

STATE LEVEL BANKERS' COMMITTEE, BIHAR
49TH REVIEW MEETING
FOR THE QUARTER ENDED 30TH JUNE, 2014
VENUE: HOTEL CHANAKYA, PATNA
DATE: 20.08.2014 TIME: 10.30 AM



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**STATE LEVEL BANKERS' COMMITTEE
49TH MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
48TH STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 27.05.2014**

The House may please confirm the Minutes of the 48th State Level Bankers' Committee meeting held on the 27th May 2014.

ACTION TAKEN REPORT ON THE ACTION POINTS OF 48TH SLBC MEETING HELD ON 27.05.2014 AT PATNA

[1] ACTION POINT – Banks should put in concerted efforts to ensure achievement of target set under ACP to achieve 100% of their target during 2014-15.

(Action: All Banks)

ACTION TAKEN: - Due to sincere efforts made by Banks in the State, ACP achievement till June'14 has been to the tune of 20.62% of the annual targets as compared to achievement of 17.37% target during June'2013 quarter. In absolute terms 42% increase in disbursement is observed during June'2014 quarter over the achievement during June'2013 quarter.

[2] ACTION POINT – The Banks should give focus on issuance of new and renewal of KCC and also increase Agri Term Loan financing like Storage, Farm equipments, Dairy, Poultry etc. in order to achieve the ACP target for Agri. segment.

(Action: All Banks)

ACTION TAKEN: - During June'2014 quarter the Banks in the State have provided finance of Rs.6938 Cr under Agriculture as compared to finance of Rs. 4935 Cr provided by the Banks during the same period last year. Thus there has been 41% growth in credit extension under Agriculture segment by the Banks during the first quarter. Financing under KCC has witnessed 29% improvement over last year.

[3] ACTION POINT – Implementation of Interest-Subvention scheme in the accounts of SHGs to be ensured. Interest to be applied at the rate of 7% in all NRLM compliant SHG accounts.

(Action: All Banks, SRLM & Canara Bank)

ACTION TAKEN: - All Banks are requested to implement the Interest-Subvention scheme in the accounts of SHG so that the SHG borrowers get the benefit of the scheme.

[4] ACTION POINT - Education Loan Camps be organised on 9th & 23rd July, 2014 at all district headquarters of the state and all eligible applications to be sanctioned and disbursed.

(Action: State Govt. & All Banks)

ACTION TAKEN: - Education Loan camps were organised on 9th and 23rd July'2014, in which all banks participated. The data with respect to applications received and disposed in the Education loan camps is placed at page no. 10B of the Agenda Book.

[5] ACTION POINT – Meeting of SDC Banking and LDMs to be organised by the Finance (Institutional) Department, Govt.of Bihar preferably before the SLBC meeting, so that the feedback provided by them can be discussed in the meeting.

(Action: Fin. Dept., GoB)

ACTION TAKEN: - The meeting of LDMs & SDC Banking was organised on 09.08.2014. The problems being encountered in dairy financing was raised by LDMs. District Animal Husbandry Officer has not signed the forwarding letter for claiming subsidy resulting into non-receipt of subsidy in Vaishali & other districts. As a result fresh financing under dairy is not being done by banks.

[6] ACTION POINT - Necessary action should be taken for disposal of pending certificate cases of banks in order to improve the recovery climate as well as to contain the NPA of the banks.

(Action: State Govt.)

ACTION TAKEN: - The State Govt is requested to look into the matter and take necessary action towards disposal of pending certificate cases.

[7] ACTION POINT – SHG financing should be given desired focus & disbursement through camp mode be done in the months of July, August & September' 2014.

(Action: JEEVIKA & banks)

ACTION TAKEN: -. During June'2014 quarter 2636 SHGs were credit linked by Banks. JEEVIKA had organised camps on 23rd July at all the district headquarter of the state. The performance in the camps is placed at page no. 17C of the Agenda Book.

[8] ACTION POINT – The settlement ratio of RSETIs should be increased by giving more focus on selection of candidates and settlement of trainees. Sponsoring & Credit linkage of minimum 5 persons in a year by each branch to be ensured.

(Action: All banks having RSETIs)

ACTION TAKEN: - The settlement ratio of RSETIs as on 30.06.2014 is 47.70%. All Banks having RSETI responsibility to ensure improvement in settlement ratio. As sponsoring of candidates by branch to RSETI has not picked up, all Banks are requested to ensure sponsoring of minimum 5 persons by each branch in a year for training at RSETI.

[9] ACTION POINT - Escalation in the rate of Stamp duty for small value non-Agri loans of DIR, WCC etc. and in case of documents pertaining to deceased payment etc need to be reviewed.

(Action: GoB)

ACTION TAKEN: - The State Govt. has declined the request of SLBC to revisit the hike in Stamp Duty for non- Agri loans such as DRI, WCC, PMEGP etc. A copy of letter no. 909 Dated 11.07.2014 received from DIF, Govt. of Bihar is placed at page no. 33A of the Agenda Book.

[10] ACTION POINT – All banks should give desired focus to PMEGP financing and timely utilisation of margin money in order to achieve PMEGP target during 2014-15.

(Action: All Banks)

ACTION TAKEN: All banks are requested to issue suitable instructions to all branches to speed up financing under PMEGP and claim margin money from the Nodal bank.

[11] ACTION POINT – Land Possession Certificate (LPC) to be issued on new standardised format for convenience of all concerned.

(Action: GoB)

ACTION TAKEN: - The Revenue Authorities are requested to arrange for issuance of LPC on the new standardized formats for convenience of all concerned.

[12] ACTION POINT- Issues concerning modalities of financing under schemes related to Industry, Agriculture, Allied activities etc. should be discussed in the respective SLBC Sub-committee meeting.

(Action: Concerned Dept., GoB)

ACTION TAKEN: - The SLBC sub committee meetings on Industry and Agriculture was held on 4th August and 11th August respectively and all important issues related to these segments were discussed therein.

STATE LEVEL BANKERS' COMMITTEE, BIHAR

KEY INDICATORS
(ALL BANKS)

(Rs. in Crore)

Sl. No.	ITEMS	June'13	June'14	Bench-mark
1	DEPOSITS	161858.43	180824.27	
2	ADVANCES	56118.88	66568.11	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	61857.69	73185.25	
4	ADVANCES INCLUDING RIDF	65041.45	77145.25	
5	CD RATIO	40.18	42.66%	
6	PRIORITY SECTOR ADVANCES	40202.81	46400.75	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	71.64%	69.70%	40%
8	AGRICULTURAL ADV.	23401.90	26477.92	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	41.70%	39.78%	18%
10	MSE ADV.	9359.36	11837.22	
11	SHARE OF MSE ADV. IN PSA (%)	23.28%	25.51%	
12	ADV. TO WEAKER SEC.	14155.68	18196.89	
13	SHARE OF WEAKER SEC. IN PSA (%)	35.21%	39.22	25%
14	DRI ADV.	69.50	72.86	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) of March (%)	0.13%	0.11%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	822.49	1007.31	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	7.64%	6.60%	5%
18	TOTAL NUMBER OF BRANCHES	5342	5943	
A	RURAL	3181	3487	
B	SEMI-URBAN	1173	1369	
C	URBAN	988	1087	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ACP 2014-15 DURING THE FINANCIAL YEAR 2014-15 UP TO JUNE'2014

The performance of Banks under the Annual Credit Plan 2014-15 up to June'2014, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	57166	12186	21.32
Co-op. Banks	1003	77	7.69
RRBs	15831	2993	18.91
Total	74000	15256	20.62

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	36000	6938	19.27
SME	8500	2265	26.65
OPS	7500	1468	19.58
TPS	52000	10671	20.52
NPS	22000	4584	20.84
Total	74000	15256	20.62

Bank-wise and district-wise position is furnished on **Page- 8A to 8D.**

COMPARATIVE PERFORMANCE UNDER ACP **As on June' 2014 vis-a-vis June' 2013**

(Rs. in Crore)

Banks	2014-15			2013-14			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	57166	12186	21.32	47938	8804	18.37	38%
Co-op	1003	77	7.69	802	42	5.30	83%
RRBs	15831	2993	18.91	13260	1924	14.51	55%
Total	74000	15256	20.62	62000	10770	17.37	42%

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2014-15			2013-14			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Agl.	36000	6938	19.27	30286	4935	16.29	41%
MSE	8500	2265	26.65	4821	1036	21.49	119%
OPS	7500	1468	19.58	5723	1034	18.07	42%
TPS	52000	10671	20.52	40830	7005	17.16	52%
NPS	22000	4584	20.84	21170	3765	17.78	22%
Total	74000	15256	20.62	62000	10770	17.37	42%

Comparative performance shows that the overall achievement of target during the period under review is 20.62%, as against 17.37% recorded during the corresponding period last year. In absolute terms, Banks have disbursed substantially higher quantum of loan (15256 Cr. i.e 142% of last year) during the period under review, as compared to the amount disbursed in the corresponding period last year. It will be seen that the Commercial Banks, Co-operative Banks & RRBs have recorded impressive growth in their loan disbursements vis-a-vis their performance over the same period last year. In case of sector-wise performance growth in all segments, has been quite impressive.

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

In terms of RBI's instructions in this regard the LBS MIS- I, II & III of the state has been prepared and is placed at page No. 8E to 8H of the Agenda Book for information of the House.

LBS-IV and V which relates to financial inclusion is also placed at page no. 8I to 8 P of the Agenda Book.

The target for the current financial year has been fixed and circulated among all concerned. A copy of target under LBS I,II & III for FY 2014-15 is placed at page no. 33E to 33AF for information of the House.

AGENDA-IV

PROPOSED BRANCH OPENING DURING FY 2014-15

The Banks have proposed opening of 600 branches during the financial year 2014-15.

The Bank-wise proposed branch opening during the financial year 2014-15 is placed at page No. 9A for information of the House.

All Banks are requested to give preference to uncovered Gram Panchayats while opening bank branches in rural areas. Block-wise names of Gram Panchayats not having a bank branch has been advised to all banks.

The Bank & District-wise information on Branch Network, ATM Network, ATM Card issued and Point of Sale Terminals is placed at Page No. 9B & 9C for information.

The minutes of the 22nd Sub-Committee meeting of SLBC on Branch Opening and IT enabled Financial Inclusion held on 25.06.2014 is placed at page no. 9D to 9G for information of the House.

AGENDA-V

EDUCATION LOAN

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

The target for the current financial year has been fixed and circulated among all concerned. A copy of the allotted target is placed at page no. 33AC to 33AD for information of the House.

A copy of the Bank-wise target and achievement thereagainst is placed at page No. 10A of the Agenda Book.

During the first quarter of the current FY, Education Loan amounting to Rs 234.98 Crore was sanctioned to 6895 students and loan amounting to Rs. 134.05 Crore were disbursed among 6039 students under Education Loan.

The achievement of all banks taken together is 13.79% of the targets allocated. Controlling Head of all banks are requested to provide further impetus to financing under Education Loan so that the target set under the Scheme is achieved.

For giving further boost to the Education Loan in the state, two Education Loan camps were organised at all the district headquarters by the State Government on 9th & 23rd July, in which the aspiring students submitted their application for obtaining Education Loan and the same was forwarded to the Banks for disposal. Data with respect to the No. of applications received and disposal in the camps is placed at page no.10B of the Agenda Book.

The bank-wise outstanding Education loan advances as on 30.06.2014 is placed at page no.10C of Agenda Book.

HOUSING LOAN

The target for the current financial year has been fixed and circulated among all concerned. A copy of the allotted target is placed at page no. 33AE to 33AF for information of the House.

Loan amounting to Rs.423.64 Crore was sanctioned to 4240 beneficiaries by Banks during the first quarter of F.Y. 2014-15. Out of these, Housing Loan amounting to Rs. 352.31 Cr has been disbursed among 3940 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 10D.

Target of Rajiv Rinn Yojana, which pertains to providing housing loan to urban poor, is placed at page no. 33AG of the Agenda Book.

AGENDA-VI

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

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

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

In these identified districts, total priority sector loans (PSA) outstanding as on 30.06.2014 was Rs.7516.47 Crore (No. of borrowers: 903261) out of which loans amounting to Rs.3526.96 Crore (47% of PSA) were provided to 392650 (44% of PSA) borrowers belonging to minority communities. The amount provided to Minority communities by Banks in the above mentioned districts ranges from 31 to 77%. Thus, all the districts have achieved the target of providing more than 15% of their priority sector loans to persons belonging to minority communities.

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

LENDING TO MINORITY COMMUNITIES							
AS ON 30 th June 2014 (Amt. in Lacs)							
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance		Out of (A) Total Advances to Minority		%age Share of Minority Advance (B to A)	
		(A)		(B)			
		No.	Amt.	No.	Amt.	No.	Amt.
1	ARARIA	71248	72463	52847	44194	74	61
2	PURNEA	139254	137689	59819	59095	43	43
3	KATI HAR	193415	101645	55948	42615	29	42
4	KISHANGANJ	73457	55600	55029	42766	75	77
5	DARBHANGA	195487	162415	85891	81175	44	50
6	SITAMARHI	84521	93216	21961	28853	26	31
7	W CHAMPARAN	145879	128619	61155	53998	42	42
	TOTAL	903261	751647	392650	352696	44	47

AGENDA-VII

COMPREHENSIVE FINANCIAL INCLUSION UNDER MISSION MODE (SAMPOORNA VITTIYA SAMAVESHAN)

INTRODUCTION

Comprehensive Financial Inclusion (CFI) is a comprehensive coverage of all excluded households in the country by a six pillar approach in two phases.

Phase I (15th Aug, 2014 – 14th Aug, 2015)

- Universal access to banking facilities
- Providing Basic Banking accounts with overdraft facility of Rs. 5000 and Rupay Debit card with inbuilt accident insurance cover of Rs. 1 lakh
- Financial Literacy Programme
- Creation of Credit Guarantee Fund for coverage of defaults in overdraft A/Cs

Phase II (15th Aug, 2015 – 14th Aug, 2018)

- Micro Insurance
- Unorganized sector Pension schemes like Swavlamban

SUB SERVICE AREA

As per GoI directive SSAs is now unit for providing Banking facility. Sub Service Area (SSA) is an area within the Service Area of a bank containing 1000 to 1500 households.

Branch/BCA has to be opened in each SSA catering to 1000-1500 households in a manner that every habitation has access to banking services within 5 km by 14th Aug,2015.

Mapping the State with SSAs has been done by the LDMs of all districts of the state. LDMs to ensure ratification of the SSA in the District Level Coordination Committee (DLCC) meeting. As per report received from LDMs, 13526 SSAs have been identified in the state and 9249 of these are covered. The remaining 4277 SSAs are to be covered by the banks.

The list of all SSAs have been uploaded on the website of SLBC (slbcbihar.com) for convenience of all concerned.

Bank-wise SSA allotted & covered is placed at page 14A.

ACTION PLAN FOR CFI:

- Allocation of SSAs to different banks. For 1st Phase 1000 uncovered SSAs have been allotted among 12 banks (7 lead banks, Allahabad Bank, BoI & 3RRBs) for coverage. (placed at page 14A)
- Coverage of all uncovered SSAs with Bank branches and Business Correspondents. By 31st August, 2014 1000 SSAs are to be covered by the banks. Remaining SSAs are to be covered in a stipulated timeframe and account opening to be done simultaneously as decided by GoI so that account opening of each household is completed by 14th August 2015.
- Identification & distribution of wards among Banks in urban areas branches: In all districts, identification of wards has been done in the Urban Local Bodies and these have been allotted to banks. The allotted bank branch is to ensure that account opening of each household is completed by 14th August 2015. (The list containing district-wise wards allotted to banks is placed at page no. 14C to 14N).
- SLBC Bihar is developing a portal for reporting the coverage of SSAs with name of BC, details of BCAs, accounts opened, household covered etc on online basis. All banks are requested to feed the required particulars online at weekly interval to enable SLBC provide the state data to GoI, RBI & State Govt.
- The task at hand for the banks under CFI is to provide banking facility in the remaining 4277 SSAs as well as opening of atleast one account of each household. But while covering new SSAs the banks have to ensure that the existing BCAs/ CSPs remain functional and active. In the Special SLBC meeting held for CFI on 7th Aug 2014, it was stated by both RBI and Govt. of Bihar that many of the CSPs were found non-existent when their team visited the centre. The responsibility of the banks thus further increases to guard against attrition of the BCAs, while expanding to new areas.
- The meeting of 7th August 2014 on CFI discussed the various aspects with regard to coverage of all SSAs, account opening of every household, issuance of Aadhar Cards to the people, Connectivity issues, CSC's role and the camp mode through which the account opening should take place. The modalities of the organization of camps is being decided and all banks should be ready with appropriate number of account opening forms and other required infrastructure to undertake the task in a mission mode. The role of Lead District Managers (LDMs) is crucial as coordinator between the banks and the government at the district level. Some of the important tasks to be performed by the LDMs are:

- Organise sensitisation programme immediately both at district and block level.
- Have the list of SSA/villages under SSA and Ward allocation ratified in DLCC.
- Check the accuracy of coverage reported by banks through access to SLBC portal.
- Have the CFI as a regular agenda item in DLCC.
- Sensitize branches regarding the program and provide support wherever needed.
- Co-ordinate with district authorities seeking their assistance wherever required in connection with space, Aadhar etc issues.
- Organise district level meeting of Dist. Level Implementation Committee every fortnight. The frequency could be even higher in the initial stage.

MONITORING COMMITTEES:

There is a provision of constitution of monitoring committees at state and district level. The State level implementation committee will hold monthly meeting while the District level implementation committee will have fortnightly meetings. The constitution of both committees is being finalized.

EXTENSION OF BANKING SERVICES TO ALL THE REMAINING UNBANKED VILLAGES IRRESPECTIVE OF POPULATION CRITERIA BY MARCH, 2016:

Reserve Bank of India has instructed for providing banking facilities in all the remaining unbanked villages irrespective of population criteria i.e. all villages with population below 2000 by March, 2016. All Banks have submitted their Roadmap for providing banking services in villages with population below 2000. The total No. of such identified villages is 27343. Till June'2014 in **10115 as against the target of 20018** villages till 2014-15 were covered by the Banks. Bank-wise allotment and progress as on 30.06.2014 is placed at Page No14B for information of the House.

AGENDA-VIII

GOVT. SPONSORED SCHEMES/ PROGRAMMES

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

During the first quarter of 2014-15, financing under PMEGP has not picked up, as applications in adequate number has not reached the bank branches after their e-tracking. Nodal bank-wise progress under PMEGP as on 30/07/2014, received from KVIC is placed at page no. 15A

KVIC has advised that only 2176 applications have so far been generated under the scheme (page no.15B). Generation of loan applications, their e-tracking & sending to the concerned branches need immediate attention of the implementing agencies viz. KVIC, DIC & KVIB. The District Task Force Committee (DTFC) meeting should be organised and applications generated in adequate number. Banks are requested to ensure early disposal of applications after receipt of the same from DTFC. Bank branches should also endeavour to generate application from suitable persons so that the scheme is implemented in proper manner. As undergoing EDP training has been made compulsory before disbursement of PMEGP loan, all concerned are requested to utilise the services of RSETIs functioning in all districts for imparting EDP to the PMEGP beneficiaries.

The target for the current financial year has been fixed and circulated among all concerned. A copy of the allotted target is placed at page no. 33AH to 33AM for information of the House.

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

Urban SHGs are to be provided financial support under the National Urban Livelihood Mission (NULM) and the target in this regard has been given to the state by Govt. of India. In 42 Urban Local Bodies (ULBs) the state has been given target for financing under Self Employment Program (SEP), Social Mobilization & Institution Development (SM&ID) and Support to Urban Street Vendors (SUSV). A copy of Urban Development & Housing Department (UDHD), Govt. of Bihar, letter no. SPUR-PMU/167/SLBC/2014/394/UD&HD dated 28th July 2014, containing the Urban Local Body (ULB) - wise target is placed at page no. 15C-15E for information. LDMs are requested to distribute the target among the Banks on the basis of their presence in the ULBs and advise the same to all concerned banks. A copy of the target be also advised by all the LDMs to SLBC so that Bank-wise target could be arrived, at the state level.

As allocation of wards has been done among banks (A copy placed at page no 14C to 14 N), the applications pertaining to a specific ward should be disposed by the bank/bank branch which has responsibility of the ward.

AGENDA-IX

FINANCE TO SELF HELP GROUPS (SHGs)

SHGs play a very crucial and effective role in providing timely and adequate credit and other financial services to the vulnerable and weaker sections resulting in overall economic development of the society and Banks play a facilitating role through credit linkages to them. Banks have opened savings bank account of 17205 SHGs and have credit-linked 2636 SHGs during the first quarter of the financial year 2014-15, with total Bank-finance of Rs. 13.01 Crore. Bank & district wise SHG savings and credit-linkage, on the basis of data provided by BRLPS & WDC, during the first quarter of financial year 2014-15 is furnished on Page 17A to 17B. The performance of Banks under SHG financing during the last three years is placed below:

(Rs. in Crore)		
Year	Number of SHGs Credit Linked	Amt. of Finance
DURING 2011-12	22714	179.64
DURING 2012-13	30297	197.68
DURING 2013-14	41714	310.72
DURING 2014-15 (UP TO JUNE'2014)	2636	13.01

The target for savings linkage of 150000 SHGs and Credit linkage of 1,00,000 SHGs has been distributed among Banks for achievement during the current Financial year. A copy of the allotted targets is placed at page no. 33AS to 33AT for information of the House. Banks need to pay more attention towards bank & credit linkage of SHGs and work in tandem with JEEVIKA to achieve the desired level of growth in this hugely potential business segment.

On 23rd July'2014 camps were organised in many districts for providing credit to the SHGs. The district wise performance of the camp organised by JEEVIKA is placed at page no17C

In the 48TH SLBC meeting dated 27.05.2014, uniform Savings Linkage and Credit Linkage format for first dose of financing to SHGs was adopted by the House.

This common format has been circulated among the banks and is also uploaded on the SLBC website. In the 22nd SLBC sub-committee on SHGs and RSETI held on 25.06.2014, all banks were requested to arrange for printing of only new formats after exhaustion of the current stock. A copy of the minutes of the 22nd Sub- Committee meeting of SLBC on SHG and RSETI is placed at page no. 17D to 17G for information of the House.

The Reserve Bank of India has already advised the detailed guidelines for operationalisation of the Interest Subvention Scheme under NRLM for SHG credit and the same was also placed in the Agenda Book of the 47th SLBC meeting. All Banks are requested to provide the stipulated interest- subvention to all eligible SHG accounts at their end.

JOINT LIABILITY GROUP

The target for financing 50000 JLGs have been fixed for the current year and advised to all banks. A copy of the allotted target is placed at page no. 33AU for information of the House. Against the yearly target of 50,000 units, Banks have sanctioned 3834 number of JLGs amounting to Rs. 36.19 Crores during the first quarter of the F.Y. 2014-15. As SHG & JLG are important tools to reach the so far financially excluded rural people, all Banks are requested to enhance financing under these schemes during F.Y. 2014-15.

The Bank-wise performance under JLG is placed at Page No 17H for information of the House.

A copy of the target allotted to Special assistance to Special Component Plan for Scheduled Caste (SCA to SCSP) scheme through JLG is placed at page no. 33AN to 33AP for information of the House.

AGENDA-X

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 30.06.2014

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during the FY 2014-15 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	903944	123037	125695	248732	13.61
RRBs	537590	29074	197770	226844	5.41
TOTAL	1441534	152111	323465	475576	10.55
Co-op. Banks	58466	5735	32992	38727	9.81
GRAND TOTAL	1500000	157846	356457	514303	10.52

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 514303 beneficiaries (New-157846 & Renewal-356457) under KCC amounting to Rs. 3850.67 Crore during the FY 2014-15 while during the same period last year, only 505047 beneficiaries were extended loans under KCC, the amount involved being Rs.2995.93 Crore.

Thus, Y-o-Y growth of 2% and 29% has been witnessed in terms of no. of KCCs issued and amount of finance extended, respectively. Bank-wise & District-wise performance is furnished on Page No. 19A & 19B.

The target for the current financial year has been fixed and circulated among all concerned. A copy of the allotted target is placed at page no. 33AQ to 33AR for information of the House.

PROVIDING KCC TO ALL ELIGIBLE AND NON-DEFAULTER FARMERS

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

Banks should finance KCC upto Rs. 50,000/-, without insisting for LPC, and instead of LPC, Affidavit and current rent receipt should be demanded by Banks. While the State Government has also issued instructions to its field level functionaries to facilitate generation of loan application forms, complete in all respect, the Banks need to continue

their endeavour for generating KCC loan applications from all eligible farmers and the services of BC Agents may also be utilised for the purpose.

The State Government has devised two types of formats of LPC on the basis of amount of loan.

- i. For loan amount upto Rs 1 lakh.
- ii. For loan amount above Rs 1 Lakh.

The Revenue & Land Reforms Department, GOB is requested to arrange for timely issuance of the LPCs complete in all respect on the new formats, by the Revenue Authorities at the Circle level.

ISSUANCE OF ATM CARDS TO KCC HOLDERS

As per RBI instructions, all KCC borrowers are to be issued ATM cum Debit Cards. The Bank-wise information on ATM Cards issued to KCC borrowers is placed at page No 19C of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards are issued to all eligible KCC borrowers both at the time of new sanction as well as renewal of KCC.

CROP INSURANCE SCHEME

The Cooperative Department, Government of Bihar has distributed 31 districts of the State under the Weather Based Crop Insurance Scheme (WBCIS) among seven Insurance Companies vide their Notification No. 1956 dated 13.05.2014. For implementation of Modified National Agriculture Insurance Scheme (MNAIS), the remaining seven districts have been distributed among two Insurance Companies vide Notification No. 1958 dated 13.05.2014 of the Cooperative Department, Government of Bihar. A copy of both the Notifications is placed at page No.19D to 19Q of the Agenda book for information of the House.

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

The Banks are also requested to provide the list of all insured farmers to the insurance companies to enable them furnish the same to the State Government for release of premium subsidy.

AGENDA-XI

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 110.31 Crore to 9239 beneficiaries under various Dairy schemes, Rs. 15.38 Crore to 1734 beneficiaries under Fishery schemes and Rs. 30.46 Crore to 513 beneficiaries under Poultry schemes during the first quarter of FY 2014-15. Bank wise performance is furnished on page no. 20A to 20C.

The target of Dairy, Fishery & Poultry schemes for the current financial year has been fixed and circulated among all concerned. A copy of the allotted target is placed at page no. 33AW to 33AY for information of the House. The issue of non-receipt of subsidy in the accounts of dairy borrowers, due to non-signing of forwarding letter by the District Animal Husbandry officer has been raised by LDMs. The State Govt. is requested to streamline the system of release of subsidy in the accounts of dairy borrowers, as non-receipt of subsidy in loans disbursed during 2013-14 is coming in the way of fresh disbursement under the scheme. IDBI bank is the only implementing bank of the Fishery Scheme of the State Govt. The State Govt. is requested to include other banks also for implementing the Fishery scheme in the state so that performance under fishery improves.

FARM MECHANISATION

The target for the current financial year has been fixed and circulated among all concerned. A copy of the allotted target is placed at page no. 33AZ for information of the House.

Against the financial target of Rs.2221.87 Crore for the year 2014-15, Banks have sanctioned loans amounting to Rs. 156.58 Crore to 4491 farmers for purchasing farm equipments. While during the same period last year Banks could sanction loans amounting to Rs 97.10 Crore to 4466 farmers, registering Y-o-Y growth of 61% in terms of amount sanctioned. Bank-wise target and performance is furnished on Page no. 20D for information.

ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

The target for the current financial year has been fixed and circulated among all concerned. A copy of the allotted target is placed at page no. 33BA for information of the House.

Banks have sanctioned loans amounting to Rs. 21.15 Crore to 79 farmers for storage facility during the financial year 2014-15. All banks are requested to pay more attention towards financing under the scheme as there is a huge demand for storage facility.

Bank- wise target and performance is furnished on Page No. 20E for information.

AGRICULTURE TERM LOAN (ATL)

The target of financing under Agri Term Loan (ATL) number & amount, for the current financial year has been fixed and circulated among all concerned. A copy of the allotted targets is placed at page no. 33AV for information of the House. Out of the Agri ACP target of Rs. 36000 Cr, target of financing Rs. 10343.96 cr has been earmarked for ATL.

AGENDA-XII

CD RATIO (As on 30.06.2014)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	160661	62193	38.71
Co-op. Banks	1977	1067	53.99
RRBs	18186	9925	54.57
Total	180824	73185	40.47
RIDF	-----	3960	-----
Total (Advances +RIDF)	180824	77145	42.66
Investment	-----	6656	-----
Grand Total (Adv.+RIDF+Inv.)	180824	83801	46.34

As at the end of June'2014, CD Ratio of the state stood at 42.66% which shows an increase of 248 basis points as compared to June, 2013. The incremental CD ratio for the period under review is 63.82. Due to large amount of advances written off every year, CD Ratio has also been adversely affected. If write-off to the tune of Rs.90.21 Crores had not taken place during the period, the CD ratio of the State would have increased by 5 bps. The CD ratio of the State would have improved further, had the State Government utilised the total amount of Rs.9159.71 Crore (as on 30.06.2014) sanctioned under RIDF. As on 30th June, 2014 only 43% of the amount sanctioned was utilised by the Government of Bihar.

Only Siwan district (22.22%) has less than 25% CD ratio as on 30.06.2014. Controlling Head of Bank having lead responsibility in the district is requested to instruct the LDM to coordinate with all Banks operating in the district and intensify efforts to adopt suitable strategies for improving CD ratio in the district.

Bank-wise and district-wise details are furnished on Page no. 24A to 2D.

It is pertinent to mention here that an amount of Rs.6617.14 Crore have been financed to units functioning in Bihar by SBI, PNB, Union Bank of India, Allahabad Bank, Corporation Bank, Indian Overseas Bank, Punjab & Sind Bank, State Bank of Bikaner & Jaipur, Federal Bank and Axis Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio as per guidelines issued by the Reserve Bank of India vide its circular No.-RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9th November 2005.

INCREMENTAL CD RATIO AS ON 30.06.2014

Amt. In Crore	June'13	June'14
Deposits	161858	180824
Advances including RIDF	65041	77145
Incremental CDR	-----	63.82%

RECOVERY

A summary of the recovery data (as on 30.06.2014) is given below. (Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	17724	9759	55.06
Co-op. Banks	674	168	24.88
RRBs	5442	4839	88.91
Total	23840	14766	61.93

Recovery percentage is at 61.93% of the total demand raised by Banks as on 30th June, 2014. The recovery position needs improvement to drive the financing by Banks in the State. While the Banks are following up with the borrowers for recovery of their dues, the State government is requested to help the Banks in their efforts. A better recovery culture will act as an incentive for Banks to lend more.

Bank-wise position of recovery as on 30.06.2014 is furnished on Page No. 24E.

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

SDC(Banking) of Gopalganj, Jehanabad, Rohtas, Sheohar & Bhojpur are not having powers of certificate officer. The State Govt. is requested to confer the power of certificate officer on these SDC(Banking).

NPAs & WRITE-OFF

As on 30.06.2014, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Amt. written-off
Comm. Banks	55576	3066	5.52	90
Co-op. Banks	1067	233	21.84	0
RRBs	9925	758	7.64	0
Total	66568	4057	6.10	90

NPA of Banks at 6.10% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Amount Written off and Segment-wise details of NPA amount is furnished on Page No. 24F for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 30.06.2014, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (No.) As on 31.03.2014	Total Cases (Amount) As on 31.03.2014	Cases filed (No.) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 30.06.14	Pending Cases (Amount) As on 30.06.14
Comm.	333073	1655.03	2683	34.43	302	2.36	335454	1687.10
Co-op	34576	62.19	158	14.14	60	4.33	34674	72.00
RRBs	31022	19.74	0	0	295	0.64	30727	19.10
Total	398671	1736.96	2841	48.57	657	7.33	400855	1778.20

It is evident from the above Table that during the first quarter of FY 2014-15, 2841 cases were filed and 657 cases were disposed off and 400855 cases involving Rs. 1778.20 Crore are pending at different stages. This large amount of bad loans, if recovered and recycled, can further enhance disbursements by Banks. The list containing details of top 10 Certificate Cases of each district has been provided to the SDC-Banking of the respective districts for effecting recovery in these cases. However, very meagre recovery has been made in these accounts despite regular follow up by Banks at the district level. The State Government is requested to instruct the district-administration of all districts to initiate requisite steps at their end for early disposal of

the top 10 Certificate Cases. At the same time, Block-level recovery camps on the lines of credit camp, need to be organised which will help Banks in improving their asset quality besides conveying a message to the borrowers, for timely repayment of loans.

Bank-wise no. of certificate cases pending with amount is furnished on Page No. 24G.

PRIORITY SECTOR LENDING

As on 30.06.2014, the Benchmark of 40% for Priority Sector advances has been achieved by majority of the Banks. The House may notice that the ratio of Priority Sector advances to total advances is as high as 69.70% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 24H & 24I.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 39.78% as on 30.06.2014, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No. 24H.

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 30th June, 2014 the aggregate advances level under DRI Scheme stands at Rs. 72.86 Crore, which is 0.11 % of the total advances of Rs.66568.11Crore as on 31.03.2014.

A total of 1177 beneficiaries were provided loans amounting to Rs. 2.20 Crore under DRI Scheme during the period under review. Out of this, 71 beneficiaries were provided credit support of Rs. 0.16 Crore to complete their dwelling units under Indira Awas Yojana. Banks should provide more loans under the Scheme to the needy and eligible beneficiaries, and ensure maximum coverage of people belonging to SC/ST and women categories, apart from providing top-up Loans to the beneficiaries of Indira Awas Yojana. Also, Banks should step up financing to the rural artisans like carpenters, blacksmiths, washermen, cobblers etc. under the Scheme. Bank-wise position is furnished on Page No. 24I to 24J.

WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 30th June' 2014 was Rs. 18196.89 Crore out of the aggregate advances of Rs.66568.11 Crore i.e. 27.34% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement of 39.22% as on 30th June is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 24I.

AGENDA-XIII

OPENING OF NO-FRILL ACCOUNTs AND TRANSACTIONS DONE BY BCAs

As per information received from Banks, a total of 915602 No-Frill accounts were opened during the FY 2014-15. Thus, a total of 14645331 No-frills accounts have been opened till 30th June, 2014. Out of these, 10592674 accounts are operational.

Bank & District-wise details with respect to No Frill accounts opened and transactions carried out by BCAs is furnished on Page No. 25 A to 25D.

EXTENDING MOBILE BANKING AND INTERNET BANKING FACILITY

All Banks should extend mobile Banking and internet Banking facility to customers as these are not only cost-effective but also adds to customer-convenience. As per information received by SLBC, all Banks taken together have provided Mobile Banking facility to 2119852 customers whereas the facility of Internet Banking has been provided to 1287604 customers. Controlling Head of all Banks operating in the State are requested to bestow their attention and initiate requisite steps for extending these facilities to large no. of customers as it would facilitate improvement in service delivery of Banks.

Bank-wise information regarding Mobile Banking and Internet Banking facility provided is furnished on Page 25E.

AGENDA-XIV

IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS

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

Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending Banking facilities to these LWE affected areas. Credit extension by Banks in quarter ended June 2014 in these districts is furnished below, which shows improvement in all the districts, over the same period during the last Financial Year:

SL. No.	District	Disbursement under ACP during the quarter ended June 2014	Disbursement under ACP during the quarter ended June 2013	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	7238	6171	17.29
2	Aurangabad	23079	23895	-3.41
3	Bhojpur	38844	32809	18.39
4	East Champaran	49306	28990	70.07
5	Gaya	42335	44064	-3.92
6	Jamui	15101	13205	14.35
7	Jehanabad	12280	9702	26.57
8	Kaimur	33259	23337	42.51
9	Munger	18741	16271	15.18
10	Nalanda	31437	21718	44.75
11	Nawada	15132	11699	29.34
12	Patna	280452	213206	31.54
13	Rohtas	44521	36826	20.89
14	Sitamarhi	28641	16338	75.3
15	West Champaran	47292	27991	68.95
	TOTAL	687658	526222	30.67

It is evident from the above that Banks have extended higher quantum of credit as compared to last year in the LWE affected districts except Aurangabad and Gaya.

AGENDA-XV

INVESTIGATION OF CYBER FRAUD & COUNTERFEIT NOTES DETECTED BY BANKS

A meeting of Public Sector Banks was held on 17th August 2011 at Department of Financial Services, New Delhi regarding Status of Technology Adoption and Integration with the Banking Network. Concern was expressed in the meeting on the slow progress in investigation of Cyber fraud and counterfeit notes being detected by Banks. It was suggested that the issue should be taken up in the SLBC meeting and State Government may be requested to expedite the process of investigation of cyber fraud and other related issues by providing infrastructural support. Further, Controlling Head of all Banks operating in the State are requested to bring to the notice of the State Government occurrences of cyber fraud and detection of counterfeit notes so that appropriate steps may be initiated by the Government in this regard. At the State Head Quarter wing has been established for speedy investigation and disposal of cases related to cyber crime.

AGENDA-XVI

FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)

RSETIs are functional in all the 38 districts of the State. They are engaged in skill development of the unemployed youth for undertaking self employment venture/ wage employment. During the first quarter of the financial year 183 training programmes have been organised and 4760 youth imparted training by the RSETIs. Altogether 67941 persons have been trained by the RSETIs in the State by organizing 3568 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 28A for information.

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

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

LAND ALLOTMENT AT RSETIs

Reallotment of land in two districts [Sheikhpura & Sitamarhi] in connection with construction of RSETI building is pending. The state government has already advised the District Magistrates of these districts to make available/ reallocate land at the earliest so that building of RSETI may be constructed thereat. At Bhagalpur, possession of land has not been taken by the RSETI. All Banks which have been provided with land and fund are requested to complete construction of building at the earliest.

REIMBURSEMENT OF EXPENSES

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

The modalities for reimbursement of training expenses of RSETI has been provided by MoRD. The modalities for reimbursement claim in respect of training imparted to BPL trainees during 2013-14 has not yet been advised to Banks. As such no reimbursement claim of expenditure incurred by RSETIs for training BPL youths during 2013-14 has been made. The State Govt. is requested to advise the modus operandi of the reimbursement claim for training imparted since April'2013, to enable Banks lodge claim at the appropriate level.

AGENDA-XVII**FINANCIAL LITERACY INITIATIVES**

Financial Literacy Centers (FLCs) are functional in all the districts in the State. 15751 persons participated in 423 outdoor activities undertaken by the FLCs during the first quarter of FY 2014-15. Further, 8569 persons availed indoor services undertaken by the FLCs during the first quarter of FY 2014-15. The information pertaining to FLCs in the State is placed at Page No. 29A for information.

As per recent instructions received from the GoI, all rural branches are to conduct at least one financial literacy camp in each month and Financial Literacy Guide, Diary & Poster, designed by RBI, is to be used by the branches in the camp. The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 29B.

The Financial Literacy materials, as per requirement of Banks and as decided in the 20th Sub Committee meeting of SLBC held on 19th December 2013, on Branch Opening and IT Enabled Financial Inclusion, has been printed and distributed by SLBC among Banks in the state. All Banks should ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials at the required intervals.

The Reserve Bank of India (RBI) has advised vide its letter no. RBI/2014-15/118 RPCD.FLC.No. 218-348/12.01.018/2014-15 dated 07.07.2014(Copy enclosed at page no. 29C to 29D) modification in the quarterly reports with regard to Financial Literacy. Accordingly information is provided on page no. 29A & 29B. All banks are requested to provide details of district-wise Financial Literacy activity undertaken by rural branch on the prescribed format in future.

AGENDA-XVIII

MICRO, SMALL & MEDIUM ENTERPRISES

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

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

The performance of Banks in this regard as on 30.06.2014 is placed at page no. 30A of the Agenda Book.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

The target for the current financial year has been fixed and circulated among all concerned. A copy of the allotted target is placed at page no. 33BB for information of the House.

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs. 174.07 Crore for purchasing 4439 vehicles by SRTOs during the first quarter of financial year 2014-15 which is 20% of the annual target. Bank-wise performance is furnished on Page No. 30B.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 15750 units were financed by Banks involving Rs.312.24 Crore with CGTMSE cover, during the first quarter of financial year 2014-15. Further, loans amounting to Rs. 303.09 Crore were disbursed to 15750 units under CGTMSE cover. Considering the wide scope available for coverage of loans under CGTMSE, controlling Head of all Banks in the state are requested to instruct their operating functionaries to cover all the eligible units under CGTMSE.

Bank-wise performance data is furnished on Page No. 30C for information the House.

TARGET UNDER MANUFACTURING SECTOR

As decided in the last SLBC Sub-Committee meeting on industry, target for financing to Manufacturing Sector (No. & Amount) has been prepared, a copy of which is placed at page no.33C to 33D of the Agenda Book.

AGENDA-XIX

WEAVERS CREDIT CARD

Weavers Credit Card (WCC) scheme aims at providing adequate and timely assistance by the Banks to the Weavers to meet their credit requirements i.e. the investment needs as well as the working capital needs of weavers in a flexible and cost effective manner. The Scheme is valid for both rural and urban areas. The state govt. has allocated a target of financing 5000 WCC in 11 districts during 2014-15. The Govt. of Bihar letter no. 985 dated: 02/07/2014 along with bank & district- wise target, is placed at page no31A to 31B & 33BC of the Agenda Book for information.

During the first quarter of the Financial Year, only few banks have extended loan under the scheme, as under:-

Name of Bank	Sanctioned	
	A/c	Amt (In lacs)
Central Bank of India	82	31
Punjab National Bank	129	30
Canara Bank	65	10
UCO Bank	63	32
Bank of Baroda	13	650
Allahabad Bank	11	15
Dena Bank	15	6
MBGB	11	3

The district functionaries are requested to arrange for generation of application forms in adequate no. and Controlling Head of all Banks are requested to initiate requisite steps towards achievement of the target.

FOOD PROCESSING UNITS

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

Banks have sanctioned loans amounting to Rs.225.69 Crore to 183 Food Processing Units during the first quarter of the financial year 2014-15. Controlling Head of all Banks are requested to instruct their operating functionaries to intensify efforts for increasing finance to such units.

Bank- wise performance is furnished on Page No. 31C for information.

AGENDA-XX

SECURITY RELATED CONCERN OF BANKS

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

Incidents of Dacoity /Theft etc.						
Sl. No.	Name of the Bank	Branch Name	District	Date of Incidence	Loss of property (Amount in Lac)	Nature of Incidence
1.	MBGB	Baurisarai	Biharshari	26.08.2013	3.00	Dacoity
2.	Indian Bank	Aurangabad	Aurangabad	28.09.2013	5.37	Dacoity
3.	SBI	AMY Bhita	Patna	11.11.2013	61.28	Burglary
4.	UBGB	Bhalpatti	Darbhanga	15.04.2014	BR. Manager Shot Dead	Dacoity
5.	Union Bank	Fathua	Patna	14.05.2014	100.00	Dacoity

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

The State Government is therefore requested to expedite the process of raising a special battalion of police personnel for security of Banks so that the Bankers are able to provide unhindered Banking services to the people in a more secured environment, especially in remote areas.

AGENDA-XXI

SPECIAL CENTRAL ASSISTANCE (SCA) TO SPECIAL COMPONENT PLAN (SCP) FOR SCHEDULED CASTES

The Govt. of India's scheme provides for Special Central Assistance (SCA) to be utilised in conjunction with Special Component Plan (SCP) for Scheduled Castes (SCs).

A Copy of letter of Joint Secretary, Ministry of Social Justice, Govt. of India containing the details of the scheme had been provided in the Agenda Book of 46th SLBC meeting held on 26.11.2013

All Banks are requested to provide financial assistance to the Scheduled Caste people to bring about economic development of Scheduled Caste families in the state. The State Govt. is requested to circulate the salient features of the scheme to facilitate banks provide financial assistance under the scheme.

AGENDA-XXII**MISCELLANEOUS ISSUES****REGISTRATION OF SECURITY INTEREST WITH CENTRAL ELECTRONIC
REGISTRY (CERSAI)
MEMBERSHIP FOR CERSAI IN SLBC MEETINGS**

The status of filing of transaction by the Banks on CERSAI portal needs to be discussed in the SLBC meeting as decided in the meeting dated 11th September, 2012 of the Core Committee of Banks/FIs with CERSAI officials. Accordingly, the CERSAI officials are being invited in the SLBC meetings for discussions on the issues concerning CERSAI.

ESCALATION IN STAMP DUTY PAYABLE ON SECURITY DOCUMENTS

The escalation in stamp duty payable on security documents pertaining to non-Agri loans from Rs. 100/- to Rs. 1000/- is acting as a stumbling block in credit dispensation to small borrowers, particularly under retail lending, DRI, WCC etc. The State Government is earnestly requested to look into the matter so that the credit growth, particularly under small loan segment, may not get affected. In this connection the State Govt. has advised that it was not possible to consider the request in this regard. A copy of DIF letter no 909 dated 11.07.2014 in this regard is placed at page no.33A of the Agenda Book. The State Govt. is, however, again requested to reconsider the escalation in stamp duty on small value non Agri loans & that applicable on other documents viz. deceased payment etc for convenience of general public.

SCHEDULE OF DLCC & DLRC MEETINGS FOR F.Y. 2014-15

DIF, Govt. of Bihar in coordination with SLBC has prepared annual calendar for holding DLCC & DLRC meeting during 2014-15. A copy of calendar is placed at page no. 33B.