूचित जाति/अनुसूचित जनजाति मद में उपलब्ध है। उन्होंने सामान्य वर्ग के कृषकों के लिए 3.22 करोड़ रुपये का अतिरिक्त दावे का भुगतान बैंकों को लम्बित होने की जानकारी दी।

वित्तीय वर्ष 2017-18 अन्तर्गत प्राप्त 10 करोड़ रुपये के विरुद्ध 7.92 करोड़ रुपये का Claim बैंकों से प्राप्त होने तथा वित्तीय वर्ष 2018-19 का बैंकों से Claim आना प्रारम्भ होने की जानकारी दी गई। निदेशक, पी० पी० एम० द्वारा इस योजना अन्तर्गत वित्तीय वर्ष 2016-17, 2017-18, 2018-19 एवं 2019-20 के लिए बैंकों के दावे के भुगतान हेतु निधि की आवश्यकता से सम्बन्धित प्रतिवेदन उपलब्ध कराने हेतु नबार्ड के प्रतिनिधि से अनुरोध किया गया ताकि राशि नबार्ड को उपलब्ध कराने हेतु आवश्यक कार्रवाई की जा सके।

10. प्रबन्ध निदेशक, कॉम्फेड द्वारा बताया गया कि कॉम्फेड से सम्बद्ध संघों द्वारा विभिन्न बैंकों में पशु क्रय हेतु वर्ष 2018-19 में 2716 आवेदन समर्पित किए गए हैं जिसमें 2480 आवेदन लम्बित हैं। लम्बित आवेदनों की सूची सहायक महाप्रबंधक, बिहार राज्य स्तरीय बैंकर्स समिति को उपलब्ध कराने हेतु निदेश दिया गया।

(कार्रवाई-प्रबन्ध निदेशक, कॉम्फेड)

11. प्रधान सचिव, कृषि विभाग द्वारा बताया गया कि विभिन्न योजना अन्तर्गत राज्य के किसानों के बैंक खाते(Bank Accounts) आधार नम्बर से Seeding नहीं हो रहा है। करीब 11% आवेदन वापस हो रहे हैं। उन्होंने आधार नम्बर से बैंक खाते को Seeding हेतु सहायक महाप्रबंधक, बिहार राज्य स्तरीय बैंकर्स समिति को सम्बन्धित बैंकों के प्रधान (Head) को पत्र निर्गत करने का अनुरोध किया।

(कार्रवाई-सहायक महाप्रबंधक, एस०एल०बी०सी०)

12. सहायक महाप्रबंधक, बिहार राज्य स्तरीय बैंकर्स समिति द्वारा पशुपालन, डेयरी एवं मत्स्यपालन कार्यों में लगे कृषकों को के० सी० सी० ऋण की सुविधा प्रदान करने हेतु जिला स्तरीय बैंकर्स समिति की बैठक में Scale of Finance के निर्धारण पर बल दिया।

(कार्रवाई-निदेशक, पशुपालन, बिहार, पटना/
निदेशक, मत्स्य, बिहार, पटना)

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

21.6.2019
प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 3050

दिनांक : 24-6-19

प्रतिलिपि : सहायक महाप्रबंधक, बिहार राज्य स्तरीय बैंकर्स समिति, संयोजक भारतीय स्टेट बैंक, प० गौंधी मैदान, पटना/महाप्रबंधक, भारतीय रिजर्व बैंक, गौंधी मैदान के समीप, पटना/मुख्य महाप्रबंधक, नवार्ड, मौर्यालोक कम्प्लेक्स ब्लॉक बी, चौथी एवं पांचवी तल्ला, डाक बंगला रोड, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

21.6.2019
प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 3050

दिनांक : 24-6-19

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

21.6.2019
प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 3050

दिनांक : 24-6-19

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

21.6.2019
प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 3050

दिनांक : 24-6-19

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

21.6.2019
प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 3050

दिनांक : 24-6-19

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

21.6.2019
प्रधान सचिव,

कृषि विभाग, बिहार, पटना।

**MINUTES OF THE 4TH MEETING OF STEERING SUB-COMMITTEE OF
STATE LEVEL BANKERS' COMMITTEE, BIHAR HELD ON 01.08.2019 AT
STATE BAK OF INDIA, LOCAL HEAD OFFICE, PATNA**

The 4th meeting of the Steering Sub-Committee of State Level Bankers' Committee, Bihar was held on 1st August 2019 at SBI, LHO, Patna. It was attended by the representatives of the following institutions / banks:

- I. Deptt. of Finance (Institutional Finance), GoB
- II. Reserve Bank of India (RBI)
- III. NABARD
- IV. Convenor , SLBC
- V. State Bank of India (SBI)
- VI. Punjab National Bank (PNB)
- VII. Central Bank of India (CBI)
- VIII. Dakshin Bihar Gramin Bank (DBGB)

The List of participants is attached below.

2. Shri Prasad Tonpe, General Manager-cum-Convenor, SLBC welcomed the participating members of the Steering Sub-Committee and requested them to have a review of the agenda of the last SLBC meeting and the proposed agenda put before them and suggest inclusion of new / additional agenda or amendment / deletion of existing agenda item(s).

3. The PNB representative suggested that NPA position of the member banks was alarming. A good number of cases of taking possession under CERFAESI Act were pending for want of permission from district administration. If these cases were disposed-off in a time bound manner, it would have helped in recovery of funds locked in bad loans and bring down NPAs. Government's intervention was solicited in that regard. Also, Bihar Govt. might frame a policy and stipulate definite time frame for disposing off Certificate Cases filed under PDR Act. General Manager-cum-Convenor, SLBC assured that both the suggestions will be included under the main NPA agenda for discussion in the SLBC meeting.

4. NABARD representative pointed out that the Bihar is basically an agrarian State and that is why so much emphasis has been laid on Agriculture ACP. In light of Government's resolve to double farmers' income by 2022, the deployment of institutional credit to this sector needed to be boosted. NABARD's DED scheme might play a game changing role there by increasing farmers' income through dairy and needed to be popularised. General Manager-cum-Convenor General Manager-cum-Convenor, SLBC suggested that it can be discussed in the Sub-Committee for better understanding and percolating it down expeditiously.

5. Representative of Govt. of Bihar told that in the last SLBC it was decided to include Cyber Fraud as an agenda. He also mentioned that in the meeting it was also decided that low performing districts would be visited by top brass of identified banks and report be put up in

SLBC. AGM SLBC said that both the items would be included in agenda under Minutes & Action Taken Reports.

6. In addition to the above mentioned suggestions, all the participants consented to include all other agenda items put up before the Steering Sub-Committee as proposed agenda including the suggestion received from Allahabad Bank for waiver of LPC for KCC upto Rs 1.00 lac.

7. The meeting ended with vote of thanks extended by Shri R.K.Das, AGM, SLBC to all participants for their active participation.

**ATTENDANCE SHEET FOR THE 4TH MEETING OF THE STEERING SUB –
COMMITTEE HELD ON 01.08.2019**

SL. NO.	NAME OF THE PARTICIPANTS	DESIGNATION	DEPARTMENT
1	Shri Prasad Tonpe	General Manager	State Bank of India
2	Shri R. Bharath Kumar	General Manager	NABARD
3	Shri M.S. Arora	General Manager	Dakshin Bihar Gramin Bank
4	Shri Chandra Prakash	Deputy Secretary	Finance Department
5	Shri Sanjay Shrivastava	Deputy General Manager	State Bank of India
6	Shri Praveen Ranjan	Assistant General Manager	Reserve Bank of India
7	Shri B. K. Mishra	Assistant General Manager	NABARD
8	Shri Chetan Kashyap	Assistant General Manager	State Bank of India
9	Shri Sanjeev Kumar	Assistant General Manager	Central Bank of India
10	Shri P. K. Mohanty	Assistant General Manager	Punjab National Bank
11	Shri Uttam Kumar	Senior Manager	Dakshin Bihar Gramin Bank
12	Shri Mayur Sinha	Senior Manager	Punjab National Bank

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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/AGRI/480* 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 (KCC) 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 farmers. 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 non-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, ledgerfolio 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

World Trade Centre Complex, Centre 1, 6th Floor, Cuffe Parade, Mumbai - 400 005, • Tel: +91 222217 4040 • Fax, +91 22 2218 4222 122154; 31
• website: www.ibs.org.in

Letter No. : SLBC/CM/2019-20/117

Date: 19.07.2019

The Controlling Heads,
SLBC Member Banks in Bihar.

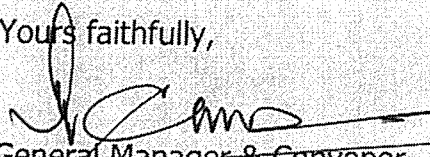
Dear Sir / Madam,

Review / Renewal of existing crop loans and extending crop loan to new farmers under KCC in absence of crop insurance cover in the State of Bihar

With reference to the captioned matter under consideration of RBI, we have received a communication from RBI, Patna advising us to communicate following instructions to SLBC member banks :

" Member banks to sanction credit facilities under KCC scheme to eligible farmers without insisting on mandatory coverage under crop insurance till such time an insurance scheme is notified for the concerned crops by the Govt. of Bihar."

Yours faithfully,


General Manager & Convenor,
SLBC, Bihar

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,

(Sonal 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 30.06.2019

PART-I

MISC.

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1.KEY INDICATORS OF BANKS IN BIHAR
BANKING STATICS AS ON 30.06.2019

(Amt. in Rs. Crore)

Sl. No.	ITEMS	JUNE'18	MARCH'19	JUNE'19	Bench -mark
1	DEPOSITS	310198	345234	339787	
2	ADVANCES	120949	137246	138775	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	127345	145120	147646	
4	ADVANCES INCLUDING RIDF	133771	152213	154632	
5	CD RATIO	43.12%	44.09%	45.50%	
6	PRIORITY SECTOR ADVANCES	85581	92522	91799	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2) (%)	70.76%	67.41%	66.15	40%
8	AGRICULTURAL ADV.	45459	47546	47303	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	37.59%	34.64%	34.09	18%
10	MSME ADV.	26839	33078	32020	
11	SHARE OF MSE ADV. IN PSA (%)	22.79%	35.75%	23.07	
12	ADV. TO WEAKER SEC.	38562	36736	30005	
13	SHARE OF WEAKER SEC. IN PSA (%)	46.80%	39.71	21.62	25%
14	DRI ADV.	623	604	583	
15	SHARE OF DRI ADV TOTAL ADV (SI.No.2) (%)	0.53%	0.44%	0.42%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	3413	12984	3880	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	13.52%	11.84%	15.36%	5%
18	TOTAL NUMBER OF BRANCHES	7089	7469	7493	
A	RURAL BRANCHES	3558	3703	3691	
B	SEMI-URBAN BRANCHES	2037	2214	2231	
C	URBAN BRANCHES	1494	1552	1571	

2. AGRICULTURE

2.1 TOTAL FARM CREDIT

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	30401	437174	4219	429901	3857	12.69
Co-operative Banks	2008	107818	1156	107818	1156	57.56
RRBs	16310	312789	2664	312789	2491	15.27
Small Finance Bank	2033	133108	499	133090	499	24.55
GRANDTOTAL	50752	990889	8538	983598	8003	15.77

Details of bank-wise performance is furnished on Page No.164

2.2 AGRICULTURE INFRASTRUCTURE

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2630	3064	54	2995	52	1.97
Co-operative Banks	174	0	0	0	0	0.00
RRBs	1410	0	0	0	0	0.00
Small Finance Bank	176	0	0	0	0	0.00
GRANDTOTAL	4390	3064	54	2995	52	1.18

Bank-wise performance is furnished on Page No.165

2.3 ANCILLARY ACTIVITIES

(Amt in Cr)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2910	12998	607	12754	585	20.10
Co-operative Banks	192	0	0	0	0	0.00
RRBs	1561	0	0	0	0	0.00
Small Finance Bank	194	0	0	0	0	0.00
GRANDTOTAL	4857	12998	607	12754	585	12.04

Bank-wise performance is furnished on Page No.166.

2.4 FARM MECHANISATION

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	Amount	No.	Amount	No.	Amount	(Amt.)
Farm Mechanisation	3755	2817	100	2433	98	2.60

Bank-wise target and performance is furnished on Page No.167 for information.

2.5 ADVANCES GRANTED TO UNITS FOR PROVIDING STORAGE FACILITY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	Amount	No.	Amount	No.	Amount	(Amt.)
Storage Facility	3144	31	9	30	8	0.24

Bank- wise target and performance is furnished on Page No. 168 for information.

2.6 FOOD AND AGRO PROCESSING

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	Amount	No.	Amount	No.	Amount	(Amt.)
Food & Agro Proc	3347	1271	238	1222	221	6.60

Bank-wise target and performance is furnished on Page No. 169 for information.

2.7 AGRICULTURE TERM LOAN (ATL)

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	Amount	No.	Amount	No.	Amount	(Amt.)
ATL	15752	449137	3517	445447	3092	19.63

Bank-wise target and performance is furnished on Page No. 170 for information.

2.8 JOINT LIABILITY GROUPS (JLGs)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	No.	No.	Amount	No.	Amount	(In No.)
JLGs	100000	104669	467	104509	464	104.51

The Bank-wise performance under JLG is placed at Page No. 171 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
2061	32	2	24	2	0.09

Bank-wise target and performance is furnished on **Page No.172** for information.

3.2 RENEWABLE ENERGY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
364	26	0.05	26	0.05	0.01

Bank-wise target and performance is furnished on **Page No. 173** for information.

3.3 CREDIT ENHANCEMENT GUARANTEE SCHEME FOR THE SCHEDULED CASTES (SCs)

The Finance Minister during the Union Budget speech 2014-15 on July 18, 2014, had announced that a sum of Rs 200 crores will be allocated towards credit enhancement facility for young and start-up entrepreneurs belonging to Scheduled Castes (SCs) who will aspire to be neo middle class category of the scheme to facilitate financial assistance under the scheme by the banks. The said allocation is under Social Sector Initiatives in order to encourage entrepreneurship among Scheduled Castes who belong to the lower strata of the society, by supporting the Bank & Financial Institutions, in the form of Credit Enhancement Guarantee, who shall be providing financial assistance to the Scheduled Caste Entrepreneurs.

The objective of the Scheme is as under:

- > It is a Social Sector Initiative to be implemented nationally in order to promote entrepreneurship among the scheduled caste population in India.
- > Promote entrepreneurship among the Scheduled Castes who are oriented towards innovation and growth technologies.
- > To support, by way of providing Credit enhancement Guarantee to Banks and Financial Institutions, who will be providing financial assistance to the Scheduled Caste Entrepreneurs, who in turn will create wealth, value for the society, create jobs and ultimately will develop confidence and at the same time promote profitable business. The assets so created will also create forward / backward linkages. It will further create chain effect in the locality in specific and society in general.
- > To promote financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities.
- > To facilitate economic development of SC entrepreneurs.
- > To enhance direct and indirect employment generation for SC population in India.

The details of the scheme has been advised by Directorate of Industries, Govt. of Bihar vide their letter सं० सं०-०२/उ०नि०/निःशक्तजन सशक्तीकरण नीति/14-20/2016 / 2011 dated 22.05.2019.

The detailed operational guidelines of the scheme can be accessed by visiting SLBC website <http://www.slbcbihar.com> under the menu "Govt. Sponsered Programes" and also the web site of Ministry of Social Justice and Empowerment, Govt. of India – <http://socialjustice.nic.in/SchemeList/Send/32?mid=24541>.

4. HOUSING FINANCE

4.1 HOUSING LOAN : TARGET & ACHIEVEMENT

SCHEME NAME	Target	Sanction	Disbursed	% Achievement
	No.	No.	No.	No.
Housing Loan	18226	8597	8493	46.60

More granular data on target and achievement under Housing Loan has been placed on **Page No.174** 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
145764	14003	9669	405	2.89

Bank wise data on Housing Loan outstanding and NPA position in Housing Loan is provided in this SLBC Reference Book on **Page No.176**

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

(Amt in Cr)

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.
67060	4352	639	63	1987	42

Detailed data on Bank-wise performance under CLSS is placed at **Page No.175**

5.DLCC / DLRC, RSETI & FLCC

5.1 DLCC AND DLRC MEETINGS IN THE DISTRICTS

SL NO	DISTRICT	DLCC MEETING FOR QTR ENDED 31.03.2019	DLRC MEETING FOR QTR ENDED 31.03.2019
1	ARARIA	25.06.2019	25.06.2019
2	ARWAL	28.06.2019	28.06.2019
3	AURANGABAD	25.06.2019	25.06.2019
4	BANKA	28.06.2019	28.06.2019
5	BEGUSARAI	15.06.2019	15.06.2019
6	BHAGALPUR	24.06.2019	24.06.2019
7	BHOJPUR	26.06.2019	26.06.2019
8	BUXAR	28.06.2019	28.06.2019
9	DARBHANGA	07.06.2019	07.06.2019
10	EAST CHAMPARAN	29.06.2019	29.06.2019
11	GAYA	12.07.2019	12.07.2019
12	GOPALGANJ	12.07.2019	12.07.2017
13	JAMUI	21.06.2019	21.06.2019
14	JEHANABAD	29.06.2019	29.06.2019
15	KAIMUR	28.06.2019	28.06.2019
16	KATIHAR	27.06.2019	27.06.2019
17	KHAGARIA	29.07.2019	29.07.2019
18	KISHANGANJ	25.06.2019	25.06.2019
19	LAKHISARAI	24.06.2019	24.06.2019
20	MADHEPURA	27.06.2019	27.06.2019
21	MADHUBANI	27.06.2019	29.06.2019
22	MUNGER	02.08.2019	02.08.2019
23	MUZAFFARPUR	21.06.2019	21.06.2019
24	NALANDA	26.06.2019	26.06.2019
25	NAWADAH	20.07.2019	20.07.2019
26	PATNA	29.06.2019	29.06.2019
27	PURNEA	14.06.2019	14.06.2019
28	ROHTAS	06.07.2019	06.07.2019
29	SAHARSA	10.07.2019	10.07.2019
30	SAMASTIPUR	20.07.2019	20.07.2019
31	SARAN	09.07.2019.	09.07.2019
32	SHEIKHPURA	26.06.2019	26.06.2019
33	SHEOHAR	26.06.2019	26.06.2019
34	SITAMARHI	27.06.2019	27.06.2019
35	SIWAN	24.06.2019	24.06.2019
36	SUPAUL	30.07.2019	30.07.2019
37	VAISHALI	08.07.2019	08.07.2019
38	WEST CHAMPARAN	21.06.2019	21.06.2019

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.

Performance of RSETIs in FY 2019-20

During the FY 2019-20, RSETIs have organized 2886 training programmes and trained 68848 unemployed youth to pursue self employment vocations.

Bank wise and district wise detail on RSETI is placed at **Page No.177**

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 quarter ended June 2019, the Financial Literacy Centres in Bihar have organized:

- a) 443 Special Camps
- b) 560 Target Group Specific Camps
- c)

The information pertaining to activity of FLCs in the State has been placed at **Page No. 178-194** for perusal.

Besides FLCs, as per RBI instructions, all Rural Branches of banks 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 236 financial literacy camps during the quarter ended June-2019. The district wise data on Financial Literacy Camps organised by rural branches in has been furnished at **Page No.195**

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,

(Sonal Sen Gupta)
Chief General Manager

6.2 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE

Digitization of record and online creation of charge online 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 cost them Rs 5000-6000 and prove 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 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 seethat 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.

A sub-committee of SLBC- "Sub-Committee on IT related issues" has been constituted and cyber frauds relating to Banking will be on its agenda.

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 Nos.196-210** for perusal / reference.

7.4 SUB-COMMITTEES OF SLBC, BIHAR

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]
- (vii) Sub-Committee on IT related issues [Managed by SLBC]

Meetings of these entire Sub - Committees are to be 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 16902 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 Nos.160-161**.

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 has 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. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹20 million per borrower.

(ii) Agriculture Infrastructure:

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

(iii) Ancillary Activities:

- ❖ Loans up to ₹50 million to co-operative societies of farmers for disposing of the produce of members.
- ❖ Loans for setting up of 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 30.06.2019

PART - II

DATA SHEET