

STATE LEVEL BANKERS' COMMITTEE, BIHAR

69TH REVIEW MEETING

DATED 22-08-2019

HOTEL MAURYA, PATNA

**MINUTES
&
ACTION POINTS**

STATE LEVEL BANKERS' COMMITTEE, BIHAR

69TH QUARTERLY REVIEW MEETING DATED 22ND AUGUST 2019

HOTEL MAURYA, 11:00 AM

MINUTES

The 69th review meeting of State Level Bankers' Committee, Bihar was held on 22nd of August 2019 at 11:00 AM at Hotel Maurya, Patna to review the progress made by banks during the first quarter of FY 2019-20 and other related issues.

The meeting was chaired by Shri Nitish Kumar, Hon'ble Chief Minister, Government of Bihar and co-chaired by Shri P.K. Gupta, Managing Director, State Bank of India.

It was attended by Shri M.K. Jain, Deputy Governor, RBI, Hon'ble Ministers Shri Sushil Kumar Modi, Deputy Chief (Finance) Minister, Shri Shravan Kumar (Rural Development), Shri Shyam Rajak (Industries), Shri Rana Randhir Singh (Cooperatives), Shri Krishna Nandan Pd. Verma (Education), 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 – 1**.

1. The meeting started with a welcome address delivered by **Shri Mahesh Deep Chand Goel, Chief General Manager, State Bank of India** who told that this SLBC meeting was a special one because Hon'ble Chief Minister was present and was also graced by the presence of Deputy Governor, RBI and Managing Director, SBI. During his speech, Shri Goel highlighted the following points:

(i) Banks had achieved 14.40% of current year's ACP target as at the end of first quarter. The achievement during 1st quarter of a financial year had traditionally been lower. With the recent waiver of mandatory crop insurance under KCC, it was hoped that Agri disbursement would pick up and help in achieving ACP target.

(ii) Expressing his volition on behalf of member banks to take forward Govt.'s decision of KCC saturation, he thanked Agriculture Deptt., GoB for organizing loan application generation camps and also advised to impress upon farmers for KCC renewal in these camps so that they could be benefitted by enhanced scale of finance and receipt of

interest subvention which would, in turn, also help in arresting NPAs in KCC sector. He also requested to make available block-wise list of farmers for ensuring KCC saturation.

(iii) He pointed out that average NPAs of the banks in the State as on 30.06.2019 was approximately 12% whereas in agriculture sector and KCC in particular it was 21% and 24% respectively. As an amount of Rs 4448 Crores was locked in 5.95 lac (approx.) certificate cases, he requested Bihar Govt. to frame a policy for time bound disposal of certificate cases.

(iv) He told that banks had been achieving more than 100% of their ACP budget under MSME. As 25% of the current FY MSME budget had been achieved, it was hoped that the ACP budget current FY too would be exceeded.

(v) Highlighting the achievement of banks under social security scheme he expected that coverage under APY would go further up significantly if JEEVIKA also participated in APY.

(vi) SHGs sponsored by JEEVIKA provided good opportunity for credit outlay in Agri sector as NPA was lower in such loans. Last year an amount of Rs 2810 Crores was disbursed to 222810 SHGs and the way JEEVIKA was arranging camps in a planned way this year, the targets would not be difficult to achieve.

(vii) Despite pace of disbursements being benign in the Q1, banks had disbursed Rs 25262 Crores and the CD Ratio, as compared to March 2019, went up by 141 basis points.

2. Shri P.K. Gupta, Managing Director, SBI made following points in his brief address:

(i) Bihar is primarily an agrarian economy which is also priority sector intensive. Banks had been financing agriculture through various products of which KCC was the most popular one. Govt. had started campaign for KCC saturation so that all farmers got KCC. This would help increase farmers' income and realize Govt.'s vision of doubling farmers' income. Waiver of mandatory crop insurance under KCC considering local circumstances would enable banks to achieve their KCC targets.

(ii) JEEVIKA was doing a commendable job in the State in financing to agriculture through SHGs. This would create self-employment, generate income and check migration.

(iii) **psbloansin59minutes.com** was an important enabler for all MSME units seeking banks finance. SBI had already canvassed substantial number of loans through this portal. MSME borrowers yearning for bank finance should make the most of it.

(iv) In order to expand and deepen digital payments ecosystem, it had been decided by SBI to select one district in every State and make it 100% digitally enabled. In Bihar, Jamui district has been selected for this purpose.

3. During his guiding speech, **Shri M.K. Jain, Deputy Governor, RBI** drew a detailed account of banking and related subjects in the State vis-à-vis national scenario right from State's geographic & demographic constitution to challenges posed by the global menace of climate change. He emphasized on achieving banking penetration as per road map decided, to step up bank credit to Agri, Small and Marginal Farmers and Allied Activities by the banks and to improve CD Ratio of the State. Referring to National Strategy on Financial Education and the strides made by various States, he requested the State Education Board to integrate the financial education workbooks as part of the school curriculum framework.

The detailed speech delivered by the Deputy Governor; RBI is placed as **Annexure-2**.

4. Shri Nitish Kumar, Chief Minister, Bihar highlighted the following points during his speech:

(i) It was good to connect all districts with SLBC through video conferencing for live information and responses on issues related to the districts.

(ii) Bihar Govt. is doing every possible effort to promote industry in the State for which there is a well formulated Industrial Promotion Policy. But Bihar is a land locked State and therefore there were fewer chances of big industries to come up. That was why Bihar Govt. had been demanding from Central Govt. to accord a special status to Bihar.

(iii) The State was having a growth rate of 11.30% & which was not only higher than the national average but also higher than all the states in India. But the population of the State was putting stress on its resources and the per capita income of the State was less than Rs 40,000.

(iv) Study in the State had revealed that the birth rate in illiterate women was more than birth rate in educated women. This prompted the Govt. to introduce the bicycle scheme for girl students which had been a big success. Birth rate in the State had come down from 4% to 3.2% and Govt. had planned to open at least one Higher Secondary School in every Panchayat for furtherance of the objective.

(v) Govt. had come out with its own education loan scheme because it felt that the financing intuitions were lagging behind. Banks needed to step up their financing under education loans because, as compared to the demand in 2018-19, they could finance only 13901 number of education loans against a target of 50000.

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(vi) A wide network of roads had been laid throughout the State during last a few years which had facilitated fast and easy access to remotest areas resulting in shops and markets being set up even in villages. Banks should encash these new vistas of business and help the people grow.

(vii) It was commendable that banks crossed 1,00,000 Crore disbursement for the first time during 2018-19. The target for current year was Rs 145000 Crores against which Rs 25262 Crores had been disbursed during Q1. Banks should see that the target of ACP 2019-20 was achieved. So far, the question of banks' security etc. were concerned, Govt. would take all required steps.

(viii) Bihar Govt. was working hard to cope up with the various vagaries of climate change but unlike other states it was not giving much importance to the publicity of its work done. Bihar was the first state which had provided 50% reservation to women in Local Self Government Bodies including panchayats, but no publicity was done. The success of laying network of roads was publicized outside the State by those who went to work there.

In the field of climate change, Bihar Govt. had taken steps and was implementing significant decisions in mission mode since 2012 under 'Hariyali Mission'. Nineteen Crore trees had been planted which had resulted in green cover going up from 9% to 15%. All water bodies would be reactivated to ensure rainwater harvesting. Popularizing the use of solar energy would be taken soon on a large scale. An awareness campaign christened 'Jal – Jeevan – Hariyali' had been launched throughout the State.

(ix) In Bihar, 89% population lived in villages and 76% was dependent on agriculture. There was huge potential in agriculture and animal husbandry in the State has in the increased production of milk. If banks helped villagers, these sectors would do better.

(x) As allowed by RBI, Banks were extending banking facilities through BCAs, but Bihar was not a developed state like Maharashtra, Gujarat or Punjab. People of the Bihar did not have much faith on BC model and they still believed in branch banking. He requested banks to explore opening of branches in all panchayats and if branches were opened in 'panchayat bhavans', no rent would be charged. He emphasized that branches should not be single man branch as it entailed many operational difficulties.

(xi) He told that Govt. have decided to introduce financial literacy modules in school curriculum in the State in case it was not already there.

5. Shri D.K. Paliwal, General Manager, PNB, on behalf of all member banks, extended vote of thanks to Hon'ble Chief Minister and the Deputy Governor, RBI for sparing their valuable time and participating in the SLBC meeting. He assured them that banks in the State would rise up to their expectations. He also requested Hon'ble Chief Minister to help banks in recovery of NPAs where certificate cases were filed and were pending so that the lending confidence of banks could be boosted up.

6. Department-wise review of Performance under ACP:

(I) Urban Development & Housing Department:

The Principal Secretary, UD&HD Department, GoB told that the Credit Linked Subsidy Scheme was launched in June 2015 and since then only 4352 beneficiaries had been benefitted under the scheme whereas banks had sanctioned around 67000 housing loans. Thus, less than 10% of the housing loans were covered under CLSS. Despite regular coordination and follow up with the banks by UDHD the performance was not moving up. It was decided that all banks would share the details of all the housing loans since roll out of CLSS, branch wise. It was also decided that UDHD department would prepare and give a format to Finance Department & the same could be advised to all banks for the sake of maintaining uniformity.

(II) Revenue Department:

It was informed that 3.54 crore Jamabandis were digitized and were online. The rent receipts were also online, and the site had a search facility also. However, the facility of issuance of LPC online was under development and was expected to go live within 3 to 4 months. However, PNB representative pointed out that the mutations were not up to date. The **Chief General Manager, SBI** told that the site should allow access by banks to create charge in their favour on land of borrowers. **The Deputy Chief (Finance) Minister** advised Land Revenue Department to hold a meeting of 5/6 major banks and Registration Department within 20/25 days to understand the requirements of banks in connection with creation of charge online 'Bihar Bhoomi' portal.

(III) Finance Department:

(a) Talking on performance of banks under ACP 2019-20, **The Principal Secretary (Finance)** pointed out that there were 5 districts regularly find place in the bottom performers in ACP achievement. These districts were- Banka, Gopalganj, Jehanabad, Madhubani and Sheohar. He suggested that the performance of the branch heads/ regional heads etc. should be made an important parameter for evaluating their annual confidential reports. **The Deputy Chief (Finance) Minister** interacted with the LDMs/ Govt authorities through VC to know the reasons behind their perennially lagging

performance. He advised the SDCs (Banking) and LDMs of those 5 districts to attend the next SLBC meeting with a report on the reasons for the poor performance under ACP of their districts. GM, PNB to visit Jehanabad for in depth review of reasons for low ACP achievement and suggest remedial measures.

(b) The Principal Secretary (Finance) presented an analytical account of bottom performing number of branches bank-wise vis-a-vis their total number of branches in the state. The ranking of branches as on 30.06.2019 is placed as **Annexure-3. The Deputy Chief (Finance) Minister** opined that this list should be shared with all banks.

(III) Agriculture Department:

Secretary, Agriculture Department expressed his concern over the poor credit off-take in various Agri Loan components. As there were many holidays, application generation camps could not be held on pre-determined 2nd & 4th weeks and camps would be held on some different dates. He also assured to get prepared soon the database of farmers for KCC saturation. Access thereto on the portal will be given to the bank. He also informed that DBT related to 1.70 lac farmers for Kharif 2018 got failed because these target accounts were not mapped to the NPCI portal. The matter would be taken up with RBI. There were 30 lac farmers registered under PM-KISAN and an amount of Rs 600 Crores were transferred in their accounts. However, there were issues in DBT in accounts of 3.62 lac farmers having accounts in Corporation Bank.

The Deputy Chief (Finance) Minister told that this year substantial number of KCCs should be generated. An arrangement be made wherein the 'Kisan Salahkar' and Branch Manager jointly look into it and attend the KCC application generating camp on suitable dates, along with other departments. DBT related issues be resolved in the IT Sub-Committee of the SLBC. Camps should not be organized in a hurry. He told that he had been requesting repeatedly all banks to provide farmers the facility of making online KCC application, but it was still pending. Banks should look into this aspect and develop the facility at the earliest.

(IV) Animal Husbandry & Fisheries Department:

The Director Animal Husbandry Department told that Scale of Finance for working capital finance under KCC to Animal Husbandry & Fisheries was yet to be decided in many districts and this scheme was yet to kick start. Common document and checklist were also yet to be decided. **The Deputy Chief (Finance) Minister** advised that Sub-targets should be decided for KCC to Animal Husbandry & Fisheries under overall KCC.

(V) Social Welfare Department & Cooperative Department:

(i) Principal Secretary Social Welfare Department informed that no major issue relating to social welfare department was pending. As of Cooperative Department, it was satisfying

to note that the issue of insurance under KCC was resolved. Cooperative Department wanted to promote Custom Hiring through PACS. There was a scheme of NABARD called "Long Term Rural Credit Fund" which had not been utilized so far for Bihar. Finance for Custom Hiring could be extended to PACS from Cooperative Banks if NABARD agreed to refinance Cooperative Banks. This would increase share of Agri finance in general and custom hiring in particular in Bihar.

(ii) A new District Central Cooperative Bank was required to be opened in Supaul for which in-principle approval was already received. Opening a new bank would increase banking footprints and cater to the needs of people in that district.

(iii) An issue regarding takeover of the management of some DCCBs was pending with RBI which needed to be resolved expeditiously.

(iv) The issue of providing customer verification at e-Kuber level and linking DBT directly with e-Kuber was also raised. RBI representative responded that the e-Kuber platform was maintained on Pan-India basis by their Central level team and any specific technical requirement of Bihar Govt. needed to be forwarded to RO Patna for taking the matter up with them.

(VI) Rural Development Department:

(i) Secretary Rural Development told that credit linking of 60,000 SHGs in this FY would be completed by August 2019. There were 40000 applications pending with banks which, if expedited, could be credit linked by September 2019 taking the tally to 1,00,000.

(ii) There were 570 members of SHGs working as Bank Sakhis and banks were requested to give priority to SHG members while appointing BC Agents. Banks were requested also to see that their remuneration got increased.

(iii) During the FY 2018-19, RSETIs in 5 districts – Siwan, West Champaran, Munger, Khagaria and Samastipur were downgraded. Sponsoring banks should look into this and initiate suitable steps to improve their performance.

(iv) The construction work of RSETIs' building in 9 districts was not started. Also, only 15% of RSETI trained persons in Bihar were given bank finance. This needed improvement as the national average was 47%.

(VII) Industry Department:

Secretary, Industry Department, submitted that the achievement under PMEGP up to Q1 2019-20 was only 7%. The issue was that bank branches used to sanction PMEGP applications during February-March every year and the disbursements were made next

year, and the entrepreneurs lost interest in the meantime. This needed to be addressed. The meetings of DLTF had already been held early and around 5000 applications had been sent to banks. Banks had been generating and sanctioning loans under PMMY on their own.

(VIII) Minority Commission, Bihar:

Chairman, Minority Commission, Bihar told that people in Bihar were poor and relatively less educated and the degree of poverty and illiteracy in minority communities, especially Muslims, was much higher. This is why there had been various instructions from RBI to the lead bank forum and banks in respect of flow of credit to minorities and minority concentrated districts. Separate data be provided by the SLBC of loans sanctioned to the minority communities. He appealed to all banks to ensure that commensurate credit facilities were provided to minority communities, especially the Muslims in the State.

7. The following representative bodies of industries in the State also expressed their views / suggestions as under:

(A) Bihar Industries Association:

(i) It would be prudent to fix a certain percentage of MSME target exclusively for the manufacturing sector.

(ii) Average Credit sanctioned under CTMSE coverage in the State was Rs 7 lacs only which was very low.

(iii) Industrial loan against agricultural land attracted additional interest besides land conversion charges.

(iv) Banks asked for liquid collateral besides primary security of land so much so that many a time the value of total security went up to 100 or 200%.

(v) Delinquency norms for declaring an account NPA be increased from 90 to 360 days.

(vi) If a borrower repaid bank loan even after OTS or filing of a recovery case, his/her, CIBIL report be restored to normal.

(vii) The Appraisal done by a bank of the loan of an industrial unit was required to be submitted to Industry Department for claiming interest subvention. However, banks were hesitant in giving that to borrowers stating that it was their internal document. To resolve it, the Industry Department & banks can devise a format for giving required information.

(B) Bihar Chamber of Commerce:

(i) In last SLBC meeting it was decided to have Cyber Frauds as an agenda in the next SLBC meeting which did not happen. Cyber Frauds should be discussed in coming meeting.

(ii) RBI has waived RTGS and NEFT charges, but still different banks are levying different service charges from customers. It was clarified by banks that charges levied erstwhile by RBI had been stripped off and only the internal charges are levied.

(iii) Non-restricted acceptance of coins by banks was still a persisting problem despite many deliberations in the last meeting.

(iv) Ten accounts of big borrowers had been transferred out of the State by SBI.

(C) Laghu Udyog Bharati:

(i) From the deliberations carried out on financing to agriculture and agri related industries e.g. logistics and storage during Q1 of current FY, it was obvious that there had not been much progress.

(ii) A large number of industrial units were identified for rehabilitation, but rehabilitation was not happening for lack of follow up. Industry Department had enough funds, but banks could not make use of that.

8. Hon'ble Ministers present on dais also spoke on their area of concern which is summarized as under:

(A) Shri Rana Randhir Singh, Hon'ble Minister, Cooperatives:

Banks were doing commendable job, no doubt but the expectations of public was ever increasing. Considering the changing scenario backed by digitization, banks needed to be more people friendly, especially the rural populace. We should remember, he quoted - "तेरे शहर का पेट मेरे गाँव की मिट्टीसे पलता है, गौरतलब रहे कि देश अपना गाँव में बसता है". He told that people of Bihar were politically agile but financially ignorant and opening of brick and mortar branches, as emphasized by Hon'ble Chief Minister, would be in consonance with their aspirations - "कितनी करुणा कितने संदेश पथ में बिछ जाते बन पराग ,गाता प्राणों का तार-तार, जो हमारे गाँव में खुल जाता बैंक एक बार". He expressed his optimism for change of the rural landscape by the active cooperation from banks.

(B) Shri Krishna Nandan Prasad Verma, Hon'ble Minister, Education:

After the nationalization of banks, the aspirations of public, especially the villagers and the poor, soared high because poor people like the rickshaw puller got access to banks. Banks had a big role in poverty alleviation in rural areas. Operating in rural areas in yester years was, no doubt, difficult. But there had been a drastic infrastructural change in past a few years and there are roads, electricity, water supply improved agricultural and business activities everywhere in villages. Banks should, therefore, open as many outlets in villages as possible to support them. As indicated by Hon'ble Chief Minister, we would

include financial education in school curriculum to spread financial literacy among our future citizens.

(B) Shri Shравan Kumar, Hon'ble Minister, Rural Development:

Rural Development Department ran mainly schemes related to the rural poor. Villagers who have been assisted for construction under Indira Awaas / PMAY(G) might need to construct bigger / better houses for which they required bank loans. Banks should be liberal in financing their needs. There had been instances where banks did not finance the poor villager despite having sanctioned loan. Banks were expected to be more sensitive towards the poor.

9. Summing up of the proceedings of the meeting by the Hon'ble Deputy Chief (Finance) Minister:

(i) We could not achieve the ACP targets in 2018-19. This year the ACP achievement should be at least 90%. If banks could focus on their low performing branches, the ACP targets might be achieved simultaneously.

(ii) There has been reduction in the number of BCAs during the quarter. SLBC should look into it. It has been observed further that enough BCAs were not available to cater to all banking needs of people. So, banks needed to open more and more brick and mortar branches. Banks should come out with their brick and mortar branch and BCA point expansion plan for the current FY. If a bank wanted to open a branch (not BC) in a panchayat building, Govt. would provide free of cost space there.

(iii) Banks should also share with SLBC their ATM expansion plan area-wise (Urban / Semi-Urban/ Rural)

(iv) BOs pending for opening in URCs be completed within next 3 months.

(v) The classification of branch and BC network in the State should be made available urban local body-wise e.g. 'Nagar Nigam', 'Nagar Parishad', 'Nagar Panchayat' in the next SLBC meeting.

(v) Thirteen districts in the State had been hit recently by floods, Darbhanga, Madhubani, Araria being most affected ones. Banks should look into and decide, within a week, as to what relief measures e.g. restructuring of loans, repayment holidays, fresh KCC and consumption loans etc. could be extended in these districts.

(vi) The performance of PMMY reported in SLBC be further bifurcated into Manufacturing and Services with number and amount henceforth.

(vii) Problem of coins not being accepted by banks was still persisting in Bihar as well as IN 7 - 8 other states. Dainik Jagran, a Hindi daily, was having coins worth Rs 60 lacs and SBI had accepted coins worth Rs 10 lacs but problem of the general public persisted. This needed immediate attention of all concerned stake holders for an early resolution.

(vii) There were more than 3 lac Para Teachers employed in the State and drawing salary of Rs 10,000 to 20,000. They were not ad hoc or temporary rather permanent teachers. Most of the banks were not making them any loans though some banks were doing. The matter was raised in the Assembly also. Banks not financing them presently should also explore to give these Para Teachers small loans commensurate with their salaries.

(viii) NPAs had been a matter of concern for all stakeholders in the State. A State-wise position of NPAs be tabled in the next SLBC to have a comparative view of the issue. List of NPA defaulters/ Willful defaulters of category dues more than Rs 50 lakhs be published in the newspapers.

(ix) Banks might approach the State Govt. for recovery of loans from large borrowers and the Govt. may direct District Authorities suitably.

(x) Banks should finance more proactively under PMMY variants and PMJDY Overdraft because small loans were the requirement of people in the State.

(xi) It would have been better to analyse and understand had the data on Cyber Fraud been produced for whole year i.e., 2018-19.

10. Shri R.K. Das, Assistant General Manager, SLBC Bihar extended the vote of thanks to all participants of the SLBC meeting which was, thereafter, declared concluded with the permission of the Chair.

69th QUARTERLY REVIEW MEETING OF SLBC, BIHAR HELD ON 22.08.2019

ACTION POINTS

1. A meeting of 5-6 major banks and Registration Department be convened within 20-25 days to understand the requirements of banks in connection with creation of charge online 'Bihar Bhoomi' portal.

[Action by: Land Revenue Department, GoB, SLBC]

2. Finance Department, GoB to share with the districts the ranking list of 100 Top Performing and 100 Bottom Performing Bank Branches in the State and performance of different banks.

[Action by: Finance Department, GoB]

3. SDCs (Banking) and LDMs of Banka, Gopalganj, Jehanabad, Madhubani and Sheohar districts to attend the next SLBC meeting with a report on the reasons for the perennially poor performance under ACP of their districts.

[Action by: LDMs of Banka, Gopalganj, Jehanabad, Madhubani, Sheohar; Lead Banks of these districts and GoB]

4. General Manager, PNB to visit Jehanabad district to review its consistently low ACP achievement and suggest remedial measures.

[Action by: GM, PNB]

5. Banks should make available the facility of online application for KCC borrowers.

[Action by: All Banks]

6. Access to the database of farmers not covered under KCC being prepared by the Agriculture Department, GoB be given to banks.

[Action by: Agriculture Department, GoB]

7. Sub-targets should be decided for KCC to Animal Husbandry & Fisheries under overall KCC.

[Action by: SLBC]

8. During the FY 2018-19, RSETIs in 5 districts – Siwan, West Champaran, Munger, Khagaria and Samastipur got downgraded. Sponsoring banks should look into this and initiate suitable steps to improve their performance. Bank linkages of candidates trained by the RSETIs should be improved.

[Action by: CBI, Union Bank of India & UCO Bank and all banks running RSETIs.]

9. Thirteen districts in the State had been hit recently by floods. Banks should look into and decide, within a week, as to what relief measures e.g. restructuring of loans, repayment holidays, fresh KCC and consumption loans etc. could be extended in these districts.

[Action by: GoB, LDMs, SLBC and All Banks in related districts]

10. Banks should come out with their brick and mortar branch and BC point expansion plan for the FY 2019-20.

[Action by: All Banks]

11. Banks should also share with SLBC their ATM expansion plan area-wise (Urban / Semi-Urban/ Rural).

[Action by: All Banks]

12. BOs pending for opening in URCs be completed within next 3 months.

[Action by: All banks]

13. The classification of branch and BC network in the State should be made available urban local body-wise e.g. 'Nagar Nigam', 'Nagar Parishad', 'Nagar Panchayat' in the next SLBC meeting.

[Action by: GoB, All Banks & SLBC]

14. The performance of PMMY reported in SLBC be further bifurcated into Manufacturing and Services with number and amount henceforth.

[Action by: All Banks & SLBC]

15. Banks should explore areas to give the Para Teachers small loans commensurate with their salaries.

[Action by: All Banks]

16. All banks to share the details of all housing loans since roll out of CLSS, branch wise. UDHD department would prepare and give a format to Finance Department & the same could be advised to all banks to maintain uniformity of reporting. SLBC to coordinate.

[Action by: Urban Development & Housing Department, All Banks, SLBC]

17. A detailed discussion on issues hampering progress under PMAY (CLSS) would be held in the next SLBC.

[Action by: SLBC]

18. An issue regarding takeover of the management of some DCCBs referred to by the Cooperative Department is pending with RBI which needs to be resolved expeditiously.

[Action by: RBI]

19. Data on Cyber Fraud to be presented in the next SLBC meeting for whole year i.e., 2018-19 for detailed discussion.

[Action by: SLBC]

20. Problem of coins not being accepted by banks was still persisting in. This needs immediate attention of all concerned stake holders for an early resolution.

[Action by: RBI, SLBC, All Banks]

21. A State-wise position of NPAs be tabled in the next SLBC to have a comparative view of the issue.

[Action by: SLBC]

22. List of NPA defaulters/ Willful defaulters of category dues more than Rs 50 lakhs be published in the newspapers. Banks may approach the State Govt. for recovery of loans from large borrowers and the Govt. would direct District Authorities suitably.

[Action by: All Banks]

Outstanding issues of ATR of 68 th SLBC

23. 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)

24. 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.)

25. 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)

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