

STATE LEVEL BANKERS' COMMITTEE, BIHAR
65TH REVIEW MEETING
FOR THE QUARTER ENDED 30th JUNE, 2018
VENUE: HOTEL CHANKYA, PATNA
DATE: 25TH AUGUST 2018 TIME: 11.00 AM



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AGENDA-1

ADOPTION OF THE MINUTES OF 64th REVIEW MEETING OF SLBC BIHAR HELD ON 26.05.2018 AND OTHER MEETINGS HELD DURING THE QUARTER ENDED JUNE 2018

The details of SLBC meetings are furnished below:

SL No.	Name of Meeting	Date of Meeting held
1	64 th Meeting of SLBC, Bihar	26.05.2018
2	Meeting of Sub-Committee on I (Agri)	14.05.2018
3	Meeting of Sub-Committee on II (Allied)	14.05.2018
4	31 st Meeting of Sub-Committee on SHG & RSETI	25.06.2018
5	31 st Meeting of Sub-Committee on Opening of Banking Outlets & IT Enabled Financial Inclusion	25.06.2018

The minutes of the 64th SLBC meeting of Bihar held on 26.05.2018 were circulated among the members of SLBC, LDMs and concerned Government Departments. The minutes may be considered as approved by the house as no amendments/ changes have been received by SLBC, Bihar.

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

AGENDA-2

2.1 ACTION TAKEN REPORT ON THE ACTION POINTS OF 64thSLBC MEETING HELD ON 26.05.2018 AT PATNA

Sl. No.	Action Points	Action Taken
1	All Banks / related Govt Departments/ other stake holders should ensure to implement the minutes of the meeting and to submit their ATR to SLBC from next quarter.	Banks / Government Departments/ other stakeholders have assured to implement the minutes and submit their ATR to SLBC.
2	SLBC to circulate the roster of meetings for SLBC Sub-Committees I & II for every year in advance.	Agriculture Department , GoB, has advised the roster as under: (i) Sub-Committee I & Sub-Committee II : 14.08.2018 (i) Sub-Committee I & Sub-Committee II : 16.11.2018
3	DLCC/DLRC meetings in the district should be chaired by District Collector of the respective district.	GoB has issued necessary instructions to all District Collectors in this regard vide their memo no. 1152 dated 10.07.2018.
4	Controlling heads of state of different banks to participate in few DLCC/DLRC meetings. SLBC to prepare and circulate the roster of controlling heads of banks to attend DLCC/DLRC meeting from next quarter.	All Banks have been requested to send dates of proposed participation by their Controlling Heads. Response has been received from a few Banks. Roster will be circulated by SLBC on receipt of information from all banks.
5	SDCs/LDMs to provide the data of NBFCs/ Ponzi schemes functioning in their district to SLBC.	Out of 38 districts, LDMs of 10 districts have advised that there are no such schemes. 6 districts - Bhojpur, Jehanabad, Nalanda, Patna, Arwal & Purnea - have provided data on NBFCs. Response from remaining districts is awaited.

6	Banks which have not achieved the target for opening BOs during 2017-18 should achieve the target in their allotted URCs by 30.06.2018.	Allahabad Bank and Bank of Baroda have achieved their targets.
7	Banks should immediately review and tighten all the loop holes in the system of the functioning of BC model of banking.	All member Banks have been sensitized in this regard.
8	District wise list of all BC points in all districts of Bihar be shared with district administration and SLBC so that report on history of BCs should be submitted by District Administrations and supervision on them could be ensured by local administration.	Member banks have been informed to share with district administration the details of all BC points in the district under advice to SLBC. Out of 38 banks 3 banks (MBGB, BGB, CBI) have shared the information. Matter is being followed up with other Banks.
9	SLBC should give plan for opening and operation of ATMs in 2018-19.	Most of the 11 Public Sector Banks under PCA and also BGB, donot have plan to open any ATM during the current F.Y. As the opening of ATMs is planned at Corporate Office level, Banks have requested them to share the plan for opening and operation of ATMs in Bihar. Information from Banks is still awaited.
10	Size of Agriculture ACP should increase to Rs. 70000 cr to increase the flow of Agricultural credit.	Proposed increase in Agriculture ACP will be effected during FY 2019-20. (ACP for current FY 2018-19 was already advised to all Banks.) However, this does not restrict banks to perform beyond the current ACP targets.
11	More target for ACP to be allotted to underperforming districts during 2018-19.	It has been taken care of while allotting targets.
12	Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2018—19 on quarterly basis. Banks to do its branch wise analysis of ACP achievement in those districts where ACP achievement is below state level achievement.	All banks have been advised by SLBC, vide letter no. SLBC/CM/2018-19/174 dated 11.07.2018, to initiate necessary steps in this regard. The achievement of all Banks under ACP during Q1 in FY 2018-19 is 19.42 % which needs to be stepped up during the remaining quarters.

13	A separate group should be formed for identifying the reason for those 13 districts whose CD ratio is below 40%. The group will suggest remedial measures for improving the CD ratio. The group shall consist SLBC, LDM of respective district, Lead banks as well as major banks of those districts.	LDMs of have confirmed that a separate group for the purpose has been formed in all such districts.
14	Digitisation of land record and access to banks in the site of GoB should be expedited for improving flow of credit in the state.	Action to be taken by GoB , details awaited. During recent meeting on 30.06.2018 with private banks, it was advised during the meeting that the digitisation process would be completed by GoB by December 2018 and Banks would be able to access the related website.
15	Land Possession Certificate (LPC) issued to applicants by Circle officer, GoB should be authentic and match with the Land records applicant available with the records of GoB. Practices of issuing LPC on the basis of a sworn in affidavit from the farmer should be stopped.	Action to be taken by GoB , details awaited.
16	Banks to provide sufficient SHG a/c opening /credit linkage forms to JEEVIKA by 15.07.2018.. All banks to participate in the SHG credit camps to be organised by JEEVIKA on 27.06.2018, 27.07.2018 & 27.08.2018 in whole Bihar.	Banks have provided sufficient number of account opening / credit linkage forms to JEEVIKA.
17	Banks should devise a hassle free and simplified procedure for financing to small loans under Agricultural and MSME sector.	Banks have already in place hassle free and simplified process for small loans.
18	Target set by SLBC to banks for various schemes undertaken by Govt of Bihar /Govt. of India under Allied Agricultural Activities should be achieved by all banks.	All member Banks have been sensitized on the issue and they have ensured to achieve targets.

19	Banks to increase its coverage under Tarun variant under PMMY and should ensure the target under Stand up India scheme.	Though the flow of credit under the scheme depends on types of applications received by the related bank under various variants of PMMY, all the Banks, except those put under PCA, have assured to increase the outlay under Tarun.
20	A free SMS facility to the a/cs of beneficiary should be provided by the bank so that the beneficiary should know the credit / debit amount in his/her account and to avoid any eventuality fraudulent transaction by any one .	Some of the Banks - namely OBC, BOI, Bihar State Co. Op. Bank, BGB, Karnataka Bank and MBGB – have confirmed presence of free SMS facility. Remaining Banks have taken up the matter with appropriate authorities.
21	Welfare Department, GoB to arrange for a separate meeting with the related banks where there are issues related to failed transactions sent through RTGS/NEFT.	To be addressed by Welfare Deptt. , GoB. Action taken report awaited.
22	No delay should take place by the banks while remitting funds to DBT beneficiaries under various welfare schemes. Govt departments should also purify its database of beneficiaries on sustained basis in which the fund is to be remitted.	Banks would take all possible care to ensure there is no delay in DBT remittance, they have assured.
23	Data flow to SLBC from the MIS of the banks to be ensured as per recent guidelines of RBI on revamping of SLBC format.	The matter has been taken with Heads of all Banks in Bihar, vide letter no. SLBC/CM/2018-19/228dated 31.07.2018, so that there is no data mismatch.
24	Govt to help banks in recovering NPAs where banks have filed certificate cases for recovery of NPAs/ Action taken under SARFAESI act.	GoB has issued instructions to all District Magistrates in this regard vide their memo no 1152 dated 10.07.2018.
25	Local Police must be informed while remitting cash from one place to another place by the banks.	As per confirmation received, the practice is already in vogue in many Banks. However, all Banks have been advised the action point.

26	SLBC shall arrange separate review meeting for Private Sector Banks and RRBs in next quarter.	Review of Private Banks was done by Hon'ble Dy. Chief Minister on 30.07.2018. Separate review of RRBs will be arranged as per advice of GoB.
27	All Banks shall arrange for advertisement related to procedure for claim under PMJJBY/PMSBY for the public awareness. SLBC should come up with data on time taken in claim settlement in these schemes.	Most of the banks like OBC, BOB, BOI, Canara Bank, BGB, UBI, Dena Bank, Karnataka Bank, SBI, UBGB have confirmed having put in place public awareness initiatives in this regard. Turn Around Time (TAT) data is awaited.
28	SLBC should compile district wise data of schemes like PMJJBY, PMSBY, PMJDY, MUDRA for better monitoring of the schemes.	SLBC has started compiling these data. Data for Q1 FY 2018-19 has been included in this booklet.

2.2 ACTION TAKEN REPORT: 31ST REVIEW MEETING OF SUB-COMMITTEE ON SHG AND RSETI

Sl. No.	Action Points	Action Taken
1	Banks to issue suitable instructions to branches to participate in FLC Cum SHG Credit Linkage Camps to be held on 27 th of June/July/ August/September 2018 respectively.	Banks have assured their active participation in FLC-cum- SHG Credit Linkage Camps on the dates mentioned alongside and they have issued necessary instructions to their operating units in this regard.
2	JEEVIKA should provide district wise and bank wise monthly data about performance of SHG credit linkages to banks to SLBC from June2018 onwards for effective monitoring	We have requested JEEVIKA to provide such details, which is still awaited.
3	NULM should provide the detailed status of applications sent to banks under its different schemes on excel sheet so that controllers of respective bank could monitor it	We have asked UD & HD Deptt, GoB to update us in this regard, reply of which is still awaited.
4	Banks to complete construction of RSETI building at those places where land allotment has already been done by GoB.	<p>The current status is as under:</p> <p>(i) Sheohar : Land allotted to RSETI has been reallocated to another GovtDeptt.</p> <p>(ii) Sitamarhi : Layout and Estimate under process.</p> <p>(iii) Supaul: Obstruction by other party in construction of building. Legal notice served by other party to Director RSETI and State Govt. Construction is delayed due to land dispute.</p> <p>(iv) Bhagalpur and Banka: Construction work under process.</p> <p>(v) Munger: Main building under construction.</p> <p>(vi) Gaya & Nawada: PNB has invited tender for construction.</p> <p>(vii) Hajipur: Construction completed.</p> <p>(viii) Samastipur and Khagaria: Construction not started.</p>

5	Banks to improve position of credit linkages to candidates (who got training from RSETIs) in their settlement.	Banks have been sensitized in this regard and they have confirmed to improve the position of credit linkages to candidates. As on 30.06.2018, out of 98767 trainees settled, 45332 trainees have got credit linkage by banks.
6	Banks are required to issue/reiterate instruction to its branches in the state : i. To observe strictly the RBI's KYC guidelines in respect of opening account of SHG ii. Sufficient SHG related forms (account opening, Credit linkage etc) to be provided to Jeevika by each bank immediately	Banks have confirmed that they have passed on necessary instruction to their branches in this regard.
7	Govt. of Bihar needs to allot land finally for RSETI building in Patna & Lakhisarai district.	As advised by PNB land allotment for RSETI building has been finalized in Lakhisarai while at Patna it is still awaited.

2.3 ACTION TAKEN REPORT : 31ST REVIEW MEETING OF SUB-COMMITTEE ON OPENING 60F BANKING OUTLETS AND IT ENABLED FINANCIAL INCLUSION

Sl. No.	Action Points	Action Taken
1	Banks to initiate suitable steps to achieve the target of Banking Outlet (BO) opening in identified URCs.	Banks have assured that they are committed to achieve the target of opening Banking Outlet in identified URCs. Against allotted target of 602 BOs to be opened in URCs, 319 BOs have been opened as on 30.06.2018.
2	Banks which have not been allotted any target should also explore the potential of opening banking outlets in 602 URCs and should advise to SLBC about the same.	Such Banks have assured that they are tapping the potential in this regard.
3	Holding of FLC camps along with SHG loan disbursal camps by Banks for JEEVIKA.	Banks have assured that FLC camps are being held along with SHG loan disbursal camps for JEEVIKA.

AGENDA-3

3.1 CONSTITUTION OF STEERING SUB-COMMITTEE

Agenda for SLBC meetings is an important tool for charting the course of deliberations aimed at financial development of the state. SLBC convenor bank has so far been shouldering this responsibility alone. The agenda can be made more relevant and effective by inclusion of the viewpoints of major stake holders. RBI , in their circular instructions RBI/2017-2018/155 FIDD.CO.LBS.BC.No. 19/02.02.001/2017-18 dated 06.04.2018, have also advised that a Steering Sub-Committee may be constituted in SLBC to deliberate on agenda proposals from different stakeholders and finalise a compact agenda for the SLBC meetings. As per the above said circular instruction, the Steering Sub-Committee may consist of SLBC Convener, RBI & NABARD representatives and senior State Government representatives from Finance / Institutional Finance and two to three banks having major presence.

In light of the foregoing, it is proposed that a Steering Sub-Committee of the SLBC be constituted with the following members:

- i. SLBC
- ii. Representative from RBI
- iii. Representative from NABARD
- iv. Senior State Government representative from Institutional Finance, GoB
- v. Representative from State Bank of India
- vi. Representative from Central Bank of India
- vii. Representative from Punjab National Bank
- viii. Representative from Madhya Bihar Garmin Bank

The Steering Sub-Committee would hold quarterly or more frequent meetings for finalizing the agenda of SLBC meetings.

Upon approval of the house, the institutions mentioned above (Sl. No. ii to viii) will be formally requested to nominate one senior official each as member of the Steering Sub-Committee of SLBC.

AGENDA-4

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

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

4.2 DISCUSSION ON “ INITIATIVES OF GOVERNMENT UNDER INDUSTRY POLICY”

SLBC, Bihar has requested Department of Industry ,Government of Bihar to throw light and enlighten the house on the aforesaid context focusing on expectations from the Banks.

The deliberations may embrace the gamut of :

- (a) Improving rural infrastructure/ credit absorption capacity.
- (b) Any large project conceived by the State Government to help improve CD Ratio.
- (c) Exploring the scope of state specific potential growth areas and the way forward.

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

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

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

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

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

(c) SLBC monitors and reviews the performance of banking developments in the State/districts with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas. Pursuant to RBI instructions, SLBC, vide letter no. SLBC/CM/2018-19/ dated 06.08.2018, has advised all Lead District Managers to arrange for inclusion of the subject “Doubling Farmers’ income by 2022” as a regular agenda item in BLBC/DLCC/DLRC meetings.

(d) In view of the high importance and priority attached to the subject, SLBC has also requested NABARD to make a presentation on “Doubling Farmers’ income by 2022” for better understanding and working of all the stake holders.

AGENDA-5

DLCC AND DLRC MEETINGS IN THE DISTRICTS

5.1.REVIEW OF DLCC AND DLRC MEETINGS IN THE DISTRICTS

SI NO.	DISTRICT	DLCC MEETING FOR QTR ENDED 31.03.2018 HELD DURING QTR ENDED 30.06.2018	DLRC MEETING FOR QTR ENDED 31.03.2018 HELD DURING QTR ENDED 30.06.2018
1	ARARIA	20.06.2018	20.06.2018
2	ARWAL	27.06.2018	27.06.2018
3	AURANGABAD	01.06.2018	01.06.2018
4	BANKA	18.07.2018	17.05.2018
5	BEGUSARAI	19.07.2018	19.07.2018
6	BHABUA	29.06.2018	29.06.2018
7	BHAGALPUR	26.06.2018	26.06.2018
8	BHOJPUR	20.06.2018	20.06.2018
9	BUXAR	14.06.2018	14.06.2018
10	DARBHANGA	29.06.2018	29.06.2018
11	EAST CHAMPARAN	14.06.2018	14.06.2018
12	GAYA	29.06.2018	29.06.2018
13	GOPALGANJ	18.06.2018	25.06.2018
14	JAMUI	11.06.2018	11.06.2018
15	JEHANABAD	19.06.2018	19.06.2018
16	KATIHAR	26.06.2018	26.06.2018
17	KHAGARIA	12.06.2018	12.06.2018
18	KISHANGANJ	10.05.2018	10.05.2018
19	LAKHISARAI	13.07.2018	13.07.2018
20	MADHIPURA	08.06.2018	08.06.2018
21	MADHUBANI	04.08.2018 (Date fixed)	04.08.2018 (Date fixed)
22	MUNGER	25.06.2018	25.06.2018
23	MUZAFFARPUR	02.06.2018	02.06.2018
24	NALANDA	13.07.2018	13.07.2018
25	NAWADAH	08.06.2018	08.06.2018
26	PATNA	12.06.2018	12.06.2018
27	PURNEA	25.05.2018	25.05.2018
28	ROHTAS	23.06.2018	23.06.2018
29	SAHARSA	29.05.2018	29.05.2018
30	SAMASTIPUR	12.06.2018	12.06.2018
31	SARAN	05.06.2018	05.06.2018
32	SHEIKHPURA	Date not finalised	Date not finalised
33	SHEOHAR	22.06.2018	22.06.2018
34	SITAMARHI	21.06.2018	21.06.2018
35	SIWAN	Date not finalised	Date not finalised
36	SUPAUL	25.05.2018	25.05.2018
37	VAISHALI	20.06.2018	20.06.2018
38	WEST CHAMPARAN	07.06.2018	17.06.2018

5.2 SPECIAL DLCC/DLRC MEETINGS

The Hon'ble Deputy Chief (Finance) Minister, GoB chaired and reviewed the conduct of DLCC/DLRC meetings in five districts namely Arwal, Banka, Sasaram (Rohtas), Katihar, Gopalganj. Some of the major observations made by Hon'ble Deputy Chief (Finance) Minister during these meetings are as under:

- i. The State level/ Regional level officials of the member banks did not participate the DLCC/ DLRC the meetings.
- ii. District Co-coordinators of some banks did not attend the meetings.
- iii. There was a wide variance between data provided in DLCC meetings and data provided in SLBC agenda book on ACP achievement under some schemes, CD ratio etc.

All banks are requested to advise their State level/ Regional level officials to participate in such special DLCC/ DLRC meetings and also ensure participation of their District Co-coordinators in all the DLCC/DLRC meetings invariably.

SLBC has requested all LDMs to draw an advance calendar for all DLCC/ DLRC meetings. All banks have also been advised to ensure that their controlling heads attend some of the DLCC/ DLRC meetings.

Lead District Managers are advised to be guided by RBI master circular on lead bank scheme where in it has been advised that Lead Bank should fix the date of the DLRC meeting with due regards to the convenience of the representatives 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. Also, queries from Public Representatives need to be accorded highest priority and attended to promptly.

SLBC has requested heads of all banks in the state to ensure that data of their Bank is fed correctly in SLBC site and there is no difference in data fed by them and data submitted by their district coordinators to LDMs to avoid any mismatch of data.

AGENDA-6

REVIEW OF FINANCIAL INCLUSION

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

RBI vide their Circular instruction FIDD.CO.LBS.No. 3712/02.01.001/2017-18 dated 05.06.2018 has requested all Banks are to ensure that Unbanked Rural Centres (URCs) in villages with population above 5000 are banked forthwith “by opening CBS enabled Banking Outlet” before 31.12.2017.

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

The overall performance of Banks in this regard, as on 30.06.2018, 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	319

Due to imposition of PCA, the target of opening URCs was allotted to only 26 Banks out of which only 13 Banks have opened BOs so far and 283 BOs are yet to be opened in allotted URCs.

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

The details of Bank wise target and achievement data is placed on page no 50-57.

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

A list of 394 villages was received from DFS which are unbanked and are required to be banked. These villages also have been allotted by SLBC to member banks for extending banking facilities. However, no Bank has reported any development in this regard. Out of these 394 villages, 260 villages falling under in LWE affected and aspirational districts are to be provided banking facility by 31.08.2018.

6.3CUSTOMER SERVICE POINT (CSP)/BANK MITRA/ BUSINESS CORRESPONDENT(BC)

6.3.1 IDENTIFICATION /ESTABLISHMENT

CSPs are opened by the Banks at various locations as per RBI guidelines to cater the banking needs of the public. There is a robust network of 15025 CSPs/ Bank Mitras in Bihar which is providing banking facilities to the public. This requires further expansion / strengthening for covering the uncovered population. Banks are requested to activate their inactive CSPs, if any, for proper utilization of the CSP network created.

Bank-wise and District-wise details of Banking Correspondent Agents (BCAs) and transactions carried out by them have been furnished on page no. 58-59.

6.3.2 CONTROL MECHANISM OVER THEIR FUNCTIONING

Each bank has a separate department for controlling & monitoring the functioning of CSPs through its BC model. BCs are directly accountable to banks for irregularities on the part of CSPs associated with them.

With expanding reach of the BC model, Banks are leveraging their technology platforms to monitor the transactions done by customers through CSPs.

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

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

Each bank has its own complaint redressal mechanism for resolving the complaints against CSP/Bank Mitra/BC.

6.3.4 BANKING FACILITY IN STATE

NO OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	1858	1391	1288	4537	9504
CO-OP BANK	168	65	57	290	0
RRB	1452	553	105	2110	5521
SMALL FINANCE BANK	80	28	44	152	0
TOTAL	3588	2037	1494	7089	15025

	NO OF ATM				ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1523	2382	2795	6700	46766062	38474
CO-OP BANK	60	46	21	127	86709	0
RRB	0	0	0	0	3781866	454
SMALL FINANCE BANK	0	0	21	21	11859	
TOTAL	1583	2428	2837	6848	50646496	38928

6.4 STATUS OF MOBILE /AADHAR SEEDING

BIHAR	TOTAL NUMBER OF ACTIVE ACCOUNTS IN BIHAR	TOTAL NO. OF ACCOUNTS SEEDED WITH MOBILE NUMBER	TOTAL NO. OF ACCOUNTS SEEDED WITH AADHAAR	TOTAL NO. OF ACCOUNTS AUTHENTICATED WITH UIDAI
	81926915	51302270	58243527	73513402

The detailed report is placed on page no.60 for information of the house.

6.5 DIRECT BENEFIT TRANSFER (DBT)

Banks to ensure immediate transfer of funds from Banks to DBT beneficiaries. The remitting bank branches should provide details of failed transactions to the concerned customer departments immediately for correction. The Government Departments remitting the funds through DBT should update and correct their account number data base before submitting the same to banks for DBT to minimize the failed transactions and delay in funds .

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

ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
6848	38928	3624910	3153865	50646496

Bank-wise details is placed on page no.61 for information of the house.

6.7 IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS

Financial Inclusion in Left Wing Extremism (LWE) affected districts in the State is a focus area for both Government of Bihar and Government of India. The Government of India is regularly reviewing the progress made in this regard with emphasis on development of infrastructure, credit availability, livelihood development etc. Banks operating in these districts are implementing financial inclusion plans on a priority basis.

As advised by Department of Financial Services, Government of India letter F.No. – II_18015/68/2014-LWE-III dated 14.04.2018, there are **4“Most Affected LWE Districts”** in Bihar. Credit extension by Banks during Q-1 of 2017 - 2018 in these districts is

furnished below:

SL. No.	District	Disbursement under ACP during the Year ended JUNE'2018	Disbursement under ACP during the Year ended JUNE'2017	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1.	Aurangabad	55992	42247	35.53
2.	Gaya	99095	110073	-09.97
3.	Jamui	49928	46908	6.44
4.	Lakhisarai	26563	27961	-4.99
	TOTAL	231578	227189	1.93

It is evident from the above data that banks have extended higher quantum of overall credit in the 4 LWE districts and in Aurangabad and Jamui districts particularly as compared to last year.

6.8 OPENING OF NO-FRILL ACCOUNTS AND TRANSACTIONS DONE

As per information received from Banks, a total of 1507900 No-Frill accounts were opened during the FY 2018-19. Thus, a total of 53819940 No-frill accounts have been opened till 30.06.2018 cumulatively. Out of these, 38837577 accounts are operational.

Bank & District-wise details in respect of No Frill accounts opened is furnished on Page No. 62-63.

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

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

6.10 CONNECTIVITY / SECURITY ISSUES

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

6.11 REVIEW OF RSETIS AND FLCS

RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)

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

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

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

Grading of the RSETIs:

The grading of all the 38 RSETIs was carried out in 2016-17 in which 31 have got AA grading. Remaining 7 RSETIs got AB, BA or BB grade. No RSETI in Bihar is in C or D grade. The grading for 2017-18 will commence shortly.

Training to Masons under Lohia Swastha Bihar Abhiyaan (LSBA) & INDIRA AAWAS YOJNA (IAY):

LSBA and IAY not only offer excellent employment opportunities to masons but also skilled masons are necessary for the successful implementation of these schemes in Bihar. Govt of Bihar, therefore, has desired that the RSETIs should carry out sufficient number of training programmes for masons. The RSETIs have already started a 240 Hours – 30 days training programme for masonry and concrete work.

Performance of RSETIs in FY 2018-19

During the year 2018-19, RSETIs have organized 317 training programmes and have trained 9308 unemployed youth to pursue self employment vocations.

Bank wise and district wise details on RSETI details is placed at page no. 64.

Other Agenda for RSETIs

A. Allotment of land:

1. Land allotted in all districts except Patna, Lakhisarai and Sheohar:

- 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.
- c. Sheohar:** The land allotted to RSETI has been re-allotted to another Govt. Deptt.

B. Construction of RSETI building: Present Status:

1. Construction of own building completed & RSETI shifted to new premises: 12
=> Begusarai, Saran, Motihari, Bettiah, Purnea, Gopalganj, Darbhanga, Madhubani, Katihar, Kishanganj, Jamui&Siwan.
2. Construction almost complete (4)=>Saharsa, Bhojpur, Nalanda and RUDSETI Hajipur.
3. Construction going on (13) =>Sheikhpura, Arwal, Madhepura, Aurangabad, Kaimur, Rohtas, Jahanabad, Muzaffarpur, Araria ,Buxar, Mumnger, Bhagalpur and Banka.
4. Construction not started, even though land allotted: (6)
 - a) Bank of Baroda : (1) =>Sitamarhi: Layout and Estimate under process.
 - b) State bank of India : (1) =>Supaul: Obstruction by other party in construction of building. Legal notice served by other party to Director RSETI and State Govt. Construction is delayed due to land dispute.
 - c) Punjab National Bank : (2) => Gaya &Nawada: Tender has been invited for construction.
 - d) Union Bank of India : (2) =>: Samastipur: Contractor finalized. Construction to commence soon; Khagaria: Land allotted, construction to start soon.

C. Uploading of MUDRA loan applications in STANDUP Mitra portal:

As per directions, the RSETIs in Bihar are uploading the PMMY loan applications of their trainees in STANDUP Mitra portal, which, in turn, are being sent to related bank branches by SIDBI for sanction/ disbursement. All banks are requested to kindly co-operate in the matter.

D. Infrastructural Support:

Infrastructural support is required to be beefed up at the RSETIs , particularly at RSETIs sponsored by PNB, Central Bank, UCO Bank & Union Bank. Computers, tool kits, beauty parlourchairs , cameras, scanners etc. are yet to be provided to many RSETIs.

E. 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.

6.12 FINANCIAL LITERACY CENTERS (FLCS)

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

During the quarter ended June 2018, the Financial Literacy Centres in Bihar have organized:

- a) 521 Special Camps
- b) 432 Target group specific camps

The information pertaining to activity of FLCs in the State has been placed at Page No. 65 -73 for perusal.

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

Rural branches of various banks have organized 5048 financial literacy camps during the quarter ended June 2018. The district wise data on Financial Literacy Camps organised by rural branches in has been furnished at page no.74.

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

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

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

AGENDA-7

KEY INDICATORS OF BANKS IN BIHAR

7.1 BANKING STATICS AS ON 30.06.2018

(Amt. in Rs Crore)

Sl. No.	ITEMS	JUNE'17	MARCH'18	JUNE'18	Bench -mark
1	DEPOSITS	280844	312828	310198	
2	ADVANCES	102571	127047	120949	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	111026	134996	127345	
4	ADVANCES INCLUDING RIDF	116744	141967	133771	
5	CD RATIO	41.57%	45.38%	43.12%	
6	PRIORITY SECTOR ADVANCES	74519	86262	85581	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	72.65%	67.90%	70.76%	40%
8	AGRICULTURAL ADV.	39989	45705	45459	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	38.99%	35.98%	37.59%	18%
10	MSME ADV.	22561	27613	26839	
11	SHARE OF MSE ADV. IN PSA (%)	30.27%	32.01%	22.79%	
12	ADV. TO WEAKER SEC.	31602	38730	38562	
13	SHARE OF WEAKER SEC. IN PSA (%)	42.40%	44.89%	46.80%	25%
14	DRI ADV.	87	639	623	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.09%	0.50%	0.53%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	2070	8818	3413	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	9.07%	8.82%	13.52%	5%
18	TOTAL NUMBER OF BRANCHES	6854	6905	7089	
A	RURAL BRANCHES	3490	3511	3558	
B	SEMI-URBAN BRANCHES	1958	1980	2037	
C	URBAN BRANCHES	1406	1414	1494	

7.2 CD RATIO (AS ON 30.06.2018)

(Amt. in RsCrore)			
Bank	Deposits	Advances	CD Ratio (%)
Commercial Banks	275786	105935	38.41
Co-operative Banks	3789	3302	87.16
RRBs	30403	116366	53.83
Small Finance Banks	219	1742	793.24
Total	310197	127345	41.05
RIDF	-----	6426	-----
Total (Advances +RIDF)	310197	133771	43.12
Investment	-----	5983	-----
Grand Total (Adv.+RIDF+Invest.)	310197	139754	45.05

CD Ratio of the state stood at 43.12% as at the end of June 2018. The CD ratio would have improved further by 284 basis points, had the State Government utilised the total amount of Rs.15221 Crore (as on 30.06.2018) sanctioned under RIDF. As on 30th June 2018 only 42% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

BANKS BELOW 25% OF CD RATIO			
Bank Name	Deposit	Advances	%Ach
South Indian Bank	225	11	4.93
Karnataka Bank	23	4	17.54
Yes Bank	388	40	10.36

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

Bank-wise and district-wise details on CD ratio are furnished on Page no. 75 to 80.

It is pertinent to mention here that an amount of Rs.6395.51 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI bank, Axis Bank and Federal Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio as per guidelines issued by the Reserve Bank of India vide their circular No.-RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9th November 2005.

7.3 DISTRICTS WHERE CD RATIO IS LESS THAN 40%

SL. NO	DISTRICT	DEPOSITS	ADVANCES	CD Ratio (%)
1	Arwal	135870	50732	37.34
2	Bhojpur	824443	229941	27.89
3	Darbhangha	903974	291854	32.29
4	Gaya	1221333	427793	35.03
5	Gopalganj	619385	180313	29.11
6	Jehanabad	258756	87449	33.80
7	Lakhisarai	249018	90114	36.19
8	Madhubani	672867	219379	32.60
9	Munger	543533	167044	30.73
10	Nalanda	789262	263046	33.33
11	Nawada	390463	146888	37.62
12	Patna	9844308	3174931	32.25
13	Saran	1033855	289590	28.01
14	Sitamarhi	496488	193191	38.91
15	Siwan	931590	263831	28.32
16	Vaishali	801586	302295	37.71

7.4 REVIEW OF PERFORMANCE UNDER Q1 OF ACP FOR FY 2018-19

7.4.1 TARGET VS ACHIEVEMENT

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

Type of Bank wise:

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Commercial Banks	101331	21118	20.84
Co-operative Banks	1980	99	5.02
RRBs	26437	3558	13.46
Small Finance Banks	252	466	184.73
Total	130000	25241	19.42

Sector-wise:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	60000	8475	14.12
MSME	20000	6096	30.48
OPS	13000	2850	21.93
Total Priority Sector	93000	17421	18.73
NPS	37000	7820	21.14
Total	130000	25241	19.42

Bank-wise and district-wise position as on 30.06.2018 in respect of targets and achievements under ACP is furnished on page- 81 to 86.

7.4.2 COMPARATIVE PERFORMANCE UNDER ACP

As on June 2018 vis-à-vis June 2017

(Rs. in Crore)

Banks	2018-19			2017-18		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Commercial Banks	101331	21118	20.84	86044	20115	23.38
Co-operative Banks	1980	99	5.02	1036	831	80.21
RRBs	26437	3558	13.46	22920	1868	8.15
Small Finance Banks	252	466	184.73			
Total	130000	25241	19.42	110000	22814	20.74

SECTOR-WISE PERFORMANCE

(Rs. in Crore)

Sector	2018-19			2017-18		
	Target	Ach.	% Ach	Target	Ach.	% Ach
AGL	60000	8475	14.12	49000	8037	16.40
MSME	20000	6096	30.48	17000	4640	27.30
OPS	13000	2850	21.93	13000	2347	18.06
Total PS	93000	17421	18.73	79000	15024	19.02
NPS	37000	7820	21.14	31000	7790	25.13
Total	130000	25241	19.42	110000	22814	20.74

The overall achievement of target during the period under review is 19.42% as against 20.74% recorded during corresponding period last year. However, in terms of amount, Banks have sanctioned Rs.2427 crore more than amount sanctioned during the corresponding period of last financial year.

7.4.3 BANKS BELOW STATE AVERAGE OF % ACP ACHIEVEMENT

(Amt in Crore)

Sl No.	Name of the Bank	Target (Amt)	Achievement (Amt)	% achievement
1	CENTRAL BANK OF INDIA	1077349	143984	13.36%
2	UCO Bank	534587	85710	16.03%
3	Bank of Baroda	558573	106916	19.14%
4	Union Bank of India	331512	7760	2.34%
5	Bank of India	792416	90673	11.44%
6	Bank of Maharashtra	23343	1562	6.69%
7	Corporation Bank	79918	1371	1.72%
8	Indian Bank	130333	11259	8.64%
9	Oriental Bank of Commerce	101815	6847	6.72%
10	Syndicate Bank	118981	15127	12.71%
11	United Bank Of India	215861	11626	5.39%
12	Vijaya Bank	67083	2225	3.32%
13	IDBI	131062	18007	13.74%
14	Jammu & Kashmir Bank	2724	0	0.00%
15	Axis Bank	149694	26537	17.73%
16	Indusind Bank	104016	0	0.00%
17	Karnataka Bank	1749	35	2.00%
18	Kotak Mahindra	25248	0	0.00%
19	State Co-Operative Bank	197963	9942	5.02%
20	Madhya Bihar Gramin Bank	878074	153868	17.52%
21	Bihar Gramin Bank	462767	28689	6.20%
22	Uttar Bihar Gramin Bank	1302892	173276	13.30%

7.4.4 DISTRICTS BELOW STATE AVERAGE OF % ACP ACHIEVEMENT

Sl No.	Name of the District	Target (Amount)	Achievement (Amount)	% achievement
1	Araria	282704	52851	18.69%
2	Arwal	101369	15505	15.30%
3	Aurangabad	310462	55992	18.04%
4	Banka	209789	28975	13.81%
5	Begusarai	399284	76788	19.23%
6	Bhagalpur	452272	82393	18.22%
7	Bhojpur	353295	57658	16.32%
8	Buxar	263157	43885	16.68%
9	Darbhanga	382595	65438	17.10%
10	East Champaran	471734	79502	16.85%
11	Gaya	537648	99095	18.43%
12	Gopalganj	302057	37113	12.29%
13	Jehanabad	170365	23174	13.60%
14	Kaimur	227063	40443	17.81%
15	Katihar	310445	47053	15.16%
16	Khagaria	204940	24462	11.94%
17	Kishanganj	173752	32473	18.69%
18	Madhepura	208538	28900	13.86%
19	Madhubani	489433	74147	15.15%
20	Nalanda	366753	58787	16.03%
21	Nawada	219042	36425	16.63%
22	Purnea	333074	62349	18.72%
23	Samastipur	557538	89277	16.01%
24	Saran	428903	65435	15.26%
25	Sheikhpura	102282	13728	13.42%
26	Sheohar	88290	11307	12.81%
27	Sitamarhi	310570	44285	14.26%
28	Siwan	367271	50495	13.75%
29	Supaul	236451	43330	18.33%
30	Vaishali	382520	56032	14.65%
31	West Champaran	386867	62074	16.05%

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

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

LBS-MIS-I : Statement showing Targets of Annual Credit Plan (ACP) for the year 2018-19.

LBS-MIS-II : Statement showing Disbursement and Outstanding for the quarter ended 30.06.2018.

LBS-MIS-III :Statement showing Achievement vis-avis Targets for the quarter ended 30.06.2018.

The above returns submitted to RBI bank type wise i.e, separately for Public Sector Banks, Private Sector Banks, Regional Rural Banks, State Cooperative Banks and Small Finance Bank are furnished on page no 87 -101 for perusal / reference.

7.5 PRIORITY SECTOR LENDING

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

(A) Agriculture :

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

(i) Farm Credit :

- ❖ Crop loans to farmers,
- ❖ Medium and long-term loans to farmers for agriculture and allied activities (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities.)
- ❖ Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
- ❖ Loans to farmers up to ₹5 million against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
- ❖ Loans to distressed farmers indebted to non-institutional lenders.
- ❖ Loans to farmers under the Kisan Credit Card Scheme.

- ❖ Loans to small and marginal farmers for purchase of land for agricultural purposes.
- ❖ Loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged

in Agriculture and Allied Activities, viz. diary, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹20 million per borrower.

(ii) Agriculture Infrastructure:

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

(iii) Ancillary Activities:

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

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

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

(C) Export Credit

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

(E) Housing:

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

(F) Social Infrastructure:

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

(G) Renewable Energy:

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

(H) Others:

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

7.6 AGL AND ALLIED AGL ACTIVITIES

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

7.6.1 FARM CREDIT

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	30837	558275	4972	554214	4877	16.12
Co-operative Banks	1697	22554	90	22554	91	5.33
RRBs	18896	231602	2756	231262	2717	14.58
Small Finance Bank	0	102948	295	102948	295	#
GRANDTOTAL	51430	915379	8113	910978	7980	15.77

Details of bank-wise performance is furnished on Page No. 102.

7.6.2 AGRICULTURE INFRASTRUCTURE

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2559	2813	147	2775	128	5.76
Co-operative Banks	141	0	0	0	0	0.00
RRBs	1568	0	0	0	0	0.00
Small Finance Bank	0	0	0	0	0	0.00
GRANDTOTAL	4268	2813	147	2775	128	3.45

Bank-wise performance is furnished on Page No. 103.

7.6.3 ANCILLARY ACTIVITIES

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2579	7176	398	7140	367	15.45
Co-operative Banks	142	0	0	0	0	0.00
RRBs	1581	1	0	1	0	0.00
Small Finance Bank	0	0	0	0	0	0.00
GRANDTOTAL	4302	7177	398	7141	367	9.27

Bank-wise performance is furnished on Page No. 104.

7.6.4 KISAN CREDIT CARD (KCC)

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Commercial Banks	599660	90805	188530	279335	15.14
Co-operative Banks	32990	257	18849	19106	0.78
RRBs	367350	20290	153530	172820	5.52
Small Finance Bank	0	0	0	0	0.00
GRANDTOTAL	1000000	111352	360909	472261	11.14

It is evident from the above table that banks operating in the state have sanctioned loans to 472261 beneficiaries (New-111352 & Renewal-360909) under KCC amounting to Rs. 4083.88 Crore during the Q-1 of FY 2018-19.

Bank-wise & District-wise performance is furnished on page no. 105-106.

7.6.5 KISAN CREDIT CARD OUTSTANDING

(Amt in Cr)

BIHAR	KCC OUTSTANDING		NPA IN KCC		%NPA
	NO.	AMT	NO.	AMT	AMT
	3897204	23689	827425	4898	20.67%

The bank-wise data on outstanding amount of Kisan Credit Card and NPA in KCC as on 30.06.2018 is placed at page no.107 of the Agenda Book.

7.6.6 CROP LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

(Amt in Cr)

BIHAR	Small & Marginal Farmers		Others Farmers	
	NO.	O/S AMT	NO.	O/S AMT
	2778165	19401	1140052	7768

The bank-wise data on outstanding amount of Crop Loan provided to Small & Marginal Farmers and Other Farmers as on 30.06.2018 is placed at page no.108 of the Agenda Book.

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

(Amt in Cr)

BIHAR	Small & Marginal Farmers		Others Farmers	
	NO.	O/S AMT	NO.	O/S AMT
	1052512	4603	1606493	7739

The bank-wise data on outstanding amount of ATL provided to Small & Marginal Farmers and Other Farmers as on 30.06.2018 is placed at page no.109 of Agenda Book.

7.6.8 ISSUANCE OF ATM CARDS TO KCC HOLDERS

Total KCC a/c (outstanding)	RuPay card issued during current FY 2018-19	Total RuPay card issued (cumulative)
NO.	NO.	NO.
3897204	79342	2573470

The Bank-wise information on ATM Cards issued to KCC borrowers is placed at page no. 110 of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards are issued to all eligible KCC borrowers at the time of sanction / renewal.

7.6.9 CROP INSURANCE SCHEME

Govt. of India had launched crop scheme christened “Prime Minister FasalBimaYojna (PMFBY)”. However, no notification has been made by the competent authority for insurance of eligible crops in Bihar under PMFBY for the current Kharif season. The last date for applying for crop insurance under the scheme for Kharif season 2018 has elapsed. This is a matter of concern for all Banks as their entire Kharif Crop Loan exposure remains uninsured.

It is learnt from print media that Bihar Government has come out with a scheme named “BiharRajyaFasalSahaytaYojana (BRFSY)” which is not a crop insurance scheme rather an assistance scheme which aims to ensure that farmers get assistance to tackle crop loss and have enough money to continue farming in the next crop cycle if their current crop is hit by natural calamity. However, SLBC has not received any communication from GoB in this regard despite its request for the same.

7.6.10 DAIRY, FISHERY & POULTRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
DAIRY	3616	63551	419	63274	413	11.59
FISHERY	1391	562	26	550	23	1.87
POULTRY	1440	1195	47	1131	42	3.26

Bank wise performance is furnished on page no. 111 to 113.

7.6.11 FARM MECHANISATION

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Farm Mechanisation	3522	6760	196	6181	194	5.57

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

7.6.12 ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Storage Facility	3386	190	110	182	93	3.26

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

7.6.13 FOOD AND AGRO PROCESSING

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Food & Agro Proc	3280	2150	176	2136	169	5.35

Bank-wise target and performance is furnished on Page no. 116 for information.

7.6.14 AGRICULTURE TERM LOAN (ATL)

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
ATL	14518	371380	3415	369555	3301	23.53

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

7.6.15 FINANCE TO SELF HELP GROUPS (SHGs)

SHGs and JLGs play a very crucial 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. Target vis-a-vis achievement under SHGs and JLGs are furnished hereunder:

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH
	NO		NO	AMT	
SHGs	250000	17812	22032	321	8.81

Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on page no.118 to 121.

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

7.6.16 JOINT LIABILITY GROUPS (JLGs)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
JLGs	100000	89081	279	89002	277	89.08

The Bank-wise performance under JLG is placed at Page No 122 for information of the House.

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

NULM is a flagship programme of Ministry of Housing and Poverty Alleviation, Government of India aimed at reducing poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities. 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 allotted target for financing under Self Employment Program (SEP), Social Mobilization & Institution Development (SM&ID) and Support to Urban Street Vendors (SUSV).

The achievements vis-a-vis targets under various components of NULM are furnished below:

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

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

Detailed data on bank wise credit-linkage during current financial year, based on data provided by Urban Development and Housing Department, is furnished on page no. 123 to 138.

7.7 MSME

7.7.1 MICRO, SMALL & MEDIUM ENTERPRISES

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

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

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

The performance of Banks in this regard as on 30.06.2018 is placed at page no. 139 of the Agenda Book.

7.7.2 .MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
6000	162387	3089	162074	3051	51.49

Bank-wise target and performance is furnished on Page no. 140 for information.

7.7.3 SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
4000	22722	1421	18729	1287	35.53

Bank-wise target and performance is furnished on Page no. 141 for information.

7.7.4 MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
4000	683	291	629	260	7.28

Bank-wise target and performance is furnished on Page no. 142 for information.

7.7.5 ADVANCES GRANTED UNDER CGTMSE COVERAGE

(Amt in Cr)

SANCTIONED		DISBURSED	
NO	AMT	NO	AMT
13717	270	13717	266

Bank-wise performance data is furnished on Page No. 143 for information of the House.

7.7.6 SMALL ROAD TRANSPORT OPERATORS (SRTOs)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
Sрто	22000	996	48	996	44	4.53

Bank-wise performance is furnished on Page No. 144.

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.

7.8 SOCIAL INFRASTRUCTURE

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
3703	681	20	662	19	0.55

Bank-wise target and performance is furnished on Page no. 145 for information.

7.9 RENEWABLE ENERGY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1020	960	5	944	5	0.53

Bank-wise target and performance is furnished on Page no. 146 for information.

7.10 EDUCATION LOAN / HOUSING LOAN

7.10.1 EDUCATION LOAN : TARGET & ACHIEVEMENT

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

SCHEME NAME	Target	Sanctioned	% Achievement
	No	No	No
Education Loan	50000	7278	14.56

Education Loans to the tune of Rs.281.72 Crore has been sanctioned to 7278 beneficiaries by Banks during the FY 2018-19. This is 14.56% (number) achievement of the target allocated. Out of these, Education Loans worth Rs.220.30 Cr have been disbursed among 7477 beneficiaries. More granular data on target and achievement under Education Loan has been placed on page no.147 of the agenda book.

7.10.2 EDUCATION LOAN : OUTSTANDING AND NPA

(Amt in Cr)

BIHAR	Education Loan outstanding		NPA in Education Loan		%NPA
	NO.	AMT	NO.	AMT	AMT
	134295	3897	19873	646	16.58

Bank wise data sheet Education loan outstanding and NPA position in Education loan on page no.148 of the agenda book.

7.10.3 HOUSING LOAN : TARGET & ACHIEVEMENT

SCHEME NAME	Target	Sanctioned	% Achievement
	No	No	No
Housing Loan	24000	11981	49.92

Loan amounting to Rs.1328.80 Crore was sanctioned to 11981 beneficiaries by Banks during the FY 2018-19, which shows an achievement of 49.92% of the target (Number) allocated. Out of these, Housing Loans amounting to Rs.1211.90 Cr have been disbursed among 11099 beneficiaries. The Bank-wise performance during the period under review is available on page no.149.

7.10.4 HOUSING LOAN: OUTSTANDING AND NPA

(Amt in Cr)

BIHAR	HOUSING OUTSTANDING		NPA IN HOUSING LOAN		%NPA
	NO.	AMT	NO.	AMT	AMT
	141504	12381	10745	319	2.57

Bank wise data on Housing Loan outstanding and NPA position in Housing Loan is provided in this agenda book on page no. 150 .

7.11 NON PERFORMING ASSETS

7.11.1 NPAs & WRITE-OFF

As on 30.06.2018, 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	99539	8976	9.02	523
Co-op. Banks	3302	3	0.09	-
RRBs	16366	4562	27.88	2
Small Finance Bank	1741	5	0.29	
Total	120948	13546	11.20	525

NPA (%) IN BIHAR					
31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018
9.39	10.25	11.25	10.23	10.61	11.20

It is evident that total NPA of all Banks pegged at 11.20% as on 30.06.2018 has increased by 59 basis points over March 2018 and is still very high. It is a matter of great concern not only for banks but for all stake holders. Banks are requested to make all out efforts to check NPAs including recovery under certificate cases and SERFAESI.

Position of sector-wise NPA has been kept at page no. 151 for discussion and review by the House.

7.11.2 ORGANIZATION OF RECOVERY CAMPS

A summary of the recovery data (as on 30.06.2018) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
10739	10739	7373	68.65
Co-op. Banks	770	47	6.11
RRBs	8226	3559	43.26
Small Finance Bank	249	246	99.22
Total	19984	11225	56.17

In order to strengthen recovery culture in the state and to put in focussed attention by all stake holders, all Banks in the state should 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 Demand and Recovery is furnished on Page No. 152.

7.11.3 PROMPT ACTION UNDER SARFAESI ACT BY THE DISTRICT ADMINISTRATION

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

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

As on 31.03.2018, the overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (No.) As on 31.03.2018	Total Cases (Amount) As on 31.03.2018	Cases filed (No.) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 30.06.2018	Pending Cases (Amount) As on 30.06.2018
Comm	513698	3158	4741	67	5712	57	512727	3168
Co-op	16276	94	2944	32	2369	12	16851	114
RRBs	32468	269	1507	24	486	6	33489	287
SFB	0	0	0	0	0	0	0	0
Total	562442	3521	9192	124	8567	75	563067	3569

It is evident from the above table that a good number of certificate cases are pending for disposal. Govt. of Bihar is requested to look into this aspect. Though Certificate Officers are identified in each district of the state, they are burdened with other types of work/cases also. SLBC requests Govt of Bihar to appoint/identify Certificate Officers for exclusive disposal of certificate cases filed by the banks/FIs.

Bank-wise and District-wise no. & amount of certificate cases is furnished on page nos. 153 to 154.

AGENDA - 8

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

8.1 LOANS UNDER MUDRA

The Pradhan Mantri Mudra Yojna was launched on 08th April 2015 with an objective to create an inclusive, sustainable & value based entrepreneurial culture, in collaboration with partner institutions in achieving economic success and financial security. The loans in PMMY are extended under 3 categories: Shishu (uptoRs 50000), Kishore (Rs 50001 to Rs 5 Lakhs) & Tarun(Rs 500001 to 10 Lakhs). The loans are provided for income generating small business activities in manufacturing, processing, and service sector or trading. From April 2016 onwards, activities allied to agriculture (excluding crop loans, land improvement) have also been included in this scheme. Interest rates are to be charged as per the policy decision of bank & there is no need of collateral security under this loan-scheme. Banks are requested to instruct their branches for better implementation of the scheme and advise the progress of the scheme online through SLBC website by 07th of every month, for the preceding month.

(Amt in Crore)

PMMY SANC. DURING FY 2018-19						CUMMULATIVE SANCTION DATA					
SHISHU		KISHORE		TARUN		SHISHU		KISHORE		TARUN	
NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
235027	590	35256	694	8079	618	2794460	8914	480320	9729	51994	4575

The data on Mudra Loan as on 30.06.2018 is placed on page no.155 for information of the house.

8.2 PRADHAN MANTRI JAN-DHAN YOJANA

Under this scheme, basic savings bank account with minimal documents is opened on zero balance & Rupay card is issued. The account carries free of cost accidental death insurance of Rs 1 lac for the account holder, subjected to the terms of usage. Three Social Security Schemes were launched by the Hon'ble Prime Minister on 09.05.2015 as a second phase of PMJDY.

BIHAR	NO. OF PMJDY ACCOUNTS OPENED IN FY 2018-19 As on 30.06.2018 (2)		TOTAL PMJDY ACCOUNTS IN BIHAR (3)		ACTIVE PMJDY ACCOUNTS IN 3 (4)		TOTAL NO. OF OVERDRAFTS SANCTIONED IN FY 2018-19 As on 30.06.2018 (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)
	1910464	1372	34671262	6277	31187974	5984	13149	1	2488229	571

Detailed data on PMJDY is placed on page no.156 for information of the house.

8.3 PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA

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

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

BIHAR	NO. OF PMJJBY ENROLLMENTS IN FY 2018-19 As On 30.06.2018	NO. OF PMJJBY CLAIMS RECD. IN FY 2018-19 As On 30.06.2018	NO. OF PMJJBY CLAIMS SETTLED IN FY 2018-19 As On 30.06.2018	TOTAL (CUM.) NO. OF PMJJBY ENROLLMENTS TILL 30.06.2018	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 30.06.2018	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 30.06.2018
	51596	723	868	1660293	3290	2737

The data is placed on page no. 157 to 159 for information of the house.

8.4 PRADHAN MANTRI SURAKSHA BIMA YOJNA (PMSBY)

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

BIHAR	NO. OF PMSBY ENROLLMENTS IN 2018-19 As On 30.06.2018	TOTAL NO. OF PMSBY CLAIMS RECD As On 2018-19 As On 30.06.2018	TOTAL NO. OF PMSBY CLAIMS SETTLED As On 2018-19 As On 30.06.2018	TOTAL (CUM.) NO. OF PMSBY ENROLLMENTS TILL 30.06.2018	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 30.06.2018	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 30.06.2018
	135745	571	155	5265688	1714	1143

More granular data in this regard is placed on page no. 157 to 159 for information of the house.

8.5 ATAL PENSION YOJNA (APY)

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

BIHAR	NO. OF APY ENROLLMENTS IN FY 2018-19 As On 30.06.2018	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 30.06.2018
	77387	1028987

The data is placed on page no. 157 to 159 for information of the house.

8.6 STAND-UP INDIA PROGRAMME (SUI)

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

BIHAR	Total No. of Branches	Number of branches which have given loan	LOANS GIVEN TO		
			No. of SC	No. of ST	No. of Women
	7089	257	69	27	199

The bank wise data of Stand-up India as on 30.06.2018 is placed on page no.160.

8.7 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
PMEGP	4348	100	5	148	4	2.03

The information regarding loan sanctioned & disbursed by Banks under the above said is provided on page no. 161 of the Agenda Book for information of the House. Data obtained from KVIC site is placed on page no.162. There is a difference in the number of project sanctioned as reported by banks vis-a-vis the report culled from KVIC site. Respective banks are requested to verify the data and confirm the correct position in this regard.

8.8 PRADHAN MANTRI AWAS YOJANA (CREDIT LINKED SUBSIDY SCHEME)

(Amt in Cr)

SCHEME	SANCTIONED		DISBURSED	
	NO	AMT	NO	AMT
PMAY	852	107	797	75

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

The Bank-wise performance during the review period is placed at Page No. 163.

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

SLBS requests Govt. of Bihar to take up the issue of including places beyond municipal area under the scheme. This will broaden the scope and help in availability of the housing for all.

8.10 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.

8.11 EXTENDED GRAM SWARAJABHIYAN (EGSA)

In continuation of "Gram SwarajAbhiyan", started from 14th April on the occasion of AmbedkarJayanti, Govt. of India has extended the scheme in 117 Aspirational Districts identified by the NITI Aayog. This campaign which, undertaken under "SabkaSath, SabkaGaon, SabkaVikas", is to promote social harmony, spread awareness about pro-poor initiatives of the government, reach out to poor households to enroll them as also to obtain their feedback on various welfare programmes. During this abhiyan, saturation of eligible households/ persons is aimed under seven flagship pro-poor programmes namely, Pradhan Mantri Ujjwala Yojana, Saubhagya, Ujala scheme, Pradhan Mantri Jan DhanYojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Mission Indradhanush..The Extended Gram Swaraj Abhiyan is slated to run from 01 June 2018 to 15 August 2018.

The Bank-wise and District-wise performance under the three social security schemes [PMJDY, PMJJBY & PMSBY] of Extended Gram SwarajAbhiyan has been furnished on page no. 164-165 of this agenda book.

AGENDA – 9

ISSUES RELATED TO FLOW OF CREDIT

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

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

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

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

9.3 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE

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

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

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

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

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

AGENDA – 10

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

It has been observed more than frequent that the reports / data is received from many banks & LDMs with inordinate delay, that too after repeated persuasion through mails / personal contacts resulting in undue delay in 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.

It is important here to mention that The Hon'ble Deputy Chief (Finance) Minister, GoB chaired and reviewed the conduct of DLCC/DLRC meetings in five districts namely Arwal, Banka, Sasaram (Rohtas), Katihar, Gopalganj wherein he observed that there was a wide variance between data provided in DLCC meetings and data provided in SLBC agenda book on ACP achievement under some schemes, CD ratio etc. SLBC has requested heads of all banks in the state, vide letter no. SLBC/CM/2018-19228/ dated 31.07.2018 , to ensure that data of their Bank is fed correctly in SLBC site and there is no difference in data fed by them and data submitted by their district coordinators to LDMs to avoid any mismatch of data.

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

AGENDA – 11

MISCELLANEOUS

11.1 INVESTIGATION OF CYBER FRAUD

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

11.2 SECURITY RELATED CONCERNS OF BANKS

The incident of robbery on 28-06-2018 in Raja Bazar Brabch of Vijaya Bank situated at Rajan Path near Gola Road has flagged serious security concerns to all banks.

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.

11.3 ANY OTHER ITEM WITH PERMISSION OF THE CHAIR

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