

95th QUARTERLY MEETING OF
STATE LEVEL BANKERS' COMMITTEE (SLBC) BIHAR
HELD ON 22nd JANUARY 2026



Held at

ADHIVESHAN BHAWAN, OLD SECRETARIAT, PATNA

MINUTES

AND

ACTION POINTS

Minutes of the 95th Quarterly SLBC Meeting

Held at Adhiveshan Bhawan, Old Secretariat, Patna on 22.01.2026

The 95th meeting of SLBC Bihar was held on 22nd January 2026 at Adhiveshan Bhawan, Old Secretariat, Patna. The meeting was presided over by Hon'ble Minister of Energy, Finance, Planning and Development, Prohibition, Excise and Registration Department, Govt. of Bihar, Shri Bijendra Prasad Yadav. Hon'ble Minister, Industry and Road Construction Department, Govt of Bihar, Shri Dilip Kumar Jaiswal; Hon'ble Minister Agriculture, Govt of Bihar, Shri Ram Kripal Yadav; Hon'ble Minister of Dairy, Fisheries and Animal Resources Department, Govt of Bihar, Shri Surendra Mehta also graced the occasion. Development Commissioner, Bihar, Shri Mihir Kumar Singh Additional Chief Secretary, Finance Department, Govt of Bihar, Shri Anand Kishore; Economic Advisor, DFS, Government of India, Shri Sudhir Shyam; Regional Director, RBI Patna, Shri Sujit Kumar Arvind; CGM SBI, Shri Anurag Joshi and CGM NABARD Shri Gautam Kumar Singh. GM & SLBC Convenor Shri 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, CGTMSE, NCST, WDRA were also invited to attend the meeting through Video Conferencing.

The meeting commenced with lightening of lamp and formal welcome of all the esteemed guests followed by opening address by **The Chief General Manager (SBI Patna Circle) Shri Anurag Joshi.**

The proceedings of the meeting are as under: --

1. The Chief General Manager (SBI Patna Circle) Shri Anurag Joshi, welcomed all the dignitaries and participants in the 95th SLBC meeting for September 2025 Quarter. He advised that this meeting is based on Financial Inclusion & Financial Literacy and the agenda for this meeting was decided in the Steering Sub-Committee meeting held on 10.12.2025, 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), State Bank of India, Bihar Gramin Bank, Punjab National Bank & Central Bank of India.

He presented a brief overview of the performance of banks in Bihar in September quarter of the FY 2025-26 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 marginally to 58.17% in September 2025 from 58.13% of September 2024. CD ratio of Bihar has increased by 15% during last five years. He appreciated efforts of all Banks and urged all Banks to work collectively for increasing CD ratio. SBI is the lead bank in 7 districts of the state, and two of them – Purnea and Araria districts – are among the top performers across all 38 districts of the state, with a CD ratio of 96.87% and 87.62% respectively. According to tentative figures for December 2025, the CD ratio of Bihar is approximately 58.50%.
- Against the ACP target of ₹3,36,000 crore for FY 2025-26, all banks have achieved 43% of the annual target with disbursement of ₹1,43,115 crore by 30.09.2025. This performance is satisfactory in the second quarter of the current financial year in comparison to 37% of the same quarter of the previous year and we are expecting to achieve 100% of ACP disbursement target for current financial year. He mentioned that, according to the tentative data received up to December 2025, the ACP achievement is approximately 60.40%.
- Contribution of SBI was ₹25,435 crore up to September 2025 in current FY under ACP achievement, which is 49% of its annual target of ₹51,918 crore and I am fully confident that the 100% of the allocated target will be achieved by us.
- He mentioned that all banks have performed satisfactorily in the MSME sector. The performance of banks in the agriculture sector is also showing improvement, but further efforts are required from all banks in this sector. All Public Sector Banks are continuously providing their support under the government's flagship schemes such as PMEGP, PMMY, PMFME, PM Vishwakarma, PM SVANidhi, and PM Surya Ghar Muft Bijli Yojana. He urged all Banks, especially private sector Banks, to maximize their financing under these schemes. A detailed discussion on the performance of Banks in Bihar will be presented in the PPT during the review meeting.
- In Financial inclusion, performance of all Banks has remained consistent and impactful. Key milestones include the efficient onboarding of beneficiaries via PMJDY accounts and high adoption rates of social security schemes such as PMJJBY, PMSBY and APY.
- Recently, the Department of Financial Services, Government of India, had launched the "आपकी पूँजी आपका अधिकार" campaign from 01.10.2025 to 31.12.2025 for the settlement of unclaimed assets. Under this campaign, camps were organized in all 38 districts of the state with the cooperation of the district administration and under the guidance of the State Level Bankers' Committee (SLBC) to settle unclaimed assets. He encouraged all Banks to maintain this momentum and ensure the settlement of the remaining unclaimed assets by contacting their rightful owners or legal heirs.

- From 1st July 2025, the Department of Financial Services, Government of India, had also launched a three-month campaign at the Gram Panchayat level to ensure the saturation of financial inclusion schemes in which all banks actively participated. Re-KYC was done in large number in these camps but there are still many accounts where KYC up-dation is still required. The RBI is also running a special campaign for Re-KYC and is regularly reviewing its progress. We should collectively strive to complete the Re-KYC process for these accounts by June 2026.

(II) Regarding Priority areas for the financial year 2025-26 and beyond, he briefly highlighted the areas where all banks should focus their attention:

- All Banks should put all efforts for achieving 100% of disbursement target of ACP for FY 2025-26, which can be achieved by all banks collectively with proper planning and its implementation at ground level. This can be achieved by all banks with proper planning and implementation by utilizing all available resources.
- In the agriculture sector, while banks must continue their efforts under traditional financing through Kisan Credit Cards (KCCs), they should also explore new financing opportunities in areas such as dairy farming, fisheries, animal husbandry, horticulture, and rural infrastructure projects. We need to maintain coordination with all government agencies, including district agriculture officers, block-level officials, and NABARD officials to generate new & bankable leads. All banks, especially private sector banks, need to be more sensitive in disbursing loans under government-sponsored schemes. All banks should strive to achieve 100 percent of the targets set under these schemes.
- The Bihar government is taking various important decisions that will undoubtedly prove to be a milestone for the state's development in the future. Recently, the hon'ble Chief minister launched the 7- Nischay 3.0 program and the state government has decided to formulate a work plan for establishing a Defence Corridor, a Semiconductor Manufacturing Park, Global Capability Centres, a Mega Tech City, and a Fintech City with the aim of developing Bihar as the new Tech Hub of Eastern India. Additionally, the government has decided to establish new sugar mills and revive old, closed sugar mills. Many such decisions are being taken by the state government, which will certainly create a positive environment for investment in the state and increase its loan absorption capacity. This will directly benefit banks, enabling them to provide more financing for the state's development.

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 efforts to achieve excellence in all areas and will show good results during the financial year 2025-26. Wishing a productive discussion in the meeting, he ended his speech.

After welcome address of CGM SBI, the event featured an insightful Video presentation of DFS showcasing Unclaimed Assets followed by book unveiling by the distinguished dignitaries on the dais.

2. The Regional Director RBI Patna, Shri Sujeet Kumar Arvind, welcomed all the dignitaries sitting on dais and all the participants attending the 95th SLBC meeting. He started with extending his warm wishes to all for New Year 2026 and stated that the Indian banking system is quite strong today in terms of capitalization, asset quality, or NPAs. In this context, he expected that SLBC (State Level Bankers' Committee) will give rise to new possibilities, new energy, and new commitments in the inter-institutional forum, leading to rapid development of Bihar.

- He further stated that the Financial Inclusion Saturation Campaign was launched by the Ministry of Finance, Government of India. Under this campaign, camps were organized by Banks in every Gram Panchayat of the state from July to October 2025. To make the campaign more effective, the Reserve Bank of India also made the Re-KYC process an integral part of it, which is still ongoing. He stated that until financial inclusion & financial literacy is not extended to every single person and banking facilities are not provided to everyone, people will not be able to properly be benefitted from the schemes launched by the Indian Government or other schemes aimed at their upliftment. Therefore, Re-KYC process is a very important step. Completion of Re-KYC in approximately 50 lakh accounts in Bihar is a significant achievement. He commended the active participation & contribution of all the Banks and expected their continued cooperation in achieving the targets within the stipulated timeframe.

He further mentioned that " आपकी पूँजी, आपका अधिकार" campaign was launched by DFS, GOI, from October to December 2025 with the objective of ensuring the swift and effective settlement of unclaimed funds. This has been a significant initiative towards financial consumer protection. Special camps were organized in all 38 districts of Bihar under the aegis of SLBC Bihar. To further accelerate this initiative, the Reserve Bank of India has also launched a special scheme under which banks settling unclaimed deposits are being incentivized. Through the coordinated efforts of all institutions, it has been possible to settle unclaimed deposits worth approximately ₹164 crore so far. He also urged the Government of Bihar to cooperate in settling the government's unclaimed accounts, amounting to approximately ₹162 crore, to make this campaign even more effective.

- He further mentioned that Reserve Bank of India (RBI) organizes Financial Literacy Week every year in February. This year's theme is "KYC – Your First Step to Safe Banking," which is more relevant in scenario of increase in digital transactions and the rising incidence of cyber fraud. He encouraged all banks to conduct special awareness programs on basic KYC, CKYC, and account hygiene so that KYC becomes not just a formality but the first step towards secure banking. Additionally, the first episode of the podcast series "RBI Talks: Paisa to

Policy," is launched by RBI. It is based on the theme of "Demystifying KYC," and explains the need, process & role of KYC in simple language. It is available on the RBI's official YouTube channel.

- Further, he stated that customer-centric approach has always been an important part of the Reserve Bank of India's policies. Digital channels have made the banking system simpler, faster, and more convenient, making services easily accessible to the public. However, the increasing incidence of digital fraud has emerged as a serious challenge, which is receiving special attention at the national level. In this regard, every bank must continuously strengthen its processes and systems to prevent frauds. Furthermore, cooperation in this area is crucial to identify & prevent mule accounts and suspicious transactions in a timely manner to increase customer trust. The Reserve Bank of India has expanded the Reserve Bank Integrated Ombudsman Scheme. Central Cooperative Banks and State Cooperative Banks have now been included under the purview of this scheme. This initiative is a significant step towards making the customer grievance redressal mechanism more effective in banking services.
- He informed that the Centre for Financial Literacy (CFL) Project is a significant initiative by the Reserve Bank of India to promote financial inclusion and financial literacy. Under this project, financial literacy camps are organized in all 38 districts of the state. Women from Self-Help Groups (SHGs), farmers, rural communities, teachers, and students actively participate in these camps, where they receive guidance in simple language on topics such as savings, using banking services, secure digital transactions, government schemes, KYC precautions and protection against fraud. In the last quarter, 4.72 lakh participants got benefited from 15,000 of such camps.
- In alignment with the RBI's Clean Note Policy, RBI is ensuring that clean currency notes are readily available for everyone. Further, he stated that under this policy, 3,475 coin and note exchange melas were organized across the state during this financial year. These initiatives have resulted in the distribution of 6 crore coins and 23 crore fresh currency notes among public in this financial year. Millions of people have also been benefited from the note exchange facility.
- In a move to simplify and enhance the payment infrastructure, the Reserve Bank of India, Patna in collaboration with the Government of Bihar, has successfully launched the Revenue Management System (RMS) platform on a pilot basis with 6 agency banks and 6 departments of GoB. Additionally, under the Centrally Sponsored Schemes, a total of 147 accounts of the Finance Department, Government of Bihar, have become fully operational at the Reserve Bank of India, Patna, under the SNA-SPARSH system. This achievement reflects the Bihar government's commitment to promoting efficient public fund management in the state.

- CD Ratio: By end of the September 2025 quarter, CD Ratio of Bihar was recorded at 58.17%, which is still significantly lower than the national average of 84.32%. This situation underscores the need for continuous and more focused efforts to increase credit flow in the state.

There are few districts like Purnea, Araria, West Champaran, East Champaran, and Kishanganj, where CD Ratio is at around 80% or higher. On the other hand, in districts like Munger, Nalanda, Bhojpur, and Jehanabad, CD ratio is still low despite an increasing trend. Further acceleration is needed so that these districts can quickly reach the 50% benchmark.

CD ratio of public sector banks is at 46.10% and Private sector banks at 93.57%. This disparity highlights the need to further accelerate credit off-take at the public sector banks to unlock Bihar's true credit potential.

- ACP: The overall performance of banks is better as compared to the same period of previous year. Collectively, banks have achieved 42.59% of the Annual Credit Plan (ACP) target as of September 2025 as compared to 36.64% during the same period last year. A sector-wise analysis reveals an increase in credit disbursement across all sectors. The MSME sector has recorded a remarkable achievement of 51.41%. But the agriculture sector still shows room for improvement, where only 28% could be achieved. Districts like Patna, Purnea, Araria, Begusarai, and Gaya have achieved approximately 50% of their ACP targets. On the other hand, districts such as Sheohar, Lakhisarai, Banka, Munger, and Gopalganj have achieved only around 27%.

In the same context, he mentioned the policies of the Bihar government, which are focused on key areas such as education, infrastructure, agriculture, employment generation, and women's empowerment. The blueprint of the “सात निश्चय-3.0” (2025–2030), recently presented by the state government, which places special emphasis on employment generation, industrial growth, and agriculture sector. It is clear evidence of the foresight and focus of Bihar Government towards development of state.

He urged that all banks should not leave any stone unturned in meeting the credit requirements of these sectors.

- Regarding NPAs, he mentioned that the overall level of NPAs in the state has increased slightly – from 7.72% in June 2025 to 7.95% in September 2025. This indicates the need for sustained and focused efforts, particularly in the agriculture sector. NPA in KCCs is 36% approximately. He urged all underperforming banks to intensify their efforts and strengthen the loan monitoring process across all sectors. Some districts, such as Banka, Arwal, Jamui, Kaimur, and Khagaria, require immediate and sustained intervention as their overall NPA levels are still above 15%.

- Speaking about Certificate cases, he stated that number of pending cases has increased in September 25 quarter as compared to June25 quarter. This figure indicates the need for more coordinated and focused efforts in this area.
- In today's digital age, data plays a crucial role in making the banking system more efficient, transparent, and accountable. Data-driven monitoring in areas such as credit flow, non-performing assets (NPAs), financial inclusion, digital payments, and customer grievance redressal enables better decision-making, early identification of risks, and timely interventions. He encouraged all banks to ensure data quality and improve their performance by making more effective use of the available data.
- In line with the 'bottom-up approach' of the Lead Bank Scheme, this platform is an important means for preparing action plans based on grassroots needs, ensuring the timely conduct of DCC/BLBC meetings, and further strengthening financial inclusion.

He concluded his address with appeal to all Banks to expand their reach for inclusive development and expressed his gratitude to all stakeholders for their continued cooperation. He hoped that together we will work even more effectively towards making Bihar prosperous, inclusive, and economically empowered.

3. CGM NABARD, Shri Gautam Kumar Singh, welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants attending the 95th SLBC meeting. The highlight of his speech is as under: -

- In his opening remarks, he mentioned that GSDP of Bihar is 13.09%, which is higher than the national average of 9.8%. If we look at the composition of the economy and GSDP, the share of Agriculture, especially crop production has reduced to 48.75 % in the current FY 2025-26 from 55.36% in 2019-20.
- Bihar's share in livestock was 29.41% in 2019-20, which has increased to 34.90% in the current financial year. Diversification is noticed within the agriculture sector as Animal Husbandry is one of the major employment generators. In Agri Allied activities, the present position of Bihar is 1st in Egg production, 6th in Milk Production and at 9th in Meat production PAN India.
- In Bihar, the average landholding is 0.39 hectares, whereas the average landholding size across the entire country is 1.08 hectares. For agricultural growth on fragmented lands, there is a need to work on more productivity gains in smaller plots. For Formal land leasing and aggregation, Farmer Producer Organizations (FPOs) are required. At present, there are 1700 FPOs in Bihar. Cooperatives sector, especially PACS (Primary Agricultural Credit Societies) are being strengthened with concerted efforts of Government of Bihar, Government of India, and NABARD.

Similarly, the Bihar government also has a scheme called Shared Services like custom hiring centres, inputs & advisory services, which needs more focus rather than extension of the area.

He urged the Bankers to cover the Small & Marginal farmers who represent 97% of Bihar's agricultural community through fresh KCC, especially by KCC- Animal Husbandry & KCC-Fisheries schemes. He mentioned that there is improvement in sanction of loans to 44000 beneficiaries approximately under KCC -Animal Husbandry & Dairy and around 23,000 loans to KCC-Fisheries beneficiaries by end of September 2025 quarter.

- He mentioned that there is marginal improvement in CD ratio of Bihar by 0.04 bps over September 2024. However, it is a matter of concern that there are 15 districts where CD ratio is less than 50%. Munger is the only district with CD ratio of 32.29%. Bankers need to make efforts to increase the CD ratio.
- He mentioned that the position of KCC is better than that of Term loan in Bihar. There is a need to identify beneficiaries with the help of the Land department of the Bihar government and promote agricultural term lending. Capital formation can be achieved through term lending only. He urged Banks to increase the lending towards term loan.
- He highlighted that ACP achievement in Agri sector is 27.79% only which is worrying. In MSME sector, ACP achievement of 51.41% is comparatively satisfactory.
- Offering suggestions to bankers and making a request to the government, he said that since we have entered in the last quarter of the current FY, a special saturation drive should be launched with support of district level officials of Bihar Government to extend credit limit to eligible farmers under KCC -Animal Husbandry, Dairy and KCC-Fisheries, Poultry, Piggery etc. to ensure that maximum KCC coverage can be achieved through a targeted approach. This drive should include PACS and FPOs so that farmers can be identified and brought to the banks for KCC.
- He further mentioned about discussion with co-operative department regarding 7.75 lakh active Milk farmers in Bihar, who transport milk regularly along established routes. We should target these group of farmers and support them with the working capital they require. Even providing ₹50,000 per farmer would give the ACP a significant boost. If they need more livestock, term loans can also be provided under the tripartite agreement between Farmers, Milk societies & Banks. Close coordination with the land department can significantly simplify the identification process of such borrowers under this category.
- Furthermore, he added that Bihar has immense potential in the dairy sector, Floriculture, Polyhouse, Godowns, Food processing, Feed for Fish, Poultry & Dairy etc. This can be linked to the AIF scheme of Central as well as Bihar

Government. Under cluster-based approach, clusters can be identified for various crops. NABARD has identified clusters regarding Maize, Makhana, Pineapple, Mushrooms and is in process to finalise a Bankable plan for this purpose. Upon finalization, it will be circulated among Bankers very soon. In collaboration with the state government, it will be circulated in the districts so that financing can be provided to those clusters.

- He added that NABARD is making efforts to increase the flow of GLC for development of the state. Paddy procurement is underway. NABARD has sanctioned a limit of ₹5,000 Crore to Bihar State Food & Civil Supplies. Bihar State Co-operative Bank & DCB have been sanctioned limit of ₹9,000 Crore out of which ₹8,500 Crore has already been released to them altogether.
- Towards GI product also, NABARD has taken initiative. Solar product is in advanced stage to get the GI mark and clearance has been obtained. Upon completion of this, NABARD will put efforts for GI user registration.
- He further mentioned that there are significant post-harvest losses in vegetable and fruits production, including mushrooms. He stated that NABARD is promoting low-cost solar dryer and has developed a Bankable project to cover this area. It will be circulated among the Bankers shortly.
- Speaking about RIDF, he mentioned that in the current Financial Year, ₹1,192 Crore has been disbursed to Bihar Government. Furthermore, ₹1,032 Crore is sanctioned, and additional ₹188 Crore will be sanctioned by today. On Cumulative basis, ₹31,000 Crore has been sanctioned and ₹25,000 Crore has been disbursed under RIDF by NABARD.
- He also said that, on behalf of the Bihar government, he would like to state that the government provides an additional 1% subvention on the prompt repayment of loans, which is routed through NABARD. He appealed to all banks to claim this in all eligible cases, as the farmers of this state are not receiving sufficient benefit from it. Despite the scheme being in place, no claims are being received from the banks except only 1-2 banks. The only requirement is that Banks need to get a certificate certified by a Chartered Accountant and upload the certificate as an Excel sheet in the portal meant for claiming the benefit.

He concluded his speech with commitment to work for the development of Bihar with the help of Banks & in collaboration with the state government and to make every possible effort for a developed Bihar by 2047.

4. Shri Kumar Ranjeet AGM SLBC made the detailed PPT presentation on the progress of banks in various sectors as per agenda for the September 2025 quarter. He mentioned that meetings of 6 sub-committees of SLBC out of 7 has been conducted and minutes have been circulated with all.

Point-wise discussions of the ATRs submitted by the banks were presented and discussed as follows:

- On action point No. 1 related to campaign "आपकी पूँजी आपका अधिकार," he advised that detailed discussion has already been done during display of related video from DFS and unveiling of booklet.
- Regarding action point No 2 of ATR, on pending land allotment and building of RSETIs, he said that old pending case is of Patna RSETI, where land allotment is still pending. Responding to this, the Development Commissioner, Shri Mihir Kumar Singh said that since this work is with the Bihar government, he will personally monitor it and will be resolved soon.
- Regarding point No 3 of ATR, allotment of CSPs to Jeevika Didis, he informed that 2037 Jeevika Didis have been allotted CSPs till November 30, 2025, and another 880 allotments are proposed to be allotted by March 31, 2026.
- Action point no 4 of ATR, regarding the timely conduct of DCC & BLBC meetings as per the guidelines of the Lead Bank Scheme, he submitted that DCC/BLBC meetings were not held in two districts in the September quarter, which have been completed later on.
- Speaking about action point No 5 of ATR, regarding sharing the list of applications generated under the Animal Husbandry and Fisheries scheme by the concerned department at district level with State Head office of the Banks, he advised that the list shared by the department on 17.01.2026 & 19.01.2026 has been shared with all banks. Banks are requested to follow up according to the list and ensure disposal in their respective districts. He requested the Dairy, Fisheries & Animal Resources Department to share such list on regular basis.
- Action point no 6 of ATR, regarding the revamped PM SVANidhi scheme, he said that it was launched on 11.09.2025. He informed the house about the revamped scheme. In this revamped scheme, the limit under 1st tranche has been increased to Rs. 15,000/- and limit under 2nd tranche to Rs. 25,000/-. Limit under 3rd tranche is Rs. 50,000/- as usual. All applications that were rejected until December have been pushed to banks with increased limits as per the new guidelines. All banks are requested to keep focus and try to make efforts to expedite the disbursement.
- Regarding action point no. 7, to increase advances towards KCC (Animal Husbandry) and KCC (Fisheries), the format of self-declaration as decided in the 94th SLBC meeting was presented before the committee. He informed that an Agri sub-committee -II meeting was held on 04.12.2025 under the chairmanship of ACS, Smt N Vijayalaxmi Madam, in which the format of this declaration was passed, wherein all member banks were also present. On this, Development Commissioner, Shri Mihir Kumar Singh said that the instructions of DFS should be followed, and it should be increased to Rs. 3 lakhs instead of Rs. 1 lakh. In

response, the AGM SLBC said that under this KCC-Animal Husbandry scheme, the average cost is around Rs. 60,000/-, which is within the scale of finance of both the Bihar Government and NABARD. This was causing more problems for people with 2 & 3 units, that is why this declaration has been restricted to Rs. 1 lakh.

On this, Development Commissioner, Shri Mihir Kumar Singh again said that whatever amount needs to be disbursed as a loan should be disbursed, as you were not supposed to take collaterals anyway; this is an additional declaration. SLBC is requested to follow the instructions of DFS and increase it to Rs. 3 lakhs accordingly.

- Action point no 8 of ATR, regarding data reported under KCC on the SLBC portal, he advised that Axis Bank and Punjab National Bank, both have confirmed that data reported by them is correct.
- Action point no 9 of ATR regarding referred back cases in PMEGP, he requested all banks to rectify the irregularities & resubmit on the portal to claim the margin money. Development Commissioner, Shri Mihir Kumar Singh stated that banks should sanction the PMEGP applications and claim the margin money.
- Speaking about action point no. 10 of the ATR, regarding waiver of stamp duty on loans upto Rs. 10 lakh under GSS, he informed that a committee has been formed, and two meetings of this committee have been held under the chairmanship of the Director-cum-Additional Secretary, Finance Department, Government of Bihar. Development Commissioner, Shri Mihir Kumar Singh said that Bihar government will take care of this shortly.

After the discussion on ATRs regarding the progress during the quarter, Shri Kumar Ranjeet, AGM (SLBC), presented the overall position of advances and NPAs in Bihar up to 30.09.2025. He informed that the total advances in Bihar as on 30.09.2025 stood at Rs. 3.25 lakh crores which has increased to Rs. 3.33 lakh crores as per the provisional data for December 2025 with growth of Rs. 8 thousand crores. The NPA level was 7.95%.

During the presentation, **Development Commissioner, Shri Mihir Kumar Singh** put his view as:

- Regarding KCC (Kisan Credit Card), there are more than 70 lakh farmers in Bihar. We are adding 2-3 lakh farmers daily in the Agri stack. The amount under the PM Kisan Samman Yojana is also being transferred to their accounts. Despite being potential in Bihar, the KCC's influence is very marginal. Banks should make efforts for 100% saturation of farmers under KCC.
- He further mentioned that the economy of India is growing at rate of 7.5% on average in last 6 years, whereas Bihar's growth rate is 10.12%. It means that the economy of Bihar is getting doubled in every 7 years. Bihar's economy is the

agrarian economy and 85% of population are engaged in agriculture or Agri related activities.

- During discussion, he further asked from SBI about sanction of KCC to 39901 borrowers only against the target of 2.72 Lakh. In response, the SBI CGM said that the figures are not good & immediate action is required. He expected that SBI will register good growth in coming quarters.
- He also asked Central Bank of India to explain reason for very low performance under KCC. KCC loan has been sanctioned to 10699 borrowers only by Central Bank of India against their target of 1.53 lakh. In response, the State Head of Central Bank of India said that high NPA of 78% in KCC is one of the major hurdles in new KCC loans. Due to this reason, pace of renewals is also very low. However, they will expedite efforts to increase the numbers.
- He asked Punjab National Bank also to explain the reason for very dismal performance under KCC. Against their target of 1.72 lakh borrowers, loan has been sanctioned to 5,259 borrowers only. In response, the senior official said that very high NPA in KCC loans and problem in issuance of LPC are major hurdles in financing under KCC.
- **Development Commissioner, Shri Mihir Kumar Singh** highlighted that KCC is the most important scheme for Bihar's economy, but overall performance is not satisfactory. Agriculture is growing even without the cooperation of the banks.

5. Agriculture Minister, Shri Ram Kripal Yadav quoted that he has been a member of both the Lok Sabha and the Rajya Sabha for six terms.

- Expressing his displeasure, he said that bankers discriminate against Bihar. They do not give us our money rather they give it to big cities like Delhi and Mumbai. 90% of our money is deposited in banks of Bihar, yet sufficient credit access is not being provided to people of Bihar.
- There has been very marginal increase in KCC (Kisan Credit Card) loans since last year. He expected that a solution for farmers and industries would emerge after this meeting.
- He explained that Bihar's economy is based on agriculture and approx. 76% of the people depends on farming for their livelihood. Bankers have a responsibility to understand the suffering and pain of farmers of Bihar. Banks should not discriminate against the people of Bihar.

During the discussions, Development Commissioner of Bihar, Shri Mihir Kumar Singh highlighted that government is continuously working for the growth of agriculture sector and work is underway on the agricultural roadmap. Productivity of

paddy and wheat is so high that its procurement is happening in Chhattisgarh, Punjab, and Haryana. Bihar has the best land in India.

- In almost all districts, 90% of the land is irrigated, either through government or private means. There are no problems with fertilizer supply either. Bihar is at the top of the line in most of the things in agriculture. The government is acting towards increasing production of oil seeds and pulses. Action is being taken for Makhana (fox nuts) by the Hon'ble Prime Minister. There is a big opportunity for Makhana production. He thanked NABARD for mentioning by the CGM NABARD about making machines available to farmers for Makhana processing which is being done manually.
- Adding value to this subject, Hon'ble Agriculture Minister Bihar, Sri Ram Kripal Yadav said that we have achieved a major milestone in this sector yesterday by exporting 200,000 tons of makhana (fox nuts) to Dubai.
- **Development Commissioner** further continued that average cost of Makhana is ₹300-400 per kg, is now being sold by farmers in the market for ₹900/kg, and the same makhana is being sold for ₹1600/kg in retail. In the US, it is being sold for ₹2500/kg. Therefore, the price here may also soon touch ₹2500/kg. He questioned the bankers, whether this is not a significant opportunity for MSME lending in the makhana sector. He urged the bankers to find a significant opportunity for MSME lending in the makhana sector.
- He further added that GOB will introduce a new initiative called "Madhukranti" (Honey Revolution). Honey is a product with immense production potential and opportunities. Bihar is the only state that produces maize in winter, therefore its production continues throughout the year, and this has led to a tremendous revolution in the animal feed industry, opening opportunity for us to even produce for the entire country.

Further, Action is needed in KCC Agri & allied activities, Ancillary & industries, and related processing industries.

- He requested the CGM, NABARD that since all their projects have become outdated, there is a need to compile model projects first state-wise and then district-wise and circulate them among the banks so that work can be done in the agricultural sector.

Through this forum, Banking sector is provided with a transparent reflection of their current impact and the opportunities are highlighted because development in the state will happen through them, and for that, a little sensitization is required.

On the slides of Government Sponsored Schemes, State Director, KVIC, Dr M H Mevati submitted that up to 30.09.2025, ₹124 Crore has already been disbursed

in Bihar against the target of ₹102 Crore and till date ₹127.30 Crore has been disbursed in PMEGP.

- In the last FY 2024-25, almost 6,000 cases were sanctioned against the target of 3,209 and in terms of Margin Money in PMEGP, 137% achievement was recorded. Similarly, in the FY 2023-24, 178% achievement was recorded with approximately 8,000 cases.
- He further mentioned that for PMEGP, GOI sets the margin money and targets for 5 years. This is the 5th and final year, and the margin money for the general category has been exhausted. The margin money for SC/ST is still available.

Approximately ₹67,54,01,000/- Margin money has been disbursed in the PMEGP accounts. In the current FY 2025-26, 2,751 cases are sanctioned in SC/ST categories. The model condition is at least 10% for SC/ST, but since this is terminal year, approximately 65% cases have been taken into consideration.

Development Commissioner added that the target in PMEGP has been reduced to 2,758 in the current FY from 8,000 in previous financial years. He urged the bankers to disburse the loans sanctioned in the previous FY and to make sure full sanction & disbursement of PMEGP loans this year.

AGM, SLBC stated that up to 15.01.2026, 2,492 cases have been sanctioned under PMEGP & 749 are disbursed. He requested the Hon'ble Industry minister, Bihar & KVIC to take up the issue of long pendency of the margin money for the last 2-3 years with GOI and arrange to release of the same.

- Elaborating on this point, Development Commissioner urged to Economic Advisor, DFS, GOI, Shri Sudhir Shyam to escalate this matter with the Ministry of Expenditure and bring it to the Hon'ble Prime Minister's PRAGATI programme, as the issue has not been resolved for the last eight months.

About PMFME, **AGM SLBC Bihar presented** that up to end of September quarter 3,820 cases have been sanctioned against target of 11000. However, sanction has increased to 5,316 as on 15.01.2026.

Development Commissioner asked Bihar Garmin Bank to explain reason for low sanction under PFMFE. BGB has sanctioned 313 only against the target of 1614 till 30.09.2025. In response to his query, Chairman of BGB said that additional 500 applications have been sanctioned till date. Due to merger issues, the process had slowed down, now everything has settled and target will be achieved under PMFME.

He asked PNB official about the same and in response, PNB submitted that they have achieved sanction of 810 accounts, 603 accounts have already been disbursed till date and the remaining will be achieved at the earliest.

Regarding 696 target of Canara Bank under PMFME, Official of Canara Bank showed his commitment to achieve 100% of the target.

- **Development Commissioner** further stated that over the past few years, significant progress has been made in the industrial sector in Bihar. Performance under Government sponsored schemes had been commendable for the last three years, but there has been a decline this year despite several visits by the Hon'ble Prime Minister and multiple meetings with bankers, which is a matter of serious concern.

6. Minister of Industry and Road Construction Department, Shri Dilip Kumar Jaiswal welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. He started his speech with the view that the Industries Department currently plays a very important role for Bihar. We want more investment to come to Bihar. When investors come, their money will be routed through the banks. The opening of industries will also boost the banking business. To attract investors, we have introduced the best industrial policy in the entire country for Bihar, and we have certain expectations from the banks. The points discussed by him are as under:

- **PMFME:** The implementation of the PMFME scheme in Bihar is extremely beneficial. Effective implementation leads to economic growth and creates both direct and indirect employment opportunities. While we have performed well compared to other states in terms of loan application sanction under this scheme, but the Government of Bihar (GOB) has not been able to achieve the desired results due to a lack of expected cooperation from banks in loan disbursement. Since 2020-21, loans for 29,086 beneficiaries have been sanctioned under PMFME. Against a target of 35,000 loan disbursements, 83%, or 29,000 applications, have been sanctioned. However, only 57% of the sanctioned amount has been disbursed so far, benefiting only 19,885 beneficiaries. This is very concerning, and Banks need to address this issue. Analysis of the data reveals that private banks show very little interest in this sector, and they should come forward in this sector for more financing. Both private and public sector banks need to improve their approach. He requested the Banks that necessary improvements be made in the working methodology to contribute to the economic development of the state. Regarding the progress in the current financial year, against the state's annual target of 11,000, only 5,526 loan applications have been sanctioned so far. Furthermore, the percentage of loan disbursement against sanctioned applications is only 31%, which is extremely worrying, as 10 months have already passed. These two months will be challenging to achieve the target. Due to the year-end, it is crucial for banks to disburse the sanctioned loans.

At the government level, counselling of beneficiaries, documentation, and coordination with banks are being strengthened through DIC and DRP. All banks need to prioritize loan disbursement under the PMFME scheme and conduct regular reviews at the branch level.

- **PMEGP:** This is an effective scheme to attract the state's youth towards employment. It is a significant means of generating direct and indirect employment through the creation of micro and small industries in the manufacturing and service sectors with an estimated cost of ₹50 lakhs. Through this scheme, MSMEs play a crucial role in strengthening the state's economic activities. Although the number of applications in 2023-24 and 2024-25 exceeded the target, and loan disbursement was also in line with expectations of the state government. The performance in 2025-26 in disbursement is very discouraging. The state received a low target of 2758, against which the approval percentage was 93%. However, only 28% of the sanctioned loans have been disbursed. This is a disappointing sign. Loans have been to be sanctioned for remaining 200 applicants to achieve the target. But only two months have remained for the disbursement of loans sanctioned in more than 70% cases. It is essential to ensure timely approval and disbursement of loans so that more beneficiaries can avail the benefits of the scheme.

It has also been observed that due to the inadequate participation and limited interest of private banks, the expected achievements under PMEGP are not being realized. Furthermore, if any errors are found in the applications of SC/ST candidates, they should be rectified promptly to ensure the timely payment of subsidy. He requested Banks to accord the sanction of PMEGP Loan proposals in accordance with the target allotted by the KVIC and ensure disbursement of all sanctioned loans at the earliest to enable timely establishment of the units.

- **PM Vishwakarma Yojana:** This is a dream project of the Hon'ble Prime Minister. It is observed that, if an applicant does not answer a call even once, the loan application is rejected without proper follow-up. The applicants need coaching, coordination, and support. If an educated poor person from a village wants to join the mainstream, banks should respond properly. This is causing eligible beneficiaries to be deprived of the scheme's benefits, which is extremely worrying. According to information received from the centralized customer care, emphasis is placed on submitting quotations for machinery/tools before loan approval. However, according to the guidelines, a quotation is generally not required in the initial stages of the loan process. Thus, such demands are creating unnecessary procedural hurdles for the beneficiaries.

For this, it is essential to sensitize branch officials so that the PMVY guidelines are strictly followed. The sanction and disbursement process should be made simple, transparent, and time bound.

Lastly, he urged the SLBC member banks to cooperate so that the achievement of the targets for 2025-26 can be ensured. Making Bihar a model state at the national level is the dream of the hon'ble Chief minister. He requested the banking system to contribute to this dream of a developed Bihar Together. He advised to make

comparative study about status of Bihar in terms of Banking parameters against other states also and should be discussed in next meetings.

AGM SLBC mentioned that SIPB meeting is being held every Thursday and as proposed by Development Commissioner sir, Banks are also participating in this meeting. It is benefiting both industries as well as banks. The government has launched some schemes like the 7 Nischay and discussions are also underway to revive 38 closed sugar mills, which will increase the credit absorption capacity in Bihar, giving banks more opportunities to provide financing.

On this issue, the Hon'ble Minister of Industries, Bihar said that banks will also be benefitted from the arrival of investors in Bihar, as transactions will be routed through the banks. This will lead to the establishment of industries in Bihar and make Bihar prosperous, so bankers should also pay attention to this.

The AGM SLBC further said that PMSGMBY is a joint program of the Bihar government and the Government of India. It provides a subsidy of up to 3 KV for rural households. PM Kusum is also a similar scheme. After a meeting between DFS and vendors a month ago, a suggestion came from the vendors that if any individual household or farmer is generating excess electricity, the electricity company should purchase it and reimburse the individuals on a monthly/yearly basis, which might help the scheme gain momentum. In response, the Development Commissioner, Shri Mihir Kumar Singh said that there are intricacies of power distribution, and this is a world-level problem with solar lights. It will be taken care separately.

7. Hon'ble Agriculture Minister, Shri Ram Kripal Yadav, welcomed all the dignitaries sitting on dais along with all the participants.

- He started his speech by mentioning that Agriculture and farmers are the backbone of Bihar's economy. 76% of the state's population depends on farming for their livelihood, and agriculture contributes approximately 20% to Bihar's GDP. In this context, the smooth flow of agricultural credit is not just a banking responsibility but an essential condition for state development.
- He stated that state government is providing loans to farmers at a mere 3% interest rate on KCC (Kisan Credit Card) crop loans. An MOU has been signed between NABARD and the Agriculture Department, Bihar for an additional 1% interest subsidy for FY 2025-26. Now, it must be ensured that the full benefit reaches to the farmers.
- Under the Kisan Samridhhi Package, our goal is to double the number of KCC beneficiaries in just 5 years. As of September 30, 2025, only 7.47% of the ₹10,400 crore target for KCC distribution has been achieved, which is not a satisfactory situation.

- Further, he added that the fact that 34% of bank branches have not issued a single KCC is a matter of concern, and these zero-performance branches must be held accountable.

The state government has completed the farmers' registry for 27.18 lakh farmers, so loans can now be provided to them easily.

Under the ACP (Annual Credit Plan), against a target of ₹1.12 lakh crore in agriculture, only 27.79% has been achieved. There is also scope for improvement in AIF (Agriculture Infrastructure Fund). 2127 projects have been sanctioned under it, but loan disbursement is pending for wq projects. He urged the banks to resolve this immediately. Food chain, warehousing, logistics, and Agri start-ups should also be encouraged.

Finally, he mentioned that the state government expects full cooperation from banks in KCC distribution, and the top management of the banks must review every branch to eliminate the situation of zero KCC distribution. He showed his confidence that the banks will take this partnership with the state government seriously.

8. Hon'ble Minister of Dairy, Fisheries and Animal Resources Department, Shri Surendra Mehta, welcomed all the dignitaries sitting on the dais along with all the participants.

- He said that the complexity in sanction and disbursement process is causing dissatisfaction among farmers in the villages. Currently, the number of applications received by banks in the KCC camp is 2,32,092, out of which only 7,177 applications have been approved. Due to the slow approval process, livestock farmers and fishermen are facing difficulties in availing loans under the scheme. Similarly, in the weekly district-level KCC camps organized for farmers engaged in animal husbandry, fisheries, and dairy farming, LPC & land revenue receipts are being demanded, and applications are being returned on that ground. However, the SOP of DFS does not emphasize the provision of LPC and land revenue receipts. The applications sent to the banks from the district level should have a fixed timeframe for approval so that the targets set for future schemes can be achieved on time.
- Positive cooperation from banks is needed so that beneficiaries can establish their firms. Banks also need to inform the applicant in a timely manner about the receipt/approval/rejection of the loan application. Instructions should be given to the LDM to receive the KCC applications and documents according to the approved checklist of DFS, and livestock farmers are required to provide an undertaking regarding the number of animals. Besides this, banks are demanding documents which are not mentioned in the instructions received from the Government of India.

- He further mentioned that Banks are not accepting KCC applications from members of Fishermen Cooperative Societies whose lease period for the allotted water bodies is less than 1 year. However, the lease of government water bodies is done only with the members of the Fishermen Cooperative Society.
- Similarly, after the loan approval under various departmental schemes, banks are carrying out the purchase without informing the purchase committee. As per the rules of the scheme, the purchase of livestock should be done in the presence of the purchase committee. Consequently, it is not possible to obtain animal insurance and health certificates on time. Without the purchase committee's report, the subsidy could also not be released.

He concluded his speech by urging all Bankers to resolve this complexity and ensure that farmers receive loans in a timely manner and requested that the existing shortcomings be addressed so that we can look forward to a developed Bihar in the coming days.

9. Additional Chief Secretary, Finance Department, Shri Anand Kishore welcomed the Hon'ble Ministers, dignitaries present on the dais and all the participants. The highlights of his speech are as follows:

- Various points have been reviewed in detail and one by one. The state government has priorities in certain defined areas, and the progress shown in those areas is certainly a cause for concern. As the Hon'ble Agriculture minister, Bihar was mentioning about his observations before start of the meeting, that discussions take place in meetings, but tangible outcomes do not visible on ground. The result is that the major concerns are reiterated in the next meeting. This situation is undesirable. Hon'ble finance minister, Bihar has given clear instructions that we should now focus entirely on achieving the government's targets by working collaboratively with all banks and providing them with necessary support.
- In this regard, we decided in the last meeting that all banks would now be rated on a 100-point scale. A 100-point standard was prepared and provided to the banks in 2025. The review will begin from 1st April 2026, and we will need your cooperation to move forward. Under 100 points, 25 points have been allocated for the CD ratio, 20 marks for the achievement of ACP, 10 marks for KCC including AH & Fishery, 5 marks for dairy, and similarly marks have been allocated for SHG, PMEGP, PMFME, PM SVANidhi, etc. It is mandatory to score above 40 marks, which is the minimum benchmark.

Based on these parameters, when the Finance Department, Bihar assessed the banks on January 22, 2026, only 11 banks scored above 40 marks, which are AXIS, HDFC, BOB, RBL, UBI, Federal Bank, ICICI, YES, SBI, BOI & CBI. 23 banks scored less than 40 marks. This is a matter of serious concern. The target

is to reach as close to 100 marks as possible. It is very difficult to see Banks like PNB, Canara, BGB, etc., have scored below 40. Now we are approaching at the end of FY2025-26, the heads of the banks are expected to review this on a weekly basis to achieve the allotted targets, and if any cooperation is required from the state government in any area, please inform us.

In this regard, the Hon'ble Finance Minister has directed to form a committee to review the progress. During the review, if a bank's performance does not remain up to mark, there will be subsequent action, and it is also possible that those banks will not have any banking transactions with the state government.

Regarding Agri-allied sectors, especially Animal Husbandry and Fisheries, he suggested that Banks may conduct camps which will not only result in achievement of their targets but also improvement in ranking.

- While talking about the CD ratio, he said that now only one district, Munger, remains with CD ratio below 40%, which is 32.29%. on the other hand, Purnea has a CD ratio of 96%. Since the disparity is so high in the same state, LDMs and Lead Banks need to pay attention to this.
- He requested all DMs and bank nodal officers to conduct DCC and BLBC meetings regularly at their level, and since time is short now, he directed to hold two meetings each in the remaining months of February & March. Unless meetings are held regularly, the targets cannot be monitored properly. Banks that have achieved less than their targets need to pay attention. In Muzaffarpur and Nalanda, the DCC meeting for September 2025 quarter could not be held due to some reasons. They are instructed to hold the meetings regularly now and accordingly monitor performance of Banks to achieve the targets.
- He further stated that Banks are requested to pay attention to both the sanction and disbursement in the priority areas of the state government. It is often observed that the sanction target is almost achieved, but disbursement takes time. During this period, several issues and complaints arise, which should not happen. There is a separate mechanism for this, which will be activated soon.

Finally, he thanked the Hon'ble Finance Minister, Bihar for his continuous reviews. Many actions have been taken as per his directions and improvements have been made. He expected to continue to strive towards achieving the goals.

12. Development Commissioner, Shri Mihir Kumar Singh, drew attention towards the opportunities in this state. The Finance Department and the Government of Bihar are concerned about accelerating the pace of development.

- He mentioned that Bihar's pace of progress is faster than other states and we should aim to achieve CD ratio of 77% at par with the national average. The

country's agricultural growth has been 2-3% for the last 10 years, while that of Bihar is 7-8%. The Animal Husbandry sector is growing rapidly. We are beating every region of the country in all sectors. We are growing at a rate 1.5-2% faster than the country's overall growth.

- Speaking about Bihar's achievements, he said that our growth rate last year was 8.64%. Law and order situation in Bihar is absolutely under control. There has been a drastic reduction in the crime graph. The condition of roads is at the national level. The Hon'ble Minister for Industry and Road Construction has launched a scheme where the complainant will get ₹5,000/- if he find & report any pothole on the roads. Basically, it is a statement of confidence. This is what, needed for industry.

There is talk going on of upgrading rural roads from single to double lanes, which will be completed in 5 years. 4 expressways have been announced and discussions are underway for the 5th expressway . 1500 kms of expressways and roads with a speed limit of 120 mph will be built in the next 3-4 years. High-speed criss-cross corridors are being built. A target is set by Bihar Government to reach Patna in 4 hours from any corner in Bihar by 2028.

4 airports are operational, construction of the 5th is underway in Raxaul, and there is talk of building 9 new airports in the state. A team from the Government of India is coming to explore the feasibility of extension of Patna airport.

- In waterways, work is underway to increase number of waterways in Bihar to reduce transaction and transportation costs. We are number 1 in the country in water resources, that's why agricultural productivity is very high. Setting up industries is also viable here, for example, Coca-Cola is setting up its plant, for which water is the most important factor. There has been tremendous growth in MSMEs because of this, and more big industries are coming. Banks are part of SIPB and are looking at companies according to the new industrial policy. Big industries get loans easily, but it is the MSMEs that are very important whose requirements are also to be taken care.
- Furthermore, he added that as per the Government of India scheme, the salary package accounts of central government employees will be with PSBs (Public Sector Banks) and the state government will implement a similar scheme in Bihar. He mentioned state government will work together through SIPB, the Agriculture Department, and AH (Animal Husbandry) to help and cooperate the banks in whatever way possible. However, there are certain red lines that must be respected.

Finally, he thanked the ministers for their time and guidance and thanked everyone present in the meeting.

13. Hon'ble Minister of Energy, Finance, Planning and Development, Prohibition, Excise and Registration Departments, Govt. of Bihar, Shri Bijendra Prasad Yadav in his address welcomed all the dignitaries and participants.

- He quoted that everyone has already covered all the points. There is no need to say much more. It is necessary to keep in mind that Principles are formed but if the intention is not pure, then the principles do not materialize on the ground. And to maintain pure intentions, it is essential that a person has integrity.
- He provided detailed information about the geography of Bihar. When civilization began, India was called the Ganga-Yamuna civilization due to the easy availability of water, clean air, and flat land. The population density in South India remained low because there was a shortage of water, and the land was also not suitable. But in the Ganga-Yamuna plains, due to the availability of water, good air, and ease of movement, the density was higher.

Rivers are of two types: perennial and seasonal rivers. Seasonal rivers are those that do not flow throughout the year. They primarily flow during the rainy season or monsoon and dry up during the dry season. Whereas perennial rivers are watercourses that flow continuously throughout the year, with water available even during the dry season. These rivers are primarily fed by the melting of Himalayan glaciers, springs, and rainwater.

Another unique feature of Bihar's geography is that while other states face a severe water shortage, Bihar does not experience any water scarcity due to these factors.

He continued his statement by saying that when the Central Government decided to implement the Food Security Act, a committee was formed under the chairmanship of Professor Swaminathan. He wrote that the first Green Revolution was declared in Punjab, Haryana, and Western UP, while Eastern India was left out. Bihar should have been considered the centre of the second Green Revolution because the land of three crops is not found anywhere else in the world except in Bihar due to availability of abundant water.

- Expressing his dissatisfaction, he said that today we see that Banks have provided the least support to agriculture, only 27%. Water scarcity is now also being experienced in South India for industrial purposes. There is great potential for industry in Bihar because manpower is available, the power supply has improved, road transport has become excellent, and the law-and-order situation has improved. On January 21, 2026, the General Administration Department of the Government of Bihar achieved a significant milestone in efficiency and transparency. The department was awarded the international quality standard ISO 9001:2015, and the certificate was handed over to the Hon'ble Chief Minister, Shri Nitish Kumar.

Now, there are no law-and-order problems in Bihar, and there is no lack of administrative efficiency; therefore, only the honest cooperation of the banks is needed.

He ended his deliberation by thanking everyone and saying that I want to announce to you all that I have decided to form a committee chaired by the Development Commissioner to monitor progress. Other members of the committee will be the Additional Chief Secretary (Finance), the Regional Director of the RBI, the Chief General Manager of NABARD, and the Chief General Manager of SBI. They will hold monthly meetings, and we expect your cooperation through the formation of this committee to accelerate the development of Bihar.

At the end of the meeting, **The General Manager & Convenor of SLBC Shri Ravindra Kumar Shrivastava**, thanked Hon'ble Minister of Energy, Finance, Planning and Development, Prohibition, Excise and Registration Departments, Govt. of Bihar, 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. On behalf of all the member Banks he assured that Banks will ensure to perform with great zeal to show good performance under Agriculture specially KCC, PMEGP, PMFME, CD ratio & ACP achievement. He asserted with confidence that with the active participation of all the esteemed members and invited guests, this committee will be able to achieve its stated objectives of addressing banking-related policy issues, implementing various schemes, and improving the banking sector in the state, thereby making 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 to development of Bihar.

Action Points

1. Efforts for doing Re-KYC in all eligible accounts to be continued so that all accounts due for Re-KYC upto June 2026 could be made KYC compliant.

(Action: All Banks)

2. Settlement of Unclaimed deposits to be continued with special focus on Government accounts, in co-ordination with District authority & LDMS.

(Action: All DMs, All Banks, All LDMS)

3. Financial literacy camps to be organized in all districts with focus on Re-KYC of accounts & awareness on prevention of cyber frauds.

(Action: All Banks/ All LDMS)

4. Banks to claim an additional 1% interest subvention on the prompt repayment of KCC loans from the state government through NABARD as per extent guidelines.

(Action: All Banks)

5. Loan sanction and disbursement under the Government sponsored schemes (PMEGP, PMFME, PM Vishwakarma Yojna etc.) to be expedited and Private Banks must achieve their targets.

(Action: All Banks)

6. Under PMEGP, pending Margin Money disbursement in case of loans disbursed in previous years to be released at the earliest and Margin Money disbursement in case of loans disbursed in current year, in all eligible cases, to be released on regular basis.

(Action: KVIC)

7. At least one special DCC & BLBC meetings should be conducted in each month of February & March in the current FY 2025-26 by all the districts.

(Action: All DMs/All LDMS/ Lead Banks)

8. Review of Branches having Agriculture Base but have not done a single KCC during with FY 2025-26.

(Action: All Banks)

9. Under Agriculture Infrastructure Fund, pending loan disbursement to be expedited.

(Action: All Banks)

10. List of PM Kisan beneficiaries, onboarded on Agri stack, having no KCC with any bank, to be shared directly with the concerned Banks for saturation under KCC to willing farmers. Banks' summary report to be provided to SLBC.

(Action: Agriculture Department)

11. List of applications generated under Animal Husbandry and Fisheries scheme to be shared with State Head office of the Banks by Dairy, Fisheries & Animal Resources department, Bihar for effective monitoring by respective banks on regular basis.

(Action: Dairy, Fisheries & Animal Resources Department)

12. Format of self-declaration to be put through gazette notification to increase advances towards KCC (Animal Husbandry) and KCC (Fisheries).

(Action: Dairy, Fisheries & Animal Resources Department)

13. A committee to be constituted under the chairmanship of Development Commissioner with Additional Chief Secretary - Finance, CGM SBI, RD RBI, CGM NABARD as members to monitor the progress of banks.

(Action: Finance Dept)

95th SLBC BIHAR MEETING DATED 22.01.2026**HELD AT ADHIVESHAN BHAWAN, PATNA****LIST OF PARTICIPANTS**

S. N.	Name of the Participants	Designation/Office
Hon'ble Ministers		
1	Shri Bijendra Prasad Yadav	Hon'ble Finance Minister, Govt. of Bihar
2	Shri Dilip Kumar Jaiswal	Hon'ble Industry Minister, Govt. of Bihar
3	Shri Ram Kripal Yadav	Hon'ble Agriculture Minister, Govt. of Bihar
4	Shri Surendra Mehta	Hon'ble Dairy, Fisheries & Animal Resources. Minister, Govt. of Bihar
DFS, GoI		
1	Shri Sudhir Shyam	Economic Adviser, DFS, Government of India
State Govt. Officials		
1	Shri Mihir Kumar Singh	Development Commissioner, Govt. of Bihar
2	Shri Anand Kishore	Additional Chief Secretary, Finance Deptt., Govt. of Bihar
3	Shri Kundan Kumar	Secretary, Industry, Govt. of Bihar
4	Shri Rajnish Singh	Registrar Co-op Soc, Co-op Deptt., Govt. of Bihar
5	Shri Saurabh Suman Yadav	Director, Agriculture, Govt. of Bihar
6	Shri Mukesh Kumar Lal	Special Secretary, Finance Dept, Govt. of Bihar
7	Shri Sushil Kumar Suman	DIG, Registration, Govt. of Bihar
8	Md. Ejtaba Hussain	Director-cum-Additional Secretary, Finance Dept, Govt. of Bihar
9	Shri Amrendra Kumar Singh	Joint Secretary, Home Deptt, Govt. of Bihar
10	Shri Sushil Kumar	Joint Director, Agriculture Deptt. , Govt. of Bihar
11	Shri Kumar Anil Sinha	Joint Secretary, RWD
12	Shri Ravi Kumar	Joint Secretary, Rural Development Department
13	Shri Mukesh Kumar Mukul	Deputy Director, Dairy, Fisheries & Animal Resources., Dept, GoB
14	Shri R K Dass	Banking Experts, Finance Department, GoB
15	Shri Arun Kumar Singh	Banking Experts, Finance Department, GoB
16	Shri Birendra Kumar	PS, Finance
17	Shri Virendra Kumar	Steno, Finance Deptt., GoB
18	Shri Manish Kumar	FEO, Directorate Fisheries
19	Dr. Santosh Kumar	LRO, Dairy, Fisheries & Animal Resources., Deptt, GoB
20	Shri Chandan Bageli	BAO, Agri Deptt., GoB

21	Shri M C Sharan	PC-FI, Jeevika
22	Shri Sanjay Kumar	SPMUIL, AIF, Agri Deptt.
23	Shri Ashish Bhaskar	State Mission Manager, NULM
24	Shri Aditya Sao	Fisher Entry Officer
RBI & NABARD		
1	Shri Sujit Kumar Arvind	Regional Director, Reserve Bank of India
2	Shri Gautam Kumar Singh	Chief General Manager, NABARD
3	Shri Sarda Nath	DGM, NABARD
4	Shri Prasoon Kumar Sharma	AGM, Reserve Bank of India
5	Shri Nilesh Kumar	AGM, NABARD
6	Shri Rahul Kumar	Manager, Reserve Bank of India
7	Miss Kanu Priya	Asst. Manager, NABARD
Banks		
1	Shri Anurag Joshi	Chief General Manager, State Bank of India
2	Shri Ravindra Kumar Srivastava	General Manager, State Bank of India & Convenor SLBC
3	Shri S. B. Sahani	General Manager, Bank of India
4	Shri Vivek	General Manager, Indian Bank
5	Shri R R Sinha	General Manager, Central Bank of India
6	Shri Guna Nand Gami	Zonal Head, Union Bank of India
7	Shri Ankur Dubey	Chief General Manager, IDBI Bank
8	Shri Mukul Sahai	Chairman, Bihar Gramin Bank
9	Shri Satya Prakash	DGM SME, State Bank of India
10	Shri Sidhhnath Thakur	DGM, ABU, State Bank of India
11	Shri Suvendu Narayan Das	DGM, Channel Management State Bank of India
12	Shri Alok Kumar	DGM, RCWM, State Bank of India
13	Shri Kumar Ranjeet	AGM, SLBC
14	Shri Rakesh Ranjan Singh	DGM, Bank of Baroda
15	Shri Pramod Kumar	DGM, Canara Bank
16	Shri S. Narayan	DGM, Bihar State Co Operative Bank Ltd.
17	Shri Deepak Kumar	GM, Bihar Gramin Bank
18	Shri Balikaran Yadav	DZM, Punjab national Bank
19	Shri Binod Kumar Rajak	Chief Regional Manager, Indian Overseas Bank
20	Shri Kanishka Kumar Dhibar	DGM, India Post Payment Bank

21	Shri Purendra Kumar	AGM, GSS, State Bank of India
22	Shri Naveen Prakash	AGM, SMEBU, State Bank of India
23	Shri A. Thakur	AGM, Lead Bank & RSETI, State Bank of India
24	Shri Sanjay Kumar	AGM, ABU, State Bank of India
25	Shri S. Balaji	AGM, Canara Bank
26	Shri Ranjeet Kumar	AGM, Bank of Maharashtra
27	Shri Narendra Singh	Zonal head, HDFC Bank
28	Shri Dheeraj Kumar Rai	Circle Head, Axis Bank
29	Shri Vikas Kumar	AGM, Central Bank of India
30	Shri Srikant Singh	AGM, UCO Bank
31	Shri Madhav Kumar Jha	Chief Manager, Bihar Gramin Bank
32	Shri Ramesh Kumar	Chief Manager, Bihar Gramin Bank
33	Shri Rohan Kumar	Chief Manager, UCO Bank
34	Shri Rajesh Raushan	Sr. Manager, Bank of Baroda
35	Shri Amit Kumar Singh	Regional Head, Bandhan Bank
36	Shri Ratnesh Pandey	Cluster Head, Yes Bank
37	Shri Manish Kumar	Chief Manager, P & S Bank
38	Shri Vinay Kumar	Chief Manager, Punjab National Bank
39	Shri Dipendra Ghosh	AVP, Utkarsh Small Finance Bank
40	Shri Shashi Choubey	VP, Ujjivan Small Finance Bank
41	Shri Kumar Satyam	Zonal Head, Fino Payment bank
42	Shri Satish Kumar	Zonal Head, ICICI Bank
43	Shri Samir Sinha	Co-Ordinator, RBL Bank
44	Shri Brij Kishore Singh	DGM, IDBI Bank
45	Shri Rafiq	Branch Manager, J & K Bank
46	Shri Abhishek Kumar	DVP, Federal Bank
47	Shri Uma Prasad	Regional Head, ICICI Bank
48	Shri Barun Kumar Tiwary	Branch head, Karur Vysa Bank
49	Shri Sumit Kumar	Branch Head, Karnatka Bank
50	Shri Subhash Chandra	AVP, Axis bank
51	Shri Anup Kumar	Cluster Head, IDFC Bank
52	Shri Rony P Joy	Branch Head, South Indian bank
53	Shri Mithlesh Kumar	Regional Manager, Unity Small Finance Bank

54	Shri Rahul Singh	Branch Manager, Jana Small Finance Bank
55	Shri Vivekanand Singh	Chief Manager, Bank of baroda
56	Shri Arjun Kumar Sharma	State head, ESAF Small Finance Bank
57	Shri Rajeev Ranjan	Circle Head, Airtel Payment Bank
58	Shri Rajeev Ranjan	Sr. Manager, Bank of India
59	Shri Suman Kumar	Chief Manager, Indian Bank
60	Shri Rajeev Ranjan	Chief Manager, Union Bank
61	Shri Rakesh Kumar Suman	Regional Head, Axis Bank
62	Shri Sakti Singh	State Head, Govt Banking, Axis Bank
63	Shri Rakesh Kumar	Chief Manager SLBC ,State Bank of India
64	Shri Ravi Ray	Manager SLBC, State Bank of India
65	Shri Mukul Kumar Singh	Manager, ABU, State Bank of India
66	Shri G M Sangle	FSTO, State Bank of India
67	Dr Ganikant	Manager, FSTO, State Bank of India
68	Shri A N Paswan	Manager LB & RSETI, State Bank of India
69	Smt Sipi	Deputy Manager SLBC, State Bank of India
70	Shri Rajesh Kumar	Senior Associate, SLBC, State Bank of India
Others Participants		
1	Dr. M. Hanif Mevati	Director, KVIC
2	Shri G. V. Singh	KVIC
3	Shri Ajay Kumar	AGM, NHB
4	Shri Nayan Kumar	AH, NHB
5	Shri Manish Kumar	SSPOs, Dept. of Post
6	Shri Kumar Ravi Shankar	PA, O/o the CPMG Bihar
7	Shri Sanjay Kumar	State Director, RSETI Building, NACER
8	CA - Arvind Kumar	Treasurer, BIA
9	Shri S K Patwari	President, Bihar Chamber of commerce
10	Shri Ashok Kumar Verma	State President, CAIT
11	Miss Preeti Kumari	BFM, DIA
Through VC		
1	District Magistrate All District, Bihar	
2	Lead District Managers All Districts, Bihar	
3	National Commission for Scheduled Tribes (NCST) - New Delhi	
4	Pension Fund Regulatory and Development Authority (PFRDA)	
5	Project Manager, PMFME, MoFPI, GOI	
6	Director, AIF, New Delhi	
7	CEO, CGTMSE, Mumbai	
8	Warehousing Development and Regulatory Authority (WDRA)	