ANNEXURE-4

<table>
<tr><th>Action Item</th><th>ATR submitted/ to be submitted by</th><th>Details of ATR</th><th>Discussion if any</th><th>Status whether pending/ closed</th><th>Timeline for closure</th></tr>
<tr><td>Efforts for doing Re-KYC in all eligible accounts to be continued so that all accounts due for Re-KYC up to June 2026 could be made KYC compliant.</td><td>All Banks</td><td>Banks are making efforts for re-KYC and providing ease of access through various modes to customers like Registered email-ID/Mobile number, Online Banking, ATM, Bank’s Business Correspondents (BCs), Letter, Aadhar OTP based e-KYC, Video KYC, and Branch visit. Banks are also sending communications through message/email/letter to customers for re-KYC.
Reserve Bank of India is conducting regular review with banks. Banks are also reviewing with their branches for re-KYC.
Progress made for Rural branches are placed below:
<table><tr><th>Accounts due or falling due for re-KYC till June 2026</th><th>re-KYC completed upto 06.02.2026</th><th>% Completion</th></tr><tr><td>1,47,12,586</td><td>67,09,173</td><td>45.60</td></tr></table></td><td>RD RBI Patna & Economic Advisor, DFS GoI highlighted the importance of KYC/ re-KYC and requested all Banks to complete re- KYC in all accounts as per base data as of June25. During presentation it was discussed accordingly.</td><td>Ongoing</td><td>Sept 26</td></tr>
</table>

<table>
<tr>
<td>Settlement of Unclaimed deposits to be continued with special focus on Government accounts, in co-ordination with District authority & LDMs.</td>
<td>All DMs, All Banks, All LDMs</td>
<td>
<table>
<tr><th colspan="12">PROGRESS UNDER DEAF SETTLEMENT 01.09.2025 to 31.03.2026</th></tr>
<tr><th colspan="12">(No. In Actual & Amt. In Rs. Crore)</th></tr>
<tr><th colspan="6">Retail (A)</th><th colspan="6">Institutional (B)</th></tr>
<tr><th colspan="2">Pending as on 31.08.25</th><th colspan="2">Settlement</th><th colspan="2">% Settle.</th><th colspan="2">Pending as on 31.08.25</th><th colspan="2">Settlement</th><th colspan="2">% Settle.</th></tr>
<tr><th>No.</th><th>Amt.</th><th>No.</th><th>Amt.</th><th>No.</th><th>Amt.</th><th>No.</th><th>Amt</th><th>No.</th><th>Amt.</th><th>No.</th><th>Amt.</th></tr>
<tr><td>8146815</td><td>2922</td><td>30993</td><td>116</td><td>0.38</td><td>3.97</td><td>84036</td><td>96</td><td>843</td><td>13</td><td>1.00</td><td>13.42</td></tr>
<tr><th colspan="6">Government (C)</th><th colspan="6">Total (D=A+B+C)</th></tr>
<tr><th colspan="2">Pending as on 31.08.25</th><th colspan="2">Settlement</th><th colspan="2">% Settle.</th><th colspan="2">Pending as on 31.08.25</th><th colspan="2">Settlement</th><th colspan="2">% Settle.</th></tr>
<tr><th>No.</th><th>Amt.</th><th>No.</th><th>Amt.</th><th>No.</th><th>Amt.</th><th>No.</th><th>Amt</th><th>No.</th><th>Amt.</th><th>No.</th><th>Amt.</th></tr>
<tr><td>24372</td><td>162</td><td>1176</td><td>77</td><td>4.83</td><td>47.27</td><td>8255223</td><td>3180</td><td>33012</td><td>206</td><td>0.40</td><td>6.46</td></tr>
</table>
</td>
<td>RD RBI Patna & Economic Advisor, DFS GoI, both advised that although no campaign is running at present, but Banks should continue their efforts to minimise pendency and settle the maximum cases.</td>
<td>Ongoing</td>
<td>Sept 26</td>
</tr>
</table>

Financial literacy camps to be organized in all districts with focus on Re-KYC of accounts & awareness on prevention of cyber frauds.	**All Banks/ All LDMs**	To promote awareness RBI has launched financial literacy week from February 09-13,2026 on the theme of **"KYC – Your First Step to Safe Banking"**. The messages disseminated during the week focused on (a) Basics of Know Your Customer (KYC) (b) Central KYC Registry (CKYC) (c) Account Hygiene and Discipline. The promotional material has been uploaded on websites of RBI, Banks and SLBC for the benefit of public at large. RBI also engaged the banks to continue amplifying the reach of these messages through other feasible modes during the rest of the year.	RD RBI Patna advised the committee about the financial literacy programmes being organised and approximately 38 lakh people have been made financial aware.	Closed	
Banks to claim an additional 1% interest subvention on the prompt repayment of KCC loans from the state government through NABARD as per extent guidelines.	**All Banks**	Communication in this regard has been sent by SLBC vide letter no. SLBC/CM/2025-26/613 dated 24.02.2026 to all banks under information to NABARD. After receiving updated status from NABARD vide email dated 09.06.2026, SLBC again advised all concerned banks to claim an additional 1% interest subvention through NABARD. **Status of Claim for financial year 2023-24 as on 10.06.2026** (i) The Bihar State Cooperative Bank Ltd. (ii) Bihar Gramin Bank (iii) Bank of Baroda (iv) Claim from SBI has been sent to NABARD along with list of individual farmers, however some query has been raised by NABARD which is required to be replied by SBI. **Status of Claim for financial year 2024-25 as on 10.06.2026** (i) The Bihar State Cooperative Bank Ltd.	During presentation, AGM SLBC Bihar advised all Banks to submit claim in conformity with NABARD requirement on urgent basis.	Closed	

<table>
<tr><td></td><td></td><td>(ii) Claim from SBI has been sent to NABARD along with list of individual farmers, however some query has been raised by NABARD which is required to be replied by SBI.</td><td></td><td></td><td></td></tr>
<tr><td>Loan sanction and disbursement under the Government sponsored schemes (PMEGP, PMFME, PM Vishwakarma Yojna etc) to be expedited and Private Banks must achieve their targets.</td><td>All Banks</td><td>A letter has been sent to all private sector bank vide letter no SLBC/RR/2025-26/618 dated 25.02.2026 to support in GSS loans sanction and disbursement.
Performance under important Government Sponsored Scheme of Private Sector Banks placed as Annexure-I at page no 15.</td><td>During presentation, AGM SLBC Bihar presented the performance of all private sector Banks and requested to support the state by increasing credit flow under GSS.</td><td>Closed</td><td></td></tr>
<tr><td>Under PMEGP, pending Margin Money disbursement in case of loans disbursed in previous years to be released at the earliest and Margin Money disbursement in</td><td>KVIC</td><td>KVIC vide e-mail dated 14.05.2026, has advised that they have already released Margin Money amount to the beneficiaries more than the target allocated for the Bihar State. A brief detail of target allocated during the last four years along with Margin Money released is mentioned below:
<table>
<tr><td colspan="8">(No. in Actual & Amt. in Rs. Crore)</td></tr>
<tr><td rowspan="2">FY</td><td colspan="3">Target</td><td colspan="4">Achievement</td></tr>
<tr><td>Physical</td><td>Financial</td><td>Employment</td><td>Physical</td><td>Financial</td><td>Employment</td><td>% of MM</td></tr>
<tr><td>2022-23</td><td>3129</td><td>8823</td><td>25032</td><td>4458</td><td>12121</td><td>35664</td><td>137.37</td></tr>
<tr><td>2023-24</td><td>10690</td><td>10667</td><td>85520</td><td>6813</td><td>18996</td><td>54504</td><td>178.08</td></tr>
<tr><td>2024-25</td><td>4945</td><td>13547</td><td>39560</td><td>5015</td><td>14900</td><td>40120</td><td>109.98</td></tr>
<tr><td>2025-26</td><td>2758</td><td>10222</td><td>22064</td><td>4602</td><td>13419</td><td>50622</td><td>131.28</td></tr>
</table></td><td>During presentation, AGM SLBC Bihar presented the reply submitted by KVIC Patna.</td><td>Closed</td><td></td></tr>
</table>

case of loans disbursed in current year, in all eligible cases, to be released on regular basis.		Further to above, KVIC advised that the matter of releasing of Margin Money more than the target allocated to Bihar State was supposed to be taken care by Department of Industries as per 87th SLBC meeting held on 20.12.2023 wherein, the Industry Department confirmed that for the release of pending Margin Money the matter has been taken up with concerned authority.			
At least one special DCC & BLBC meeting should be conducted in each month of February & March in the current FY 2025-26 by all the districts.	**All DMs/All LDMs/ Lead Banks**	Communication was sent to all Lead Bank vide letter no 604 dated 19.02.2026 to Finance Department, GoB, RBI, and all Lead District Managers to conduct special DCC and BLBC meeting in the month of February and March 2026 to review the progress. Finance Department, Govt. of Bihar has also advised all DMs vide letter no 326 dated 25.02.2026 for compliance of the same. For quarter ended March 2026 all DCC and BLBC meetings has been conducted in respective districts and blocks. Communication has been sent by SLBC to all Lead Banks and LDMs vide email dated 04.05.2026 and 10.06.2026 to conduct meeting for quarter ended June 2026 well in time.	During presentation, AGM SLBC Bihar replied that all Lead Banks & LDMs have confirmed the same	Closed	

Review of Branches having Agriculture Base but have not done a single KCC during FY 2025-26.	**All Banks**	*(see table below)*	During presentation, AGM SLBC Bihar presented the status before committee and advised all Banks to arrange for activation of their Branches and keep close monitoring.	Closed

BRANCHES HAVING AGRI BASE BUT SANCTIONED ZERO NEW KCC (CROP) DURING FY 2025-26 UP TO 31.03.2026					
S. N.	Name of Bank	Branches as on 31.03.25	Branches having Agri Base/Outstanding as on 31.03.25	Branches disbursed Zero new KCC (CROP) OUT OF B	% of branches
		A	**B**	**C**	**D=(C/B*100)**
1	Bank of Maharashtra	61	29	18	62.07
2	Central Bank of India	428	340	173	50.88
3	Bank of India	353	275	136	49.45
4	Indian Bank	298	211	75	35.55
5	Union Bank of India	239	228	67	29.39
6	Bank of Baroda	312	196	38	19.39
7	Punjab National Bank	707	574	107	18.64
8	State Bank of India	1047	732	136	18.58
9	Indian Overseas Bank	61	61	10	16.39
10	Canara Bank	330	326	43	13.19
11	UCO Bank	242	113	5	4.42
12	Punjab And Sind Bank	21	11	0	0.00
Total Public Secor Banks		**4099**	**3096**	**808**	**26.10**
13	Bandhan Bank	677	675	675	100.00
14	ICICI Bank	168	64	64	100.00

15	Indusind Bank	58	58	58	100.00
16	Kotak Mahindra Bank	28	13	13	100.00
17	HDFC Bank	205	144	112	77.78
18	IDBI Bank	77	55	16	29.09
19	AXIS Bank	155	155	10	6.45
Total Pvt. Sector Bank		**1368**	**1164**	**948**	**81.44**
20	State co-op. Bank	303	266	28	10.53
Total CO-OP Bank		**303**	**266**	**28**	**10.53**
21	Bihar Gramin Bank	2104	2072	182	8.78
Total RRB		**2104**	**2072**	**182**	**8.78**
22	Jana SFB	22	22	22	100.00
23	Ujjivan SFB	53	52	52	100.00
24	Utkarsh SFB	272	236	236	100.00
25	ESAF SFB	15	10	10	100.00
26	Unity SFB	27	26	26	100.00
Total Small Finance Bank		**389**	**346**	**346**	**100.00**
Grand Total (Bihar)		**8263**	**6944**	**2312**	**33.29**

A Letter has been sent by SLBC to all concerned Banks vide letter no. SLBC/RR/2025-26/620 dated 07.03.2026.

A letter has also been sent to Banks to activate the branches where KCC has not been sanctioned but have Agriculture base vide letter no. SLBC/RR/2025-26/619 dated 07.03.2026.

ANNEXURE-4

<table>
<tr>
<td>Under Agriculture Infrastructure Fund, pending loan disbursement to be expedited.</td>
<td>All Banks</td>
<td>204 application was pending for disbursement as on 31.12.2025. 411 applications have been disbursed after 31.12.2025 to 12.06.2026.
<table>
<tr><th colspan="6">Progress under Agriculture Infrstructure Fund (AIF)- Since Inception</th></tr>
<tr><th rowspan="2">SN</th><th rowspan="2">Bank Name</th><th colspan="4">Disbursed As On</th></tr>
<tr><th>31.12.25</th><th>30.03.26</th><th>12.06.26</th><th>Increase over 31.12.25</th></tr>
<tr><td>1</td><td>State Bank of India</td><td>648</td><td>696</td><td>761</td><td>113</td></tr>
<tr><td>2</td><td>Punjab National Bank</td><td>407</td><td>460</td><td>482</td><td>75</td></tr>
<tr><td>3</td><td>Bank of India</td><td>313</td><td>357</td><td>377</td><td>64</td></tr>
<tr><td>4</td><td>Bank of Baroda</td><td>90</td><td>140</td><td>143</td><td>53</td></tr>
<tr><td>5</td><td>Central Bank of India</td><td>13</td><td>41</td><td>43</td><td>30</td></tr>
<tr><td>6</td><td>HDFC Bank</td><td>145</td><td>150</td><td>169</td><td>24</td></tr>
<tr><td>7</td><td>Union Bank of India</td><td>51</td><td>67</td><td>73</td><td>22</td></tr>
<tr><td>8</td><td>UCO Bank</td><td>66</td><td>74</td><td>74</td><td>8</td></tr>
<tr><td>9</td><td>Canara Bank</td><td>137</td><td>144</td><td>144</td><td>7</td></tr>
<tr><td>10</td><td>State Co-Op Bank</td><td>5</td><td>12</td><td>12</td><td>7</td></tr>
<tr><td>11</td><td>Bihar Gramin Bank</td><td>19</td><td>20</td><td>22</td><td>3</td></tr>
<tr><td>12</td><td>Punjab and Sind Bank</td><td>0</td><td>1</td><td>2</td><td>2</td></tr>
<tr><td>13</td><td>Indian Bank</td><td>54</td><td>55</td><td>55</td><td>1</td></tr>
<tr><td>14</td><td>Bank of Maharashtra</td><td>4</td><td>5</td><td>5</td><td>1</td></tr>
<tr><td>15</td><td>Others</td><td>0</td><td>1</td><td>1</td><td>1</td></tr>
<tr><td>16</td><td>IDBI</td><td>19</td><td>19</td><td>19</td><td>0</td></tr>
<tr><td>17</td><td>Axis Bank</td><td>3</td><td>3</td><td>3</td><td>0</td></tr>
<tr><td>18</td><td>ICICI Bank</td><td>3</td><td>3</td><td>3</td><td>0</td></tr>
<tr><td>19</td><td>Indian Overseas Bank</td><td>2</td><td>2</td><td>2</td><td>0</td></tr>
<tr><td>20</td><td>Karnataka Bank</td><td>2</td><td>2</td><td>2</td><td>0</td></tr>
<tr><td>21</td><td>Kotak Mahindra Bank</td><td>1</td><td>1</td><td>1</td><td>0</td></tr>
<tr><td>22</td><td>Federal Bank</td><td>1</td><td>1</td><td>1</td><td>0</td></tr>
<tr><td>23</td><td>Bandhan Bank Ltd</td><td>0</td><td>0</td><td>0</td><td>0</td></tr>
<tr><td>24</td><td>J&K Bank</td><td>0</td><td>0</td><td>0</td><td>0</td></tr>
<tr><td>25</td><td>YES Bank</td><td>0</td><td>0</td><td>0</td><td>0</td></tr>
<tr><td>26</td><td>IDFC</td><td>0</td><td>0</td><td>0</td><td>0</td></tr>
<tr><td colspan="2">Total</td><td>1983</td><td>2254</td><td>2394</td><td>411</td></tr>
</table>
</td>
<td>The progress was placed before committee by AGM SLBC and requested all Banks to clear disbursement in all sanctioned cases on urgent basis and keep monitoring under AIF scheme.</td>
<td>Closed</td>
<td></td>
</tr>
</table>

List of PM Kisan beneficiaries, onboarded on Agri stack, having no KCC with any bank, to be shared directly with the concerned Banks for saturation under KCC to willing farmers. Banks' summary report to be provided to SLBC.	**Agriculture Department**	Letter is sent by SLBC to Agriculture Department, Government of Bihar vide no SLBC/RR/2025-26/611 dated 24.02.2026 for submission of Action Taken Report. It was further followed up with department vide email dated 19.05.2026 and 05.06.2026. Another letter vide no. SLBC/C/2026-27/018 dated 13.04.2026 was sent to Agriculture Department, Government of Bihar under information to Development Commissioner, Bihar and ACS, Finance Department, GoB. A letter was also sent by Development Commissioner, Bihar to Agriculture Department, GoB vide letter no 105 dated 15.04.2026 to provide list of PM Kisan beneficiary registered on Agri Stack with land holding detail to respective banks. Accordingly, a letter has been sent by Agriculture Department, GoB vide no.2710 dated 28.04.2026 to Department of Agriculture & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Government of India to provide data of PM Kisan beneficiaries registered on Agri Stack for KCC saturation of willing farmers. Respective bank wise list is awaited. In the High-Level Committee meeting dated 18.05.2026 under the chairmanship of Development Commissioner, Bihar it was agreed to onboard the KCC scheme on Jan Samarth portal of Government of India. At present Chhattisgarh, Madhya Pradesh, Gujrat, Maharashtra, Karnataka and two districts of Uttar Pradesh is onboarded on Jan Samarth portal for Kisan Credit Card.	Development commissioner advised that discussion is going on in this regard with Agri stack team and efforts are being made to start journey of KCC digitally.	Sep, 26	
List of applications generated under Animal Husbandry and Fisheries scheme to be shared with State Head office of the	**Dairy, Fisheries & Animal Resources Department**	Letter was sent to Dairy, Fisheries and Animal Resources Department by SLBC vide no. SLBC/RR/2025-26/610 dated 24.02.2026 for submission of Action Taken Report. List of loan applications has been shared by Dairy, Fisheries & Animal Resources department with SLBC. List of latest applications have been shared with concerned banks for their early disposal and reconciliation with concerned department.	The issue was presented before the committee.	Closed	

Banks by Dairy, Fisheries & Animal Resources department, Bihar for effective monitoring by respective banks on regular basis.					
Format of self-declaration to be put through gazette notification to increase advances towards KCC (Animal Husbandry) and KCC (Fisheries).	**Dairy, Fisheries & Animal Resources Department**	Letter was sent to Dairy, Fisheries and Animal Resources Department by SLBC vide no. SLBC/RR/2025-26/610 dated 24.02.2026 for submission of action taken by them. It was followed up vide email dated 19.05.2026 and 05.06.2026. Response has been received on 17.06.2026 from Dairy, Fisheries & Animal resources department for including it in next agriculture sub-committee-II meeting, convened by Dairy, Fisheries & Animal resources department.	Development Commissioner Bihar advised that requirement of papers / documents must be in conformity with directions under the scheme and no separate format should be introduced further.	Closed	

A committee to be constituted under the chairmanship of Development Commissioner with Additional ChiefSecretaryFinance, CGM SBI, RD RBI, CGM NABARD as members to monitor the progress of Banks.	**Finance Dept.**	The committee has been constituted under the chairmanship of Development Commissioner, Bihar vide Finance Department, Govt. of Bihar order no. 234 dated 09.02.2026. First meeting was held on 09.03.2026 and second meeting on 18.05.2026.	During presentation it was advised by Development commissioner and Dy Chief Minister Bihar that the review will be done regularly.	Closed	