

Minutes of the 94th Quarterly SLBC Meeting

Held at Hotel The Panache, Patna on 24.09.2025.

The 94th meeting of SLBC Bihar was held on 24th September 2025 **at Hotel The Panache, Patna**. The meeting was presided over by Hon'ble Deputy Chief (Finance) Minister, Govt. of Bihar Shri Samrat Choudhary, Hon'ble Minister Rural Development Shri Shravan Kumar, Hon'ble Minister UD & HD Shri Jibesh Kumar, Development Commissioner Dr. S Siddharth, ACS Animal & Fisheries resources, Dr. N. Vijaya Lakshmi, Principal Secretary Finance Sri Anand Kishore, Regional Director, RBI Sri Sujit Kumar Arvind, CGM SBI Sri Anurag Joshi and CGM NABARD Sri Gautam Kumar Singh. GM & SLBC Convenor Sri Ravindra Kumar Srivastava & 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 Bihar, Officials of PFRDA, AIF, CGTMSE, NCST, WDRA were also invited to attend the meeting through Video Conferencing.

2. The meeting commenced at 08.30 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 Dy Chief (Finance) Minister Shri Samrat Choudhary.**

1. The Chief General Manager (SBI Patna Circle) Shri Anurag Joshi, in his opening address welcomed all the dignitaries and participants in the 94th SLBC meeting for June 2025 Quarter. He extended very warm wishes on occasion of Navratri and advised that the agenda for this meeting was decided in the Steering Sub-Committee meeting held on 28.08.2025, in accordance with the guidelines of the RBI Master Circular on Lead Bank Scheme. It was attended by representatives from RBI, NABARD, Finance Department (Government of Bihar), major member Banks SBI, BGB, PNB & CBI.

He presented a brief overview of the performance of banks in June quarter of the FY 2025-26 in respect of the ACP achievements, CD Ratio, other parameters, and the way forward to achieve the desired results in FY 2025-26.

The key points presented by him in his deliberations are as under:

(I) Performance in Financial Year 2025-26: -

- CD Ratio- The CD ratio of the state is increasing year on year basis and it has increased to 59.33% in June 2025 from 58.78% of June 2024, for which, he appreciated efforts of all the Banks
- Against the ACP target of ₹3,36,000 crore for FY 2025-26, all banks collectively disbursed ₹77,871 crore by 30.06.2025 and achieved 23.18% of

the annual target. This performance is satisfactory in the first quarter of the current financial year, as compared to 19.81% of the same quarter of the previous year. He hoped that 100% of the ACP target during current financial year 2025-26 will be achieved.

- He mentioned that Banks have consistently performed well under major schemes of government such as PMEGP, PMMY, Stand-Up India, and PMFME. A detailed discussion on the progress of these schemes would be done during the review session in the Power Point presentation.
- Banks have opened approximately 18 lakh new Jan Dhan accounts during the current financial year 2025-26 and number of Jan Dhan accounts in the state has now increased to 6.24 crore as on 30.06.2025.
- He welcomed the efforts of all Banks in the ongoing special cleanliness campaign, named "Swachhotsav," which was scheduled from 17th September to 2nd October 2025. He requested all banks, departments and organizations for active participation in the campaign. He emphasised on observing 25th September 2025 at 8 a.m. as "एक दिन, एक घंटा, एक साथ" being observed pan India, focusing on community cleaning activities.
- He mentioned about the special campaign which is to be conducted by Department of Financial Services (DFS) for activating Unclaimed Assets from 1st October to 31st December 2025. He requested all banks and LDMs to ensure their active participation in the campaign.

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 2025-26.

2. Shri Samrat Choudhary, Hon'ble Dy Chief (Finance) Minister, welcomed all the dignitaries and participants attending the meeting. He highlighted the importance of the SLBC meeting, discussions taking place, ways to promote cottage industries, establish new industries and achieve overall development of the state. He extended thanks to Hon'ble Chief Minister and all banks for their coordinated efforts in improving CD ratio from 27-28% in 2005, to approximately 59% for Quarter ending in June 2025. He urged all banks to further strive to achieve CD ratio of more than 100%, to make Bihar economically prosperous. He motivated all the Bankers and advised that as important stakeholders they should work in a team for growth of Bihar.

- He highlighted vision of implementing the Public Private Partnership models in development of various infrastructure projects worth Rs. 1.00 Lakh Crore in area of Road, Power & Hospital. He mentioned the efforts made by the

government for establishing industries in Bihar and appreciated banks for investments made by them in these projects like ethanol plant.

- He advised that the government is going to launch the "Chief Minister's Women's Employment Scheme" to empower poor women, under which an initial amount of Rs.10,000 will be provided for employment opportunities. If banks also extend their support, it will strengthen the government's efforts.
- He mentioned that election would commence very soon and state will be in election mode in next two months, but banks should continue to do their work.
- He drew attention to the positive impact the GST rate reductions are having on the financial well-being of the populace. He advised that it was not easy for the government to reduce the GST rates, but after extensive discussions and meetings, keeping the interests of the common people in mind, Hon'ble Prime Minister, Sri Narendra Modi decided to implement it. He thanked Hon'ble Prime Minister for extending huge reduction in GST rates. Record selling of vehicles is an example of benefits on account of reduction of GST. Reduction in price of motorcycles alone, which has recorded price drop between Rs. 6000/- to Rs 12000/-, is an instance of relief to common people due to reduction in GST. Banks should also take this as an opportunity.
- He emphasised on the Swadeshi campaign being conducted by the government and suggested that people should be vocal for local to promote local products.
- He emphasized the need to establish a comprehensive market infrastructure for agricultural and processed food products. In this context, he spoke about the continuous development of infrastructure in Bihar. He mentioned about the Raxaul-Haldia National Highway, Darbhanga, and the Purnea Airport. Government is preparing to provide subsidy to Airline operators for operating international flight from Patna, Gaya, Darbhanga & Purnea. Initially it is being worked out for Kathmandu, Thailand, Sharjah, Dubai etc. Subsidy of up to Rs. 10.00 Lakhs per flight may be provided to the Airline operators.
- He mentioned that it is surprising, that the contribution of the industry sector towards GDP was negative in the year 2005, which has improved to 23% to the GDP. This could only be possible due to the able leadership of the hon'ble Chief minister.
- He also mentioned that investment of RS. 1.00 lakh crore is also being finalized in Bihar.

Finally, he applauded Banks for their support in extending cooperation to industry and encouraged all banks to continue their efforts for the development of Bihar.

3. Shri Sujeeet Kumar Arvind, The Regional Director RBI Patna welcomed all the dignitaries sitting on dais along with all the participants attending the 94th SLBC meeting.

The highlights of his deliberations are as under:

- He started his speech with the ongoing campaign for saturation of Financial Inclusion schemes at Gram Panchayat level. Under this campaign banks have been organising camps in each Gram Panchayat for 3 months from July 2025 to September 2025. Purpose of these camps are extending the benefits of FI schemes like PMJDY, PMJJBY, PMSBY and APY to maximum eligible beneficiaries. This campaign also includes updation of KYC of those accounts, wherein KYC is due. Based on the data received so far, the banks in Bihar have done commendable work in this campaign. Bihar has been ranked 2nd in PMJDY, PMJJBY and PMSBY, 3rd in APY, and 5th in Re-KYC at pan India level. Re-KYC has been done in 24 Lakh accounts and is still continuing. It is also noteworthy that under the Atal Pension Yojana (APY), state of Bihar, achieved 175% of its target for the FY 2024-25, and secured second position at the national level, which is quite commendable.
- As part of initiative, to reduce the unclaimed assets, held with Banks, Insurance Companies, DMAT Accounts, Mutual Funds, NPS etc, with the help of all regulatory bodies like RBI, SEBI, PFRDA and Banks, a campaign will be launched to reduce the unclaimed deposit from next month. He expressed his confidence that with the combined efforts of all organisations and the active support of government, this campaign will be successful in achieving its objectives.
- He mentioned that RBI has developed a Financial Inclusion Index to measure the status of financial inclusion across the country. The FI Index for the financial year ending March 2025 is at 67.0 across the country, compared to 64.2 in March 2024. This improvement has been observed across all parameters of Access, Usage and Quality, reflecting the deepening of financial inclusion and the sustained efforts towards financial literacy.
- At the state level, 2.13 lakh financial literacy camps were organised through the Centre for Financial Literacy (CFL) project under RBI's financial inclusion and literacy initiatives, which helped more than 84 lakh participants become financially literate.
- There has been 25% increase in transaction value and 50% increase in the number under digital transactions which reflects a strong shift towards digital payments. UPI is the most widely used medium for digital transactions.
- To further strengthen the payment ecosystem, Reserve Bank of India, is going to launch Continuous Clearing system from 3rd October, under which cheque settlement will be continuous. Banks will be required to confirm cheques

within three hours of receipt. This system will be faster and more efficient than the earlier CTS system. This will further strengthen transparency and reliability in the payment system.

- In alignment with the RBI's Clean Note Policy, RBI is ensuring that clean bank notes are readily available for everyone. Further, under this policy, 821 coin and note exchange melas were organised across the state in the last 3 months, through which approximately 1.43 crore coins and 8.46 crore new currency notes have been distributed through banks. Approx. 27 thousand people have benefited from the note exchange facility. Recently, RBI has launched indiancurrency@rbi.org.in, website, which will help people in identifying fake notes.
- Keeping in view the importance of the MSME sector, Reserve Bank of India organised a special Town Hall meeting in Patna to celebrate International MSME Day in line with the theme "Enhancing the Role of MSMEs as Drivers of Sustainable Growth and Innovation". Recent inclusion of Bihar Gramin Bank under CGTMSE is a transformative initiative in unleashing the potential of the MSME sector in Bihar.
- In this context, he mentioned that Policies of Bihar government, with focus on key sectors such as education, infrastructure, agriculture, employment generation, women's empowerment, recent inauguration of the airport in Purnia, the establishment of the National Makhana Board and the launch of developmental projects worth ₹36,000 crore are outcomes of these policies. As a result of these initiatives, the state is firmly on the path of sustainable development, aligned with the priorities of inclusive growth and economic empowerment. Banks will certainly contribute to these areas for economic development of the state.
- CD Ratio: State has registered a slight improvement in CD ratio and needs more efforts from Banks.
- ACP: The overall performance of banks under the Annual Credit Plan (ACP) has improved compared to last year. Collectively, banks have achieved 23.18% of the ACP target as of June 30, 2025, compared to 19.81% in the same period of last year. He expected that Banks will achieve 100% of the target under ACP achievement.
- Regarding NPAs, the overall level of NPAs in the state has increased slightly from 7.57% in March 2025 to 7.72% in June 2025. He suggested that continuous & focused efforts, particularly in the agricultural sector is needed, where NPAs are 17% or more. All banks will step up their efforts and intensify their loan monitoring processes across all sectors.
- Regarding certificate cases, there has been a slight improvement in the number of pending cases. The number has decreased from 4.02 lakh in

March 2025 to 3.99 lakh in June 2025. He expressed his confidence that with the continued support of the government, the banks will be able to resolve their outstanding certificate cases in a timely and effective manner.

- He appraised efforts of Bihar government in expediting the digitization of land records. This important reform will enable us to make the credit flow, particularly in agriculture-based lending, more efficient, transparent, and secure.
- In line with the 'bottom-up approach' of the Lead Bank Scheme, this platform serves as a powerful tool for developing action plans based on information and needs gathered at the grassroots level. It results into timely conduct of DCC and BLBC meetings, further strengthening credit flow, and deepening financial inclusion. I would like to express my gratitude to all the stakeholders present here today. You have all demonstrated consistent commitment, dedication, and cooperation.

He concluded his deliberation with hope that in coming days, with combined efforts of all stakeholders and government agencies, the state will be on path of progress.

4. Shri Shravan Kumar, Hon'ble Minister Rural Development, welcomed all the dignitaries and participants attending the meeting. He mentioned in his opening remarks that, government is providing houses to the poor people under the Pradhan Mantri Awas Yojana and Mukhya Mantri Awas Yojna. Over 50 lakh houses have already been provided under this scheme. He advised about the Mukhya Mantri Awas Grameen Yojna, under which 86000 people have been benefitted. He also advised that the houses, which were constructed before 01/01/1996 and are not in liveable condition, a financial aid of Rs. 1.20 Lakhs would be provided towards restoration. Also, the already sanctioned houses under the scheme before 01/04/2010, which remained incomplete for construction due to any reason, government would provide Rs. 50000/- as assistance to complete the construction. Since it is a huge sum, he requested Banks to provide support.

- He highlighted the importance of empowering young people in the state. He mentioned that the fund of Bihar which is going to other states, needs to be invested in Bihar itself. With empowerment of youth of Bihar, migration may be stopped. The assistance provided by Banks /FIs is only 22% and this should increase.
- He emphasized the need to further improve the quality of training at RSETI and stated that training programs are needed to promote employment in the industrial sector.
- He stated that, as per the information received, land has been allotted in Patna and Munger districts for RSETI building. Hence, the RSETI buildings in

Patna and Munger should be constructed as soon as possible. Furthermore, construction work should be expedited at all other centres where the progress is slow.

- He drew attention of all the senior officials present in the meeting to the shortage of staff in banks and cautioned that in such situations, staff could potentially make serious mistake at any time and may lead to anarchy.
- Customer Service Points (CSP) should be allotted to JEEViKA didis to operate. Here, he mentioned that even the Hon'ble Prime Minister and Hon'ble Chief Minister have confidence in JEEViKA didis, so, further at least 500 CSPs should be provided to JEEViKA didis to operate.
- Bihar is the 1st state to launch Mukhya Mantri Mahila Rojgar Yojna. Ladies of about 3 Crore families', would get a credit of Rs. 10,000/- in their Bank accounts. Based on their eligibility to work, further as assistance of Rs. 2.00 lakhs would be provided to them and eventually they will be converted as JEEViKA didis. Financing to individual members of JEEViKA didis may lead to betterment of large section of society. He also advised that JEEViKA group has good track record of repayment, i.e. upto 98%.

He concluded his speech by emphasising the importance of empowering the women, especially JEEViKA didis in the state and urged the Banks to come forward for this.

5. Sri Jibesh Kumar, Hon'ble Minister UD&HD, welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. He mentioned in his opening remarks that, JEEViKA didis are rapidly strengthening the economy of Bihar. We should trust and believe them as they have a good track record of repayment, i.e. upto 98%.

- He drew everyone's attention to the PM SVANidhi scheme, being implemented by the government and stated that the first instalment has been disbursed to 1,62,952 beneficiaries, of which 80,932 have already repaid it. Banks should take this scheme with spirit of service and should strive to ensure that other borrowers also repay their first instalment and get benefit of the increased loan amount. He expressed his concern that 73,557 applications have been returned by banks, of which approximately 39,000 applications were returned after being initially sanctioned. He suggested to all the senior officers present in the meeting to help in implementation of this scheme religiously. He raised concern over the return of already sanctioned proposals. He named Banks PNB, BOB, SBI, BOI and requested to reconsider these cases.
- In this context, he also informed that along with the Swachhata Pakhwada campaign, Lok Kalyan Melas will also be organised in all municipal bodies of

Bihar from 17th September to 2nd October. He added that the fair has already been organised in 9 municipal bodies.

- He expressed his pleasure to share that under the PM SVANidhi scheme, the government has increased the first instalment from ₹10,000 to ₹15,000, and the second instalment has been increased to ₹25,000. In addition to that provision for a credit card with limit of ₹30,000 has also been made under this scheme.
- He highlighted about Patna Metro to be inaugurated shortly by Hon'ble PM. He also mentioned about the Water Metro Service, which is likely to be launched in Patna very soon.
- He announced that government would generate 15 megawatts of electricity from the waste collected from all 12 municipal bodies of Patna with a project cost worth of ₹514 crore and requested for wholehearted cooperation by all.

Finally, he concluded his speech by appealing to all that, Bihar is a blessed state with ample opportunities. It needs to be served wholeheartedly.

6. Sri Gautam Kumar Singh, CGM NABARD welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. In his opening remarks, he mentioned that growth rate of Bihar is higher than the national average, but he would like to point out a few issues. The highlight of his speech is as under: -

- In Bihar, the total operational landholding is 164.13 lakh hectares, with an average land size of 0.39 hectares, whereas the average landholding size across the entire country is 1.01 hectares.
- Cropping intensity of Bihar is 144%, which is higher than the national average of 137%. In Bihar, 95 to 96% of farmers are small and marginal. Here, 13 districts are aspirational and 22 districts are credit starved.
- CD Ratio: CD ratio of state is 59.83 %. However, it is a matter of concern that there are 11 districts where CD ratio is less than 50%. Munger district has CD ratio 33%. He assured that NABARD is ready to extend full cooperation in improvement of CD ratio of these districts especially.
- In Ground Level Credit, 23.18% of the ACP target has been achieved in the financial year 2025-26 up to June quarter but in the agriculture sector it is only 12%. GSBA for Agri infrastructure has declined from 49.06% as on 2015-16 to 41.30%. The reason may be increase in ACP Target. But, on all India basis, it has increased.
- Agriculture and MSME sectors are the backbone of our economy and only through these sectors growth engine of Bihar can be geared up.

- In Bihar, 38 lakh KCC has been provided against a total 164.13 lakh hectares of operational land holdings. He expressed his concern and mentioned that last financial year, the total number of KCC was 36 lakh, out of which only 16.70 Lakh KCC accounts were operational, which was only 10 % of total land holding.
- KCC crop loan outstanding is Rs.38.38 lakh Crores as on 30.06.2025, of which 36.85% is NPA, in terms of number. In the case of KCC (Animal Husbandry), NPA is lower, at 11.49% in terms of number against the total outstanding of 1.06 lakh. In KCC (Fisheries) NPA percentage is even lower at 8.71 %. He suggested all bankers to focus on KCC (Animal Husbandry) and KCC (Fisheries).
- He mentioned that a week ago, meeting was conducted by SLBC, on how to increase loan under KCC (AH) and KCC (F). After discussion, LPC/ proof of land was flagged as a major issue by all banks. During this meeting, the banks suggested to request the state government for issuing an order allowing loans up to Rs.1.00 lakh under KCC (Animal Husbandry) and KCC (Fisheries), to be provided without LPC. In this context, he requested the Principal Secretary Finance and ACS Animal & Fisheries resources, participating in meeting that if such an order is issued by the government, it will be very convenient for the banks to provide loans under KCC (AH) and KCC (Fisheries). He also advised to explore financing under KCC (AH) & KCC (Fisheries), which may be beneficial for Banks also, through JLG module.
- Average ticket size of KCC is Rs. 1.04 Lakhs in Bihar, but few Banks are having KCC with higher ticket size, above Rs. 5 Lakhs, such as PNB, Rs. 5.36 Lakhs; Karnataka Bank Rs. 5 Lakhs and Axis Bank Rs 4.07 Lakhs. Such banks are requested to check authenticity of their data reported under KCC.
- He highlighted the importance of timely credit, adequate credit and affordable credit to improve the growth in MSME & Agri sector. Dairy, fishery, Poultry farm mechanization, use of technology in agriculture, holds great opportunities for Banks. Food processing sector is also an important area.
- Value chain financing for Maze, Makhana, Lychee, Pointed Gourd, mushroom to be prioritized. In this regard, Banking plan would be provided by NABARD in collaboration with Bihar Government for Agri, MSME sector growth.
- NABARD has extended a financial support of RS. 14,200 Crores in the last FY 2024-25 to Bihar government and financial institutions for infrastructure development as well as CFF products for food procurement. In the last 3 years, Rs 34,000 Crores financial support has been extended by NABARD for the same. A sum of Rs. 25 Crore has been invested towards developmental

projects. About 25000 camps for Financial Inclusion and Financial literacy have been organized by different banks with our support.

- In Bihar more than 1700 FPOs are in force, out of which, NABARD has 300 FPOs. For these, Bank financing can be done as credit guarantee is available from Government of India. Under NABARD developmental project, Cluster base financing can be done. Financing for 70 water sheds has been carried out, resulting in benefit to more than 1lakh people. Tribal development program is carried out in more than 30 Tribal pockets in Bihar, which has opened up possibilities of financing by Banks. Planet resilient agriculture is also a focus area and NABARD is actively taking up such activities.
- He mentioned that Rs. 2 crores support has been provided to RSETIs towards infrastructure development by NABARD in the last FY. Approximately 854 Micro ATMs are provided to Co-operative Banks. More than 1000 Micro ATMs are lined up to be provided in the current FY 2025-26 to different Co-operative banks.
- He informed that, in a meeting with secretary, corporation, it has been decided to give targets to DCCBs for KCC and Agri credit (Term Loans), so that the members of PACS be benefitted.

He concluded his speech by committing towards the development of Bihar with the help of Banks, in collaboration with the state government.

7. Dr. S Siddharth, Development Commissioner, welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. The highlights of his speech are as under: -

- CD Ratio- The CD ratio of the state is at 56.67% as on 31.03.2025. He compared it with the CD ratio of Andhra Pradesh, which is at 155%, Telangana at 128% and Tamilnadu at 126% as on 31.03.2025, UP 54%, Maharashtra 98%, Gujrat at 86%. He mentioned that Bihar is the fastest growing state, but the CD ratio is worrisome. The rate of growth in CD ratio since 2023-24 is not very encouraging.
- ACP- The overall performance of banks under the Annual Credit Plan (ACP) has decreased as compared to past few years. In 2022, ACP achievement was 108%, which is decreasing year on year basis.
- He envisaged that whenever credit disbursement through Banking infrastructure slows down, state comes forward to fill in the gap. Bihar student credit card is an example, Bihar Udyami Yojna for SC/ST, JEEViKA, Mahila Rojgar Yojna are among a few.

- Banks may identify beneficiaries with the help of different departments of state government to whom support has been provided under different schemes. Banks can finance these persons with enhanced limit. Bankers should rethink about their Banking priorities and come forward in financing aggressively.

Institutional credit to be encouraged. Lending towards JEEViKA and EWS to be emphasised.

He concluded by extending his thanks to SLBC and called for collective development of the state.

8. Dr. N. Vijaya Lakshmi, ACS Animal & Fisheries resources welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. A presentation of Animal and Fisheries resources department was displayed for overall understanding by bankers. The highlights of her speech is as under: -

- In terms of Animal husbandry resources, Bihar is at 4th position in cattle, buffalo and goat population. 4581 Goat farms, 6000 broiler farms and 900 Layer farms have been established so far. Small investments may create big impacts. In Poultry, our performance is low, but progress is going on in this sector. Brochures related to different scheme is also distributed among all participants for awareness.
- Hon'ble Prime Minister has launched a project in Purnia for 5 lakhs dosage of Sex sorted Semen. The semen production will take place at Purnea Semen station (also inaugurated by Hon'ble Prime Minister in 2020), which is a world class facility. This may eradicate the menace of stray cattle. This indigenous technology is developed by NDDB at Purnia. This will create a very big impact on economy in coming years.
- She urged to invest in this sector as it would support money circulation in the economy, resulting in huge impact on household level lifestyle and productivity. She urged to recognize this sector as industry under MSME sector as it generates employment, as well as wealth. 12 lakh employment has been generated in the past 5 years. In the coming 5 years, the employment generation is anticipated to be at 17 lakhs.
- She described about Govt of India scheme, National Livestock Mission, objectives of which are fodder processing unit's establishment, research & innovation, insurance & risk management, facility building and skill-based training. One of the important components of NLM is EDP: Entrepreneurship Development Program, which aims to promote startup ventures. For EDP, 50% capital subsidy is available which is backed by NABARD.

EDP aims to encourage rural entrepreneurship, for generating employment and additional income, enhancement in production processing and adding

livestock value chain. Animal Husbandry and Fisheries department is working with agriculture department, Bihar, to bring a policy on FPO.

- She advised Banks to provide financial assistance to Dairy farms, Sheep & Goat rearing units, Piggery units, Poultry farms, Milk chilling processing units, Animal feed manufacturing units, modernization of existing units and many more. 50% of capital subsidy is available and individuals, JEEViKA didis, co-operatives, JLG, FPO, MSME, all are eligible to apply under these schemes of Government of Bihar. Challenges towards these are Collateral issues, low credit offtake, low awareness of scheme, unavailability of market intelligence and price fluctuations, land related issues and lack of business training.
- She also mentioned that CD ratio is getting affected by Land related issues, lack of digitization of land records, since it restricts the access to credit. She expected that Bihar Government is making efforts towards digitization, which will give good results in future.
- She appraised all Banks to sit together for resolving land related issues upto Rs. 1.00 lakh and urged all Banks to take similar decision for big loans also. In most of the Government of India schemes, lease registration for 10 years or more is required. She also requested registration department to take into consideration, the period of lease for 10 years for the GOI schemes, as the fee is too high.

Since the fee is too high for registration of lease for the period of 10 years or more, the aspiring entrepreneurs cannot afford this. The Animal & Fisheries resources department has agreed upon with the period of lease to be executed for 9 years 10 months for Government of Bihar schemes to avoid high registration fee for the lease.

On closing note, she requested all Banks to see the growth and wealth creation potential in Agri sector and extend financial support to the Government sponsored schemes.

9. Shri Kumar Ranjeet AGM SLBC made the detailed PPT presentation on the progress of banks in various sectors as per agenda in the first quarter June 2025.

Point wise discussions of the ATRs submitted by the banks on 93rd SLBC (Joint) Quarterly meeting that was held on 24.09.2025, was presented and discussed as under:

- For the action point mentioned as "**meeting of banks is to be conducted for deciding requirement of LPC/ Rent receipt in financing under KCC Animal Husbandry and KCC Fishery, he mentioned that a meeting of Bank Heads was conducted on 16.09.2025.**" The matter was discussed in detail. Different Banks are adopting different practices, and all were of

the opinion that a uniform practice is required to be adopted. All the participants agreed to decide a threshold up to which requirement of LPC/ Rent receipt can be waived for KCC under Animal Husbandry to individual farmers. The limit decided was Rs1.00 Lakh. This limit and procedure may be approved in SLBC meeting and same may be notified by Government of Bihar. Accordingly, all banks requested to approach state government for issuance of letter/ notification to replace the LPC/ Rent receipt by undertaking / self-declaration of individual farmers duly certified by Government officials at Panchayat /Block/District level to be considered as sufficient proof of animal shed/fishery for individual farmers for loan up to Rs 1.00 lakh in lieu of LPC/ Rent receipt etc. The minutes of meeting has been shared with all stakeholders. The standardized format was also shown and it was advised that such format will be finalized in sub-committee meeting of Agri-II under KCC (AH)& KCC(Fisheries) scheme.

- About Co-ordination meeting for better co-ordination among stakeholders and thrust to financing of KCC Animal husbandry & Fisheries, it was submitted that, a co-ordination meeting was conducted on 02.07.2025 at SBILD Patna with RBI, NABARD, Banks, LDMs and State Government officials from Finance, Agriculture, Animal & Fishery Resources department. Another co-ordination meeting was held on 16.09.2025 at SBI LHO Patna wherein the officials from NABARD, Animal and Fisheries Resources department, Finance Department, Government of Bihar along with member Banks of SLBC Bihar participated and exchanged their views. List of applications generated in these schemes in the districts and sent to the banks, should be shared with state head office of the Banks for better control. Another suggestion was to prepare a District wise roster of Unit Finance & units running successfully, where Local Bankers and their controlling heads may be invited to visit to have a better idea about the functioning of these units and the scheme. All stakeholders agreed to work in a coordinated way to improve financing of KCC Animal & Fishery Resources department. The minutes of the meeting held on 16.09.2025 has been shared with all stake holders. A meeting was also organized by Finance Dept, GOB under chairmanship of Special Secretary Finance, on 13.08.2025, wherein Banks, department of Animal Husbandry & Fisheries Resources at Block and District level were advised to work in coordination with Banks.
- For CD Ratio, he mentioned that Credit camps were organised by lead Banks in co-ordination with district authorities at Nalanda, Bhojpur and Munger to improve CD ratio. In Nalanda, the lead bank, PNB, had organized the camp on 26.06.2025 and Rs 138.12 Cr was sanctioned. In Bhojpur, the camp was organized by the lead bank, PNB on 20.06.2025 and sanction of Rs138.12 Cr was reported. Similarly, In Munger, the

camps were organized the lead bank, UCO Bank on 08.06.2025, 16.07.2025 and 20.08.2025, for which the outcome stood at Rs 38.99 Cr collectively. The CD ratio of Nalanda increased to 43% as on June 2025 from the level of 41.05% as on June 2024; for Bhojpur 41.58% as on June 2025 as compared to 43.77% as on June 2024. Similarly, for Munger, it increased from 32.46% as on June 2024 to 33.74% as on June 2025.

- Regarding Credit outreach programme, he stated that Credit outreach programme is being carried out regularly to improve customer connect by LDMs and Banks in coordination with various government departments. Different Banks are also organising credit camps / SHG disbursement camps in different districts regularly.
- Regarding the action point related to functioning of RSETIs from its own building, he reported that as per status report submitted by Lead banks and LDMs, RSETIs in 32 out of 38 districts are functioning in their own premises. Land allotment issues as reported by lead bank, PNB, Patna, is pending with CO Danapur. PNB clarified that matter is being taken up at appropriate level and they will also approach Finance Department, Government of Bihar, if any such need arise in the future.
- With regard to timely conduct of DCC & BLBC meetings as per guidelines of Lead Bank Scheme, he submitted that All Lead Banks & LDMs have confirmed that the calendar of DCC & SLBC meetings has been prepared well in advance and the stakeholders are timely informed and invited for fruitful discussion in DCC & BLBC meetings. Monitoring is being done by RBI, Finance Department, GoB, SLBC as well as Lead Banks.
- About preparation of PLP for FY 2026-27, it was stated that NABARD and Lead Banks/LDMs have confirmed that pre PLP meeting for preparation of PLP for FY 2026-27 has been conducted in all the 38 districts by 30.06.2025 in order to prepare PLP for FY 2026-27 as per guidelines of LBS scheme.
- In the matter regarding regular review of the districts in coordination with RBI, NABARD & Lead Banks, Review of districts is being carried out regularly by SLBC in coordination with Lead Banks and other stakeholders. Such meeting of LDMs and Nodals was held on 02.07.2025, 13.08.2025 & 16.09.2025. In these meetings officials from State Government departments, NABARD, RBI also participated.
- Regarding working of Banks in camp mode and initiate special measures to expedite the pace of Re-KYC and activation of inoperative account, Banks are working in camp mode and have adopted special measures to expedite the pace of Re-KYC and activation of inoperative accounts.

Additionally, 3-month Gram Panchayat level campaign has also been started by DFS from 01.07.2025 to 30.09.2025 wherein all Gram Panchayats are to be covered and Re-KYC was also one of the activities out of total 7 activities to be covered.

The Campaign is being coordinated by LDM under the overall guidance and directions of the District Magistrate.

During these camps one of the agenda is Re-KYC, activation of inoperative accounts and unclaimed accounts along with awareness of other banking services and social security schemes.

RBI along with SLBC is taking review of all Banks & LDMs regularly on weekly progress and sometimes twice in a week. Additionally, DFS and Finance Department, Govt. of Bihar is also conducting review meetings to monitor the progress in this regard. As on 19.09.2025, 7,321 camps have been conducted across gram panchayats. Total Re- KYC done till 19.09.2025 as per Jansuraksha Portal is 23,02,156.

- Regarding release of Margin Money in pending cases of PMEGP, KVIC advised that they have released Rs 32.70 Crore to 1209 beneficiaries previously and Rs 89.32 crore for 2874 beneficiaries has been released on 21.08.2025 thus amounting to a total of Rs 122.02 crore to 4803 no of beneficiaries under PMEGP that covered all referred cases duly cleared by the respective banks till 21.08.2025.

A total of 2671 cases of PMEGP are lying in referred status in banks. He urged all Banks to rectify and upload the documents to release the pending margin money of Approximately Rs 70 Crores. All Banks are requested to upload documents properly on urgent basis.

- In respect of Stamp Duty waiver on loans up to Rs 5.00 Lakh to priority sector, AGM SLBC advised that SLBC bihar vide their letter No, SLBC/25-26/185 dated 22.08.2025 has requested Industry Department to revisit the matter and arrange for waiver of stamp duty in case of loans up to Rs 10.00 lacs extended under all Govt. Sponsored Schemes.

A meeting was done by the Principal Secretary Finance on 19.08.2025 in this respect.

Industry department is also considering the request. For Agriculture sector, stamp duty is already waived for loans up to Rs 5.00 lakhs vide notification of Government of Bihar, Department of Registration, Excise & Prohibition (Registration) memorandum No. M-216/2006/2587 & 2588 dated 17.09.2007.

After detailed discussion on ATRs regarding progress during the quarter, the presentation continued and **Shri Kumar Ranjeet AGM (SLBC)**, presented the

overall position of advances and NPA in Bihar as on 30.06.2025. He advised that the total advances of Bihar as on 30.06.2025 is Rs 320 lakh crores & the NPA level is 7.72%.

He also mentioned about the expansion of Banking network. The total Bank branches in Bihar as on 31.03.2025 were 8,304, which has increased to 8,327 till 30.06.2025. 23 new Bank branches have been opened, which include 15 Public sector Banks, 6 Private sector banks, and 2 Small finance Banks. Number of BC outlets has also increased from March level of 53,041 to 53,948 as on 30.06.2025. A total of 907 new CSP outlets have been opened so far in this FY.

The review of digital transactions revealed that the average ticket size of UPI transactions is approximately Rs 3500/- . He advised about the progress that has been made so far. 82% of the operative CASA accounts are Aadhar seeded as reported by the Banks. Bank wise and District wise weekly review is being conducted on Issues related to KYC /RE-KYC & reactivation of inoperative /dormant/frozen accounts where DBT benefits are being credited.

Shri Kumar Ranjeet AGM (SLBC) presented the other slides of PMJDY, PMJJBY & PMSBY. 6.24 Crores PMJDY accounts have been opened till 30.06.2025 in the state, which was at 6.11 Crores as on 31.03.2025. The average deposit value in PMJDY accounts stands at Rs. 4,100/-.

The achievements of SLBC in APY campaigns for FY 2024-25 was highlighted. He applauded the contribution of members in APY, for which “Award of Excellence” is rewarded to SLBC Bihar in large State Category and “Award of Ultimate Leadership” to SLBC Bihar in large State Category for the FY 2024-25. He also mentioned that few LDMs were felicitated in the conference held at New Delhi in this regard.

He further mentioned that 3 Month FI Saturation Campaign from 01.07.2025 to 30.09.2025 is held at GP Level. Banks are allotted with the GPs, date and schedule to hold the camp in all the GPs of Bihar, with the objectives of opening bank accounts for unbanked adults under Pradhan Mantri Jan Dhan Yojana (PMJDY), increasing enrolments under the social security schemes: PMJJBY, PMSBY and APY, to promote financial literacy, focusing on digital fraud awareness, accessing unclaimed deposits, and grievance redressal and to facilitate Re-KYC of saving bank account holders, activation of Inoperative accounts and updation of nomination details wherever required. 41% of the PMJJBY targets and 62% of the PMSBY target has been achieved by all Banks as on 22.09.2025. Re-KYC has been done for 23,82,000 accounts as reported by the Banks.

The performance of all Banks in all these FI initiatives and social security schemes was appreciated.

AGM SLBC presented the sector wise & Bank wise ACP achievements. 3.37% increase in ACP disbursement is recorded over the previous year 30.06.2024 to current year 30.06.2025. The ACP achievement of the state as on 30.06.2025 stood at 23.18% and by this pace, he expected the achievement of 100% ACP disbursement. AGM SLBC advised the committee that achievement of 7 Public Sector Banks is below state average. He urged these banks to improve focus and achieve ACP in this FY 2025-26.

During the presentation of performance by Banks in MSME Sector, AGM SLBC submitted the progress as 32.02% of ACP with disbursement of Rs. 38,000 Crores on 30.06.2025.

AGM SLBC further mentioned that 34% of the PMEGP target has been achieved as on date and he advised the Banks for disbursement of the remaining amount and lodging claims towards subsidy. The achievement in PMFME is recorded at 33% as on 22.09.2025. He emphasised on the disbursement of the schematic loans. SHG performance of all the Banks is satisfactory. He also mentioned that KCC advances are in increasing trend with 10% achievement till 30.06.2025. Under KCC-AH, achievement is 7%. In AIF, out of total 3349 proposals, 1768 have been sanctioned and 912 are under process. Slides on KCC (Fisheries) & saturation data were also presented.

CD ratio in June 2024 was at 58.78%. 0.5% increase is registered in it during the first quarter of FY and it stands at 59.33 as on 30.06.2025. He expected it to increase and cross 60% for the quarter ending 30.09.2025. Top 5 district in CD ratio are Purnea, Araria, Paschim Champaran, East Champaran and Kishanganj as on 30.06.2025. Slides on bottom 5 districts, namely Buxar, Jehanabad, Bhojpur, Nalanda & Munger was also presented and discussed in detail.

In PM Surya Ghar Jyoti, 4847 disbursements have been made so far, which is growing at fast pace. There is a minimal increase in NPA, which was at 7.75% as on 31.03.2025, now standing at 7.72% as on 30.06.2025. Slides on Banks having NPA above state average was presented. KCC NPA in Public Sector Banks is 58%, which is a matter of concern.

He urged all Banks to advise the house about any issue being faced in execution of cases under SARFAESI. No Bank raised any issue with any district.

He further mentioned about various initiatives of State Govt. of Bihar to attract the Entrepreneurs & Investment and Bihar Industrial Investment Promotion Package (BIIPP 2025).

Shri Kumar Ranjeet AGM (SLBC) concluded his speech by acknowledging the support of RBI and encouraged the Bankers to work towards development of the state.

10. Sri Anand Kishore, Principal Secretary Finance welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. The highlights of his speech are as under: -

- He quoted that Bihar will be under assembly elections & due to elections, we have more challenges this year as timeline for implementation will be less.
- Self-declaration format by individual farmers as discussed in this meeting for financing under KCC (Animal Husbandry) & KCC (Fisheries) should be finalized in sub-committee of Animal Husbandry & Fisheries.
- Stamp duty waiver for MSME is under consideration and is being processed. Since it should be vetted and approved by the cabinet with approval of finance department. Uniformity in the stamp duties towards loan documents in various banks should be implemented. A committee should be formed jointly with Finance Department and Bankers to assess the different stamp duties levied by various banks on same loan.
- He advised that performance of the Banks will be assessed based on 100 points proforma designed by the finance department, Government of Bihar on various priority areas. The formats have been circulated among all the Banks. It has been mandated that this must be circulated down to the ground level, so that even the Branch Heads are aware of this. Evaluation of the performance of the Banks will be done from the next SLBC meeting onwards.
- He appreciated the Banks for the positive measures taken by them during tough times in addressing the agendas/concerns of the government. He especially mentioned the State Bank of India, the convenor of SLBC, for good performance and very good work. The more the Banking sector is moving towards digitization, the more risks of digital frauds, risk of various types of manipulations is increasing. Banks are operating in tough times in this era of almost complete transparency. On behalf of State government, he promised Full commitment and support to all the Banks towards all the issues.
- A new committee, SCRM (State Credit Review Monitoring Committee) is formed after 93rd SLBC meeting, under the chairmanship of Chief Secretary. This committee addresses micro level concerns of Banks, regarding NPAs, Recovery, Security related issues, District level problems, Cooperation required from District Administration and State Government regarding SARFAESI, extending full support to all the bankers. A separate full-fledged meeting in this regard has been started since this year. Two meeting of this committee has been done and will continue further.

He encouraged the Bankers to work for benefit of the people of the state, by extending full support towards credit and various developmental schemes of the state. He assured that State government is always ready to provide consistent

support to the Banks. He acknowledged the work and support of RBI and the Bankers.

He brought his address to a close by quoting that "The state's progress is intrinsically linked to its citizens, with their financial empowerment serving as the primary engine for overall development and the Banks stand as the strongest channel for financial stability and growth." Government funding can never match the level of bank financing, hence full support of the Banks is required.

Regional Director, RBI Sri Sujit Kumar Arvind mentioned that SLBC meeting is conducted according to the Lead Bank scheme of RBI and as per agenda circulated through RBI master circular. He emphasized on implementation of Financial Inclusion, Government sponsored schemes by the member banks. This is a forum to address, evaluate and eradicate the obstacles in Policy implementation regarding ACP & CD Ratio targets.

He praised all Banks for very good performance and contribution towards development of economy of Bihar.

He mentioned that the hon'ble Governor maintains a customer centric approach and he desires that grievance/ complaints of customers must be redressed within prescribed TAT. For this, there is a strong and standard operating procedure in Banks as well as RBI. Upon receiving any grievances by RBI, they are addressed and solutions are provided as soon as possible. Further, he mentioned that Digital Payment Ecosystem must be explored.

At the end, he applauded the bankers for their efforts and works being carried out by them and urged for collective development of Bihar.

Bihar Grameen Bank raised OTP related issue on Encumbrance portal, developed by Department of Revenue and Land Reforms, Government of Bihar.

Sri Anand Kishore, Principal Secretary Finance, clarified the technical/OTP related issues regarding Bhumi Portal has been resolved and he advised all Banks to bring such issues in knowledge of Finance Department, Government of Bihar, which is not discussed in SLBC meeting and his department will extend full support. Other technical issues will be resolved shortly.

Confederation of Industries Association, Bihar, raised issue regarding traders. There are traders, whose units are operating on the land of Khasmahal and Government of Bihar. Banks do not accept it as security for providing loans.

At the end of the meeting, **The General Manager & Convenor of SLBC Shri Ravindra Kumar Shrivastava**, thanked Hon'ble Dy Chief (Finance) Minister Shri Samrat Choudhary 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. With vote of thanks the meeting ended with assurance on behalf of Banks to perform with full potential and contribute to development of Bihar.

Action Points

1. Special campaign (आपकी पूँजी आपका अधिकार) launched by DFS for settlement of Unclaimed Assets in the Financial Sector from 1st October to 31st December 2025.
(Action: SLBC, All DMs, All Banks, All LDMs)
2. Pending Land allotment for RSETI of Patna and Construction of RSETIs at all remaining centres, i.e. Khagaria, Sitamarhi, Munger, Nawada and Lakhisarai should be completed and they should start functioning from their own building.
(Action: DM Patna, Lead Bank - UBI, BOB, UCO, PNB)
3. Allotment of Customer Service Points (CSP) to JEEViKA didis to be optimized.
(Action: All Banks)
4. Timely conduct of DCC & BLBC meetings to be ensured.
(Action: Lead Banks, LDMs)
5. List of applications generated under Animal Husbandry and Fisheries scheme to be shared with State Head office of the Banks by Animal and Fisheries resources department, Bihar for effective monitoring by respective banks.
(Action: Animal and Fisheries Resource department, All Banks)
6. Revamped PM SVANidhi scheme to be popularized bankable applications to be sourced under the scheme and sanctioned to be optimised.
(Action: UDHD Department, All Banks)
7. To increase advances towards KCC (Animal Husbandry) and KCC (Fisheries). Format of self-declaration as decided in 94th SLBC meeting is to be decided in Agri sub-committee -II meeting.
(Action: Animal and Fisheries resource department)
8. Axis Bank and Punjab National Bank to check data reported under KCC on SLBC portal as comparatively is on higher side average ticket size of KCC reported to SLBC.
(Action: PNB, Axis Bank)
9. The Banks to upload requisite information/ documents over the portal as per PMEGP guidelines in case of referred back cases to enable KVIC to release subsidy in those cases.
(Action: All Banks, KVIC)
10. A committee be formed to assess the different stamp duty being levied by various banks for the same kind of loan. Uniformity in the stamp duties towards loan documents in various banks should be implemented. The committee may include important banks as decided by SLBC and representatives of the Finance Department, GOB.
(Action: SLBC, Finance Department, GOB)