

**MINUTES OF THE 64<sup>th</sup> REVIEW MEETING OF THE STATE LEVEL  
BANKERS' COMMITTEE (SLBC), BIHAR FOR THE QTR ENDED  
MARCH' 2018, HELD ON 26<sup>th</sup> May 2018**

**Sri Sandeep Tewari, Chief General Manager, State Bank of India & Convener, SLBC Bihar welcomed the participants to the 64<sup>th</sup> record SLBC meeting.**

**Sri Nitish Kumar, Hon'ble Chief Minister of Bihar chaired the meeting.** The detailed list of participants is enclosed.

**1.0 Chief General Manager, State Bank of India & Convener, SLBC Bihar** highlighted the performance of banks in the state vis-à-vis allocated target. He outlined in brief the performance of Banks during F. Y. 2017-18 under different parameters such as Annual Credit plan (ACP) / Credit Deposit Ratio (CD Ratio) / Branch expansion/ sector wise & activity wise performance under Agriculture, MSME & other priority sector. He also highlighted the performance under various subsidy based schemes launched by Govt. of India/ Bihar. The main points of his deliberations were as under:

- Banks in the state have registered achievement of approximately 91 % in ACP during FY 2017-18. Total ACP disbursement of Rs.99934 cr has been achieved against the target of Rs.110000 cr. ACP disbursement during the last five years has increased from Rs.57000 cr to Rs. 100000 cr.

ACP target for FY 2018-19 has been set to Rs.130000 cr. and efforts should be made to achieve it on quarterly basis.

- In Agriculture ACP, achievement during FY 2017-18 by banks had been Rs.42161 cr (86.04%) against the target of Rs.49000 cr. However, achievement under Kisan Credit Card (KCC) remained subdued and only 5.33 lacs farmers were sanctioned new KCC loan against the target of 15 lacs.

He said that the main difficulty of banks in agriculture loan had been authenticity of Land Possession Certificate (LPC) issued by the authority concerned. Therefore, there was an urgent need to complete the digitization of land records in the state as access to the system to banks branches in the site

will certainly improve the flow of agricultural credit. Authenticity of Land Possession Certificate (LPC) and noting of charge by the banks on the land against the loan would become transparent and faster. He also requested Govt. of Bihar to review the existing stamp fee structure in respect of documentation/ mortgage of agriculture loan and also for other priority sector loans.

- CD ratio, during FY 2017-18 increased from 43.94% to 45.38%. Although CD ratio has increased from 40.59% to 45.38% over the last five years, it is still below the national average of CD ratio and therefore extra effort by all the stake holders of SLBC is needed to improve it.
- During FY 2017-18, only 280 Banking Outlets (BOs) in Unbanked Rural Centres (URCs) have been opened against the target of 602. Performances of some of the banks are zero. He requested all banks to achieve the target.
- Performances of the banks have been appreciable as the achievement in total MSME sector is 117% of target and in MUDRA it has been 151% of the target. In SHG financing, performances of the banks have been continuously appreciable and during FY 2017-18 the achievement was approximately 100%.
- Strengthening of Cyber Crime Department, help from Govt. of Bihar in recovering banks' NPAs through Certificate cases & SARFAESI were also requested.
- Though Govt. of Bihar has been helping the banks in providing effective law & order support, it is to be reviewed continuously keeping in mind the incident that occurred recently wherein a Branch Manager was shot dead in Arwal district. The factor of safety of bank and bank staff would lead to better productivity of banks.

**2.0 Sri N P Topno, Regional Director, Reserve Bank of India (RBI), Patna** commented upon some of the following issues:

- **CREDIT DEPOSIT RATIO (CD Ratio):** Although CD ratio of the state has marginally improved, it is far below the national average and that of Eastern States of India and Bihar is on 7<sup>th</sup> position. He suggested that comparison of data by SLBC on QoQ basis would generate better idea than YoY basis. For better discussion of 13 underperforming districts (CD ratio below 40%), a

separate group should be formed for thorough discussion and remedies. CD ratio has been an important agenda for discussion in DLCC meeting but this meeting is generally chaired by Senior Deputy Collector (Banking) which is not effective. District Collector must chair this meeting for its effectiveness.

- **Annual Credit Plan (ACP):** It appears from the data provided by SLBC that lending data of Banks are not correct. Why ACP achievement figure is not matching with lending figures of banks? All banks must give correct data to SLBC. Further, performance of Private Sector Banks has remained better than Public Sector Banks and the reason should be ascertained.
- **Banking Outlets (BOs):** Opening of 280 Banking Outlets (BOs) in Unbanked Rural Centres (URCs) against the target of 602 BOs is not acceptable. The confusion over banks placed under Prompt Corrective Action (PCA) has already been clarified by RBI that banks under PCA are also required to open Bank Mitra /Customer Service point. Hence the remaining banks must achieve the target for opening of BOs in allotted URCs immediately.
- **Law & Order position:** There should not be any doubt that better and effective law & order position is necessary for improving banking in the state.
- **Non Performing Asset (NPA) Recovery:** Rising NPA is a big challenge for the banks and country as well. It is the onus of each one, including Govt. Machinery, to improve the recovery culture. No doubt, Loan Waiver by Governments in the past in the country has been a major setback for the recovery climate in our country. After all, the loan amount provided by the banks belong to depositors of the banks which is to be repaid by the banks to the customers. Govt. should also propagate basics of banking in all public forums for creating awareness among public.
- Assured that RBI will always act as an enabling element to banks.

**3.0 Smt. Sujata Chaturvedi, Principal Secretary (Finance), Govt. of Bihar** highlighted the following aspects through a power point presentation:

- The average population served per branch in Bihar has been about 16000 as compared to the national average of 11000. Out of 602 allotted URCs for opening BOs by different banks, 322 URCs are yet to be covered by BOs.

Only 13 banks out of 26, to whom targets have been allotted, have opened the BOs. RBI has since clarified that notwithstanding the PCA, the concerned banks may open their fixed point BC outlets in URCs (in Tier 5&6 centres only) without approaching RBI for permission. All banks are requested to convert all URC locations allotted to them expeditiously.

- Annual Credit Plan (ACP): Total credit disbursement increased by 124% from Rs.44521 cr. to Rs.99934 cr in 2017-18. Priority Sector advances increased by 137% and flow of Agriculture & allied Agriculture activities increased by 96% during the same period. In the last five years, ACP flow under the priority sector is, however, around 71% only of total ACP flow. There is a need to increase the size of Agriculture ACP of state to Rs.70000 cr and coverage under Tarun from Kishore needs to be encouraged by the banks under Pradhan Mantri Mudra Yojna (PMMY).
- Allied Agricultural Activities: Lending to Dairy, Fishery & Poultry has not been found satisfactory. Credit support needs to be actively provided to eligible borrowers for the “**Mukhya Mantri Matsya Vikas Pariyojna**”. The following activities need special attention :- financing of milch animals, integrated dairy units, milk processing units, bulk milk chilling units, refrigerated milk vans, feed processing units, Commercial hatcheries/layer /broiler units, fish-culture, hatcheries, fish-seed plants, cold chain and marketing infrastructure. Pisciculture practiced on community land may be supported by Banks in Joint Liability Group (JLG)/ Self Help Group (SHG) mode.
- Minutes of Business Correspondent (BC) meetings held on 04.05.2018 should be implemented.
- All banks are required to ensure data flow to SLBC from their MIS as per recent guidelines of RBI on revamping of SLBC format.

**4.0 Sri Sushil Kumar Modi, Hon’ble Dy Chief Minister, Govt. of Bihar** expressed his views as per mentioned hereunder:

- Hon'ble Dy. CM expressed his thanks to Banks in Bihar for attaining 91% of target during 2017-18 and requested to achieve minimum 95% during 2018-19. He reminded that ACP achievement during 2015-16 was 95%. Some underperforming districts (viz. Madhepura, Supaul, Sitamarhi, Banka, Seohar etc.) and banks are impacting the total achievement of ACP and hence an

in- depth analysis and remedial measures are required to be undertaken from next quarter. Similar scenario was described by him in achievement of CD Ratio data of Bihar.

- For the current FY i.e .2018-19, SLBC should allot more targets to underperforming banks and Districts out of the total ACP target of Rs.130000 cr. Banks performance in the area of SHG has been appreciable.
- Government is spending approximately Rs.1,50,000 cr under several welfare schemes, to the different beneficiaries, through Direct Benefit Transfer (DBT) and the role of banks is very significant in its implementation. Regular feedback is being received that banks are deliberately delaying transmission of Government fund to beneficiaries' accounts. List of delay and failed transactions are not shared with departments of GoB. A lot of complaints are coming to Govt. against banks by DBT beneficiaries' which require urgent and quick action.

**5.0 The Hon'ble Chief Minister, Bihar** expressed his views & concerns as mentioned hereunder:

- I have always attended the 1<sup>st</sup> SLBC meeting of any fiscal year.
- I have noted the issues raised by the Chief General Manager, SBI during his inaugural speech and we are committed to address these issues on priority basis.
- Government is aware of the incident mentioned by the CGM. Nobody will be spared and strict action will be taken against the culprits. Safety and security will be ensured.
- The local police must be informed in case of cash remittance by bank from one place to another place. GoB is going to raise Bihar Industrial Security Force in line with CISF to provide security specially to banks and other such organisations.
- I am happy that RD, RBI has himself questioned the integrity of banks' data given to SLBC which we are discussing. My suggestion is that banks should discuss it and adopt all measures to procure pure data for discussion on SLBC forum.

- My experience and concern is that Govt of Bihar has to be dependent on banks for implementation of its various schemes/programmes. But ,unfortunately, banks did not extend help to the Government as per need. We have implemented various schemes based on cash payment system for example Cycle Scheme, Pension Schemes and Scholarship Schemes etc. Government always wanted to transfer the fund to beneficiaries' accounts through banks within shortest time and through fastest mode of payment systems (e.g. RTGS/NEFT/Bank Transfer) so that it would help the needy in their distress moments. Unfortunately, the same does not happen and payment gets delayed by branch officials at branch level of the bank. Banks have to take care that transfer of funds is quick and payment is on time. For this, the system has to be improved and strengthened at lower levels of the banks.
- **Customer Service Point (CSP)/ BC Point:** Government is very much anxious about the way the CSPs are functioning in the state. There have been a number of complaints by the customers of banks against the CSPs, especially in the area of cash payment and other services. It has come to notice of the Government that many CSPs are cheating the poor people when they go to receive their payment. This is not acceptable. When the payment of various social welfare schemes of the Government is routed through banking channels, the role and responsibilities of banks are bound to increase. In this scenario, it is imperative on the part of banks to streamline and tighten their control mechanism at micro level i.e. at branch / CSP outlet level, for effective and seamless delivery. Failure on the part of banks will cause serious damage not only to the credibility of the banks but also to Government. Banks should also share details of CSPs with the District Administration, so that they could also verify the antecedents of the person handling the CSP by using their machinery. Thus the chances of entry of any wrong person in the system will be minimised. If there is any irregularity, people think that the Government is responsible whereas irregularity is committed at level of the banks. It is high time to review the functioning of BC system. There is urgent need of tightening of CSP model with the help of the District Administration.
- **Credit availability by the banks:** One important area of concern for the State Government is the area of credit delivery which is not satisfactory due to delayed disposal of loan applications by the banks. Bank's branches are not

sensitised for quick and timely disposal of the loan applications. In Bihar Student Credit Card Scheme, it is our experience that despite guarantee of GoB for the outstanding of Rs 4.00 lacs + interest, banks did not help in making the scheme successful. Banks were having tendency to deal the applications in their usual way of complicated and non-user friendly procedures etc. Banks need to simplify their loan process for smaller loans because small borrowers are seldom defaulters whereas loans to many big corporates have turned into NPAs. In Bihar, the general tendency of individuals is not to avail loan and in case they take loan, they have the tendency for repaying their loans. In my view, Banks' thinking in the area of loan is just contrary to what it should be. Banks are inflexible for small borrowers but flexible enough in case of large borrowers. Banks should improve their functioning and devise systems and procedures according to new challenges posed before them. I shall, therefore, suggest the banks to increase manpower at branch level so that branches can function smoothly. It will ultimately make the banks efficient. Number of branches should also be increased. As per RBI guidelines, there should be a bank branch per five thousand of population. National average is eleven thousand whereas in Bihar there is one bank branch for sixteen thousand of population. This shows the urgency of increasing bank branches and the State Government is committed to help in all possible manners. Govt. has time and again offered its Panchayat Sarkar Bhavans, that too without any rental. However, none of the banks have approached GoB for it.

- **JEEVIKA** has already formed more than 8 lacs SHGs and the target is 10 lacs. More than 80 lacs families are associated with the SHGs till now. Banks should come forward for extending credit linkages to them without delay.
- **Credit Deposit Ratio:** CD ratio of Bihar is even less than 50% , far below the national average which is more than 70%. It means deposit of Bihar is being sent to other states. It is true that there are no big industries in Bihar but small industries are here and they need credit. CD ratio of Gopalganj / Siwan/ Saran is very low. The reasons for the same should be analysed so that corrective measures may be taken.

Lastly, Banks should ensure that their systems are adequate and geared to cater the needs of people of Bihar. Bihar is a land locked State and without special provisions the big Industries will not be attracted. There is huge potential for Small Scale

Industries. The State Government is trying hard for their development but this will not be possible without your co-operation. The Country will prosper and develop only if the State like Bihar will develop.

**6.0 Chief General Manager, NABARD, Patna:** Vote of thanks was given by CGM, NABARD, Patna to Hon'ble Chief Minister with a assurance that banks in the Bihar shall definitely work for the development of the state and shall act as per the deliberations made by the Chair.

**7.0 Review of Performances of Banks during 2017-18, Hon'ble Dy Chief Minister reviewed the performance of the banks. Following are the points of discussions:**

- ACP & CD ratio - Before next SLBC meeting, Heads of Lead Banks of the laggard districts, where ACP achievement is below 80% and CD ratio is below 35%, shall ensure to visit & review them and shall put up their analysis report for discussion in next SLBC meeting.
- SLBC should further drill down the data i.e. branch level data for analysis purposes. SLBC may hire the services of Data Analytics. From next meeting, SLBC should put up more detailed analysis and also ATR of various meetings with observations and solutions.
- The following departments shared their concern with the banks as per the instruction of the Chair.

**7.01 The Principal Secretaries to Govt. of Bihar gave their views.**

**7.01.01 Principal Secretary, Social welfare.**

- There is problem in effecting payment under DBT to the beneficiaries. The mode of transaction is NEFT or RTGS or Bank Transfer. In case of NEFT/RTGS failed transactions, banks are not providing us the list along with reason of failure. Banks are generally saying that these transactions usually fail due to "a/c is dormant" or "network error destination" etc. Banks have not shared with us the fate of our Approx 1.73 lacs transactions whether they got through or failed. Most of the transactions relate to SBI or MBGB. Bank replied that the platform of NEFT/RTGS is a totally automated and in case of failed transaction for



any reason, the amount is credited back to the remitters' a/c i.e. a/c from which the amount has been remitted. There is no mechanism to ascertain whether the a/c of the destination bank has been hit or not.

- Principal Secretary, Finance asserted that the data of inoperative/closed Accounts is not being provided by the SLBC. She also emphasised that the problem in DBT is more in those Departments which are not on the PFMS platform. She pointed out that banks do not have their protocol for DBT transactions.
- Regional Director (RD), RBI Patna, General Manager (NW-III) from SBI and Chairman MBGB deliberated that they can analyse the issue if it is brought specifically to their notice on case to case basis.

Hon'ble Dy. Chief Minister advised that

- (i) Free SMS facility to the a/cs of beneficiaries should be provided by the bank so that they should know the credit / debit amount in their accounts to avoid any fraudulent activity as described by Hon'ble Chief Minister and
- (ii) The respective departments of GoB were instructed to arrange for a separate meeting in this regard with the related banks.

#### **7.01.02 Principal Secretary, Agriculture.**

- To speed up flow of Agriculture Credit, limit of Collateral Security free Agriculture loan in the state from banks to farmers should be increased from 1.00 lacs to 2.00 lacs.
- Performance of the banks in the areas of KCC loan/ custom hiring / Farm Mechanisation loans has not been satisfactory during FY 2017-18. Govt. of Bihar is also giving 1% additional interest subvention to eligible agriculture loan borrowers but banks are not claiming it in time and not passing the benefits to eligible borrowers.

#### **7.01.03 Secretary, Rural Development.**

- Though performance under SHG is satisfactory, more credit linkages is required to be done in the FY2018-19. Performance of UBGB in SHG remained less despite the fact that a large area of Bihar is covered by this bank. UBGB replied that there was a capital constraint to UBGB and therefore the loan growth was subdued.

- There is shortage of SHG related forms (S/B a/c opening form, Credit linkage form) as banks are not providing the same to JEEVIKA in sufficient quantity. RD, RBI, Patna instructed all the banks to provide sufficient form to JEEVIKA.
- Credit camps have been scheduled on 27.6.2018, 27.07.2018 & 27.8.2018 for SHGs . All banks have been advised to participate in the camp whole heartedly.
- Bank's linkage to trainees from RSETI in the state remained 28% which is not encouraging. All banks were advised to focus on it so that it could be improved.
- Trainers in the RSETI must be certified trainers and "Bihar Skill Mission" can be utilised for improving the performance of RSETIs.
- Land allotment for RSETI in Lakhisarai and Patna districts is in progress and is expected to be completed very soon.

#### **7.01.04 Principal Secretary, Industries Deptt.**

- Expressed that achievement under PMEGP during FY 2017-18 remained 111% of the target.
- Viable loan proposals should not be rejected by the banks on flimsy grounds.
- Meetings of SLBC sub-committee on Udyog be attended by senior officials from Banks and Government Departments.
- Expressed his concern on low number of ATMs in cane growing areas.

#### **7.01.05 Principal Secretary, Urban Development.**

- Performance of banks under Pradhan Mantri Awas Yojna (PMAY) during 2017-18 remained subdued except SBI. Requested all the banks to make the scheme successful.
- Performance of Banks under Din Dayal Antyodaya-National Urban Livelihood Mission (DAY-NULM) and Credit Linked Subsidy Scheme was not at all encouraging
- Informed the banks that notification for approval of map for construction of houses outside municipal areas has since been done and banks should now take up the schemes related to Housing loan proactively.
- SLBC should put up data of Housing loan Urban and Rural area wise from next SLBC meeting for a better analysis.

**8.0 In Conclusion, the Hon'ble Dy Chief Minister, reiterated the following important points for action on part of the banks and other stake holders of SLBC:**

- Flow of data of banks to SLBC should be authentic and error proof. RBI guidelines for providing the data by banks to SLBC directly from MIS of the banks, as per SLBC format, must be started and no manual data entry to be done. RBI must look into its implementation in 3-4 months.
- ACP target of Banks must be achieved.
- Controlling head of Banks must attend DLCC/DLRC meeting in few districts. SLBC to circulate a roster of controlling heads for DLCC/ BLBC meetings district wise and block wise respectively.
- SLBC to circulate roaster of meetings for SLBC subcommittee I & II for the year in advance.
- SLBC to put up detailed analysis of data from next meeting and not merely data. The analysis should include the reason for non achievement of targets during 2017-8 and the progress made by the banks during 2018-19 so far.
- More ATMs should be set up and banks should always keep their ATMs in workable condition to avoid inconvenience to customers. SLBC should give plan for opening and operations of ATMs in 2018-19.
- Target of BOs should be achieved by the banks who failed to achieve it.
- Issues of deposit coins by branches should be taken up by each bank and must be sorted out urgently.
- SDCs/LDMs to provide the data of NBFCs/ Ponzi schemes functioning in their district to SLBC.
- Procedure of making insurance claim under social security schemes – PMSBY/PMJJBY - should be advertised by SBI in leading newspapers of Bihar for public awareness. SLBC should come up with data on time taken in claim settlements in these schemes.
- SLBC to arrange a separate review meeting of Pvt. Sector banks and RRBs in the coming month.

**9.0 Sri R K Das, AGM (SLBC)** proposed that the next SLBC meeting for June quarter of 2018-19 be held on 10/08/2018 which was ratified by the stake holders.

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## ACTION POINTS

### 64<sup>th</sup> SLBC MEETING HELD ON 26<sup>th</sup> MAY, 2018

#### **1. Action taken report on minutes of SLBC Meeting, SLBC Sub Committee & other meetings:**

All Banks / related Government departments/ other stake holders should ensure to implement the minutes of the meeting and to submit their ATRs to SLBC from next quarter.

**(Action: By all the stake holders of SLBC)**

#### **2. SLBC subcommittee I&II / DLCC/ DLRC MEETINGS**

2.01 SLBC to circulate roaster of meetings for SLBC sub-committee I & II for every year in advance.

**(Action: by SLBC)**

2.02 DLCC/DLRC meetings in the district should be chaired by District Collector of the respective district.

**(Action: by Govt. of Bihar)**

2.03 Controlling heads of state of different banks to participate in a few DLCC/DLRC meetings. SLBC to prepare and circulate the roster of controlling heads of banks to attend DLCC/DLRC meetings from next quarter.

**(Action: by all banks, SLBC and LDMS )**

2.04 SDCs/LDMS to provide the data of NBFCs/ Ponzi schemes functioning in their district to SLBC.

**(Action: by SLBC,SDCs/LDMS )**

#### **3. OPENING OF BANKING OUTLETS (BOs)**

##### **AND REVIEW OF FUNCTIONING OF BC CHANNEL OF BANKS:**

3.1 Banks which have not achieved the target for opening BOs during 2017-18 should achieve the target in their allotted URCs by 30.06.2018.

**(Action: All concerned banks)**

3.2 Banks should immediately review and tighten all the loop holes in the system of the functioning of BC model of banking.

**(Action: All concerned banks)**

3.3 District wise list of all BC points in all districts of Bihar be shared with district administration and SLBC so that report on history of BCs should be submitted by District Administrations and supervision on them could be ensured by local administration.

**(Action: All concerned banks)**

3.4 SLBC should give plan for opening and operation of ATMs in 2018-19.

**(Action: SLBC, All banks)**

#### **4. ACP ACHIEVEMENT:**

4.1 Size of Agriculture ACP should increase to Rs. 70000cr to increase the flow of Agricultural credit.

**(Action: by SLBC)**

4.2 More target for ACP to be allotted to underperforming districts during 2018-19.

**(Action: by SLBC)**

4.3 Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2018—19 on quarterly basis. Banks to do their 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. CREDIT DEPOSIT RATIO (CD RATIO):**

5.01 A separate group should be formed for identifying the reasons for those 13 districts whose CD ratio is below 40%. The group will suggest remedial measures for improving the CD ratio. The group shall consist of SLBC, LDM , Lead Bank as well as major banks of those districts.

**(Action: by SLBC, Lead banks, LDM/DDM/SDCs)**

#### **6. FLOW OF CREDIT TO AGRICULUTURE AND MSME SECTOR:**

6.1 Digitisation of land record and access to banks in the site of GoB should be expedited for improving flow of credit in the state.

**(Action: by GoB)**

6.2 Land Possession Certificate (LPC) issued to applicants by Circle Officer, GoB, should be authentic and match with the land records of the applicant available in the records of GoB. Practices of issuing LPC on the basis of a sworn in affidavit from the farmer should be stopped.

**(Action: Revenue and Land Reforms Department , GoB)**

6.3. Banks to provide sufficient SHG a/c opening /credit linkage forms to JEEVIKA by 15.07.2018.. All banks to participate in the SHG credit camps to be organised by JEEVIKA on 27.06.2018, 27.07.2018 & 27.08.2018 in whole Bihar.

**(Action: by all banks)**

6.4 Banks should devise a hassle free and simplified procedure for financing small loans under Agriculture and MSME sectors.

**(Action: by all banks)**

6.5 Target set by SLBC to banks for various schemes undertaken by Govt of Bihar /Govt. of India under Allied Agricultural Activities should be achieved by all banks.

**(Action: by all banks)**

6.6 Banks to increase their coverage under **Tarun** variant under PMMY and should ensure to achieve the target under Stand up India scheme.

**(Action: by all banks)**

## **7. DIRECT BENEFIT TRANSFER SCHEME (DBT)/DIGITAL TRANSACTION:**

7.1 A free SMS facility to the a/c of beneficiary should be provided by the banks so that the beneficiary should know the credit / debit amount in his/her account and to avoid any eventual fraudulent transaction by any one .

**(Action: by all banks)**

7.2 Welfare Department, GoB to arrange for a separate meeting with the related banks where there are issues related to failed RTGS/NEFT transactions in DBT.

**(Action: by Welfare Deptt, Govt of Bihar)**

7.3 No delay should take place in the banks while remitting funds to DBT beneficiaries under various welfare schemes. Government departments should also purify , on an ongoing basis , their database of accounts of beneficiaries in which the funds is to be remitted.

**(Action: by all banks & respective deptts. Of GoB)**

## **8. SUBMISSION OF DATA TO SLBC BY BANKS AND OTHERS:**

Data flow to SLBC from the MIS of the banks to be ensured as per recent guidelines of RBI on revamping of SLBC format.

**(Action: by all banks)**

## **9. OTHER ISSUES:**

9.01 Govt to help banks in recovering NPAs where banks have filed certificate cases for recovery of NPAs/ Action taken under SARFAESI act.

**(Action: Revenue and Land Reforms Department, GoB)**

9.02 Local Police must be informed while remitting cash from one place to another place by the banks.

**(Action: by all banks)**

9.03 SLBC shall arrange separate review meeting for Private Sector Banks and RRBs in next quarter.

**(Action: by SLBC, Private Sector Banks, and RRBs)**

9.04 All Banks shall arrange for advertisement related to procedure for claim under PMJJBY/PMSBY for the public awareness. SLBC should come up with data on time taken in claim settlement in these schemes.

**(Action: by SLBC, all Banks)**

9.05 SLBC should compile district wise data of schemes like PMJJBY, PMSBY, PMJDY, MUDRA for better monitoring of the schemes.

**(Action: by SLBC)**

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## **GLOSSARY**

<b>ACP</b>	Annual Credit Plan
<b>AIC</b>	Agriculture Insurance Company
<b>ATR</b>	Action Taken Report
<b>BC</b>	Banking Correspondent
<b>BLBC</b>	Block Level Banker Committee
<b>BO</b>	Banking Outlet
<b>CBS</b>	Core Banking Solution
<b>CBRM</b>	Community Based Recovery Mechanism
<b>CD Ratio</b>	Credit Deposit Ratio
<b>CGM</b>	Chief General Manager
<b>CGTMSE</b>	Credit Guarantee Fund Trust for Micro & Small Enterprises
<b>CLSS</b>	Credit Linked Subsidy Scheme
<b>CSP</b>	Customer Service Point
<b>DDM</b>	District Development Manager
<b>DLCC</b>	District Level Consultative Committee
<b>DLRC</b>	District Level Review Committee
<b>GoB</b>	Government of Bihar
<b>JLG</b>	Joint Liability Group
<b>KCC</b>	Kisan Credit Card
<b>LDM</b>	Lead District Manager
<b>LWE</b>	Left Wing Extremist
<b>MSME</b>	Micro, Small & Medium Enterprises
<b>NPA</b>	Non Performing Assets
<b>PCA</b>	Prompt Corrective Action
<b>PMAY</b>	Pradhan Mantri Awas Yojna
<b>PMEGP</b>	Pradhan Mantri Employment Generation Programme
<b>PMFBY</b>	Pradhan Mantri Fasal Bima Yojna
<b>PMJDY</b>	Pradhan Mantri Jan Dhan Yojna
<b>PMJJBY</b>	Pradhan Mantri Jeevan Jyoti Bima Yojna
<b>PMMY</b>	Pradhan Mantri Mudra Yojna
<b>PMSBY</b>	Pradhan Mantri Suraksha Bima Yojna
<b>RSETI</b>	Rural Self Employment Training Institute
<b>RIDF</b>	Rural Infrastructure Development Fund
<b>RO</b>	Regional Office
<b>SARFAESI Act</b>	Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002
<b>SDC</b>	Senior Deputy Collector
<b>SHG</b>	Self Help Group
<b>SLBC</b>	State Level Banker Committee
<b>URC</b>	Unbanked Rural Centres



**64<sup>TH</sup> SLBC REVIEW MEETING HELD ON 26.05.2018 AT HOTEL MAURYA, PATNA**

**Annexure-I**

Sl. No.	Name of the Participant	Designation/Office
<b>Ministers:</b>		
1	Shri Nitish Kumar	Chief Minister, Bihar
2	Shri Sushil Kumar Modi	Dy. CM & Finance Minister, Govt. of Bihar
3	Shri K.N. Prasad Verma	Education Minister, Govt. of Bihar
4	Shri Jay Kr. Singh	Industry Minister, Govt. Of Bihar
5	Dr. Shri Prem Kumar	Agriculture Minister, Govt. Of Bihar
<b>State Govt.</b>		
1	Shri Anjani Kumar Singh	Chief Secretary, GoB
2	Shri Deepak Kumar	Development Commissioner, GoB
3	Shri K S Dwivedi	Director General of Police, GoB
4	Shri Chanchal Kumar	Principal Secretary to CM, CM Secretariat
5	Smt. Sujata Chaturvedi	Principal Secretary, Finance GOB
6	Shri Brijesh Mehrotra	Principal Secretary, Revenue & Land Reforms
7	Shri Atul Prasad	Principal secretary, Social welfare
8	Shri R K Mahajan	Principal Secretary, Education GOB
9	Shri Sudhir Kumar	Principal Secretary, Agriculture Deptt.
10	Shri S. Siddharth	Principal Secretary, Industry Deptt. GOB
11	Shri Chaitanya Prasad	Principal Secretary, Urban Dev.& Housing
12	Shri Balamurugan D.	CEO JEEVIKA, Rural Development Deptt.
13	Shri Arvind Kr. Choudhary	Secretary, rural development Deptt.
14	Smt. N Vijaya Laxmi	Secretary AFRD, Animal & Fisheries resources Deptt.
15	Smt. Rachana Patil	Registrar co-operative society
16	Shri Chandra Prakash	Dy. Secy. Finance, Deptt. Of Finance
17	Shri Sanjeev Mittal	Dy. Secretary, Finance Deptt.
18	Shri Binod Kr. Tiwary	Dy. Secretary, Finance Deptt.
19	Shri Thomas Antony T	Regional Chief, HUDCO
20	Shri Awdhesh Ram	Director ,DRDA
21	Shri V M Jha	Director MSME-DI , Patna
22	Shri Nishat Ahmed	Director Fisheries, Animal & fish resources
23	Shri Karan Kumar Sinha	Dy. Director Agri (state), Agri Deptt.
24	Shri Avishek Chanda	Asst. Director, MSME – DI/Muzaffarpur
25	Shri Ravi Kant	Asst. Director, MSME – DI/Patna
26	Shri Mithilesh Thakur	SDPO, Finance deptt.
27	Shri Rajeev Ranjan	Banking & Finance expert, Deptt. Of Finance
28	Shri Dina Nath	Dairy Economist, Dairy Dev. Deptt.
29	Shri Shubhendu Dutta	Administrative Officer, AIC ,PATNA
30	Shri Mukesh Kumar	Team Leader, UD &HD
<b>RBI &amp; NABARD</b>		
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, FIDD, Reserve Bank of India
4	Dr. Shri Dhirendra Kumar	General Manager, NABARD
5	Shri R. B. Kumar	DGM, NABARD, Bihar
6	Shri Sharik Hoda	AGM, Reserve Bank of India
7	Shri Ranjit Kumar Sinha	AGM(DD), West Champaran

8	Shri Niraj Kumar	AGM (LDO, Gaya) , RBI Patna
9	Shri Amit Kumar	DDM,NABARD, Purnea
10	Shri Anil Rajak	DDM , NABARD, Begusarai
11	Shri Sanjay Kumar	DDM, NABARD, Muzaffarpur
12	Shri B K Mishra	Manager, NABARD
13	Ms. Riya Rani	Manager (LDO , Darbhanga) , RBI Patna
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 D.B. Mukhopadhyay	General Manager, Bank of Baroda
7	Shri Anil Kumar Singh	Zonal Manager, Bank of India
8	Shri M K Bajaj	Zonal Manager, Central Bank Of India
9	Shri Ch. S. Sastry	Zonal Manager, Andhra Bank
10	Shri Subhash Jaiswal	Dy. General Manager , State Bank of India
11	Shri Parijat Saurabh	Dy. General Manager(FI&MF),State Bank of India
12	Shri R K Rastogi	Dy. General Manager, OBC
13	Shri G. B. Tripathy	Dy. General Manager, Union Bank
14	Shri Shivesh Kumar Jha	Dy. General Manager , IDBI Bank
15	Shri Debananda Sahoo	Dy. General Manager, Canara Bank
16	Shri D S Rathore	Dy. General Manager, UCO Bank
17	Shri Sajid Ahmad	Dy. Zonal Head, Corporation Bank
18	Shri Nasim Ahmad	Chairman, MBGB
19	Shri T B Negi	Chairman, BGB
20	Shri Subrato Ghosh	General Manager, UBGB
21	Shri Chandra Shekhar Singh	MD, Bihar State co-operative Bank
22	Shri Madhushudan Behara	Sr. General Manager, Indian Overseas Bank
23	Shri Rajesh Kumar Sharma	Regional Head, Vijaya Bank
24	Shri Subhajit Mitra	Regional Head, Bandhan Bank
25	Shri Rajesh Kr. Sharma	Regional Head, Vijaya Bank
26	Shri R.K. Das	Asst. General Manager SLBC, State Bank of India
27	Shri Madan Mohan Bariar	Asst. General Manager(FI&MF),State Bank of India
28	Shri Himanshu Kansal	Asst. General Manager, Allahabad Bank
29	Shri Mithilesh kr. Srivastava	Asst. General Manager, United Bank of India
30	Shri A.K. Tripathy	Chief Manager (Agri) , Dena Bank
31	Shri Shivaji Dutta	Chief Manager, Indian Bank
32	Shri Abhinav Choubey	Chief Manager, Bank of Maharashtra
33	Shri Ashok Kumar	Chief Manager, Punjab & Sind Bank
34	Shri Pramod Dubey	Zonal Head, ICICI Bank
35	Shri Ratul Mukhopadhyay	Circle Head, Axis Bank
36	Shri Amit Balajee	Circle Head- Agri. HDFC Bank Ltd.
37	Shri Nitin Ranjan	Asst. Vice President, Yes Bank
38	Mrs. Pratyaksha Naithavi	State Head, Indusind Bank
39	Shri Sudhanshu Kumar	Nodal Officer, Axis Bank
40	Shri Rajeev Ranjan	Manager , Bank of India
41	Shri Mukesh Agarwal	Manager, Union Bank of India
42	Mrs. Abha Kirty	Manager(Agri), Corporation Bank
43	Shri Shamaraja Bhatt	Manager, Karnataka Bank
44	Ms. Rima Kumari	Manager ,Punjab & Sind
45	Shri Vivek Ranjan	Manager , DCB Bank

46	Shri Ranjan Kumar Pani	Sr. Manager, Syndicate Bank
47	Shri Navin Kumar Singh	Sr. Manager ,United Bank of India
48	Shri Vidya Bhushan Shah	Sr. Manager, Indian Bank
49	Shri Sunny G Abraham	AVP & Area Head, Federal Bank
50	Shri N N U S Mohan	DRM, Syndicate Bank
51	Shri Amit Kumar	State Head, Ujjivan SFB
52	Shri Tarun Gupta	Zonal Head, Uttkarsh SFB
53	Shri Shashank Shekhar	SWO 'A', OBC Bank
Others:-		
1	Shri Manoj Kumar	State Director, RSETI, NACER
2	Shri Awadhesh Yadav	KVIC, Patna
3	Shri Mukesh Chandra Sharan	PC-FI, Jeevika
4	Shri A.K. Thakur	Consultant (F.I) , JEEVIKA
5	Shri Shubhendu Dutte	Admin Officer, AIC, Patna
6	Shri Madan Pathak	State Mission Manager, NULM
7	Shri Santee Pandey	UD & HD,NULM
8	Shri Vijay Kumar Jha	SRP/ UIDAI, Patna
9	Shri R K Shrivastav	ADG/ UIDAI, Patna
10	Shri V.K. Anwani	Asst .Manager, SIDBI
11	Shri Arun Kumar Jha	Dy. Chief PM, Patna GPO
LDMs/SDC:-		
1	Dr. Sandhir Kumar	LDM, Patna
2	Shri Prabhash Chandra	LDM, Arwal Bihar
3	Shri Ratan Kumar Singh	LDM, Munger Bihar
4	Shri Akhilesh Dwivedi	LDM, West Champaran
5	Shri Rajen Kumar	LDM, Gopalganj
6	Shri Ajay Prakash Gupta	LDM, Saran
7	Shri Narendra Kumar	LDM, Siwan
8	Ms. Anisha Singh	SDC(Banking), Siwan
9	Ms. Baby Kumari	SDC(Banking), Saran
10	Shri Bijay Kumar	SDC(Banking), Munger
11	Shri Rakesh Ranjan	SDC (Banking),
12	Shri Bimal Kumar Singh	Dy. Collector banking, Gopalganj