

STATE LEVEL BANKERS' COMMITTEE, BIHAR

71ST REVIEW MEETING

FOR THE QUARTER ENDED 31ST DECEMBER, 2019

VENUE : HOTEL CHANAKYA, PATNA

DATE : 07TH FEBRUARY, TIME : 11:00 AM



CONVENOR: STATE BANK OF INDIA

SLBC DEPARTMENT (5TH FLOOR)

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71ST REVIEW MEETING OF SLBC BIHAR

(07TH FEBRUARY 2020, 11:00 AM, HOTEL CHANAKYA, PATNA)

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**ADOPTION OF THE MINUTES OF 69th REVIEW MEETING OF
SLBC BIHAR HELD ON 22.08.2019 AND OTHER MEETINGS**

The details of recent meetings of SLBC and its Sub-Committees are furnished below:

Sl. No.	Name of Meeting	Date of Meeting held
1.	69 th Meeting of SLBC, Bihar	22.08.2019
2.	Meeting of SLBC Sub-Committee-I on Agriculture & Sub-Committee-II on Allied Activities	22.11.2019
3.	Meeting of SLBC Sub-Committee on Digital Payment	18.12.2019
4.	Meeting of SLBC Sub-Committee on Industry	05.08.2019
5.	Meeting of Steering Sub-Committee	08.11.2019

The minutes of the 69th SLBC meeting of Bihar held on 22.08.2019 were circulated among the members of SLBC, LDMs and concerned Government Departments.

The revised minutes, incorporating amendments suggested by Finance Department, Govt. of Bihar, were also circulated among all the stake holders. Thereafter, no amendments / changes have been received by SLBC. Hence these minutes may be considered as approved by the house.

Minutes of other meetings listed above have been placed as Annexure-I titled "Minutes of Meetings". Minutes of these meetings may also be considered as approved.

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2.1 ACTION TAKEN REPORT ON THE ACTION POINTS OF 69thSLBC MEETING HELD ON 22.08.2019

SI No.	Action Points	Action Taken
1.	<p>A meeting of 5-6 major banks and Registration Department be convened within 20-25 days to understand the requirements of banks in connection with creation of charge online 'Bihar Bhoomi' portal.</p> <p>(Action by: (i) Land Revenue Department, GoB & SLBC)</p>	<p>The Land Revenue Department has called a meeting on 05.02.2020 of senior officials of SLBC and 5-6 major banks to discuss the issues involved.</p>
2.	<p>Finance Department, GoB to share with the districts the ranking list of 100 Top Performing and 100 Bottom Performing Bank Branches in the State and performance of different banks.</p> <p>(Action by: Finance Department, GoB)</p>	<p>Finance Department, GoB is requested to share the rankings with the house. The information will be presented in the SLBC Meeting.</p>
3.	<p>SDCs (Banking) and LDMs of Banka, Gopalganj, Jehanabad, Madhubani and Sheohar districts to attend the next SLBC meeting with a report on the reasons for the perennially poor performance under ACP of their districts.(Action by : LDMs of Banka, Gopalganj, Jehanabad, Madhubani, Sheohar, Lead Banks of these Districts & GoB)</p>	<p>SDCs (Banking) and LDMs of mentioned districts have been advised to attend the next SLBC meeting with the report.</p>
4.	<p>General Manager, PNB to visit Jehanabad district to review its consistently low ACP achievement and suggest remedial measures.</p> <p>(Action by : PNB)</p>	<p>GM, PNB has visited Jehanabad on 19.10.2019 and convened a meeting of all Banks on measures to improve the poor performance of the district.</p>
5.	<p>Banks should make available the facility of online application for KCC borrowers.</p> <p>(Action by: All Banks)</p>	<p>Banks have advised that the matter has been escalated to their Head Offices. Agriculture Deptt, GoB has also taken up with the Ministry of Agriculture, New Delhi for issuing necessary instructions to the banks in this regard</p>

Sl. No.	Action Points	Action Taken
6.	<p>Access to the database of farmers not covered under KCC being prepared by the Agriculture Department, GoB be given to banks.</p> <p>(Action by: Agriculture Deptt., GoB)</p>	<p>Agriculture Department will provide log in window for banks. The log in window provided would be available on DBT portal under menu named as "Official Login". Log in window will be provided to all bank nodal who are listed in DBT database, District Magistrate and Finance Department nodal.</p>
7.	<p>Sub-targets should be decided for KCC to Animal Husbandry & Fisheries under overall KCC.</p> <p>(Action by: SLBC)</p>	<p>Sub targets for KCC to Animal Husbandry & Fisheries under overall KCC has been allotted and advised to all Banks.</p>
8.	<p>During the FY 2018-19, RSETIs in 5 districts – Siwan, West Champaran, Munger, Khagaria and Samastipur got downgraded. Sponsoring banks should look into this and initiate suitable steps to improve their performance. Bank linkages of candidates trained by the RSETIs should be improved.</p> <p>(Action by: CBI, Union Bank of India & UCO Bank and all Banks running RSETIs.)</p>	<p>Sponsoring Banks have assured SLBC that they have initiated suitable steps to improve the performance of downgraded RSETIs. All Lead Banks have advised that all measures are being taken by them to improve the credit linkages of candidates trained by the RSETIs.</p>
9.	<p>Fourteen districts in the State had been hit recently by floods. Banks should look into and decide, within a week, as to what relief measures e.g. restructuring of loans, repayment holidays, fresh KCC and consumption loans etc. could be extended in these districts.</p> <p>(Action by :GoB, LDMs, SLBC and All Banks in related districts)</p>	<p>LDMs of flood affected districts have organized DLCC meetings and discussed extension of relief measures to borrower farmers as per RBI guidelines. The list of districts where crop loss was more than 33% was made available to the banks in 21.11. 2019. As discussed in the pre SLBC meeting, the district wise/ block wise crop loss report has been made available to the SLBC. Banks are requested to urgently ensure providing of relief measures.</p>
10.	<p>Banks should come out with their brick and mortar branch and BC point expansion plan for the FY 2019-20.</p> <p>(Action by : All Banks)</p>	<p>As on date, SLBC has not received branch and BC point expansion plan from any member Bank.</p>
11.	<p>Banks should also share with SLBC their ATM expansion plan area-wise (Urban / Semi-Urban/ Rural).</p> <p>(Action by : All Banks)</p>	<p>As on date, SLBC has not received ATM expansion plan from any member Bank.</p>
12.	<p>BOs pending for opening in URCs be completed within next 3 months.</p> <p>(Action by : All Banks)</p>	<p>As on 31.12.2019, only 7 (Seven) URCs are pending for coverage.</p>

Sl. No.	Action Points	Action Taken																																								
13.	<p>The classification of branch and BC network in the State should be made available urban local body-wise e.g. 'Nagar Nigam', 'Nagar Parishad', 'Nagar Panchayat' in the next SLBC meeting.</p> <p>(Action by:GoB, All Banks & SLBC)</p>	<p>The requisite information has been sent to SLBC on 29.01.20 by the UD & HD Deptt.</p>																																								
14.	<p>The performance of PMMY reported in SLBC be further bifurcated into Manufacturing and Services with number and amount henceforth.</p> <p>(Action by: All Banks & SLBC)</p>	<table border="1" data-bbox="762 465 1517 674"> <thead> <tr> <th colspan="8">PMMY Data as on 30.09.2019 (Amt in Rs. Lacs)</th> </tr> <tr> <th colspan="4">Sanctioned</th> <th colspan="4">Disbursed</th> </tr> <tr> <th colspan="2">Mfg</th> <th colspan="2">Services</th> <th colspan="2">Mfg</th> <th colspan="2">Services</th> </tr> <tr> <th>No.</th> <th>Amt</th> <th>No.</th> <th>Amt</th> <th>No.</th> <th>Amt</th> <th>No.</th> <th>Amt</th> </tr> </thead> <tbody> <tr> <td>24691</td> <td>580.55</td> <td>92190</td> <td>2197.91</td> <td>24283</td> <td>686.47</td> <td>88340</td> <td>1857.45</td> </tr> </tbody> </table> <p>* 15 Banks have responded to this action point and their data is taken into account.</p>	PMMY Data as on 30.09.2019 (Amt in Rs. Lacs)								Sanctioned				Disbursed				Mfg		Services		Mfg		Services		No.	Amt	No.	Amt	No.	Amt	No.	Amt	24691	580.55	92190	2197.91	24283	686.47	88340	1857.45
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15.	<p>Banks should explore areas to give the Para Teachers small loans commensurate with their salaries.</p> <p>(Action by: All Banks)</p>	<p>A few banks namely SBI, UBGB, DBGB, Central Bank of India & UCO banks are already providing loans to Para Teachers. Other banks have taken up the matter with their Corporate Offices.</p>																																								
16.	<p>All Banks to share the details of all housing loans since roll out of CLSS, branch wise. UDHD department would prepare and give a format to Finance Department & the same could be advised to all banks to maintain uniformity of reporting. SLBC to coordinate.</p> <p>(Action by: Urban Development & Housing Department, All Banks, SLBC)</p>	<p>The requisite format prepared by the UD & HD, after vetting by the Finance Deptt., has been provided to SLBC.</p> <p>16 major banks/ and housing companies have informed that 49556 housing loans were sanctioned from 2015 till date. Out of it 32787 were eligible for consideration under CLSS. But details of only 1759 loanees which were covered under CLSS have been provided. The detailed information about remaining 31028 accounts to be furnished so that they can be assisted under the subsidy scheme.</p>																																								
17.	<p>A detailed discussion on issues hampering progress under PMAY (CLSS) would be held in the next SLBC.</p> <p>(Action by: All Banks/ Agriculture Deptt., GoB)</p>	<p>Banks have been advised suitably to examine all the issues and present the facts in the house.</p>																																								
18.	<p>An issue regarding takeover of the management of some DCCBs referred to by the Cooperative Department is pending with RBI which needs to be resolved expeditiously.</p> <p>(Action by: RBI)</p>	<p>RBI has responded to this action point and their remarks is appended below :-</p> <p>“Letter received from Registrar, Cooperative Societies, GoB in connection with takeover of the board of Munger-Jamui Central Cooperative bank has been referred to Central Office recommendation. Besides, proposal received from Registrar, Cooperative Societies, GoB for takeover of management of Central Cooperative Banks of 7 other Districts has been referred to NABARD and further action will be initiated upon receipt of recommendations from NABARD.</p>																																								

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19.	<p>Data on Cyber Fraud to be presented in the next SLBC meeting for whole year i.e., 2018-19 for detailed discussion.</p> <p style="text-align: center;">(Action by :SLBC)</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="5" style="text-align: center;">DATA on Cyber Fraud as on 31.12.2019</th> </tr> <tr> <th rowspan="2" style="text-align: center;">FY</th> <th colspan="2" style="text-align: center;">Cyber Frauds Reported</th> <th colspan="2" style="text-align: center;">Cyber Frauds Outstanding</th> </tr> <tr> <th style="text-align: center;">No.</th> <th style="text-align: center;">Amount</th> <th style="text-align: center;">No.</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2018-19</td> <td style="text-align: center;">78</td> <td style="text-align: center;">42.05</td> <td style="text-align: center;">48</td> <td style="text-align: center;">36.03</td> </tr> <tr> <td style="text-align: center;">2019-20</td> <td style="text-align: center;">167</td> <td style="text-align: center;">93.77</td> <td style="text-align: center;">147</td> <td style="text-align: center;">83.58</td> </tr> </tbody> </table> <p>Details of Cyber Fraud reported by Banks is placed at Page No.10</p>	DATA on Cyber Fraud as on 31.12.2019					FY	Cyber Frauds Reported		Cyber Frauds Outstanding		No.	Amount	No.	Amount	2018-19	78	42.05	48	36.03	2019-20	167	93.77	147	83.58												
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20.	<p>Problem of coins not being accepted by banks was still persisting in. This needs immediate attention of all concerned stake holders for an early resolution.</p> <p style="text-align: center;">(Action by: RBI, SLBC, All Banks)</p>	<p>RBI has taken following remedial measures to solve the problems of coins :-</p> <p>(i) RBI has initiated exchange of coins of general public at its exchange counter.</p> <p>(ii) RBI has identified “Dedicated Vaults” in a few bank for exclusive storage of coins.</p> <p>(iii) Banks have been advised by RBI regarding the new coins storage policy so that maximum numbers of coins could be accepted from general public.</p>																																				
21.	<p>A State-wise position of NPAs be tabled in the next SLBC to have a comparative view of the issue.</p> <p style="text-align: center;">(Action by: SLBC)</p>	<p>The position of Gross NPAs in some States as advised by concerned SLBCs is given below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">GROSS NPA POSITION AS AT THE END OF JUNE 2019</th> </tr> <tr> <th style="text-align: center;">SL. NO.</th> <th style="text-align: center;">S T A T E</th> <th style="text-align: center;">GROSS NPA %</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1</td><td style="text-align: center;">Kerala</td><td style="text-align: center;">4.55</td></tr> <tr><td style="text-align: center;">2</td><td style="text-align: center;">Uttarakhand</td><td style="text-align: center;">5.39</td></tr> <tr><td style="text-align: center;">3</td><td style="text-align: center;">Jharkhand</td><td style="text-align: center;">5.91</td></tr> <tr><td style="text-align: center;">4</td><td style="text-align: center;">Orissa</td><td style="text-align: center;">6.57</td></tr> <tr><td style="text-align: center;">5</td><td style="text-align: center;">Gujrat</td><td style="text-align: center;">7.10</td></tr> <tr><td style="text-align: center;">6</td><td style="text-align: center;">Uttar Pradesh</td><td style="text-align: center;">8.40</td></tr> <tr><td style="text-align: center;">7</td><td style="text-align: center;">Delhi</td><td style="text-align: center;">10.59</td></tr> <tr><td style="text-align: center;">8</td><td style="text-align: center;">Telangana</td><td style="text-align: center;">11.15</td></tr> <tr><td style="text-align: center;">9</td><td style="text-align: center;">Bihar</td><td style="text-align: center;">11.62</td></tr> <tr><td style="text-align: center;">10</td><td style="text-align: center;">West Bengal</td><td style="text-align: center;">11.91</td></tr> </tbody> </table> <p>Gross NPA of Bihar as on 31.12.2019 was 11.32%.</p>	GROSS NPA POSITION AS AT THE END OF JUNE 2019			SL. NO.	S T A T E	GROSS NPA %	1	Kerala	4.55	2	Uttarakhand	5.39	3	Jharkhand	5.91	4	Orissa	6.57	5	Gujrat	7.10	6	Uttar Pradesh	8.40	7	Delhi	10.59	8	Telangana	11.15	9	Bihar	11.62	10	West Bengal	11.91
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22.	<p>List of NPA defaulters/ Willful defaulters of category dues more than Rs 50 lakhs be published in the newspapers. Banks may approach the State Govt. for recovery of loans from large borrowers and the Govt. would direct District Authorities suitably.</p> <p style="text-align: center;">(Action by : All Banks & GoB)</p>	<p>A few Banks namely United Bank, Punjab & Sind Bank have confirmed that such list of NPA defaulters/ Willful defaulters has been shared with State Govt. Other banks have noted it for compliance.</p>																																				

OUTSTANDING ISSUES OF ATR OF 68TH SLBC REVIEW MEETING

Sl. No.	Action Points	Action Taken
23.	<p>The list of farmers registered with Agriculture Department for execution of various schemes should be sorted district-wise, block-wise and passed on to operating functionaries of Banks and districts / blocks line departments for the KCC saturation exercise.</p> <p align="center">(Action: Agriculture Deptt., GoB)</p>	<p>Agriculture Department will provide log in window for banks. The log in window provided would be available on DBT portal under menu named as "Official Login". Log in window will be provided to all bank nodal who are listed in DBT database, District Magistrate and Finance Department nodal.</p>
24.	<p>Requirement of SC / ST classification is done away with so that the benefit of 1% interest subvention could be passed on to maximum number of farmers.</p> <p align="center">(Action: All Banks/ GoB, Agriculture Deptt.)</p>	<p>The matter was discussed in the SLBC sub-committee meeting of Agriculture held on 22.11.2019 where Agriculture Department, GoB clarified that this classification is mandatory.</p>
25.	<p>The UD & HD Department should hold a meeting with stakeholders, discuss the enablers and sort out pending issues to increase coverage under CLSS.</p> <p align="center">(Action: UD & HD Deptt., GoB)</p>	<p>UD & HD has held a meeting with SBI Patna in Jan'20. Other stakeholders shall be covered by them soon.</p>

DATA ON CYBER FRAUD FOR FY 2018-19 & 2019-20

AS ON 31.12.2019

(Amount in Rs.Lacs)

SL NO.	BANKS NAME	FY	A		B		C		D		E	
			Cyber Frauds Reported during FY		Out of (A)		Out of (A)		Out of (C)		Out of (A)	
					Amount Recovered		Case Filed With Police		Case Pending With Police		Cyber Frauds Outstanding	
			No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	STATE BANK OF INDIA	2018-19	22	19.15	2	2.25	14	16.43	14	16.43	22	19.15
		2019-20	124	74.24	10	5.43	123	74.21	123	74.21	124	74.24
2	CENTRAL BANK OF INDIA	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
3	PUNJAB NATIONAL BANK	2018-19	REPORTED AS NOT AVAILABLE									
		2019-20	REPORTED AS NOT AVAILABLE									
4	CANARA BANK	2018-19	40	6.78	25	3.90	0	0	0	0	15	2.88
		2019-20	20	3.16	11	1.90	0	0	0	0	9	1.26
5	UCO BANK	2018-19	1	0.50	0	0	1	0.50	1	0.50	1	0.50
		2019-20	7	3.80	0	0	7	3.80	7	3.80	7	3.80
6	BANK OF BARODA	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
7	UNION BANK OF INDIA	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
8	ANDHRA BANK	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
9	CORPORATION BANK	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
10	INDIAN OVERSEAS BANK	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
11	PUNJAB & SIND BANK	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
12	SYNDICATE BANK	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	4	2.44	1	0.41	2	1.40	2	1.40	3	2.03
13	UNITED BANK	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
14	IDBI BANK	2018-19	10	8.21	5	2.12	0	0	0	0	5	6.09
		2019-20	6	2.76	2	0.51	0	0	0	0	4	2.25
15	ICICI BANK	2018-19	5	7.41	0	0	5	7.41	0	0	5	7.41
		2019-20	6	7.37	0	0	6	7.37	0	0	0	0
16	DAKSHIN BIHAR GRAMIN BANK	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
17	UTTAR BIHAR GRAMIN BANK	2018-19	0	0	0	0	0	0	0	0	0	0
		2019-20	0	0	0	0	0	0	0	0	0	0
TOTAL		2018-19	78	42.05	32	8.27	20	24.34	15	16.93	48	36.03
		2019-20	167	93.77	24	8.25	138	86.78	132	79.41	147	83.58

2.2 MEETING OF THE 69th QUARTERLY REVIEW MEETING OF SLBC HELD ON 22.08.2019

The Minutes of above mentioned meeting have been placed at **Page nos.41-63.**

2.3 MEETING OF THE SUB-COMMITTEE-I ON AGRICULTURE & SUB-COMMITTEE-II ON ALLIED AGRI HELD ON 22.11.2019

The Minutes of above mentioned meeting have been placed at **Page nos.64-67.**

2.4 MEETING OF THE SUB-COMMITTEE ON DIGITAL PAYMENTS HELD ON 18.12.2019

The Minutes of above mentioned meeting have been placed at **Page nos.68-72.**

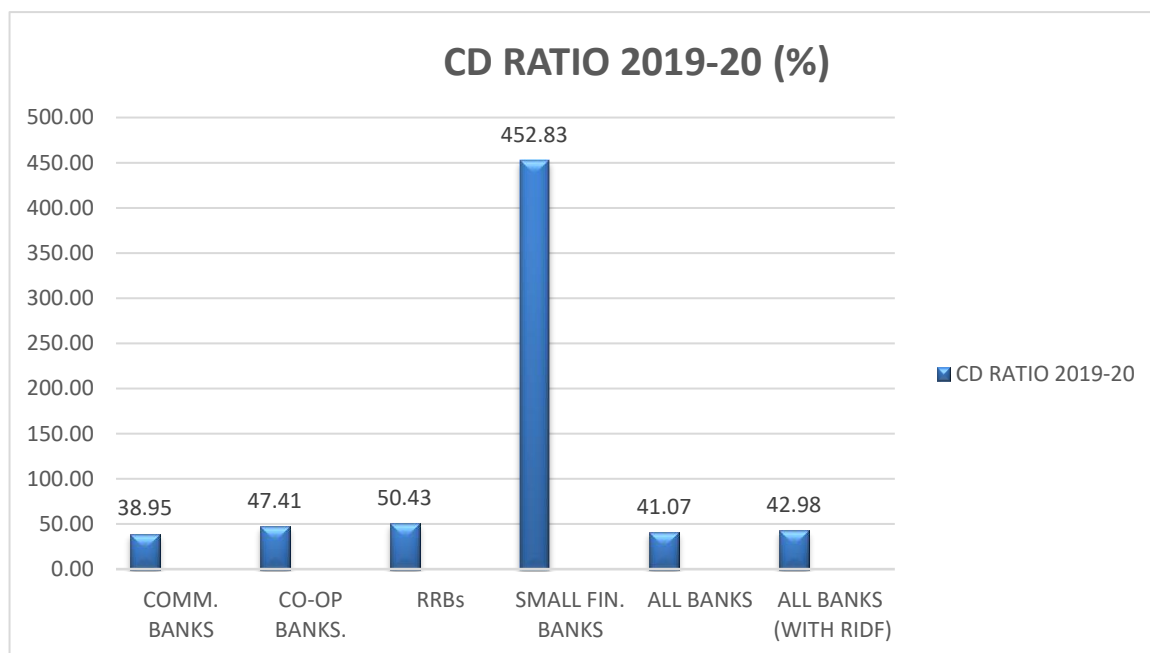
2.5 MEETING OF THE SUB-COMMITTEE ON INDUSTRY HELD ON 05.08.2019

The Minutes of above mentioned meeting have been placed at **Page nos.73-74.**

3

Review of C D Ratio

3.1 CD RATIO (AS ON 31.12.2019)



(Amt. in Rs Crore)

Bank	Deposits	Advances	CD Ratio (%)
Commercial Banks	322769	125718	38.95
Co-operative Banks	4047	1919	47.41
RRBs	35880	18093	50.43
Small Finance Banks	787	3563	452.83
Total	363483	149293	41.07
RIDF	-----	6922	-----
Total (Advances +RIDF)	363483	156215	42.98
Investment	-----	8719	-----
Grand Total (Adv. +RIDF+Invest.)	363483	164934	45.38 *

* Just to know CD Ratio of the State had the investment been included.

CD Ratio at SLBC level is calculated and monitored based on the indicators advised by RBI vide their Master Circular No. RBI/2019-20/10 FIDD.CO.LBS.BC.No.2/002.01.001/ 2019-20 dated 02.07.2019 which specifies as under:

Institution / Level	Indicator
Individual Banks at Head Office	Cu + RIDF
State Level (SLBC)	Cu + RIDF
District Level	Cs

Where:

Cu = Credit as per place of utilization

Cs = Credit as per place of Sanction

RIDF = Total Resource Support provided to State under RIDF

An amount of Rs.6193.37 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank & Indian Overseas Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio. Amount under RIDF, Sanctioned and Outstanding, as advised by NABARD, are Rs 15221.53 Crores and Rs.6921.83 Crores respectively.

It is worth mentioning that the CD Ratio of the State stood at 42.98 % as at the end of December, 2019 which could have improved further by 228 basis points to 45.26%, had the State Government utilised the total amount of Rs.15222 Crores (as on 30.12.2019) sanctioned under RIDF.

3.2 DISTRICTS WHERE CD RATIO IS LESS THAN 40%

(Amount in Rs Lakhs)

SL. NO	DISTRICT	DEPOSITS	ADVANCES	CD Ratio (%)
1	Saran	1248874	330062	26.43
2	Bhojpur	1037571	298419	28.76
3	Munger	644532	189425	29.39
4	Madhubani	864477	266170	30.79
5	Arwal	155774	48054	30.85
6	Jehanabad	315447	98892	31.35
7	Nalanda	935964	304292	32.51
8	Darbhanga	1100383	359240	32.65
9	Gopalganj	721187	237556	32.94
10	Siwan	1129590	378179	33.48
11	Patna	11457735	3936802	34.36
12	Sitamarhi	586059	212035	36.18
13	Lakhisarai	285714	105607	36.96
14	Bhagalpur	1310197	489016	37.32
15	Gaya	1493480	578649	38.75
16	Nawada	475182	185948	39.13
17	Buxar	543177	215945	39.76

The LDMs and Controlling Heads of the Banks having lead responsibility are requested to frame and implement monitorable action plans under the supervision of Special Sub-Committee of DCC formed for the purpose and report the outcomes to DCC and SLBC.

Controlling Heads of all the Banks operating in these districts are requested to instruct their branches in these districts to adopt suitable strategies for improving CD ratio.

Bank-wise and District-wise details on CD Ratio are furnished on **Page nos.99-101.**

3.3 BANKS BELOW 25% CD RATIO

(Amount in Rs Lakhs)

Bank Name	Deposit	Advances	C D Ratio %
SOUTH INDIAN BANK	26230	1693	6.45
YES BANK	102160	11320	11.08
FEDERAL BANK	45338	10225	22.55

3.4 CREDIT - GSDP RATIO

(Amount in Rs Crore)

SL NO.	ITEMS	2015-16	2016-17	2017-18	2018-19	2019-20
1	GSDP (CURRENT PRICE)	369469	422316 (P)	484740 (Q)	557490 (PJ)	557490 (PJ)
2	BANK CREDIT	103238	117443	134997	152213	156215
3	CREDIT -GSDP RATIO (%)	27.94	27.81	27.85	27.30	28.02
4	C D RATIO	42.96	41.89	45.38	44.09	42.98

{P = Provisional, Q = Quick, PJ=Projected}

As advised by the Directorate of Economics & Statistics, Planning & Development Department, GoB, the Projected Gross State Domestic Product of Bihar at Current Prices for the FY 2018-19 was Rs 557490 Crores. Bank Credit stood at Rs156215 Crores as on 31.12.2019 thus taking the Credit – GSDP Ratio of the State to 28.02 %.

As the GSDP figure for 2019-20 is not available, the GSDP(PJ) of 2018-19 has been taken for arriving at Credit – GSDP Ratio for 2019-20.

4.

REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN UPTO Q3 OF FY 2019-20

4.1 TARGET VS ACHIEVEMENT

The performance of Banks under the Annual Credit Plan FY: 2019-20 upto the quarter ended December 2019 is as under:-

Type of Bank wise:

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Commercial Banks	116632	61687	52.89
Co-operative Banks	2474	1300	52.53
RRBs	22484	13390	59.56
Small Finance Banks	3410	2761	80.97
Total	145000	79138	54.58

Sector-wise:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	60000	28764	47.94
MSME	25000	17858	71.43
OPS	12296	4916	39.98
Total Priority Sector	97296	51538	52.97
NPS	47704	27600	57.86
Total	145000	79138	54.58

Bank-wise and District-wise position as on 31.12.2019 in respect of targets and achievements under ACP 2019-20 are furnished on **Page nos.105-108.**

4.1.1 COMPARATIVE PERFORMANCE UNDER ACP

As on December 2019 vis-à-vis December 2018

(Rs. in Crore)

Banks	2019-20			2018-19		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Commercial Banks	116632	61687	52.89	101331	58991	58.22
Co-operative Banks	2474	1300	52.53	1980	387	19.58
RRBs	22484	13390	59.56	26437	13498	51.06
Small Finance Banks	3410	2761	80.97	252	1742	691.24
Total	145000	79138	54.58	130000	74618	57.40

4.2 SECTOR-WISE PERFORMANCE UNDER ACP

(Rs. in Crore)

Sector	2019-20			2018-19		
	Target	Ach.	% Ach	Target	Ach.	% Ach
AGL	60000	28764	47.94	60000	28304	47.17
MSME	25000	17858	71.43	20000	16533	82.66
OPS	12296	4916	39.98	13000	6640	51.08
Total PS	97296	51538	52.97	93000	51477	55.35
NPS	47704	27600	57.86	37000	23141	62.54
Total	145000	79138	54.58	130000	74618	57.40

The overall achievement of target during the period under review is 54.58 % as against 57.40 % recorded during the corresponding period of last FY.

4.3 BANKS BELOW STATE AVERAGE OF 54.58 % ACP ACHIEVEMENT

(Amt. in Rs Lakhs)

SI No.	Name of the Bank	Target (Amt)	Achievement (Amt)	% Achievement
1	Karnataka Bank	1730	121	6.99
2	UCO Bank	569624	109699	19.26
3	Oriental Bank of Commerce	100501	20069	19.97
4	Corporation Bank	83787	18639	22.25
5	Bank of Maharashtra	22700	5621	24.76
6	Central Bank of India	1101007	310537	28.20
7	United Bank of India	222810	63314	28.42
8	Indian Overseas Bank	127369	37660	29.57
9	Bank of India	825979	257049	31.12
10	Andhra Bank	70386	23010	32.69
11	Union Bank of India	342055	119654	34.98
12	Kotak Mahindra Bank	24945	8874	35.57
13	Syndicate Bank	121048	45032	37.20
14	Dakshin Bihar Gramin Bank	1122899	567055	50.50
15	State Co-op. Bank	247435	129982	52.53
16	State Bank of India	2235924	1180273	52.79

4.4 DISTRICTS BELOW STATE AVERAGE OF 54.58% ACP ACHIEVEMENT

(Amt. in Rs Lakhs)

SI No.	Name of the District	Target (Amount)	Achievement (Amount)	% Achievement
1	Banka	234100	70929	30.30
2	Arwal	108960	36808	33.78
3	Jehanabad	174966	59661	34.10
4	Sheohar	97038	35671	36.76
5	Nalanda	436073	163234	37.43
6	Gopalganj	345091	129866	37.63
7	Madhubani	544379	208491	38.30
8	Madhepura	238377	92869	38.96
9	Supaul	262144	104417	39.83
10	Bhagalpur	579402	231015	39.87
11	Samastipur	576472	241435	41.88
12	Nawada	240161	101998	42.47
13	Sheikhpura	122646	52623	42.91
14	Gaya	565594	245665	43.43
15	Katihar	331134	148946	44.98
16	Siwan	401443	185036	46.09
17	Saran	465766	215029	46.17
18	Vaishali	439320	204470	46.54
19	Sitamarhi	340087	165162	48.56
20	West Champaran	363947	176935	48.62
21	Bhojpur	393159	191343	48.67
22	Lakhisarai	144809	73843	50.99
23	Buxar	277732	142819	51.42
24	East Champaran	523290	272021	51.98
25	Begusarai	475971	252011	52.95
26	Araria	310425	169209	54.51

Bank-wise and District-wise position as on 31.12.2019 in respect of targets and achievements under ACP 2019-20 is furnished on **Page nos.105-106.**

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5

NON-PERFORMING ASSETS (NPAs)

5.1 NPA Position of Banks

As on 31.12.2019, the overall position of NPAs and the amount of loans Written-Off are as under: (Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	119524	11318	9.47	152
Co-op. Banks	1919	323	16.82	0
RRBs	18093	4523	25.00	0
Small Finance Bank	3563	29	0.80	0
Total @	143099	16193	11.32	152

@ Excluding Loans granted from outside Bihar to units in Bihar

5.1.1 BANKS HAVING NPA % MORE THAN STATE AVERAGE

(Amt. rounded off to Rs. Crores)

Sl.No	Name of Bank	Advances	NPA	% NPA
1	Punjab National Bank	12202	3835	31.43
2	Dakshin Bihar Gramin Bank	9702	2487	25.63
3	Karnataka Bank	7	2	25.25
4	Uttar Bihar Gramin Bank	8391	2037	24.27
5	Central Bank Of India	6578	1575	23.94
6	State Co-Op. Bank	1919	323	16.82
7	Union Bank Of India	2620	421	16.07
8	Bank Of India	5988	930	15.53
9	Syndicate Bank	679	104	15.26
10	Uco Bank	5658	709	12.54
11	Corporation Bank	653	76	11.69

5.1.2 Comparative Position of NPA %

30.09.2018	31.12.2018	31.03.2019	30.06.2019	30.09.2019	31.12.2019
12.35	11.26	10.93	11.62	11.82	11.32

It is evident from the above table that though total NPA of Banks as on 31.12.2019 (11.32%) is lower than NPA as on 30.09.2019 (11.82%) , it is still on the high side and is a matter of great concern for banks and all stake holders. Banks are requested to make all out efforts to check NPAs including recoveries under Certificate Cases and SARFAESI. State Govt. may frame a policy to effect recovery of loans under PDR Act.

Position of Bank-wise and Sector-wise NPAs have been placed at **Page no.112** for discussion and review by the House.

5.2 APPOINTMENT DEDICATED CERTIFICATE OFFICERS & RECOVERY IN CERTIFICATE CASES

As on 31.12.2019, the overall position of Certificate Cases filed by all Banks is furnished below: (Amount in Rs. in Crore)

Banks	Total Cases (No.) As on 30.09.2019	Total Cases (Amt) As on 30.09.2019	Cases filed (No.) (During the quarter)	Cases filed (Amt) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 31.12.2019	Pending Cases (Amount) As on 31.12.2019
Comm	586850	4080	3545	56	951	15	589444	4120
Co-op	16906	141	2371	5	788	5	18489	141
RRBs	37612	524	5357	118	2342	49	40627	594
SFB	0	0	0	0	0	0	0	0
Total	641368	4745	11273	179	4081	69	648560	4855

Looking at the high NPAs and piling Certificate Cases pending for disposal, Govt. of Bihar is requested to to appoint/identify Certificate Officers dedicated exclusively to look after disposal of the Certificate Cases filed by the Banks/FIs.

Bank-wise and District-wise no. & amount of Certificate Cases are furnished on **Page nos.113-114.**

5.3 Stipulating Time Frame for Recovery of dues involved in Certificate Cases filed by banks under PDR Act

A large number of certificate cases filed by banks under PDR Act are pending for disposal in the districts. These cases not only lock a good amount of lendable funds but also drain out human resources due to their infinitely staggered continuance / disposal.

Govt. of Bihar is requested by SLBC forum to look into the matter and consider amendment in related policy by stipulating a definite time frame for disposal of certificate cases filed by Banks under PDR Act.

5.4 PROMPT ACTION UNDER SARFAESI ACT BY THE DISTRICT ADMINISTRATION

Application from banks for taking physical possession of property under Section 13 (4) of SARFAESI Act remains pending for unduly long periods in the offices of DMs. This concern emerged as an action point in previous SLBC meetings in compliance to which GoB has sent letters to all DMs. However, considering the pendency involved and its impact on lendable funds, GoB is requested to issue specific instructions to the district authorities for quick and proactive disposal of the applications within the stipulated time frame. This will help in reduction of NPAs, freeing funds for further lending and improving their performance under ACP.

x-x-x-x-x-

6

100 Top & 100 Bottom Performing Bank Branches

With a view to promote healthy competition and recognize efforts put in by individual branches of all the member banks, it was decided during the 66th Review meeting of the SLBC held on 01.12.2018 that Department of Finance, Govt. of Bihar will carry out the ranking of 100 Top and 100 Bottom Performing Bank branches operating in the State. As decided by Department of Finance, Govt. of Bihar, this ranking was decided on the basis of the performance of the branch in two areas:

- CD Ratio
- Achievement under ACP

Rank = CD Ratio + Achievement (%) under ACP

However, during the 68th SLBC meeting it was found that even bank branches having very low ACP achievements were ranked high due to their high CD Ratio only. So, it was suggested to carry out hence forth the ranking solely on the basis of ACP achievement. Accordingly, the Department of Finance, Govt. of Bihar has grouped banks in two categories and has advised district administration and LDMs to share the information as follows:

(i). Group –“A”: Public Sector Banks + RRBs + Cooperative Banks
5 High Performing Branches in the districts
10 Low Performing Branches in the districts

(ii) Group –“B”: Private Sector Banks + Small Finance Banks
5 High Performing Branches in the districts
5 Low Performing Branches in the districts

The performance under ACP Achievement is to be reported with a condition that:
For June, September & December quarters branches achieving more than district average ACP Achievement will be included under High Performing Branches.
For March quarter, branches only with ACP Achievement above 50% be included under High Performing Branches.

Department of Finance, Govt. of Bihar is requested to share the rankings for December 2019 with the house.

.-X-X-X-X-X-

7

MICRO, SMALL & MEDIUM ENTERPRISES

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

- (i) 20 % year-on-year growth in credit to Micro and Small Enterprises,
- (ii) 10 % annual growth in the number of Micro Enterprise accounts and
- (iii) 60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro Enterprises.

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

The performance of Banks in this regard as on 31.12.2019 is placed at **Page Nos. 115-121** of the Reference Book.

7.1 FINANCING MICRO ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET		SANCTIONED		DISBURSED		%ACHV.
AMT	NO.	AMT	NO.	AMT	AMT	
7500	758295	10502	756944	10178	135.71	

Bank-wise target and performance is furnished on **Page Nos. 116-117** for information.

7.2 FINANCING SMALL ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET		SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT	
6250	34517	4383	33638	4194	67.11	

Bank-wise target and performance is furnished on **Page Nos.118-119** for information.

7.3 FINANCING MEDIUM ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET		SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT	
4500	1365	1266	1337	1196	26.58	

Bank-wise target and performance is furnished on **Page Nos.120-121** for information.

7.4 FINANCING UNDER PSBLOANSIN59MINUTES.COM

psbloansin59minutes.com is an online marketplace which enables In-Principle approval for MSME loans up to INR 1 Crore in 59 minutes from Public sector Banks.

This Platform has reduced the loan processing turnaround time from 20-25 days to 59 minutes. Post receiving of in-Principle approval letter, the loan is expected to be disbursed in 7-8 working days.

The loans are processed without human intervention till sanction and / or disbursement stage. On this platform, MSME borrower is not required to submit any physical document for In Principle approval. The solution uses advanced algorithms to analyze data points from various sources such as IT returns, GST data, bank Statements etc. The analyzed details are matched with various criteria set by all Lending banks on the platform with whom the Application got matched with and from those Banks the Borrower can select his / her preferred lender.

As on date, following banks are partner banks of **psbloansin59minutes.com** platform: SIDBI, SBI, Bank of Baroda, Punjab National Bank, Indian Bank, Allahabad Bank, Andhra Bank, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Corporation Bank, IDBI Bank, Indian Overseas Bank, Oriental Bank of Commerce, Punjab & Sind Bank, Syndicate Bank, UCO Bank, Union Bank, United Bank of India, Kotak Mahindra Bank & IDFC First Bank.

This platform is accessible by visiting the web portal <https://www.psbloansin59minutes.com> and may be contacted over landline telephone no. 079-41055999.

(Amt in Cr)

SANCTIONED		DISBURSED	
NO.	AMT	NO.	AMT
1817	435	1391	345

Bank-wise target and performance is furnished on **Page No.122** for information.

7.5 FINANCING UNDER CGTMSE COVERAGE

(Amt in Cr)

SANCTIONED		DISBURSED	
NO.	AMT	NO.	AMT
15958	652	15953	627

Bank-wise performance data and recent changes advised by Govt. are furnished on **Page No.123** for information of the House.

7.6 FINANCING SMALL ROAD TRANSPORT OPERATORS (SRTOs)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
NO.	NO.	AMT	NO.	AMT	
22000	2724	156	2724	153	12.38

Bank-wise performance is furnished on **Page No.124**.

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

8

AGRICULTURE

8.1 KISAN CREDIT CARD (KCC) SANCTIONS & DISBURSEMENTS

Banks	Target (No.)	Disbursement (No.)			% Achievement
	New	New	Renewal	Total	New
Commercial Banks	599011	104263	414366	518629	17.41
Co-operative Banks	39573	998	40153	41151	2.52
RRBs	321351	15111	981881	996992	4.70
Small Finance Bank	40065	0	0	0	0.00
GRANDTOTAL	1000000	120372	1436400	1556772	12.04

Banks operating in the state have disbursed loans to 1556772 beneficiaries (New-120372 & Renewal-1436400) under KCC amounting to Rs. 13339 Crores upto the quarter ended December 2019 of the current FY.

Bank-wise & District-wise performance under KCC Scheme is furnished on **Page Nos.125-126**.

8.1.1 KISAN CREDIT CARD (KCC): OUTSTANDINGS & NPAs

(Amt in Cr)

KCC OUTSTANDING		NPA IN KCC		%NPA
No.	AMT	No.	AMT	AMT
3923655	25277	1057523	6881	27.22

Bank-wise data on Outstanding and NPA under Kisan Credit Card (KCC) as on 31.12.2019 are placed at **Page No.127**.

8.1.2 AGRICULTURE LOAN OUTSTANDING TO SMALL, MARGINAL & OTHER FARMERS

(Amt in Cr)

Small Farmers		Marginal Farmers		Others Farmers	
No.	O/S AMT	No.	O/S AMT	No.	O/S AMT
1856813	12064	2380590	14047	2924597	20505

The bank-wise data on Outstanding Amount of Agriculture Loans provided to Small & Marginal Farmers and Other Farmers as on 31.12.2019 is placed at **Page No.128**.

8.1.3 ISSUANCE OF ATM CARDS TO KCC HOLDERS

Total KCC A/Cs (Outstanding)	Smart Card/ ATM-enabled Card issued during the FY 2019-20	Smart card/ ATM-enabled Card issued (Cumulative)
No.	No.	No.
3923655	34956	2650702

The Bank-wise information on ATM Cards issued to KCC borrowers is placed at **Page No. 129** of the Reference Book for information of the House. All Banks are requested to ensure that ATM Cards are issued to all eligible KCC borrowers at the time of sanction / renewal.

8.2 CROP INSURANCE SCHEME

As per RBI Circular No.RBI/2018-19/10 FIDD.CO. FSD.BC.No.6/ 05.05.010/ 2018-19 dated 04.07.2018, insurance of crops of all borrower farmers is mandatory. However, GoB has exited the National Crop Insurance Scheme resulting in non-insurance of Crops under KCC Scheme of Banks.

The issue was raised in the 66th SLBC meeting. Responding to the action point on the issue, RBI clarified that since crop insurance aims at mitigating the financial loss of farmers in case of crop loss due to natural calamities, mandatory crop insurance prescribed by RBI is justified.

The Registrar (Cooperative Societies) , GoB have, vide their letter no. 11095 dated 24.12.2018, advised that there is no provision for insurance of crops of the KCC Loanee Farmers under the “Bihar Rajya Fasal Sahayata Yojana” launched by GoB.

The matter of Crop Insurance and its impact on lending to farmers was raised in 67th& 68th SLBC meetings also. SLBC took up the issue also with Department of Agriculture, Cooperation & Farmers Welfare, and Department of Financial Services, Government of India and Bihar Government.

SLBC was advised by RBI, Patna their letter no. letter FIDD(Pat)No./77/02.01.001/ 2019-20 dated July 15, 2019 , to convey the member banks the following instruction on mandatory crop insurance for KCC:

“Member banks to sanction credit facilities under KCC scheme to eligible farmers without insisting on mandatory coverage under crop insurance till such time an insurance scheme is notified for the concerned crops by the Govt. of Bihar.”

SLBC has advised accordingly to all member banks vide letter no. SLBC/CM/2019-20/117 dated 19.07.2019 placed at **Page no.77(A)**.

8.3 DOUBLING OF FARMERS' INCOME

Agriculture being the pivot of economic development of the State, it is imperative to make a drastic increase in credit outlay to Farm Sector. Looking at the small size of land holdings, increasing cost of inputs, absence of access to large markets by small farmers and limited capacity of investment in these land holdings, exploiting the opportunities of big ticket size Agri-loans should be emphasized. Financing to Farmer Producer Organisations is one of

such opportunities. NABARD is already extending necessary help and handholding to FPOs in Bihar. But financing to FPOs is still to kick-start in Bihar. Financing schemes covered under DEEDS of NABARD may also help in increasing farmers' income. NABARD is requested to liaise with Banks and arrange necessary training for Bank officials to make them conversant with the various facets of FPO financing and DEEDS.

With the formation of Regional Advisory Council on Off-Farm Sector at NABARD, Patna it is hoped that preparation and execution of appropriate policies & plans would take place expeditiously which would also have a positive impact on increasing farmers' income.

8.4 CAMPAIGN TO ACHIEVE SATURATION UNDER THE KISAN CREDIT CARD SCHEME (KCC)

Department of Financial Services, GoI have advised all Banks that it had been decided by Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), GoI to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC scheme. In this context, the DAC&FW had separately requested State Governments to organise camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. Banks are requested to participate with full preparedness in all KCC Camps organised by Agriculture Department and also extend all support to the State / District Administration and endeavour to achieve saturation under the KCC Scheme.

It was decided in the 67th and 68th SLBC meetings that the list of farmers registered with Agriculture Department for execution of various schemes should be sorted district-wise, block-wise and passed on to operating functionaries of Banks and districts / blocks line departments by Agriculture Department for the KCC saturation exercise.

SLBC has also requested all LDMs to obtain details of operational farm holdings in the district from Agriculture Department of the concerned district so that it could be shared with banks operating in the district for identifying and financing KCC to farmers who have not been financed KCC yet.

Detailed guidelines on KCC saturation are contained in DFS letter F. No. 3/7/2019-AC dated 04.02.2019 which is attached as **Annexure-II** at **Page no. 75** for ready reference.

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9

ALLIED AGRICULTURE ACTIVITIES

Government of India had announced in Budget 2018-19 their decision to extend the facilities of Kisan Credit Card to Animal Husbandry and Fisheries (AH &F) farmers to help them meet their working capital requirements.

Pursuant to Gol's announcement, Reserve Bank of India has issued Circular No. RBI/2018-19/112 FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated 04.02.2019 detailing the modalities of the KCC Scheme for Animal Husbandry & Fisheries. (Copy kept as **Annexure-III at Page No. 78-80** for ready reference)

Department of Animal Husbandry & Fisheries Resources, GoB has already prepared scale of finance (SoF) for working capital requirements of Animal Husbandry & Fishery activities on quarterly / yearly basis and advised all District Collectors, vide their letter dated 12.07.2019, that the SoF be determined accordingly per acre/ per animal/ bird and be approved in DLTC at the earliest. NABARD is also following up the matter with districts and as informed by them SoF in this regard has been fixed in 23 districts.

At the end of Q3 of FY 2019-20, the credit sanctioned / disbursed to Dairy, Poultry & Fisheries sector stands as under:

9.1 DAIRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
DAIRY	4029	144180	866	144087	862	21.38

9.2 POULTRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
POULTRY	1672	5777	106	5769	102	6.11

9.3 FISHERIES

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
FISHERY	961	2606	21	2606	20	2.05

Bank wise performances are furnished on **Page Nos.130-132**.

10

REVIEW OF PERFORMANCE UNDER IMPORTANT SCHEMES

10.1 NATIONAL RURAL LIVELIHOOD MISSION (NRLM): SHG

SCHEME	TARGET	SAVING BANK LINKAGE NO.	CREDIT LINKAGE (SANCTION)		%ACH (NO.)
	NO.		NO.	AMT (Rs Crores)	
SHGs	250000	61597	140546	2482	56.22

Data provided by Bihar Rural Livelihood Promotion Society (BRLPS) on Bank-wise position of Savings and Credit-linkages of SHGs is furnished on **Page nos.133-136**.

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

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

The data provided by Urban Development and Housing Department, Govt. of Bihar under various components of NULM are placed below:

As on 31.12.2019

SR NO	COMPONENT	ANNUAL TARGET (NO.)	ACHIEVEMENT (NO.)	% OF ACHIEV
1.	SEP-I (Credit Linkage)	2300	1009	43.87
2.	SEP-G (Credit Linkage)	100	1	1.00
3.	SHG (Bank Linkage)	2300	546	23.74
	TOTAL	4700	1556	33.11

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

Data provided by State Mission NULM on Bank-wise performance of Bank and Credit-linkages of SHGs is furnished on **Page nos.137-146**.

10.3 EDUCATION LOAN

10.3.1 EDUCATION LOAN: TARGET & ACHIEVEMENT

Performance of banks during FY 2019-20 is summarized below:

SCHEME NAME	Target	Disbursement	% Achievement
	No.	No.	No.
Education Loan	48491	19787	40.81

More granular data on target and achievement under Education Loan has been placed on **Page no.147** of the SLBC Reference Book.

10.3.2 EDUCATION LOAN: OUTSTANDINGs AND NPAs

(Amt in Cr)

BIHAR	Education Loan Outstanding		NPA in Education Loan		%NPA
	No.	Amount	No.	Amount	Amount
	104880	3670	20685	700	19.07

Bank wise data sheet Education loan outstanding and NPA position in Education loan on **Page no.148** of the SLBC Reference Book.

10.4 PRADHAN MANTRI MUDRA YOJANA (PMMY)

The Pradhan Mantri Mudra Yojna was launched on 08th April 2015 with an objective to create an inclusive, sustainable & value based entrepreneurial culture, in collaboration with partner institutions in achieving economic success and financial security. The loans in PMMY are extended under 3 categories: Shishu (upto Rs 50000), Kishore (Rs 50001 to Rs 5 Lakhs) & Tarun (Rs 500001 to 10 Lakhs). The loans are provided for income generating small business activities in manufacturing, processing, and service sector or trading.

From April 2016 onwards, activities allied to agriculture (excluding crop and land improvement loans) have also been included in this scheme. Interest rates are to be charged as per the policy decision of bank & there is no need of collateral security under this loan-scheme.

(Amt in Crore)

PMMY SANCTIONED DURING FY 2019-20								CUMMULATIVE SANCTION SINCE INCEPTION							
SHISHU		KISHORE		TARUN		TOTAL		SHISHU		KISHORE		TARUN		TOTAL	
NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
1137606	3321	165387	2236	15494	1170	1318487	6727	3673868	11471	789835	14774	103066	8467	4566769	34712

The data on Mudra Loan as on 31.12.2019 is placed on **Page nos.149-152** for information of the house.

10.5 PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

Under this scheme, a Savings Bank account with minimal documents is opened with zero balance & Rupay Card is issued. The account carries free of cost accidental death insurance of Rs.2 lacs for the account holder, subject to the terms of usage.

NO. OF PMJDY ACCOUNTS OPENED IN FY 2019-20 As on 31.12.2019		TOTAL PMJDY ACCOUNTS		TOTAL ACTIVE PMJDY ACCOUNTS		NO. OF OVERDRAFTS SANCTIONED IN FY 2019-20 As on 31.12.2019		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED	
NO.	BALANCE (Rs. In Crores)	NO.	BALANCE (Rs. In Crores)	NO.	BALANCE (Rs. In Crores)	NO.	SANC (Rs. In Cr)	NO.	SANC (Rs. In Cr)
3546065	1018	46396025	11968	39230281	11091	34287	13	2550682	156

Bank-wise detailed data on PMJDY is placed on **Page no.153** for information of the house.

10.5.1 ACTIVATION OF RUPAY CARD IN PMJDY ACCOUNTS

A key feature of PMJDY is the issuance of RupyCard, an indigeneous ATM-cum-Debit Card introduced by NPCI, to all PMJDY account holders, including the illiterate ones. All Rupay card holders under PMJDY have been provided with a Personal Accident Cover (PAC) of Rs 2 lacs. However, the PAC claim under PMJDY shall be payable if the Rupay Card holder has performed at least one customer induced financial or non-financial transaction at any Bank Branch / Bank Mitra / BC /ATM /POS / ECOM etc. channel, intra or inter bank (on us / off us), within a period of 90 days prior to date of accident, including the accident date.

Many Rupay Cards already issued or being issued on an ongoing basis, are lying in non-activated state despite concerted efforts of Banks. Getting these cards activated in order to extend PAC facility to these Rupay Card holders is a challenging task considering the huge number of PMJDY accounts. Bihar Govt. is requested to involve its Block / District level machinery in spreading awareness among Rupay Card holders and ensure activation of Rupay Cards.

10.6 STAND-UP INDIA PROGRAMME (SUI)

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

Total No. of Branches	Number of branches which have given loan	LOANS GIVEN TO		
		No. of SC	No. of ST	No. of Women
7508	609	177	40	909

The bank wise data of Stand-up India as on 31.12.2019 is placed on **Page no.154**.

10.7 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME(PMEGP)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (NO.)
	NO.	NO.	AMT	NO.	AMT	
PMEGP	4943	1291	92	1164	76	23.55

The information regarding loan sanctioned & disbursed by Banks under the above said scheme has been provided on **Page no.155** of the Reference Book for information of the House. Data obtained from KVIC site is placed on **Page no.156**. There is a difference in the number of projects sanctioned as reported by banks vis-a-vis the report downloaded from KVIC site. Member banks are requested to verify the data and ascertain the correct position in this regard.

10.8 PRIME MINISTER'S NEW 15 POINT PROGRAMME FOR WELFARE OF MINORITY COMMUNITIES

Lead district Managers of all the 7 minority concentrated districts (Araria, Katihar, Sitamarhi, West Champaran, Kishanganj, Darbhanga & Purnea) in Bihar have been advised by SLBC to monitor & review the progress of credit facilities under various schemes to Minority Communities in DLCC / DLRC meetings as per guidelines / instructions contained in RBI circular No. RBI/2019-20/03 FIDD.GSSD.BC.No. 04/09.10.01/2019-20.

To effectively monitor the performance of banks in providing credit to the specified minority communities at SLBC level, SLBC has instructed all concerned 7 Lead District Managers to send the Annexure II (half yearly) & Annexure III (quarterly) to RBI well in time and to forward their copy to SLBC Bihar as well.

LDMs of all the concerned districts have been asked to inform SLBC the details of designated officer in their district exclusively looking after the problems regarding the credit flow to minority communities. LDMs of Darbhanga & Katihar have reported the name of designated officers in their districts to SLBC Bihar. The matter is being followed up with other 5 districts.

District Name	Name of Nodal Officer	Name of Bank	Designation of Nodal Officer	Mobile No.
Darbhanga	Bhado Kharia	Central Bank of India	Chief Manager	8298197030
Katihar	M M Madhukar	Central Bank of India	Senior Manager	8298196488

LENDING TO MINORITY COMMUNITIES				
(AS ON 31st DECEMBER 2019)				(Amt. in Lacs)
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance (Disbursed) (A)	Out of (A) Total Advances to Minority	%age Share of Minority Advance
		Amt.	Amt.	Amt.
1	ARARIA	130172	17838	13.70
2	DARBHANGA	160570	16484	10.27
3	KATIHAR	106415	16442	15.45
4	KISHANGANJ	93708	29537	31.52
5	PURNEA	167954	16546	9.85
6	SITAMARHI	116929	10396	8.89
7	WEST CHAMPARAN	145521	10467	7.19
TOTAL		921269	117710	12.78

Data on Lending to Minority Communities in all districts of Bihar is placed on **Page no.109-111.**

11

PERFORMANCE UNDER SOCIAL SECURITY SCHEMES

11.1 PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA (PMJJBY)

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

NO. OF PMJJBY NEW ENROLLMENTS IN FY 2019-20 as on 31.12.2019	NO. OF PMJJBY CLAIMS RECD. IN FY 2019-20 as on 31.12.2019	NO. OF PMJJBY CLAIMS SETTLED IN FY 2019-20 as on 31.12.2019	TOTAL NO. NO. OF PMJJBY ENROLLMENTS IN FORCE TILL 31.12.2019	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 31.12.2019	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 31.12.2019
2660560	993	627	6348599	5997	4935

Related data is placed on **Page no.157** for information of the house.

11.2 PRADHAN MANTRI SURAKSHA BIMA YOJNA (PMSBY)

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

The performance of Banks under PMSBY in Bihar is appended below:

NO. OF PMSBY NEW ENROLLMENTS IN 2019-20 as on 31.12.2019	TOTAL NO. OF PMSBY CLAIMS RECD in 2019-20 as on 31.12.2019	TOTAL NO. OF PMSBY CLAIMS SETTLED in 2019-20 as on 31.12.2019	TOTAL NO. OF PMSBY ENROLLMENTS IN FORCE TILL 31.12.2019	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 31.12.2019	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 31.12.2019
3704346	219	147	10826762	2711	2046

More granular data in this regard is placed on **Page no.157** for information of the house.

11.3 ATAL PENSION YOJNA (APY)

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

NO. OF NEW APY ENROLLMENTS in FY 2019-20 as on 31.12.2019	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 31.12.2019
336730	1766266

The data is placed on **Page no.157** for information of the house.

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12

FINANCIAL INCLUSION

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

As clarified by RBI in their Circular RBI/2016-17/306 DBR.No. BAPD.BC. 69/22.01.001 /2016-17 dated May 18, 2017:

A 'Banking Outlet' for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided for a minimum of 4 hours per day for at least five days a week. It carries uniform signage with name of the bank and authorization from it, contact details of the controlling authorities and complaint escalation mechanism. The bank should have a regular off-site and on-site monitoring of the 'Banking Outlet' to ensure proper supervision, 'uninterrupted service' except temporary interruptions due to telecom connectivity, etc. and timely addressing of customer grievances. The working hours/days need to be displayed prominently.

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

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

The overall performance of Banks in respect of Opening BOs in URCs, as on 31.12.2019, is as under:

No. of Unbanked Rural Centre(URC) to be covered with CBS enabled Banking Outlet (BO)	602
No. of URCs covered with BO as on 31.03.2019	442
No. of URCs covered with BO as on 30.09.2019	595
No. of URCs provided with BO during current FY upto the quarter ended 31.12.2019	153
Pending no. of URCs to be provided with BO	7

As on 31.12.2019, out of 602 URCs, 595 BOs have been opened in URCs and 7 URCs are yet to be covered by BOs.

Bank-wise pendency is as under:

BANK NAME	No. of URCs Pending to be provided with BO
Bandhan Bank	2
HDFC	1
IndusInd Bank	1
Kotak Mahindra Bank	2
United Bank of India	1
TOTAL	7

Due to imposition of PCA, the target of opening URCs was allotted to only 26 Banks.

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

The list of pending URC allotted to Banks for opening of Banking Outlets as on 31.12.2019 is placed on **Page no.158**.

12.1.1 IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LW E AFFECTED DISTRICTS

As notified by the Department of Financial Services, Government of India vide their letter F.No.-II-18015/68/2014-LWE-III dated 14.04.2018, there are 4“Most Affected LWE Districts” in Bihar. Credit extension by Banks in these districts, upto the quarter ended December, 2019 during current FY, is as under:

SL. No.	District	Disbursement under ACP during the Year ended DEC' 2019	Disbursement under ACP during the Year ended DEC'2018	C D Ratio as on 31.12.2019	C D Ratio as on 31.12.2018
		(Rs. in Crores)	(Rs. in Crores)	%	%
1.	Aurangabad	2304	1753	44.58 ↑	40.78
2.	Gaya	2457	2914	38.75 ↑	36.70
3.	Jamui	1159	920	46.34 ↓	46.37
4.	Lakhisarai	738	588	36.96 ↓	39.29
TOTAL		6658	6175		

It is evident from the above data that extension of credit by banks in the Most Affected LWE Districts in Bihar has increased by 7.82 % (Rs 483 Crores) during the FY 2019-20 as compared to the corresponding Q3 of last FY 2018-19.

The CD Ratios of Aurangabad & Gaya districts have registered increase of 3.80% and 2.05% respectively while that of Jamui & Lakhisarai districts have registered decrease of 0.03% and 2.33% respectively.

12.1.2 BANKING FACILITY IN THE STATE

BRANCH	CSP	ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
7508	17288	6639	51007	5575594	4746845	61036885

NO. OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	1995	1569	1367	4931	11623
CO-OP BANK	165	64	57	286	0
RRB	1452	553	105	2110	5665
SMALL FINANCE BANK	65	50	66	181	0
TOTAL	3677	2236	1595	7508	17288

BANKS	NO. OF ATMs				ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1229	1952	3256	6437	57511406	51007
CO-OP BANK	65	46	27	138	227408	0
RRB	0	0	0	0	3298071	0
SMALL FINANCE BANK	3	11	50	64	0	0
TOTAL	1297	2009	3333	6639	61036885	51007

Bank-wise details are available on **Page nos. 159-165** of the Reference Book.

12.2 DIRECT BENEFIT TRANSFER (DBT)

DBT has emerged as a very important & useful tool in administrating financial benefits related schemes of GoI & GoB. With the growing number of DBT beneficiaries day by day, the challenges before the banks for effecting quick and successful DBT transactions has also grown manifold. In order to minimize the instances of failed transactions, proper Aadhar Seeding & Mobile Number Seeding and authentication with UIDAI of bank accounts of the beneficiaries are the only way out.

The DBT user departments may ensure, before hand, the availability of Aadhar Seeding & Mobile Number Seeding with bank accounts of the beneficiaries from the related banks to avoid transaction failures. These Departments should update and correct their account number data base before submitting the same to banks for DBT to minimize the failed transactions and delay in receipt of funds by the beneficiaries. The remitting bank branches should provide details of failed transactions to the concerned customer departments immediately for correction.

12.2.1 STATUS OF MOBILE /AADHAR SEEDING

TOTAL NUMBER OF ACTIVE ACCOUNTS IN BIHAR	TOTAL NO. OF ACCOUNTS SEEDED WITH MOBILE NUMBER	TOTAL NO. OF ACCOUNTS SEEDED WITH AADHAAR	TOTAL NO. OF ACCOUNTS AUTHENTICATED WITH UIDAI
98091077	66081711	74970500	52625022

From the data presented in the above table, it can be seen that out of a total of 9.81 Crore active accounts in the State, 6.61 Crore (67.37%) are seeded with Mobile Numbers, 7.50 Crores (76.43%) are Aadhar seeded and 5.26 Crores (53.65 %) are authenticated with the UIDAI. Also, 70.19 % of Aadhar seeded accounts are authenticated with UIDAI.

The detailed report in this regard is placed on **Page no.166** for information of the house.

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DISCUSSION ON POLICY MATTERS

(I) INVOLVEMENT OF LDMs BY DISTRICT AUTHORITIES UNDER “BIHAR RIGHT TO PUBLIC GRIEVANCE REDRESSAL ACT, 2015”

Lead District Managers are being involved in investigating / replying / presenting complaint cases filed by complainants under Bihar Lok Shikayat Nivaran Adhikar Adhiniyam – 2015. This issue was flagged by the LDMs in their meetings with SLBC on 09.11.2018 and 31.01.2019. They maintained that Bihar Right to Public Grievance Redressal Act, 2015 read with Bihar Right to Public Grievance Redressal Rules, 2016 is not applicable in respect of banking services. This Act has manifestly been enacted for the public authority of State and any complaint against State functionaries only may be entertained under the Act.

The Act defines the word “compliant” under section 2 (a) of the Act as under:

“Complaint” means any application made by citizen or group of citizen to a Public Grievance Redressal Officer for seeking any benefit or relief relating to any schemes, programme or services run in the State by the State Government or in respect of failure or delay in providing such benefit or relief, or regarding any matter arising out of failure in the functioning of, or violation of any law, policy, service, programme, or scheme in force in the State by a public authority but does not include grievance relating to the service matters of a public servant, whether serving or retired, or relating to any matter in which any Court or Tribunal has jurisdiction or relating to any matter under Right to Information Act, 2005 (Central Act No. 22 of 2005) or services notified under the Bihar Right to public Services Act, 2011.”

Further, Public Authority is defined under section 2 (e) of the Act as under:

“Public authority” means the State Government and its departments and includes any authority or body or institution established or constituted by or under any law made by the State Legislature.”

Section 2(1) (e) of the Bihar Right to Public Grievance Redressal Rules, 2016 also defines public authority as under:

“लोक प्राधिकार” से अभिप्रेत है अधिनियम की धारा 2 (ङ) में वर्णित राज्य सरकार और इसके विभाग और इसमें राज्य विधान मंडल द्वारा बनाई गयी किसी विधि द्वारा या उसके अधीन स्थापित या गठित प्राधिकार या संस्था सम्मिलित है।”

The provisions of the Act have made it abundantly clear that complaint may be filed by a citizen before Public Grievance Redressal Officer for seeking any benefit or relief relating to any schemes, programme or services **run in the State by the State Government** or in respect of failure or delay in providing such benefit or relief, or regarding any matter arising

out of failure in the functioning of, or violation of any law, policy, service, programme, or scheme in force in the State **by a public authority**. Further, definition is public authority (against whom complaint may be filed) made it clear that it means State Government and its departments and includes any authority or body or institution established or constituted by or under any law made by the State Legislature.

In view of the above, it is clear that Banks are out of preview of provisions of Bihar Right to Public Grievance Redressal Act, 2015. It is relevant to mention here that there are well established grievance redressal systems in the Banks for their customers and any aggrieved person can approach the Bank with online/ manual complaint against any of its official/ Branch. Alternatively, aggrieved person from banking services may file complaint before the Banking Ombudsman under Banking Ombudsman Scheme, 2006. Act or omissions of any Bank official are also subject to vigilance complaint before Central Vigilance Commission.

This issue was raised in the 66th & 67th SLBC meeting also.

SLBC requests Government of Bihar to look into the issue and instruct District Administration not to involve LDMs in grievance redressal so that they can discharge their functions as envisaged in the Lead Bank Scheme.

(II) DIGITIZATION OF LAND RECORDS, ISSUANCE OF LPC ONLINE AND GIVING ACCESS RIGHTS TO BANKS FOR NOTING THEIR CHARGES ONLINE AGAINST THE LAND RECORDS

Pursuant to GoB's decision, the exercise of digitizing land records has been carried out in all the districts.

GoB is requested to start issuance of Land Possession Certificate Online to speed up credit extension by Banks.

GoB is also requested to allow Banks to access these land records to mark online their charges on land against the security of which loans have been egranted by them.

14

ANY OTHER ISSUE CONSIDERED SUITABLE BY THE HOUSE

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ANNEXURE - I

**MINUTES
OF
MEETINGS**

STATE LEVEL BANKERS' COMMITTEE, BIHAR

69TH QUARTERLY REVIEW MEETING DATED 22ND AUGUST 2019

HOTEL MAURYA, 11:00 AM

MINUTES

The 69th review meeting of State Level Bankers' Committee, Bihar was held on 22nd of August 2019 at 11:00 AM at Hotel Maurya, Patna to review the progress made by banks during the first quarter of FY 2019-20 and other related issues.

The meeting was chaired by Shri Nitish Kumar, Hon'ble Chief Minister, Government of Bihar and co-chaired by Shri P.K. Gupta, Managing Director, State Bank of India.

It was attended by Shri M.K. Jain, Deputy Governor, RBI, Hon'ble Ministers Shri Sushil Kumar Modi, Deputy Chief (Finance) Minister, Shri Shravan Kumar (Rural Development) , Shri Shyam Rajak (Industries), Shri Rana Randhir Singh (Cooperatives), Shri Krishna Nandan Pd. Verma (Education) , Shri Subhash Sharma, Development Commissioner, Bihar and senior officials from Government Departments, RBI, NABARD, DFS, Banks and other institutions. The list of participants is placed as **Annexure – 1**.

1. The meeting started with a welcome address delivered by **Shri Mahesh Deep Chand Goel, Chief General Manager, State Bank of India** who told that this SLBC meeting was a special one because Hon'ble Chief Minister was present and was also graced by the presence of Deputy Governor, RBI and Managing Director, SBI. During his speech, Shri Goel highlighted the following points:

(i) Banks had achieved 14.40% of current year's ACP target as at the end of first quarter. The achievement during 1st quarter of a financial year had traditionally been lower. With the recent waiver of mandatory crop insurance under KCC, it was hoped that Agri disbursement would pick up and help in achieving ACP target.

(ii) Expressing his volition on behalf of member banks to take forward Govt.'s decision of KCC saturation, he thanked Agriculture Deptt., GoB for organizing loan application generation camps and also advised to impress upon farmers for KCC renewal in these camps so that they could be benefitted by enhanced scale of finance and receipt of interest subvention which would, in turn, also help in arresting NPAs in KCC sector. He also requested to make available block-wise list of farmers for ensuring KCC saturation.

(iii) He pointed out that average NPAs of the banks in the State as on 30.06.2019 was approximately 12% whereas in agriculture sector and KCC in particular it was 21% and 24% respectively. As an amount of Rs 4448 Crores was locked in 5.95 lac (approx.)

certificate cases, he requested Bihar Govt. to frame a policy for time bound disposal of certificate cases.

(iv) He told that banks had been achieving more than 100% of their ACP budget under MSME. As 25% of the current FY MSME budget had been achieved, it was hoped that the ACP budget current FY too would be exceeded.

(v) Highlighting the achievement of banks under social security scheme he expected that coverage under APY would go further up significantly if JEEVIKA also participated in APY.

(vi) SHGs sponsored by JEEVIKA provided good opportunity for credit outlay in Agri sector as NPA was lower in such loans. Last year an amount of Rs 2810 Crores was disbursed to 222810 SHGs and the way JEEVIKA was arranging camps in a planned way this year, the targets would not be difficult to achieve.

(vii) Despite pace of disbursements being benign in the Q1, banks had disbursed Rs 25262 Crores and the CD Ratio, as compared to March 2019, went up by 141 basis points.

2. Shri P.K. Gupta, Managing Director, SBI made following points in his brief address:

(i) Bihar is primarily an agrarian economy which is also priority sector intensive. Banks had been financing agriculture through various products of which KCC was the most popular one. Govt. had started campaign for KCC saturation so that all farmers got KCC. This would help increase farmers' income and realize Govt.'s vision of doubling farmers' income. Waiver of mandatory crop insurance under KCC considering local circumstances would enable banks to achieve their KCC targets.

(ii) JEEVIKA was doing a commendable job in the State in financing to agriculture through SHGs. This would create self-employment, generate income and check migration.

(iii) **psbloansin59minutes.com** was an important enabler for all MSME units seeking banks finance. SBI had already canvassed substantial number of loans through this portal. MSME borrowers yearning for bank finance should make the most of it.

(iv) In order to expand and deepen digital payments ecosystem, it had been decided by SBI to select one district in every State and make it 100% digitally enabled. In Bihar, Jamui district has been selected for this purpose.

3. During his guiding speech, Shri M.K. Jain, Deputy Governor, RBI drew a detailed account of banking and related subjects in the State vis-à-vis national scenario right from State's geographic & demographic constitution to challenges posed by the global menace of climate change. He emphasized on achieving banking penetration as per road map decided, to step up bank credit to Agri, Small and Marginal Farmers and Allied Activities by the banks and to improve CD Ratio of the State. Referring to National Strategy on Financial Education and the strides made by various States, he requested the State Education Board to integrate the financial education workbooks as part of the school curriculum framework.

The detailed speech delivered by the Deputy Governor; RBI is placed as **Annexure-2**.

4. Shri Nitish Kumar, Chief Minister, Bihar highlighted the following points during his speech:

(i) It was good to connect all districts with SLBC through video conferencing for live information and responses on issues related to the districts.

(ii) Bihar Govt. is doing every possible effort to promote industry in the State for which there is a well formulated Industrial Promotion Policy. But Bihar is a land locked State and therefore there were fewer chances of big industries to come up. That was why Bihar Govt. had been demanding from Central Govt. to accord a special status to Bihar.

(iii) The State was having a growth rate of 11.30% & which was not only higher than the national average but also higher than all the states in India. But the population of the State was putting stress on its resources and the per capita income of the State was less than Rs 40,000.

(iv) Study in the State had revealed that the birth rate in illiterate women was more than birth rate in educated women. This prompted the Govt. to introduce the bicycle scheme for girl students which had been a big success. Birth rate in the State had come down from 4% to 3.2% and Govt. had planned to open at least one Higher Secondary School in every Panchayat for furtherance of the objective.

(v) Govt. had come out with its own education loan scheme because it felt that the financing intuitions were lagging behind. Banks needed to step up their financing under education loans because, as compared to the demand in 2018-19, they could finance only 13901 number of education loans against a target of 50000.

(vi) A wide network of roads had been laid throughout the State during last a few years which had facilitated fast and easy access to remotest areas resulting in shops and markets being set up even in villages. Banks should encash these new vistas of business and help the people grow.

(vii) It was commendable that banks crossed 1,00,000 Crore disbursement for the first time during 2018-19. The target for current year was Rs 145000 Crores against which Rs.25262 Crores had been disbursed during Q1. Banks should see that the target of ACP 2019-20 was achieved. So far, the question of banks' security etc. were concerned, Govt. would take all required steps.

(viii) Bihar Govt. was working hard to cope up with the various vagaries of climate change but unlike other states it was not giving much importance to the publicity of its work done. Bihar was the first state which had provided 50% reservation to women in Local Self Government Bodies including panchayats, but no publicity was done. The success of laying network of roads was publicized outside the State by those who went to work there.

In the field of climate change, Bihar Govt. had taken steps and was implementing significant decisions in mission mode since 2012 under 'Hariyali Mission'. Nineteen Crore trees had been planted which had resulted in green cover going up from 9% to 15%. All water bodies would be reactivated to ensure rainwater harvesting. Popularizing the use of solar energy would be taken soon on a large scale. An awareness campaign christened 'Jal – Jeevan – Hariyali' had been launched throughout the State.

(ix) In Bihar, 89% population lived in villages and 76% was dependent on agriculture. There was huge potential in agriculture and animal husbandry in the State has in the increased production of milk. If banks helped villagers, these sectors would do better.

(x) As allowed by RBI, Banks were extending banking facilities through BCAs, but Bihar was not a developed state like Maharashtra, Gujarat or Punjab. People of the Bihar did not have much faith on BC model and they still believed in branch banking. He requested banks to explore opening of branches in all panchayats and if branches were opened in 'panchayat bhavans', no rent would be charged. He emphasized that branches should not be single man branch as it entailed many operational difficulties.

(xi) He told that Govt. have decided to introduce financial literacy modules in school curriculum in the State in case it was not already there.

5. Shri D.K. Paliwal, General Manager, PNB, on behalf of all member banks, extended vote of thanks to Hon'ble Chief Minister and the Deputy Governor, RBI for sparing their valuable time and participating in the SLBC meeting. He assured them that banks in the State would rise up to their expectations. He also requested Hon'ble Chief Minister to help banks in recovery of NPAs where certificate cases were filed and were pending so that the lending confidence of banks could be boosted up.

6. Department-wise review of Performance under ACP:

(I) Urban Development & Housing Department:

The Principal Secretary, UD&HD Department, GoB told that the Credit Linked Subsidy Scheme was launched in June 2015 and since then only 4352 beneficiaries had been benefitted under the scheme whereas banks had sanctioned around 67000 housing loans. Thus, less than 10% of the housing loans were covered under CLSS. Despite regular coordination and follow up with the banks by UDHD the performance was not moving up. It was decided that all banks would share the details of all the housing loans since roll out of CLSS, branch wise. It was also decided that UDHD department would prepare and give a format to Finance Department & the same could be advised to all banks for the sake of maintaining uniformity.

(II) Revenue Department:

It was informed that 3.54 crore Jamabandis were digitized and were online. The rent receipts were also online, and the site had a search facility also. However, the facility of

issuance of LPC online was under development and was expected to go live within 3 to 4 months. However, PNB representative pointed out that the mutations were not up to date. The **Chief General Manager, SBI** told that the site should allow access by banks to create charge in their favour on land of borrowers. **The Deputy Chief (Finance) Minister** advised Land Revenue Department to hold a meeting of 5/6 major banks and Registration Department within 20/25 days to understand the requirements of banks in connection with creation of charge online 'Bihar Bhoomi' portal.

(III) Finance Department:

(a) Talking on performance of banks under ACP 2019-20, **The Principal Secretary (Finance)** pointed out that there were 5 districts regularly find place in the bottom performers in ACP achievement. These districts were- Banka, Gopalganj, Jehanabad, Madhubani and Sheohar. He suggested that the performance of the branch heads/ regional heads etc. should be made an important parameter for evaluating their annual confidential reports. **The Deputy Chief (Finance) Minister** interacted with the LDMs/ Govt authorities through VC to know the reasons behind their perennially lagging performance. He advised the SDCs (Banking) and LDMs of those 5 districts to attend the next SLBC meeting with a report on the reasons for the poor performance under ACP of their districts. GM, PNB to visit Jehanabad for in depth review of reasons for low ACP achievement and suggest remedial measures.

(b) **The Principal Secretary (Finance)** presented an analytical account of bottom performing number of branches bank-wise vis-a-vis their total number of branches in the state. The ranking of branches as on 30.06.2019 is placed as **Annexure-3**. **The Deputy Chief (Finance) Minister** opined that this list should be shared with all banks.

(III) Agriculture Department:

Secretary, Agriculture Department expressed his concern over the poor credit off-take in various Agri Loan components. As there were many holidays, application generation camps could not be held on pre-determined 2nd & 4th weeks and camps would be held on some different dates. He also assured to get prepared soon the database of farmers for KCC saturation. Access thereto on the portal will be given to the bank. He also informed that DBT related to 1.70 lac farmers for Kharif 2018 got failed because these target accounts were not mapped to the NPCI portal. The matter would be taken up with RBI. There were 30 lac farmers registered under PM-KISAN and an amount of Rs 600 Crores were transferred in their accounts. However, there were issues in DBT in accounts of 3.62 lac farmers having accounts in Corporation Bank.

The Deputy Chief (Finance) Minister told that this year substantial number of KCCs should be generated. An arrangement be made wherein the 'Kisan Salahkar' and Branch Manager jointly look into it and attend the KCC application generating camp on suitable dates, along with other departments. DBT related issues be resolved in the IT Sub-Committee of the SLBC. Camps should not be organized in a hurry. He told that he had been requesting repeatedly all banks to provide farmers the facility of making online KCC

application, but it was still pending. Banks should look into this aspect and develop the facility at the earliest.

(IV) Animal Husbandry & Fisheries Department:

The Director Animal Husbandry Department told that Scale of Finance for working capital finance under KCC to Animal Husbandry & Fisheries was yet to be decided in many districts and this scheme was yet to kick start. Common document and checklist were also yet to be decided. **The Deputy Chief (Finance) Minister** advised that Sub-targets should be decided for KCC to Animal Husbandry & Fisheries under overall KCC.

(V) Social Welfare Department & Cooperative Department:

(i) Principal Secretary Social Welfare Department informed that no major issue relating to social welfare department was pending. As of Cooperative Department, it was satisfying to note that the issue of insurance under KCC was resolved. Cooperative Department wanted to promote Custom Hiring through PACS. There was a scheme of NABARD called "Long Term Rural Credit Fund" which had not been utilized so far for Bihar. Finance for Custom Hiring could be extended to PACS from Cooperative Banks if NABARD agreed to refinance Cooperative Banks. This would increase share of Agri finance in general and custom hiring in particular in Bihar.

(ii) A new District Central Cooperative Bank was required to be opened in Supaul for which in-principle approval was already received. Opening a new bank would increase banking footprints and cater to the needs of people in that district.

(iii) An issue regarding takeover of the management of some DCCBs was pending with RBI which needed to be resolved expeditiously.

(iv) The issue of providing customer verification at e-Kuber level and linking DBT directly with e-Kuber was also raised. RBI representative responded that the e-Kuber platform was maintained on Pan-India basis by their Central level team and any specific technical requirement of Bihar Govt. needed to be forwarded to RO Patna for taking the matter up with them.

(VI) Rural Development Department:

(i) Secretary Rural Development told that credit linking of 60,000 SHGs in this FY would be completed by August 2019. There were 40000 applications pending with banks which, if expedited, could be credit linked by September 2019 taking the tally to 1,00,000.

(ii) There were 570 members of SHGs working as Bank Sakhis and banks were requested to give priority to SHG members while appointing BC Agents. Banks were requested also to see that their remuneration got increased.

(iii) During the FY 2018-19, RSETIs in 5 districts – Siwan, West Champaran, Munger, Khagaria and Samastipur were downgraded. Sponsoring banks should look into this and initiate suitable steps to improve their performance.

(iv) The construction work of RSETIs' building in 9 districts was not started. Also, only 15% of RSETI trained persons in Bihar were given bank finance. This needed improvement as the national average was 47%.

(VII) Industry Department:

Secretary, Industry Department, submitted that the achievement under PMEGP up to Q1 2019-20 was only 7%. The issue was that bank branches used to sanction PMEGP applications during February-March every year and the disbursements were made next year, and the entrepreneurs lost interest in the meantime. This needed to be addressed. The meetings of DLTF had already been held early and around 5000 applications had been sent to banks. Banks had been generating and sanctioning loans under PMMY on their own.

(VIII) Minority Commission, Bihar:

Chairman, Minority Commission, Bihar told that people in Bihar were poor and relatively less educated and the degree of poverty and illiteracy in minority communities, especially Muslims, was much higher. This is why there had been various instructions from RBI to the lead bank forum and banks in respect of flow of credit to minorities and minority concentrated districts. Separate data be provided by the SLBC of loans sanctioned to the minority communities. He appealed to all banks to ensure that commensurate credit facilities were provided to minority communities, especially the Muslims in the State.

7. The following representative bodies of industries in the State also expressed their views / suggestions as under:

(A) Bihar Industries Association:

(i) It would be prudent to fix a certain percentage of MSME target exclusively for the manufacturing sector.

(ii) Average Credit sanctioned under CTMSE coverage in the State was Rs 7 lacs only which was very low.

(iii) Industrial loan against agricultural land attracted additional interest besides land conversion charges.

(iv) Banks asked for liquid collateral besides primary security of land so much so that many a time the value of total security went up to 100 or 200%.

(v) Delinquency norms for declaring an account NPA be increased from 90 to 360 days.

(vi) If a borrower repaid bank loan even after OTS or filing of a recovery case, his/her, CIBIL report be restored to normal.

(vii) The Appraisal done by a bank of the loan of an industrial unit was required to be submitted to Industry Department for claiming interest subvention. However, banks were hesitant in giving that to borrowers stating that it was their internal document. To resolve it, the Industry Department & banks can devise a format for giving required information.

(B) Bihar Chamber of Commerce:

(i) In last SLBC meeting it was decided to have Cyber Frauds as an agenda in the next SLBC meeting which did not happen. Cyber Frauds should be discussed in coming meeting.

(ii) RBI has waived RTGS and NEFT charges, but still different banks are levying different service charges from customers. It was clarified by banks that charges levied erstwhile by RBI had been stripped off and only the internal charges are levied.

(iii) Non-restricted acceptance of coins by banks was still a persisting problem despite many deliberations in the last meeting.

(iv) Ten accounts of big borrowers had been transferred out of the State by SBI.

(C) Laghu Udyog Bharati:

(i) From the deliberations carried out on financing to agriculture and agri related industries e.g. logistics and storage during Q1 of current FY, it was obvious that there had not been much progress.

(ii) A large number of industrial units were identified for rehabilitation, but rehabilitation was not happening for lack of follow up. Industry Department had enough funds, but banks could not make use of that.

8. Hon'ble Ministers present on dais also spoke on their area of concern which is summarized as under:

(A) Shri Rana Randhir Singh, Hon'ble Minister, Cooperatives:

Banks were doing commendable job, no doubt but the expectations of public was ever increasing. Considering the changing scenario backed by digitization, banks needed to be more people friendly, especially the rural populace. We should remember, he quoted - "तेरे शहर का पेट मेरे गाँव की मिट्टीसे पलता है, गौरतलब रहे कि देश अपना गाँव में बसता है". He told that people of Bihar were politically agile but financially ignorant and opening of brick and mortar branches, as emphasized by Hon'ble Chief Minister, would be in consonance with their aspirations - "कितनी करुणा कितने संदेश पथ में बिछ जाते बन पराग, गाता प्राणों का तार-तार, जो हमारे गाँव में खुल जाता बैंक एक बार". He expressed his optimism for change of the rural landscape by the active cooperation from banks.

(B) Shri Krishna Nandan Prasad Verma, Hon'ble Minister, Education:

After the nationalization of banks, the aspirations of public, especially the villagers and the poor, soared high because poor people like the rickshaw puller got access to banks. Banks had a big role in poverty alleviation in rural areas. Operating in rural areas in yester years was, no doubt, difficult. But there had been a drastic infrastructural change in past a few years and there are roads, electricity, water supply improved agricultural and business activities everywhere in villages. Banks should, therefore, open as many outlets in villages as possible to support them. As indicated by Hon'ble Chief Minister, we would include financial education in school curriculum to spread financial literacy among our future citizens.

(B) Shri Shравan Kumar, Hon'ble Minister, Rural Development:

Rural Development Department ran mainly schemes related to the rural poor. Villagers who have been assisted for construction under Indira Awaas / PMAY (G) might need to construct bigger / better houses for which they required bank loans. Banks should be liberal in financing their needs. There had been instances where banks did not finance the poor villager despite having sanctioned loan. Banks were expected to be more sensitive towards the poor.

9. Summing up of the proceedings of the meeting by the Hon'ble Deputy Chief (Finance) Minister:

(i) We could not achieve the ACP targets in 2018-19. This year the ACP achievement should be at least 90%. If banks could focus on their low performing branches, the ACP targets might be achieved simultaneously.

(ii) There has been reduction in the number of BCAs during the quarter. SLBC should look into it. It has been observed further that enough BCAs were not available to cater to all banking needs of people. So, banks needed to open more and more brick and mortar branches. Banks should come out with their brick and mortar branch and BCA point expansion plan for the current FY. If a bank wanted to open a branch (not BC) in a panchayat building, Govt. would provide free of cost space there.

(iii) Banks should also share with SLBC their ATM expansion plan area-wise (Urban / Semi-Urban/ Rural)

(iv) BOs pending for opening in URCs be completed within next 3 months.

(v) The classification of branch and BC network in the State should be made available urban local body-wise e.g. 'Nagar Nigam', 'Nagar Parishad', 'Nagar Panchayat' in the next SLBC meeting.

(v) Thirteen districts in the State had been hit recently by floods, Darbhanga, Madhubani, Araria being most affected ones. Banks should look into and decide, within a week, as to what relief measures e.g. restructuring of loans, repayment holidays, fresh KCC and consumption loans etc. could be extended in these districts.

(vi) The performance of PMMY reported in SLBC be further bifurcated into Manufacturing and Services with number and amount henceforth.

(vii) Problem of coins not being accepted by banks was still persisting in Bihar as well as IN 7 - 8 other states. Dainik Jagran, a Hindi daily, was having coins worth Rs 60 lacs and SBI had accepted coins worth Rs 10 lacs but problem of the general public persisted. This needed immediate attention of all concerned stake holders for an early resolution.

(vii) There were more than 3 lac Para Teachers employed in the State and drawing salary of Rs 10,000 to 20,000. They were not ad hoc or temporary rather permanent teachers. Most of the banks were not making them any loans though some banks were doing. The

matter was raised in the Assembly also. Banks not financing them presently should also explore to give these Para Teachers small loans commensurate with their salaries.

(viii) NPAs had been a matter of concern for all stakeholders in the State. A State-wise position of NPAs be tabled in the next SLBC to have a comparative view of the issue. List of NPA defaulters/ Willful defaulters of category dues more than Rs 50 lakhs be published in the newspapers.

(ix) Banks might approach the State Govt. for recovery of loans from large borrowers and the Govt. may direct District Authorities suitably.

(x) Banks should finance more proactively under PMMY variants and PMJDY Overdraft because small loans were the requirement of people in the State.

(xi) It would have been better to analyse and understand had the data on Cyber Fraud been produced for whole year i.e., 2018-19.

10. Shri R.K. Das, Assistant General Manager, SLBC Bihar extended the vote of thanks to all participants of the SLBC meeting which was, thereafter, declared concluded with the permission of the Chair.

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GLOSSARY

ACP	Annual Credit Plan
AH & Fish	Animal Husbandry & Fisheries Resources
Approx.	Approximately
ATR	Action Taken Report
BELTRON	Bihar State Electronics Development Corporation Ltd.
BLBC	Block Level Banker Committee
BCC	Bihar Chamber of Commerce
BC Outlet	Banking Correspondent Outlet
BIA	Bihar Industries association
BOs	Banking Outlets
BOB	Bank of Baroda
BOI	Bank of India
BSWAN	Bihar State Wide Area Network
CBI	Central Bank of India
CD Ratio	Credit Deposit Ratio
CEO	Chief Executive Officer
CGM	Chief General Manager
CGTMSE	Credit Guarantee Fund Trust for Micro & Small Enterprises
CIBIL	Credit & Information Bureau of India Limited
CLSS	Credit Linked Subsidy Scheme
CSP	Customer Service Point
DBGB	Dakshin Bihar Grameen Bank
DBT	Direct Benefit Transfer
DEDS	Dairy Entrepreneurship Development Programme
DEPTT	Department
DFS	Department of Financial Services
DLCC	District Level Consultative Committee
DLRC	District Level Review Committee
FIMF	Financial Inclusion & Micro Finance

FY	Financial Year
GoB	Government of Bihar
GoI	Government of India
JLG	Joint Liability Group
KCC	Kisan Credit Card
KMs	Kilometers
LDM	Lead District Manager
LWE	Left Wing Extremism
MoU	Memorandum of Understanding
MSME	Micro, Small & Medium Enterprises
NPA	Non-Performing Assets
NPCI	National Payment Corporation of India
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
PMSBY	Pradhan Mantri Suraksha Bima Yojna
PNB	Punjab National Bank
RBI	Reserve Bank of India
Q	Quarter
RSETI	Rural Self Employment Training Institute
SARFAESI	Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002
SBI	State Bank of India
SHG	Self Help Group
SLBC	State Level Banker Committee
UD & HD	Urban Development and Housing Department
URCs	Unbanked Rural Centres
VC	Video Conferencing
ZM	Zonal Manager

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ANNEXURE – I**69TH SLBC REVIEW MEETING DATED 22.08.2019 AT HOTEL CHANAKYA, PATNA****LIST OF PARTICIPANTS**

Sl. No.	Name of the Participants	Designation/Office
Ministers:		
1	Sri Nitish Kumar	Chief Minister, Govt. of Bihar
2	Sri Sushil Kumar Modi	Dy. CM & Finance Minister, Govt. of Bihar
3	Sri K N Prasad Verma	Education Minister, Govt. of Bihar
4	Sri. Shyam Razak	Industry Minister, Govt. of Bihar
5	Sri. Shrawan Kumar	Rural Development Minister, Govt. of Bihar
6	Sri Rana Randhir Singh	Co-operative Department Minister, Govt. of Bihar
State Govt.:		
1	Sri G.S. Kang	Deputy Chairman , Planning Board
2	Sri Subhash Sharma	Development Commissioner, Govt. of Bihar
3	Sri Gupteshwar Pandey	DGP, Govt. of Bihar
4	Sri Atul Prasad	Additional Chief Secretary, Social Welfare Deptt.
5	Sri Chaitanay Prasad	Principal Secretary, UD & HD , Govt. of Bihar
6	Sri S. Siddharth	Principal Secretary, Finance Govt. of Bihar
7	Sri Balamurugan D.	CEO JEEVIKA, Rural Development Deptt.
8	Sri Rahul Singh	Secretary, Expenditure, Deptt. Of Finance
9	Sri N Sarvana Kumar	Secretary, Agriculture Deptt , Govt. of Bihar
10	Sri Lokesh Kumar Singh	Secretary, Industry Deptt., Govt. of Bihar
11	Sri G D Singh	Additional Secretary, Education Deptt.
12	Sri Kameshwar Ojha	Joint Commissioner, Finance Deptt.
13	Sri Amitabh Mishra	Joint Secretary, Deptt. Of Finance
14	Sri Chandra Prakash	Dy. Secy. Finance, Deptt. Of Finance
15	Sri Rajeev Ranjan	Banking & Finance expert, Deptt. Of Finance
16	Sri Mrinayal Das	OSD to Dy. CM
17	Sri D N Sudhanshu	P.S to Dy. CM
18	Sri A K Jha	Director, Dairy Deptt.
19	Sri Nishat Ahmed	Joint Director, Fisheries Directorate
20	Prof. Y. H. Hussain	Chairman, Bihar State Minority Commission
RBI & NABARD :		
1	Sri M.K.Jain	Dy. Governor, Reserve Bank of India
2	Sri Gautam Prasad Bora	Officer In Charge - Chief General Manager (FI &DD), RBI
3	Sri Amitabh Lal	Chief General Manager, NABARD
4	Sri Amresh Ranjan	General Manager, DG'S Office, RBI
5	Sri R.S. Prasad	DY. General Manager, FIDD, RBI
6	Sri S. A. Shanker	DY. General Manager, FIDD, RBI
7	Sri Niraj Kumar	Assistant General Manager, RBI
8	Sri Praveen Ranjan	Assistant General Manager, RBI
9	Sri B.K. Mishra	Assistant General Manager, NABARD

Banks:		
1	Sri P.K.Gupta	Managing Director, State Bank of India
2	Sri Mahesh Deepchand Goel	Chief General Manager, State Bank of India Local Head Office, Patna.
3	Sri Prasad V Tonpe	General Manager NW-I, SBI
4	Sri Vikas Chandra	General Manager NW-III, SBI
5	Sri Dinesh Kumar Paliwal	General Manager, Punjab National Bank
6	Sri C Lakshmi Prasad	General Manager, Central Bank Of India
7	Sri Debananda Sahoo	General Manager, Canara Bank
8	Sri Nityanand Behera	General Manager, Bank of Baroda
9	Sri Vishal Saxena	Dy.General Manager (RBU), SBI
10	Sri I M Utreja	Chairman, Uttar Bihar Gramin Bank
11	Dr. Sri S A Jawed	Chairman, Dakshin Bihar Gramin Bank
12	Sri G. B. Tripathy	Dy. General Manager, Union Bank of India
13	Sri Ganesh Prasad	Dy. General Manager, Union Bank of India
14	Sri Rajeev Kumar Roy	Dy. General Manager, Allahabad Bank
15	Sri Gautam Kumar	Dy. General Manager, IDBI Bank
16	Sri D.S. Rathore	Dy. General Manager, UCO Bank
17	SriSubash Ch. Mohapatra	Zonal Head, UCO Bank
18	Sri B.K.B. Ghaim	Zonal Head, UCO Bank
19	Sri Girija Shankar Mishra	Zonal Manager, Indian Bank
20	Sri Vikas Vineet	Zonal Manager, Andhra Bank
21	Sri Rajeev Sinha	Zonal Manager, Bank of India
22	Sri Nakula Behera	Zonal Manager, Bank of India
23	Sri Anil Kumar Singh	Zonal Manager, Bank of India
24	Sri R.K. Das	Asst.General Manager SLBC, State Bank of India
25	Sri Sunil Ahuja	Asst. General Manager, Corporation Bank
26	Sri Om Prakash Singh	Asst. General Manager LBRESTI, SBI
27	Sri Radha Krishan Gupta	Asst. General Manager, Punjab & Sind Bank
28	Sri Vijayat Madhav	Asst. General Manager, India Post Payment Bank
29	Sri Binay Kumar	Asst. General Manager, Canara Bank
30	Sri Manoj Kumar	Dy. Zonal Head, UCO Bank
31	Sri Sanjeev Kumar	Asst. General Manager, Central Bank of India
32	Smt. Pinki Kumari	Asst. General Manager, IDBI Bank
33	Sri G.P. Tripathi	Regional Manager, Syndicate Bank
34	Sri B. Venkatanarayana	Regional Manager, Indian Overseas Bank
35	Sri R L Das	Circle Head, Oriental Bank of Commerce
36	Sri Maneesh Sinha	Circle Head HDFC Bank Ltd.
37	Sri Ratul Mukhupadhyay	Circle Head, Axis Bank
38	Sri S. Roy Chaudhary	Zonal Head, ICICI Bank
39	Sri Sudhanshu Kumar	AVP & Nodal Officer Axis Bank
40	Sri Neeraj Kumar	AVP, Bandhan Bank
41	Sri Mukesh kumar	AVP, Kotak Mahindra Bank
42	Sri Amit Kumar Roy	AVP, Yes Bank
43	Sri. Subhajit Mitra	Regional Head, Bandhan Bank
44	Sri Saket Samrat	Regional Head (Ops.), Jana Bank
45	Sri Quamrul Hoda	Regional Head, Indusind Bank
46	Sri Arvind Kumar	Zonal Head, Fino Payments Bank
47	Sri Vikash Kumar	Zonal Head, Utkarsh SFB

48	Sri Aby Paul	Area Manager, Federal Bank
49	Sri Trilok Nath Shukla	Business Head, Utkarsh SFB
50	Sri Chandra Shekhar Singh	MD, Bihar State Co-operative Bank
51	Ms Veena	Chief Manager, UCO Bank
52	Sri R S Sharma	Chief Manager, Central Bank of India
53	Sri Sonal Srivastava	Chief Manager, Punjab & Sind Bank
54	Sri Amit Kr. Singh	Sr. Manager, Federal Bank
55	Sri Arun Henry E.	Sr. Manager, South Indian Bank
56	Sri Vidya Bhushan Shah	Sr. Manager, Indian Bank
57	Sri Deo Bhushan	Sr. Manager, Bank of Baroda
58	Sri Ranjit Ranjan	Sr. Manager, UCO Bank
59	Sri Vaibhav Narayan	Manager, Canara Bank
60	Sri Dilip Kumar upadhyay	Manager, Bank of Maharashtra
61	Sri Rajeev Ranjan	Manager, Bank of India
62	Sri Sujeet Kumar	Manager, Oriental Bank of Commerce
63	Sri Asutosh Kumar	Manager, Indian Overseas bank
64	Sri Mukesh Agrawal	Manager, Union Bank of India
65	Sri Amitesh Rai	Manager, Karnataka Bank
66	Sri Jai Krishan	Branch Head, J&K Bank
Others:		
1	Sri Mukesh Chandra Sharan	PC-FI, Jeevika
2	Sri Manish Kumar	SPM-MF , Jeevika
3	Sri P.K. Agrawal	President, Bihar Chamber Of Commerce
4	Sri Satendra Kumar	Bihar Chamber Of Commerce
5	Sri M.P. Bidasaria	Secretary General, Bihar Industries Association
6	Sri Ashish Rohatgi	Chairman Banking, Bihar Industries Association
7	Sri Madan Pathak	State Mission Manager, NULM
8	Sri Sanjeev Pandey	Team Leader, NULM
9	Sri R.K. Srivastav	ADG/ UIDAI, Patna
10	Sri P K Sinha	Manager, SIDBI
11	Sri Thomas Antony T	Regional Chief, HUDCO
12	Sri V.M. Jha	Director, MSMSE Patna
13	Sri Ravi Kant	Asstt. Director, MSME Patna
14	Sri R.N. Sharma	Dy. CPM, Patna GPO
15	Sri Hoshiar Singh	Sr. Horticulture Officer, National Horticulture Board, Patna
16	Sri V.S. Bagul	Director, KVIC, Patna.
17	Dr. S. K. Bhajan	Assistant Director, KVIC, Patna.
18	Sri Rabindra Pd. Singh	President, Laghu Udyog Bharti
19	Sri Ashish Ranjan Kumar	Secretary, Laghu Udyog Bharti
20	Sri Manoj Kumar	General Manager, BSNL
21	Sri Jitendra Tripathi	Manager, Beltron
22	Sri Vishal kumar	DTL, UD & HD
23	Sri Ajit Raj	Municipal Finance, UD & HD
24	Sri Arvind Kumar	SDR – I, NACER
25	Sri Ratan Kumar	SDR – II, NACER

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Annexure - 2

Speech delivered by Shri M.K.Jain, Deputy Governor, Reserve Bank of India in the 69th Meeting of State Level Bankers Committee , Bihar on 22th August 2019 at Patna

On behalf of RBI and my personal behalf I extend my heartiest greetings to Shri Nitish Kumar, Hon'ble Chief Minister, Govt. of Bihar, Shri Sushil Kumar Modi, Hon'ble Dy. Chief Minister, Senior Ministers, Chief Secretary, Govt. of Bihar, DMD, SBI, other senior officials of the Central Government, State Govt. of Bihar, NABARD and Banks.

I am happy to share my views today in the SLBC meeting of the state of Bihar.

State Profile:

As you all are aware, Bihar is a densely populated state. Density of population (1106 persons per sq.km) is much higher than that of India (382 persons per sq.km). In spite of higher yield per hectare, the per capita income of the people is the lowest in the region. This is because of excessive pressure of population on land, inequitable distribution of land, the area being flooded every year and less than optimum level of activities in the secondary and tertiary sectors of the economy.

1. Around 90 percent of the population lives in rural areas in Bihar. With high population density; fragmented land holdings and predominantly cereals crop cultivation, there is a case to gradually shift farming practices towards high yielding and high value crops such as fruits, vegetables, spices etc. which suit local climatic conditions. For the agrarian economy like Bihar, for faster development of the state and increase in per capita income, land reforms is very crucial. I am happy to note that the state has completed digitisation of Land Records (DLR) in approx. 65 percent of villages and has made a significant progress in overall digitisation of land records. To give boost to commercial farming state government may consider the appropriate legal framework on the lines of Model Land Leasing Act (proposed by NITI Aayog) or Licensed Cultivators' Act, 2011 of Andhra Pradesh. As sound legal framework is having the potential for a win-win situation for both i.e. Land owners and Tenant farmers.

Banking Penetration:

Regarding banking penetration in the state, the availability of bank branches as well as ATMs in the state as on March 2019 is lower than that of national average (7.07 branches per lakh population against the 12.52 branches per lakh population at the national level and 7.43 ATMs per lakh population against 18.31 ATMs per lakh population of the country as per 2011 census). I draw attention of the house to the "Roadmap for coverage of Unbanked Rural Centres (URCs) with population above 5000" prescribed by RBI in 2015 wherein SLBCs have been advised to identify the URCs and to provide with banking outlets. In the State of Bihar, SLBC has identified 602 URCs, out of which 508 URCs have been provided with banking outlets and 94 URCs are still to be covered under the Roadmap.

I urge the banking fraternity to give special attention for completion of the Roadmap at the earliest. They should also strive for "Inclusive Banking" with thrust on Banking Outlets/BCs/ATMs/ alternate channels of banking for increasing the banking presence in the state.

CD Ratio:

The CD ratio of the state at 42.04% as on March 2019 was much below the National CD ratio of 76.7% for the year 2018. Further, the CD ratio of PSBs (35.65%), Private Sector banks (69.49%), RRBs (52.06%) were also below the national average. The CD ratio of the state continued to be lower than the national average for last three years (March 2017-43.94%, March 2018-45.38% and March 2019-42.04%). It has also been observed that out of 38 districts in the State, 14 districts were having CD ratio less than 40% for last three financial years of 2017, 2018 and 2019.

Let me flag some of the pointers of Agri credit to the banking fraternity.

- (i) Agri Credit (outstanding) as percentage of Agri-GDP for the state is approx.60% which places the State at 12th position (when states are ranked in descending order) in terms of Agri-credit as percentage of Agri-GDP.
- (ii) Crop loan disbursed in the state is approx. 52% of the input requirements against the all India ratio of 134%.
- (iii) As per Agricultural Census 2015-16 data state has a share of 13% small and marginal farmers (SMF). However, the coverage of SMF by SCB is only 22% which is almost half of the national average. It clearly indicates the need for more bank credit to this segment of farmers.
- (iv) Contribution of Bihar in country's total allied activity out put is 4.5%. But the share of state in loan outstanding for the allied activity is only 2.7%.

In a nutshell there is a need to step up bank credit to Agri, Small and marginal Farmers and Allied Activities by the banks.

Therefore, the SLBC has to take special measures to improve the CD Ratio of the state on a priority basis. NABARD should also review its RIDF deployment to increase the credit absorption capacity in districts having CD Ratio of less than 40 percent in the state. Success stories could be presented in SLBC meetings to serve as models that could be replicated for augmenting the credit flow in such districts as well as in the state.

National Strategy for Financial Inclusion (NSFI): RBI has finalized a document on National Strategy for Financial Inclusion 2019-24 and it is going to be approved by FSDC shortly. Certain objectives / milestones which have been envisaged in the document inter-alia include, (i) providing banking access to every village within a 5 KM radius / hamlet of 500 households in hilly areas by March 2020, (ii) every willing and eligible adult who has been enrolled under PMJDY to be enrolled under an insurance scheme (PMJJBY, PMBSY, etc.) and Pension Scheme (NPS, APY, etc.) by March 2020, etc.

As majority of the objectives/milestones are expected to be implemented through LBS mechanism, I therefore urge all the stake holders to work together to attain the objectives/ milestones of NSFI.

Challenges of Climate Change in the Country and Role of SLBC1:

Climate change is one of the largest and most complex problems the development community has ever faced. The impacts of higher temperatures, variable precipitation, and extreme weather events have already begun to impact the economic performance of countries and the lives and livelihoods of millions of poor people.

India is among the countries most vulnerable to climate change. It has one of the highest densities of economic activity in the world, and very large numbers of poor people who rely on the natural resource base for their livelihoods, with a high dependence on rainfall. By 2020, pressure on India's water, air, soil, and forests is expected to become the highest in the world.

One of the most significant ways that climate change will impact the lives of people in India will be through its water resources. While water sustains life, it all too often wreaks havoc through devastating floods and droughts. A changing climate will only aggravate these shocks.

Several institutions and academicians are engaged in research, studies etc. that have implications for sustainable development in agriculture sector. Engaging with such research institutions and academicians would be useful in bringing in new ideas to face the challenges that has arisen due the climate change in the country.

The SLBC of the state may, identify such academicians and researchers and invite them as 'special invitees' to attend SLBC meetings occasionally both for adding value to the discussions and also associate them with studies appropriate to State of Bihar.

1. Source: World Bank Report on Climate Change in India and MC on Lead Bank Scheme

Issues to be flagged to State Government:

Incorporation of Financial Education Material in School Curriculum:

Financial education can empower and equip young people with the knowledge, skills and confidence to take charge of their lives and build a more secure future for themselves and their families. As per our National Strategy on Financial Education (NSFE), basic financial education is aimed to be included in the school curriculum upto senior secondary level. Building it into the school curriculum allows children to acquire the knowledge and skills to build responsible financial behavior throughout each stage of their education.

The Central Board of Secondary Education (CBSE) has developed financial education workbooks for Classes 6 to 10 in collaboration with National Centre for Financial Education (NCFE) and all financial sector regulators viz., RBI, SEBI, IRDAI and PFRDA. The books contain chapters on various basic

financial concepts such as savings, operation of bank accounts, basics of taxation, insurance, investment etc., which can be integrated into regular subjects such as Civics, Social Studies, Mathematics, History and English etc. So far eleven states (Andhra Pradesh, Telangana, Goa, Tripura, Uttar Pradesh, Jammu & Kashmir, Rajasthan, Meghalaya, Madhya Pradesh, Chhattisgarh and Kerala) have included the financial education workbooks in their school curriculum. Further, the State Education Boards of Odisha and Mizoram have committed to incorporate the material in their school curriculum.

Considering the benefits that would accrue to students, I request the State Education Board to integrate the financial education workbooks as part of the school curriculum framework.

Furthering the activities of SRLMs:

I was informed that SRLM in the name of JEEVIKA is doing a very good job in empowering women and furthering the national livelihood mission in the state of Bihar. It is necessary to attain convergence of objectives of various employment and skill development programmes through an integrated approach. Financial literacy will act as the corner stone towards sustenance of livelihood and self-reliance of these groups. To reach out to various groups of population; it is necessary that a multi-stakeholder community led approach should be adopted for propagating financial literacy. The SRLM resource persons could play a greater role in promoting financial literacy at the grassroot levels.

I would like to thank SLBC Convenor Bank, Bihar for inviting me in the 69th meeting of State Level Bankers Committee of the state of Bihar.

Thank You.

बिहार राज्य की राज्य स्तरीय बैंकर समिति की 69 वीं बैठक - 22 अगस्त 2019 को पटना में

श्री महेश कुमार जैन , उप गवर्नर-, भारतीय रिज़र्व बैंक का अभिभाषण

मैं, भारतीय रिज़र्व बैंक और मेरी ओर से, श्री नीतीश कुमार, माननीय मुख्यमंत्री, बिहार सरकार, श्री सुशील कुमार मोदी, माननीय उप मुख्यमंत्री, बिहार सरकार, वरिष्ठ मंत्रियों, मुख्य सचिव, बिहार सरकार, एमडी, एसबीआई, केंद्र सरकार, राज्य सरकार बिहार, नाबार्ड और बैंकोंके अन्य वरिष्ठ अधिकारियों का हार्दिक अभिनंदन करता हूं। बिहार राज्य की इस एसएलबीसी बैठक में आज अपने विचार को साझा करते हुए मुझे प्रसन्नता हो रही है।

राज्य प्रोफ़ाइल:

जैसा कि आप सभी जानते हैं, बिहार एक densely populated state है। Population की density (1106 व्यक्ति प्रति वर्ग किमी) भारत (382 व्यक्ति प्रति वर्ग किमी) की तुलना में बहुत अधिक है। प्रति हेक्टेयर (higher yield) के बावजूद भी लोगों की प्रति व्यक्ति आय इस क्षेत्र में सबसे कम है। इसका कारण land पर जनसंख्या का अत्यधिक दबाव, land का असमान वितरण, प्रति वर्ष क्षेत्र का बाढ़ से प्रभावित होना तथा अर्थव्यवस्था के secondary और tertiary क्षेत्रों में गतिविधियों के सर्वोत्तम स्तर का कम होना है।

2. बिहार में लगभग 90 प्रतिशत आबादी ग्रामीण क्षेत्रों में रहती है। high population density; fragmented land holdings और मुख्य रूप से cereals crop cultivation के कारण यह विचार किया जा सकता है कि farming practices को ऐसे high yielding और high value crops जैसे फलों, सब्जियों, मसालों आदि में धीरे धीरे स्थानांतरित किया जाए जो स्थानीय जलवायु परिस्थितियों के अनुकूल हो। बिहार जैसे-agrarian economy के लिए, राज्य के तेजी से विकास और प्रति व्यक्ति आय में वृद्धि के लिए, land reforms बहुत महत्वपूर्ण है। मुझे यह जानकर खुशी हुई है कि राज्य ने 65 प्रतिशत गाँवों में land records का (डीएलआर) डिजिटलीकरण पूरा कर लिया है तथा land record के overall डिजिटलीकरण में उल्लेखनीय प्रगति की है। Commercial farming को बढ़ावा देने के लिए राज्य सरकार, नीति आयोग द्वारा प्रस्तावित मॉडल लैंड लीजिंग एक्ट या आंध्र प्रदेश के लाइसेंस कल्टिवेटर्स एक्ट, 2011 की तर्ज पर उपयुक्त कानूनी ढांचे पर विचार कर सकती है। क्योंकि मजबूत कानूनी ढांचा Land owners और Tenant farmersदोनों के लिए फायदेमंद सिद्ध होगी।

बैंकिंग पहुँच (Penetration):

राज्य में बैंकिंग पहुँच के बारे में, मार्च 2019 तक राज्य में bank branches के साथ साथ-ATMs की उपलब्धता राष्ट्रीय औसत से कम है (2011 की जनगणना के अनुसार राष्ट्रीय स्तर पर प्रति लाख जनसंख्या पर 12.52branches की तुलना में राज्य स्तर पर प्रति लाख जनसंख्या पर 7.07branches और देश के प्रति लाख जनसंख्या पर 18.31 ATMs की तुलना में प्रति लाख जनसंख्या पर 7.43 ATMs हैं)। मैं इस मंच का ध्यान (2015 में आरबीआई द्वारा जारी "5000 से अधिक की आबादी वाले बैंक रहित ग्रामीण केंद्रों)URCकी ओर आकर्षित "को कवर करने हेतु रोडमैप (करना चाहूँगा जिसमें एसएलबीसी(SLBC) को सूचित किया गया था कि वे यूआरसी (URC) की पहचान कर उसमें banking outlets मुहैया कराएं। बिहार राज्य में, SLBC ने 602 URC की पहचान की है, जिसमें से 508 URC में banking outlets की सुविधा प्रदान की जा चुकी है और शेष 94 URC को अभी भी रोडमैप के तहत कवर किया जाना है।

मैं बैंकिंग समुदाय से आग्रह करता हूँ कि वह रोडमैप को जल्द से जल्द पूरा करने पर विशेष ध्यान दें। उन्हें राज्य में बैंकिंग पहुँच बढ़ाने के लिए Banking Outlets /BCs /ATMs बैंकिंग के / alternative channels पर जोर देने के साथ "Inclusive Banking"के लिए भी प्रयास करना चाहिए। "

सीडी अनुपात (CD Ratio) :

मार्च का राज्य तक 2019CD ratio 42.04% था, जो कि वर्ष लिए के 2018National CD ratio 76.7% से काफी नीचे था। साथ ही,PSB(%35.65) , Private Sector banks (%69.49), RRB का (%52.06) CD ratio भी national average से नीचे था। राज्य का CD ratio पिछले तीन वर्षों %43.94-2017 मार्च), मार्च %45.38-2018और मार्च (%42.04-2019के लिए national average से कम रहा है। यह भी देखा गया है कि राज्य के से में जिलों 38, 2017 में जिलों 14, लिए के वर्षों वित्तीय तीन पिछले के 2019 और 2018CD ratio %40से कम था।

मैं बैंकिंग समुदाय के समक्ष कृषि ऋण से संबंधित कुछ बिन्दुएँ रखना चाहूँगा, जो इस प्रकार है -:

- (v) इस राज्य के लिए एग्री %60 जीडीपी के प्रतिशत के तौर पर लगभग-कृषि क्रेडिट है (बकाया),जिससे एग्रीजब राज्यों) 12वें स्थान पर है जीडीपी की प्रतिशतता के तौर परयह राज्य कृषि क्रेडिट की दृष्टि से-।(को घटते हुए क्रम में रखें तो
- (vi) Inputs requirements के लिए राज्य में crop loan disbursed लगभग %52है जो कि all India ratio के 134% के बदले काफी कम है।
- (vii) कृषि जनगणना 2015-16 के डेटा के अनुसार राज्य में 13% small & marginal farmers की हिस्सेदारी है। हालांकि, SCB द्वारा small & marginal farmers का कवरेज केवल 22% है जो राष्ट्रीय औसत का लगभग आधा है। यह स्पष्ट रूप से, किसानों के इस क्षेत्र के लिए अधिक बैंक ऋण की आवश्यकता को इंगित करता है।
- (viii) देश की कुल Allied Activities उत्पादन में बिहार का योगदान 4.5% है। परंतु Allied Activities के लिए बकाया ऋण में राज्य का हिस्सा केवल 2.7% है।

संक्षेप में, बैंकों द्वारा Agri, Small & marginal farmers और Allied Activities के लिए बैंक ऋण को आगे बढ़ाने की आवश्यकता है।

अतः SLBC को प्राथमिकता के आधार पर राज्य के CD Ratio में सुधार लाने हेतु विशेष उपाय करने होंगे। नाबार्ड को राज्य में 40 प्रतिशत से कम के CD Ratio वाले जिलों में credit absorption capacity बढ़ाने के लिए अपनी RIDF आबंटन की भी समीक्षा करनी चाहिए। SLBC की बैठकों में success stories को एक ऐसे मॉडलों के रूप में प्रस्तुत किया जा सकता है जिसे ऐसे जिलों के साथसाथ राज्य में भी ऋण प्रवाह बढ़ाने के लिए आत्मसात किया जा - सके।

वित्तीय समावेशन के लिए राष्ट्रीय रणनीति)NSFI):

भारतीय रिज़र्व बैंक ने वित्तीय समावेशन 2019-24 के लिए राष्ट्रीय रणनीति पर एक दस्तावेज को अंतिम रूप प्रदान किया है और इसे जल्द ही FSDC द्वारा अनुमोदित किया जाने वाला है। दस्तावेज में अन्य बातों के साथ जिस उद्देश्य / माइलस्टोन की कल्पना की गई है,उनमें से कुछ हैं (i) मार्च 2020 तक 5 किलोमीटर रेडियस के अंतर्गत आने वाले सभी गाँवों पहाड़ी क्षेत्रों में /500 घरों से संबंधित क्षेत्र के हर एक घर में बैंकिंग सेवाएँ प्रदान करना, (ii) मार्च 2020

तक ऐसे प्रत्येक इच्छुक और योग्य वयस्क को जो प्रधानमंत्री जन धन योजना के अंतर्गत एनरोल हुए हैं उन्हें बीमा योजना (PMJJBY, PMBSY, आदि) और पेंशन स्कीम (NPS, APY, आदिके तहत एनरोल करना। चूंकि अधिकांश उद्दे (श्य माइलस्टोन को /LBS प्रणाली के माध्यम से लागू करना अपेक्षित है, अतः मैं सभी हितधारकों से NSFI के उद्देश्यों / माइलस्टोन को प्राप्त करने हेतु मिलकर काम करने का आग्रह करता हूं।

देश में जलवायु परिवर्तन की चुनौतियां और एसएलबीसी की भूमिका :¹

डेवलपमेंट कम्युनिटी द्वारा अब तक सामना किए गए सभी समस्याओं में जलवायु परिवर्तन सबसे बड़ी और सबसे जटिल समस्याओं में से एक है। बढ़ते हुए तापमान, असमान वर्षा और आत्यांतिक मौसम घटनाओं का प्रभाव देशों के आर्थिक प्रदर्शन और लाखों गरीब लोगों के जीवन और आजीविका पर पड़ने लगा है।

भारत जलवायु परिवर्तन की दृष्टि से सबसे अधिक प्रभावित हो सकने वाले देशों में से है। यह दुनिया की **highest densities** वाली आर्थिक गतिविधियों वाले देशों में से एक है, और यहां बहुत बड़ी संख्या में गरीब लोग हैं जो अपनी आजीविका के लिए प्राकृतिक संसाधन पर निर्भर हैं, जहां वर्षा पर उनकी अत्यधिक निर्भरता है। तक 2020, भारत के जल, वायु, मिट्टी और जंगलों पर दुनिया में सबसे अधिक दबाव होने की संभावना है।

भारत में लोगों के जीवन को प्रभावित करने वाले जलवायु परिवर्तन का सबसे महत्वपूर्ण असर इसके जल संसाधनों के जरिए पड़ेगा। तथापि पानी जीवन के लिए अपरिहार्य है, फिर भी यह अक्सर विनाशकारी बाढ़ और सूखे के माध्यम से कहर बरपाता है। बदलते हुई जलवायु का एक उदाहरण ही इन **shocks** को और बढ़ा देगा।

कई संस्थान और शिक्षाविद, अनुसंधान, अध्ययन आदि में लगे हुए हैं, जिसका संबंध कृषि क्षेत्र में सतत विकास से है। ऐसे शोध संस्थानों और शिक्षाविदों को प्रोत्साहित करने से यह देश में जलवायु परिवर्तन के कारण उत्पन्न होने वाली चुनौतियों का सामना करने के लिए नए विचारों को लाने में उपयोगी सिद्ध होगा।

राज्य के SLBC, ऐसे शिक्षाविदों और शोधकर्ताओं की पहचान कर सकते हैं और अपनी चर्चा को और मूल्यवान बनाने और बिहार राज्य के लिए उपयुक्त अध्ययन से जोड़ने संबंधी दोनों ही उद्देश्यों हेतु, उन्हें समयसमय पर एसएलबीसी - की बैठकों में शामिल होने के लिए 'विशेष आमंत्रण' के रूप में आमंत्रित कर सकते हैं।

1. स्रोतभार :त में जलवायु परिवर्तन पर विश्व बैंक की रिपोर्ट और अग्रणी बैंक योजना पर master circular

राज्य सरकार के समक्ष प्रस्तुत किए जाने वाले मुद्दे :

स्कूल पाठ्यक्रम में वित्तीय शिक्षा सामग्री का समावेश :

वित्तीय शिक्षा युवाओं को उनके जीवन के उत्तरदायित्व लेने हेतु उन्हें ज्ञान, कौशल तथा विश्वास से **empower** और **equip** कर सकती है तथा उनके एवं उनके परिवार के लिए अधिक सुरक्षित भविष्य का निर्माण कर सकती है। वित्तीय शिक्षा पर हमारी राष्ट्रीय रणनीति (NSFE)के अनुसार (, बुनियादी वित्तीय शिक्षा को उच्च माध्यमिक स्तर तक के स्कूल पाठ्यक्रम में शामिल करने का लक्ष्य है। विद्यालय में इस पाठ्यक्रम को जोड़ना बच्चों को उनकी शिक्षा के प्रत्येक चरण में जिम्मेदार वित्तीय व्यवहार बनाने के लिए ज्ञान और कौशल प्राप्त करने हेतु सहायक होगा।

केंद्रीय माध्यमिक शिक्षा बोर्ड (CBSE) ने राष्ट्रीय वित्तीय शिक्षा केंद्र (NCFE तथा वित्तीय क्षेत्र के सभी विनियामकों जैसे (RBI, SEBI, IRDAI तथा PFRDA के साथ मिलकर कक्षा हेतु वित्तीय शिक्षा की अभ्यास पुस्तिकाएँ विकसित 10 से 6 की हैं। इन पुस्तिकाओं में विभिन्न बुनियादी वित्तीय अवधारणाओं जैसे बचत, बैंक खातों का संचालन, कराधान की मूल

बातें, बीमा, निवेश आदि शामिल हैं जो नियमित विषयों जैसे नागरिक शास्त्र, सामाजिक अध्ययन, गणित, इतिहास, अँग्रेजी आदि में एकीकृत किया जा सकता है। अभी तक ग्यारह राज्यों (आंध्रप्रदेश), तेलंगाना, गोवा, त्रिपुरा, उत्तरप्रदेश, जम्मू और कश्मीर, राजस्थान, मेघालय, मध्यप्रदेश, छत्तीसगढ़ और केरलने अपने स्कूल पाठ्यक्रम में वित्तीय शिक्षा (की अभ्यास पुस्तिकाओं को शामिल किया है। इसके अतिरिक्त उड़ीसा तथा मिजोरम के राज्य शिक्षा बोर्डों ने अपने स्कूलों के पाठ्यक्रम में इस सामग्री को शामिल करने हेतु प्रतिबद्ध है।

छात्रों को मिलने वाले लाभों को ध्यान में रखते हुए, मैं राज्य के शिक्षा बोर्ड से अनुरोध करता हूँ कि वे वित्तीय शिक्षा अभ्यास पुस्तिकाओं को स्कूल पाठ्यक्रम के ढांचे के रूप में एकीकृत करें।

एसआरएलएम (SRLM) की गतिविधियों को आगे बढ़ाना :

मुझे बताया गया है कि एसआरएलएम (SRLM) बिहार राज्य में 'जीविका' के नाम से, महिलाओं को सशक्त बनाने तथा राष्ट्रीय आजीविका मिशन को आगे बढ़ाने में बहुत अच्छा कार्य कर रहा है। Integrated approach के माध्यम से विभिन्न रोजगार और कौशल विकास कार्यक्रमों के उद्देश्यों का अभिसरण प्राप्त करना आवश्यक है। Financial literacy इन समूहों की आजीविका और आत्मनिर्भरता के निर्वहन के लिए एक आधारशिला के रूप में कार्य करेगी। आबादी के विभिन्न समूहों तक पहुँचने के लिए, यह आवश्यक है कि financial literacy के प्रसार के लिए एक multi-stakeholders community led approach को अपनाया जाए। SRLM resource persons, जमीनी स्तर पर financial literacy को बढ़ावा देने में महत्वपूर्ण भूमिका निभा सकते हैं।

मैं एसएलबीसी बिहार के संयोजक बैंक को बिहार राज्य की राज्य स्तरीय बैंकर समिति की 69वीं बैठक में मुझे आमंत्रित करने के लिए धन्यवाद देता हूँ।

पुनः आप सभी का धन्यवाद ।

दिनांक 22.11.2019 को 12.30 बजे अपराह्न में माननीय मंत्री, कृषि की अध्यक्षता में कृषि विभाग, विकास भवन, बिहार, पटना के सभा कक्ष में आयोजित बिहार राज्यस्तरीय बैंकर्स समिति की कृषि की उप समिति-I तथा पशु एवं मत्स्य संसाधन विभाग की उप समिति-II की बैठक की कार्यवाही।

1. उपस्थिति : पंजी में संधारित।
2. सचिव, कृषि विभाग द्वारा बताया गया कि एस० एल० बी० सी० की कृषि की उप समिति I एवं पशु एवं मत्स्य संसाधन की उप समिति II की बैठक में बैंकों के उच्च स्तरीय पदाधिकारी DGM/CGM/GM को भाग लेने हेतु अनुरोध किया गया था। सहायक महाप्रबंधक, एस० एल० बी० सी० द्वारा बताया गया कि छोटे बैंकों में उप प्रबंधक स्तर के पदाधिकारी ही कार्य देखते हैं तथा विषय के जानकार बैंक अधिकारी ही प्रायः बैठक में भाग लेते हैं।
3. सचिव, कृषि विभाग, बिहार, पटना द्वारा बताया गया कि प्रधानमंत्री किसान सम्मान निधि योजना अन्तर्गत प्रत्येक कृषक के खाते में 6000 रु० उपलब्ध कराया जाना है। राज्य के लाखों कृषकों जिनका बैंक खाता राज्य के सहकारिता बैंकों/क्षेत्रीय ग्रामीण बैंकों में है, योजना के लाभ से वंचित हैं। उन्होंने PFMS Master से बैंकों को जोड़ने हेतु विहित प्रपत्र में सूचनायें भारत सरकार को उपलब्ध कराने का अनुरोध किया। प्रबन्ध निदेशक, बिहार राज्य सहकारिता बैंक को सभी सहकारिता बैंकों की शाखाओं की सूचना शीघ्र विहित प्रपत्र में उपलब्ध कराने का निदेश दिया। क्षेत्रीय ग्रामीण बैंक के प्रतिनिधि द्वारा समस्तीपुर जिले में विशेष समस्या उत्पन्न होने की सूचना दी गई तथा समस्तीपुर में उत्तर बिहार ग्रामीण बैंक की शाखा बन्द होने की सूचना दी गई। साथ ही यह भी जानकारी दी गई कि PFMS Master से जोड़ने का कार्य किया जा रहा है।

(कार्रवाई-एस० एल० बी० सी०/प्रबंध निदेशक, बिहार राज्य सहकारिता बैंक/
अपर निदेशक(शष्य), बिहार, पटना)

4. अपर निदेशक(शष्य), कृषि विभाग, बिहार, पटना द्वारा बताया गया कि मधुबनी, पूर्णिया, मुंगेर एवं जमुई जिले के कृषकों से PM-Kisan सम्मान निधि योजना की राशि उनके खाते में स्थानान्तरित नहीं होने की सूचना प्राप्त हो रही है। उन्होंने इस समस्या का शीघ्र समाधान हेतु प्रबंध निदेशक, बिहार राज्य सहकारिता बैंक/सहायक महाप्रबंधक, एस० एल० बी० सी०/क्षेत्रीय ग्रामीण बैंकों के प्रतिनिधि से अनुरोध किया।

(कार्रवाई-एस० एल० बी० सी०/प्रबंध निदेशक, बिहार राज्य सहकारिता बैंक)

5. संयुक्त निदेशक, अभियंत्रण, भूमि संरक्षण-सह-नोडल पदाधिकारी, डी० बी० टी० कोषांग द्वारा बताया गया कि डीजल अनुदान एवं अन्य योजनाओं में विभिन्न बैंकों की शाखाओं का NPCI के Portal पर बैंक खाता Mapping नहीं होने के कारण अनुदान राशि के अन्तरण में परेशानी हो रही है। उन्होंने बताया कि कृषकगण बैंक जाते हैं तथा शाखा प्रबन्धक द्वारा बैंक खाता NPCI के Portal पर Mapping होने की जानकारी दे दी जाती है परन्तु राशि का अन्तरण नहीं हो पाता है। उपस्थित बैंक अधिकारियों द्वारा जानकारी दी गई कि एक किसान के दो-तीन बैंक एकाउन्ट होते हैं। किसान को निश्चित करना है कि किस बैंक के खाता को आधार से Seeding करना है। कृषक का आधार नम्बर से लिंक एक ही बैंक खाता में अनुदान राशि का अन्तरण हो सकेगा।

डी० बी० टी० सेल के परामर्शी द्वारा जानकारी दी गई कि डीजल अनुदान मद में लम्बित 1,70,000 आवेदनों में मात्र 10-12% में भुगतान हो पा रहा है। लम्बित आवेदनों के सम्बन्ध में DATA BASE से SMS सम्बन्धित बैंकों के प्रमुख/शाखा प्रबन्धक को भेजने का निदेश दिया गया तथा

बैंकों के सेवा क्षेत्र में सम्पर्क स्थापित कर एक माह के अन्दर आवेदनों का निष्पादन करने का निदेश दिया गया।

- (कार्रवाई-एस० एल० बी० सी०/प्रभारी पदा०, डी० बी० टी० कोषांग, कृषि विभाग, बिहार)
6. सचिव, कृषि विभाग द्वारा खरीफ 2018 मौसम में राज्य के सुखा प्रभावित क्षेत्रों में कृषि इनपुट अनुदान का दो बार भुगतान(Double Payment) का कृषकों से वसूली की जानकारी ली गई। प्रभारी पदाधिकारी, डी० बी० टी० कोषांग द्वारा 1512 किसानों का 1.2827222 करोड़(एक करोड़ अठाईस लाख सताईस हजार दो सौ बाईस) रु० वसूली हेतु लम्बित होने की जानकारी दी गई। इलाहाबाद बैंक द्वारा वसूली नहीं करने की जानकारी डी० बी० टी० कोषांग द्वारा दी गई। कुछ बैंक अधिकारियों द्वारा किसान के खाते में पैसा नहीं होने के कारण वसूली नहीं होने की जानकारी दी गई। सचिव, कृषि द्वारा जिन कृषकों के खाते में पैसा नहीं है उसकी सूची कृषि समन्वयक को उपलब्ध कराने का निदेश दिया गया ताकि वे कृषक से सम्पर्क स्थापित कर राशि की वसूली में सहयोग कर सकें। इलाहाबाद बैंक के प्रतिनिधि के उपस्थित नहीं होने पर उनसे स्पष्टीकरण पूछने का निदेश दिया गया।

(कार्रवाई-सचिव, कृषि विभाग, बिहार, पटना/एस० एल० बी० सी०/
प्रभारी पदा०, डी० बी० टी० कोषांग, कृषि विभाग, बिहार)

7. वर्ष 2018 में सुखा प्रभावित क्षेत्रों के लिए Input Subsidy किसानों के खाता में DBT Cell द्वारा भुगतान किया गया, जिसमें 7541 किसानों को Double Payment कुल राशि 5,74,53,978 (पाँच करोड़ चौहत्तर लाख तिरपन हजार नौ सौ अठहत्तर) रु० कर दिया गया। तत्कालीन प्रधान सचिव द्वारा बताया गया कि राशि की वसूली तुरंत कर ली जाएगी परन्तु अभी तक कुल 1,28,27,222 (एक करोड़ अठाईस लाख सताईस हजार दो सौ बाईस) रु० की वसूली नहीं किया जा सका है इसलिए संबंधित बैंक के साथ-साथ DBT Cell के प्रभारी पदाधिकारी एवं कर्मियों के विरुद्ध भी विधि सम्मत कार्रवाई सुनिश्चित करने का निदेश माननीय मंत्री, कृषि द्वारा दिया गया।

(कार्रवाई-सचिव, कृषि विभाग, बिहार, पटना/एस० एल० बी० सी०/
प्रभारी पदा०, डी० बी० टी० कोषांग, कृषि विभाग, बिहार)

8. निदेशक, गव्य विकास द्वारा जानकारी दी गई कि डेयरी, पोल्ट्री आदि के अन्तर्गत नए के० सी० सी० का आवेदन सृजित नहीं हो रहा है। कृषकों को गाय क्रय करने/मुर्गीपालन हेतु नए के० सी० सी० के आवेदन के साथ संलग्न आवश्यक कागजातों के सम्बन्ध में विचार विमर्श किया गया। सहायक महाप्रबंधक, एस० एल० बी० सी० द्वारा बताया गया कि पुराना Common KCC आवेदन प्रपत्र ही पशु एवं मत्स्यपालन हेतु मान्य (valid) है तथा सभी बैंक शाखा SLBC के Website से इसे download कर सकते हैं। सचिव, कृषि विभाग द्वारा पशुपालन एवं मत्स्यपालन से सम्बन्धित योजनाओं का लाभ प्राप्त करने के लिए नए के० सी० सी० के निर्माण के लिए वांछित कागजातों के सम्बन्ध में एक मॉडल (Model) तैयार करने का निदेश दिया गया। बैठक में गोपालन, मुर्गीपालन, मत्स्यपालन हेतु राज्य सरकार के स्तर से प्रमाण पत्र देने तथा क्षेत्रीय पदाधिकारियों से इसकी जाँच करवाने का सुझाव दिया गया।

(कार्रवाई- निदेशक, पशुपालन/निदेशक, मत्स्य, बिहार, पटना /
सहायक महाप्रबंधक, एस०एल०बी०सी०)

9. माननीय मंत्री, कृषि/पशु एवं मत्स्य संसाधन विभाग द्वारा पशु एवं मत्स्य संसाधन विभाग के विभिन्न योजना अन्तर्गत बैंकों में लम्बित आवेदनों की बैंकवार समीक्षा की गई। उन्होंने बताया कि पशुपालन अन्तर्गत 50% अनुदान है तथा इसका लाभ कृषकों को प्राप्त नहीं हो पा रहा है। उनके द्वारा उपस्थित बैंक अधिकारियों से ऋण की स्वीकृति हेतु लम्बित आवेदनों की अद्यतन स्थिति माह दिसम्बर, 2019 तक उपलब्ध कराने का निदेश दिया। उन्होंने उपस्थित पशु एवं मत्स्य संसाधन विभाग के अधिकारियों को निदेश दिया कि भविष्य में इन योजनाओं में कर्णांकित अनुदान की राशि

बैंकों को कृषक का आवेदन स्वीकृत होने के बाद भेजा जाय तथा 15 दिनों के अन्दर ऋण की स्वीकृति नहीं होने पर राशि वापस ले ली जाय।

(कार्रवाई— निदेशक, पशुपालन/निदेशक, मत्स्य, बिहार, पटना)

10. माननीय मंत्री, कृषि द्वारा प्रत्येक तीन माह पर खरीफ, रब्बी एवं गर्मा मौसम के पूर्व प्रखंड स्तरीय किसान क्रेडिट कैम्प आयोजित करने का निदेश दिया गया। उन्होंने कैम्प आयोजन की तिथि के पूर्व कृषकों से पूर्ण भरा हुआ आवेदन वांछित कागजातों के साथ अग्रणी बैंक प्रबंधक के माध्यम से बैंक की सेवा क्षेत्र में पड़ने वाले शाखाओं में भेजने का निदेश दिया ताकि कैम्प आयोजन के दिन निर्गत नए के० सी० सी० कृषकों के बीच वितरित किया जा सके।

(कार्रवाई : कृषि निदेशालय, बिहार, पटना)

11. माननीय मंत्री, कृषि द्वारा बताया गया कि कृषि यांत्रिकरण अन्तर्गत Custom Hiring में गत वर्ष उपलब्धि संतोषप्रद नहीं हुई है। उन्होंने इस योजना के कार्यान्वयन में बैंकों को अपेक्षित सहयोग प्रदान करने का अनुरोध किया। उन्होंने राज्य के सभी अनुमंडल में लगने वाले कृषि यांत्रिकरण मेले में बैंक अधिकारियों को उपस्थित रहने का निदेश दिया।

(कार्रवाई—एस० एल० बी० सी०/संयुक्त निदेशक, अभियंत्रण, बिहार, पटना)

12. माननीय मंत्री, कृषि द्वारा बताया गया कि कौशल विकास कार्यक्रम अन्तर्गत 1 करोड़ व्यक्तियों को प्रशिक्षित करने का लक्ष्य रखा गया है तथा बामेति द्वारा प्रशिक्षण कार्यक्रम आयोजित किया जा रहा है। उन्होंने कृषि, उद्यान, पशुपालन, मत्स्यपालन, मधुमक्खी पालन इत्यादि के अन्तर्गत केन्द्र एवं राज्य सरकार द्वारा चलाई जा रही योजनाओं का अध्ययन करने तथा कृषकों को ऋण उपलब्ध कराने का बैंक अधिकारियों से अनुरोध किया। उन्होंने बैंक अधिकारियों को गाँवों में भ्रमण कर वित्त पोषण की संभावनाओं का अध्ययन करने का अनुरोध किया। उन्होंने कृषि विभाग/पशु एवं मत्स्य संसाधन विभाग के स्तर से बैंकों से सम्बद्ध योजनाओं के कार्यान्वयन में बैंकों को हर संभव सहयोग करने का आश्वासन दिया। उन्होंने गव्य विकास, कम्फेड एवं बैंक के अधिकारियों को साथ मिलकर कार्य योजना तैयार करने तथा योजना अन्तर्गत अनुदान की राशि कम्फेड को उपलब्ध कराने की जानकारी दी।

(कार्रवाई—एस० एल० बी० सी०/प्रबंध निदेशक, कौम्फेड/निदेशक, गव्य, बिहार, पटना)

13. बैंक अधिकारी द्वारा कृषक संस्था के रूप में कार्यक्रम चलाए जाने तथा प्रत्येक बुधवार को गाँव में बैंक अधिकारी द्वारा भ्रमण की जानकारी दी गई। माननीय मंत्री, कृषि द्वारा जिलों का क्षेत्र भ्रमण करने तथा जिला स्तरीय बैंकर्स समिति की बैठक में भाग लेकर बैंकों से सम्बद्ध विभिन्न योजनाओं की अद्यतन स्थिति की समीक्षा करने हेतु कृषि निदेशक/सचिव, कृषि को निदेश दिया गया। साथ ही जिले के दौरे के क्रम में स्वयं भी बैंक अधिकारियों/जिला पदाधिकारी के साथ बैठक आयोजित करने की जानकारी दी गई।

(कार्रवाई— कृषि निदेशालय, बिहार, पटना/सहायक महाप्रबंधक, एस०एल०बी०सी०)

14. गत SLBC की बैठक की कार्यवाही के अनुपालन के क्रम में सचिव, कृषि विभाग द्वारा राज्य के कृषकों का database कृषक का नाम/पिता का नाम/मोबाइल संख्या के साथ एस० एल० बी० सी० को उपलब्ध कराने हेतु प्रभारी पदाधिकारी, डी० बी० टी० कोषांग, कृषि विभाग को निदेश दिया गया।

(कार्रवाई—प्रभारी पदा०, डी० बी० टी० कोषांग, कृषि विभाग, बिहार)

15. यूनियन बैंक के प्रतिनिधि द्वारा बताया गया कि गव्य विकास योजना अन्तर्गत लखीसराय जिले के अलीनगर शाखा में 10 लाभार्थी के चयन के लिए 150 आवेदन प्राप्त हुआ है। पहले आओ पहले पाओ के आधार पर अनुदान राशि भुगतान करने का सुझाव दिया गया।

16. बन्धन बैंक द्वारा गोपालन के नाम पर ऋण देने की सूचना प्राप्त हुई है जो वास्तव में गोपालन कार्य के लिए नहीं बल्कि अन्य व्यवसाय के लिए दिया गया है। सचिव, कृषि विभाग द्वारा इसकी जाँच कर सही कृषकों को चिन्हित करने का निदेश दिया गया।

(कार्रवाई— सहायक महाप्रबंधक, एस०एल०बी०सी०/निदेशक, गव्य, बिहार, पटना)

17. नए बैंक शाखा खोलने के सम्बन्ध में जानकारी ली गई। सहायक महाप्रबंधक, एस० एल० बी० सी० द्वारा बताया गया कि मानक के अनुसार प्रत्येक गाँव के 5 किलोमीटर दूरी पर एक बैंक शाखा होनी चाहिए। कृषि निदेशक द्वारा यह प्रस्ताव दिया गया कि यदि बैंक शाखा खोलने में जगह की समस्या आती है तो विभाग ई-किसान भवन में शाखा खोलने हेतु जगह उपलब्ध कराने पर सहमति देने को तैयार है।

(कार्रवाई- सहायक महाप्रबंधक, एस०एल०बी०सी०)

अन्त में सहायक महाप्रबंधक, एस०एल०बी०सी० के धन्यवाद ज्ञापन के साथ बैठक की कार्यवाही समाप्त की गई।

सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 100

दिनांक : 10-01-2020

प्रतिलिपि : सहायक महाप्रबंधक, बिहार राज्य स्तरीय बैंकर्स समिति, संयोजक भारतीय स्टेट बैंक, प० गाँधी मैदान, पटना/महाप्रबंधक, भारतीय रिजर्व बैंक, गाँधी मैदान के समीप, पटना/मुख्य महाप्रबंधक, नवार्ड, मौर्यालोक कम्प्लेक्स ब्लॉक बी, चौथी एवं पांचवी तल्ला, डाक बंगला रोड, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 100

दिनांक : 10-01-2020

प्रतिलिपि : निदेशक, पशुपालन, बिहार, पटना/निदेशक, गव्य, बिहार, पटना/निदेशक, मत्स्य, बिहार, पटना/प्रबंध निदेशक, कॉम्फेड, बिहार, पटना/प्रबंध निदेशक, बिहार राज्य सहकारिता बैंक लि०, अशोक राजपथ, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 100

दिनांक : 10-01-2020

प्रतिलिपि : कृषि निदेशक, बिहार, पटना/निदेशक, उद्यान, बिहार/निदेशक, पी०पी०एम०, बिहार/निदेशक, भूमि संरक्षण, बिहार, पटना/निदेशक, बामेति, बिहार, पटना/संयुक्त निदेशक(अभियंत्रण), बिहार, पटना/संयुक्त कृषि निदेशक(सा०), बिहार, पटना/प्रभारी पदाधिकारी, राष्ट्रीय कृषि विकास योजना/प्रभारी पदाधिकारी, राष्ट्रीय खाद्य सुरक्षा मिशन, बिहार, पटना/उप निदेशक(शष्य), सूचना, बिहार, पटना/उप निदेशक(शष्य) योजना, बिहार, पटना/उप निदेशक(शष्य), शिक्षा, पी०पी०एम० कोषांग, बिहार, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 100

दिनांक : 10-01-2020

प्रतिलिपि : अपर मुख्य सचिव, सहकारिता विभाग, बिहार, पटना/प्रधान सचिव, वित्त विभाग, बिहार, पटना/प्रधान सचिव, राजस्व एवं भूमि सुधार विभाग, बिहार, पटना/सचिव, पशु एवं मत्स्य संसाधन विभाग, बिहार, पटना/सचिव, कृषि विभाग, बिहार, पटना के आप्त सचिव/उप सचिव, वित्त(सांस्थिक वित्त) विभाग, ललित भवन, बेली रोड, पटना को सूचनार्थ प्रेषित।

सचिव,

कृषि विभाग, बिहार, पटना।

ज्ञापांक : 100

दिनांक : 10-01-2020

प्रतिलिपि : माननीय मंत्री, कृषि विभाग, बिहार, पटना/माननीय मंत्री, पशुपालन विभाग, बिहार, पटना के आप्त सचिव को सूचनार्थ प्रेषित।

सचिव,

कृषि विभाग, बिहार, पटना।

MINUTES OF THE 2ND MEETING OF THE SUB-COMMITTEE
ON DIGITAL PAYMENTS HELD ON 18.12.2019 AT
STATE BANK OF INDIA, LOCAL HEAD OFFICE, PATNA

The 2nd meeting of Sub-Committee on Digital Payments was held on 18.12.2019 from 03:30 Hrs in the conference hall, 7th floor of State Bank of India, Local Head Office, Patna. It was presided over by Sri Prasad Tonpe, General Manager & Convenor, State Level Bankers' Committee, Bihar.

The list of participants is attached as Annexure-1.

In his opening remarks, Mr. Tonpe outlined the background of formation of the Sub-Committee and its intended role and objectives. He detailed the matter of making Jehanabad District 100% digitally enabled well before the deadline of August 2020. He told that this goal could be achieved through planned efforts put in through active participation of all banks operating in Jehanabad district. Pointing out towards the need of assessing the current status of digitization in the district, he appealed all banks to send at the earliest to SLBC Bihar the data called for in this regard. He desired that the Sub-Committee should proceed further agenda wise.

Agenda wise discussion was started by Sri R.K. Das, Assistant General Manager, SLBC. First of all, the Sub-Committee adopted the minutes of the last meeting which was already circulated among members. Thereafter, action taken on various action points of the last meeting was discussed one by one.

2. Deliberating on failed DBT transactions, PFMS representative explained that the processes at their end are automated and by liaison with the concerned agencies the number of failed transactions was coming down gradually. He advised that where banks were required to verify the PPAs (Print Paper Advices), they should do it promptly because PFMS was constrained to decline entries which remained pending for authentication beyond 10 days. He said that more than 45,000 entries were pending with PNB.

3. The representative from Rural Development Department told that though some banks had provided dual authentication for withdrawal by SHG at CSPs, still a good number of banks were yet to roll out this functionality. He requested banks to allow withdrawal from loan accounts also using dual authentication. He told that banks are yet to arrange issuance of passbooks for SHG loan accounts. He also requested that banks should give priority to SHG members while selecting BC Agents.

4. Talking of digitization, representative from Agriculture Department told that sale of fertilizers and transactions in Public Distribution System (Bihar Food & Civil Supplies) were being done through PoS. Also, all subsidy / grants/ reliefs etc. from Agriculture Department was being done through DBT. Thus Agriculture Department is contributing a lot in augmenting digital payments in the State. He wanted to know whether there was any functionality on UIDAI portal where by inputting the account number it could be known if the account was Aadhar seeded or not. Representative from UIDAI told that a person having Aadhar number can log on to UIDAI with authentication credentials and can check.

5. AGM SLBC requested to make available the list of Mandis so that the availability of digital infrastructure thereat could be assessed. The Agriculture Department representative assured to send the list.

It was also decided to call for data on G2M, G2P, P2G, M2G etc, and transactions from Finance Department, GoB to consider increasing them.

6. Representative from Education Department informed that they were switching on DBT with the help of PFMS and planned to make payments online to 2 Crore beneficiaries which might be a record number. He appealed banks to authenticate the registration uploaded on PFMS portal at the earliest.

7. Representative from India Post Payment Bank (IPPB) informed that they were committed to promote digital payments in a big way through their vast network of Grameen Dak Sewak / Postmen. IPPB had already launched Saksham Gram Abhiyan to give impetus to digital payments in select villages which focused on merchants as well. Customers can make payment directly by just scanning the QR code or by just by an OTP received on their basic phone. An account can be opened in just 3 minutes and transactions can be performed immediately thereafter. AGM SLBC requested to share with SLBC the details of branches district-wise. IPPB representative told that this data was available as on 30.11.2019 and would be shared with SLBC soon. Regarding Jehanabad district, he suggested that we should find out the less digitalised area and concentrate first on them for fast improvement.

8. The NABARD representative told that they had done a survey in 2016-17 in which it transpired that 7% people used debit cards, 1% used Mobile Banking, 1% used Mobile Wallets and 1% used Digital Remittance. There might be improvement during last a few years but still the gap might be big. Regarding 100% digitally enabling Jehanabad district, the present infrastructure needed to be scanned first. The real issue was in on-boarding merchants which needed to be taken care of. We should issue Rupay Cards in all KCC accounts. Banks desirous of doing FLC programmes may put forward proposals to NABARD and they will provide funds for the same.

9. RBI representative spoke at length on efforts of RBI in popularising digital payments. He concurred to the views expressed by SLBC Convenor that a very focussed and participated-by-all stakeholders approach needed to be taken to make Jehanabad district 100% digitally enabled within the stipulated time frame. In this regard, he put forward the following suggestions:

(a) An Implementation Committee should be formed with banks having 3 or more branches in Jehanabad district. Official not less than the grade of Assistant General Manager be nominated a member of the Committee. The Implementation Committee should meet more frequently say at fortnightly intervals.

(b) Considering their reach and accessibility, IPPB should also be a member in the Implementation Committee.

(c) BMs of the banks having single branches and BMs of the bigger branches of banks having 2 branches should act as the nodal officers for digitization exercise in Jehanabad.

(d) Banks should send immediately to SLBC the data called for consolidation and should take care of the data integrity.

(e) We need to focus mainly on 3 areas: Awareness for capacity building, Infrastructure and Confidence building. We may concentrate on target groups like BCs, SHGs, Traders, Asha Workers,

and Postmen etc. We can target shopkeepers / traders, schools, colleges, hospitals, hotels, dhabas etc. Which have maximum visitor foot falls for digital on boarding.

(f) Providing PoS to traders must be explored extensively.

(g) All branches in Jehanabad District should organise at least one awareness camp latest by 31.03.2020.

(h) Report on progress made by the branch(es) of a particular bank towards making Jehanabad 100% digitally enabled be put up to the controlling heads.

(i) RBI is mooting to felicitate branches that contribute significantly in the 100% digitalization drive. Banks may plan similar felicitations for exemplary performance by their staff members / branches to boost the tempo.

10. Agriculture Department representative requested that RBI might circulate a one page flyer containing details of digital modes that wee to be targeted and the role of related stakeholders therein so that it could be circulated by related departments to all concerned as ready reckoner.

After the above deliberations, SLBC representative extended vote of thanks to all participants for their active participation and thereafter the meeting was declared concluded.

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: ACTION POINTS:

SL. NO.	ACTION POINT	ACTION TO BE TAKEN BY
1	Banks should validate PFMS data on PFMS portal latest within the prescribed 10 days	All Banks
2	List of Mandis in the State be made available to SLBC	Agriculture Department
3	Details of G2M, G2P, P2G, M2G, transactions be made available to SLBC	Finance Department
4	IPPB to share their branch details , block-wise, district-wise with SLBC	IPPB
5	An Implementation Committee be made to steer the task of 100% digitalization of Jehanabad district	SLBC
6	Banks should submit to SLBC immediately the data called for in respect of Jehanabad District. Correctness of data be ensured	All Banks operating in Jehanabad district
7	All branches in Jehanabad District should organise at least one awareness camp latest by 31.03.2020	All Banks operating in Jehanabad district
8	Report on progress towards making Jehanabad 100% digitally enabled made by the branch(es) of a particular bank be put up to the controlling heads.	All Banks operating in Jehanabad district
9	An one page flyer containing details of digital modes that are to be targeted in Jehanabad district and the role of related stakeholders therein be circulated so that it can be circulated by related departments to all concerned as ready reckoner.	RBI

STATE LEVEL BANKERS' COMMITTEE, BIHAR**2nd Meeting of SLBC "Sub-Committee on Digital Payments" held on****18.12.2019****LIST OF PARTICIPANTS**

SL. NO.	NAME	DESIGNATION	DEPARTMENT
1.	Shri Prasad Tonpe	General Manager	State Bank of India
2.	Shri Rakesh Dubey	Assistant General Manager	Reserve Bank of India
3.	Shri S. K. Pandey	Assistant General Manager	NABARD
4.	Shri Rajiv Kumar Das	Assistant General Manager	State Bank of India
5.	Shri Ghazali Imam	Assistant General Manager	State Bank of India
6.	Shri Sujit	Chief Manager	Dakshin Bihar Gramin Bank
7.	Shri Rana Naveen	Chief Manager	Punjab National Bank
8.	Shri Alok Kumar Gupta	Chief Manager	State Bank of India
9.	Shri Kumar Sanjay	Chief Manager	State Bank of India
10.	Shri Ranjit Satyam	Chief Manager	Utkarsh Small Finance Bank
11.	Shri Atul Prakash	Senior Manager	Bank of Baroda
12.	Shri Bijay Kumar	Senior Manager	Canara Bank
13.	Shri Anupam Srivastava	Senior Manager	Central Bank of India
14.	Shri Mukesh Mishra	Senior Manager	India Post payment bank
15.	Shri Ranjit Ranjan	Senior Manager	UCO Bank
16.	Shri Ashish Kumar	Senior Manager	Union Bank of India
17.	Shri Rakesh Kumar	Senior Manager	Uttar Bihar Gramin Bank
18.	Shri Sudhanshu Kumar	Assistant Vice President	Axis Bank
19.	Shri Niket Kumar	Assistant Vice President	HDFC Bank
20.	Shri Sailesh satpathy	Manager	Reserve Bank of India
21.	Shri M K Ganguly	Manager	Bank of India
22.	Shri Mukesh Agarwal	Manager	Union Bank of India
23.	Shri Radheyshyam	Manager	Utkarsh Small Finance Bank
24.	Shri Ranjit Kumar	Officer	Allahabad Bank
25.	Shri Sumit Ranjan	Officer	Allahabad Bank
26.	Shri Mukesh Chandra Sharan	PC - FI	Jeevika
27.	Shri Jiban Kumar Jha	SPM – IAB	Jeevika
28.	Shri Dineshwar Prasad	Senior A.O.	SPMU PFMS
29.	Shri Yogesh Kumar	OSD	Education Department
30.	Shri Rajesh Kumar	Assistant Director	Department of Agriculture
31.	Shri Rajesh Ranjan	Project Manager	UIDAI
32.	Shri Vijay Kumar Jha	Assistant Manager	UIDAI

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बिहार सरकार
उद्योग विभाग, बिहार, पटना।

दिनांक 05.08.2019 को सचिव, उद्योग विभाग की अध्यक्षता में हुई
SLBC SUB COMMITTEE ON INDUSTRY की बैठक की कार्यवाही :-

उपस्थिति :- विवरणी संलग्न।

(क). प्रधानमंत्री रोजगार सृजन कार्यक्रम :- बैठक में उपस्थित विभिन्न बैंको, के०भी०आई०सी०, के०भी०आई०बी० के पदाधिकारियों एवं उद्योग निदेशक के साथ पी०एन०ई०जी०पी० योजना की समीक्षा की गयी। समीक्षा के क्रम में निम्न निदेश दिया गया :-

1. लंबित आवेदन पत्र :- बैंक शाखाओं द्वारा आवेदन पत्रों की स्वीकृति वित्तीय वर्ष के अंतिम तिमाही में किये जाने के कारण स्वीकृत ऋण का भुगतान उस वित्तीय वर्ष में नहीं हो पाता है एवं बैंकों द्वारा उसी राशि का भुगतान अगले वित्तीय वर्ष में कर गत वर्ष की उपलिब्ध को अगले वर्ष में दिखाया जाता है। बैंको की इस प्रवृत्ति के कारण चालू वित्तीय वर्ष के लाभको को योजना का समुचित लाभ नहीं मिल पाता है। साथ ही बैंको द्वारा समय सीमा के अन्दर आवेदन पत्रों का निष्पादन नहीं करने के कारण वित्तीय वर्ष 2018-19 के 3180 आवेदन पत्र विभिन्न बैंक शाखाओं में ऋण स्वीकृति एवं भुगतान हेतु लंबित है। बैंक प्रतिनिधियों से इस प्रवृत्ति पर रोक लगावे एवं लंबित सभी आवेदनों का निष्पादन माह अगस्त, 2019 के अंत तक करने हेतु स्पष्ट निदेश अपने बैंक शाखाओं को देने का अनुरोध किया गया। उपस्थित बैंक पदाधिकारियों को इस निर्णय की सूचना अपने उच्च पदाधिकारियों एवं निचले स्तर पर अपने सभी बैंक शाखाओं तक पहुँचाने का अनुरोध किया गया।

वित्तीय वर्ष 2019-20 हेतु निर्धारित राज्य का भौतिक लक्ष्य 4943 एवं वित्तीय लक्ष्य (मार्जिन मनी) ₹14828.00 लाख को ससमय शतप्रतिशत पूरा करने हेतु बैंक पदाधिकारियों से अनुरोध किया गया।

(अनुपालन SLBC सभी बैंक)
2. जिलास्तरीय टास्कफोर्स समिति की बैठक :- समीक्षा के क्रम में पाया गया कि कई जिलों में टास्कफोर्स समिति की बैठक आयोजित नहीं किया गया है।

सभी जिला पदाधिकारी को माह अगस्त के अन्त तक DLTFC की बैठक आयोजित करने एवं तत्पश्चात् प्रतिमाह DLTFC की बैठक आयोजित करने का अनुरोध हेतु पत्र प्रारूप उपस्थापित करने का निदेश दिया गया।

(अनु० उद्योग निदेशक)
3. के०भी०आई०बी० को आवंटित लक्ष्य :-के०भी०आई०बी० को आवंटित लक्ष्य जिला उद्योग केन्द्रों को देने का निदेश दिया गया। महाप्रबंधक, जिला उद्योग केन्द्र, DIC एवं KVIB को आवंटित लक्ष्य के अनुसार आवेदन पत्र सृजित कर DLTFC से अग्रसारित करायेगें।

मुख्य कार्यपालक पदाधिकारी, बिहार राज्य खादी बोर्ड KVIB को आवंटित आई०डी० एवं पारवर्ड महाप्रबंधक, सभी जिला उद्योग केन्द्रों को उपलब्ध करायेगे।

(अनुपालन के०बी०आई०बी०, महा० जि० उ० के०)
4. बैंक शाखाओं द्वारा आवेदन पत्रों का सृजन :-बैंक पदाधिकारियों से PMEGP एवं प्रधानमंत्री मुद्रा योजना से लाभान्वित योग्य ईकाईयों के विस्तार हेतु 2nd Loan योजना के अंतर्गत एक-एक आवेदन पत्र सृजित करने का निदेश अपने सभी बैंक शाखाओं को देने का अनुरोध किया गया। (अनुपालन सभी बैंक)

कृ०प०उ०

RANJAN KUMAR(SATISH SIR)1238

(ख.) SIPB :- बैठक में उपस्थित बैंकों के प्रतिनिधियों से अनुरोध किया गया कि राज्य निवेश प्रोत्साहन पर्यद के अंतर्गत इकाई स्थापित करने हेतु स्टेज-1 क्लियरेंस प्राप्त उद्यमियों को ऋण देने में किसी भी तरह की समस्या एवं ऋण स्वीकृत की गई इकाईयों को बैंक अप्रेजल रिपोर्ट देने में कठिनाई नहीं होनी चाहिए।

साथ ही विभिन्न बैंको में लंबित आवेदनों की समीक्षा की गई। समीक्षोपरान्त लंबित आवेदनों के ऋण स्वीकृति हेतु त्वरित निष्पादन करने का अनुरोध किया गया।

(अनुपालन सभी बैंक एवं SIPB)

(ग). प्रधानमंत्री बुनकर मुद्रा योजना :- वित्तीय वर्ष 2018-19 में अनुशंसित 184 आवेदन पत्र विभिन्न बैंक शाखाओं में लंबित है। जिसके निष्पादन का अनुरोध संबंधित बैंक प्रतिनिधियों से किया गया।

(अनुपालन संबंधित बैंक एवं निदे० ह० रे०)

सधन्यवाद बैठक की कार्यवाही समाप्त की गई।

ह०/-

सचिव,

उद्योग विभाग, बिहार, पटना।

ज्ञापांक. 3344 /सं०सं०-०३/३०नि०/विविध(SLBC Sub)-०७/२०१८ पटना, दिनांक २८.८.१९

प्रतिलिपि :- संबंधित सभी पदाधिकारियों/बैंकर्स को सूचनार्थ एवं आवश्यक कारवाई हेतु प्रेषित।

२. आई०टी० प्रबंधक, उद्योग विभाग को विभागीय वेबसाईट पर अपलोड करने एवं संबंधित सभी पदाधिकारियों/बैंकर्स के ई०मेल आई० डी० पर भेजने हेतु प्रेषित।

सचिव,

उद्योग विभाग, बिहार, पटना।

ANNEXURE -II

F.No.3/7/2019-AC Dated 04 February 2019

Government of India
Ministry of Finance
Department of Financial Services
3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001

To

1. Chairman IMDs & CEOs of all Public Sector Banks and Private Sector Banks
2. Chairman NABARD

Subject: Campaign to achieve saturation under the Kisan Credit Cards (KCC) –reg

Sir/ Madam

1. The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), GoI has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC Scheme.
2. In this context, the DAC&FW is separately requesting state governments to organize camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. It is requested that Banks may extend all support to the *State/ District* administration and field level development & revenue functionaries in this campaign.
3. Keeping in view the importance of the campaign to saturate farmers under KCC, the following may please be ensured:
 - a. State Level Bankers Committee (SLBG) Conveners and Lead District Managers of banks should actively associate with the *state/ district* administration and coordinate with various SCBs, RRBs and Cooperative Banks in organising the village-wise or bank branch-wise camps. The District Level Bankers Committee (DLBC) will decide the modalities of the camps and the date wise schedule, accordingly. Officials from the concerned banks may actively associate during these camps.
 - b. In the branches, dedicated desks may be set up for receiving the forms and providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
 - c. In case of eligible farmers who have an existing bank account but not a KCC, the KCC should preferably be issued by the bank in which he or she has an account. In case the eligible farmer does not have a bank account, then the same may be opened by the farmer in any branch as per his/her choice.

d. The simplified common application form circulated by Indian Banks Association vide their circular no *SB/Cir/AGRI/480* dated 09.06.2016 should be utilized and widely disseminated in local language.

e. In all cases, it needs to be ensured that eligible farmers are issued KCCs within two weeks of the submission of completed application forms.

f. The Indian Banks Association, vide letter no *SB/Cir/KCC/2018-19/6778* dated 04.02.2019 (copy enclosed), has issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs three lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

4. Suitable instructions may therefore please be issued to all concerned, including to the sponsored RRBs, to ensure the success of this campaign. Further, the timely issue of KCCs under this drive may be closely monitored at the level of an Executive Director to be nominated as Nodal Officer.

Yours faithfully
A.K.Das
Deputy Secretary

Copy to:

1. SLBC conveners of all States.
2. Chairmen RRBs

Indian Banks' Association

SOCIAL BANKING
SB/Cir/KCC/2018-19/6778
04th February, 2019

The Chairman State Bank of India &
MD & CEOs of all Member Banks

Dear Sir / Madam,

Waiver of processing fee, inspection, ledger folio charges and all other service charges for crop loans including those under the Kisan Credit Card (KCC) Scheme.

The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers to meet the short term credit requirements for cultivation of crops, investment credit requirement for agriculture and allied activities and other needs.

2. In India, Land holding pattern is dominated by Small and Marginal farmers (SMF) category. Roughly 85 per cent of the total operational holdings in the country (about 43 per cent of the gross cropped area) are in the SMF category. There are around 21.6 crore Small and Marginal farmers (or 4.3 crore families). Providing timely and affordable credit to this resource constrained group is the key to attaining inclusive growth. The Small and Marginal

farmers are the most affected during times of floods, droughts, and other natural calamities. As per parliamentary Standing Committee on Agriculture the losses due to climate change account for overall GDP loss of 1.5% of agriculture economy. The instability in income of the farmers due to various types of risks involved in production, low bargaining power, etc. add more distress to the already affected farmers.³ In this context, it is learnt that some of scheduled commercial banks are collecting a nominal amount of service charges towards processing, documentation, inspection, etc. for agriculture loans.

However, some of the banks are collecting service charges which are at a bit higher .. There is non-uniformity amongst banks in this regard. It is also observed that, service charge is to be paid irrespective of whether the loan is sanctioned or not. This often acts as a deterrent for the farmers to approach the banks for loans.

4. The aforesaid matter was examined by IBA Managing Committee at its meeting on 28-12-2018. The Managing Committee was of the view that IBA to issue advisory guidelines on the captioned subject. Hence, the banks are requested to waive the processing, documentation, inspection, ledgerfolio charges and all other service charges for KCC/crop loans upto ~ 3 Lakhs, keeping in view of the hardship and financial distress of Small and Marginal farmers.

Yours faithfully,
B.Raj Kumar
Dy. Chief Executive

World Trade Centre Complex, Centre 1, 6th Floor, Cuffe Parade, Mumbai - 400 005, • Tel: +91 222217 4040 • Fax, +91 22 2218 4222 122154; 31
• website: www.ibs.org.in

ANNEXURE -III

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries

RBI/2018-19/112

FIDD.CO.FSD.BC.12/05.05.010/2018-19 February 04, 2019

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks (including Small Finance Banks and excluding RRBs)

Madam/Sir,

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries

Please refer to our Master Circular - Kisan Credit Card (KCC) Scheme issued vide [FIDD.CO.FSD.BC.No.6/05.05.010/2018-19 dated July 4, 2018](#). It has been decided to extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. The guidelines are given in the [Annex](#).

2. Banks are advised to implement the Scheme as per the guidelines.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

Encl: As above

Annex

1. Introduction

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the

KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

2. Purpose:

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

3. Eligibility:

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:

3.1 Fishery

3.1.1 Inland Fisheries and Aquaculture

3.1.1.1 Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.

3.1.1.2 The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

3.1.2 Marine Fisheries

3.1.2.1 Beneficiaries listed at 3.1.1.1 above, who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

3.2 Poultry and small ruminant

3.2.1 Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/birds/rabbit and having owned/rented/leased sheds.

3.3 Dairy

3.3.1 Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.

4. Scale of Finance

4.1 The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of

fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.

4.3 The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.

4.5 Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

5. General Guidelines

5.1 *Drawing power*: The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 *Repayment*: The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.

5.3 *Monitoring of end use*: The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.

5.4 *Prudential norms*: The extant prudential norms on income recognition, asset classification and provisioning¹ on allied activities will apply.

5.5 *Rate of Interest*: The rate of interest will be as stipulated in DBR's [Master Direction – Reserve Bank of India \(Interest Rate on Advances\) Directions 2016](#).

5.6 All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.

¹ DBR's Master Circular on Income Recognition, Asset Classification and Provisioning Norms

SLBC BIHAR

REFERENCE BOOK

AS ON 31.12.2019

PART - I

**MISC.
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1.KEY INDICATORS OF BANKS IN BIHAR
BANKING STATICS AS ON 31.12.2019

(Amt. in Rs. Crore)

Sl. No.	ITEMS	DEC'18	MARCH'19	DEC'19	Bench -mark
1	DEPOSITS	322099	345234	363483	
2	ADVANCES	125070	137246	143100	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	132448	145120	149293	
4	ADVANCES INCLUDING RIDF	139091	152213	156215	
5	CD RATIO	43.18	44.09%	42.98	
6	PRIORITY SECTOR ADVANCES	90146	92522	93392	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2) (%)	72.08%	67.41%	65.26%	40%
8	AGRICULTURAL ADV.	45612	47546	46616	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	36.47%	34.64%	32.58	18%
10	MSME ADV.	30521	33078	34202	
11	SHARE OF MSE ADV. IN PSA (%)	24.40%	35.75%	23.90%	
12	ADV. TO WEAKER SEC.	31729	36736	31140	
13	SHARE OF WEAKER SEC. IN PSA (%)	35.20%	39.71%	33.34%	25%
14	DRI ADV.	600	604	716	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.48%	0.44%	0.50%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	9147	12984	14667	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	12.26%	11.84%	18.53%	5%
18	TOTAL NUMBER OF BRANCHES	7435	7469	7508	
A	RURAL BRANCHES	3688	3703	3677	
B	SEMI-URBAN BRANCHES	2208	2214	2236	
C	URBAN BRANCHES	1539	1552	1595	

2. AGRICULTURE

2.1 TOTAL FARM CREDIT

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	30401	1384434	12137	1369083	11669	38.38
Co-operative Banks	2008	166010	1290	166010	1290	64.21
RRBs	16310	1177515	12754	1177047	11560	70.88
Small Finance Bank	2033	453036	1674	453036	1674	82.31
GRAND TOTAL	50752	3180995	27855	3165176	26193	51.61

Details of bank-wise performance is furnished on **Page No. 167.**

2.2 AGRICULTURE INFRASTRUCTURE

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2630	7696	117	7696	113	4.31
Co-operative Banks	174	0	0	0	0	0
RRBs	1410	0	0	0	0	0
Small Finance Bank	176	0	0	0	0	0
GRAND TOTAL	4390	7696	117	7696	113	2.58

Bank-wise performance is furnished on **Page No.168.**

2.3 ANCILLARY ACTIVITIES

(Amt in Cr)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2910	86153	2518	86060	2458	84.45
Co-operative Banks	192	0	0	0	0	0
RRBs	1561	0	0	0	0	0
Small Finance Bank	195	0	0	0	0	0
GRAND TOTAL	4858	86153	2518	86060	2458	50.60

Bank-wise performance is furnished on **Page No.169.**

2.4 FARM MECHANISATION

(Amt in Cr)

Target	Sanctioned		Disbursed		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
3755	10739	274	10652	270	7.19

Bank-wise target and performance is furnished on **Page No.170** for information.

2.5 ADVANCES GRANTED TO UNITS FOR PROVIDING STORAGE FACILITY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
3144	56	16	56	15	0.46

Bank- wise target and performance is furnished on **Page No.171** for information.

2.6 FOOD AND AGRO PROCESSING

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
3347	5480	738	5421	695	20.75

Bank-wise target and performance is furnished on **Page No.172** for information.

2.7 AGRICULTURE TERM LOAN (ATL)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
15752	1436777	1256	1435091	11102	70.48

Bank-wise target and performance is furnished on **Page No.173** for information.

2.8 JOINT LIABILITY GROUPS (JLGs)

TARGET	SANCTIONED		DISBURSED		%ACH
No.	No.	Amount	No.	Amount	(In No.)
100000	357161	1524	356660	1513	356.66

The Bank-wise performance under JLG is placed at **Page No.174** for information of the House.

3. OTHER SECTOR

3.1 SOCIAL INFRASTRUCTURE

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH AMT
Amount	No.	Amount	No.	Amount	
2061	67	5	65	5	0.24

Bank-wise target and performance is furnished on **Page No.175** for information.

3.2 RENEWABLE ENERGY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH AMT
Amount	No.	Amount	No.	Amount	
364	30	0.20	30	0.20	0.05

Bank-wise target and performance is furnished on **Page No.176** for information.

3.3 CREDIT ENHANCEMENT GUARANTEE SCHEME FOR THE SCHEDULED CASTES (SCs)

The Finance Minister during the Union Budget speech 2014-15 on July 18, 2014, had announced that a sum of Rs 200 crores will be allocated towards credit enhancement facility for young and start-up entrepreneurs belonging to Scheduled Castes (SCs) who will aspire to be neo middle class category of the scheme to facilitate financial assistance under the scheme by the banks. The said allocation is under Social Sector Initiatives in order to encourage entrepreneurship among Scheduled Castes who belong to the lower strata of the society, by supporting the Bank & Financial Institutions, in the form of Credit Enhancement Guarantee, who shall be providing financial assistance to the Scheduled Caste Entrepreneurs.

The objective of the Scheme is as under:

- > It is a Social Sector Initiative to be implemented nationally in order to promote entrepreneurship among the scheduled caste population in India.
- > Promote entrepreneurship among the Scheduled Castes who are oriented towards innovation and growth technologies.
- > To support, by way of providing Credit enhancement Guarantee to Banks and Financial Institutions, who will be providing financial assistance to the Scheduled Caste Entrepreneurs, who in turn will create wealth, value for the society, create jobs and ultimately will develop confidence and at the same time promote profitable business. The assets so created will also create forward / backward linkages. It will further create chain effect in the locality in specific and society in general.
- > To promote financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities.
- > To facilitate economic development of SC entrepreneurs.
- > To enhance direct and indirect employment generation for SC population in India.

The details of the scheme has been advised by Directorate of Industries, Govt. of Bihar vide their letter सं०सं०-०२/उ०नि०/निःशक्तजन सशक्तीकरण नीति/14-20/2016 / 2011 dated 22.05.2019.

The detailed operational guidelines of the scheme can be accsed by visiting SLBC website <http://www.slbcbihar.com> under the menu “Govt. SponseredProgrames” and also the web site of Ministry of Social Justice and Empowerment, Govt.of India – <http://socialjustice.nic.in/SchemeList/Send/32?mid=24541>.

4. HOUSING FINANCE

4.1 HOUSING LOAN : TARGET & ACHIEVEMENT

Target No.	Sanction No.	Disbursed No.	% Achievement (In No.)
18226	22029	21867	119.98

More granular data on target and achievement under Housing Loan is provided on **Page No. 177** of the SLBC Reference Book.

4.2 HOUSING LOAN: OUTSTANDING AND NPA

(Amt in Cr)

HOUSING LOAN OUTSTANDING		NPA IN HOUSING LOAN		%NPA (Amount)
No.	Amount	No.	Amount	
153259	15322	10124	308	2.01

Bank wise data on Housing Loan outstanding and NPA position in Housing Loan is provided on **Page No.178** of the SLBC Reference Book

4.3 CREDIT LINKED SUBSIDY SCHEME (CLSS) UNDER PRADHANMANTRI AWAS YOJANA (PMAY)

(Amt in Cr)

Total No. of all Housing Loans sanctioned since 01.04.2015	Out of (1), Housing Loans covered under CLSS of PMAY since 01.04.2015			Out of (2) ,Subsidy received since 01.04.2015	
	(2)			(3)	
	No.	Amt. Sanctioned	Amt. of Subsidy Claimed	No.	Amt.
58123	6611	1007	118	2111	46

Detailed data on Bank-wise performance under CLSS is provided on **Page No. 179**.

5.DLCC / DLRC, RSETI & FLCC

5.1 DLCC AND DLRC MEETINGS IN THE DISTRICTS

SL NO	DISTRICT	DLCC MEETING FOR REVIEW OF QTR ENDED 30.09.2019	DLRC MEETING FOR REVIEW OF QTR ENDED 30.09.2019
1	Araria	20.12.2019	20.12.2019
2	Arwal	30.12.2019	30.12.2019
3	Aurangabad	Not Conducted	Not Conducted
4	Banka	30.12.2019	30.12.2019
5	Begusarai	27.12.2019	27.12.2019
6	Bhagalpur	27.12.2019	27.12.2019
7	Bhojpur	06.01.2020	06.01.2020
8	Buxar	28.01.2020	28.01.2020
9	Darbhanga	27.12.2019	27.12.2019
10	East Champaran	24.12.2019	24.12.2019
11	Gaya	30.01.2020 (Proposed)	30.01.2020 (Proposed)
12	Gopalganj	23.12.2019	23.12.2019
13	Jamui	17.01.2020	17.01.2020
14	Jehanabad	26.12.2019	26.12.2019
15	Kaimur	28.12.2019	28.12.2019
16	Katihar	30.12.2019	30.12.2019
17	Khagaria	Not Conducted	Not Conducted
18	Kishanganj	30.12.2019	30.12.2019
19	Lakhisarai	22.01.2020	22.01.2020
20	Madhepura	19.12.2019	19.12.2019
21	Madhubani	24.12.2019	19.12.2019
22	Munger	24.12.2019	24.12.2019
23	Muzaffarpur	19.12.2019	19.12.2019
24	Nalanda	24.01.2020	24.01.2020
25	Nawadah	28.01.2020	28.01.2020
26	Patna	27.12.2019	27.12.2019
27	Purnea	24.12.2019	24.12.2019
28	Rohtas	16.12.2019	16.12.2019
29	Saharsa	20.12.2019	20.12.2019
30	Samastipur	30.11.2019	30.11.2019
31	Saran	19.12.2019	19.12.2019
32	Sheikhpura	22.11.2019	22.11.2019
33	Sheohar	Not Conducted	Not Conducted
34	Sitamarhi	Not Conducted	Not Conducted
35	Siwan	26.12.2019	26.12.2019
36	Supaul	22.01.2020	22.01.2020
37	Vaishali	13.01.2020	13.01.2020
38	West Champaran	27.12.2019	27.12.2019

5.2 RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)

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

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

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

Performance of RSETIs in FY 2019-20

During the FY 2019-20, RSETIs have organized 13261 training programmes and trained 318355 unemployed youth to pursue self employment vocations.

Bank wise and district wise detail on RSETI is placed at **Page No.180**.

5.3 FINANCIAL LITERACY CENTERS (FLCS)

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

During the quarter ended December 2019, the Financial Literacy Centres in Bihar have organized:

- a) 507 Special Camps
- b) 565 Target Group Specific Camps

The information pertaining to activity of FLCs in the State is placed at **Page Nos.181-207** for perusal.

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

Rural branches of various banks have organized 9017 financial literacy camps as on the quarter ended December-2019. The district wise data on Financial Literacy Camps organised by rural branches in the state of Bihar has been furnished at **Page No.208**.

5.3.1 INCLUSION OF FINANCIAL LITERACY IN SCHOOL CURRICULUM, DIGITAL FINANCIAL LITERACY

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

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

6. ISSUES RELATED TO FLOW OF CREDIT

6.1 ENHANCEMENT OF LIMIT FOR REQUIREMENT OF COLLATERAL IN CASE OF AGRICULTURE LOANS

Consequent to Gol's recent budget announcements, it has been decided by RBI that Banks may waive security / margin requirements for agricultural loans upto Rs 1.6 lakhs. Earlier this relaxation limit was Rs 1.00 lakh only. Banks are requested to take note of the revised ceiling and ensure implementation of the same with immediate effect to increase credit extension to Agriculture Sector in the State.

The related notification of RBI bearing no. RBI/2018-19/118, FIDD.CO.FSD.BC.NO.13/05.05.010/ 2018-19 dated 7th February 2019 is reproduced below:

Credit Flow to Agriculture- Collateral free agricultural loans

RBI/2018-19/118
FIDD.CO.FSD.BC.No.13/05.05.010/2018-19

February 7, 2019

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks (including RRBs and SFBs)

Madam/Sir,

Credit Flow to Agriculture- Collateral free agricultural loans

Please refer to [paragraph 13 of the Statement on Development and Regulatory Policies of the Sixth Bi-Monthly Monetary Policy Statement for 2018-19 released on February 7, 2019](#).

2. In this connection, please refer to our [circular RPCD.PLFS.BC.No 85/05.04.02/2009-10 dated June 18, 2010](#) on the captioned subject.

3. Keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, it has been decided to raise the limit for collateral free agricultural loans from the existing level of ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto ₹1.6 lakh.

4. You are requested to give adequate publicity to this change and instruct your controlling offices/branches to implement the same immediately.

5. Please acknowledge receipt.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

6.2 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE

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

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

Each agreement in Bihar attracts a stamp duty of Rs 1000/-. In any loan around five to six agreements are entered into with the prospective borrowers which cost them Rs 5000-6000 and prove to be an disincentive to credit extension. Even in the case of PMEGP loans, the borrowers are required to pay Rs 5000/- to Rs 6000/- as stamp duty. GoB may consider to waive or reduce stamp duty substantially, say Rs 100/- or Rs 200/- per agreement, in case of loan agreements by PMEGP / PMMY beneficiaries. It would boost entrepreneurship and act as an incentive for setting up new businesses.

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

7. MISCELLANEOUS

7.1 TIMELY AND CORRECT DATA SUBMISSION BY BANKS / CONCERNED DEPARTMENTS TO SLBC

Data is being fed by Banks on SLBC portal almost within the stipulated period. However, correctness of data is still a persistent issue and warrants immediate remedial measures. SLBC has been impressing upon member Banks the necessity of data sanctity. SLBC has drawn the attention of member banks towards this issue vide letter nos. SLBC/CM/2018-19/228 dated 31.08.2018 and SLBC/CM/2018-19/344 dated 15.10.2018.

In its further recent communication, vide letter no. SLBC/CM/2018-19/364 dated 23.10.2018, SLBC has requested member banks seethat the data uploaded onto SLBC site is system generated data which is checked for its correctness before uploading to ensure that it reflects the true state of affairs of their Banks in Bihar.

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

7.2 INVESTIGATION OF CYBER FRAUD

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

A sub-committee of SLBC- "Sub-Committee on Digital Payments" has been constituted and cyber frauds relating to Banking will be on its agenda.

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

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

LBS-MIS-I: Statement showing Targets of Annual Credit Plan (ACP).

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

LBS-MIS-III: Statement showing Achievement vis-a-vis Targets for the quarter.

The above returns submitted by SLBC to RBI bank type wise i.e, separately for Public Sector Banks, Private Sector Banks, Regional Rural Banks, State Cooperative Banks and Small Finance Bank are furnished on **Page Nos.209-223** for perusal / reference.

7.4 SUB-COMMITTEES OF SLBC, BIHAR

With the formation of the Steering Sub-Committee, there are now a total of 6 (six) Sub-Committees of SLBC, Bihar namely:

- (i) Steering Sub-Committee [Managed by SLBC]
- (ii) Sub - Committee I on Agriculture [Managed by Agriculture Deptt. , GoB]
- (iii) Sub - Committee II on Agriculture (Allied Activities) [Managed by Agriculture Deptt. , GoB]
- (iv) Sub - Committee on Industry [Managed by Industry Deptt., GoB]
- (v) Sub - Committee on Branch Opening & IT-enabled Financial Inclusion [Managed by SLBC]
- (vi) Sub - Committee on SHGs & RSETIs [Managed by SLBC]
- (vii) Sub-Committee on Digital Payment [Managed by SLBC]

Meetings of these entire Sub - Committees are to be held at quarterly intervals.

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

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

SLBC endeavors in its meetings to discuss on various policy matters.

7.6 “DOUBLING FARMER’S INCOME BY 2022”

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

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

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

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

(c) SLBC monitors and reviews the performance of banking developments in the State/Districts with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas.

(d) Pursuant to RBI instructions, SLBC, vide letter no. SLBC/CM/2018-19/ dated 06.08.2018, has advised all Lead District Managers to arrange for inclusion of the subject “Doubling Farmers’ income by 2022” as a regular agenda item in BLBC/DLCC/DLRC meetings.

(e) SLBC, Bihar also includes in all its meetings topic(s) related to “Doubling Farmers’ Income by 2022”.

7.7 FUNCTIONING OF CUSTOMER SERVICE POINT (CSP)/BANK MITRA/ BUSINESS CORRESPONDENT (BC)

IDENTIFICATION /ESTABLISHMENT

In recent years, BCs / CSPs have emerged as an important tool of financial inclusion. These are opened by the Banks at various locations as per RBI guidelines to cater the banking needs of the public. There is a robust network of 17064 CSPs/ Bank Mitras in Bihar which is extending banking facilities to the public. This requires further expansion / strengthening for covering the uncovered population. Banks are requested to activate their inactive CSPs, if any, for proper utilization of the CSP network created.

Bank-wise and District-wise details of Banking Correspondent Agents (BCAs) and transactions carried out by them have been furnished on **Page Nos.163-164.**

CONTROL MECHANISM OVER THEIR FUNCTIONING

Banks exercise control over the functioning of CSPs through a separate department set up specially for the purpose of implementing their respective BC models. BCs are directly accountable to banks for irregularities, if any, on the part of the CSPs associated with them.

Now-a-days Banks are employing their technology platforms to a great extent for expanding reach of their BC models and on-boarding more and more number of customers.

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

COMPLAINT REDRESSAL IN CONNECTION WITH CSPs/ BANK MITRAS / BCs

Banks are aware of the sensitivity/ risk associated with the BC model and has put in place effective complaint redressal mechanism for resolving the complaints against CSPs/Bank Mitras/BCs.

PRIORITY SECTOR LENDING

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

(A) Agriculture:

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

(i) Farm Credit:

- ❖ Crop loans to farmers,
- ❖ Medium and long-term loans to farmers for agriculture and allied activities (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities.)
- ❖ Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
- ❖ Loans to farmers up to ₹5 million against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
- ❖ Loans to distressed farmers indebted to non-institutional lenders.
- ❖ Loans to farmers under the Kisan Credit Card Scheme.
- ❖ Loans to small and marginal farmers for purchase of land for agricultural purposes.
- ❖ Loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities, viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹20 million per borrower.

(ii) Agriculture Infrastructure:

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

(iii) Ancillary Activities:

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

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

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

(C) Export Credit

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

(E) Housing:

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

(F) Social Infrastructure:

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

(G) Renewable Energy:

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

(H) Others:

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

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SLBC BIHAR

REFERENCE BOOK

AS ON 31.12.2019

PART - II

DATA SHEETS