

STATE LEVEL BANKERS' COMMITTEE, BIHAR

53RD REVIEW MEETING
FOR THE QUARTER ENDED 30TH JUNE, 2015

VENUE: HOTEL CHANAKYA, PATNA

DATE: 21.08.2015 TIME: 11.00 AM



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**STATE LEVEL BANKERS' COMMITTEE
53RD REVIEW MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
52ND STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 20.05.2015**

The House may please confirm the Minutes of the 52nd State Level Bankers' Committee meeting held on the 20th May, 2015.

ACTION TAKEN REPORT ON THE ACTION POINTS OF 52ND SLBC MEETING HELD ON 20.05.2015 AT PATNA

[1] ACTION POINT- Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2015-16.

(Action: All Banks)

ACTION TAKEN: - Due to sincere efforts made by Banks in the State, ACP achievement till June'15 has been to the tune of 24.61% of the annual targets as compared to achievement of 20.62% target during June'2014 quarter. In absolute terms 35% increase in disbursement is observed during June'2015 quarter over the achievement during June'2014 quarter.

[2] ACTION POINT – The Banks should give focus on financing Dairy, Fishery and Poultry schemes in order to achieve the ACP target under Allied activities.

(Action: All Banks)

ACTION TAKEN: - Up to June'2015, the Banks in the State have extended credit to the tune of Rs.78.97 Cr, Rs.4.71 Cr and Rs.27.08 Cr under Dairy, Fishery and Poultry schemes respectively. The Banks are requested to speed up the sanction of proposal to achieve the annual target.

[3] ACTION POINT – Banks to ensure achievement of target under Education loan and Housing loan under FY 2015-16.

(Action: All Banks)

ACTION TAKEN: - Up to June'2015, the Banks in the State have provided the loan to 5628(11.26%) students and 4759(19.83%) beneficiaries under Education and Housing loan schemes respectively which is below the expected level. The Banks are requested to speed up the sanction of proposal to achieve the annual target.

[4] ACTION POINT – All 294 unbanked villages having population above 10000 along with backlog of last financial year branch opening to be fresh target for branch opening. Banks to report target for Branch opening for FY 2015-16 to SLBC by 30.06.2015.

(Action: All Banks)

ACTION TAKEN: -Banks reported a total target of 527 branches to be opened in 2015-16. List of 294 unbanked villages having population above 10000 have been provided to all banks. Banks are requested to give top priority to these villages while opening of new branches during FY 2015-16.

[5] ACTION POINT – Banks to ensure coverage of all unbanked villages having population below 2000 within the stipulated timeline i.e Aug 2015 through BCs, USBs or Brick & Mortar Branches.

(Action: All Banks)

ACTION TAKEN: - Till June 2015, out of the total no of 27343 identified villages having population below 2000, 27150 villages have been covered by the banks. All the banks except CBI(5),BOI(17), All(14),Andhra(8), Corporation(1), IOB(1), Syndicate(24), United(121) and ICICI(2) have completed their target. Those banks who have not achieved to complete it before due date i.e.14th August, 2015.

[6] ACTION POINT – Banks to give more focus on advances under DRI schemes to achieve the benchmark of 1% of total aggregate advances during previous year.

(Action: All Banks)

ACTION TAKEN: - During 2015-16 Rs. 53.51 Cr was disbursed by banks under DRI scheme which is 0.07 % of the total advances of Rs.79640.10 Crore as on 31.03.2015. All banks are requested to give adequate attention on this area and achieve the benchmark of 1% of total advances under DRI scheme.

[7] ACTION POINT Banks to ensure organising weekly Camp by all agri lending branches on each Wednesday for Agri business loans. Field functionaries of the State Govt to participate in the camp for generating loan applications from the service area of the Branch.

(Action: All Banks & State Govt.)

ACTION TAKEN: - All banks are requested to ensure organising weekly Camp by all agri lending branches on each Wednesday for Agri business loans to enhance financing under Agri loans.

[8] ACTION POINT – Rupay cards to be issued to all eligible farmers, while issuing and renewal of KCC.

(Action: All Banks)

ACTION TAKEN:- The Banks have issued 857591 ATM cards to farmers up to June 2015. All Banks are requested to issue Rupay Cards to all the eligible KCC borrowers.

[9] ACTION POINT - Banks to ensure use of common format for account opening & 1st dose credit linkage of SHGs.

(Action: All Banks)

ACTION TAKEN:- Most banks have started using the common format but confirmation from all the banks is still awaited. All banks to confirm the use of common format for the purpose.

[10] ACTION POINT – Notification to be issued by the State Govt. with regard to implementation of Interest Subvention scheme in the accounts of Self Help Groups, in the 27 non-IAP districts, on the same line as in the 11 IAP districts.

(Action: State Government)

ACTION TAKEN:- Notification on the matter is still awaited from State Govt.

[11] ACTION POINT – Banks to ensure training to potential PMEGP borrowers in RSETIs. DIC and Bank official to visit RSETI for selection of eligible persons and generating their applications for financing under PMEGP and other relevant schemes.

(Action: State Govt. & Banks)

ACTION TAKEN:- All concerned viz. Bank branches, RSETIs, KVIC, DIC and KVIB need to play a coordinating role so that the PMEGP beneficiaries get training at the RSETIs and generation of application is also done from the RSETI trainers.

[12] ACTION POINT – Necessary instruction to be issued to the district authorities for disposal of pending certificate cases already provided to SDC-Banking of each district.

(Action: State Government)

ACTION TAKEN:- The State Govt. is requested to advise the District Authorities for disposal of Certificate Cases, execution of Possession Notices under SARFAESI Act and action against the big defaulters of the district so that Banks may recover their dues from the defaulters.

STATE LEVEL BANKERS' COMMITTEE, BIHAR
KEY INDICATORS
(ALL BANKS)

(Rs. in Crore)

Sl. No.	ITEMS	JUNE'14	JUNE'15	Bench-mark
1	DEPOSITS	180824.27	210190.02	
2	ADVANCES	66568.11	81494.91	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	73185.25	89055.91	
4	ADVANCES INCLUDING RIDF	77145.25	93716.91	
5	CD RATIO	42.66%	44.59%	
6	PRIORITY SECTOR ADVANCES	46468.57	55520.78	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	69.81%	68.13%	40%
8	AGRICULTURAL ADV.	26477.92	30890.79	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	39.78%	37.91%	18%
10	MSE ADV.	11837.22	15024.37	
11	SHARE OF MSE ADV. IN PSA (%)	25.51%	27.06%	
12	ADV. TO WEAKER SEC.	18196.89	21334.31	
13	SHARE OF WEAKER SEC. IN PSA (%)	39.22	38.43%	25%
14	DRI ADV.	72.86	53.51	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) of March (%)	0.11%	0.07%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	1007.31	1187.94	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	6.60%	5.75%	5%
18	TOTAL NUMBER OF BRANCHES	5943	6403	
A	RURAL	3487	3600	
B	SEMI-URBAN	1369	1587	
C	URBAN	1087	1216	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2015-16 UP TO JUNE'2015

The performance of Banks under the Annual Credit Plan 2015-16 up to June'2015, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	65032	15867	24.40
Co-op. Banks	1000	32	3.21
RRBs	17968	4770	26.55
Total	84000	20669	24.61

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	42500	9885	23.26
SME	12000	3412	28.43
OPS	7500	1509	20.12
TPS	62000	14806	23.88
NPS	22000	5863	26.65
Total	84000	20669	24.61

Bank-wise and district-wise position is furnished on **Page- 7A to 7D.**

COMPARATIVE PERFORMANCE UNDER ACP **As on June' 2015 vis-a-vis June' 2014**

(Rs. in Crore)

Banks	2015-16			2014-15			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	65032	15867	24.40	57166	12186	21.32	30%
Co-op	1000	32	3.21	1003	77	7.69	-58%
RRBs	17968	4770	26.55	15831	2993	18.91	59%
Total	84000	20669	24.61	74000	15256	20.62	35%

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2015-16			2014-15			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Agl.	42500	9885	23.26	36000	6938	19.27	42%
MSE	12000	3412	28.43	8500	2265	26.65	51%
OPS	7500	1509	20.12	7500	1468	19.58	03%
TPS	62000	14806	23.88	52000	10671	20.52	39%
NPS	22000	5863	26.65	22000	4584	20.84	28%
Total	84000	20669	24.61	74000	15256	20.62	35%

The overall achievement of target during the period under review is 24.61%, as against 20.62% recorded during corresponding period last year. In absolute terms, Banks have disbursed substantially higher quantum of loan (20669 Cr. i.e 135% of last year) during the period under review, than that of last year. It may be observed that the Commercial Banks & RRBs have recorded impressive growth in their loan disbursements vis-a-vis their performance over the same period last year. Whereas there is -ve growth in disbursement of Co-op banks. The situation needs to be reversed by making concerted effort by Co-op banks. Sector-wise performance growth in all segments has been quite healthy.

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

In terms of RBI's instructions in this regard, the LBS MIS- I, II & III of the state has been prepared and is placed at page No. 7E to 7H of the Agenda Book for information of the House.

LBS-IV and V which relates to financial inclusion, is also placed at page no. 7I to 7 P of the Agenda Book.

AGENDA-IV

PROPOSED BRANCH OPENING DURING FY 2015-16

Against the annual target of opening of 527 branches, in 2015-16 Banks have opened 107 branches (Page No.-8A) during the period under review.

While opening the brick & mortar branches in rural areas during the current year all Banks are requested to give preference to unbanked villages having population of 10000 & above a detailed list of which has already been provided.

The Bank & District-wise information on Branch Network, ATM Network, ATM Card issued and Point of Sale Terminals is placed at Page No. 8B & 8C for information.

The Minutes of the 25th Sub-committee meeting on Branch Opening and IT enabled financial inclusion held on 24.07.2015 is placed at page no. 8D to 8F for information of the House.

AGENDA-V

EDUCATION LOAN

Providing Education loan to the meritorious and needy students to enable them meet the expenses of higher studies not only in the State but also outside the State in India and abroad is one of the priorities of the Banks in the state.

A copy of the Bank-wise target and achievement thereagainst is placed at page No. 8G of the Agenda Book.

During the FY 2015-16, Education Loan amounting to Rs 275.92 Crores was sanctioned to 5628 students and loan amounting to Rs. 186.63 Crore were disbursed among 5454 students. The achievement of all banks taken together is 11.26% of the targets allocated. It is below the level achieved during the corresponding period of last year. It was suggested by Chief Minister, Bihar during last SLBC that the quantum of sanction of Education loan needs to be enhanced but banks performance shows it otherwise. Controlling Head of all banks are requested to give focussed attention to financing under Education Loan in order to cover all the deserving student and to achieve the allotted target for the year.

The bank-wise data on outstanding amount of Education loan as on 30.06.2015 is placed at page no.8H of Agenda Book.

Major Private Sector banks' performance under education loan is below 5%.

HOUSING LOAN

Loan amounting to Rs.790.34 Crore was sanctioned to 4759 beneficiaries by Banks during the FY 2015-16, which shows an achievement of 20%of the target allocated. Out of these, Housing Loan amounting to Rs. 767.91 Cr has been disbursed among 4746 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 8I.

AGENDA-VI

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

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

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

In these identified districts, total priority sector loans (PSA) outstanding as on 30.06.2015 was Rs 8253.60 Crore (No. of borrowers:984476) out of which loans amounting to Rs.3883.25Crores (47% of PSA) were provided to 428562 (43%of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 31 to 77%. Thus, all the districts have achieved the target of providing more than 15% of their priority sector loans to persons belonging to minority communities.

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

LENDING TO MINORITY COMMUNITIES							
AS ON 30 th June'2015 (Amt. in Lacs)							
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance		Out of (A) Total Advances to Minority		%age Share of Minority Advance (B to A)	
		(A)		(B)			
		No.	Amt.	No.	Amt.	No.	Amt.
1	ARARIA	79360	79290	58726	48367	74	61
2	PURNEA	147890	146735	63592	63096	43	43
3	KATIHAR	214520	116190	62210	48799	29	42
4	KISHANGANJ	79830	61665	59872	47482	75	77
5	DARBHANGA	219230	182170	96461	91085	44	50
6	SITAMARHI	91430	100120	23771	31037	26	31
7	W CHAMPARAN	152216	139190	63930	58459	42	42
	TOTAL	984476	825360	428562	388325	43	47

AGENDA-VII

PRADHAN MANTRI JAN-DHAN YOJANA

Three Social Security Schemes were launched by the Hon'ble Prime Minister on 09.05.2015 as a second phase of PMJDY.

PRADHAN MANTRI SURAKSHA BIMA YOJNA

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

PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA

This scheme also provides an insurance coverage at very low premium. Under the scheme any saving bank account holder aged between 18 to 50yrs can be insured for a sum of Rs.2.00 lacs against death on a payment of yearly premium of Rs.330/-.The premium is to be debited from his saving account. The insurance will be valid from 1st June to 31st May each year and is renewable.The last date for enrollment without good health certificate has been extended up to 30.09.2015.

ATAL PENSION YOJNA

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

The data of enrollment as on 30.06.2015 for these three schemes is placed on page no.10 A information of the house.

EXTENSION OF BANKING SERVICES TO VILLAGES HAVING POPULATION BELOW 2000:

Reserve Bank of India has instructed for providing banking facilities in all the remaining unbanked villages irrespective of population criteria i.e. all villages with population below 2000 by 14thAugust'2015 instead of earlier guidelines to cover by March'2016. All Banks have submitted their position as on 30.06.2015 o/a providing banking services in villages with population below 2000. The total no. of such identified villages is 27343. Till JUNE'2015 **27150** such villages were covered by the Banks. Bank-wise allotment and progress as on 30.06.2015 is placed at Page No10B for information of the House.

AGENDA-VIII

GOVT. SPONSORED SCHEMES/ PROGRAMMES

(A) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Against the physical target of 4245 projects for FY 2015-16, Banks have sanctioned 76 projects amounting to Rs. 6.28 Cr, which is 2% of the target. The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 11A of the Agenda Book for information of the House.

Generation of loan applications, their e-tracking & sending to the concerned branches need immediate attention of the implementing agencies viz. KVIC, DIC & KVIB. The District Task Force Committee (DTFC) meeting should be organised and applications generated in adequate number. Banks are requested to ensure early disposal of applications after receipt of the same from DTFC. Bank branches should also endeavour to generate application from suitable persons so that the scheme is implemented in proper manner. As undergoing EDP training from RSETI has been made compulsory before disbursement of PMEGP loan, all concerned are requested to utilise the services of RSETIs functioning in all districts for imparting EDP to the PMEGP beneficiaries. It showed also be endeavour of the bank to obtain the application from the persons trained from RSETIs for loans to be sanctioned under PMEGP.

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

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

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

AGENDA-IX

FINANCE TO SELF HELP GROUPS (SHGs)

SHGs play a very crucial and effective role in providing timely and adequate credit and other financial services to the vulnerable and weaker sections resulting in overall economic development of the society and Banks play a facilitating role through credit linkages to them. Banks have opened savings bank account of 23180 SHGs and have credit-linked 9117 SHGs during the first quarter of financial year 2015-16, with total Bank-finance of Rs. 51.24 Crore. Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during the first quarter of financial year is furnished on Page 12A.

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.

The Minutes of the 25th Sub-committee meeting on SHGs and RSETI held on 24.06.2015 is placed at page no. 12C to 12E for information of the House.

JOINT LIABILITY GROUP

Against the yearly target of 75,000 units, Banks have sanctioned 7406 number of JLGs amounting to Rs. 95.80 Crores during the first quarter of financial year 2015-16. The RRBs have performed much better than the Commercial Banks with regard to credit linkage of JLGs & SHGs. As SHG & JLG are important tools to reach the so far financially excluded rural people, all Banks are requested to reach out of the weaker sections of the society through these two routes during 2015-16.

The Bank-wise performance under JLG is placed at Page No 12B for information of the House.

AGENDA-X

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 30.06.2015

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2015-16 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	918914	135652	182133	317785	14.76
RRBs	527226	53807	333146	386953	10.21
TOTAL	1446140	189459	515279	704738	13.10
Co-op. Banks	53860	1900	12456	14356	3.53
GRANDTOTAL	1500000	191359	527735	719094	12.76

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 719094 beneficiaries (New-191359 & Renewal-527735) under KCC amounting to Rs. 5736.04 Crore during the first quarter of FY 2015-16.

Bank-wise & District-wise performance is furnished on Page No. 14A & 14B.

PROVIDING KCC TO ALL ELIGIBLE AND NON-DEFAULTER FARMERS

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

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

ISSUANCE OF ATM CARDS TO KCC HOLDERS

As per RBI instructions, all KCC borrowers are to be issued ATM cum Debit Cards. The Bank-wise information on ATM Cards issued to KCC borrowers is placed at Page No 14C of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards are issued to all eligible KCC borrowers both at the time of new sanction as well as at the time of renewal.

CROP INSURANCE SCHEME

The Cooperative Department, Government of Bihar has allotted all districts of the State under the National Agriculture Insurance Scheme (NAIS) to Agriculture Insurance Company of India Ltd vide their Notification No. 1607 dated 19.05.2015. A copy of the Notification is placed at page No.14D to 14H of the Agenda book for information of the House.

Controlling Head of all banks operating in the State have been requested to instruct their operating functionaries to ensure to cover all the crop loans under crop insurance and the claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period beyond 15 days of receipt of claim till the date of credit. In case of interest being applied on the claim amount credited with delay beyond 15 days, it should be refunded to the beneficiaries. Controlling Head of all banks operating in the State have also been requested to instruct their operating functionaries to ensure submission of statement of crop insurance at monthly intervals to the Insurance Companies. It should also be ensured that the statement so submitted is complete in all respects.

The Minutes of the SLBC Sub-committee meeting on Agriculture held on 21.04.2015 is placed at page no. 14I to 14K for information of the House.

AGENDA-XI**DAIRY, FISHERY & POULTRY**

Banks have sanctioned loans amounting to Rs 78.97 Crore to 3977 beneficiaries under various Dairy schemes, Rs. 4.71 Crore to 167 beneficiaries under Fishery schemes and Rs. 27.08 Crore to 2138 beneficiaries under Poultry schemes during the first quarter of FY 2015-16. Bank wise performance is furnished on page no. 15A to 15C.

FARM MECHANISATION

Against the financial target of Rs.2902.44 Crore for the year 2015-16, Banks have sanctioned loans amounting to Rs. 229.49 Crore to 11387 farmers for purchasing farm equipments. Bank-wise target and performance is furnished on Page no. 15D for information.

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

ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

Banks have sanctioned loans amounting to Rs. 16.42 Crore to 31 farmers for storage facility during the financial year 2015-16. All banks are requested to pay more attention towards financing under the scheme as there is a huge demand for storage facility. Bank- wise target and performance is furnished on Page No. 15E for information.

AGRICULTURE TERM LOAN (ATL)

Against the financial target of Rs.14651.10 Crore for the year 2015-16, Banks have sanctioned loans amounting to Rs. 3184.82 Crore to 150991 farmers.

Bank-wise target and performance is furnished on Page no. 15F for information.

AGENDA-XII

CD RATIO (As on 30.06.2015)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	186934	76382	40.86
Co-op. Banks	2211	1193	53.98
RRBs	21045	11479	54.55
Total	210190	89055	42.37
RIDF	-----	4661	-----
Total (Advances +RIDF)	210190	93716	44.59
Investment	-----	6620	-----
Grand Total (Adv.+RIDF+Inv.)	210190	100336	47.74

As at the end of June'2015, CD Ratio of the state stood at 44.59% which shows an increase of 193 basis points as compared to June'2014. If write-off to the tune of Rs.111.83 Crores had not taken place during the period, the CD ratio of the State would have increased by another 10 bps. The CD ratio of the State would have improved further by 242 basis points, had the State Government utilised the total amount of Rs.9756.08 Crore (as on 30.06.2015), sanctioned under RIDF. As on 30TH June, 2015 only 48% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

Only Siwan district (23.97%) has less than 25% CD ratio as on 30.06.2015. Controlling Head of Bank having lead responsibility in the district is requested to instruct the LDM to coordinate with all Banks operating in the district and intensify efforts to adopt suitable strategies for improving CD ratio in the district.

Among banks Andhra Bank (15.76%) and South Indian Bank (10.38%) have CD Ratio less than 25%. These banks are requested to step up their effort to improve CD Ratio substantially.

Bank-wise and district-wise details are furnished on Page no. 19A to 19D.

It is pertinent to mention here that an amount of Rs.7559.85 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Corporation Bank, Indian Overseas Bank, Punjab & Sind Bank, IDBI bank, State Bank of Bikaner & Jaipur, Federal Bank and Axis 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.

RECOVERY

A summary of the recovery data (as on 30.06.2015) is given below. (Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	17658	10238	57.98
Co-op. Banks	733	170	23.14
RRBs	6879	6192	90.02
Total	25270	16600	65.69

Recovery percentage is at 65.69% of the total demand raised by Banks as on 30th June, 2015. The recovery position needs improvement in order to drive the financing by Banks in the State. While the Banks are following up with the borrowers for recovery of their dues, the State government is requested to help the Banks in their efforts. A better recovery culture will act as an incentive for Banks to lend more.

Bank-wise position of recovery as on 30.06.2015 is furnished on Page No. 19E.

With regard to disposal of top ten certificate cases of the districts, the progress has not been very encouraging. The State Government is requested to sensitize the functionaries at district level to give adequate attention towards disposal of certificate cases, execution of Possession Notice under SARFAESI Act and action against big defaulters of the district so that Banks may recover their dues from the defaulters. In the first Sub-Committee meeting of SLBC on Industries held on 30.10.2013, it was decided that monthly meeting should be conducted by SDC (Banking) in each district on Recovery & Certificate Case related issues of Banks. In the 51st SLBC meeting held on 21.02.2015, top 10 certificate cases of each district was incorporated in the agenda book for recovering the dues from the defaulters. The State Govt. is requested to suitably instruct the concerned district authorities to hold the said meeting in all Districts on regular basis for discussing all recovery related issues of Banks.

NPAs & WRITE-OFF

As on 30.06.2015, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Amt. written-off
Comm. Banks	68822	3565	5.18	35
Co-op. Banks	1193	318	26.65	0
RRBs	11479	419	3.65	76
Total	81495	4301	5.28	111

NPA of Banks at 5.28% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Amount Written off and Segment-wise details of NPA amount is furnished on Page No. 19F for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 30.06.2015, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (No.) As on 31.03.2015	Total Cases (Amount) As on 31.03.2015	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 30.06.2015	Pending Cases (Amount) As on 30.06.2015
Comm	345733	1809.00	6218	60.21	1300	10.33	350651	1871.20
Co-op	34614	70.12	0	0	0	0	34614	70.12
RRBs	28564	24.92	1494	16.40	6397	10.99	23661	30.33
Total	408911	1911.73	7712	76.61	7697	21.32	408926	1971.65

It is evident from the above Table that during the first quarter of FY 2015-16, 7712 cases were filed and 7697 cases were disposed off and 408926 cases involving Rs. 1971.65 Crore are pending at different stages. A disturbing trend in this data is that the disposal rate of certificate cases is much slower than the fresh cases filed, which results in increasing the no. and amount of pending cases in each successive quarter. This large amount of bad loans, if recovered and recycled, can further enhance disbursements by Banks. The list containing details of top 10 Certificate Cases of each district has been provided to the SDC-Banking of the respective districts for effecting recovery in these cases. However, very meagre recovery has been made in these accounts despite regular follow up by Banks at the district level. The State Government is requested to instruct the district-administration of all districts to initiate requisite steps at their end for early disposal of the top 10 Certificate Cases. At the same time, Block-level recovery camps on the lines of credit camp, need to be organised which will help Banks in improving their asset quality besides conveying a message to the borrowers, for timely repayment of loans.

Bank-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 19G.

PRIORITY SECTOR LENDING

As on 30.06.2015, the Benchmark of 40% for Priority Sector advances has been achieved by majority of the Banks. The House may notice that the ratio of Priority Sector advances to total advances is as high as 68.13% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 19H & 19I.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 37.91% as on 30.06.2015, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No19H.

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 30th June, 2015 the aggregate advances level under DRI Scheme stands at Rs. 53.51 Crore, which is 0.07 % of the total advances of Rs.81494.91Crore as on 30.06.2015.

A total of 722 beneficiaries were provided loans amounting to Rs. 1.14 Crore under DRI Scheme during the period under review. Out of this, 35 beneficiaries were provided credit support of Rs. 0.08 Crore to complete their dwelling units under Indira Awas Yojana. Banks should provide more loans under the Scheme to the needy and eligible beneficiaries, and ensure maximum coverage of people belonging to SC/ST and women categories, apart from providing top-up Loans to the beneficiaries of Indira Awas Yojana. Also, Banks should step up financing to the rural artisans like carpenters, blacksmiths, washermen, cobblers etc. under the Scheme. Bank-wise position is furnished on Page No. 19I & 19J.

WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 30th June, 2015 was Rs. 21334.31 Crore out of the aggregate advances of Rs.81494.91 Crore i.e. 26.18% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 38.43% which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 19I.

AGENDA-XIII

OPENING OF NO-FRILL ACCOUNTs AND TRANSACTIONS DONE BY BCAs

As per information received from Banks, a total of 2401158 No-Frill accounts were opened during the first quarter of FY 2015-16. Thus, a total of 29094970 No-frill accounts have been opened till 30th June, 2015 cumulatively. Out of these, 19512367 accounts are operational.

Bank & District-wise details with respect to No Frill accounts opened and transactions carried out by BCAs is furnished on Page No. 20A to 20D.

EXTENDING MOBILE BANKING AND INTERNET BANKING FACILITY

All Banks should extend mobile Banking and internet Banking facility to customers as these are not only cost-effective but also adds to customer-convenience. As per information received by SLBC, Banks have provided Mobile Banking facility to 1086192 customers whereas the facility of Internet Banking has been provided to 1751317 customers. Controlling Head of all Banks operating in the State are requested to bestow their attention and initiate requisite steps for extending these facilities further as it would facilitate the service delivery of Banks.

Bank-wise information regarding Mobile Banking and Internet Banking facility provided, is furnished on Page 20E.

AGENDA-XIV

IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS

The Government of India is regularly reviewing the progress made in implementing Financial Inclusion in Left Wing Extremist (LWE) affected districts in the State of Bihar with a focus on development of Infrastructure, Credit availability, Advocacy, Livelihood development etc. There are 15 LWE affected districts in Bihar.

Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending Banking facilities to these LWE affected areas. Credit extension by Banks during the financial year 2015 - 2016 in these districts is furnished below, which shows improvement in all the districts, over the same period during the last Financial Year:

SL. No.	District	Disbursement under ACP during the Year ended June'2015.	Disbursement under ACP during the Year ended June'2014.	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	9159	7238	26.54
2	Aurangabad	34633	23079	50.06
3	Bhojpur	48498	38844	24.85
4	East Champaran	83291	49306	68.93
5	Gaya	79271	42335	87.25
6	Jamui	25755	15101	70.55
7	Jehanabad	25179	12280	105.04
8	Kaimur	41496	33259	24.77
9	Munger	30655	18741	63.57
10	Nalanda	35124	31437	11.73
11	Nawada	17499	15132	15.64
12	Patna	393234	280452	40.21
13	Rohtas	63428	44521	42.47
14	Sitamarhi	35815	28641	25.05
15	West Champaran	74814	47292	58.20
	TOTAL	997851	687658	45.11

It is evident from the above that Banks have extended higher quantum of credit as compared to last year in the LWE affected Districts.

AGENDA-XV

INVESTIGATION OF CYBER FRAUD & COUNTERFEIT NOTES DETECTED BY BANKS

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

AGENDA-XVI

FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)

RSETIs are functional in all the 38 districts of the State. They are engaged in skill development of the unemployed youth for undertaking self employment venture/ wage employment. Up to the quarter ending June'2015 of the financial year, 248 training programmes have been organised and 6491 youth were imparted training by the RSETIs. Altogether 97808 persons have been trained by the RSETIs in the State by organizing 3509 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 23A for information.

Controlling Head of all Banks operating in the State have been requested to arrange to issue instructions to all their branches to sponsor at least 5 trainees in a financial year to the RSETI functioning in the district and also to provide credit-linkage to at least 5 RSETI trained persons in a financial year. This will help the trained youth to start their own venture and also improve the grading of RSETIs as settlement of trainees is a key parameter for grading by GoI.

Under the PMEGP Scheme, the beneficiaries are to be provided training before loan is disbursed to them. The KVIC, KVIB & DIC are requested to utilise the Training facilities available at the RSETIs for PMEGP beneficiaries.

LAND ALLOTMENT AT RSETIs

Allotment of land in two districts is pending in Nawada and Patna in connection with construction of RSETI building. The state government has already advised the District Magistrates of these districts to make available land at the earliest so that building of RSETI may be constructed thereat. The encroachment in the allotted land for RSETI at Jamui has come in the way of construction of building. State Govt. is requested to help resolve the issue to enable RSETI Jamui complete construction. All Banks which have been provided with land and fund, are requested to complete construction of RSETI building at the earliest. MoRD, Govt. of India has now issued specific instructions for withdrawal of fund from the banks where construction work does not commence on or before 01.07.2015. Banks are requested to start construction of the building before due date in order to avoid withdrawal of fund by Govt. of India.

REIMBURSEMENT OF EXPENSES

The State Govt. has directed the District Magistrates of all districts for payment of training expenses to concerned RSETIs. However there are still many instances of bills pending with distt. authorities. The Deputy Secretary, MoRD, GoI, New Delhi has advised that MoRD would be reimbursing the cost of training BPL candidate in RSETIs which are graded A/B/AA/AB/BA/BB through the State Rural Livelihood Mission.

The modalities for reimbursement of training expenses of RSETI has been provided by MoRD. Modalities for reimbursement of training cost of RSETIs for 2013-14, 2014-15 has been advised to all banks having RSETI responsibilities. Banks are requested to submit reimbursement claim for 2013-14 onwards to SRLM, Govt. of Bihar at the earliest for settlement.

AGENDA-XVII**FINANCIAL LITERACY INITIATIVES**

Financial Literacy Centers (FLCs) are functional in all the districts in the State. 111845 persons participated in 1524 camps organised by the FLCs during the first quarter of FY 2015-16. The information pertaining to FLCs in the State is placed at Page No. 24A for information.

As per instructions received from the GoI, all rural branches are to conduct at least one financial literacy camp in each month and Financial Literacy Guide, Diary & Poster, designed by RBI, is to be used by the branches in the camp to explain the basic financial issues. The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 24B.

During last meeting of sub-committee of SHG and RSETI on 24.07.2015, it was decided that all the banks would submit their requirement of Financial Literacy Materials so that it can be printed under the reimbursement program of NABARD but till date of preparation of this AGENDA no banks had given their requirement. All bank to review the position.

All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials at the required intervals.

AGENDA-XVIII

MICRO, SMALL & MEDIUM ENTERPRISES

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

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

The performance of Banks in this regard as on 30.06.2015 is placed at page no. 25A of the Agenda Book.

The Minutes of the 7th SLBC Sub-committee meeting on Industries held on 12.05.2015 is placed at page no. 25B TO 25 D for information of the House.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs. 234.98 Crore for purchasing 6996 vehicles by SRTOs during the first quarter of FY 2015-16 which is 32% of the annual target. Bank-wise performance is furnished on Page No. 25E.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 23572 units were financed by Banks involving Rs.1148.53 Crore with CGTMSE cover, up to June'2015 during the first quarter of FY under review. Further, loans amounting to Rs. 1110.46 Crore were disbursed to 23238 units under CGTMSE cover. Considering the wide scope available for coverage of loans under CGTMSE, controlling Head of all Banks in the state are requested to instruct their operating functionaries to cover all the eligible units under CGTMSE.

Bank-wise performance data is furnished on Page No. 25F for information of the House.

ADVANCES GRANTED UNDER MANUFACTURING SECTOR

Against the financial target of Rs.2400 Crore for the year 2015-16, up to June'2015, during the first quarter of FY under review loan amounting to Rs 628.06 Crores were sanctioned to 13356 units and out of that Rs. 601.34 Crores were disbursed among 13162 units under Manufacturing Sector. The achievement of all banks taken together is 26.17% of the targets allocated.

Bank-wise performance data is furnished on Page No. 25G for information of the House.

AGENDA-XIX

WEAVERS CREDIT CARD

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

Against the target of 5600, only 612 applications for loans amounting to Rs. 3.74 Crore have been sanctioned by Banks during the period under review. The Bank-wise achievement as on 30.06.2015 is furnished on Page No. 26A.

FOOD PROCESSING UNITS

In the 44th SLBC meeting Food Processing industry was identified as focus area for the State

Banks have sanctioned loans amounting to Rs.385.05 Crore to 883 Food Processing Units during the first quarter of financial year 2015-16. Controlling Head of all Banks are requested to instruct their operating functionaries to intensify efforts for increasing finance to such units.

Bank- wise performance is furnished on Page No. 26B for information.

AGENDA-XX

SECURITY RELATED CONCERN OF BANKS

Many instances of Dacoity, Theft and other security related incidents have been reported by Banks as under:

Incidents of Dacoity /Theft etc.					
Sl. No.	Name of the Bank	Branch Name	District	Date of Incidence	Nature of Incidence
1.	CANARA BANK	Rajla Oraiya	Jamui	02.02.2015	Kidnapping
2.	Bihar Gramin Bank	Madhopur	Jamui	27.02.2015	Dacoity
3.	Canara Bank	Jamui	Jamui	13.04.2015	Kidnapping
4.	Bihar Gramin Bank	Bhagalpur	Bhagalpur	26.05.2015	Dacoity
5.	Bihar Gramin Bank	Sanhaura	Bhagalpur	11.06.2015	Dacoity

The Above mentioned data suggests that criminal activities have increased in the area of operation of Banks in general and as such staff members have developed a sense of insecurity.

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.

AGENDA-XXI

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.

AGENDA-XXII

MISCELLANEOUS ISSUES

REGISTRATION OF SECURITY INTEREST WITH CENTRAL ELECTRONIC REGISTRY (CERSAI) MEMBERSHIP FOR CERSAI IN SLBC MEETINGS

Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) is a Government Company which provides the platform for filing registrations of transactions of securitisation, asset reconstruction and security interest by the banks and financial institutions to avoid multiple loaning on the same security. The Banks are requested to register their transaction on CERSAI portal for avoiding multiple loaning on security which will help in reduction of NPA.

ESCALATION IN STAMP DUTY PAYABLE ON SECURITY DOCUMENTS

The escalation in stamp duty payable on security documents pertaining to non-Agri loans from Rs. 100/- to Rs. 1000/- is acting as a hurdle in credit dispensation to small borrowers, particularly under retail lending, DRI, WCC etc. The Govt. is requested to either abolish or reduce stamp duty substantially for non-farm sector loan for a certain threshold limit say up to Rs. 1.00 lacs. The State Government is earnestly requested to look into the matter so that the credit growth, particularly under small loan segment, is not adversely affected.

SKILL LOAN FINANCING

Ministry of Skill Development and Entrepreneurship, Govt. of India has formulated a revised Model scheme for skill loans wef 15th July, 2015 which is yet to be launched. In this regard, we enclose a copy of letter no. F. No. 6(4)/2014-CP-IF-II dated: 30th June, 2015 received from MoF, GOI through mail on page no. 28A. Banks are advised to keep themselves in readiness to finance under Skill Loans when details of the scheme is announced by appropriate authority.