

STATE LEVEL BANKERS' COMMITTEE, BIHAR

44TH REVIEW MEETING

FOR THE QUARTER ENDED

31ST MARCH, 2013



VENUE : INTERNATIONAL CONVENTION CENTRE, RAJGIR

DATE : 11.05.2013 TIME: 11.00 AM



Financial Inclusion

EDUCATION LOANS



CONVENOR:
STATE BANK OF INDIA
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**STATE LEVEL BANKERS' COMMITTEE
44TH MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
43RD STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 16.02.2013**

The House may please confirm the Minutes of the 43rd State Level Bankers' Committee meeting held on the 16th February, 2013.

AGENDA-II

ACTION TAKEN REPORT ON THE 43RD SLBC MEETING

[1] ACTION POINT- Banks should put in concerted efforts to ensure at least 95% achievement of target set under ACP for FY: 2012-13.

(Action: All Banks)

ACTION TAKEN: - Due to focussed attention provided by all banks operating in the State an amount of Rs. 44521Crore (87% of the target) was disbursed during F.Y. 2012-13, registering Y-o-Y growth of 37%. During the corresponding period last year, banks could disburse loans amounting to Rs. 32416 Crore.

[2] ACTION POINT- Banks to monitor branch-wise performance to improve ACP achievement & CD ratio in low performing districts.

(Action: All Banks)

ACTION TAKEN: - Due to the concerted efforts taken by all concerned, there has been improvement over December 2012 in ACP disbursement in the low performing districts, as is evident from the data placed below:

Comparison of ACP Disbursement of March, 2013 over December, 2012 in 4 underperforming Districts

| SL | DISTRICT NAME | TARGET | Upto March, 2013 | | Upto Dec. 2012 | | % increase over Dec. 2012 |
|--------------|-------------------|---------------|------------------|--------------|----------------|--------------|---------------------------|
| | | | ACHIEV. | % ACHIEV. | ACHIEV. | % ACHIEV. | |
| 1 | Gaya | 202886 | 149147 | 73.51 | 97315 | 47.97 | 53.26 |
| 2 | Katihar | 143220 | 114934 | 80.25 | 68779 | 48.02 | 67.11 |
| 3 | Madhubani | 152412 | 124286 | 81.55 | 73567 | 48.27 | 68.94 |
| 4 | Samastipur | 215127 | 147492 | 68.56 | 105185 | 48.89 | 40.22 |
| Total | | 713645 | 535859 | 75.09 | 344846 | 48.32 | 55.39 |

But in case of CD ratio, there has been improvement in only two districts Bhojpur & Siwan, as is evident from the data placed below:

Comparison of CD ratio of March, 2013 over December, 2012 of the 4 Districts with CD ratio less than 25%

| SL | DISTRICT NAME | As on March, 2013 | As on December, 2012 | increase over Dec 2012 |
|----|----------------|-------------------|----------------------|------------------------|
| | | CD ratio | CD ratio | |
| 1 | Bhojpur | 24.56 | 23.33 | 1.23 |
| 2 | Munger | 21.25 | 24.57 | -3.32 |
| 3 | Saran | 23.02 | 23.02 | 0 |
| 4 | Siwan | 21.68 | 21.11 | 0.57 |

Lead District Managers of these districts and concerned Banks are further requested to monitor branch-wise performance to improve ACP achievement & CD ratio in these low performing districts.

[3] ACTION POINT- Banks to ensure that the amount of crop insurance claims received from Insurance companies till 31st December, 2012, are credited into the concerned beneficiary's account and submit a certificate in this regard to SLBC.

(Action: All Banks)

ACTION TAKEN: - Banks have been requested to ensure that the amount of crop insurance claims received from Insurance companies should be credited into the concerned beneficiary's account within a fortnight of receipt of claim and submit a certificate to this effect to SLBC.

[4] ACTION POINT- All concerned Banks should put in concerted efforts for covering all the 3052 unbanked villages having population of 1600 to 2000 by providing banking facility by March, 2013.

(Action: All Concerned Banks)

ACTION TAKEN: - Coverage of unbanked villages between 1600 to 2000 population improved considerably during the last quarter of F.Y. 2012-13, as total number of covered villages increased from 145 as on 31.12.2012 to 1673 as on March, 2013. Bank-wise details is placed at **Page 19A** for information of all concerned. Controlling Head of all banks operating in the State are again requested to cover the remaining 1379 villages by providing banking facility at an early date.

[5] ACTION POINT- State Government to consider launching Agriculture Loan Guarantee Scheme on the lines of CGTMSE.

(Action: State Government)

ACTION TAKEN: State Government has been requested to consider launching Agriculture Loan Guarantee Scheme on the lines of CGTMSE.

[6] ACTION POINT- State Government to arrange to issue instructions to District Magistrates to provide the scheme -wise list of beneficiaries along with their bank account details, preferably in digitized form, to LDMs and LDMs, in turn, to supply this information to the banks in the districts in order to open the beneficiaries' accounts and provide credit into the beneficiaries' accounts of 26 schemes through Direct Benefit Transfer before 21st March, 2013.

(Action: State Government, All LDMs & All Banks)

ACTION TAKEN: - State Government has been requested in this regard.

[7] ACTION POINT- LDMs and SDCs (Banking) to personally attend the SLBC meetings.

(Action: All LDMs & SDCs (Banking))

ACTION TAKEN: LDMs and SDCs (Banking) have been advised to personally attend the SLBC meetings.

[8] ACTION POINT- Bank Branches to assist the students in obtaining PAN card and

accept the Education loan applications even without PAN card, which may be obtained at the time of disbursement.

(Action: All Banks)

ACTION TAKEN: Controlling Head of all banks operating in the State have been requested to arrange to issue instruction to their Bank Branches to assist the students in obtaining PAN card and accept the Education loan applications even without PAN card, which may be obtained at the time of disbursement.

[9] ACTION POINT- State Government to convene a meeting to discuss LPC related problems and its solution.

(Action: State Government)

ACTION TAKEN: State Government convened a meeting on 28th February, 2013 under the chairmanship of Chief Secretary to discuss the issues concerning LPC. The State Government has decided to issue two types of LPC depending upon amount of loan. A copy of the Minutes of the meeting along with details of both types of LPC under the cover of Revenue & Land Reforms Department Letter No.87 dated 09/03/2013 is placed at **Page No. 25I to 25K** of agenda book for information of the House.

[10] ACTION POINT- LDMs of concerned 9 LWE districts (Arwal, Aurangabad, Gaya, Jamui, Jehanabad, Kaimur, Munger, Nawada and Rohtas) to approach the District Magistrate for funding of capital cost for the establishment of USBs in the identified villages having population of above 2000 under the guidelines for Integrated Action Plan (IAP) for selected 9 tribal & backward districts under the state component of Backward Regions Grant Fund (BRGF). Banks to claim funding of capital cost so that VSAT could be installed at the USBs in this regard.

(Action: All concerned Banks & LDMs of concerned districts)

ACTION TAKEN: - Lead District Managers of concerned 9 LWE districts have been requested to approach the District Magistrate for funding of capital cost for the establishment of USBs in the identified villages having population of above 2000 under the guidelines for Integrated Action Plan (IAP) under the state component of Backward Regions Grant Fund (BRGF). The State Govt has also been requested to instruct the concerned District Magistrates to reimburse the Capital Cost for establishment of USBs in these Districts. Banks have been requested to claim funding of capital cost so that VSAT could be installed at the USBs in this regard.

[11] ACTION POINT- State Government to provide security to banks and their staff, especially working in remote areas on priority basis so that the banks are able to provide unhindered service to the people in a more secure environment.

(Action: State Government)

ACTION TAKEN: - In view of the spate of bank robberies, murder of bank officials in the recent past as mentioned on **Page No. 34**, the State Government is requested to provide security to banks and their staff, especially working in the remote areas on priority basis so that the banks are able to provide unhindered service to the people in a more secure environment.

[12] ACTION POINT - Banks to pay adequate attention towards recovery of bad loans and disposal of pending Certificate Cases. State Government to instruct their district-level authorities to co-ordinate with the banks in their recovery efforts.

(Action: Banks & State Government)

ACTION TAKEN: - At 6.91%, NPA of banks in the State is very large. Banks have been requested to pay adequate attention towards recovery of bad loans and disposal of pending Certificate Cases. In order to strengthen the efforts of banks, State Government is further requested to instruct their district-level authorities especially SDCs-Banking of respective districts to co-ordinate with the banks in their recovery efforts.

[13] ACTION POINT- Monitoring of the progress made by banks towards registration of their charges with CERSAI to be done.

(Action: SLBC, Bihar)

ACTION TAKEN: - Banks are further requested to submit the progress report on registration of their charges with CERSAI so that SLBC could compile the figure for the State.

[14] ACTION POINT- A meeting on monitoring the performance and progress of banks under Animal Husbandry activities to be held.

(Action: SLBC, Bihar)

ACTION TAKEN: A meeting on monitoring the performance and progress of banks under Animal Husbandry activities was held on 15th March-2013 under the Chairmanship of Chief Secretary, Government of Bihar.

[15] ACTION POINT- All Bank Branches to sponsor at least 5 trainees in a financial year to their respective RSETIs and also credit-linkage of at least 5 RSETI trained persons to be ensured by each branch in a financial year.

(Action: All Banks)

ACTION TAKEN: - Controlling Head of all banks operating in the State have been requested to arrange to issue instruction to their Bank Branches to sponsor at least 5 trainees in a financial year to their respective RSETIs and also credit-linkage of at least 5 RSETI trained persons to be ensured by each branch in a financial year.

[16] ACTION POINT- ACP target of F.Y. 2013-14 to be fixed by a committee. While fixing the target of Co-operative Banks and other small banks, their performance during the last year also to be considered.

(Action: SLBC, Bihar)

ACTION TAKEN: - ACP target of F.Y. 2013-14 has been fixed by a committee and the allocation of ACP target among Banks has been finalised by a sub-committee of SLBC after considering the last year's performance of Co-operative Banks and other small banks.

A copy of bank wise ACP targets for 2013-14 is placed at **Page No. 11F** of the agenda book for information of all concerned.

[17] ACTION POINT- Banks to submit, within 15 days, their suggestions on incentive scheme to get Government funds to SLBC for onward submission to the State Government so that the State Government could finalise the incentive scheme at an early date.

(Action: All Banks & SLBC, Bihar)

ACTION TAKEN: - SLBC has submitted its suggestions on the incentive scheme to the State Government and has requested the State Government to consider them while finalising the incentive scheme for the State.

[18] ACTION POINT- Complaints received at district level should be properly recorded with the action taken and disposal date.

(Action: All SDCs -Banking)

ACTION TAKEN: - SDCs (Banking) have been requested to record properly the action taken and the disposal date of complaints received at district level.

[19] ACTION POINT- Meeting to be organized for discussing and arriving at policy decision on implementation of 'Old Age Pension' scheme in the State.

(Action: State Government, GoB)

ACTION TAKEN: - State Government has been requested to organise meeting for discussing and arriving at policy decision on implementation of 'Old Age Pension' scheme in the State.

STATE LEVEL BANKERS' COMMITTEE, BIHAR

**KEY INDICATORS
(ALL BANKS)**

(Rs. in Crore)

| Sl. No. | ITEMS | MAR'12 | MAR'13 | Bench -mark |
|---------|---|-----------|-----------|-------------|
| 1 | DEPOSITS | 138163.08 | 161035.62 | |
| 2 | ADVANCES | 45356.81 | 55254.21 | |
| 3 | ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR | 48212.88 | 62293.74 | |
| 4 | ADVANCES INCLUDING RIDF | 50703.87 | 65364.22 | |
| 5 | CD RATIO | 36.70 | 40.59 | |
| 6 | PRIORITY SECTOR ADVANCES | 32247.11 | 38969.39 | |
| 7 | SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%) | 71.10% | 70.53% | 40 % |
| 8 | AGRICULTURE ADV. | 18290.07 | 22537.76 | |
| 9 | SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%) | 40.32% | 40.79% | 18 % |
| 10 | MSME ADV. | 6823.10 | 8525.12 | |
| 11 | SHARE OF MSME ADV. IN PSA (%) | 21.16% | 21.88% | |
| 12 | ADV. TO WEAKER SEC. | 13023.27 | 13916.93 | |
| 13 | SHARE OF WEAKER SEC. IN PSA (%) | 40.39% | 35.71 | 25 % |
| 14 | DRI ADV. | 91.92 | 79.26 | |
| 15 | SHARE OF DRI ADV IN TOTAL ADV (sl.no.2) of mar'12 (%) | 0.25% | 0.17% | 1 % |
| 16 | ADV. TO WOMEN (DISBURSEMENT) | 1840.76 | 3338.08 | |
| 17 | SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%) | 5.68% | 7.50% | 5 % |
| 18 | TOTAL NUMBER OF BRANCHES | 4860 | 5270 | |
| A | RURAL | 2898 | 3143 | |
| B | SEMI-URBAN | 1070 | 1149 | |
| C | URBAN | 892 | 978 | |

AGENDA-III

REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN: 2012-13

The performance of all banks under the Annual Credit Plan 2012-13 during the quarter ended March 2013 is as follows:-

(Rs. in Crore)

| Banks | Target | Achievement | % Ach. |
|--------------|-----------------|--------------------|---------------|
| Comm. Banks | 38028.05 | 33701.12 | 88.62 |
| Co-op. Banks | 2322.12 | 337.86 | 14.55 |
| RRBs | 11050.22 | 10481.60 | 94.85 |
| Total | 51400.39 | 44520.58 | 86.62 |

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

| Sector | Target | Achievement | % Ach. |
|---------------|-----------------|--------------------|---------------|
| Agriculture | 25400.52 | 21566.28 | 84.90 |
| SME | 3400.03 | 4325.04 | 127.21 |
| OPS | 4600.56 | 4094.10 | 88.99 |
| TPS | 33401.11 | 29985.42 | 89.77 |
| NPS | 17999.28 | 14535.16 | 80.75 |
| Total | 51400.39 | 44520.58 | 86.62 |

Bank-wise and district-wise position is furnished on **Page- 11 A to 11 E.**

COMPARATIVE PERFORMANCE UNDER ACP As on March, 2013 vis-a-vis March, 2012

(Rs. in Crore)

| Banks | 2012-13 | | | 2011-12 | | | YOY increase in disb. (%) |
|--------------|-----------------|-----------------|------------------|-----------------|-----------------|------------------|--|
| | Target | Ach. | % Ach | Target | Ach. | % Ach | |
| Comm | 38028.05 | 33701.12 | 88.62 | 31591.19 | 25180.53 | 79.71 | 33.84 |
| Co-op | 2322.12 | 337.86 | 14.55 | 2018.74 | 386.86 | 19.16 | -12.67 |
| RRBs | 11050.22 | 10481.60 | 94.85 | 9590.07 | 6848.53 | 71.41 | 53.05 |
| Total | 51400.39 | 44520.58 | 86.62 | 43200.00 | 32415.92 | 75.04 | 37.34 |

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

| Sector | 2012-13 | | | 2011-12 | | | YOY increase in disb.(%) |
|--------------|----------|----------|--------|----------|----------|--------|--------------------------------|
| | Target | Ach. | % Ach | Target | Ach. | % Ach | |
| AgI. | 25400.52 | 21566.28 | 84.90 | 21101.95 | 14957.91 | 70.88 | 44.18 |
| MSE | 3400.03 | 4325.04 | 127.21 | 2441.25 | 2873.32 | 117.70 | 50.52 |
| OPS | 4600.56 | 4094.10 | 88.99 | 4600.45 | 3514.04 | 76.38 | 16.51 |
| TPS | 33401.11 | 29985.42 | 89.77 | 28143.65 | 21345.47 | 75.84 | 40.48 |
| NPS | 17999.28 | 14535.16 | 80.75 | 15056.35 | 11070.65 | 73.53 | 31.29 |
| Total | 51400.39 | 44520.58 | 86.62 | 43200.00 | 32415.92 | 75.04 | 37.34 |

Comparative performance shows that the overall achievement during the period under review is 86.62%, as against 75.04% recorded during the corresponding period last year. Further, in absolute terms, banks have disbursed substantially higher quantum of loans during the period under review, as compared to the amount disbursed in the corresponding period last year. It will be seen that RRBs and Commercial Banks have recorded impressive growth, particularly RRBs, in their loan disbursements vis-a-vis their performance over the same period last year. In case of sector-wise growth, it will be observed that advances to Agri, MSE & NPS sectors have increased significantly during the financial year 2012-13.

ANNUAL CREDIT PLAN 2013-14

A meeting was organised in the chamber of the Principal Secretary (Finance) on 17th April, 2013 to decide the size of Annual Credit Plan for 2013-14 which was attended by senior officials of all major Banks including RRBs alongwith RBI and NABARD officials. After a prolonged discussion, the ACP was decided as Rs 62000 Crore with Priority Sector as Rs. 40829.38 Crore as projected by NABARD in their PLP and Rs. 21170.62 Crore as Non-Priority Sector.

In the meeting of senior officials of major banks functioning in the state, with officials of State Government, RBI & NABARD held on 23rd April'2013, the modalities for distribution of ACP targets of Rs.62000 crores for 2013-14, was arrived at on the following basis:

1. The target of State Co-operative Bank was decided to be kept at Rs.800 crore during 2013-14.
2. The ACP target of the state had been fixed at Rs.62000 Crore for 2013-14 as against Rs. 51400 cr for the year 2012-13. Accordingly, it was agreed that the target of individual banks should be arrived at as a percentage increase over last year's target.
3. After excluding Co-operative Bank target from both the years the percentage increase in ACP in the current year comes to 24.7% over previous year. Considering the weaker structure of RRBs as compared to Commercial Banks, the House decided to give only 20% growth to RRB and the balance to be shared by Commercial Banks, which translates into approx 26% growth in the target of Commercial Bank.

Accordingly the undernoted ACP amount is arrived at for different categories of Banks.

| | Target for 2012-13 | Target for 2013-14 |
|------------------|--------------------|--------------------|
| RRB | 11050 | 13260 |
| % GROWTH | | 20 |
| COMM.BANK | 38028 | 47940 |
| % GROWTH | | 26.06 |
| COOP.BANK | 2322 | 800 |
| TOTAL | 51400 | 62000 |

4. The Agl target has been increased from 25400 cr to 30300 cr i.e increase of 19.29% YOY. Bank-wise target should be accordingly increased uniformly among all banks, including RRBs in the case of AGL Segment.
5. For distribution of target in the other segments the increase in the target of Commercial Banks should be given in SME & NPS Segments.
6. Some Private Sector Banks and a few Public Sectors Banks which do not have any Rural or Semi Urban Branch but were given AGL target during 2012-13, will not be given target under AGL for 2013-14 and this will be borne by the RRB functioning in the district. This will be over and above the 20% growth in target decided for the RRBs.
7. In case of RRBs, if need be, adjustment of increase in target will be done in Agriculture and SME segments.

On the basis of the above decisions, the ACP target of the Banks has been arrived at and is placed at **Page No. 11F** of the agenda book for review by the House.

The targets for KCC, SHG and JLG arrived at during the meeting organised on 23.04.2013 for finalisation of targets are as under:

| | SCHEME | TARGET FOR 2013-14 (NO.) |
|---|-----------------------------------|--------------------------|
| 1 | KCC (NEW) | 15 LAC |
| 2 | KCC(RENEWAL) | 15 LAC |
| 3 | SHG(SAVINGS BANK ACCOUNT OPENING) | 150000 |
| 4 | SHG (CREDIT LINKAGE) | 100000 |
| 5 | JLG | 60000 |

A copy of the minutes of the meeting dated 23.04.2013 is placed **at Page No. 11G to 11I** of the Agenda Book for information of the House.

AGENDA-IV

EDUCATION LOAN

One of the main priorities of banks operating in the State is to provide Education Loan to all 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.

Loan amounting to Rs 883.41 Crore were sanctioned to 29663 students and loan amounting to Rs. 787.41 Crore were disbursed among 29577 students under Education Loan during the F.Y. 2012-13. Bank-wise performance is furnished on **Page-12A**.

The achievement of all banks taken together is 74.16% of the targets allocated i.e. 40000 (in number) for F.Y.2012-13. Controlling Head of all banks are requested to provide further impetus to financing under Education Loan for achieving 100% target during the current year.

The interest applied on Education Loan to economically backward people (Annual income less than Rs 4.5 Lacs) during the moratorium period is being reimbursed by the Central Government. The information regarding the Interest Subsidy claimed and received during the last three financial years is placed at **Page No. 12B** of the Agenda Book.

HOUSING LOAN

Loan amounting to Rs. 1272.79 Crore was sanctioned to 12742 beneficiaries by Banks during F.Y. 2012-13. Out of these, Housing Loan upto Rs. 15 Lac with project cost upto Rs. 25 Lac was provided to 3609 beneficiaries. The bank-wise performance during the review period is placed at **Page No. 12C**.

The information regarding the Interest Subsidy claimed and received during the last two Financial years is placed at **Page No. 12B** of the Agenda Book.

AGENDA-V

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 outstanding as on 31.03.2013 was Rs.5908.35 Crore (No. of borrowers: 868393) out of which loans amounting to Rs.2582.06 Crore (43.70% of PSA) were provided to 301578 (34.73% 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 the 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 31st MARCH 2013 | | | | | | | |
| 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. (in Lacs) | No. | Amt. (in Lacs) | No. | Amt. |
| 1 | ARARIA | 45097 | 64987 | 32812 | 37002 | 73 | 57 |
| 2 | PURNEA | 80102 | 117117 | 33412 | 46901 | 42 | 40 |
| 3 | KATIHAR | 172990 | 96283 | 39960 | 39804 | 23 | 41 |
| 4 | KISHANGANJ | 52660 | 48307 | 39002 | 37198 | 74 | 77 |
| 5 | DARBHANGA | 248616 | 89230 | 68562 | 35920 | 28 | 40 |
| 6 | SITAMARHI | 53776 | 70508 | 13411 | 21506 | 25 | 31 |
| 7 | WEST CHAMPARAN | 215152 | 104403 | 74419 | 39875 | 35 | 38 |
| | TOTAL | 868393 | 590835 | 301578 | 258206 | 34.73 | 43.70 |

AGENDA-VI

FINANCIAL INCLUSION & DIRECT BENEFIT TRANSFER

The Government of India has issued "Strategy and Guidelines on Financial Inclusion" from time to time. The various issues covered under the strategy are as under:

1. PERIODICAL UPDATION OF SERVICE AREA PLAN ON DISTRICT WEBSITE:

Govt. of India had asked to prepare Dist. Service Area Plan (DSAP) and upload the same on District website. All the LDMs have since complied it. As per GOI instructions DSAP has to be periodically updated to account for appointment of new BCAs, change of BCAs, change of identified Bank Officials for visit etc. All Lead District Managers are again requested to ensure that the Service Area Plan with requisite details is updated regularly on a monthly basis whenever any change takes place.

2. EXTENSION OF BANKING SERVICES TO VILLAGES HAVING POPULATION OF 1600 to 2000 BY MARCH 2013:

3052 unbanked villages with population of 1600 to 2000 have been identified and advised to concerned LDMs and banks, which are to be covered by providing banking facility by March, 2013.

Banks have covered 1673 of these unbanked villages by providing banking facility thereat. All Banks are requested to cover the allotted villages by providing banking facility at an early date. Bank-wise allotted list & progress report is placed at **Page No. 19A** for information of the House.

3. 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 less than 2000 by March, 2016. All banks have submitted their Roadmap for providing banking services in villages with population below 2000. Till March'2013 in 2221 villages out of identified 27343 such villages have been provided banking facilities.

4. EXTENSION OF BANKING SERVICES TO VILLAGES HAVING POPULATION OF MORE THAN 2000:

Banks have covered all 9206 un-banked villages with population above 2000 in the State.

As per the guidelines of Department of Financial Services, Government of India, One Bank officer has to visit the CSP in the FI village on a predetermined day and time at-least once a week. The frequency of visit may be raised depending upon the business potential. It should be ensured that the same person visits the outlets regularly in order to build the confidence of local people on these outlets. The transport facility should be provided to the bank officials for visiting the villages.

5. OPENING OF A BRICK AND MORTAR BRANCH IN VILLAGES HAVING POPULATION OF 5000 & ABOVE:

Controlling Head of all banks operating in the State have been requested to put in concerted efforts for setting up Brick and Mortar branches/ USBs in all the identified villages with population above 5000/10000 at an early date. Till 23rd April'2013, 1569 such villages out of allotted 1695 villages have been covered. Out of 1569 covered villages, 135 villages have been covered by Brick & Mortar Branches and 1434 villages have been covered by USBs. However, USB data is based on weekly visit by the Bank Officials in lieu of visit on all working days with laptop having VPN connectivity as per instructions of GoI as contained in letter No. F.No.21/13/2009-FI-(Pt.) dated 1st August,2012.

Bank-wise details of villages covered vis-a-vis villages allocated to them are furnished on **Page No.19B**.

6. ESTABLISHMENT OF ULTRA SMALL BRANCHES IN LWE AFFECTED DISTRICTS UNDER THE GUIDELINES FOR INTEGRATED ACTION PLAN (IAP) FOR SELECTED TRIBAL & BACKWARD DISTRICTS UNDER THE STATE COMPONENT OF BACKWARD REGIONS GRANT FUND (BRGF):

Under Financial Inclusion various measures have been initiated by the Government of India regarding establishment of Ultra Small Branches (USBs) in all FI villages (above 2000 population) including Left Wing Extremism (LWE) affected areas. Ministry of Home Affairs has identified 15 districts in Bihar as Left Wing Extremism (LWE) affected. The Planning Commission has also formulated guidelines for Integrated Action Plan (IAP) in some selected tribal and backward districts under the State component of Backward Regions Grant Fund (BRGF). 9 LWE districts (Arwal, Aurangabad, Gaya, Jamui, Jehanabad, Kaimur, Munger, Nawada & Rohtas) in Bihar also figure in the Planning Commission list for IAP. As per IAP guidelines, a committee headed by District Collector/District Magistrate and consisting of the Superintendent of Police of the District and District Forest Officer is responsible for

implementation of the Scheme.

Funding of Capital Cost for establishing the USBs, amounting to Rs. 1.40 lacs per USB has been included by the Planning Commission as permissible project under IAP. LDMs of concerned 9 districts have been requested to approach the District Magistrate for funding of capital cost for the establishment of USBs in the identified villages having population over 2000. Controlling Head of all Banks in Bihar have been requested to instruct their operating functionaries to coordinate with respective LDMs for funding of USBs in the identified villages having population above 2000 in their respective districts under the guidelines for IAP.

We have also requested the Principal Secretary, Department of Finance, Government of Bihar to advise the District Magistrates of the relevant 9 districts to arrange for funding of capital cost for establishment of USBs in the identified villages having population over 2000.

7. OPENING ACCOUNT OF EACH HOUSEHOLD IN THE DISTRICT:

Under Financial Inclusion, various measures have been initiated by Government of India and Reserve Bank of India for implementation by all Banks in the State in order to open account of at least one member of each family. In order to achieve 100% FI in the districts, branches need to match the existing account holders with the voters' list and in case of any family not having any account, the same need to be opened at an early date. LDMs have also been advised to coordinate the efforts of the banks branches in this regard and ensure that each family has at least one bank account. The soft copy of voters list of all districts, received from the State Government, has been forwarded to all LDMs to enable them send the voters list to the respective service area branch/BCAs and ensure that account of at least one member of each household is opened by banks. As per Government of India instructions, the urban area should also be assigned to different banks on the basis of wards and banks assigned the responsibility in the specific ward of the urban area would ensure that every household has at least one bank account. LDMs have been requested to assign the responsibility of specific ward of Urban area to different Banks as per their presence thereat and provide the ward-wise voters list to the branch having responsibility of specific ward. The branch should furnish a certificate of having opened the account of each household in their service area villages, to the LDMs so that coverage of all households through account opening could be ascertained.

Department of Financial Services, Government of India has desired that all families must have one account in a bank on Core Banking platform having NEFT facility. Controlling Head of all Banks have been requested to suitably instruct their Branches to complete the exercise of opening one account of each household and issue a certificate to their respective LDMs on completion of exercise. All LDMs are again requested to pursue the branches/BCA for completion of the exercise at the earliest.

8. OPENING ACCOUNT OF MIGRANT LABOURERS & STREET VENDORS/HAWKERS IN URBAN AREAS:

All banks have also been requested to arrange to open bank accounts of all eligible persons including migrant labourers and street vendors/hawkers, who are working within 500 metres of the branches in urban and metro areas, through branch or CSPs so that financial inclusion and remittance in urban area could be facilitated. In this regard, the Lead District Managers of all districts have also been requested for initiating necessary steps and sensitizing the branches in their district so that account of all migrant labourers and street vendors/hawkers could be opened.

9. DIRECT BENEFIT TRANSFER

Government of India has decided to provide for Direct Cash Transfer facility in all the districts of the State in a phased manner. In this connection, the Department of Financial Services (DFS), Government of India (GoI) has issued several guidelines for preparing comprehensive plan for coverage of the entire State through banking services to enable Direct Cash Transfer.

SLBC and banks have been advised to undertake mapping of Gram Panchayats based on the concept of Sub-Service Area (SSA) to plan for providing a banking outlet (Branch or BCA) to every SSA of 1000-1500 households.

Based on the above instructions of Government of India, in all districts sub service area have been formed taking the household/population criteria into consideration such that one branch/BCA/CSC extend service to each sub service area.

In the light of three districts of the state having been identified for extending the Direct Benefit Transfer scheme in the second phase, the LDMs of these three districts- Sheikhpura, Sheohar & Arwal, have completed the identification of sub service areas within the service area of the Banks, as under-

| Sr No. | Name of the District | Number of Gram Panchayats (GPs) | Number of Sub Service Areas (SSAs) | Existing and Proposed Banking Coverage Through (No. of SSAs and Panchayats) | | | | | | | |
|--------|----------------------|---------------------------------|------------------------------------|---|-----|--------------------------|-----|--------------------------|-----|--------------------|-----|
| | | | | Existing Bank Branch | | Existing Functional BCAs | | Existing Functional CSCs | | Proposed BCAs/CSCs | |
| | | | | 5 | | 6 | | 7 | | 8 | |
| | | | | SSAs | GPs | SSAs | GPs | SSAs | GPs | SSAs | GPs |
| | 2 | 3 | 4 | 5a | 5b | 6a | 6b | 7a | 7b | 8a | 8b |
| 1 | Arwal | 68 | 106 | 48 | 42 | 49 | 39 | 0 | 0 | 9 | 9 |
| 2 | Sheohar | 53 | 77 | 14 | 14 | 55 | 40 | 0 | 0 | 8 | 8 |

| | | | | | | | | | | | |
|---|--------------|------------|------------|-----------|-----------|------------|-----------|----------|----------|-----------|-----------|
| 3 | Sheikhpura | 54 | 80 | 25 | 23 | 20 | 18 | 0 | 0 | 35 | 29 |
| | TOTAL | 175 | 263 | 87 | 79 | 124 | 97 | 0 | 0 | 52 | 46 |

All together 263 sub service areas have been formed in these three districts and out of these 211 are covered as under-

By branch- 87

By BCAs- 124

The remaining 52 unbanked sub service areas have been allotted among banks for coverage as under-

| Banks/ Districts | Arwal | Sheohar | Sheikhpura | Total |
|------------------|-----------|-----------|------------|-----------|
| SBI | 01 | 02 | 02 | 05 |
| PNB | 03 | 01 | 04 | 08 |
| CBI | -- | 01 | -- | 01 |
| BOI | -- | -- | 02 | 02 |
| Canara Bank | 01 | -- | 06 | 07 |
| BOB | -- | -- | 02 | 02 |
| Indian Bank | -- | 01 | 02 | 03 |
| UCO | -- | -- | 02 | 02 |
| Syndicate Bank | -- | -- | 02 | 02 |
| MBGB | 04 | -- | -- | 04 |
| UBGB | -- | 03 | -- | 03 |
| BGB | -- | -- | 13 | 13 |
| TOTAL | 09 | 08 | 35 | 52 |

These 52 unbanked sub service areas are to be covered by the above banks within 31st May'2013, by opening banking outlets thereat so that DBT could be implemented in these three districts w.e.f. 1st July'2013.

Apart from providing banking infrastructure in these 52 unbanked sub service areas, Government of India has advised that ATM should be installed at all branches in these three districts by 30th June'2013. It should also be ensured that account opening and issuance of debit card for all beneficiaries are completed by 31st May'2013.

LDM of these districts will obtain the list of beneficiaries, with details of bank account and Aadhaar (if available) from the District Collector and circulate the same among the banks concerned as per their service areas. Banks would ensure that bank accounts of the beneficiaries, wherever required, are opened by 31st May'2013. It will be the beneficiaries' choice to decide the bank where he/she wishes to open the account. In case there is no such choice or no other bank is available, the service area Bank will be required to open the bank account. Bank should seed Aadhaar Number into the bank account of the beneficiaries based on the details received from the District

Administration/concerned department.

The detailed instructions in these regards have been issued by the Department of Financial Services, Government of India vide their letters No.1/04/2013-FI, 6/41/2012-FI & 6/41/2012-FI (VOL.III) dated 07/02/2013, 20/02/2013 & 01/04/2013 respectively, a copy of which is placed at **Page No. 19C to 19L** of the agenda book for information of all concerned.

The list of 26 schemes which are to be presently implemented under DBT is placed at **Page No. 19E** of the agenda book for information of all concerned.

AGENDA-VII

GOVT. SPONSORED SCHEMES/ PROGRAMMES

(A) BIHAR GROUND WATER IRRIGATION SCHEME (BIGWIS)

Bihar Ground Water Irrigation Scheme (BIGWIS) is being implemented by the Department of Minor Water Resources, Government of Bihar in co-ordination with NABARD, Regional Office, Patna with the objective of providing irrigation facility to the needy farmers. Against the target of 66000, total of 33179 applications for loans amounting to Rs. 160.64 Crore were sanctioned by banks during F.Y. 2012-13. Further, as regards disbursement, a total of 32213 applications were disbursed, amount involved being Rs. 145.71 Crore. Bank-wise performance during FY. 2012-13 is furnished on **Page-21A**.

All Banks are requested to submit the information on monthly basis to NABARD for monthly updation of the State data.

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

Against the physical target of 6290 projects, banks have sanctioned only 2581 projects and amount of margin money involved being Rs. 64.70 Cr for the year 2012-13, as per information provided by KVIC Patna. The information received from KVIC Patna on loan sanctioned & disbursed by banks during 2012-13 is provided at **Page No. 21B to 21E** of the agenda book for information of the House. All banks have been advised to claim the margin money from the sponsoring agency for the loans sanctioned till March-2013 by 31st May'2013. A copy of letter No.1464 dated 10/04/2013 received from Director Industries in this regard is placed at **Page No. 21F to 21G** for information of all concerned. KVIC Patna has advised that the target for financing 5591 projects involving

margin money of Rs.12860.38 lacs have been allotted to the state for the year 2013-14 under PMEGP Scheme.

(C) SWARNJAYANTI SHAHARI ROJGAR YOJANA (SJSRY)

Under the Scheme, loans amounting to Rs.5.17 Crore were sanctioned to 1050 beneficiaries during the period under review while during the corresponding period of last financial year loans amounting to Rs. 18.40 Crore were sanctioned to 1184 beneficiaries. Thus, decline of 71.90% and 11.32% were registered Y-o-Y in terms of amount of financial assistance extended and no. of beneficiaries provided loans under the Scheme, respectively. Further, loans amounting to Rs. 4.77 Crore were disbursed to 1038 beneficiaries during F.Y. 2012-13.

Bank-wise position is furnished on **Page-21H**.

AGENDA-VIII

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 of the society at an affordable cost for the overall economic development of the society and banks play a facilitating role through credit linkages with them. Banks have credit-linked 30297 SHGs during FY 2012-13, with total Bank-finance of Rs. 197.68 Crore. Year-wise performance under SHG Financing is given hereunder:

(Rs. in Crore)

| Year | Number of SHGs Credit Linked | Amt. of Finance |
|----------------|-------------------------------------|------------------------|
| DURING 2008-09 | 25696 | 211.44 |
| DURING 2009-10 | 30241 | 295.05 |
| DURING 2010-11 | 26055 | 198.13 |
| DURING 2011-12 | 22714 | 179.64 |
| DURING 2012-13 | 30297 | 197.68 |

Bank-wise SHG credit-linkage during the F.Y. 2012-13 is furnished on **Page- 21I**.

Two important agencies involved in SHG formation in the State- JEEVIKA & Women Development Corporation (WDC) have together got 27091 groups credit linked by the Banks during F.Y. 2012-13. The report is placed at **Page No.21J to 21K** for information of the House.

In the 15th meeting of Steering Committee on SHG & IT-enabled Financial Inclusion held on 21st September, 2012, it was decided that those SHGs who have finally repaid the first loan/dose would be eligible for 2nd dose of financing. It was also resolved that 2nd dose of financing would be equivalent to 10 times of the savings of the group or Rs.1,50,000/- whichever was higher. Regarding 1st dose of financing to SHG, a decision was taken in the second Steering Committee Meeting dated 04/12/2009 that it would be 4 times of the corpus or Rs.50000 whichever was higher. This is presently being followed by most of the Banks. However it needs to be reiterated by all Banks to their concerned branches so that the credit linkage to SHGs is uniform and adequate in the entire State.

In the 17th steering Committee meeting on SHG & IT-enabled Financial Inclusion held on 12th April, 2013 and special meeting held for devising common SHG format on 17th April, 2013, it was decided that the formats recommended by Jeevika should be amended as per suggestions given in the meetings. The minutes of both the meetings are placed at **Page No.21L to 21T** of the Agenda Book for information of all concerned. Accordingly, the modified Saving Bank Account opening form and credit linkage format along with the required documents in both the cases would be provided by Jeevika to SLBC. The SLBC would examine the same and forward them to NABARD for their approval. The forms would then be tabled before the SLBC for confirmation.

RBI has recently revised the KYC norms for SHGs. A copy of RBI Letter No. RBI/2012-13/459 dated 28th March' 2013 & RBI/2012-13/461 dated 01st April'2013 are placed at **Page No. 21U to 21V of the Agenda Book.**

JOINT LIABILITY GROUP

Against the yearly target of 50,000 units, all Banks could sanction 15046 number of JLGs amounting to Rs. 142.17 Crores during F.Y. 2012-13.

The Bank-wise performance under JLG is placed at **Page No.21W** for information of the House. 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. 2013-14.

AGENDA-IX

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 31.03.2013

A summarised statement of targets vis-à-vis Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks during 2012-13 is given below:

| Banks | Target (No.) | | Sanctioned (No.) | | % Achievement | |
|--------------|----------------|----------------|------------------|----------------|---------------|---------------|
| | New | Renewal | New | Renewal | New | Renewal |
| Comm. Banks | 811207 | 648965 | 600343 | 526410 | 74.01 | 81.12 |
| RRBs | 467081 | 373665 | 246987 | 703272 | 52.88 | 188.21 |
| Co-op. Banks | 221712 | 177370 | 16492 | 138282 | 7.44 | 77.96 |
| TOTAL | 1500000 | 1200000 | 863822 | 1367964 | 57.59 | 114.00 |

It is evident from the above Table that banks operating in the State have sanctioned loans to a total of 2231786 beneficiaries (New-863822 & Renewal-1367964) under KCC amounting to Rs. 14626.88 Crore during the FY 2012-13 while during F.Y. 2011-12, only 1847437 beneficiaries were extended loans under KCC, the amount involved being Rs.10333.28 Crore.

Thus, Y-o-Y growth of 20.80% and 41.55% has been witnessed in terms of no. of KCCs issued and amount of finance extended, respectively. Bank-wise performance is furnished on **Page No. 25A to 25F.**

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 at the district-level to ensure generation of loan applications from all eligible farmers. The same is also uploaded on the website of SLBC. 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. In the review meeting held at Patna on 26th July, 2012, it was decided that Government will provide the complete application and Banks will expeditiously issue KCC. However, 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 utilized for the purpose.

The banks have sent the list of existing KCC holders and defaulters to the State Government. The Agriculture Department, GoB has sent these lists of existing KCC

holders and list of all defaulters, received from banks, to District Agriculture Officers of all districts for utilization of these lists during generation of KCC applications. In this connection, the Agriculture Department, GoB has been requested to provide village-wise list of eligible farmers to banks, to enable them to extend credit facility.

As per the revised KCC scheme circulated by RBI, KCC has to be issued as Debit Cards. Bank-wise No. of ATM cards issued to KCC holders is placed at **Page No. 25G** of the Agenda Book.

The information regarding the Interest Subsidy for prompt repayment, claimed and received during the last two financial years is placed at **Page No.25H** of the Agenda Book.

MEETING DATED 28TH FEBRUARY' 2013 ON LAND POSSESSION CERTIFICATE

In SLBC meeting dated 16th February, 2013 while discussing KCC many issues in connection with Land Possession Certificate (LPC) were raised. Accordingly on 28th February'2013 under the chairmanship of Chief Secretary a meeting was called to discuss the issues concerning LPC. In this meeting it was decided that the State Government will issue two types of LPC depending upon amount of loan. A copy of the Minutes of the meeting along with details of both types of LPC under the cover of Revenue & Land Reforms Department Letter No.87 dated 09/03/2013 is placed at **Page No. 25I to 25K** of agenda book for information of the House.

CROP INSURANCE SCHEME

As per information received from Patna Regional Office of Agriculture Insurance Company of India Ltd, 363573 farmers have been covered under MNAIS Kharif 2012, 183555 farmers have been extended the benefit of crop insurance coverage under WBCIS Kharif 2012 & 500612 farmers have been covered under WBCIS Rabi 2012-13. Thus, a total of 1047740 farmers have been provided the crop insurance cover, the sum insured being Rs. 2812.76 Crores and the area covered being 1246515.78 hectares by Agriculture Insurance Company of India Ltd. The information on crop insurance received from various insurance companies are as under:

| NAME OF THE INSURANCE COMPANY | NO. OF FARMERS WHOSE CROPS INSURED | AREA (IN HA.) | SUM INSURED (IN CR) |
|---|---|----------------------|----------------------------|
| Agriculture Insurance Company Of India Ltd | 1047740 | 1246515.78 | 2812.76 |
| HDFC ERGO | 659946 | 820170.54 | 1935.09 |
| IFFCO-TOKIO | 453441 | 458561.00 | 1082.44 |
| ICICI LOMBARD | 450884 | 447641.10 | 1003.97 |
| TOTAL | 2612011 | 2972888.42 | 6834.26 |

Thus, as per information received from the above said 4 insurance companies, a total of 2612011 farmers have been provided crop insurance cover, the sum insured being Rs. 6834.26 Crores and the area covered being 2972888.42 hectares.

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

The position of insurance as advised by Agriculture Insurance Company of India Ltd, HDFC Ergo & Iffco-Tokio is furnished on **Page- 25L to 25Q.**

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 335.23 Crore to 18011 beneficiaries under various Dairy Development schemes, Rs.27.64 Crore to 685 beneficiaries under Fishery schemes and Rs. 48.96Crore to 2312 beneficiaries under Poultry schemes. The corresponding loan sanctioned during the last year i.e FY 2011-12 was Rs 354.81 Crore to 26091 beneficiaries under various Dairy Development schemes, Rs.20.26 Crore to 1187 beneficiaries under Fishery schemes and Rs. 23.54 Crore to 2124 beneficiaries under Poultry schemes. The performance has declined in financing under Dairy (decrease 30.97% in no. and 5.52% in amount of dairy units financed Y-o-Y) whereas the performance has improved in financing under Poultry activity (8.85% increase in no. of poultry units financed & 7.99 % increase in amount of poultry units financed Y-o-Y). 36.43% increase in amount of fishery units financed & 42.29% decrease in no. of fishery units financed has been observed Y-o-Y.

Bank-wise performance data is furnished on **Page No. 25R to 25T,** for discussion and review by the House.

All concerned are requested to put in concerted efforts and initiate appropriate steps for increasing credit support under these activities.

The Animal and Fisheries Resources Department, Government of Bihar has announced integrated Dairy Development Scheme for implementation in the State. A copy of Animal and Fisheries Resources Department, Government of Bihar letter No.320 dated 25/02/2013, in this regard is furnished on **Page No. 25U to 25AA** for information of all concerned.

FARM MECHANISATION

Against the disbursement target of Rs.1503.02 Crore for the current financial year, banks have sanctioned loans amounting to Rs. 461.38 Crore to 14959 farmers for purchasing farm equipments during financial year 2012-13 while during the last financial year 2011-12 banks could sanction loans amounting to Rs 357.93 Crore to 11213 farmers, registering Y-o-Y growth of 28.90% and 33.41% in terms of amount sanctioned and no. of farmers financed respectively. As regards disbursement, loans amounting to Rs.457.75 Crore were provided for purchasing farm implements to 14975 farmers.

Controlling head of all banks are requested to advise their branches to initiate requisite measures so that the targets set under the scheme are achieved.

Bank-wise performance data is furnished on **Page-25AB**.

ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

Banks have sanctioned loans amounting to Rs. 92.63 Crore to 144 farmers for storage facility during the financial year 2012-13 while during last year banks could sanction loans amounting to Rs 251.22 Crore to 240 farmers, registering Y-o-Y decline of 63.13% and 40 % in terms of amount sanctioned and no. of farmers financed respectively. Controlling Head of all banks are requested to instruct their operating functionaries to intensify efforts for financing such units.

Bank- wise performance is furnished on **Page- 25AC**.

CD RATIO (As on 31.03.2013)

(Rs. in Crore)

| Bank | Deposits | Advances | CD ratio |
|------------------------------|-----------------|-----------------|-----------------|
| Comm. banks | 141467.16 | 51562.49 | 36.45 |
| Co-op. banks | 3288.13 | 2834.07 | 86.19 |
| RRBs | 16280.33 | 7897.18 | 48.51 |
| Total | 161035.62 | 62293.74 | 38.68 |
| RIDF | ----- | 3070.48 | ----- |
| Total (Advances +RIDF) | 161035.62 | 65364.22 | 40.59 |
| Investment | ----- | 6590.15 | ----- |
| Grand Total (Adv.+RIDF+Inv.) | 161035.62 | 71954.37 | 44.68 |

As at the end of March, 2013, CD Ratio stood at 40.59% which shows an increase of 389 basis points as compared to March, 2012. The incremental CD ratio for the period under review is 64.10%. 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.208.57 crores had not taken place during F.Y. 2012-13, the CD ratio of the State would have increased by 13bps. The CD ratio of the State may improve further, if the State Government utilise the total amount of Rs.6906.61 Crore (As on 31.03.2013) sanctioned under RIDF. As on 31st March, 2013 only 44 % of the amount sanctioned had been utilised by the Government of Bihar.

There are four districts, namely, Munger (21.25%), Siwan (21.68%), Saran (22.96%) and Bhojpur (24.53%) where CD Ratio is still less than 25%. Controlling head of banks having lead responsibilities in these districts are requested to instruct their concerned LDMs to coordinate with all banks operating in these districts and intensify efforts to adopt suitable strategies for improving CD ratio in these districts.

Bank-wise and district-wise details are furnished on **Page-27A to 27E**.

It is pertinent to mention here that an amount of Rs.7039.53 Crore was provided to units functioning in Bihar by SBI, PNB, Canara Bank, Union Bank of India, Allahabad Bank, Andhra Bank, Corporation Bank, Indian Overseas Bank, State Bank of Bikaner & Jaipur, ICICI Bank, 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, which reads as under:

| Institution/ Level | Indicator |
|---------------------------------|------------------|
| Individual banks at Head Office | Cu+RIDF |
| State Level (SLBC) | Cu+RIDF |

| | |
|----------------|----|
| District Level | Cs |
|----------------|----|

Note:

Cu= Credit as per place of Utilisation

Cs= Credit as per place of Sanction

RIDF= Total Resource support provided to States under RIDF

INCREMENTAL CD RATIO AS ON 31.03.2013

| Amt. In Crore | March'12 | March'13 |
|-------------------------|-----------------|-----------------|
| Deposits | 138163.08 | 161035.62 |
| Advances including RIDF | 50703.87 | 65364.22 |
| Incremental CDR | ----- | 64.10% |

RECOVERY

A summary of the recovery data (as on 31.03.2013) is given below.

(Rs.in Crore)

| Bank | Demand raised | Amount recovered | Recovery % |
|--------------|----------------------|-------------------------|-------------------|
| Comm. Banks | 10567.41 | 6112.43 | 57.84 |
| Co-op. Banks | 995.46 | 492.90 | 49.51 |
| RRBs | 3385.67 | 1931.25 | 57.04 |
| Total | 14948.54 | 8536.58 | 57.11 |

Recovery percentage is at 57.11% of the total demand raised by banks as on 31st March, 2013. 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 the dues, the State government is requested to help the banks in their efforts for recovery of Bad Loan. A better recovery culture will act as an incentive for banks to lend more.

Bank-wise position of recovery as on 31.03.2013 is furnished on **Page- 27F to 27G.**

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.

NPA's & WRITE-OFF

As on 31.03.2013, 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 | 44522.96 | 3193.59 | 7.17 | 114.63 |
| Co-op. Banks | 2834.07 | 307.97 | 10.87 | 0.00 |
| RRBs | 7897.18 | 319.24 | 4.04 | 93.94 |
| Total | 55254.21 | 3820.80 | 6.91 | 208.57 |

NPA of Banks at 6.91% is a matter of great concern. Therefore, all efforts need to be made for bringing down the NPA level below 3%.

Bank-wise details are furnished on **Page- 29A to 29B** for discussion and review by the House.

The NPA position in KCC, Education Loan and Housing Loan as on 31.03.2013 is placed at **Page No. 29C** of the Agenda Book.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 31.03.2013, overall position of Certificate Cases filed by all banks is furnished below:

(Rs. in Crore)

| Banks | Total Cases (Accounts) As on 31.03.2012 | Total Cases (Amount) As on 31.03.2012 | Cases filed (Accounts) (During the year) | Cases filed (Amount) (During the year) | Cases disposed of (Account) (During the year) | Cases disposed of (Amount) (During the year) | Pending Cases (Accounts) As on 31.03.13 | Pending Cases (Amount) As on 31.03.13 |
|--------------|--|--|---|---|--|---|--|--|
| Comm. | 315141 | 1349.31 | 12805 | 118.29 | 6357 | 47.89 | 321589 | 1419.71 |
| Co-op | 34034 | 51.02 | 319 | 13.61 | 1240 | 7.28 | 33113 | 57.35 |
| RRBs | 35879 | 34.20 | 6450 | 4.55 | 3630 | 2.79 | 38699 | 35.96 |
| Total | 385054 | 1434.53 | 19574 | 136.45 | 11227 | 57.96 | 393401 | 1513.02 |

It is evident from the above Table that during the year 2012-13, 19574 cases were filed and 11227 cases were disposed off and 393401 cases involving Rs. 1513.02 Crore are pending at different stages. This large amount of bad loans, if recovered and recycled, can further enhance disbursements under ACP: 2013-14. 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-29D**.

PRIORITY SECTOR LENDING

As on 31.03.2013, 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 70.52% in the State, which is well above the Benchmark.

Bank-wise position is furnished on **Page- 29E to 29F**.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 40.79% as on 31.03.2013, against the national benchmark of 18%. However, a few banks have failed to achieve the benchmark. Bank-wise position is furnished on **Page- 29E & 29G**.

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 31st March, 2013 the aggregate advances level under DRI Scheme stands at Rs. 79.26 Crore, which is 0.17 % of the total advances of Rs. 45356.81 Crore as on 31.03.2012. In terms of the national benchmark, the minimum level of DRI Advances should be 1% of the aggregate advances as at the 31st March of the previous year.

A total of 5977 beneficiaries were provided loans amounting to Rs. 10.29 Crore under DRI Scheme during the period under review. In addition to this, 259 beneficiaries were provided credit support of Rs. 0.53 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 of the rural artisans like carpenters, blacksmiths, washermen, cobblers etc. under the Scheme.

Bank-wise position is furnished on **Page- 29F & 29H**.

WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 31st March'2013 was Rs. 13916.93 Crore out of the aggregate advances of Rs.55254.21 Crore i.e. 25.19% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector

Advances, the achievement was better at 35.71% against the Benchmark of 25%. Bank-wise position is furnished on **Page-29F**.

AGENDA-XI

OPENING OF NO-FRILLS ACCOUNTS AND PROVIDING OD-FACILITY AND GENERAL CREDIT CARDS TO NO-FRILLS ACCOUNT HOLDERS

As per information received from majority of banks, a total of 3762385 No-Frill accounts were opened during FY 2012-13. Thus, a total of 12367388 No-frill accounts have been opened till 31st March, 2013. Out of these, 9315429 accounts are operational. Further, overdraft facility has been extended to 442274 No-frills account holders; the amount involved being Rs. 9.95 Crore. Apart from this, 43317 General Credit Cards have been issued to No-frills account holders, with aggregate credit limits of Rs.95.04 Crore.

Bank-wise & District-wise details are furnished on **Page- 30A to 30B.**

The Bank-wise and District-wise details of BCAs engaged & transactions done by them are placed at **Page No. 30C to 30D.**

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 503574 customers whereas the facility of Internet Banking has been provided to 808788 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- 25G.**

AGENDA-XII

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 as under:

1. Arwal, 2. Aurangabad, 3. Bhojpur, 4. East Champaran, 5. Gaya 6. Jamui,
7. Jehanabad, 8. Kaimur, 9. Munger, 10. Nalanda, 11. Nawada, 12. Patna,
13. Rohtas, 14. Sitamarhi & 15. West Champaran.

Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending banking facilities to these LWE affected areas. Performance of financing by banks in these districts is furnished below, which shows improvement in all the districts over their performance during the last Financial Year 2011-12:

| SL. No. | District | Disbursement under ACP during F.Y. 2012-13 (Rs. in Lakh) | Disbursement under ACP during F.Y. 2011-12 (Rs. in Lakh) | %Growth |
|-----------|-----------------------|---|---|---------|
| 1 | Arwal | 23652 | 17917 | 32.01 |
| 2 | Aurangabad | 104797 | 78929 | 32.77 |
| 3 | Bhojpur | 128440 | 98842 | 29.94 |
| 4 | East Champaran | 148553 | 101275 | 46.68 |
| 5 | Gaya | 149147 | 106585 | 39.93 |
| 6 | Jamui | 43816 | 32316 | 35.59 |
| 7 | Jehanabad | 39611 | 32129 | 23.29 |
| 8 | Kaimur | 98284 | 61418 | 60.02 |
| 9 | Munger | 60180 | 53681 | 12.11 |
| 10 | Nalanda | 94750 | 76033 | 24.62 |
| 11 | Nawada | 49880 | 36682 | 35.98 |
| 12 | Patna | 822494 | 691937 | 18.87 |
| 13 | Rohtas | 141982 | 108987 | 30.27 |
| 14 | Sitamarhi | 85408 | 62173 | 37.37 |
| 15 | West Champaran | 166850 | 103696 | 60.90 |
| | TOTAL | 2157844 | 1662600 | 29.79 |

It is evident from the above that banks have extended higher quantum of credit as compared to last year in all the LWE affected districts. The credit extension in East Champaran, Kaimur and West Champaran districts have improved considerably as growth of more than 40% have been witnessed Y-o-Y, while other districts have also recorded growth over their last year's disbursement.

AGENDA-XIII

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, a separate wing has been established for speedy investigation and disposal of cases related to cyber crime.

AGENDA-XIV

FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)

RSETIs are functional in all the 38 districts of the State. 686 training programmes for various vocations have been organized by RSETIs and 20582 participants have been imparted training during the financial year 2012-13. Since inception total 1656 programmes have been organized and 46644 persons have been trained by the various RSETIs in the State. 18641 trainees have set up their self-employment ventures so far. The RSETIs are thus playing their role in finding a solution to the problem of unemployment.

Controlling Head of all banks operating in the State have been requested to arrange to issue instruction to their Bank Branches to sponsor at least 5 trainees in a financial year to their respective RSETIs and also credit-linkage of at least 5 RSETI trained persons to be ensured by each branch in a financial year.

The information pertaining to RSETIs in the State of Bihar is placed on **Page No. 32A** for information

FUNCTIONING OF FINANCIAL LITERACY CENTRES (FLCs)

FLCs are functional in all the districts except Khagaria in the State. 47523 persons participated in 1072 outdoor activities undertaken by the FLCs during the F.Y. 2012-13. Further, 33119 persons availed indoor services undertaken by the FLCs during the F.Y. 2012-13. The information pertaining to FLCs in the State of Bihar is placed on **Page No. 32B** for information.

AGENDA-XVI**INFORMATION ON MEDIUM & SMALL ENTERPRISES**

The Reserve Bank of India's instructions vide MSME Development Institute, Patna letter No. SLBC/MSME-DI/2011/1306 dated 14th March, 2013 is placed at **Page No. 35Q to 35R** of the Agenda Book. The performance of Banks of the State has been as under:

- i. 56.6% YoY growth in credit to Micro and Small Enterprises during F.Y. 2012-13.
- ii. 46% of MSE advances disbursed during F.Y. 2012-13 was to the Micro Enterprises.
- iii. No. of Micro Enterprises extended loan during F.Y. 2012-13 was more than 49% over F.Y.2011-12.

The additional information with regard to disbursement made to MSE sector is placed on **Page No. 35A**.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of 12500 units, banks have sanctioned loan amounting to Rs. 570.15 Crore for purchasing 18085 vehicles by SRTOs till March, 2013. During the review period, Rs. 571.36 Crores has been disbursed for purchasing 18080 vehicles. During the corresponding period last year loans amounting to Rs. 358.13 Crore was sanctioned for purchasing 9914 vehicles registering Y-o-Y growth of 59.20% and 82.42% in terms of amount sanctioned and no. of units financed respectively. Bank-wise performance vis-a-vis targets allotted to them is furnished on **Page- 35B**.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 34959 units were financed by banks involving Rs.1331.34 Crore with Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) cover during the period under review while during the corresponding period last year, only 19691 units could be financed by banks involving Rs. 648.43 Crore with CGTMSE cover. Thus, an impressive Y-o-Y growth of 77.54% has been registered in terms of no. of units, while the growth is 105.32% in terms of amount of financial assistance provided. Further, as regards disbursement, loans amounting to Rs. 1328.82 Crore were provided to 36551 units under CGTMSE cover. Controlling Head of all banks operating 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- 35C**, for discussion and review by the

House.

AGENDA-XVII

WEAVERS CREDIT CARED

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

Against the target of 10000, total of only 2101 applications for loans amounting to Rs. 9.35 Crore were sanctioned by banks during the period under review. The Bank-wise Target and Achievement as on 31.03.2013 is furnished on **Page No. 35D**.

AGENDA-XVIII

SECURITY RELATED CONCERN OF BANKS

Few instances of Murder, Theft and other security related incidents during financial year 2012-13, have been reported by banks as under:

| Incidents of Daicoty/Loot etc. | | | | | | |
|--------------------------------|------------------|-----------------------|------------|-------------------|----------------------------------|---|
| Sl. No. | Name of the Bank | Branch Name | District | Date of Incidence | Loss of property (Amount in Lac) | Life affected/Injury/death (nature of Loss) |
| 1. | PNB | Veer Janipur | Patna | 20.04.2012 | 4 | Theft Both legs & hands broken by criminals. |
| 2. | PNB | | Patna | 23.11.2012 | - | |
| 3. | UBI | Rangaon | Munger | 08.05.2012 | 3 | Dacoity |
| 4. | UCO Bank | Bounsi | Banka | 15.05.2012 | 22 | Dacoity |
| 5. | UCO Bank | Gulnikushaha | Banka | 31.10.2012 | 15 | Dacoity |
| 6. | UBGB | Bheja | Madhubani | 22.05.2012 | 30 | Dacoity |
| 7. | UBGB | Parwaha | Araria | 23.11.2012 | 1 | Dacoity |
| 8. | UBGB | Kajribhat | Hajipur | 01.03.2013 | 1 | Dacoity |
| 9. | SBI | Patliputra | Patna | 14.06.2012 | - | Murder of employee |
| 10. | SYNDICATE BANK | Bihar Sharief | Nalanda | 29.01.2013 | 3 | Dacoity |
| 11. | MBGB | Chandwa More | Bhojpur | 23.04.2012 | 5.11 | Dacoity |
| 12. | MBGB | Navinagar Road | Aurangabad | 29/30.08.2012 | 6.29 | Theft |
| 13. | MBGB | Jogia | Aurangabad | 24/25.10.2012 | 8.59 | Theft |
| 14. | MBGB | Uphara | Aurangabad | 21/22.11.2012 | 3.29 | Theft |

| | | | | | | |
|-----|------|--------------|------------|------------|------|---------|
| 15. | MBGB | Chand | Aurangabad | 20.03.2013 | 4.11 | Dacoity |
|-----|------|--------------|------------|------------|------|---------|

From the above, it is observed 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-XIX

MISCELLANEOUS ISSUES

REGISTRATION OF SECURITY INTEREST WITH CENTRAL ELECTRONIC REGISTRY (CERSAI)

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

Bank of India, Zonal Office, Patna vide their letter No. ZO: CR:VNJ:2012-13:1140 dated 14th March, 2013 (placed on **Page No.35E**) has highlighted the escalation in stamp duty payable on security documents (agreement document) from Rs. 100/- to Rs. 1000/- which is acting as a stumbling block in credit dispensation to small borrowers, particularly under retail lending. The State Government is earnestly requested to look into the matter so that the credit growth, particularly under small loan segment, may not get adversely affected.

LEAD BANK SCHEME STRENGTHENING OF MONITORING INFORMATION SYSTEM (MIS)

RBI has reviewed the existing annual credit plan (ACP) formats and advised all concerned to prepare the statements on the new formats starting from the year 2013-14. A copy of RBI letter No.RBI/2012-13/450 dated 19/03/2013 is placed at **Page No. 35F to 35P** of agenda book for information of all concerned.
