

MINUTES OF THE 63rd REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE (SLBC), BIHAR FOR THE QTR ENDED DEC' 2017, HELD ON 20th FEB 2018

The 63rd review meeting of the SLBC, Bihar was held on 20th February 2018 at Hotel Chanakya, Patna under the chairmanship of Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister, Govt. of Bihar (GoB). The meeting was also attended by Shri Rana Randhir Singh, Hon'ble Minister for Co-operative, GoB, Sri Shishir Kumar Sinha, Development Commissioner, GoB, Smt. Sujata Chaturvedi, Principal Secretary (Finance), GoB, Shri N P Topno, Regional Director, RBI, Patna, S K Mazumdar, Chief General Manager, NABARD, Patna and other senior officials of the State Government, RBI Patna, NABARD, Banks, Insurance company and other agencies. The list of participants is enclosed as Annexure-I.

Shri Sandeep Tewari, Chief General Manager, SBI & Convenor, SLBC Bihar, welcomed the Hon'ble Deputy Chief Minister and all the participants of the meeting and briefly outlined the achievement of banks operating in the state under the Annual Credit Plan (ACP) till Dec 2017 during the FY 2017-18. He highlighted that during the period under review, against the annual target of Rs. 1.10 lakh crore, banks disbursed Rs. 73215 crore, i.e. 66.56 %. In the agriculture sector, banks disbursed loans of Rs. 30727 crore, which is approx. 62.71 % of the annual target. In Kisan Credit Card (KCC) loans, banks issued and renewed almost 20.20 lakh KCCs.

Chief General Manager (CGM), SBI mentioned that in Prime Minister Mudra Yojna (PMMY) during FY 2017-2018 banks sanctioned Rs.3934 crore against the target of Rs.5836 crore to beneficiaries, but more attention by banks is required to achieve the target.

CGM, SBI highlighted the performance in opening of accounts and extending credit linkage during the F.Y 2017-18 under Self Help Group (SHG). A total of 98810 SHG accounts were opened and credit was extended to the tune of Rs.1440 crore to SHG groups, which is 60% of the target.

CGM, SBI mentioned that although the Credit Deposit (CD) ratio for state was currently at 43.64 %, if we see the data of incremental growth in deposits and loans during the period Dec 2016 to Dec 2017, this CD Ratio came to 58% which is a welcome sign. He asserted that more efforts were required in this area to place the state at par with national average of the CD ratio. He also suggested to State Govt. to invite the companies working in the field of food processing sector/ consumption sector as Bihar has immense potential in these sectors. It would provide an opportunity to increase the investment in state and resulting thereby in an increase in the CD ratio.

CGM, SBI said that the rising Non Performing Assets (NPA) was still a grave concern for the banks. In order to counter this problem, he requested State Govt. to post dedicated Certificate Officers at each office in the state to expedite the disposal of pending certificate cases related to NPA loans. He also requested that in case of loan accounts where banks have initiated action against the defaulter borrower under the SARFAESI Act, speedy action within the timeline as stipulated in the Act, was required. Hence, district administrations may be instructed & sensitized to help the banks promptly in the cases of SARFAESI for quick action.

CGM, SBI said that as per instructions from RBI, villages with population of more than 5000 were to be provided with Banking Outlets (BO) having Core Banking Solution (CBS) facility. Against the target of 602 such Unbanked Rural Centres (URC), Banks have opened only 223 banking outlets in these URCs. He requested all banks to achieve the target without any delay. In conclusion, he expressed his assurance to State Govt. regarding the commitment of banks towards the progress of State.

A. INITIAL PROCEEDINGS

The Action Taken Report (ATR) on the minutes of 62nd SLBC meeting was presented and unanimously accepted. The proceedings of various meetings undertaken after the 62nd SLBC were also discussed in the House. The proceedings of these meetings have also been detailed in the 63rd SLBC Agenda Booklet.

Principal Secretary, Finance also briefed to the House about the proceedings of various meetings taken after 62nd SLBC meeting. On behalf of Chair, PS, Finance requested all the distinguished guests present in the meeting to actively participate in the meeting and to share their views so as to ensure better understanding of the points under discussion by all concerned and emergence of concrete points / possible solutions on agenda items after discussion in the meeting.

B. DLCC/DLRC MEETINGS

It was informed that a meeting of all Lead District Managers (LDM), District Development Managers (DDM) & Senior Deputy Collectors (SDC) Banking was organized on 05.02.2018 on the said agenda as per the advice of Hon'ble Dy. Chief Minister to ensure meaningful and timely conduct of DLCC/DLRC meetings in all the districts and to implement the Lead Bank scheme in the state. House was also informed about the important agenda items of the said meeting viz. all the concerned SDCs Banking to ensure addressing these meetings without fail, DDMs NABARD to attend at least 2 BLBC meetings in the district per year, Regional Heads of the Banks to attend DLCC/DLRC meetings, Public representatives to be invariably invited/called in for DLRC meeting, DLRC meeting to be conducted within 10 days of end of every quarter, discussion on NBFCs/Chit Funds active in the region to be included in DCC/DLRC meeting, to achieve 100 percent ACP by the districts etc. All the agenda items of the said meeting were presented to the House for their information

House was also informed that it was decided in the said meeting on 05.02.2018 to request to develop standardized automated system for smooth data uploading and to ensure synchronized data flow from different banks to SLBC website, so that margin of error through manual data feeding was eliminated. The Chair was informed that the required system needs to be implemented at the apex level of banks and RBI needs to intervene for the same for standardization of data format. Hon'ble Dy. Chief Minister had also advised in the meeting on 05.02.2018 to prepare a small booklet on the entire available Govt. sponsored scheme by all the banks which is made available at the bank branches for ready reference and for awareness on the

detailed guidelines of the schemes among branch Managers & other stake holders of different bank branches.

Hon'ble Dy. Chief Minister advised that the compliance status on the above-mentioned issues be discussed in the next SLBC meeting. The Chair also pointed out that the senior officials of the banks were not regularly attending the DLCC/DLRC meetings in the districts and requested that in the next SLBC meeting the list of officials from the banks who attended various DLCC/DLRC meetings should be presented. He also advised banks to ensure presence of Regional / Zonal heads in these meetings and to ensure that the same bank representative shall attend these meetings for a year for better effectiveness & focused attention. He desired that a status report on the implementation of above mentioned suggestions may be presented in the next SLBC meeting.

Principal Secretary, Finance, GoB drew the attention of House on the delayed data submission and poor flow of data exchange between the banks at block level, which was pointed out by the LDMs during the meeting on 05.02.2018. She advised all the present members to address this issue of timely data submission by all the participating banks in the BLBC/DLCC/DLRC meetings for ensuring the effectiveness of these meetings. Hon'ble Dy. Chief Minister advised that the reporting of data to LDM for BLBC/DLCC/DLRC meetings should be automated at the earliest and manual intervention in collating the data be avoided. Hon'ble Dy. Chief Minister pointed that if the SLBC/DLCC/BLBC meetings were held effectively, lot of issues in the system would automatically be resolved.

RD RBI assured the House that he would escalate this issue of standardized data format and data availability at State/district/block levels to the Central Office of RBI.

MD, Women Development Corporation advised that data on KCC in allied activities and based on gender segregation should also be made available for further improvements.

CGM NABARD advised/requested for further detailing of data in the SLBC Agenda booklet. He cited the example of Agricultural Infrastructure, where the break up only on storage/ godown sector is given and remaining disbursement data details in the sector has not been presented. He emphasized that for effective credit planning it was essential that granular breakdown of data, sector wise, was made available to the stake holders.

Principal Secretary, Finance, GoB raised the issue of timely data submission to the SLBC and requested all the present members to resolve issue of data submission at the earliest. AGM SLBC also explained this point and said that data collection from stake holders was really very cumbersome for SLBC, due to perfunctory approach of some stake holders.

C. OPENING OF BANKING OUTLETS (BO)

The House was informed that 223 BOs have been opened in the allotted 602 URCs in the State till 31.12.2017. It was informed that 11 banks, currently under Prompt Corrective Action (PCA) of RBI had not been allocated any targets under opening of BOs and only 9 banks had opened all the mentioned 223 BOs. Remaining banks have not opened any BO in their allotted URCs. AGM, SLBC requested all such banks to expedite the BOs in the allotted URCs at the earliest.

RD, RBI informed House that they have requested their central office vide letter dated 15.01.18 for extending the deadline of opening the BOs from 31.12.2017 to 31.03.2018 and also to include those banks which have currently been placed under the provisions of PCA, for opening of BOs. The decision on this issue from the Central Office of RBI is awaited.

He also clarified that their central office had confirmed that RRBs can open the BOs.

The House expressed its concern that though banks were opening banking outlets/branches, the State target would be achieved only if BOs/branches are opened in the allotted URCs. Otherwise, the State would be deprived of achieving its target of opening BOs in all the 602 URCs.

Principal Secretary, Finance, GoB recognized the performance of a few banks who have performed significantly in opening BOs in the allotted URCs viz. Allahabad bank, and requested all poor performing banks to immediately take up opening of BOs in allotted URCs by 31.03.2018.

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.

CGM SBI informed the House that SBI ATMs were being shutdown in batches of 5000 for yearly maintenance/upgrade and this would continue till 15.03.2018. He also informed that uptime of ATMs in recent past had taken a hit due to non availability of high denomination notes and recalibration issues for new Rs. 200 denomination notes.

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.

CGM SBI informed the House that in last 6 month, in order to increase the penetration in the area of ATM operations, SBI has opened 5200 micro ATMs which were essentially handheld devices with card swapping facility and are used to disburse cash in remote locations where bank branches are not available, and this would ensure better safety of ATM operations and reduce fraudulent activities in ATM transactions.

Principal Secretary, Finance, GoB raised the issue of numerous complaints received about the CSPs/BC agents during the recent yatra of Hon'ble Chief Minister across the state. She requested all the banks present to ensure better control mechanism in this area. She reiterated that banks were the backbone in implementing the benefits of DBT schemes to beneficiaries and such complaints regarding BC/CSP operations dent the image of BC channel of banking in the State. She also informed the House that parallel investigation was also being carried out by district administrations in different districts where complaints regarding CSP operations / malpractices had

been received. She requested SLBC to include this item the next SLBC meeting with concrete details and specific action points in this regard.

CGM SBI appraised the House that SBI had conducted a thorough investigation into the issue of malpractices/complaints prevailing in the area of CSP operations. During the investigation two important issues have emerged:

i) Delays/operational difficulties in software upgrade during e-KYC implementation, which has now been done away with.

ii) A Few BC Agents / CSPs are involved in malpractice of recovering commission from the customers, which actually is being reimbursed to them by banks. He informed the House that SBI was currently having 8700 CSPs, maximum among all banks and for have better control mechanism, these CSPs had further been classified in 3 groups Satisfactory CSPs, Inactive CSPs and unsatisfactory CSPs based on 28 point checklist / parameter prepared by SBI. Bank is giving focussed attention for improvement in the performance of unsatisfactory CSPs and is also blacklisting BCAs/CSPs wherever warranted. Hon'ble Dy. Chief Minister appreciated the efforts of SBI in the area and advised all banks to adopt the suitable measures to arrest the fraudulent activities, if any prevailing through BC model .

Hon'ble Dy. Chief Minister desired to arrange for a meeting by Finance department, GoB with the help of SLBC and to call all service providers of CSPs i.e. BCs and other stake holders involved in the area of operation of CSPs in the month of April 2018 to have a better understanding of issues involved and to resolve them at the earliest.

D. C D Ratio

The House was informed that CD ratio of the State stood at 41% as on 31.12.2017 and at 42.56% including the Rural Infrastructure Development Fund (RIDF). The House expressed its concern as CD ratio of the State stood much below the national average. The chair was informed that a few banks in the State have CD ratio even below 25 percent which is alarming. The chair wished such banks to immediately address this issue through focused attention and to ensure that CD ratio was improved to at least above 25% in current year itself.

Hon'ble Dy. Chief Minister pointed out that four districts namely Bhojpur, Siwan, Saran & Gopalganj had comparative lower CD ratio and requested SLBC to present a brief report in the next SLBC meeting on the reasons on why the CD ratio in these districts was lower than the other districts.

RD RBI briefed the House that in addition to CD ratio, there is need to study average credit outstanding per capita in the districts to have better analysis and understanding on performance of banks in respective district.

E. ACP ACHIEVEMENT

The House was informed that commercial banks, RRBs and Co-operative banks have achieved 65%, 68% and 70% respectively of ACP target for FY 2017-18 as on 31.12.2017. AGM,SLBC assured the Chair that all the banks in the State would continue their efforts of achieving 100% of ACP target for the year 2017-18 and would try to even surpass the allotted targets. He briefed the House that only 5 major banks namely SBI, PNB, UBGB, CBI & MBGB had contributed around 54% in ACP achievement and requested the remaining 31 banks to step up their efforts in direction of ACP achievement for holistic improvement.

Hon'ble Dy. Chief Minister pointed out that 5 districts in the state namely Banka, Madhepura, Sheohar, Madhubani & Supaul, were lacking in ACP achievement and requested the House to ponder on the reasons of lower ACP achievement in these districts. He informed the House that all the districts of the state needed to perform in ACP achievement so that the target is achieved at the earliest. Representatives of lead banks in these districts assured the House that they had stepped up their efforts in the districts for improvement in credit disbursement which would result in improvement of ACP achievement in near future. Hon'ble Dy. Chief Minister advised that further drill down of ACP target and achievement data up to branch level should be monitored by banks for wholesome and holistic approach. He advised all banks that for improving ACP achievement of the State, effective monitoring of ACP achievement of bank branches in the districts were required at granular level through leveraging technological advances like video conferencing etc. He expressed his

concern that ACP achievement of the State dived downward to 88% in FY 2016-17 in comparison to 95.50% in FY 2015-16 and after continuously increasing for 3 years from FY 2013-14 onwards. He requested all banks to ensure that achievement of ACP was at least above 95% in the state in the current FY.

The House was informed that some banks in the State have ACP achievement below 50% .It was requested that such banks improve their performance and step up their efforts in this direction so that ACP target of the State was achieved in the current FY. AGM SLBC informed the House that road map for achieving the ACP target in 4th quarter is available in the SLBC Agenda booklet.

The House expressed his concern that performance of banks in sanctioning of new KCCs is not satisfactory and only 13% of target had been achieved in sanctioning of KCCs as on 31.12.2017. It was felt that practice of generating and sourcing of KCC loan applications by the Line departments of State Govt. agencies should be restored as it was being done earlier. It would go a long way in improving the performance of banks in the area of new KCC sanctions.

It was found that earlier practice of regular meetings between bank officials and block level administrative officers for KCC application generation had been stopped for the last 1.5-2 years. The state Govt. should intervene in the matter for revival of earlier practice of conducting regular meetings between bank officials and block level administrative officers. It was brought to the notice of House by General Manager, SBI, Shri V S Negi, that farmers in the state needed to be counseled through Kisan Sabhas as many of them were apprehensive in availing KCC loan of Rs. 1 lakh or more as this requires creation of mortgage charge over land and were deliberately availed KCC loans only up to limit below Rs. 1 lakh. It is estimated that with introduction of KCC facility in allied activities by Govt./RBI, the figures in KCC sanctions and disbursement would improve in near future.

F. DAIRY AND FISHERIES

AGM SLBC presented the performance of banks in dairy & fisheries and some below-par performances were noted. He expressed hope that with introduction of KCC facility in both these sectors, the performance would improve in near future.

Secretary, Animal Husbandry & Fisheries, GoB informed that a SLBC sub committee meeting for comprehensive discussion and review of performance of banks up to the level of branches in both the sectors is planned under chairmanship of the APC, GoB on 27.02.2018. AGM, SLBC may include the decisions of this meeting in the next meeting agenda.

G. SHGs & JLGs

CEO Jeevika, Shri Balamurugan appraised the House that up to 31st Dec' 2017 1,19,497 SHGs had been credit linked and assured that the target of credit linkage of 2,00,000 groups for the current financial year would be achieved before 31.03.2018. He informed that till date, the credit linkage amount of Rs 2000 crore had been achieved and by end of this FY credit linkage amount of Rs. 2500 crore would be achieved. He requested all the banks to provide help in the documentation process. He informed the House that till date 7,75,000 SHGs had been formed by Jeevika and by Dec' 2018 this number would reach 10,00,000. He assured that, in next 3 years, Jeevika would bring 50,00,000 families under the Antyodya Yojana. He once again 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. In this connection, 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 in the State. CEO JEEVIKA emphasized the importance of Community Based Recovery Mechanism (CBRM) and informed that 200 Bank Mitras had been placed in different branches by Jeevika as on date. He informed the House that many banks in the state had formalized the CBRM through office orders and

requested other banks to take steps in this direction to boost recovery in delinquent accounts.

CEO Jeevika reiterated that for opening SHG savings account, KYC of only 3 members i.e. office bearers should suffice. He also requested all the banks present for implementation of mandated KYC instruction by RBI while opening of SHG savings bank accounts.

Regional director, RBI clarified that KYC verification of all the members of SHG need not be done while opening the savings bank account of the SHG and KYC verification of all the office bearers would suffice. As regards KYC verification at the time of credit linking of SHGs, he clarified that since KYC would have already been verified while opening the savings bank account and the account continues to be in operation and was to be used for credit linkage, no separate KYC verification of the members or office bearers was necessary for credit linkage.

Principal Secretary, Urban Development, appraised the House about the Self employment training programmes for the individuals and groups in urban areas. He informed the House that though self employment training programmes at urban areas were now being undertaken actively by RSETIs after MoU with RSETIs for Urban areas, all the banks in state needed to proactively participate in self employment programmes for individuals & groups in urban areas for further improvement in this area. He informed the House that Allahabad Bank had been made nodal bank for online subsidy reimbursement for the purpose and a portal has already been developed by Allahabad Bank in this connection.

Hon'ble Dy. Chief Minister thanked all the banks for their efforts in SHG account opening and their credit linkage in the state resulting in continuous improvement in this area. He expressed hope that banks would continue to proactively help SHGs in account opening, credit linkage and other related areas of operation in future as well.

H. Pradhan Mantri Fasal Bima Yojna (PMFBY)

Representative of Agriculture Insurance Company (AIC) informed the House that 22 bank branches in the state have not uploaded farmers' details for Kharif 2018 on the portal after premium payment despite continuous reminders. In absence of farmer details, crop insurance cannot be made available to these farmers.

I. Pradhan Mantri Employment Generation Scheme (PMEGP)

Director, Department of Industries, GoB informed the House that banks have sanctioned 2020 applications out of 18000 applications, which is about 28% of the target. He informed that banks' performance was being reviewed on monthly basis through SLBC sub committee meeting. The chair expressed his concern that despite monthly review, the performance of banks is not satisfactory.

The Representative of Bihar Chamber of Commerce raised the issue of coins transactions in the bank branches. He requested the Chair to arrange for ensuring implementation of notifications issued by RBI in this regard uniformly across all bank branches in the State.

The Representative of Bihar Industries Association raised the issue of inconsistency of data available in regard to Micro, Small & Medium Enterprises (MSME) sector, poor implementation of Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) scheme for the loan amount above 1 crore (after Gol increased the guarantee coverage under the scheme from existing max loan limit of Rs. 1crore to Rs. 2.0 crore) and non-availability of funding for Start ups in the state by bank branches in the state.

The Chair directed the banks that all the eligible loans should be covered under the CGTMSE scheme and the awareness about the scheme needs to be increased among branch managers for increased credit off take. With regard to start up funding, he suggested that banks may designate any bank branch in the state as nodal branch for providing the credit facilities to Startups in the state to provide adequate and timely credit facility to Startups / new ventures.

J. COIN TRANSACTION AT BANK BRANCHES

Hon'ble Dy. Chief Minister expressed his concern on the difficulties faced by common people in depositing coins at different bank branches across entire State. In this connection, he also referred to the recent coverage on the issue in media.

RD, RBI clarified that Gol as well as Reserve Bank of India was promoting the usage of coins in the country. He informed the House that RO, RBI is continuously receiving coins indent through their central office. He also informed that as the life span of coins is much higher than the paper notes, RBI is promoting the usage of coins as policy matter. He informed the Chair that Central Office of RBI as well as RO, Patna had issued circulars/instructions to banks from time to time to accept coins for deposit. He also clarified to the House that the limit of 1000 under the Coinage Act was only for commercial transactions and clarification in this regard had been issued by Regional Office, Patna. He also appraised the Chair that incognito inspection of various bank branches were also being carried out by RBI, Patna and action would be taken against all erring banks.

Hon'ble Dy. Chief Minister expressed his dissatisfaction that despite having circulars & instructions, acceptance of coins by bank branches was not being implemented down the line across bank branches in effective manner. He advised banks to implement and arrange some fixed timing for coins transactions across bank branches as suggested by General Manager, SBI, Shri V S Negi.

Hon'ble Dy. Chief Minister also suggested that every bank to designate one dedicated counter in a specific branch in each district in the state for the purpose of resolving the operational issues faced by bank braches in accepting coins for depositing in the accounts. Hon'ble Dy. Chief Minister requested RBI to arrange for a meeting of all concerned stake holders in this regard for immediate resolution of the issue at the earliest.

K. EDUCATION LOAN & PRADHAN MANTRI AWAS YOJNA (PMAY)

Principal Secretary, Finance, GoB raised the issue that a large number of transfer of subsidies' amount of social welfare schemes in the state failed due to closure of bank accounts. She apprised the House that as per the data belonging to social security cell of Madhubani district, over 1000 accounts of beneficiaries have been closed in the district alone resulting in failed transfer of fund under DBT.

She expressed her concern that if bank accounts were being closed, this would create a major hurdle in implementation of DBT under Government schemes in the State. Principal Secretary, Education also seconded the concern that credit in students' accounts was a failure in many cases as these accounts are dormant due to non-transaction in the past one year or due to freeze on account operation due to KYC non implementation. He also apprised the House in many cases the RTGS transaction is delayed by a month or even more at branch level, defeating the purpose of DBT scheme. He informed the House that at many places students were facing problems in opening of accounts in bulk due to shortage of staff at bank branches. He requested all the banks to address these issues at the earliest so that timely transfer of subsidies is ensured under DBT schemes.

RD, RBI clarified to the House that as per RBI instructions, a bank account now becomes inoperative/dormant only after there are no customer induced debit transactions in the account for a period of 2 years. So, no account after for a period of 1 year should turn inoperative/ dormant. He also informed that accounts for students were to be opened under specific product codes so that minimum balance requirement was not applicable to these accounts.

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.

Principal Secretary, Education expressed concern on the huge gap in sanctioned and disbursed loans in the Student Credit Card Scheme, as only 8000 loans had been disbursed against sanction of 15000 applications. He also informed the banks that application under the scheme was to be processed within 15 days. However, more than 1000 applications were pending with banks for a period of more than 15 days which is a matter of grave concern.

Hon'ble Dy. Chief Minister expressed concern that despite the guarantee provided by the State Government under Student credit card scheme, performance of banks under Education loan disbursement was not satisfactory and he urged all the banks to give focused attention to sanction and disbursement of education loans in the state to achieve allocated targets.

Principal Secretary, Urban Development, expressed satisfaction that there has been a substantial improvement in the sanction of credit linked subsidy scheme (CLSS) loans under Pradhan Mantri Awas Yojana (PMAY) by the banks in comparison to previous quarter. However, there was a huge scope for the banks to perform better under the Scheme. He requested SLBC that it would be more effective if targets are allocated for the banks under the scheme from next financial year. He informed that Patna Metropolitan area has been notified for the CLSS and other 7 areas would be shortly notified. This will provide huge opportunity for the banks.

AGM 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. This would enable banks to streamline the sanction of housing loan applications in rural areas in the state.

L. Pradhan Mantri Jan Dhan Yojna (PMJDY), Pradhan Mantri Jevan Jyoti Bima Yojna (PMJJBY), Pradhan Mantri Suraksha Bima Yojna (PMSBY)

The performance of banks under the PMJDY scheme was reviewed. It was decided that all banks that claims received under PMJJBY & PMSBY in the state should be settled by the banks within the stipulated time frame. It was decided that an analysis of data on time taken for settlement of claims under the PMJJBY & PMSBY should be undertaken by SLBC so that average time taken for settlement of claims is made available to concerned stake holders for bringing further efficiency in the settlement process.

M. TIMELY SUBMISSION OF AUTHENTIC DATA BY BANKS TO SLBC

All banks / concerned departments were requested to ensure timely submission of data to SLBC so that meaningful analysis could be made by SLBC before presenting the same.

Principal Secretary, Finance, GoB raised the issue that public complaints received by Government are forwarded to banks/SLBC for resolution, but the redressal mechanism / final disposal in every case is not made available by the banks. She requested all banks to implement mechanism to provide the feedback to Government regarding the redressal / disposal for each complaint case.

N. OTHER ISSUES

Principal Secretary, Finance, GoB requested banks to give special attention to the 6 Left Wing Extremist (LWE) Districts identified by the central government viz Aurangabad, Banka, Gaya, Jamui, Muzaffarpur & Nawadah with focus on infrastructure, credit availability, Livelihood development etc, so that the core issue is addressed speedily.

Principal Secretary, Finance, GoB informed that under PM's New 15 point programme for welfare of minority community 7 districts of Bihar have been selected. Banks in these districts have to ensure that 15% of the Priority Sector Lending is provided to the Minority Communities. However except for Kishanganj District; it has not been achieved at Purnea, Araria, Katihar, Darbhanga, Sitamarhi & West

Champan. Banks were advised to focus on this segment. She advised that from the next DLCC/ DLRC this point be made one of regular item of their agenda and be monitored actively.

Principal Secretary, Rural Development, GoB raised the issue of construction of RSETI building. GoB has allotted land but building construction in 11 districts has not been completed, the details of which have been placed on Page 35 of Agenda Booklet. He requested the concerned banks to prioritize the construction of the RSETI building in the district. He also informed that in Lakhisarai & Patna district, land allocation would be completed soon so that construction work may also be started.

Principal Secretary, Finance, GoB discussed the plans of the department to collect master data on pensioners for which co-operation is expected from the banks.

RD, RBI in his address requested all banks in the state to work in right direction for improving the CD ratio and ACP achievement of the State. He also suggested that QoQ data analysis should also be included in SLBC meeting for meaningful review.

CGM NABARD reiterated the need for more detailed granular data on sector wise disbursement for effective credit planning. He stated that for achieving the ACP target as of now, special emphasis on Agriculture sector was needed by all banks as the achievement in Agriculture sector was merely 66% as on 31.12.2017. Special focus is needed in the area of Agriculture infrastructure financing. He suggested that if some mechanism for accessing land records was made available to branch managers, it would go long way in implementation of various agriculture loan schemes across bank branches.

Shri Rana Randhir Singh, Hon'ble Minister, Cooperative Department, GoB advised that regular dialogue between various stake holders would automatically pave the path of success of Banks in the state. He also said that there was a need to associate the banks with the farmers /villagers in the state for better delivery of all agenda.

Shri Sushil Modi, Hon'ble Dy. Chief Minister summed up all the points emerged during the session and extended his thanks to the banks for their contribution in the development of state.

The next date of SLBC meeting has been fixed for 18.05.2018.

The meeting was concluded with vote of thanks.

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ACTION POINTS

63rd SLBC MEETING HELD ON 20th February, 2018

1. SUBMISSION OF DATA TO SLBC:

Submission of quality, correct & timely data to SLBC must be ensured by the entire member SLBC 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.

(Action: All Banks)

2. DLCC/DLRC MEETING

All the Action Points emerged during the meeting of LDMs/DDMs/SDCs/LDOs under the chairmanship of Dy. CM, Bihar held on 05.01.2018, duly circulated by RBI, to be strictly complied with.

(Action: By all the Banks / LDMs/DDMs/SDCs/LDOs)

3. OPENING OF BANKING OUTLETS AND COMPLAINTS AGAINST BC /CSP CHANNEL OF BANKS:

i). Banks to ensure opening of BOs in their allotted URCs by 31.03.2018.

(Action: All concerned banks)

ii). A meeting to be convened by Finance department , GoB in consultation with SLBC in April 2018 to assess the functioning of BC Model and also to measure the gravity of issue raised along with prospects for its resolution. All the stake holders (BC/a few CSP/Banks) to be called to participate in the meeting.

(Action: GoB & SLBC)

iii).A district wise list be compiled with details of non banking companies functioning in the state for further action.

(Action: RBI/SLBC/LDMs)

4. **ACP ACHIEVEMENT:**

Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2017--18. Banks to do its branch wise analysis of ACP achievement in those districts where ACP achievement is below state level achievement.

(**Action:** SLBC & controller as well as LDM & DDM of lead banks of these districts)

5. **KISAN CREDIT CARD:**

a. Rregular meetings between bank officials and block level administrative officers for KCC application generation/ sourcing to be done.

(**Action:** Agriculture Production Commissioner, Govt. of Bihar/ NABARD/All Banks)

6. **ALLIED AGL LOAN (DAIRY/FISHERY/POULTRY):**

Banks to improve its performance under these activities in order to achieve the target.

(**Action:** All Banks and NABARD)

7. **CONSTRUCTION OF RSETI BUILDING:**

Banks should complete its RSETI building by March2018 in those districts where GoB has already allotted land.

(**Action:** All concerned Banks/ SDR, GoB)

8. **PRADHAN MANTRI AWAAS YOJNA (PMAY):**

a). Banks to tap the potential of housing loan under the scheme and SLBC to allot target under PMAY to various banks from next fiscal.

(**Action:** All Banks & SLBC)

b). Department of Urban development, GoB to issue a clear instructions regarding map approval in rural areas and be made available to all banks.

(**Action:** Urban Dev. Department, GoB)

9. PM'S SOCIAL SECURITY SCHEME (PMJJBY/PMSBY/APY)

Insurance claims to eligible beneficiaries under PMSBY & PMJJBY scheme should be settled within the laid down time frame.

(Action: All Banks)

SLBC to analyse the average time taken in settlement of claims with the help of banks and Insurance companies.

(Action: All Banks and SLBC, Bihar)

10. PRADHAN MANTRI MUDRA YOJNA :

Banks to increase share of KISHORE LOAN under PMMY out of its three variants.

(Action: All Banks)

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GLOSSARY

ACP	Annual Credit Plan
AIC	Agriculture Insurance Company
ATR	Action Taken Report
BC	Banking Correspondent
BLBC	Block Level Banker Committee
BO	Banking Outlet
CBS	Core Banking Solution
CBRM	Community Based Recovery Mechanism
CD Ratio	Credit Deposit Ratio
CGM	Chief General Manager
CGTMSE	Credit Guarantee Fund Trust for Micro & Small Enterprises
CLSS	Credit Linked Subsidy Scheme
CSP	Customer Service Point
DDM	District Development Manager
DLCC	District Level Consultative Committee
DLRC	District Level Review Committee
GoB	Government of Bihar
JLG	Joint Liability Group
KCC	Kisan Credit Card
LDM	Lead District Manager
LWE	Left Wing Extremist
MSME	Micro, Small & Medium Enterprises
NPA	Non Performing Assets
PCA	Prompt Corrective Action
PMAY	Pradhan Mantri Awas Yojna
PMEGP	Pradhan Mantri Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojna
PMJDY	Pradhan Mantri Jan Dhan Yojna
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojna
PMMY	Pradhan Mantri Mudra Yojna
PMSBY	Pradhan Mantri Suraksha Bima Yojna
RSETI	Rural Self Employment Training Institute
RIDF	Rural Infrastructure Development Fund
RO	Regional Office
SDC	Senior Deputy Collector
SHG	Self Help Group
SLBC	State Level Banker Committee
URC	Unbanked Rural Centres

63rd SLBC REVIEW MEETING HELD ON 20.02.2018 AT HOTEL CHANAKYA, PATNA

LIST OF PARTICIPANTS

ANNEXURE-I

Sl. No.	Name of the Participant	Designation/Office
Ministers		
1	Shri Sushil Kumar Modi	DY. CM & Finance Minister, Govt. of Bihar
2	Shri Rana Randhir Singh	Co-operative Minister, Govt. of Bihar
State Govt.		
1	Shri Shishir Kr. Sinha	Development Commissioner, GOB
2	Smt.Sujata Chaturvedi	Principal Secretary, Finance, GOB
3	Shri R K Mahajan	Principal Secretary, Education, GOB
4	Shri Chaitanya Prasad	Principal Secretary, Urban Dev.& Housing Dept, GoB
5	Smt. N Vijaya Laxmi	Women Development Commissioner
6	Shri Udayan Mishra	JT. Secy. Finance, Dept. Of Finance
7	Shri Chandra Prakash	Dy. Secy. Finance, Deptt. Of Finance
8	Shri O P Srivastav	Asstt. Director, Agri. Deptt.
9	Shri Rabindra Nath Roy	Spl. Secy., Agriculture, Agri. Deptt.
10	Shri Avishek Chanda	Asst. Director, MSME – DI/Muzaffarpur
11	Shri Naveen Kumar	Asst. Director, MSME – DI/Patna
12	Shri Shubhedu Dutta	Administrative Officer, AIC ,PATNA
13	Shri Thomas Antony T	Regional Chief, HUDCO
14	Shri Kr. Arvind Sinha	S.O Education Deptt.
15	Shri Vivekanand Jha	CGM, Bihar State Food Corporation
16	Shri Anil Kumar	DGM, Bihar State Food Corporation
17	Shri P K Agrawal	President, Bihar Chamber of Commerce
18	Shri Bipin Kumar Verma	CP, Bihar Chamber of Commerce
19	Shri Sanjay Ganka	Vice President, BIA
20	Shri Shashank Shekhar	Priority Sector, Agri Deptt.
21	Shri Rajeev Ranjan	Deptt. Of Finance
22	Shri Awdhesh Ram	Director ,DRDA
RBI & NABARD		
1	Shri N K Topno	Regional Director, Reserve Bank of India
2	Shri S K Majoomdar	Chief General Manager, NABARD
3	Shri Manoj Ranjan	GM, Reserve Bank of India
4	Shri D K Routray	General Manager, NABARD
5	Shri Sharik Hoda	AGM, Reserve Bank of India
6	Shri B k Mishra	Manager, NABARD
Banks:-		
1	Shri Sandeep Tewari	Chief General Manager, State Bank Of India
2	Shri Pradeep Kumar Ghose	General Manager NW-I, State Bank of India
3	Shri V.S. Negi	General Manager NW-III, State Bank of India
4	Shri Dinesh Kumar Paliwal	General Manager, Punjab National Bank
5	Smt. Kalpana	General Manager, UCO Bank, Lucknow
6	Shri Anil Kumar Singh	Zonal Manager, Bank of India
7	Shri M K Bajaj	Zonal Manager, Central Bank Of India

8	Shri Ch. S. Sastry	Zonal Manager, Andhra Bank
9	Shri Manoj Kumar	Dy. General Manager(ABU), State Bank of India, LHO
10	Shri Sushil Kumar Jain	Dy. General Manager (SME), State Bank of India
11	Shri Parijat Saurabh	Dy. General Manager(FI&MF), State Bank of India
12	Shri Prashant Kr. Sinha	Dy. General Manager, Allahabad Bank
13	Shri Sandeep Kumar Gupta	Dy. General Manager, Indian Bank
14	Shri R K Rastogi	Dy. General Manager, OBC
15	Shri Jay Mohan Singh	Dy. General Manager, Union Bank
16	Shri A K Mishra	Dy. General Manager, Punjab National Bank
17	Shri A D Patil	Dy. General Manager, Dena Bank
18	Shri Debananda Sahay	Dy. General Manager, Canara Bank
19	Shri R K Goyal	Dy. General Manager, Bank of Baroda
20	Shri A K Jha	Dy. General Manager/CRM ,United Bank
21	Shri Shivesh Kumar Jha	Dy. General Manager & RH ,IDBI Bank
22	Shri Nasim Ahmad	Chairman, MBGB
23	Shri I M Utreja	Chairman, UBGB
24	Shri T B Negi	Chairman, BGB
25	Shri Sajid Ahmad	Dy. Zonal Manager, Corporation Bank
26	Shri N N U S Mohan	DRM, Syndicate Bank
27	Shri Rajiv Kumar Das	Asstt. General Manager, SLBC deptt , State Bank of India
28	Shri Madan Mohan Bariyar	Asstt. General Manager(FI&MF), State Bank of India
29	Shri Vijay Kr. Dutta	Asstt. General Manager, Allahabad Bank
30	Shri A K Jha	Asstt. General Manager, Allahabad Bank, Bhagalpur
31	Shri D S Rathore	Asstt. General Manager, UCO Bank
32	Shri Madhushudan Behara	Asstt. General Manager, Indian Overseas Bank
33	Shri Sudhir Srivastava	Chief Manager, ICICI Bank
34	Shri R S Sharma	Chief Manager, Central Bank Of India
35	Shri D Chakrabarty	Chief Manager, Canara Bank
36	Shri G. Pradhan	Chief Manager, Punjab National Bank
37	Shri Ratul Mukhopadhyay	Circle Head, Axis Bank
38	Shri Maneesh Sinha	Vice President, HDFC Bank
39	Shri Nitin Ranjan	Asst. Vice President, Yes Bank
40	Mrs. Pratyaksha Naithavi	State Head, Indusind Bank
41	Shri Rashid Iqbal	AVP & Nodal Mgr. Axis Bank
42	Shri Neeraj Kumar	AVP, Bandhan Bank
43	Shri Priyaranjan Jha	Nodal Officer, IOB
44	Shri Rohanesh Narain	Regional Head, Indusind Bank
45	Shri Subhajit Mittra	Regional Head, Bandhan Bank
46	Shri Abhinav Choubey	Branch Manager, Bank of Maharashtra
47	Shri Deo Bhushan	Sr. Manager, Bank of Baroda
48	Shri Navin Kumar Singh	Sr. Manager ,United Bank of India
49	Shri Arif Hussain	Sr. Manager ,South Indian Bank
50	Shri Vidya Bhushan Shah	Sr. Manager, Indian Bank
51	Shri Gulam Haider	Sr. Manager, Kotak Mahindra Bank
52	Shri A K Pandey	Manager, Bank of Baroda
53	Mrs. Abha Kirti	Manager, Corporation Bank
54	Shri Abhishek Dubey	Manager, Karnataka Bank
55	Ms. Rima Kumari	Manager ,Punjab & Sind

56	Shri Ashok Kumar Khajoria	Manager, J&K Bank
57	Shri Sunny G Abraham	Area Manager, Federal Bank
58	Shri Suresh Das	MD, State co-operative Bank
59	Shri Rajesh Kumar Sharma	RM, Vijaya Bank
60	Shri Vibhas Chandra	RBH, Ujjivan SFB
61	Shri Swapnil Sumit	Area Mgr. Ujjivan SFB
62	Shri Vikash Kumar	Zonal Head, Utkarsh SFB
63	Shri Palash Ghoshal	Zonal Head, Utkarsh SFB
64	Shri Shailendra Kumar	Liaison Officer, State Bank of India
65	Shri Shambhu Nath Jha	SDC Banking
Others:-		
1	Shri S K Gupta	State Director, KVIC
2	Shri Manoj Kumar	State Director, RSETI, NACER
3	Shri Mukesh Chandra Sharan	PC-FI, Jeevika
4	Shri Shubhendu Dutte	Admin Officer, AIC, Patna
5	Shri Sanjeev Pandey	Team Leader, P.M.C, NULM
6	Shri Rajesh Kr. Singh	ADG, UIDAI
7	Shri R K Shrivastav	ADG, UIDAI
8	Shri P K Sinha	Manager, SIDBI
9	Shri Manish Kumar	SDI, Deptt. of Post
10	Shri Hmad Zafar	SSPO, Deptt. of Post
11	Shri Nand Lal Pandit	Sr. Postmaster, bankipur