

राज्यस्तरीय बैंकर्स समिति बिहार ,  
STATE LEVEL BANKERS' COMMITTEE, BIHAR

**87<sup>TH</sup> QUARTERLY MEETING DATED 20<sup>TH</sup> DECEMBER 2023**



*held at*  
Training Centre  
Bihar Industrial Area Development Authority  
Bela Industrial Area, Muzaffarpur

MINUTES

And

ACTION POINTS

# MINUTES

The 87<sup>th</sup> quarterly meeting of SLBC Bihar was held on 20<sup>th</sup> December 2023 at Training Centre, Bihar Industrial Area Development Authority (BIADA), Bela, Muzaffarpur. The objective was to make the bankers aware of the industrial development taking place in the State and exploring and exploiting financing opportunities accruing therefrom. Also, this SLBC was focused on Financial Inclusion & Financial Literacy. The meeting was presided over by Hon'ble Finance Minister, Govt. of Bihar Shri Vijay Kumar Choudhary and was attended by Hon'ble Minister, Rural Development, Shri Shravan Kumar, Hon'ble Minister, Industry Shri Sameer Kumar Mahaseth, and top officials from State Government Departments, RBI, NABARD, SBI, SIDBI, PFRDA, KVIC, DI-MSME, Police, Department of Posts, SLBC member banks, Industry Associations, District Magistrates and Lead District Managers.

2. After assembly of all the participants at the venue by 9:30 AM, the participants were given a guided tour of the units functioning in the Bela Industrial Area, especially the Bag Manufacturing and Textile Clusters and the units run by SHGs. **Shri Sandeep Poundrik, ACS (Industry)** himself lead from the front and explained to the participants the various facilities extended by Govt. of Bihar to the units including infrastructural support provided through "Plug & Play" model. After visiting the units, participants re-assembled in the meeting hall.

3. At the very outset of the SLBC meeting, **Shri Shiva Om Dikshit, Chief General Manager, SBI** welcomed all the dignitaries and the participants and presented a brief overview of the developments in banking sector in the State and the progress in various areas including progress in achievement of ACP during the Q2 FY 2023-24. The summary of views expressed by him is as under :

(i) Under Annual Credit Plan, target for the financial year 2023-24 is Rs 2,63,150 crore. Banks have disbursed total loans of Rs 1,37,275 crore i.e. have achieved 52.17% of the ACP target.

(ii) Sector-wise ACP Achievement up to Q2 FY 2023-24 clocked 43.59% in Agriculture Sector, 47.99% in MSME, 45.01% in Other Priority Sector (OPS) and 74.96% in Non-Priority Sector (NPS).

(iii) Up to Q2 of current FY, Banks have disbursed Rs. 41,044 crore against the target of Rs. 94,150 crore in Agriculture sector.

During the same period, under the PMFME scheme, loans have been sanctioned to 3,704 units against the annual target of 10,050 units.

(iv) Under MSME sector, Rs43,000 crore has been disbursed against the target of Rs 89,000 crore under ACP.

Banks have sanctioned PMEGP loans to 6,450 borrowers till September 2023 during current FY, against the annual physical target of 15,154 units, which has further increased to 8,817 units at the close of November 2023.

(v) Under PMMY, Banks have given loans to 19,90,000 borrowers up to Q2 of FY 2023-24.

(vi) Banks have sanctioned loans to 635 borrowers under Stand Up India up to Q2 in current FY. Of these 635 borrowers, more than 90% are women beneficiaries.

(vii) The total deposits of banks at the close of March 2023 was Rs 4,67,000 crores which rose to Rs. 4,75,000 crore by Sept. 2023. Total Advances in March '23 was Rs 2,50,000 which scaled up to Rs 2,60,000 crore at the end of Sept '23 quarter.

(viii) The CD ratio of the State on 30<sup>th</sup> March 2023 was 53.64%, which shot to 56.56% in Q2FY23-24. The continuous growing CD Ratio of the State is corroborative to the efforts put in by banks and all stakeholders.

(ix) Banks are doing well at NPA front also. Total NPA of banks in the State has come down from 9.28% in March 2023 to 8.57% in Sept.2023.

(x) The number of bank branches in the State has increased by 104 during Q2 FY 2023-24.

(xi) Banks have opened 18.15 lakh new Jan-Dhan accounts upto Q2 of current FY and have sanctioned overdrafts to 92,000 Jan-Dhan account holders.

(xii) During FY 2023-24, till Q2, FLCs in all districts together have held 1,254 Special Camps and 1,598 Special Camps.

(xiii) The RSETIs, during similar period, have organized 719 training programmes and trained 22,000 entrepreneurs.

(xiv) Banks have insured 13.33 lakh new policy holders under PMJJBY and 36.64 lakh new policy holders under PMSBY upto Q2 during current FY.

(xv) Under Atal Pension Yojana (APY), which is a very important scheme from point of view of social security, 4.61 lakh new subscribers have been covered upto 30.09.2023 in current FY. Bihar is forerunner in the entire country in implementing APY and for this, SLBC and many member banks and LDMS have also been awarded "Award of Excellence" by PFRDA.

4. Further, **Shri Shiva Om Dikshit, Chief General Manager, SBI** stated that State Bank of India is actively involved in all the banking activities happening in the State and catering the financial needs and priorities of the people of the State. He highlighted the undernoted performance of SBI:

- (a) SBI has sanctioned 1,928 PMEGP loans till November 2023 against the target of 2,955 for FY2023-24.
- (b) In PMFME, SBI has sanctioned loans to 1,031 beneficiaries up to Q2FY23-24 and 1,307 upto November 2023 against the physical target of 1,968 for the year.
- (c) 349 loan proposals have been sanctioned by SBI under Agriculture Infra Fund (AIF) upto 30<sup>th</sup>November '23 of current FY.
- (d) SBI has sanctioned Rs 108 crore to 708 beneficiaries of Stand Up India scheme up to 30<sup>th</sup>November2023 of current FY.
- (e) Under various tranches of PM SVANidhi, SBI has sanctioned loans to 41,615 beneficiaries upto Q2 of current FY. This number has appreciated to 43,604 as on 30th Novembr 2023.
- (f) SBI Branches have disbursed loan worth Rs 948 crore to 29,849 SHGs upto Q2FY23-24 against the target of 35,441 SHGs.
- (g) SBI is working very actively for strengthening of Financial Inclusion and towards spreading Financial Literacy in Bihar. SBI is running RSETIs in 7 districts of the State and they have conducted 95 training programs and trained 2,872 entrepreneurs during current financial up to September 2023. Government of India has awarded the best Grading "AA" to all SBI RSETIs for their work quality and operational excellence.
- (h) SBI is playing a leading role in implementing the Social Security Schemes (SSS) run by Government through Banks and has covered 1,23,000 new persons under Atal Pension Yojna (APY) till Q2FY2023-24. SBI branches have covered 5,10,000 people under PMJJBY and 8,57,000 people under PMSBY till September 2023.  
SBI has also opened 3,51,000 PMJDY accounts by September in 2023-24.

**5. Shri Vijay Kumar Choudhary, Hon'ble Finance Minister, Govt. of Bihar** welcomed all the participants on behalf of Bihar Govt. and appreciated SBI for conducting the SLBC meeting at Muzaffarpur at the request of the Industry Department, Govt. of Bihar. In his opening remarks, he expressed the undernoted views:

- (i) State Government is taking all necessary steps to augment investment and increase productivity in all sectors of State Economy including Agriculture and Industry. Banks are also doing their job sincerely but they are requested to put in their best efforts in increasing ground level credit flow. Banks should not achieve 100% of ACP by just financing non-priority sector, rather their befitting finance should go to KCC-Crop, KCC-Animal Husbandry, Fishery, Dairy and Industries in interest of the State.

(i) He emphasized that not only the accelerated credit dispensation in the Bihar's economy is the need of hour but the direction of the credit disbursal to Government's priority areas has to be monitored for overall development of the State.

(ii) He told that State Govt. has made good amount of investment in erecting infrastructural facilities in Bela Industrial Area. He requested bankers to visit industrial clusters being developed in Bihar so as to instill confidence among them because "Seeing is believing." He urged the bankers to finance the industrial units working there and promote the Plug & Play Model.

(iii) He also congratulated the Bankers and all Stakeholders for taking the CD Ratio of the State to 56.56%. However, he stated that we should not stay complacent as we are still lagging far behind the national level CD Ratio of 77%.

(iv) NPA recovery percentage in the state is better than previous year. State Govt. has been extending all support to the banks in their endeavors in recovering impaired assets through Certificate Cases or actions under SARFAESI Act. Banks should have a robust mechanism to recover the Agri and other loans more by persuading and following up with the borrowers than by merely filing cases against them so that borrowers do not get categorized as defaulters as a matter of practice.

(v) SLBC in coordination with Finance Department, Govt. of Bihar will review of the holding of DLCC/BLBC meetings in districts / blocks to further strengthen, empower and effectualize these ground level Committees. A comprehensive report should be submitted by SLBC before the Government before holding of SLBC meeting. Feedback from ground level is of utmost importance for making any existing system.

(vi) As per feedback received from districts, though amount is recovered and accounts are closed in many Certificate Case filed loan accounts, the updated status is not advised to Certificate Officers by banks. As a result, the number of outstanding Certificate Cases gets inflated. There should be a proper mechanism for tallying Register IX with Register X.

(vii) In order to identify the bottlenecks and take remedial measures for improvements, Finance Department and SLBC will jointly review, 8 districts and lead banks of concerned district, where CD Ratio is less than 45%.

**6.** Thereafter, **Shri Sanjeev Kumar Singh, Assistant General Manager (SLBC)** made a detailed power point presentation which encompassed all the agenda items.

**(a)** Minutes of the 85<sup>th</sup> & 86<sup>th</sup> joint SLBC meeting and action points that emanated from it were placed before the Committee and were adopted unanimously. Also, the minutes and action points of SLBC Sub-Committees were adopted conjointly.

## **(b) Action Taken Report :**

**(i) Performance of Private Banks under Govt. Sponsored Schemes (GSS):** Hon'ble Finance Minister expressed his deuced displeasure over the dismal performance of Private Sector Banks under GSS. He stated that if the non-performance continued, Govt. would have to review the arrangement of parking Govt. funds with them.

**(ii) BLBC, DCC and DLRC meetings:** Hon'ble Finance Minister, GoB stated that the BLBC, DCC and DLRC meetings should be conducted in true spirit and the actionable emanating from them should be taken to their logical end. The action taken on Action Points of previous meeting(s) should invariably be reviewed in the succeeding meeting. Also, there should be uniform monitoring formats for carrying out review of CD Ratio, ACP and various schemes at BLBC, DCC and DLRC levels. Joint Secretary, DFS also emphasized that the outcomes of these meetings should be reviewed by the Convenor Bank at State level as well as the concerned Govt. officials.

**(iii) Check List of Loan Application:** During discussions it transpired that all banks are having Check Lists for various types of loans. However, Hon'ble Finance Minister emphasized that these check lists should be made readily available to all applicants.

**(iii) Encumbrance Portal:** Revenue Department Official pointed out that still the pace of creating IDs and uploading encumbrances on the portal is very slow and needs to be geared up.

**(iv) Credit Cards & Debit Cards :** Joint Secretary, DFS suggested that in order to spread awareness about the in-built personal insurance facility, suitable messages be sent centrally from Bank HOs to all debit / credit card holders.

**(v) Participation in SLBC Meetings by State Heads of Banks:** Hon'ble Finance Minister, GoB expressed his displeasure over non-participation of State Heads in the SLBC meeting and exhorted that this action point be complied with invariably. Any State Head not attending the SLBC meeting due to genuine reasons must inform SLBC well in advance and seek leave of absence.

**7. Shri Sandeep Poundrik, Additional Chief Secretary, Industry (ACS Industry)** welcomed all participants on behalf of Industry Department. He thanked **Hon'ble Finance Minister, Principal Secretary (Finance) and Chief General Manager, SBI** for organizing SLBC meeting at Bela Industrial Area at the request of Industry Department. Bela Industrial Area is spread in 370 acres of land and there are 295 working units in it including manufacturing units of biscuit, animal feed, goat feed, Ethanol, Textile, Bag etc. Also, a number of industrial units have been installed and many more are getting installed at Bihta, Motipur and Fatuha. Industry Deptt. is offering its unique "Plug & Play" facility. The perception that Bihar has no industry is changing fast.

He stated that MoU to the tune of Rs 50,000 crores have been exchanged during the recently held Global Investment Summit. The interested banks can have the details of these industries from Industry Department and explore avenues of financing. He appealed to the banks and sought their cooperation in promoting Bihar as preferred industrial destination.

**PMFME** : The **ACS (Industry)** made a power point presentation on PMFME and PMEGP. Bihar is no. 1 in terms of application generation, permission and sending to banks but has slipped to no. 3 in sanctions and to no. 3 in disbursements. He congratulated SBI, DBGB, UBGB and PNB for their performance under PMFME. Other banks, especially CBI, Indian Bank, Union Bank, UCO Bank and Bank of Maharashtra are required to gear up. He told that the sanction performance of PSU banks is 70% of target whereas it is only 11% for Private Banks. **Hon'ble Finance Minister** was not satisfied by the response of some of the banks on their low performance under PMFME. Also, **Hon'ble Finance Minister** and **Joint Secretary (DFS)** took a serious note of the absence of Bank Heads of Indian Bank and Axis Bank in the meeting.

**DM, Madhepura** said that the performance of CBI is not up to mark in the district. Under PMFME, 15 loans have already been sanctioned and 1 disbursed and there is no further progress since last few months. Out of 184 KCC application acknowledged under KCC and 142 under Fisheries, 182 and 141 applications have been rejected. We are forming a Committee to look into the reasons of such a high rejection.

**Hon'ble Finance Minister** stated that a senior officer from CBI State HQ should visit Madhepura District and sort out Banks's performance related issues in coordination with district administration.

**Joint Secretary (DFS)** suggested that the representatives of Nodal Agencies of PMFME and AIF schemes should also be invited to the SLBC meeting to understand intricacies involved in these schemes.

**PMEGP**: Bihar is ranked 4<sup>th</sup> in PMEGP sanctions. DBGB, UBGB, SBI, PNB and BoM have done well but disbursement is very poor. Performance of Private Banks is negligible against their target of 1,700. All banks should not only achieve the sanction targets but also disburse on priority so that margin money could be claimed within this FY itself. Banks should step up financing under PMEGP-2 also.

**8. CEO, JEEVIKA** mentioned the undernoted points before the SLBC :

(i) Upto November 2023, Bihar has done credit linkage of 1.95 lakh SHGs against the target of 2.50 lakh and have disbursement of Rs. 6,300 crores has been made.

(ii) In order to achieve the target of 2.50 lakh credit linkages, JEEViKA has planned that credit linkage of 1 lakh SHGs be done by the Banks in coming months. Out of 1 lakh, around 80,000 are due for 2<sup>nd</sup>/ 3<sup>rd</sup> / 4<sup>th</sup> linkages. A good number of applications have been submitted to banks, maximum of which are with DBGB, UBGB and SBI. JEEViKA has advised all banks the dates for camps and requested them to dispose off the loan applications in these camps.

(iii) Around 5,000 Bank Sakhis are functioning and they have done transactions worth Rs 11,000 Crore. We need to expand this network. Recently PNB and CBI have provided 700 and 600 points respectively. SBI is requested to allot 1,000 points. **DGM FI (SBI)** pointed out that there was a detailed discussion with JEEViKA officials in this regard and information on 105 points was to be submitted by them. JEEViKA representative responded that information on 69 points have been submitted to Corporate BC and in remaining cases it would be submitted soon.

(iii) Recently individual financing / enterprise financing to SHG members is in focus. This is need of the hour because SHGs have matured and credit linked but per SHG member the financing comes to Rs 30,000 to Rs 35,000 only. This needs to be up scaled in view of the enhanced level of activity and income is required by the SHG members. With this fact in mind, enterprise financing has been started in 3 districts with the help of Microsave. As of now, SBI, DBGB, Indian Bank and Union Bank are participating in financing and other banks are also requested to finance. As these members are having transactional history, a model for Rural CIBIL may be worked out and implemented to facilitate individual financing of SHG members.

(iv) The overall bank finance to RSETI trained entrepreneurs in the State is around 20% only. Canara Bank and CBI have financed only 3% and 5% of candidates trained by them which is very low. Banks need to increase the bank finance. Construction of RSETI building at Patna, Lakhisarai, Munger and Sheohar is yet to be started.

(v) JEEViKA has taken up FPC financing in light of decisions taken in previous SLBC meetings and 6 FPCs have been finance- 3 by SBI, 2 by UBGB and 1 by Indian Bank. Six applications are pending (SBI-4, Union -1, UCO-1) and their disposal needs to be speeded up.

(vi) JEEViKA is implementing 3 schemes of Rs 30,000, Rs 40,000 and Rs 50,000 for Rural Housing. DBGB and Indian Bank have signed MoU with JEEViKA for Rs Housing Loan to the tune of Rs 70,000 and Rs 1 lakh respectively. Other banks are also requested to come forward for financing Rural Housing.

**JS (DFS)** stated that the gap between bank linked SHGs and their credit linkage is 48.89% Pan India whereas this is only 13.49% for Bihar. Further, he told that members of SHGs may be having Jan Dhan Accounts. Whether this banking connection can be utilized for some credit history or may help in individual financing should be explored.

**9. Shri Shravan Kumar, Hon'ble Minister, Rural Development, Govt. of Bihar,** highlighted the undernoted issues related to the department:



- Banks should increase their financing under 2<sup>nd</sup> and 3<sup>rd</sup> credit linkages of SHGs.
- RSETIs have trained around 22,000 entrepreneurs but their settlement ratio with bank finance is very low. Increasing finance to various sectors aggressively in districts having less than 50% of CD Ratio, including RSETI trained persons, will help improve the CD Ratio of the district and that of the State as well.
- Further, he stated that SHGs have matured in Bihar and are doing well in terms of availing banks loans and repaying them. Many of the SHG members are in need of funds to build their individual residential houses. Banks should finance them. Also, banks should finance to the beneficiaries of Indira AwasYojana and Mukhya Mantri AwasYojana to enable the beneficiaries to build more spacious homes which require funds more than what is being made available to them under these schemes.

**10. Shri Samir Kumar Mahaseth, Hon'ble Minister, Industry, Govt. of Bihar,** expressed his opinion on various topics which is summarized below :

- ❖ Mukhya Mantri Udyami Yojana is an ambitious scheme of State Govt. under which fund is provided to the beneficiaries to start their own enterprises. Many of these beneficiaries are now running their business satisfactorily and need more funds for expansion of business. Banks should in hesitantly finance these beneficiaries and the banks having accounts of the beneficiaries need to chip in.
- ❖ Bihar has received a good number of investment proposals during the recently concluded Global Investors' Summit which is a testimony to the fact that industry is growing fast in Bihar. Bankers should not lag behind in catching the industrial growth train.
- ❖ To ensure that there is no dearth of funds to entrepreneurs willing to undertake MSME ventures in the State, it is imperative that the ground level flow of bank credit increases commensurately and CD Ratio of the State reaches the National Average level of CD Ratio.

**11. Dr. Bhushan Kumar Sinha , Joint Secretary, DFS** put forth the undernoted views :

In MSME finance, the YoY growth of Bihar is 17.80% against the National average growth of 17.30% and is satisfactory.

In the area of micro finance, the NPA level in Bihar is 4.04% against the national average of 8.32%

The average number of Bank Mitras in Bihar is 54,974 against the national average of 42,209. In Rupay Card, Bihar has average of 40,247 per lakh of population against national average of 28,000. In APY, the national average is 37,000 per lakh

population whereas it is 46,000 for Bihar. In the Social Security Scheme (PMJJBY/PMSBY and APY), the performance of Bihar is better than the national average.

This shows that there is potential in Bihar and the State is doing well.

He said that 16 Ethanol Projects worth Rs 1,450 Crores have been sanctioned and the Rs 50,000 crore worth MoU signed by Industries, as mentioned by ACS (Industry), will surely set the ball of industrial progress rolling in the State.

**12.** During his address to the Committee and the participants, **Shri Sujit Kumar Arvind, Regional Director, RBI** highlighted the undernoted points:

(i) The CD ratio of Bihar for the Q2FY23-24 has improved to 56.56%, however, CD ratio of the State is still below the national average of around 80%. The number of districts with a CD ratio below 40% has reduced from 16 to just 1 district i.e. Munger. Lead District Manager and the bankers of Munger are requested to make concerted efforts to increase the CD ratio of the district above 40%.

(ii) Bank's ACP achievement upto the quarter ended 30<sup>th</sup> September in current FY, is 52.17%. Banks must continue their efforts and ensure that ACP targets for the current year are achieved.

(iii) Reduction of NPA is 8.57% in September 2023 is commendable. However, the NPA remains considerably high, especially in the Agriculture Sector (21%). PSU banks and RRBs with higher NPA levels to intensify their recovery efforts and collaborate with district administration to minimize the number of Certificate Cases. Also, State Government is requested to continue extending support and cooperation for timely disposal of the Certificate Cases.

(iv) Land records mutation, often a complex and time-consuming process, directly impacts farmers' ability to avail formal credit for themselves. Outdated or inaccurate land records can lead to complications in assessing the creditworthiness of farmers, hindering their access to financial resources. Government authorities are requested to streamline and expedite the mutation of land records, which shall empower farmers with the necessary documentation to qualify for KCC and make initiatives like the "Ghar Ghar KCC Abhiyan" a success.

(v) 'e-बिहार' is a RBI initiative in the digital payment space which gives digital push to the banking operations. Presently, three districts of Bihar viz. Arwal, Jehanabad, and Sheikhpura are 100% digitally enabled, while concerted efforts are being put in to make the remaining 35 districts 100% digitally enabled by September 2024.

(vi) To promote financial literacy in the underserved areas, RBI shall be launching Phase III of the **Centre for Financial Literacy (CFL) Project** wherein the remaining 267 blocks across the 11 districts shall be covered thus covering all the 534 blocks across 38 districts of the State. The lead banks and the sponsor banks should come up and support in true spirit the project of financial awareness and empowerment of the underserved and targeted sections, primarily in the rural hinterlands.

(vii) During '100 Days 100 Pays' campaign from June 01 to September 08, 2023, 4,786 accounts worth ₹90.41 crores of unclaimed deposits have been traced and settled.

(viii) RBI has also launched the UDGAM portal to assist the depositors in searching their unclaimed deposits.

(ix) In Financial Literacy (FL) activities, RBI has organized Nukkad- Nataks (street plays) and Magic shows at Sonapur Mela and Saras Meal. Also, FL camps were organised at the Patna Book Fair with focus on students.

(x) BE(A)WARE booklets regarding various modus operandi of digital banking frauds and how to safeguard against them are also being distributed.

(xi) Looking at the gaps in the credit linkage of the beneficiaries under the Skill Development initiatives of the RSETI and SRLM wherein only a third of the beneficiaries trained by RSETI and about a half of those trained under SRLM, could be effectively credit linked, the banks are advised to improve their coordination with the RSETI and SRLM and ensure the availability of adequate and timely credit to the beneficiaries. The RSETI and SRLM, on their part, may offer demand-driven and market-relevant training programs to the beneficiaries and handhold them in availing credit linkages.

**13. Dr. Sunil Kumar, Chief General Manager, NABARD** addressed the SLBC and shared undernoted views :

**(i) ACP Achievement:** ACP achievement as on 30 September 2023 under Priority Sector is 46%. It is expected that all the banks will be able to achieve 100 % target by March 2024.

**(ii) Status of KCC as on 31.03.2023:** There were 164.13 lakh operational land holdings in the state out of which only 35% farmers were covered by KCC. Further, during the year 2022-23, only 14.27 lakh KCC accounts were disbursed. During the year 2023-24, against a target of 6.15 lakh new KCCs, only 0.86 lakh new KCCs (14%) have been disbursed till September 2023 quarter. All banks are required to make efforts to cover more no. of new farmers (especially SF/MF) under KCC.

**(iii) GharGhar KCC Abhiyan:** Under this campaign, approx. 20.23 lakh farmers under PM KisanSamman Scheme have been approached in which 2.59 lakh farmers have been provided KCC. Banks are requested to make this Abhiyan successful and cover more and more farmers.

**(iii) Investment credit in AGRI :** Under Crop production, horticulture, and Allied Agriculture activities like Dairy, Poultry, Goat rearing and fisheries, all banks in the state are requested to finance at least 5 such units per branch in the current financial year.

**(iv) Financing of FPOs:** There are 476 registered FPOs, of which 148 FPOs have availed Equity Grant Assistance from SFAC. They need finance by Banks. Out of 877 FPOs in Bihar promoted by various agencies viz. SFAC, NABARD, Agri Department, NAFED, NCDC, Jeevika etc., including 233 by NABARD, approx. 200 units need finance. So Banks has a golden opportunity to finance it.

**14. AGM (SLBC)** made a power point presentation and put up before the Committee the facts and figures mentioned below :

CD Ratio of the State rose to 56.56% at the end of September 2023 from 55.64% of March 2023. There are 5 PSBs and 8 districts which are below 45% CD ratio. Banks have financed Rs 4,626 crore to 1,43,952 SHGs during current FY upto Q2. Banks have disbursed 86,307 **new KCCs** to farmers upto Q2 of current FY against the target of 6,15,488 . Under Ghar Ghar KCC Abhiyan, Banks have covered 15,54,834 borrowers against the target of 72,10,573.

In **MSME** Sector, achievement under ACP 48% ( 42,945 crores ) against the target of 89,480 crores.

Banks have sanctioned PMEGP loans to 6,447 beneficiaries against the target of 15,154 upto September 2023 during the current FY.

In PMFME , banks have sanctioned 3,704 applications upto Q2FY23-24 against the target of 10,050.

In Stand Up India, 7,114 borrowers were financed upto September 23 against the target of 12,630.

NPA has a decreasing trend in the State. It was 9.05% in March 2023 which has come down further to 8.57% in September '23.

Under Social Security Schemes, upto Q2 of current FY, banks have enrolled 13,32,823 new customers in PMJJBY, 36,63,616 in PMSBY and 4,61,241 in APY.

**15. ACS, Industry** stated that financing under all schemes depends on the acumen and agility of Branch Managers and therefore they should be instructed and guided suitably by their Regional Managers.

He thanks the Team SLBC and officials of BIADA, Bela for organising and smooth conduct of the 87<sup>th</sup> SLBC meeting at Muzaffarpur at a very short notice.

**16.** At the end, **Shri Shailendra Singh Taragi , General Manager (SBI) and Convenor, SLBC** appealed to all the stakeholders to take note of the deliberations made and points discussed and identified during the meeting for putting into action. He stated that we all will work in closer coordination and will achieve all our targets. He extended vote of thanks to Hon'ble Ministers and all the participants, including those attending the meeting through VC, for their active participation.



## ACTION POINTS

1. Lead Bank and other banks operating in Munger to make concerted efforts to increase the CD ratio of the district above 40%.

**[ Action : UCO Bank ]**

2. Functioning of BLBCs and DCCs to be reviewed.

**[ Action : SLBC/Finance Deptt. ]**

3. A separate & specific review be carried for the districts having CD Ratio less than 45%.

**[ Action : SLBC/Finance Deptt. ]**

4. There should be a proper mechanism for tallying Register IX with Register X in case of Certificate Cases.

**[ Action : Revenue & Land Reforms Deptt. and all Banks ]**

5. There should be uniform monitoring formats for carrying out review of CD Ratio, ACP and various schemes at BLBC and DCC level.

**[ Action : SLBC ]**

6. Private Sector Banks should achieve their targets under Govt. Sponsored Schemes.

**[ Action : All Private Sector Banks ]**

7. To spread awareness about the in-built personal insurance facility, suitable messages be sent centrally from Bank HOs to all debit / credit card holders.

**[ Action : All Banks ]**

8. SLBC Meetings should be attended by the State Heads of the Banks. In case a State Head is unable to attend the SLBC meeting due to genuine reasons, SLBC must be informed well in advance in this regard and leave of absence be sought.

**[ Action : All Banks ]**

9. A senior officer from CBI State HQ to visit Madhepura District and sort out Banks's performance related issues in coordination with district administration.

**[ Action : Central Bank of India ]**

10. National Nodal Agencies of PMFME and AIF schemes should also be invited to the SLBC meeting.

**[ Action : SLBC ]**

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