

+STATE LEVEL BANKERS' COMMITTEE, BIHAR
64TH REVIEW MEETING
FOR THE QUARTER ENDED 31ST MARCH, 2018
VENUE: HOTEL MAURYA, PATNA
DATE: 26TH MAY 2018 TIME: 11.00 AM



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AGENDA-1

1.1 ADOPTION OF THE MINUTES OF 63RD SLBC MEETING OF BIHAR HELD ON 09.02.2018 AND ALSO OF THOSE MEETING HELD AFTER 09.02.2018

The minutes of 63rd SLBC Meeting of Bihar held on 09.02.2018 were circulated to the members of SLBC, LDM and Government department concerned.

The details of meeting held after 09.02.2018 are furnished below:-

SL No.	Name of Meeting	Date of Meeting held
1	63 rd meeting of SLBC, Bihar	09.02.2018
2	Meeting for Finalization and distribution of ACP 2018-19	10.04.2018
3	Review Meeting on Functioning of BC/CSP	04.05.2018

Minutes of all these meeting except SI No. 3 are placed in Annexure “Minutes of Meetings”.

The minutes may be taken as approved by house as no amendment/changes were received by SLBC, Bihar.

AGENDA-2

2.1 ACTION TAKEN REPORT ON THE ACTION POINTS OF 63rd SLBC MEETING HELD ON 09.02.2018 AT PATNA

(Reference: Minutes of Meeting)

SI No	Action Points	Action Taken
Introductory (Pages 1-2)		
1	PRADHAN MANTRI MUDRA YOJNA (PMMY): - Banks to increase share of KISHORE LOAN under PMMY out of its three variants.	During FY 2017-18, the banks sanctioned total credit of Rs 4413 crore in Kishore Loan under PMMY against a target of Rs 1908 crores, (231%) The Kishore loans constituted 54% of total loan sanctioned under PMMY. The total loan sanctioned under PMMY during the FY was Rs 8092 crore against the target of Rs 5375 crore.(151% achievement)
2	Chief General Manager (CGM), State Bank of India (SBI) requested State Govt. to post dedicated Certificate Officers at each office in the state to expedite disposal of pending certificate cases related to NPA loans.	Certificate Officers are nominated by the district magistrates. As per the data available with the SLBC, over 5.62 lakh certificate cases relating to the dues of banks were pending as on 31.03.18. As per available information, 8093 certificate cases relating to banks were disposed of during the last quarter.
3	CGM, SBI requested that district administrations may be instructed & sensitized to help the banks promptly in the cases of Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 (SARFAESI) for quick action.	Finance Department has been instructing the DMs to dispose of the SARFAESI cases within the time frame stipulated under Section 14 of the Act, i.e. 30 days; with a proviso to extend it by another 30 days in exceptional cases. Under this section, the DMs are to facilitate banks in taking physical possession of assets.
4	Banks to ensure opening of Banking Outlets (BOs) in their allotted Unbanked Rural Centers (URCs) by 31.03.2018.	A total 280 BOs have been opened in allotted 602 URCs by 31.03.2018. Till 31-12-2017, 223 BOs had been opened. Thus 57 BOs have been added in the URCs in the last quarter.

Section B: District Level Coordination Committee (DLCC)/ District Level Review Committee (DLRC) Meetings (Pages 3-5)		
1	District Development Manager (DDMs), NABARD to attend at least 2 Block Level Bankers' Committee (BLBC) meetings in the district every year; Regional Heads of the Banks to attend DLCC/DLRC meetings; Public representatives to be invariably invited/called in for DLRC meetings.	SLBC has confirmed that the decision has been implemented. The Concerned officials have started attending the meetings.
2	DLCC/DLRC MEETING:- All Action Points emerged during the meeting dated 05.02.18 of Lead District Managers (LDMs)/ District Development Managers (DDMs), NABARD /Senior Deputy Collectors (SDCs)/Lead District Officers (LDOs), RBI under the chairmanship of Hon'ble Dy. CM, Bihar held, duly circulated by RBI, to be strictly complied with .	LDMs/ DDMs/ SDCs/ LDOs have started complying with the action points. The matter is again reiterated for strict compliance by all.
3	SUBMISSION OF DATA TO SLBC: - Submission of quality, correct & timely data to SLBC must be ensured by all member Banks. It will be the onus on the part of controlling head of respective bank to ensure that data given to SLBC is matching with their MIS data.	The quality of data submission has improved but timely submission is still a matter of concern. The RBI has now instructed the banks to make provision of extraction of data from the MIS which will be transferred directly to the SLBC site. Implementation of these instructions will help in accurate and timely data compilation for SLBC.
4	Hon'ble Dy. Chief Minister had also advised in the meeting of 05.02.2018 the SLBC to prepare a small booklet on all available Govt. sponsored schemes. It will be made available to all bank branches for ready reference and facilitate availability of detailed guidelines of schemes to branch Managers & other stake holders.	The compilation of booklet is under progress at the SLBC and would be made available shortly.
Section C: Opening of Banking Outlets (BOs) (Pages 5-7)		
1	(i) A meeting to be convened by Finance department, GoB in consultation with SLBC in April 2018 to review the functioning of Business Correspondents (BC) Model and also to assess the gravity of issues raised at various forums and suggest measures for their resolution. All stake holders (Corporate BCs/a few BCs & Customer Service Points (CSPs/Banks) to be called to the meeting.	i) The meeting was held on 04.05.18 at Finance Dept. which was attended by RBI, SLBC, major banks, Corporate BCs and others. Threadbare discussions on various issues were held and resolution to various problems and issues was suggested. As an action point updating of the passbooks at the BC locations in villages, maintenance of the Central Registry of Corporate BCs and holding regular outreach campaigns in local language has been taken up by Finance Department, GoB with the

	(ii) A district wise list be compiled with details of Non Banking Financial Companies (NBFC) functioning in the state for further action.	Department of Financial Services, M/O Finance, Govt. of India. ii) Data from 52 NBFCs has been uploaded on the NBFC portal of the Finance Department. These NBFCs have about 275 branches in Bihar. Follow up action is being taken for upload of remaining NBFCs on the portal.
2	The issue regarding some of the banks which have been placed under Prompt Corrective Action (PCA) and their eligibility to open new BOs was raised, as they were allotted targets in the Unbanked Rural Centers (URCs).	RBI has clarified that domestic Scheduled Commercial Banks which are not permitted to open (by PCA or otherwise), may open their fixed point BC outlets in URCs (in Tier 5 & 6 centers only) without approaching RBI for permission. Tier 6- Centers with population less than 5000 Tier 5- Centers with population of 5000 to 9999
3	Hon'ble Dy. Chief Minister expressed his concern on the news frequently appearing in media about the shutdown of ATMs from time to time. He requested the House to discuss the reasons for occurrences of the same.	A meeting was held on 18-04-18 by the Hon'ble Dy. CM regarding frequent shutdown of ATMs. The shut downs were mainly due to shortage of cash. The situation has since improved.
4	Hon'ble Dy. Chief Minister requested the SLBC to include the annual target of opening of ATMs by different banks in the agenda from next SLBC meeting.	Noted and is being implemented during FY 2018-19. SLBC has informed that the target will be incorporated in the next SLBC agenda.
Section D: CD Ratio (Pages 7-8)		
1	Hon'ble Dy. Chief Minister pointed out that four districts namely Bhojpur, Siwan, Saran & Gopalganj had comparatively lower CD ratios and requested SLBC to present a brief report in the next SLBC meeting on the reasons on why the CD ratio in these districts were lower than that of other districts.	SLBC has informed that the matter has been analyzed and concerned LDMs have held a meeting of all bank branches in their districts for improving the position. The reports of LDMs are under preparation. CD ratio of Bhojpur has crossed 30% in the last quarter of FY 2017-18.
Section E: Annual Credit Plan (ACP) Achievement (Pages 8-9)		
1	ACP ACHIEVEMENT: - Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2017-18. Banks to do branch wise analysis of ACP achievement in those districts where ACP achievement is below the state level achievement.	Overall ACP achievement for the FY 2017-18 has increased to 91% as compared to 88% in the FY 2016-17. This year, banks will endeavor to achieve the ACP target on quarter to quarter basis. Instructions have been issued to the controlling departments

		through the minutes of SLBCs about undertaking a branch wise analysis.
2	KISAN CREDIT CARD (KCC):- Regular meetings between bank officials and block level administrative officers for KCC application generation/ sourcing to be done.	SLBC Sub Committee-1 on Agriculture in its meeting of 14.05.18 deliberated this issue. Instructions have been issued to the controlling departments through the minutes of SLBCs about holding block level meetings for KCC application generation.
Section F : Dairy & Fisheries (Page 10)		
1	ALLIED AGRICULTURAL LOAN (DAIRY/FISHERY /POULTRY):- Banks to improve their performance under these activities in order to achieve the targets.	In FY 2017-18, the banks in the state had extended credit of Rs. 1586.50 cr, Rs 77.21 cr & Rs 261.29 cr in Dairy, Fishery & Poultry Schemes, respectively. The SLBC Sub Committee-2 on Agriculture (Allied Activities) in its meetings of 27.02.18 & 14.05.18 deliberated on this issue.
Section G: Self Help Groups (SHG) & Joint Liability Groups (JLGs) (Pages 10-11)		
1	CEO, JEEVIKA raised the issue of non-existence of State Head offices of Allahabad Bank, Bank of India, Central Bank of India, UCO Bank, Union Bank & United Bank of India, resulting in lower functional effectiveness in implementation of schemes.	Principal Secretary, Finance, GoB informed that communication in this regard had been sent to central offices of these banks as well as DFS for arranging State Head Offices of such banks in the State. Union Bank, Bank of India and UCO bank have since replied stating that necessary directions have been issued to their regional and zonal offices in this regard.
Section I: Prime Minister Employment Generation Programme (PMEGP) (Page 12)		
1	The Chair directed the banks that all the eligible loans should be covered under the Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) scheme and the awareness about the scheme needs to be increased among branch managers for increased credit of take.	Instructions have been issued to the controlling departments through the minutes of SLBCs in this regard.
Section J: Coin Transaction at Bank Branches (Page 13)		
1	Hon'ble Dy. Chief Minister expressed his concern on the difficulties faced by common people in depositing coins at different bank branches across the State. He advised banks to implement and arrange some fixed timing for coins transactions across bank branches. He requested RBI to arrange for a meeting of all concerned stake holders in this regard for immediate resolution of the issue.	RBI has reviewed the situation with the banks in a meeting on 18.04.18. All banks have been instructed to accept coins as deposit without any limit. RBI is giving regular publicity through mass media.

Section K: Education Loan & Pradhan Mantri Awas Yojna (PMAY) (Pages 14-15)		
1	Principal Secretary, Finance, GoB suggested that a committee be formed by the Finance Department, GoB for studying the reasons for failure of DBT transfers and for resolution of this issue through discussion among all stake holders. She requested all banks present to analyze/collate the issues/data in implementation of transfer of subsidies to beneficiaries at branch level and to present the same in the committee meeting.	Under the Chairmanship of the Principal Secretary, Finance the meeting was held on 07.03.18 with RBI, SLBC, Banks, PFMS, Social Security, Education Department & Agriculture Deptt and the issues were discussed in detail. Necessary instructions have been given to the stake holders.
2	Banks to tap the potential of housing loan under the scheme and SLBC to allot target under PMAY to various banks from next fiscal.	During FY 2017-18 banks in state have extended credit of Rs 351.11 crore in 2516 cases under PMAY.
3	SLBC requested that it would be better if clear instructions regarding map approval in rural areas are made available to banks by the Government Authorities.	(i) Urban Development Department has already notified the map sanctioning authority for 08 Urban Planning Areas. (ii) Map approval in rural areas falls under the ambit of Panchyati Raj Department and Rural Development Department. Till date the issue is unresolved due to technical and procedural difficulties involved in it.
Section L: Pradhan Mantri Jan Dhan Yojna (PMJDY), Pradhan Mantri Jivan Jyoti Bima Yojna (PMJJBY), Pradhan Mantri Suraksha Bima Yojna (PMSBY) (Pages 15-16)		
1	Insurance claims to eligible beneficiaries under PMSBY & PMJJBY scheme should be settled within the laid down time frame. SLBC to analyze the average time taken in settlement of claims with the help of banks and Insurance companies.	Instructions issued to all banks in this regard by the SLBC. The SLBC has sought data from Banks/ Insurance companies. They have assured to present necessary analysis soon.
Section N: Other Issues (Page 16)		
1	CONSTRUCTION OF Rural Self Employment Training Institute (RSETI) BUILDINGS: - Banks should complete the RSETI buildings by March 2018 in those districts where GoB has already allotted land.	Total of 38 RSETI buildings are to be constructed in the State. The status of construction of RSETI buildings is as under: Construction completed & RSETI shifted- 12 Almost complete- 3 Construction going on- 10 Construction not started- 11 Land yet to be allotted- 2 (Districts Patna & Lakhiserai)

AGENDA-3

DLCC AND DLRC MEETINGS IN THE DISTRICTS

3.1.REVIEW OF DLCC AND DLRC MEETINGS IN THE DISTRICTS

SI NO.	DISTRICT	DLCC MEETING FOR QTR ENDED 31.12.2017 CONDUCTED ON	DLRC MEETING FOR QTR ENDED 31.12.2017 CONDUCTED ON
1	ARARIA	01.02.2018	01.02.2018
2	ARWAL	09.03.2018	09.03.2018
3	AURANGABAD	06.02.2018	06.02.2018
4	BANKA	14.03.2018	14.03.2018
5	BEGUSARAI	29.01.2018	29.01.2018
6	BHABUA	21.03.2018	27.03.2018
7	BHAGALPUR	26.03.2018	26.03.2018
8	BHOJPUR	06.03.2018	06.03.2018
9	BUXAR	06.03.2018	06.03.2018
10	DARBHANGA	17.02.2018	17.02.2018
11	EAST CHAMPARAN	19.03.2018	19.03.2018
12	GAYA	31.01.2018	31.01.2018
13	GOPALGANJ	08.03.2018	08.03.2018
14	JAMUI	13.03.2018	13.03.2018
15	JEHANABAD	03.02.2018	03.02.2018
16	KATIHAR	29.01.2018	29.01.2018
17	KHAGARIA	21.02.2018	21.02.2018
18	KISHANGANJ	03.02.2018	03.02.2018
19	LAKHISARAI	29.01.2018	29.01.2018
20	MADHIPURA	09.03.2018	09.03.2018
21	MADHUBANI	15.02.2018	15.02.2018
22	MUNGER	27.03.2018	27.03.2018
23	MUZAFFARPUR	23.02.2018	23.02.2018
24	NALANDA	27.03.2018	27.03.2018
25	NAWADAH	17.03.2018	17.03.2018
26	PATNA	27.03.2018	27.03.2018
27	PURNEA	03.02.2018	03.02.2018
28	ROHTAS	15.02.2018	15.02.2018
29	SAHARSA	15.03.2018	15.03.2018
30	SAMASTIPUR	16.03.2018	16.03.2018
31	SARAN	15.03.2018	15.03.2018
32	SHEIKHPURA	12.03.2018	12.03.2018
33	SHEOHAR	16.11.2017	16.11.2017
34	SITAMARHI	09.02.2018	23.03.2018
35	SIWAN	06.01.2018	06.01.2018
36	SUPAUL	07.02.2018	07.02.2018
37	VAISHALI	30.01.2018	16.03.2018
38	WEST CHAMPARAN	Not yet conducted	Not yet conducted

3.2 FUNCTIONING OF DCC/DLRC

The district consultative committee (DCC) and District Level Committee(DLRC) are important coordinating for a among commercial banks, government agencies & other stake holders at district level for review and resolution of issues / problems hindering the development al activities. Further, the public representatives i.e. local MPs / MLAs / Zila Parishad Chief etc. should invariably be invited and their presence should be ensured in the DLRC meetings as far as possible.

IN view of the above, Lead District Managers are advised to scrupulously follow the guidelines of RBI as per master circular on lead bank scheme where in it is advised that Lead Bank should fix the date of the DLRC meeting with due regard s to the convenience of the representative of the public i.e. MPs/ MLAs etc. and invite and involve them in all functions such as opening of new branches, distribution of Kisan Credit Cards, SHG credit linkage programmes etc., conducted by the banks in the districts. Responses to the queries from Public Representatives need to be accorded highest priority and attended to promptly.

3.3 TIMELY SUBMISSION OF DATA TO SLBC BY BANKS & LDMS

It is observed that the reports / data is received from many banks & LDMS with inordinate delay, that too after constant persuasion through mails / personal contacts resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by banks / LDMS and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the district wise data being submitted by the banks to LDMS and SLBC and reconciliation of the same is also delaying the consolidation process.

Controllers are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concern as per as schedule and conduct the meeting of SLBC as per the yearly calendar.

Further, RBI has already issued information to all banks for making suitable arrangements in their MIS for SLBC data.

AGENDA-4

PROGRESS OF OPENING OF BANKING OUTLETS (BO)

4.1 PROGRESS OF OPENING OF BANKING OUTLETS IN THOSE UNBANKED VILLAGES WHERE THE POPULATION IS MORE THAN 5000 AND UNBANKED RURAL CENTRE.

As per RBI directions all Banks are requested to ensure that Unbanked Rural Centres (URC) in villages with population above 5000, if any, are banked forthwith "by opening CBS enabled Banking Outlet" before 31.12.2017.

The target of URCs allotted to Banks for opening Banking Outlet (BO) has already been done by SLBC and also made available to the Banks. The information has also been placed on website of SLBC Bihar.

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

No. of Unbanked Rural Centre(URC) to be covered with CBS enabled Banking Outlet(BO)	602
No. of URCs provided with BO	280

The details of Bank wise target and achievement data is placed on page no 43-45.

It is observed that 26 Banks in Bihar have been allotted target for opening BOs in identified 602 URCs. Out of these 26 Banks, only 13 Banks have altogether opened 280 BOs and the remaining 13 Banks have ZERO achievement. It will be pertinent to add here that due to imposition of Preventive Corrective Action Plan (PCA) of RBI on 09 Banks, they were not allotted any target.

4.2 COVERAGE OF UNBANKED VILLAGES FROM THE LIST PROVIDED BY DFS, GOI ON THE BASIS OF GPS SURVEY BY NIC

A list of 530 villages was received to SLBC through DFS. Out of 530, 494 villages were having population below 2000. Villages having population above 5000 in the list were already covered with banking facility.

DFS, GoI has sent list of 530 villages in Bihar, provided by NIC, which are uncovered / inadequately covered through banking services. Out of 530 uncovered villages, 128 villages have nil population, while other 366 villages have population below 2000. Out of remaining 36 villages with population greater than 2000, 14 villages are already covered through banking outlets. Remaining 22 villages will be distributed among banks to provide banking facilities through banking outlets during this fiscal.

4.3 CUSTOMER SERVICE POINT(C SP) /BANK MITRA/BUSINESS CORRESPONDENTS (BC)

I. IDENTIFICATION /ESTABLISHMENT:

CSPs are established by the Banks on various locations to cater the banking needs of public as per RBI directives.

II. CONTROL MECHANISM OVER THEIR FUNCTIONING.

Each banks have a separate department for controlling & monitoring the functioning of CSPs through its BC model as BCs are directly answerable to banks for any irregularities report against by any CSPs. CSPs are directly associated with BCs.

Banks are improving their technology to monitor the transactions done through CSP by the customers.

During meeting with Banks, BC& CSP on 04.05.2018, the entire gamut of control Mechanism and Monitoring were discussed with Principal Finance and suggestions emerged for taking up with appropriate authority.

III. COMPLAINT REDRESSAL IN CONNECTION WITH CSP/ BANK MITRA / BC.

Each bank have their complaint redressal mechanism for resolving the complaint against CSP/Bank Mitra/BC

IV. BANKING FACILITY IN STATE

NO OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	1891	1362	1252	4505	9571
CO-OP BANK	168	65	57	290	0
RRB	1452	553	105	2110	4813
TOTAL	3511	1980	1414	6905	14384

NO OF ATM					ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1528	2380	2829	6737	42119451	37608
CO-OP BANK	54	43	21	122	82704	0
RRB	0	0	0	0	4014902	454
TOTAL	1586	2423	2850	6859	46217057	38062

AGENDA-5

KEY INDICATORS OF BANKS IN BIHAR

5.0 BANKING STATICS AS ON 31.03.2018

(Rs. in Crore)

Sl. No.	ITEMS	MAR'17	MAR'18	Bench -mark
1	DEPOSITS	280369.95	312828.95	
2	ADVANCES	104944.86	127047.81	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	117442.87	134996.93	
4	ADVANCES INCLUDING RIDF	123191.87	141967.93	
5	CD RATIO	43.94%	45.38%	
6	PRIORITY SECTOR ADVANCES	76760.47	86262.15	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	73.14%	67.90%	40%
8	AGRICULTURAL ADV.	41831.56	45705.73	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	39.86%	35.98%	18%
10	MSME ADV.	23392.04	27613.62	
11	SHARE OF MSE ADV. IN PSA (%)	30.47%	32.01%	
12	ADV. TO WEAKER SEC.	30131.81	38730.58	
13	SHARE OF WEAKER SEC. IN PSA (%)	39.25%	44.89%	25%
14	DRI ADV.	89.41	639.38	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.09%	0.50%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	7693.65	8818.16	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	8.75%	8.82%	5%
18	TOTAL NUMBER OF BRANCHES	6844	6905	
A	RURAL	3491	3511	
B	SEMI-URBAN	1952	1980	
C	URBAN	1401	1414	

5.1 CD RATIO (As on 31.03.2018)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	278892	116222	41.67
Co-op. Banks	2960	2570	86.85
RRBs	30977	16205	52.31
Total	312829	134997	43.15
RIDF	-----	6970	-----
Total (Advances +RIDF)	312829	141967	45.38
Investment	-----	5830	-----
Grand Total (Adv.+RIDF+Inv.)	312829	147797	47.24

As at the end of March'2018, CD Ratio of the state stood at 45.38%. The CD ratio of the State would have improved further by 486 basis points, had the State Government utilised the total amount of Rs.15221 Crore (as on 31.03.2018), sanctioned under RIDF. As on 31st March, 2018 only 46% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

Controlling Head of Bank having lead responsibility in the district is requested to instruct the LDM to coordinate with all Banks operating in the district and intensify efforts to adopt suitable strategies for improving CD ratio in the district.

BANKS BELOW 25% OF CD RATIO			
Bank Name	Deposit	Advances	%Ach
Karnataka Bank	2343	446	19.04
Yes Bank	36963	3581	9.69

Bank-wise and district-wise details are furnished on Page no. 46 to 53.

It is pertinent to mention here that an amount of Rs.7949.12 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI bank, ICICI Bank, Axis Bank and Federal Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio as per guidelines issued by the Reserve Bank of India vide their circular No.-RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9th November 2005.

5.2. REVIEW OF ACP FOR THE FINANCIAL YEAR 2017-18

(i) Target v/s Achievement:

The performance of Banks under the Annual Credit Plan 2017-18 up to March'2018, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	86044	77594	90.18
Co-op. Banks	1036	2570	248.02
RRBs	22920	19770	86.26
Total	110000	99934	90.85

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	49000	42161	86.04
SME	17000	18985	111.68
OPS	13000	9781	75.24
TPS	79000	70927	89.78
NPS	31000	29007	93.57
Total	110000	99934	90.85

Bank-wise and district-wise position is furnished on Page- 54 to 59.

COMPARATIVE PERFORMANCE UNDER ACP

As on March 2018 vis-à-vis March 2017

(Rs. in Crore)

Banks	2017-18			2016-17		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Comm	86044	77594	90.18	76540	68632	89.67
Co-op	1036	2570	248.02	1000	1825	182.55
RRBs	22920	19770	86.26	22460	17452	77.70
Total	110000	99934	90.85	100000	87909	87.91

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2017-18			2016-17		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Agl.	49000	42161	86.04	48000	41077	85.58
MSME	17000	18985	111.68	15000	14862	99.08
OPS	13000	9781	75.24	12000	8968	74.74
TPS	79000	70927	89.78	75000	64907	86.54
NPS	31000	29007	93.57	25000	23002	92.01
Total	110000	99934	90.85	100000	87909	87.91

The overall achievement of target during the period under review is 90.85%, as against 87.91% recorded during corresponding period last year but in term of amount, Banks have sanctioned Rs.12025 crore more from corresponding period of last year.

5 MAJOR CONTRIBUTING BANKS IN ACHIEVEMENT OF ACP

(Amt in Crore)

Sl No.	Name of the top five major contributor Banks in achievement of ACP	Target (Amt)	Achieve (Amt)	% Achie	Contribution in total achievement of ACP (%)
1	State Bank of India	19000	15451	82.32	15.46
2	Punjab National Bank	12449	10602	85.16	10.61
3	UBGB	11244	9419	83.78	9.43
4	Central Bank of India	9390	8230	87.65	8.23
5	MBGB	7663	7091	92.53	7.09
					50.82
Total ACP vis a vis achievement in Bihar		110000	99934	50.82	100

ROADMAP FOR THE FINANCIAL YEAR 2018-19

- Annual Credit Plan of Rs. 130000 crore has been finalised for the FY 2018-19 and distributed among Banks.
- It is observed that the above five banks have a contribution of 51% in ACP achievement. Other banks need to improve their performances, for achieving the target of ACP.
- Banks need to improve the credit flow in the area of “other Priority Sector” & Agl Sector.
- Govt should consider engaging those companies which are in contract farming field. It will give additional opportunity as the land holding per farmer in Bihar is small.
- Model **Food Processing Unit Park** should be developed by GoB in the state as Bihar has more scope of Food processing units.

(II)BANKS BELOW 50% ACP ACHIEVEMENT

(Amt in Crore)

Sl No.	Name of the Bank	Target (Amt)	Achievement (Amt)	% achievement
1	KARNATAKA BANK	15	2	9.43
2	Dena Bank	759	92	12.14
3	Corporation Bank	704	98	13.87
4	Bank of Maharashtra	208	75	35.93
5	Oriental bank of commerce	895	369	41.23
6	Vijaya Bank	591	254	43.00
7	Syndicate Bank	1045	464	44.36
8	Punjab & Sind Bank	207	92	44.39

(III) DISTRICTS BELOW 50% ACP ACHIEVEMENT

Sl No.	Name of the District	Target (Amount)	Achievement (Amount)	% achievement
NIL				

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

The LBS MIS- I, II & III of the state is placed at page No.60 to 63 of the Agenda Book for information of the House.

(IV) AGL AND ALLIED AGL ACTIVITIES

FARM CREDIT

A summarised statement of Farm Credit sanctioned and disbursed by Commercial Banks, Co-operative Banks and RRBs, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	25163	2619914	22039	2613609	21669	87.59
Co-op. Banks	891	370746	2548	370746	2548	286.10
RRBs	16055	1648013	14897	1646976	14871	92.79
GRANDTOTAL	42109	4638673	39484	4631331	39088	93.77

Bank-wise performance is furnished on Page No. 64.

AGRICULTURE INFRASTRUCTURE

A summarised statement of Agriculture Infrastructure sanctioned and disbursed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2044	4856	673	4834	653	32.92
Co-op Banks	72	0	0	0	0	0.00
RRBs	1304	165	0	165		0.05
GRANDTOTAL	3420	5021	673	4999	653	19.69

Bank-wise performance is furnished on Page No. 65.

ANCILLARY ACTIVITIES

A summarised statement of Ancillary Activities sanctioned and disbursed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2074	26822	2480	26735	2411	119.60
Co-op Banks	74	0	0	0	0	0.00
RRBs	1324	4	8	4	7	0.58
GRANDTOTAL	3472	26826	2488	26739	2418	71.68

Bank-wise performance is furnished on Page No. 66.

KISAN CREDIT CARD (KCC)

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2017-18 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	896357	408983	852980	1261963	45.63
Co-op Banks	31742	4489	139104	143593	14.14
RRBs	571901	119415	1146099	1265514	20.88
GRANDTOTAL	1500000	532887	2138183	2671070	35.53

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 2671070 beneficiaries (New-532887 & Renewal-21380183) under KCC amounting to Rs. 26710.70 Crore during the FY 2017-18.

Bank-wise & District-wise performance is furnished on Page No. 67 to 68.

PROVIDING KCC TO ALL ELIGIBLE AND NON-DEFAULTER FARMERS

In the light of the directives issued by the Ministry of Finance, Government of India, Kisan Credit Card is to be provided to all eligible and non-defaulter farmers. Modified Common Application Form, format of affidavit (for loan upto Rs. 50,000) and Checklist for KCC loan has been provided to the Agri Department, GoB with a request to circulate the same down the line to facilitate generation of loan applications from all eligible farmers. The Agriculture Department, GoB has been requested to provide village-wise list of eligible farmers to Banks, to enable them to extend credit facility to all such farmers.

The Revenue & Land Reforms Department, GOB is requested to arrange for timely issuance of the LPCs by the concerned authorities on the prescribed formats, incorporating all required particulars.

KISAN CREDIT CARD OUTSTANDING

(Amt in Cr)

BIHAR	KCC OUTSTANDING		NPA IN KCC		%NPA
	NO.	AMT	NO.	AMT	AMT
	4301168	26459	666993	4158	15.72

The bank-wise data on outstanding amount of Kisan Credit Card and NPA in KCC as on 31.03.2018 is placed at page no.69 of Agenda Book.

CROP LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

(Amt in Cr)

BIHAR	SMALL & MARGINAL FARMERS		OTHERS FARMERS	
	NO.	O/S AMT	NO.	O/S AMT
	2709441	19496	1531373	10622

The bank-wise data on outstanding amount of Crop Loan provided to Small & Marginal Farmers and Other Farmers as on 31.03.2018 is placed at page no.70 of Agenda Book.

AGRICULTURE TERM LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

(Amt in Cr)

BIHAR	SMALL & MARGINAL FARMERS		OTHERS FARMERS	
	NO.	O/S AMT	NO.	O/S AMT
	846331	3587	1409345	9188

The bank-wise data on outstanding amount of ATL provided to Small & Marginal Farmers and Other Farmers as on 31.03.2018 is placed at page no.71 of Agenda Book.

ISSUANCE OF ATM CARDS TO KCC HOLDERS

TOTAL KCC A/C (OUTSTANDING)	RUPAY CARD ISSUED DURING CURRENT FY2017-18	CUMMULATIVELY RUPAY CARD ISSUED
NO.	NO.	NO.
4301168	213430	2494128

As per RBI instructions, all KCC borrowers are to be issued ATM cum Debit Cards. The Bank-wise information on ATM Cards issued to KCC borrowers is placed at Page No 72 of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards are issued to all eligible KCC borrowers both at the time of new sanction as well as at the time of renewal.

CROP INSURANCE SCHEME

Govt. of India has launched a new insurance scheme named Prime Minister Fasal Bima Yojna. The details of the scheme can be downloaded from site www.agricoop.nic.in and www.agri-insurance.gov.in.

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

- ❖ Debit the premium for all notified crops & notified areas from the loan account of all farmers before the stipulated cutoff date mentioned in the notification/GO and electronically remit the same to the respective Insurance Companies (ICs) within prescribed cutoff date of notification.
- ❖ Issue a crop wise declaration to respective ICs for Kharif 2017 mentioning name of crop, number of farmers covered, area covered (in hect.) sum insured and details of premium remitted by our bank branches with UTRs to the respective Insurance Companies in compliance with the cut off dates as mentioned in OG/notifications issued by concerned States/UTs.

- ❖ In case certain accounts are not updated with the Aadhaar number, the participating banks must ensure to get the same from the individual borrowers and upload the necessary details of individual insured farmers on Crop Insurance Portal through available modules of CBS integrated online/offline utility.

DAIRY, FISHERY & POULTRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
DAIRY	3178	231055	1586	230904	1567	49.92
FISHERY	762	9242	7721	9226	7372	10.13
POULTRY	1271	4864	26129	4846	24191	20.55

Bank wise performance is furnished on page no. 73 to 75.

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

FARM MECHANISATION

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
FARM MECH	3193	25341	700	24477	692	21.92

Bank-wise target and performance is furnished on Page no. 76 for information.

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

ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
STORAGE FACILITY	2735	1287	470	1281	455	17.19

All banks are requested to pay more attention towards financing under the scheme as there is a huge demand for storage facility.

Bank- wise target and performance is furnished on Page No. 77 for information.

FOOD AND AGRO PROCESSING

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
FOOD & AGRO PROC	277728	4380	1228	4279	1177	44.24

Bank-wise target and performance is furnished on Page no. 78 for information.

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

AGRICULTURE TERM LOAN (ATL)

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
ATL	12709	1633479	13770	1630639	13547	108.35

Bank-wise target and performance is furnished on Page no. 79 for information.

FINANCE TO SELF HELP GROUPS (SHGs)

SHGs play a very crucial and effective role in providing timely and adequate credit and other financial services to the vulnerable and weaker sections resulting in overall economic development of the society and Banks play a facilitating role through credit linkages to them.

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH
	NO	NO	NO	AMT	
SHGs	200000	143177	196302	2364	98.15

Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on Page 80 to 82.

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

JOINT LIABILITY GROUP

As SHG & JLG are important tools to reach the so far financially excluded rural people, all Banks are requested to reach out of the weaker sections of the society through these two routes during 2017-18.

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
JLGs	100000	23322	32068	23244	31871	23.32

The Bank-wise performance under JLG is placed at Page No 83 for information of the House.

NATIONAL URBAN LIVELIHOOD MISSION (NULM)-SELF EMPLOYMENT PROGRAMME

Urban SHGs are to be provided financial support under the National Urban Livelihood Mission (NULM) and the target in this regard has been given to the state by Govt. of India. In 42 Urban Local Bodies (ULBs) the state has been given target for financing under Self Employment Program (SEP), Social Mobilization & Institution Development (SM&ID) and Support to Urban Street Vendors (SUSV).

SR NO	COMPONENT	ANNUAL TARGET (NO.)	ACHIEVEMENT (NO.)	% OF ACHIEV
1.	SEP-I(Credit Linkage)	5000	2866	57.32
2.	SEP-G(Credit Linkage)	500	23	4.6
3.	SHG (Bank Linkage)	1000	153	15.3
		6500	3042	46.8

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

Bank wise credit-linkage, on the basis of data provided by UDHD Department, during financial year is furnished on Page 84 to 95.

(V) MSME

MICRO, SMALL & MEDIUM ENTERPRISES

The Reserve Bank of India's instructions to the scheduled commercial banks, as advised vide MSME Development Institute, Patna letter No. SLBC/MSME-DI/2011/1306 dated 14th March, 2012 regarding enhancing credit flow to Micro, Small & Medium Enterprises (MSMEs), is as under:-

1. Achieve a 20% year-on-year growth in credit to Micro & Small Enterprises to ensure enhanced credit flow.
2. Allocation of 60% of the MSE advances to the Micro Enterprises is to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13 and
3. Achieve a 10% annual growth in number of Micro Enterprises accounts.

The performance of Banks in this regard as on 31.03.2018 is placed at page no. 96 of the Agenda Book.

As per the new revised reporting guidelines issued by RBI on priority sector lending- Targets and Classification issued vide RBI Master Circular no. RBI/2015-16/53 FIDD.CO.Plan.BC.4/04.09.01/2015-16 dated 01.07.2015, ACP on Micro, Small & Medium Enterprises comprises manufacturing and service sector under (i) Micro Enterprises (ii) Small Enterprises (iii) Medium Enterprises (iv) Khadi & Village Industries Sector (KVI) and (v) Other finance to MSMEs.

MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
6799	378097	9793	378643	9746	144.03

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

SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
5100	41836	3712	42259	3726	72.79

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

MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 10 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1700	3357	1072	3294	966	63.10

Bank-wise target and performance is furnished on Page no. 99 for information.

KHADI AND VILLAGE INDUSTRIES

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
850	2029	65	1977	58	7.66

Bank-wise target and performance is furnished on Page no. 100 for information.

MICRO ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1298	414	377	412	357	29.11

Bank-wise target and performance is furnished on Page no. 101 for information.

SMALL ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1298	202	117	200	98	9.05

Bank-wise target and performance is furnished on Page no. 102 for information.

MEDIUM ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 10 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
2596	30	499	28	477	19.24

Bank-wise target and performance is furnished on Page no. 103 for information.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

(Amt in Cr)

SANCTIONED		DISBURSED	
NO	AMT	NO	AMT
40402	1164	40142	1137

Bank-wise performance data is furnished on Page No. 104 for information of the House.

WEAVERS CREDIT CARD

Weavers Credit Card (WCC) scheme aims at providing adequate and timely assistance from the Banks to the Weavers to meet their credit requirements i.e. the investment needs as well as the working capital needs of weavers in a flexible and cost effective manner. The Scheme is valid for both rural and urban areas. Controlling Head of all Banks of the State are requested to initiate requisite steps for proper implementation of the Scheme in the State.

(Amt in Cr)

SANCTIONED		DISBURSED	
NO	AMT	NO	AMT
1798	17	1798	16

The Bank-wise achievement as on 31.03.2018 is furnished on Page No. 105.

(VI) OTHER PRORITY SECTOR

(Amt in Cr)

Sector	Target	Achievement	% Ach.
Agriculture	49000	42160	86.04
SME	17000	18985	111.68
OPS	13000	9782	75.24
TPS	79000	70927	89.78

SOCIAL INFRASTRUCTURE

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1300	1429	86	1410	77	6.62

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

RENEWABLE ENERGY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1300	3252	55	3198	50	4.25

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

(VII) NON PRORITY SECTOR

Sector	Target	Achievement	% Ach.
NPS	31000	29007	93.57
Total NPS	31000	29007	93.57

5.3 BIHAR STUDENT CREDIT CARD / EDUCATION LOAN / HOUSING LOAN

5.3.1 BIHAR STUDENT CREDIT CARD / EDUCATION LOAN

Performances of banks during FY 2017-18 are summarized below:

SCHEME NAME	Application received	Sanctioned	% Achievement
	No	No	No
Bihar Student Credit Card	19512	16816	86.18
	Target	Sanctioned	% Achievement
	No	No	No
Education Loan (Including BSCC)	600000	44307	7.38

During FY 2017-18, total Bihar Student Credit Card loan was sanctioned for Rs.467.92 crore to 16816 students; out of total loan applications received 19512 by the banks.

During the same period, a total Education Loan (Including BSCC) amounting to Rs.2734.17 crores was sanctioned to 44317 students.

Bank wise target and achievement is placed on page no.108-109 of the agenda book

Bank wise data sheet Education loan outstanding and NPA position in Education loan on page no.110 of the agenda book.

5.3.2 HOUSING LOAN

SCHEME NAME	Target	Sanctioned	% Achievement
	No	No	No
Housing Loan	24000	28323	118.01

Loan amounting to Rs.4791.66 Crore was sanctioned to 28323 beneficiaries by Banks during the FY 2017-18, which shows an achievement of 118.01% of the target allocated. Out of these, Housing Loan amounting to Rs.4005.82 Cr has been disbursed among 27944 beneficiaries. The Bank-wise performance during the review period is placed at Page No.111 to 112.

5.4 NON PERFORMING ASSETS

NPAs & WRITE-OFF

As on 31.03.2018, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	108272	8770	8.10	953
Co-op. Banks	2570	250	9.73	-
RRBs	16205	4461	27.53	
Total	127047	13481	10.61	953

NPA of Banks at 10.61% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Bank of Maharashtra, ICICI Bank, South Indian Bank, Jammu & Kashmir Bank and Bandhan bank have not provided the data related to NPA's. All banks are requested to provide complete data so as to understand the actual position of total Outstanding Loan vis-à-vis NPA.

Segment-wise details of NPA amount is furnished on Page No. 113 for discussion and review by the House.

I. ORGANIZATION OF RECOVERY CAMPS

A summary of the recovery data (as on 31.03.2018) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	13444	9469	70.44
Co-op. Banks	779	303	38.88
RRBs	8121	3786	46.62
Total	22344	13558	60.68

All the Banks to organize recovery camp on 16th of every month with the help of State Govt functionaries/ District Certificate officer at local level.

Bank-wise position of recovery as on 31.03.2018 is furnished on Page No. 114.

II. PROMPT ACTION UNDER SARFAESI ACT BY THE DISTRICT ADMINISTRATION

Application from banks to take physical possession of property under Section 13(4) of SARFAESI Act remains undisposed for unduly long periods in the offices of DM's. the Govt is requested to issue necessary instruction to concerned authorities for disposal of the application with in stipulated time frame.

III. APPOINTMENT / IDENTIFICATION OF DEDICATED CERTIFICATE OFFICER FOR RECOVERY OF BANK'S NPA LOAN/ OVERDUE IN EACH DISTRICT IN THE STATE.

As on 31.03.2018, overall position of Certificate Cases filed by all Banks is furnished below:
(Rs. in Crore)

Banks	Total Cases (No.) As on 31.12.2017	Total Cases (Amount) As on 31.12.2017	Cases filed (No.) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 31.03.2018	Pending Cases (Amount) As on 31.03.2018
Comm	478980	2915.82	23868	180.48	6489	59.54	513698	3157.29
Co-op	11526	78.35	3959	31.31	593	21.29	16276	94.36
RRBs	25567	178.15	4004	51.20	1011	9.56	32468	269.78
Total	516073	3172.32	31831	262.99	8093	90.39	562442	3521.43

Govt. of Bihar to look into this aspect as certificate cases are lying indisposed for want of action resulting into locking of huge funds of Banks. Though each district certificate officer are identified but they are burdened with other types of cases also. We request Govt of Bihar to appoint/identify certificate officer for exclusive disposal of certificate case filed by banks/FIs.

The Bank-wise and District-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 115 to 116.

AGENDA-6

FLOW OF AGRICULTURE / MSME CREDIT.AND OTHER PRIORITY SECTORS

6.1 DISCUSSION ON THE REPORT OF AGRICULTURE SUB- COMMITTEE I (AGRI)

The committee has since been formed and 2nd meeting held on 14.05.2018.

6.2 DISCUSSION ON THE REPORT OF AGRICULTURE SUB- COMMITTEE I (ALLIED)

The committee has since been formed and 2nd meeting held on 14.05.2018.

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

Government of Bihar to look into it on priority basis.

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

Government of Bihar to pursue the issue with Govt. of India/ RBI.

6.5 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE & WAIVER OF STAMP DUTY

Digitization of record and online creation of charge is the way out

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

Each agreement in Bihar attracts a stamp duty of Rs1000/-. In any loan five to six agreements are entered into with the prospective borrowers. In effect it entails stamp duty of Rs five to six thousand

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

6.7 REVIEW OF MUDRA LOAN AND STAND UP INDIA PROGRAMME

MUDRA LOAN

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 our partner institutions in achieving economic success and financial security. The loans in

PMMY are extended under 03 categories: Shishu (uptoRs 50000),Kishore (from 50001 to 05 Lakhs) & Tarun (from 500001 to 10 Lakhs). The loans are provided for income generating small business activity in manufacturing, processing, and service sector or trading. From April 2016 onwards, activities allied to agriculture (excluding crop loans, land improvement) have also been included in this scheme. Interest rates are to be charged as per the policy decision of bank & there is no need of collateral security under this loan-scheme. Banks are requested to instruct their branches for better implementation of the scheme and advise the progress of the scheme online through SLBC website by 07th of every month, for the preceding month.

(Amt in Crore)

Shishu (Loan upto 50000)			Kishore (Loan from 50001 to 500000)			Tarun (Loan from 500001 to 1000000)			TOTAL		
TGT AMT	NO	SANC AMT	TGT AMT	NO	SANC AMT	TGT AMT	NO	SANC AMT	TGT AMT	NO	SANC AMT
2165	869084	2887	1908	209513	5100	1301	22176	1611	5375	1100773	9598

The data of Mudra Loan as on 31.03.2018 is placed on page no.117 for information of the house.

STAND-UP INDIA PROGRAMME

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

BIHAR	Total No. of Branches	Number of branches which have given loan	LOANS GIVEN TO		
			No. of SC	No. of ST	No. of Women
	6906	770	191	30	840

The data of Stand-up India as on 31.03.2018 is placed on page no.118 for information of the house.

6.8. REVIEW OF LOANS TO MICRO, SMALL AND MEDIUM ENTERPRISES.

The Reserve Bank of India's instructions to the scheduled commercial banks, as advised vide MSME Development Institute, Patna letter No. SLBC/MSME-DI/2011/1306 dated 14th March, 2012 regarding enhancing credit flow to Micro, Small & Medium Enterprises (MSMEs), is as under:-

1. Achieve a 20% year-on-year growth in credit to Micro & Small Enterprises to ensure enhanced credit flow.
2. Allocation of 60% of the MSE advances to the Micro Enterprises is to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13 and
3. Achieve a 10% annual growth in number of Micro Enterprises accounts.

As per the new revised reporting guidelines issued by RBI on priority sector lending- Targets and Classification issued vide RBI Master Circular no. RBI/2015-16/53 FIDD.CO.Plan.BC.4/04.09.01/2015-16 dated 01.07.2015, ACP on Micro, Small & Medium Enterprises comprises manufacturing and service sector under (i) Micro Enterprises (ii) Small Enterprises (iii) Medium Enterprises (iv) Khadi & Village Industries Sector (KVI) and (v) Other finance to MSMEs.

6.9 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
PMEGP	2850	3027	163.58	2314	95.14	106.21

The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 119 of the Agenda Book for information of the House. Data obtained from KVIC site is placed on 120. There is a difference in the number of project sanctioned as reported by banks vis a vis the report culled from KVIC site. Respective banks are requested to verify the data and confirm the actual position to banks.

6.10 SMALL ROAD TRANSPORT OPERATORS (SRTOs)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
Sрто	22000	4213	186.10	4187	182.62	19.15

Bank-wise performance is furnished on Page No. 121.

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

AGENDA-7

SCHEMES OF GOVERNMENT OF INDIA AND GOVERNMENT OF BIHAR

7.1 PRADHAN MANTRI AWAS YOJANA (CREDIT LINKED SUBSIDY SCHEME)

(Amt in Cr)

SCHEME	SANCTIONED		DISBURSED	
	NO	AMT	NO	AMT
PMAY	2516	350	2353	232

The Bank-wise performance during the review period is placed at Page No. 122.

7.2 NOTIFICATION OF AUTHORITY FOR APPROVING MAPS OTHER THAN MUNICIPAL AREA

The Authority to approve the Maps in known Municipal Area is not notified by Govt of Bihar. It is hindering the expansion of Housing Loan in the rural areas. We request to Govt of Bihar to notify the authority for the purpose.

7.3 EXTENSION OF PMAY-CLSS BEYOND MUNICIPAL AREAS BE TAKEN UP WITH GOVERNMENT OF INDIA

Govt. of Bihar needs to take up this issue with Govt. of India. This will broaden the scope and help in availability of the housing for all.

7.4 BIHAR STUDENT CREDIT CARD YOJNA

(Already furnished on Agenda 5 of page no. 25)

7.5 PRADHAN MANTRI JAN-DHAN YOJANA

Under this scheme, basic savings bank account with minimal documents is opened on zero balance & Rupay card is issued. The account carries free of cost accidental death insurance of Rs 01 lac for the account holder, subjected to the terms of usage. Three Social Security Schemes were launched by the Hon'ble Prime Minister on 09.05.2015 as a second phase of PMJDY.

BIHAR	NO. OF PMJDY ACCOUNTS OPENED IN FY 2017-2018 As on 31.03.2018 (2)		PMJDY ACCOUNTS IN BIHAR (3)		ACTIVE PMJDY ACCOUNTS IN 3 (4)		TOTAL NO. OF OVERDRAFTS SANCTIONED IN FY 2017-2018 As on 31.03.2018 (5)		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED IN 4 (6)	
	NO	BALANCE (Rs. In Crores)	NO	BALANCE (Rs. In Crores)	NO	BALANCE (Rs. In Crores)	NO	SANC (Rs. In Cr)	NO	SANC (Rs. In Cr)
	6326797	2123	30415666	10559	25482657	6846	84668	22	2492584	565

The data is placed on page no.123 for information of the house.

7.6 PRADHAN MANTRI SURAKSHA BIMA YOJNA

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

year and is renewable.

BIHAR	NO. OF PMSBY ENROLLMENTS IN FY 2017-2018 As On 31.03.2018	TOTAL NO. OF PMSBY CLAIMS RECD AS ON 31.03.2018	TOTAL NO. OF PMSBY CLAIMS SETTLED AS ON 31.03.2018	TOTAL (CUM.) NO. OF PMSBY ENROLLMENTS TILL 31.03.2018	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 31.03.2018	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 31.03.2018
	980042	462	320	5476574	1493	1115

The data is placed on page no.124 for information of the house.

7.7 PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA

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

BIHAR	NO. OF PMJJBY ENROLLMENTS IN FY 2017-2018 As On 31.03.2018	NO. OF PMJJBY CLAIMS RECD. IN FY 2017-2018 As On 31.03.2018	NO. OF PMJJBY CLAIMS SETTLED IN FY 2017-2018 As On 31.03.2018	TOTAL (CUM.) NO. OF PMJJBY ENROLLMENTS TILL 31.03.2018	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 31.03.2018	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 31.03.2018
	273116	1223	1021	1475846	3105	2691

The data is placed on page no.124 for information of the house.

7.7.2 ATAL PENSION YOJNA

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

BIHAR	NO. OF APY ENROLLMENTS IN FY 2017-2018 As On 31.03.2018	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 31.03.2018
	441191	946967

The data is placed on page no.124 for information of the house.

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

7.8 AGRICULTURE RELATED LOANS I.E. KCC, PMFBY, RURAL GODOWNS ETC.

(Already furnished on Agenda 5 of page no 17 to 20)

AGENDA-8

FINANCIAL INCLUSION, DIGITAL TRANSACTION/ PAYMENT, FINANCIAL LITERACY

8.1 STATUS OF MOBILE /AADHAR SEEDING

BIHAR	TOTAL NUMBER OF ACTIVE ACCOUNTS IN BIHAR	TOTAL NO. OF ACCOUNTS SEEDED WITH MOBILE NUMBER	TOTAL NO. OF ACCOUNTS SEEDED WITH AADHAAR	TOTAL NO. OF ACCOUNTS AUTHENTICATED WITH UIDAI
	80875316	45518765	57370374	37869856

The data is placed on page no.125 for information of the house.

8.2 DIRECT BENEFIT TRANSFER (DBT)

Banks to ensure immediate transfer of funds from Banks to DBT beneficiaries.

8.3 CREATION OF ALTERNATE DELIVERY CHANNELS LIKE ATM, MICRO ATMS WITH BC AGENTS, NET BANKING, MOBILE BANKING, RU-PAY CARD ETC.

ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
6859	38062	3455649	5802639	46217057

The data is placed on page no.126 for information of the house.

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

GoB intervention is solicited

8.5 CONNECTIVITY / SECURITY ISSUES

No Banks have reported any specific cases in this regard.

8.6 REVIEW OF PMJDY AND SOCIAL SECURITY SCHEMES

(Already furnished on Agenda 7)

8.7 REVIEW OF RSETI & FLC

ACHIEVEMENT IN THE FINANCIAL YEAR:

The 39 RSETIs spread in 38 districts of the State are performing very well and have surpassed the Annual Action Plan target for 2017-18 both individually and State-wise.

The State Level RSETI Committee Meeting was held at Patna on 14.03.2018 and was presided over by Shri Arvind Kumar Chaudhary, IAS, Secretary, Rural Development Department, Bihar Government.

During the meeting, the following RSETIs were felicitated for their exemplary work.

1. 1st Prize: CENT RSETI at Muzaffarpur & PNB RSETI at Gaya
2. 2nd Prize: PNB RSETI at Jahanabad
3. 3rd Prize: RUDSETI Hajipur.

On 05.05.2018, the Hon'ble Minister for Rural Development, Shri Shrawan kumar inaugurated the new building of SBI RSETI JAMUI in a glittering function on the eve of Rashtriya Gram Swaraj Abhiyaan.

GRADING OF THE RSETIs in BIHAR:

Out of 38 Rsetis graded in 2016-17, 31 have got AA Grading. Rest 7 got AB, BA or BB grade. No RSETI in Bihar is in C or D Grade. The Grading for 2017-18 will commence shortly.

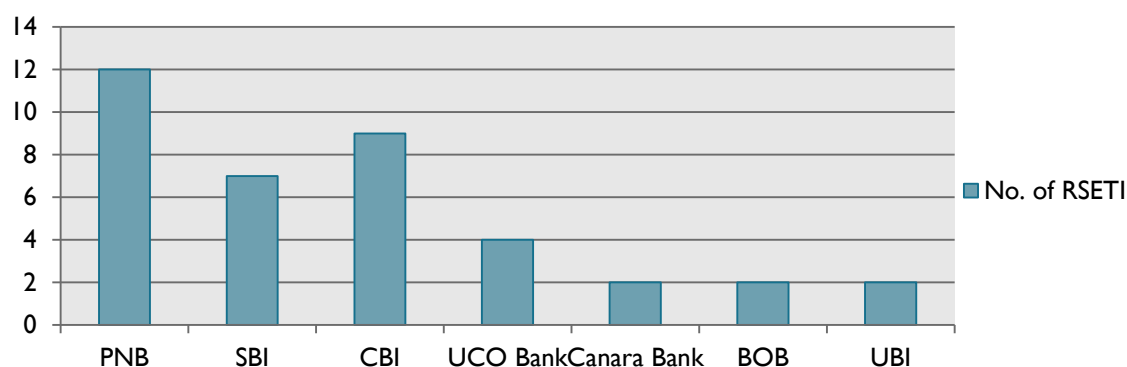
In Bihar, total 39 RSETIs are established in which different lead banks opened RSETi as PNB-12, SBI-7, CBI-9, Canara Bank-2, UCO Bank-4, BOB-2, UBI-2 & RUDSETI-1.

Training to Masons under LOHIA SWASTHA BIHAR ABHIYAAN & IAY:

As desired by Govt of Bihar, there is urgent need for training of MASONS by the RSETIs under the above programmes. In 17 districts, 47 courses have been held and 1355 Masons have been trained by the RSETIs. The district-wise details are as under. The Sponsor Banks & RSETIs are requested to be fully involved in the matter. The Districts where such trainings have not been held, is mainly due to non-sponsoring of the trainees by the District LSBA authorities and their training by NGOs.

Sl. No.	Name of RSETI	No. of courses held	No. of candidates trained
1.	Araria	5	138
2.	Arwal	1	31
3.	Aurangabad	1	25
4.	Banka	1	30
5.	Darbhanga	1	35
6.	Motihari	1	29
7.	Gaya	14	396
8.	Jamui	1	26
9.	Khagaria	1	26
10.	Madhepura	6	180
11.	Madhubani	2	60
12.	Muzaffarpur	1	30
13.	Nalanda	1	30
14.	Nawada	1	30
15.	Rohtas	3	80
16.	Sheikhpura	6	179
17.	Supaul	1	30
	TOTAL	47	1355

Bank wise RSETI



Performance of RSETIs in FY 2016-17

During the year 2017-18, RSETIs have organised 1041 training programmes against a target of 919 programs and have trained 28411 unemployed youth against the target of 26911 trainees to take up self employment ventures. During the year 17117 candidates were settled.

Bank wise RSETI Details For FY 2017-18 (Up to March 2018:

Sl No	Sponsor Bank	No. of Rsetis	No. of Trg Courses	Total Trained	Total Settled	Out of Total settled, Self Employed	
						By Bank	Own
1.	Bank of Baroda	2	49	1360	1171	821	350
2.	Canara Bank	2	52	1523	1201	156	1045
3.	Central Bk of India	9	243	6882	3784	1856	1928
4.	Punjab Nat. Bank	12	342	8675	4873	2045	2828
5.	Rudseti Hajipur	1	36	918	466	134	332
6.	State Bank of India	7	171	4901	2979	1964	1015
7.	Union Bank of India	2	55	1454	787	277	510
8.	Uco Bank	4	93	2698	1856	827	1029
	TOTAL	39	1041	28411	17117	8080	9037

Performance of RSETIs in Bihar in the year 2017-18 (From April '17 to February '18)

1. Annual Action plan Target for 2017-18 : No of Courses: 919
: No of trainees: 26911
2. No. of Courses held: 1041
3. No. of Candidates trained: 28411 (105.57% of the target)
4. No. of BPL candidates trained: 12421
5. No. of APL candidates trained: 15990
6. No of SC trainees: 6618
7. No. of ST trainees: 691
8. No. of trainees settled: 17117
9. No. of trainees credit linked by Banks: 8080

Performance of the RSETIs since 2012-13:

FY	Trained	Settled	Self Employed	
			Bank	Own
2012-13	18917	12512	2960	9552
2013-14	22526	15398	2784	12614
2014-15	24933	16029	3614	12415
2015-16	27448	15706	3903	11803
2016-17	30540	15769	6013	9756
2017-18	28411	17117	8080	9037
Total	152775	92531	27354	65177

Other Agenda for RSETIs

A. Land Allotment

1. Land allotted in all districts except Patna & Lakhisarai:
 - a. **Patna:** Fresh land has been identified by the State Government near Bihta. State Government is requested to kindly allot urgently.
 - b. **Lakhisarai:** Land is yet to be allotted.

B. Construction of the Building: Present Status:

1. Total number of RSETIs in the State: 39
2. Land allotted to 36 RSETIs by Govt of Bihar. RSETI Bahora not eligible.
3. Land yet to be finally allotted: (2) PNB RSETIs at Patna & Lakhisarai.
4. Construction of own building completed & RSETI shifted to new premises: 12 Begusarai, Saran, Motihari, Bettiah, Purnea, Gopalganj, Darbhanga, Madhubani, Katihar, Kishanganj, Jamui & Siwan.
5. Construction almost complete: 3: Saharsa, Bhojpur, & Nalanda.
6. Construction going on: 10: Sheikhpura, Arwal, Madhepura, Aurangabad, Kaimur, Rohtas, Jahanabad, Muzaffarpur, Araria & Buxar.
7. Construction not started, even though land allotted: 11:
 - a. Bank of Baroda: 2: Sitamarhi, Sheohar: Under tendering process.

- b. State bank of India: 1: Supaul: Cancellation of Mutation favouring other party is pending with District administration. Construction delayed due to this reason..
- c. Uco Bank: 3: Munger, Bhagalpur & Banka: Land allotted but construction is delayed. Recently bhoomi Poojan was done by Uco Bank for these RSETIs.
- d. Punjab National Bank: 2: Gaya, & Nawada: Construction not started.
- e. RUDSETI Hajipur: Construction to commence soon.
- f. Union Bank of India: 2: Samastipur: Contractor finalized. Construction to commence soon. Khagaria: Land allotted, construction to start soon.

C. SETTLEMENT OF THE TRAINED CANDIDATES:

In spite of specific instructions by SLBC & Govt of Bihar the settlement of the trained candidates through Bank finance by the Banks, even by the sponsor Bank (Lead Bank) is poor. Directions may kindly be issued by SLBC to the Banks to instruct their branches to ensure lending to at least 5 such trained individuals by each branch every month.

The training under Project LIFE MGNREGA is being strictly monitored by the Ministry of Rural Development, GoI for Skilling under Self Employment. Training of candidates sponsored by NSFDC is yet to take off. Large number of applications has been forwarded by RSETIs to the Banks under MUDRA LOAN but their response is lukewarm. As per guidelines issued by the Ministry, 50% of the RSETI trained candidates are to be provided Bank credit under PM MUDRA Loan. Banks may organize credit campaigns every month for the purpose.

Registration under Kaushal Panji going on.

Action by various Banks is solicited.

D. UPLOADING OF MUDRA LOAN APPLICATIONS IN STANDUP MITRA PORTAL:

As per directions, the RSETIs in Bihar are uploading the PM MUDRA Loan applications of their trainees in STANDUP MITRA portal, which, in turn, is being sent to Bank branches by SIDBI for sanction. The Banks are requested to kindly co-operate in the matter.

E. INFRASTRUCTURAL SUPPORT:

It is relatively poor at RSETIs sponsored by PNB, Central Bank, Uco Bank & Union Bank. Computers, Tool Kits, Beauty Parlour chairs & Cameras, scanners etc. not provided to many RSETIs.

F. SPONSORING TRAINEES TO THE RSETIs:

The trainees are not being sponsored by the Banks, resulting in poor turnout. For PMEGP beneficiaries also, nominations are not forthcoming from KVIC, KVIB & DIC for training of PMEGP candidates.

G. MOU WITH SULM:

An MoU was signed between the National Director for RSETIs, NACER and SULM for training of the urban entrepreneurs at the RSETIs. Now training is being imparted to such candidates by the RSETIs in Bihar.

H. SUPPORT STAFF:

1. No watchman has been provided to the RSETIs for their own premises, This is hindering use of the dormitories by the trainees, especially the ladies.
2. Director to be posted at RSETI Katihar (CBI) & Rohtas (PNB)
3. Samastipur: No Office Assistant & Attender is posted.
5. Khagaria: No Office Assistant is posted.
6. Munger: No Office Assistant is posted.

The Controlling Heads of the Sponsor Banks to kindly provide..

I. REIMBURSEMENT OF TRAINING COST TO RSETIs:

Reimbursement by SRLM to Banks in respect of BPL candidates is getting delayed due to submission of incomplete information by the Banks to SRLM. Banks is to lay importance in this regard.

FINANCIAL LITERACY INITIATIVES

Financial Literacy Centers (FLCs) are functional in all the districts in the State. The information pertaining to FLCs in the State is placed at Page No. 128 -137 for information.

As per instructions received from the GoI, all rural branches are to conduct at least one financial literacy camp in each month and Financial Literacy Guide, Diary & Poster, designed by RBI, is to be used by the branches in the camp to explain the basic financial issues. All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials.

The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 138.

AGENDA-9

9.1 MECHANISM TO BE ESTABLISHED FOR REDRESSED OF COMPLAINTS /GRIEVANCES FORWARDED TO VARIOUS BANKS BY THE STATE GOVT.

Each Bank has online complaint redressal system. Govt. authority may put the complaint through online mode. In that case banks would be able to track the complaint received through Government.

AGENDA-10

10.1 TIMELY SUBMISSION OF DATA BY BANKS / CONCERNED DEPARTMENTS TO SLBC

Timely and accurate data submission is still a cause of concern for SLBC

AGENDA-11

11.1 PM'S NEW 15-POINT PROGRAMME FOR WELFARE OF MINORITY COMMUNITY

In accordance with the guidelines issued by the Government of India in this regard, Banks have to ensure that within the overall target for Priority Sector lending (PSA), 15% of PSA is provided to Minority Communities.

With this objective in view, 121 minority concentrated districts in the country have been identified exclusively for monitoring the credit flow to minority communities. In Bihar, the following seven districts are identified for the purpose :-(i) Kishanganj (ii) Araria (iii) Purnea (iv) Katihar (v) Sitamarhi (vi) Darbhanga and (vii) West Champaran .

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

LENDING TO MINORITY COMMUNITIES							
AS ON 31 ST MARCH 2018 (AMT. IN LACS)							
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance		Out of (A) Total Advances to Minority		%age Share of Minority Advance (B to A)	
		(A)		(B)			
		No.	Amt.	No.	Amt.	No.	Amt.
1	ARARIA	165902	92945	31397	14655	18.93	15.77
2	PURNEA	201462	169965	31587	22973	15.68	13.52
3	KATIHAR	132448	79527	24506	14925	18.50	18.77
4	KISHANGANJ	150950	80229	63266	27534	41.91	34.32
5	DARBHANGA	194504	145231	21802	17460	11.21	12.02
6	SITAMARHI	137509	107156	12348	6465	8.98	6.03
7	W CHAMPARAN	294133	162464	28303	15590	9.62	9.60
	TOTAL	1276908	837517	213209	119602	16.70	14.28

11.2 IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LEFT WING EXTREMISTS (LWE) AFFECTED DISTRICTS IN BIHAR

The Government of India is regularly reviewing the progress made in implementing Financial Inclusion in Left Wing Extremist (LWE) affected districts in the State of Bihar with a focus on development of Infrastructure, Credit availability, Advocacy, Livelihood development etc. **There are 6 worst affected LWE districts in Bihar.**

Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending Banking facilities to these LWE affected areas. Credit extension by Banks during the financial year 2017 - 2018 in these districts is furnished below, which shows improvement in all the districts, over the same period during the last Financial Year:

SL. No.	District	Disbursement under ACP during the Year ended MAR'2017	Disbursement under ACP during the Year ended MAR'2018	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1.	Aurangabad	202997	242463	19.44
2.	Banka	112760	131771	16.85
3.	Gaya	315051	396536	25.86
4.	Jamui	116795	132700	13.61
5.	Muzaffarpur	499896	499913	0.00
6.	Nawada	93735	161976	72.80
	TOTAL	1341234	1565359	16.71

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

11.3 OPENING OF NO-FRILL ACCOUNTs AND TRANSACTIONS DONE BY BCAs

As per information received from Banks, a total of 7215058 No-Frill accounts were opened during the FY 2017-18. Thus, a total of 52640651 No-frill accounts have been opened till 31.03.2018 cumulatively. Out of these, 40188400 accounts are operational.

Bank & District-wise details with respect to No Frill accounts opened and transactions carried out by BCAs is furnished on Page No. 139 to 142.

11.4 INVESTIGATION OF CYBER FRAUD & COUNTERFEIT NOTES DETECTED BY BANKS

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

11.5 SECURITY RELATED CONCERN OF BANKS IN GENERAL

During last SLBC, it was announced that Government intends to create Special Police Force on lines of CISF for security of Banks in Bihar. The State Government is therefore requested to expedite the process of raising a special battalion of police personnel for security of Banks so that the Bankers are able to provide unhindered Banking services to the people in a more secured environment, especially in remote areas.

The Banks are facing problem in renewal of Gun Licenses as well as obtaining fresh licenses for their security guards. The State Govt. is requested to issue suitable instructions to district authorities for resolution of such issues and also arrange for regular meeting of district level security committee so that the district related security issues are sorted out.

11.6 SPECIAL CENTRAL ASSISTANCE (SCA) TO SPECIAL COMPONENT PLAN (SCP) FOR SCHEDULED CASTES

The Govt. of India's scheme provides for Special Central Assistance (SCA) to be utilised in conjunction with Special Component Plan (SCP) for Scheduled Castes (SCs).

A Copy of letter of Joint Secretary, Ministry of Social Justice, Govt. of India containing the details of the scheme was placed in the Agenda Book of 46th SLBC meeting held on 26.11.2013

All Banks are requested to provide financial assistance to the Scheduled Caste people to bring about economic development of Scheduled Caste families in the state. The State Govt. is requested to circulate the salient features of the scheme to facilitate financial assistance under the scheme, by the banks.

11.7 Any other items for the discussion with the permission of chair.