Minutes of the 96th & 97th Joint SLBC Meeting

Held at Hotel Maurya, Patna on 23.06.2026

The 96th & 97th joint meeting of SLBC Bihar was held on 23rd June 2026 at **Hotel Maurya, Patna.** The meeting was presided over by Hon'ble Deputy Chief (Finance & Commercial taxes) Minister, Govt. of Bihar, Shri Bijendra Prasad Yadav; Hon'ble Minister, Information, Public Relations & Rural Development, Shri Shravan Kumar; Hon'ble Minister, Urban Development & Housing, Shri Nitish Mishra; Hon'ble Minister of Dairy, Fisheries and Animal Resources, Shri Nand Kishore Ram; Development Commissioner Shri Mihir Kumar Singh; Secretary, Finance Department, Shri Sanjay Kumar Singh; Economic Advisor, DFS, Government of India, Shri Samir Kumar; Regional Director, RBI Shri Sujit Kumar Arvind; CGM SBI, Shri Anurag Joshi and CGM NABARD Shri Gautam Kumar Singh. GM & SLBC Convenor Shri Yogendra Shelkey & State Heads/ Senior level officials from SLBC member Banks, State Government Departments, SIDBI, KVIC, Police, Department of Posts, NCSC & representatives of Industry Associations were also present. District Magistrates, Lead District Managers of different districts in Bihar, Officials of PFRDA, AIF, CGTMSE, NCST, WDRA were also invited to attend the meeting through Video Conferencing.

The meeting commenced at 11.00 AM with lightening of lamp by the esteemed guests on the stage and formal welcome of all the esteemed guests. **The Chief General Manager (SBI Patna Circle**) **Shri Anurag Joshi** welcomed **Hon'ble Ministers**.

A. Meeting Particulars

Name/ Category of meeting	SLBC
State	Bihar
Reference Period (Meeting for quarter ended)	December 2025 & March 2026
Chaired By	Hon'ble Deputy Chief (Finance & Commercial taxes) Minister, Govt. of Bihar, Shri Bijendra Prasad Yadav
List of participants	Annex 1
Agenda	Annex 2
Data	Annex 3 (Placed on SLBC Bihar website www.slbcbihar.com under SLBC meeting- SLBC Meeting held)

B. Gist of opening Remarks

1. The Chief General Manager (SBI Patna Circle) **Shri Anurag Joshi,** welcomed all the esteemed guests, dignitaries, and participants in the 96th & 97th Joint SLBC meeting for December 2025 & March 2026 Quarter. Key points on his remarks were as under: -

I). **Performance of Banks for FY 2025-26**

- The CD ratio of the state has been increasing year by year due to the efforts of all banks. First time it has crossed 60% and stood at 60.21% as on 31.03.2026 with an increase of 1.17% over previous financial year.
- Banks have disbursed Rs. 2,84,631 Crore against ACP target of ₹3,36,000 Crore with 85% achievement which is more than the previous financial year 2024-2025 where achievement was 71.5%.
- In the agriculture sector, banks have disbursed Rs.76,194 crores, which is only 68% of the target. Certainly, this is not satisfactory and urged that along with banks, all stakeholders need to work in coordination in this direction.
- Under MSME sector Banks have disbursed Rs.100,275 crore against target of Rs. 1,19,000 crores with achievement of 84.26 % of target.
- Banks have performed well under SHG. Rs.13,950 crore was disbursed among 3,10,843 SHGs against target of 3,00,000.
- Under financial inclusion, banks in the state have performed quite satisfactorily not only by opening Jan Dhan accounts but also through excellent performance in social security schemes such as PMJJBY, PMSBY, and APY.
- Because of excellent performance by banks in APY, SLBC Bihar has been awarded the 'Ultimate Leadership' award continuously for the last 5 years by PFRDA among large states. He thanked all LDMs and all banks in the state for this contribution.

(II) Regarding Priority areas for the financial year 2026-27, he briefly highlighted the areas where all banks should focus:

- Target of Rs. 4,95,000 Crore has been set by the Finance Department government of Bihar under ACP for FY 2026-27, which is 47.32% more than the previous financial year. Therefore, serious efforts are needed from all banks since beginning of the FY for 100% achievement under ACP.
- In the agriculture sector, banks must focus to increase credit flow. Special emphasis should be given on lending loans to farmers under Kisan Credit Cards (KCC). Farmers registered on Agri Stack who are currently not benefiting from KCC, need to be covered under this scheme in campaign mode.
- The Bihar government is laying a strong foundation for the state's future prosperity by taking numerous important decisions. These initiatives by state government will certainly create a positive environment for investment in the state and increase in credit absorption capacity of the state will also increase which will help banks to increase credit flow in MSME sector and to provide more finance for development of the state.
- Government's ambitious schemes like PMEGP, PMMY, PMFME, PM Vishwakarma, PM SVANidhi, PM Surya Ghar scheme should also be continuously

pursued by all banks with full sensitivity and emphasis should be given on maximum financing under these schemes in the state.

- Achievement of desired CD ratio and ACP target achievement is not only a banking challenge but also a broad issue related to development, which requires mutual coordination and solid efforts of banks, state government, district administration, NABARD, and all other concerned parties. All stakeholders need to work in this direction.

Finally, he assured on behalf of all the member banks and SLBC Bihar that the banks in the state will continue to make all-out effort to achieve excellence in all areas and will show good results during the financial year 2026-27.

2. The Regional Director RBI Patna, **Shri Sujit Kumar Arvind, after** welcoming all the dignitaries sitting on dais along with all the participants attending the SLBC meeting expressed his views as under: -

- SLBC meeting provides a platform for collaborative governance to promote inclusive development in the state, strengthen the expansion of banking services, and discuss important issues related to credit flow etc.

- Prior to this SLBC meeting, detailed discussions on important topics were held.in related sub-committees' meetings. These sub-committees prepare an important basis for the main SLBC meeting so that detailed reviews and actionable suggestions on various topics can be presented in this meeting.

- He congratulated all banks for achievement of CD ratio at 60.21% as on March 2026. Since last 5 years, the state's CD ratio has increased from 46.40% in March 2021 to 60.21% in March 2026, which indicates continuous improvement in credit flow.

- Although this achievement is commendable, it is still significantly lower than the national average of 81%. Therefore, there is a need to further accelerate credit flow in the state.

- The overall performance of banks under ACP achievement for FY 2025-26 has been better as compared to last year. Banks have achieved 84.71% of ACP target of Rs 3,36,000 crore which is better than 71.57% achievement against target of Rs 3,23,000 crore in the last year. In terms of amount, there has been an increase of about Rs 53,000 crore this year.

- Sector-wise analysis also shows an increase in loan distribution volume in all sectors but agriculture which recorded only 68% growth and other priority sectors which recorded only 61% growth still have considerable scope for improvement.

- ACP achievement in MSME sector was 84.26%, which is much higher than last year's 65%, yet it needs to be increased further. Increase in the collateral-free loan limit for micro and small enterprises from Rs 10 lakh to Rs 20 lakh will help small entrepreneurs to access formal credit and will provide new momentum to business expansion, employment generation and economic growth.

- Many important steps have been taken by Bihar government, such as special emphasis on ambitious initiatives like industrial clusters, Fintech city, technology hubs, satellite towns etc. In this context, an ambitious ACP target of nearly Rs 4,95,000 crore has been set for the year 2026-2027. He urged all banks for making special efforts to increase credit flow in agriculture, MSME and other sectors to achieve this target.
- He said that RBI has recently issued revised guidelines for KCC scheme which will be effective from January 1, 2027. The revised provisions include promotion of modern agricultural technologies and allied activities, expansion of flexi- KCC, arrangements for short-term working capital and investment loans, exclusion of investment loans over six years from KCC framework and provision for both digital and cash modes for operation of KCC accounts. These amendments will help in accelerating sustainable development of agriculture and allied sectors.
- In this context, he urged the state government to take necessary steps towards providing banks access to Agri Stack database so that identification of eligible farmers and KCC distribution process can be made simpler and more effective. He submitted that NABARD's role is also important in the entire process as they can play a more active role in farmer awareness, e-KCC etc. and accelerating credit flow.
- Speaking about Certificate cases, he stated that there has been an increase in number of pending cases. The number of pending cases increased from 4,00,000 in March 2025 to 4,19,000 in March 2026 indicating need for more coordinated and focused efforts in this direction with support of government.
- Under re-KYC campaign in Bihar, about 76 lakh accounts have completed re-KYC out of total 1.47 crore accounts. In unclaimed deposits banks have settled Rs.215 crore against pendency of Rs 3,180 crore and more efforts are required on both fronts.
- About banking network expansion in Bihar, he stated that during last financial year 2025-2026 total number of branches increased to 8,476 by opening 172 new branches and total number of banking outlets increased to 56,063 by opening 3,022 outlets.
- He mentioned that NSFI 2.0 guidelines has been implemented with objective to ensure reach of accessible, and quality financial services for every citizen. Under this, two targets are very important. First is establishment of banking outlets at all unbanked revenue centres by 2030 and second is to increase women BC participation to 30% by 2028 from current 14%.
- He mentioned that RBI is running extensive financial literacy programs across all districts under Centre for Financial Literacy project. RBI celebrates Financial

Literacy Week every year to strengthen this effort. He mentioned that this year it was celebrated from February 9 to 13 with theme "KYC: Your First Step to Safe Banking."

- He stated that from March 9 to 15 this year, Digital Payment Awareness Week was celebrated under Har Payment Digital Mission with theme "Safe Digital Payment" and slogan "Thora Dhyan Se." with aim to promote safe and responsible use of digital means in Bihar; spread awareness against cyber fraud; and strengthen public trust towards digital transactions.

He concluded his address with hope that discussions and decisions made in today's meeting will provide new direction to inclusive, balanced, and sustainable economic development of Bihar.

3. CGM NABARD, Shri Gautam Kumar Singh, welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. The highlight of his speech is as under: -

- He congratulated all bankers, for crossing CD ratio of 60% for the first time in Bihar with improvement from 57.36% as on last year. The number of districts where CD ratio is below 50% is 10 and only one district Munger is below 40%.
- Cumulative achievement of ACP is Rs.2.85 lakh crore with 87% of ACP target. This is significant improvement as compared to last year which was 71.57%.
- Year on year growth in overall GLC flow is also quite good at 23%. MSME has emerged as top performer with 84% achievement crossing Rs.1 lakh crore figure.
- Disbursement of Rs.76,140 crore in agriculture sector has also shown good improvement as compared to last year with target achievement of about 67%.
- Under KCC, Bihar has 13.24 lakh accounts with average ticket size of Rs.1.20 lakh. He expressed concern about a smaller number of KCC in Bihar as compared to Jharkhand even though land issues are more problematic in Jharkhand as compared to Bihar. Hence, there is a need to discuss in this meeting about ways to resolve issues related to credit flow in KCC. He requested the forum to come up with suggestions so that farmers can be benefitted.
- Regarding KCC- Animal Husbandry, he mentioned that banks have made good progress this financial year with 1.32 lakh KCC accounts and Rs.1166 crore disbursement. In KCC- Fisheries, 3000 KCC accounts have been opened and here also Banks have good scope.
- NABARD has increased GLC flow with refinance of Rs. 6310 crores for short term and long term compared to 2024-25 showing increase of about 62%. Further, NABARD has given direct refinance to cooperatives for paddy procurement amounting to Rs. 9244 crore which is about 90% increase compared to 2024-25.

- State government has been disbursed Rs.1865 crore under RIDF in last financial year by NABARD. NABARD will provide more support through RIDF and other infrastructure funds.

- This year is International Year of Women Farmers so we need women-centric agricultural and livelihood initiatives especially in high potential areas like dairy, fisheries, poultry, vegetable farming where JEEViKA Didis or others willing farmers come forward or Agri-entrepreneur women can get financing from banks.

- We are committed to promote natural (organic) farming in collaboration with Agriculture Department, GOB aiming to expand climate resilient agriculture infrastructure.

- He further flagged issue regarding mismatch in data related to GLC/ Agriculture priority sector lending being reported by Banks on ENSURE portal of NABARD and being submitted on SLBC Bihar portal. He proposed for integration between Ensure portal of NABARD and portal of SLBC Bihar for maintaining data sanctity.

- During last financial year NABARD has extended support of Rs.7.5 crore for financial inclusion and disbursed Rs.4.5 crore towards financial literacy campaigns. He urged all banks to apply for this in current financial year also and avail financial inclusion fund benefits from NABARD.

- NABARD has supported GI registration for seven products, among which, three have received GI tag, namely, Nalanda's Bawanbuti (Saree & Fabric), Gaya's Pattharkatti (Stone Craft) and Ara's Bhojpur Pidiya painting. Simultaneously, four food items i.e., Hajipur Banana, Udwantnagar Khurma, Sitamarhi Balushahi and Gaya Tilkut will get notification soon.

- He further mentioned that for storage, under world's largest grain godown programme, financial assistant to 27 PACS through cooperative bank has been sanctioned in the last financial year and first instalment worth Rs. 5.98 crore has been released. He urged PACs to create more godowns and expected more proposals for grain godowns by PACS will be mobilised in this financial year.

- To increase credit flow in especially agriculture sector, he suggested:
    - Harvesting of exotic vegetables through micro shed net,
    - Off-season agriculture pilot projects, supported by NABARD like strawberry, dragon fruit, guava; need wider promotion.
    - Promotion of cage fisheries using RAS method in water bodies and bio flocks,
    - Under Dairy sector, Banks can finance to members of Dairy cooperative society,
    - Establishment of breeding farm by animal husbandry department via PPP or cooperatives like milk unions,

- Retail kiosks similar to Sudha Dairy in colonies or major townships markets where SHGs & FPOs can sell their products for increasing their income,
- Floating solar panels in water bodies like reservoir tanks for electricity generation may be explored.

Since there is huge scope for dairy, floriculture, polyhouse, godown, food processing, poultry feed, milk cattle feed etc, he requested state government departments to create rural industrial hub enabling rural entrepreneurs at village level in employment generation.

He concluded his speech by expressing his commitment towards the development of Bihar with the help of Banks, in collaboration with the state government in this financial year.

C. Action Taken Report (ATR) of previous meeting

Annexure IV

D. Discussion on Agenda

Sr. No.	Agenda Item	Gist of Discussion	Action Point	Responsibility for Action	Timeline
1	**Review of financial inclusion initiatives, expansion of banking network, operation of Business Correspondents (BCs) and Financial Literacy. National Strategy for Financial Inclusion (NSFI): 2025-30**				
1(a)	National Strategy for Financial Inclusion (NSFI): 2025-30	RD RBI Patna advised that list of 24570 URCs has been shared with SLBC. SLBC has shared list with LDMs for survey. Survey has been done in Tier 4&5	All URCs are to be provided Banking outlets as per NSFI Guideline	All Banks	15% by Dec 26, 30% by Dec 27, 50% by Dec 28, 75% by Dec 29, 100% by Dec 30

		centres. Survey is going on in Tier 6 centres. After completion of survey, Banks will be given target to open Banking outlets in phased manner as per NSFI Guideline.			
1(b)	Business Correspondent	As per NSFI guidelines, women share in Bank's BC/CSP is to be increased in phase manner	The share of women fixed point BC/ CSP should be increased to 20% by December 2026, 25% in December 2027 and 30% by December 2028 as per NSFI 2025-30.	All Banks	20% by Dec 26, 25% by Dec 27, 30% by Dec 28
1(c)	**Re-KYC in PMJDY & Other Accounts**	RD RBI Patna advised that under re-KYC campaign in Bihar, about in about 76 lakh accounts have been completed re-KYC out of total 1.47 crore accounts as per base data as of June 2025. RBI Patna is monitoring progress. Banks have been asked to complete the task on urgent basis.	Banks need to ensure re-KYC in 100% accounts which were due as per base data of RBI as on June 2025.	All Banks	Sept' 26

1(d)	Efficient and quick settlement of unclaimed assets in the banking sector.	Although no campaign is going on, Banks should continue their efforts for settlement of unclaimed assets in campaign mode.	Progress in Settlement of unclaimed deposits is not satisfactory. Banks should increase their efforts towards it.	All banks	Ongoing
2	**Review of credit disbursement by Banks**				
2(a)	Achievement under ACP 2025-26	RD RBI Patna advised that detailed issues & strategy received from major Banks of Bihar has been collated which was shared with all stakeholders by SLBC. Economic advisor, DFS advised to discuss issues with all the stakeholders separately.	A separate meeting to be convened to discuss point by point issues of RBI report regarding CD ratio and ACP with concerned stake holders.	SLBC	Sep 26
3	**CD Ratio**				
3(a)		Development commissioner, Bihar highlighted few worst Banks having CD ratio less than 50% and asked to improve their performance. He said that if CD ratio of these Banks would have been above 50%, CD ratio of Bihar must have been above 70%.	Banks having CD Ratio less than 50% as on 31.03.2026 should review their performance for increasing it.	SBI, IOB, IDBI, BOI, PNB, CBI, UBI & UCO Bank	Mar 27
4	**Agriculture**				

4(a)	**KCC Crop Loan**	Development Commissioner, Bihar expressed his concern over very low performance by Banks in Bihar under KCC despite the progress on digitisation of land records and onboarding of farmers on AGRI STACK. He also highlighted that now 2 modes are available for digital KCC – 1st is Jansamarth & 2nd e-KCC by NABARD.	State Government to take necessary steps for providing access to banks on Agri Stack database so that identification of eligible farmers and KCC distribution process can be made simpler and more effective through Bihar Krishi Rinn Portal.	Department of Agriculture & Revenue and Land Reforms Department, GoB	Sep 26
4(b)		Development commissioner, Bihar advised to organise camps for sourcing of applications under KCC along with SAHYOG SHIVIR being organised at Block levels by Government of Bihar	Banks should hold two camps each month on first and third Tuesday along with “SAHYOG SHIVIR” every month to increase the disbursement under KCC.	All Banks, LDMs, District Agriculture Officers and Department of Agriculture GoB	Mar 27
4(c)	**Animal Husbandry & Fisheries): -- a) KCC–Animal Husbandry, b)**	Development commissioner, Bihar advised that 20 Lakh farmers, under Animal	A tripartite agreement among Banks,	COMFED, Banks, SLBC	Sept 26

	KCC – Fisheries, c) Other loans under Animal Husbandry	Husbandry Department are linked with our Sudha. He stated that COMFED and Secretary, Animal Husbandry GoB have been asked for exploring a tripartite agreement mechanism between COMFED, Bank, and Loanee. The Milk Union will enter into the agreement, on behalf of the COMFED. This effort will result in repayment in farmers KCC loan account through COMFED in every 10 days, as it will be linked to the repayment. This is not new; it is already being done in other states like Gujarat since a long time. Here also, Banks have a very good opportunity, and they should work through eight milk unions of COMFED	COMFED and Milk unions should be executed to help farmers in financing KCC Animal Husbandry.		
4(d)	**Individual financing to women linked with Self Help Group**	Hon'ble minister for Information, Public Relations & Rural Development, Shri Shravan Kumar advised to provide financial support to individual	To help women entrepreneur in high potential areas like dairy, fisheries, poultry, and	NABARD, SLBC	Sep 26

		members of JEEViKA SHGs to support their individual economic activity. Recovery percentage in loans to JEEViKA is very good. NABARD advised that they will prepare DPR or bankable project and will be shared. also provide support in this.	vegetable farming NABARD will prepare DPR of bankable project which should be circulated through SLBC to all member banks.		
5	**Non-Performing Assets**				
5(a)	**NPAs of Banks & Certificate Cases**	RD RBI Patna advised that although NPA of Banks have come down to 6.91% from 7.17 %, but number of certificate cases is increasing. The NPA in KCC accounts is above 40% which is an area of great concern. He requested Government of Bihar to support Banks in this matter. Development Commissioner on this issue advised that he would start reviewing this and assured that government will support in recovery of NPA.	Coordinated and focused efforts is required for settlement of increased Certificate Cases specially to reduce KCC NPA level which is very high	Concerned Banks, Board of Revenue, All District Magistrate	Ongoing

6	**Issues of different departments / banks /Any other issue considered suitable by the Committee–with the permission of the Chair**				
6(a)	**PM Surya Ghar Muft Bijli Yojana**	Development commissioner Bihar advised that this is a very ambitious programme of Hon’ble Prime minister and a very good scheme also. He urged Banks to work in coordination with DISSCOM & Vendors to source good number of applications and minimise rejection. Hon’ble Dy CM & Finance Minister, GoB also emphasised on this scheme and appeal all Banks to make it a great success.	Bank should increase financing under PM Surya Ghar Muft Bijli Yojna (PMSGMBY) and source applications in co-ordination with DISSCOM & Vendors.	All Banks, Disscom	Mar 27
6(b)	PM SVANidhi	Hon’ble Minister **of Information Technology, Urban Development and Housing Department, Shri Nitish Mishra** expressed his concern over low sanction and disbursement under PM SVANidhi Scheme. He was	Banks should increase disbursemen t and reduce pendency under PM SVANidhi in coordination with ULBs	All Banks and UDHD Department GoB	Mar 27

		also concerned on high pendency of applications with Banks. He requested the Banks to increase sanction as well as disbursement with maintaining lower TAT.			
6(c)	Functioning of RSETI	**Hon'ble Minister, Information, Public Relations & Rural Development, Shri Shravan Kumar** pointed out that there are still many districts where the RSETI building has not been constructed. While work is underway in several places, the pace is very slow—particularly in Lakhisarai and Sitamarhi—and in Patna and Munger, work has not even begun. Special attention needs to be paid to this matter. The RSETIs should be further strengthened.	The process of Land allotment for RSETI building in Patna and construction of building at Nawada, Lakhisarai, Sitmarhi and Munger should be completed	Rural Development Department, GoB, DM Patna, Punjab National Bank, UCO Bank, Bank of Baroda	Sep 26
6(d)	New Master Circular on LBS of RBI	RD RBI advised about the new circular on LBS issued by RBI recently with aim to bring clarity in role of various committees,	To strengthen the responsibility, timely monitoring	All Banks	Aug 26

		strengthen LDMs and standardised format of sharing minutes/ Agenda etc. He also advised to identify District coordinators by all Banks at district level and share their contact details with LDMs.	and compliance of district level meeting action points and resource support to Lead District Managers (LDMs) each bank having presence in the district should appoint district coordinators at the district level and share their details with respective LDMs		

E. Conclusion / Vote of Thanks

Economic Advisor, DFS, Government of India, Shri Samir Kumar expressed his views as under: -

- Congratulated all Banks for CD ratio of Bihar crossing first time above 60%. He highlighted that CD ratio has increased from 46.40% to 60% in 5 years with growth of 14-15%.
- Mentioning about report of RBI on issues & suggestions to improve CD ratio and achieve ACP, he advised to discuss them point by point in separate meetings with all the stake holders and Banks as well as State Government should work in coordination.
- Loan outstanding portfolio of banks in the Bihar has increased by Rs.33718 Crore as on 31st March 26 over last year with outstanding of Rs.353011 Cr. This is increasing on year-on-year basis. Although this is reflection of good work done by all banks but there is scope for doing better.

- Bihar is growing at a rapid rate, and the government is making all efforts to develop the necessary infrastructure required for growth. However, there are some structural issues and bottlenecks resulting in lower credit offtake. Banks are working at the ground and within the rules set by the RBI, based on the instructions given by the Government of India. The government should consider addressing these issues to create an environment for banks to provide maximum credit in Bihar. For this, the banks and the state government need to work closely. While the SLBC may be a good forum, other forums can also be used for detailed discussion and certain joint action may be taken on this.

- Although NPA of all banks in Bihar is below 7% but on the KCC front, it is above 40%. He suggested Government of Bihar to arrange for faster recovery mechanisms for regulating the credit system.

- Speaking about " आपकी पूंजी आपका अधिकार " he mentioned that a campaign was launched by the Ministry of Finance on the settlement of unclaimed funds with the banks. Although, the campaign period is over, banks should continue their efforts to settle the account and deliver the unclaimed deposit to its rightful owners.
- He emphasized about importance of KYC/ Re-KYC and requested banks to make all possible efforts to make accounts KYC compliant and activate the inoperative accounts.

- He also advised about launch of CKYC 2.0 which is coming with much better technology. I hope all the banks would be onboarded and they should be working on it. The hon'ble Finance Minister said, "KYC should be the single source of truth." This important infrastructure is coming up and the banks should take full advantage of it.

Launch of the Bihar Krishi Rin Portal (BKRP)

BKRP was launched by Hon'ble Dy CM and Finance Minister Bihar, Sri Bijendra Prasad Yadav. Development Commissioner, Bihar submitted that Bihar Krishi Rinn Portal has been created basically to provide convenience to the people. Few Banks are already using e-KCC portal of NABARD while others are using some other portal. This is the lending portal which will be used by all of them. The KCC distribution was significantly lower last year, with a target of around ₹39,000 crore. By setting a target of ₹1.25 lakh crore for this year, we are automating it. For proper linking with the Farmer Registry, there is the Jansamarth portal for all the commercial banks, and for two banks, the RRBs and the cooperative banks, there's the e-KCC portal.

Secretary, Finance Department, GOB, Shri Sanjay Kumar Singh after welcoming the Hon’ble Ministers, dignitaries present on the dais and all the participants expressed his views as under: -

- CD ratio, priority sector lending, or performance against the annual credit plan, all are function of their public welfare responsibilities. He advised that Government is becoming treasury centric, and Banks will get less support in government deposits gradually as compared previously.
- Funds for centrally sponsored schemes are now being processed through PL accounts. But the money reaches finally in bank's account of the end user. Hence, banks have a responsibility to fulfil their public welfare responsibilities along with business.
- Speaking about ACP, he said that both the Development Commissioner and the Honorable Deputy Chief Minister have made their observations regarding ACP that large banks have a significant responsibility. It is not fair to single out any Bank as an example. If CD ratio of these banks would have been above 50%, the CD ratio of Bihar would have also been above 70%.
- Regarding Annual Credit Plan, he mentioned that the target of ₹4,95,000 crore is finalized under the chairmanship of the Development Commissioner. The inter-bank distribution should be based on the bank's capacity, not on basis of incremental increase in proportion to its previous credit disbursement. Bigger banks should be given more responsibility.
- He stated that in our state, liquidity flow to the market is primarily government-led. So, there are still many instruments through which the government can incentivize well-performing banks. He expected that banks will improve their CD ratios and that all banks will go for priority sector lending above the lowest benchmark level.
- Banks should focus on Lending to Priority sector, government sponsored Schemes and other welfare schemes. PM Surya Ghar Muft Bijli Yojana is a very good initiative that will lead to significant reforms in the energy sector over the next 10-15 years. He assured that the state government will always extend its helping hand to the banks.

Development Commissioner, Shri Mihir Kumar Singh put his view as follow:

- He congratulated the banks for achieving the CD ratio first time above 60%. Contribution of Smaller banks is much more as compared to the larger banks. They should investigate it. But overall, as a team, we have accomplished a lot.
- He highlighted the vision of Hon'ble Prime Minister that India cannot grow at desired pace without contribution from eastern states & North-eastern states. Bihar is one of the big states and relatively backward. The hon'ble Chief minister have also repeatedly stated that our country cannot make progress without states like Bihar. It is time now to consider how we can contribute to growth of our state and our country.

- He mentioned that a crucial issue in our state is farmers and crops. Today, banks have deposits of approximately ₹6.25 lakh crore, and the majority share of these deposits are rural, owned by farmers. But the credit flow to farmers is a matter of concern.

- Speaking about the KCC targets, he expressed his concern over very less achievement against targets in FY 2025-26. The key imperative is to determine for scaling it up effectively.

- With your support, two portals for KCC are already operational. The JanSamarth portal, which has 100% acceptance for commercial banks, and the e-KCC portal, which works with two banks (RRBs & State Co-operative Bank) in collaboration with NABARD. Hence, a combined portal (BKRP) for farmers and Banks is created by GOB.
- Regarding Agri Stack, he mentioned that the work of KCC's Agri Stack is going on in Bihar on large scale. Agri Stack is a very big scheme, in which Aadhar number and land records of farmers are being digitised & updated in system. It means that a loan of ₹2 lakh under KCC can be sanctioned without collateral, based on the land the borrower owns digitally.

- Similarly, the fisheries sector represents an immediate priority ("low-hanging fruit"). Moving forward, efforts will be strategically focused on accelerating progress within this sector.
- Moving ahead, he mentioned that in last Saturday's meeting, it was raised that Jansamarth and e-KCC portal are not yet linked to Agri Stack. After conversation with Agri stack team, Delhi, it was found that the entire linking process will be sorted out very soon. It is very important as Government of India is also planning to do a lot of things through the Agri Stack in the future. For example, the benefits to Pradhan Mantri Kisan Samman Yojana beneficiaries through DBT, fertilizer subsidy etc. It may also help Banks in NPA recovery.
- He stated that Government of Bihar wishes to be linked to Vidyalaskhmi Portal for Education loan.

- He requested Banks to achieve the target of ACP of Rs 495000 Cr assigned this year.

- He urged the Finance Secretary to arrange for reduction in stamp duty for small loans under various government sponsored schemes which is a long pending issue being raised by SLBC.

- Lastly, he mentioned that We should launch a campaign for KCC to achieve a milestone of 1,25,000 crore KCC. All banks are requested to hold two camps in each month with SAHYOG SHIVIR being organised as per instructions of Hon’ble Chief minister on the first and third Tuesday of every month.

- **Hon'ble Minister of Dairy, Fisheries and Animal Resources Department, Shri Nand Kishore Ram** welcomed the Hon’ble Ministers, dignitaries present on the dais and all the participants. His deliberations are as under-
- He expressed concern the over approval of 60,593 application only against 2,38,920 applications received by Banks in the weekly KCC camp.
- Due to the slow approval process, there are difficulties in motivating livestock and fish farmers to participate in the scheme. The bank does not take the expected

positive initiative regarding loan sanction and in many cases the applications are rejected without giving any clear reason. Hence, a clear reason should be given as to why someone's application was rejected, and they should be made aware of this.

- Out of 99 applications for loans sent to banks for the fiscal years 2023-24 and 2024-25 for departmental schemes like veal farms, layer farms, and goat farms, Banks have approved only 10. This is a matter of serious concern.
- Due to the lack of positive support from banks, beneficiaries are facing significant difficulties. Many bank officials lack sufficient knowledge about fisheries-related schemes and their positive impact on the livelihoods of fish farmers, which makes them hesitant to sanction loans.
- Many banks ask for collateral security even for loans under ₹160,000, which is against guidelines of the scheme. He mentioned that pending loan applications are not regularly and properly reviewed at the bank level.
- He expressed concern that in Bihar, most banks do not sanction KCCs to farmers against government-settled water ponds, making it difficult for fish farmers to access benefits. Since most fish farmers come from agricultural backgrounds and they are already having an agriculture KCC. Now, with agriculture KCCs, they face difficulty in obtaining a separate KCC for fisheries. This should also be considered.
- The major problems faced by farmers and livestock rearers are documentation, lack of guarantee or credit score, delay in loan approval. Reasons for rejection by banks should be identified and resolved. He requested Banks for Simplification of loan documentation process, alternate documentation for landless or small livestock farmers, reduce TAT in sanction, having sympathetic approach towards them and increase investment in animal husbandry, fisheries, and dairy farming.
- Establishing a dedicated portal or helpline to address loan-related complaints and forming a committee to prioritize complaints is also essential. He suggested to establish digital process for applying under scheme and to reflect it onward journey. He also suggested for training programs for farmers and bank personnel on loan procedures, government schemes, and risk management, along with local awareness campaigns, which will give boost to connect livestock farmers with the banking system.
- At last, he urged the bankers to change their thinking for Bihar to prosper, the country to prosper and the country to become a world leader and ended his speech by motivational lines: -

  "सोच बदलिए, सितारे बदल जाएंगे; नजरों को बदलिए, नजारे बदल जाएंगे।
  अरे, किश्ती बदलने से क्या फायदा? दिशा बदल दीजिए, किनारे बदल जाएंगे|

Hon'ble Minister of Information Technology, Urban Development and Housing Department, Shri Nitish Mishra welcomed all the dignitaries sitting on the dais along with all the participants. His deliberations are as under-

- Remembering his previous assignments as Minister of the Sugarcane Industry Department & Minister of Rural Development, He mentioned that in 2005-06, CD ratio of Bihar was around 32%, and deposits were approximately 46,314 crore rupees. Today, we proudly declare that our CD ratio has reached 60% with deposits of 615,428 crore rupees. It has been possible with contribution from all Banks, but a lot is to be done. Bihar's concern regarding the CD ratio was the same even then. Even today, although we have achieved 60%, it is still far behind all India average
- Under the leadership of respected Chief Minister Shi Samrat Chaudhary, a new Bihar is emerging, which is called a Rising Bihar, and our hashtag is, " **बिहार है तैयार."** In a true sense, Bihar is poised for a leap forward, becoming a key part of Prime Minister Shri Narendra Modi's journey towards a developed India.
- He expressed his concern over pendency of 1,32,000 applications under PM SVANidhi Scheme. Against 3,37,371 applications, Banks have sanctioned 204,000 approximately. Our issue is that this application pendency makes it very difficult to understand the mechanism for determining the level of pendency.
- He further mentioned that we talk about ease of doing business, ease of living, and minimum government and maximum governance, but these are challenged as there is a lack of handholding and mentoring in the Banks. There is nothing easier than rejecting an application by them. Banks should keep a system in place to monitor the progress under the scheme.
- Deendayal Jan Aajeevika Yojana Urban is launched as a pilot project, has received 30 applications. One has been approved and 27 are still pending for sanction with various banks.
- Being the district in-charge minister for Bhagalpur during meeting of the Program Implementation Committee (the 20-Sutri program), he reviewed the progress under PMFME Scheme. This is a major scheme announced by the Honorable Prime Minister during the COVID-19 pandemic and it has tremendous potential in Bihar. Target for the banks in Bhagalpur district was approximately 481. DLC has sent 101 applications to Bank and only 17 applications have been approved. So, this gap between receiving application and sanctioning is also an area of major concern.
- Similarly, under Prime Minister's Employment Generation Scheme in Bhagalpur, 623 applications were recommended to Banks in the FY 2025-26, and only 120 were approved. This also to be looked upon by Banks.
- He expressed his concerns towards 2 issues:
    - Sanction bottleneck of the banks
    - Pendency and processing time.
    - the sanction-disbursement gap.
- He requested Banks to be sensitive towards the small enterprises that are emerging in rural areas along with large enterprises to achieve the dream of Develop India by 2047. He said that we should treat our entrepreneurs with

respect, as they are major contributors to our state's development. He urged to consider the time management and accountability at the district and state levels.

- He advised about governments planning to develop satellite townships, as promised by Honorable Chief Minister Shri Samrat Chaudhary. Government is also working on changes to the building bylaws of the entire real estate sector in the coming times. This will open a huge investment opportunity for the banks, and they will need banks' support to ensure that.
- He urged banks not to keep the public representatives in negative list. They are representing the public of their local areas and if any matter of public is escalated by them to any Bank, the officials of these bank does not pay any attention to it. He requested banks to consider them also as part of their extended hand.

At the end, he urged the Banks to join hands with the government to complete the journey towards a developed Bihar as well as a developed India.

Hon'ble Minister, Information, Public Relations & Rural Development, Shri Shravan Kumar welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. The highlights of his speech are as follows:

- Today, this meeting is focused on how to take Bihar forward and all of us from the socio-political and governmental spheres are also concerned about the state's progress. However, significant development is impossible without the cooperation of banks.
- He said that the Rural Development Department is the largest client for banks in the state; no other department, whether in the private or public sector—has a larger client base than us. We are also the biggest client in terms of timely loan repayment in JEEViKA where our recovery rate is 98.6%. he requested banks to provide adequate and timely loans to support the advancement of our projects.
- A target of 165,000 women beneficiaries under the 'Individual Enterprise Scheme' has been set as an initiative designed to support the livelihoods of women belonging to *JEEViKA*-linked self-help groups. So far, we have reached 27,863 beneficiaries till now. He urged Banks to increase their pace to secure a place among the top five states by 2030.
- He applauded banks for providing excellent cooperation during 2025-26 by surpassing the targets set for JEEViKA group linking and financing. For 2026-27, a request was made to link 125,000 groups with banks. By the months of April and May, only 31,000 self-help groups have been linked. He advised to organize credit camps for this purpose.
- Speaking about Banking infrastructure, he stated that there are 534 blocks and around 8,300 panchayats. He urged Banks to increase the number of banking outlets as the number of branches in Bihar is quite low. The volume of deposits is rising, but staffing is inadequate. Maximum number of branches remain crowded with customers.
- "Mahila Rozgar Yojana" is implemented in Bihar to support women in establishing activity on their own. Bihar is the first state in the country to implement such a scheme. Elaborating this, he stated that there are 1,188,000 self-help groups, and

we have transferred ₹10,000 to the accounts of 1.81 crore families, and further transfers are currently in the pipeline. In case of Urban beneficiaries, verification process is underway in 1,80,000 cases and they will also be provided support accordingly.

- The RSETIs should be further strengthened. He requested Banks to provide financial support to the individuals getting trained at these RSETIs.
- Further, he requested Banks to involve 'Jeevika Didis' as 'Bank Sakhis' who will work as extended hands of Banks.
- He advised about Pradhan Mantri Awas Yojana and the Mukhya Mantri Awas Yojana, a scheme to build homes for the poor. He requested Banks to provide support under these schemes as most of the beneficiaries are associated with the JEEViKA program.

Hon'ble Dy Chief Minister of Bihar and Minister of Finance & Commercial taxes, Govt. of Bihar, **Shri Bijendra Prasad Yadav** welcomed all the dignitaries and participants. Important points of discussion are as under: -

- Bihar government is committed to ensuring that the benefits of development reach up to the last person in society. The banking sector plays a crucial role in achieving this objective. Banks make a decisive contribution in accelerating economic activities in the state, providing financial assistance to farmers, entrepreneurs, the youth, and women, and generating employment.
- Review of the 2025-26 financial year clearly indicates at while bank deposits have increased, credit disbursement has not reached the expected level within the state. Still, there is huge scope in improving CD ratio & ACP achievement by banks in Bihar. Large banks are expected to play a more active role in the state's economic development by increasing credit disbursement in proportion to their deposit base.
- Talking about Government sponsored schemes, expected progress must be ensured in the implementation of schemes such as the Kisan Credit Card Yojana, Pradhan Mantri Mudra Yojana, PMEGP, PMFME, PM SVANidhi, Pradhan Mantri Surya Ghar Yojana, and various social security schemes.
- He urged the banks to extend their reach to the panchayat level to ensure that eligible beneficiaries receive the benefits of these schemes.

Expectations from Banks:

> He advised all the senior banking officials present in meeting to improve CD ratio and credit flow under ACP target. He said that role of big banks like SBI, PNB & Central Bank is very crucial in development of Bihar as they jointly hold approximately 50% of the state's total bank deposits. Unless the CD ratio of SBI and PNB improves, the state's overall performance cannot reach the desired level. He advised them to set an example for other banks by increasing credit flow as this is their responsibility as large bank. People are always get influenced and inspired by big things.

> He further explained that the people of Bihar have reposed their trust in you by keeping their deposit with you. Hence, the capital should be fully utilized to empower the state's farmers, livelihood groups, women self-help group members (JEEViKA Didi), entrepreneurs, and youth.

> The process of obtaining loans for ordinary citizens and small businesses needs to be made simpler and more transparent, which is very essential today. Timely processing of applications for schemes like PMEGP, PMFME and MUDRA must be ensured so that the dreams of young people or entrepreneurs are not unnecessarily delayed.

> Leveraging platforms like AGRI STACK and Jan Samarth, banks should reach out to the panchayat level and play an active role in connecting eligible beneficiaries through all the developmental schemes like KCC, GSS etc. and provide credit facilities.

- Regarding CD ratio, he mentioned that Banks with a CD ratio of less than 50% and an ACP achievement below 60% will be placed under performance monitoring. He urged the Development Commissioner to ensure improvement in their performance.
- He expressed his confidence that if the institutions like SBI, PNB, and Central Bank, work together with the state government and improves performance, nothing can stop Bihar from joining the ranks of the country's leading states.
- He further mentioned that a significant portion of Bihar's population that resides in villages and consists of farmers will play a crucial role in realizing the Prime Minister's vision of a 'Viksit Bharat' and they will contribute to fulfilling that dream. Bihar is enriched in soil and water that supports 3 crops in a year. Therefore, let us come together to realize the vision of our former Chief Minister, Shri Nitish Kumar, that Bihar will join the ranks of prosperous states within the next five years.

He closed his speech by urging the banks for their cooperation in growth of Bihar and in turn people of Bihar. He assured that with government of Bihar will keep support the banks.

At the end of the meeting, **The General Manager & Convenor of SLBC Shri Yogendra Shelkey,** thanked Hon'ble Dy Chief (Finance) Minister Shri Bijendra Prasad Yadav and all the dignitaries for their participation & valuable guidance. He also thanked all the State Heads of Banks, representatives of Industry Association, District authorities, Central & State Government officials and all other participants who attended online. He asserted with confidence that with the active participation of all the stake holders, Banks of Bihar will certainly achieve the results as desired. Banks will ensure extension of proper credit under various schemes and will improve the credit disbursal in the state to make our state of Bihar economically prosperous and self-reliant. With vote of thanks the meeting ended with assurance on behalf of Banks to perform with full potential and contribute towards development of Bihar.

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