

STATE LEVEL BANKERS' COMMITTEE, BIHAR

78TH MEETING

DATE : 16TH SEPTEMBER 2021, TIME : 11:00 AM

VENUE : HOTEL CHANAKYA, PATNA

(FOR THE QUARTER ENDED 30TH JUNE 2021)



CONVENOR: STATE BANK OF INDIA

SLBC DEPARTMENT (5TH FLOOR)

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1 Adoption of minutes of the last (76th) SLBC Meeting

The details of recent meetings of SLBC and its Sub-Committees are furnished below:

Sl.No.	Particulars of Meeting	Date of Meeting held
1.	76 th Meeting of SLBC, Bihar	22.06.2021
2.	36 th Meeting of SLBC Sub-Committee on SHG & RSETI	16.06.2021
3.	37 th Meeting of SLBC Sub-Committee on Branch Opening & IT enabled Financial Inclusion	17.08.2021
4.	11 th Meeting of Steering Sub-Committee	09.09.2021

The minutes of the 76th SLBC meeting of Bihar held on 22.06.2021 were circulated among the members of SLBC, LDMs and concerned Government Departments.

Amendments suggested by Govt. of Bihar have been incorporated and circulated among the stakeholders.

Minutes of other meetings listed above have been placed as **Annexure-I** titled "Minutes of Meetings". Minutes of these meetings may also be considered as approved.

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2 Discussion on Minutes/ ATRs of preceding meetings

2.1 76th Meeting of SLBC, Bihar

➤ **ACTION TAKEN REPORT ON THE ACTION POINTS OF 76thSLBC MEETING HELD ON 22.06.2021.**

S.N.	Action Point	Action Taken
1.	A meeting of SLBC member banks, Police Department and Finance Department, Bihar on security aspects of banks be convened under the Chairmanship of the Chief Secretary. [Action: SLBC and Office of the Chief	Meeting held on 30.06.2021. Subsequently a meeting was held on 02.09.2021. Next meeting is scheduled on 02.12.2021.

	Secretary]	
2.	<p>A meeting on Certificate Cases filed by Banks in Bihar be convened with SLBC member banks, Police Department and Finance Department and District Magistrates under the Chairmanship of the Chief Secretary.</p> <p>[Action: SLBC and Office of the Chief Secretary]</p>	<p>Meeting held on 30.06.2021. Subsequently a meeting was held on 02.09.2021. Next meeting is scheduled on 02.12.2021.</p>
3.	<p>Bihar Govt. should include Financial Literacy & Financial Inclusion in school curriculum.</p> <p>[Action: Education Department, Govt. of Bihar]</p>	<p>Finance Deptt. has requested Education Deptt. to take swift action on the Action Point vide their Letter No. 07/ बैंकिंग- एस एल ंबी ंसी ० – ATR - 07/ 2019 1353/ वि०, dated 13.08.2021</p>
4.	<p>There should be more coordination between bankers and Govt. officials at block and district level. District Administration should have a cell to monitor and assess, in coordination with the banks, as to what changes the bank loans have made in the lives of the borrowers.</p> <p>[Action: LDMS, District Magistrates]</p>	<p>Finance Deptt. has advised DMs of all districts in Bihar to take immediate action on the Action Point vide their Letter No. 07/ बैंकिंग-एस एल ंबी०सी०-ATR-07/2019 1351/ वि०, dated 13.08.2021</p>
5.	<p>The reporting by SLBC member banks and Govt. Departments to SLBC needs to be more quick, qualitative, informative, useful, and reconcilable. It has been noticed many a time that the no. of loan applications reported by Govt. Departments and banks are different. It needs reconciliation at Block and District level. If needed, Govt. Department(s) can come out with portal(s) for the same.</p> <p>[Action: SLBC, Agriculture Deptt, AH & FR, Industries Deptt, UD & HD]</p>	<p>Finance Deptt. has requested :-</p> <p>i) Agriculture Deptt. vide Letter No. 07/ बैंकिंग- एस एल ंबी ंसी ० – ATR - 07/ 2019 1356/ वि०, dated 13.08.2021</p> <p>ii) AH & FR Deptt. vide Letter No. 07/ बैंकिंग- एस एल ंबी ंसी ० – ATR - 07/ 2019 1354/ वि०, dated 13.08.2021</p> <p>iii) Industries Deptt. vide Letter No. 07/ बैंकिंग- एस एल ंबी ंसी ० – ATR - 07/ 2019 1355/ वि०, dated 13.08.2021 &</p> <p>iv) UD & H Deptt. to take prompt action on the Action Point vide Letter No., 07/ बैंकिंग-एस एल ंबी ंसी ० – ATR - 07/ 2019 1352/ वि०, , dated 13.08.2021 to take prompt action on the</p>

		Action Point.
6.	Scale of Finance (SoF) has been fixed for 2021-22 by SLTC. Bank Branches should display SoF in their premises for the information of prospective borrowers. [Action: All Banks]	Member Banks have confirmed compliance to the Action Point.
7.	Banks should open maximum number of branches during the FY 2021-22 and increase their physical presence. They should endeavour to open at least one branch in each Gram Panchayat. [Action: All Banks]	SLBC, Bihar has requested Finance Deptt. vide Letter No. रा०बै०स०/मु०प्र०/2021-22/147, dated 31.08.2021 to identify Gram Panchayats where opening of Bank branches would be feasible so as to enable SLBC, Bihar to share the same with Member banks for branch opening.
8.	There are discrepancies in many instances of DBT amount originated for Social Welfare Department beneficiaries and DBT amount credited into the accounts of these beneficiaries. [Action: Dakshin Bihar Gramin Bank]	DBGB has replied vide Letter No. DBGB/HO/PD/6146/2021-22, dated 31.07.2021.
9.	A Special SLBC focused on Financial Literacy & Financial Inclusion may be held in the upcoming July-Sept. quarter. [Action: SLBC]	The said meeting will be conducted as 77th SLBC Meeting.
Outstanding Issues of 75th SLBC		
10.	Stamp duty payable upfront by the banks while filing certificate cases be linked to recoveries in the certificate cases filed. [Action: Revenue Deptt.]	Finance Deptt. has requested Revenue Deptt. vide Letter No. 07/ बैंकिंग- एस एल ०बी ०सी ० - ATR - 07/ 2019 1357/ वि०, dated 13.08.2021 for immediate action on the Action Point.
11.	Stamp duty on loan agreements, mortgages [MSME & AGRI] and agreements for PoS be rationalized and reduced to incentivize the borrowers. [Action: Registration Deptt.]	3 years data on stamp duty collected for Agri & MSME loans as well as POS sent to Registration Deptt. Finance Deptt. has requested Registration Deptt. vide Letter No. 07/ बैंकिंग- एस एल ०बी ०सी ० - ATR - 07/ 2019 1358/ वि०, dated 13.08.2021 to take swift action on the Action Point.

12.	<p>Rights should be provided to banks to access Bhoomi Portal of Bihar Govt. to note their charge on land of borrowers.</p> <p>[Action: Revenue Deptt.]</p>	<p>A meeting was convened by Revenue Deptt. on 11.08.2021 to discuss the modalities to bring out necessary changes in the Bhoomi portal enabling access rights for bankers. Finance Deptt. has requested Revenue Deptt. vide Letter No. 07/ बैंकिंग- एस एल एबी एसी - ATR - 07/ 2019 1357/ वि०, dated 13.08.2021 for immediate action on the Action Point.</p>
13.	<p>For mortgages in case of enhancement of loan limits to MSME units, the stamp duty is charged afresh on entire loan amount in place of only enhancement amount. Also, the maximum stamp duty cap of Rs 25,000 is not being adhered to.</p> <p>[Action: Registration Deptt.]</p>	<p>Finance Deptt. has requested Registration Deptt. vide Letter No. 07/ बैंकिंग- एस एल एबी एसी - ATR - 07/ 2019 1358/ वि०, dated 13.08.2021 to take swift action on the Action Point.</p>
14.	<p>Bankers have reported discrepancies between the number of applications forwarded to the banks by the Agriculture and Agriculture-Allied departments and those received at the banks. Banks should reconcile the applications sent sanctioned, rejected, and pending with the concerned departments at the district level and report to the SLBC.</p> <p>[Action by: SLBC/ Banks/Agriculture and Agri-Allied Departments]</p>	<p>Finance Deptt. has requested Agriculture Deptt. vide Letter No. 07/ बैंकिंग- एस एल एबी एसी - ATR - 07/ 2019 1356/ वि०, dated 13.08.2021 to take apt action on the Action Point.</p>

➤ **MEETING OF THE 76th QUARTERLY REVIEW MEETING OF SLBC HELD ON 22.06.2021.**

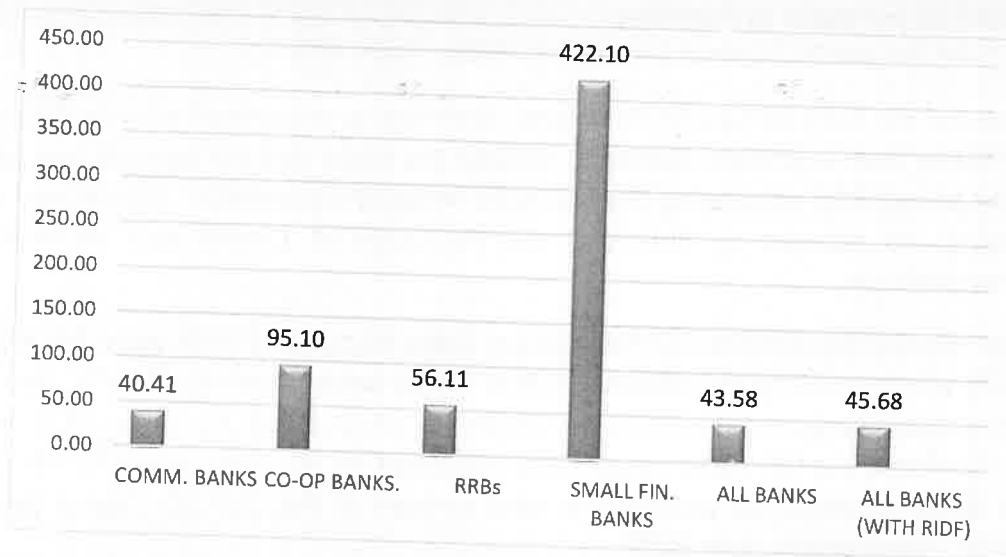
The Minutes and action points of above mentioned meeting have been placed at **Page Nos.44-55.**

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3 Review of CD Ratio

3.1 State Level

➤ CD RATIO (AS ON 30.06.2021)



(Amt. in Rs. Crore)

Bank	Deposits	Advances	CD Ratio (%)
Commercial Banks	357989	144666	40.41
Co-operative Banks	5776	5493	95.10
RRBs	36290	20363	56.11
Small Finance Banks	1007	4252	422.10
Total	401062	174774	43.58
RIDF	--	8424	---
Total (Advances +RIDF)	401062	183198	45.68
Investment	--	31210	--
Grand Total (Adv. +RIDF+Invest.)	401062	214408	53.46*

* Just to know CD Ratio of the State had the investment been included.

CD Ratio at SLBC level is calculated and monitored based on the indicators advised by RBI vide their Master Circular No. RBI/ 2021-22/ 04 FIDD.CO.LBS.BC.No.02/ 02.01.001/ 2021-22, dated 01.04.2021 which specifies as under:

Institution / Level	Indicator
Individual Banks at Head Office	Cu + RIDF
State Level (SLBC)	Cu + RIDF
District Level	Cs

Where:

Cu = Credit as per place of utilization

Cs = Credit as per place of Sanction

RIDF = Total Resource Support provided to State under RIDF

An amount of Rs.1231.98 Crores have been financed to units functioning in Bihar by SBI & PNB by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio. Amount under RIDF, Sanctioned and Outstanding, as advised by NABARD are Rs.12224.93 Crores and Rs.8424.29 Crores respectively.

It is worth mentioning that the CD Ratio of the State stood at 45.68% as at the end of June 2021 which could have improved further by 28 basis points to 45.96%, had the total "Drawables" amount of Rs.9534.34 Crores (as on 31.03.2021) under RIDF been utilized. Similarly, the CD Ratio could have improved by 95 basis points to 46.63%, had the State Government utilised the total amount of Rs.1224.93 Crores (as on 30.06.2021) sanctioned under RIDF.

RIDF : POSITION AS AT THE END OF Q1 of FY 2021-22 (i.e. as on 30.06.2021)				
ON GOING PROJECTS SANCTIONED PRIOR TO FY 2021-22				Outstanding as on 30.06.2021***
No. of Projects	Amount Sanctioned*	Amount Withdrawn	Amount remaining for withdrawal **	
3339	12224.93	8821.23	---	
ON GOING PROJECTS SANCTIONED DURING FY 2021-22				
No. of Projects	Amount Sanctioned*	Amount Withdrawn	Amount remaining for withdrawal **	
Nil	Nil	Nil	Nil	
ALL ON GOING PROJECTS AS ON 30.06.2021				
No. of Projects	Amount Sanctioned*	Amount Withdrawn	Amount remaining for withdrawal **	
3339	12224.93	8821.23	---	
8424.29				
BRIEF PARTICULARS OF ON GOING PROJECTS				
S.N.	Sector	No. of Projects	Amount Sanctioned	
1	Irrigation	1769	2156.08	
2	Agriculture (Other than Irrigation)	165	1041.26	
3	Roads	836	4568.31	
4	Bridges	557	3014.74	
5	Social Sector	12	1444.54	
	Total	3339	12224.93	

* Loan under RIDF is neither of the nature of cash credit nor is it meant for funding working capital. Thus, 'Limit Sanctioned' should be read as 'Amount Sanctioned'.

** If we look at the difference between 'Amount Sanctioned' and 'Amount Withdrawn' under RIDF, we get an artificially inflated gap. Rather, in RIDF, we look at the difference between 'Amount Sanctioned' (as per phasing of loan) and 'Amount Withdrawn' to arrive at the true gap i.e. "Drawables". The figure for "Drawables" as on 31.03.2021 was Rs.9534.34 crore.

*** Outstanding includes the repayment amounts due of ongoing as well as closed tranches.

3.2 District-wise

➤ **DISTRICTS WHERE CD RATIO IS LESS THAN 40%**

(Amt. in Rs. Crore)

SL. NO	DISTRICT	DEPOSITS	ADVANCES	CD Ratio (%)
1	Munger	7403	2048	27.67
2	Jehanabad	3590	1044	29.07
3	Arwal	1995	582	29.17
4	Bhojpur	11519	3410	29.61
5	Saran	13076	3989	30.50
6	Nalanda	10559	3495	33.10
7	Gopalganj	7781	2672	34.34
8	Darbhanga	11899	4141	34.81
9	Siwan	12309	4320	35.10
10	Aurangabad	8246	2914	35.34
11	Lakhisarai	3244	1184	36.51
12	Bhagalpur	13995	5238	37.43
13	Buxar	6208	2325	37.45
14	Sheikhpura	2251	849	37.73
15	Gaya	16248	6351	39.09
16	Madhubani	8245	3233	39.21

The LDMs and Controlling Heads of the Banks, having lead responsibility, are requested to frame and implement monitorable action plans under supervision of Special Sub-Committee of DCC formed for the purpose and report the outcomes to DCC and SLBC.

The Controlling Heads of all the Banks, operating in these districts, are requested to instruct their branches to adopt suitable strategies for improving CD ratio.

Bank-wise and District-wise details on CD Ratio are furnished on **Page Nos 87-90.**

3.3 Bank-wise

➤ BANKS BELOW 20% CD RATIO

(Amt. in Rs. Crore)

Bank Name	Deposit	Advances	C D Ratio %
SOUTH INDIAN BANK	251	11	4.38

3.4 GSDP-Credit Ratio

(Amt. in Rs. Crore)

SL NO.	ITEMS	2017-18	2018-19	2019-20	2020-21	2021-22
1	GSDP (CURRENT PRICE)	484740 (Q)	527976	594016 (P)	618628 (Q)	618628
2	BANK CREDIT	134997	152213	159987	175475	174774
3	CREDIT -GSDP RATIO (%)	27.85	28.83	26.93	28.37	28.25
4	C D RATIO	45.38	44.09	43.03	44.26	43.58

{P = Provisional, Q = Quick, PJ=Projected}

As advised by the Directorate of Economics & Statistics, Planning & Development Department, GoB, the Gross State Domestic Product of Bihar at Current Prices for the FY 2020-21 was Rs 6,18,628 Crores. Bank Credit stood at Rs.1,74,774 Crores as on 30.06.2021 thus taking the Credit – GSDP Ratio of the State to 28.25 %.

As the GSDP figure for 2021-22 is not available, the GSDP of 2020-21 has been taken for arriving at Credit – GSDP Ratio for 2021-22.

4 Allocation of Annual Credit Plan for FY : 2021-22

Finance Department, Government of Bihar advised the ACP target for all banks for the FY 2021-22 vide their Letter No. 07/ बैंकिंग-साख - 06/ 2019 942/ वि०, dated 21.06.2021. Sector-wise/ Bank-wise target is as under :

(Amt. in Rs. Crore)

BANK	AGL (MAIN)	AGL (ALLIED)	MSME	OPS	TPS	NPS	TOTAL
Public Sector Banks	26239	7913	23100	7061	64313	33820	98133
Private Sector Banks	4347	812	8400	3419	16978	12494	29472
State Co-Operative Banks	3020	916	0	0	3936	130	4066
Regional Rural Banks	14599	4378	2450	1500	22927	986	23913
Small Finance Banks	3295	981	1050	320	5646	270	5916
Grand Total	51500	15000	35000	12300	113800	47700	161500

Bank-wise targets under various components of ACP have been drilled down upto district level and the same have been advised to member banks/ LDMS.

5 Review of performance under ACP for FY : 2021-22

5.1 Bank type-wise

- The performance of Banks under the Annual Credit Plan FY: 2021-22 upto the quarter ended June 2021 bank type-wise is as under:-

(Amt. in Rs. Crore)

Banks	Target	Achievement	% Ach.
Commercial Banks	127604	25771	20.20
Co-operative Banks	4066	1259	30.96
RRBs	23913	2432	10.17
Small Finance Banks	5917	404	6.83
Total	161500	29866	18.49

- Comparative Performance under ACP bank type-wise as on June 2021 vis-à-vis June 2020 is furnished here under :

(Amt. in Rs. Crore)

Banks	2020-21 (Q1)			2021-22 (Q1)		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Commercial Banks	122000	21491	17.62	127604	25771	20.20
Co-operative Banks	4000	627	15.68	4066	1259	30.96
RRBs	23000	1361	5.92	23913	2431	10.17
Small Finance Banks	5500	66	1.20	5917	404	6.83
Total	154500	23545	15.24	161500	29865	18.49

5.2 Sector-wise

- The performance of Banks under the Annual Credit Plan FY: 2021-22 upto the quarter ended June 2021 sector-wise is as under:-

(Amt. in Rs. Crore)

Sector	Target	Achievement	% Ach.
Agriculture	66500	9272	13.94
MSME	35000	8130	23.23
OPS	12300	1808	14.70
Total Priority Sector	113800	19210	16.88
NPS	47700	10655	22.34
Total	161500	29865	18.49

- Comparative Performance under ACP sector-wise as on June 2020 vis-à-vis June 2021 is furnished here under :

(Amt. in Rs. Crore)

Sector	2020-21 (Q1)			2021-22 (Q1)		
	Target	Ach.	% Ach	Target	Ach.	% Ach
AGL	61828	5918	9.57	66500	9272	13.94
MSME	28032	8660	30.89	35000	8130	23.23
OPS	12300	1638	13.32	12300	1808	14.70
Total PS	102160	16216	15.87	113800	19210	16.88
NPS	52340	7329	14.00	47700	10655	22.34
Total	154500	23545	15.24	161500	29865	18.49

5.3 District-wise

➤ **DISTRICTS BELOW STATE AVERAGE OF 18.49 % ACP ACHIEVEMENT**

(Amt. in Rs. Crore)

SI No.	District	Target	Achievement	% Achievement
1	Sheikhpura	1333	112	8.37
2	Nalanda	4768	456	9.57
3	Jehanabad	1811	175	9.68
4	Buxar	2986	293	9.83
5	Madhepura	2546	280	11.00
6	Rohtas	4371	504	11.53
7	Madhubani	5763	674	11.70
8	Aurangabad	3580	442	12.35
9	Kaimur	2367	293	12.40
10	Sheohar	1078	136	12.59
11	Bhojpur	4496	567	12.60
12	Supaul	2683	347	12.92
13	Saran	4782	627	13.12
14	Gopalganj	3485	490	14.05
15	Sitamarhi	4118	581	14.11
16	Arwal	1140	164	14.39
17	Araria	3451	501	14.53
18	Samastipur	6346	931	14.68
19	Jamui	2208	326	14.75
20	Kishanganj	1885	282	14.94
21	East Champaran	5864	889	15.16
22	Lakhisarai	1675	258	15.40
23	Darbhanga	4871	753	15.45
24	Munger	2502	394	15.75
25	Katihar	3439	542	15.77
26	Gaya	6149	1003	16.30
27	Nawada	2854	473	16.57
28	West Champaran	4264	719	16.86

Bank-wise and District-wise position as on 30.06.2021 in respect of targets and achievements under ACP 2021-22 is furnished on **Page Nos.93-96.**

5.4 Bank-wise

➤ BANKS BELOW STATE AVERAGE OF 18.49 % ACP ACHIEVEMENT

(Amt. in Rs. Crore)

Sl. No.	Name of the Bank	Target	Achievement	% Achievement
1	INDIAN BANK	7839	94	1.20
2	IDBI	1968	78	3.94
3	UJJIVAN SFB	1465	79	5.37
4	UTKARSH SFB	4214	276	6.55
5	CANARA BANK	6869	472	6.88
6	AXIS BANK	3431	259	7.55
7	DAKSHIN BIHAR GRAMIN BANK	12048	959	7.96
8	PUNJAB NATIONAL BANK	18800	2121	11.28
9	HDFC BANK	9904	1165	11.76
10	UCO BANK	6105	742	12.16
11	UTTAR BIHAR GRAMIN BANK	11865	1472	12.41
12	UNION BANK OF INDIA	5050	739	14.63
13	BANK OF BARODA	8039	1241	15.44
14	INDIAN OVERSEAS BANK	1390	249	17.88

6 Review of Non-Performing Assets (NPAs)

6.1 NPA position of banks in Bihar

As on 30.06.2021, the overall position of NPAs and the amount of loans Written-Off are as under:

(Amt. in Rs. Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	143434	16389	11.43	159
Co-op. Banks	5493	335	6.10	0
RRBs	20363	5674	27.86	3
Small Finance Bank	4252	190	4.47	0
Total @	173542	22588	13.02	159

@ Excluding Loans granted from outside Bihar to units in Bihar.

➤ **BANKS HAVING NPA > 13.02 % (MORE THAN STATE AVERAGE)**

(Amt. in Rs. Crore)

S. N.	Name of Bank	Advances	NPA	% NPA
1	BANK OF INDIA	7716	1167	15.12
2	UCO BANK	4461	966	21.66
3	UNION BANK OF INDIA	4415	1039	23.53
4	INDIAN BANK	6658	1569	23.57
5	PUNJAB NATIONAL BANK	17810	4645	26.08
6	CENTRAL BANK OF INDIA	7026	1916	27.27
7	UTTAR BIHAR GRAMIN BANK	9575	2658	27.76
8	DAKSHIN BIHAR GRAMIN BANK	10788	3016	27.95

➤ **Comparative Position of NPA %**

31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
14.92	12.60	11.38	10.22	11.85	13.20

Position of Bank-wise and Sector-wise NPAs have been placed at **Page No.100** for discussion and review by the House.

6.2 Appointment of Dedicated Certificate Officers and Recovery in Certificate cases

As on 30.06.2021, the overall position of Certificate Cases filed by all Banks is furnished below:

(Amt. in Rs. Crore)

Bank	Total Cases (No.) as on 31.03.2021	Total Cases (Amt) as on 31.03.2021	Cases filed (No.) (During the quarter)	Cases filed (Amt) (During the quarter)	Cases disposed (No.) (During the quarter)	Cases disposed (Amount) (During the quarter)	Pending Cases (No.) as on 30.06.2021	Pending Cases (Amount) as on 30.06.2021
Comm	686363	4935	18272	312	795	6	703840	5241
Co-op	19075	167	32	4	38	3	19069	168
RRBs	58110	894	3099	47	353	9	60856	931
SFB	0	0	0	0	0	0	0	0
Total	763548	5996	21403	363	1186	18	783765	6340

Looking at the high NPAs and piling up of Certificate Cases, Govt. of Bihar is requested to appoint/identify dedicated Certificate Officers to look after disposal of the Certificate Cases filed by the Banks/FIs.

Bank-wise and District-wise no. & amount of Certificate Cases are furnished on **Page Nos.101-102.**

6.3 Stipulating Time Frame for Recovery of dues involved in Certificate Cases filed by banks under PDR Act

A large number of certificate cases filed by banks under PDR Act are pending for disposal in the districts. These cases not only lock a good amount of lendable funds but also drain out human resources due to their infinitely staggered continuance / disposal.

Govt. of Bihar is requested by SLBC forum to look into the matter and consider amendment in related policy by stipulating a definite time frame for disposal of certificate cases filed by Banks under PDR Act.

6.4 Prompt Action by District Administration under SARFAESI Act.

Application from banks for taking physical possession of property under Section 13 (4) of SARFAESI Act remains pending for unduly long periods in the offices of DMs. This concern emerged as an action point in previous SLBC meetings in compliance to which GoB has sent letters to all DMs. However, considering the pendency involved and its impact on lendable funds, GoB is requested to issue specific instructions to the district authorities for quick and proactive disposal of the applications within the stipulated time frame.

Status of cases under Section 13 (4) of SARFAESI Act as on 30.06.2021 is furnished hereunder :

(Amt. in Rs. Crore)

S. N.	Bank	Pending Cases as on 31.03.2021		Cases filed during the quarter June 2021		Case disposed during the quarter June 2021		Pending Cases as on 30.06.2021	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1.	Comm.	2106	124	969	15	52	2	3023	137
2.	Co-op	0	0	0	0	0	0	0	0
3.	RRB	249	27	0	0	20	3	229	24
4.	SFB	0	0	0	0	0	0	0	0
Total		2355	151	969	15	72	5	3252	161

Bank-wise and District-wise no. & amount of SARFAESI Cases are furnished on **Page Nos.162-63.**

7 Review of 100 Top & Bottom Performing bank branches

With a view to promote healthy competition and recognize efforts put in by individual branches of all the member banks, it was decided during the 66th Review meeting of the SLBC held on 01.12.2018 that Department of Finance, Govt. of Bihar will carry out the ranking of 100 Top and 100 Bottom Performing Bank branches operating in the State. As decided by Department of Finance, Govt. of Bihar, this ranking was decided on the basis of the performance of the branch in two areas:

- CD Ratio
- Achievement under ACP

Rank = CD Ratio + Achievement (%) under ACP

However, during the 68th SLBC meeting it was found that even bank branches having very low ACP achievements were ranked high due to their high CD Ratio only. So, it was suggested to carry out hence forth the ranking solely on the basis of ACP achievement. Accordingly, the Department of Finance, Govt. of Bihar has grouped banks in two categories and has advised district administration and LDMS to share the information as follows:

(i). Group –“A”: Public Sector Banks + RRBs + Cooperative Banks

5 High Performing Branches in the districts

10 Low Performing Branches in the districts

(ii) Group –“B”: Private Sector Banks + Small Finance Banks

5 High Performing Branches in the districts

5 Low Performing Branches in the districts

The performance under ACP Achievement is to be reported with a condition that:

For June, September & December quarters branches achieving more than district average ACP Achievement will be included under High Performing Branches.

For March quarter, branches only with ACP Achievement above 50% be included under High Performing Branches.

Department of Finance, Govt. of Bihar is requested to share the rankings for June 2021 with the house.

8 Review of financing to MSME Sector

In terms of the recommendations of the Prime Minister's Task Force on MSMEs, banks have been advised to achieve:

- (i) 20 % year-on-year growth in credit to Micro and Small Enterprises,
- (ii) 10 % annual growth in the number of Micro Enterprise accounts and
- (iii) 60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro Enterprises.

As per the new revised reporting guidelines issued by RBI on Priority Sector lending-Targets and Classification vide RBI Master Circular no. Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 dated July 7, 2016 (updated upto 05 December 2019)/vide circular no. FIDD.CO.Plan.BC.18/04.09.01/2017-18 dated March 01, 2018/ FIDD.CO.Plan.BC.8/04.09.0/2020-21 dated Sep 04, 2020. **Micro, Small & Medium Enterprises** comprises Manufacturing and Service Sector under (i) Micro Enterprises (ii) Small Enterprises (iii) Medium Enterprises (iv) Khadi & Village Industries Sector (KVI) and (v) Other finance to MSMEs.

The performance of Banks in this regard as on 30.06.2021 is placed at **Page Nos. 103-109** of the Reference Book.

8.1 Micro Enterprises: Manufacturing & Services

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH.
AMT	NO.	AMT	NO.	AMT	AMT
14350	271936	5110	2693338	4767	33.22

Bank-wise target and performance is furnished on **Page Nos.104-105** for information.

8.2 Small Enterprises: Manufacturing & Services

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT
5600	12035	2170	11519	2032	36.29

Bank-wise target and performance is furnished on **Page Nos.106-107** for information.

8.3 Medium Enterprises: Manufacturing & Services

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT
1050	656	575	646	546	51.97

Bank-wise target and performance is furnished on Page Nos.108-109 for information.

8.4 Psbloansin59minutes.com

The initiative reimagines and simplifies the overall process of fund raising and has been designed to ease access of credit to individuals and MSMEs. This is a unique platform that ensures seamless In-principle loan approval.

The initiative aims at automation and digitization of various processes of Business Loan (Term loan, Working Capital Loan and Mudra Loan) and Retail Loans (Personal Loan, Home Loan and Auto Loan) in such a way that a borrower gets an In-principle approval letter in less than 59 minutes. The borrower has been given the flexibility to choose lender.

Business Loan In-principle approvals, with/without collateral, are currently provided for value from Rs. 1.00 lakh to Rs. 5.00 Crore. The Rate of Interest starts from 8.5% onwards. The Platform is integrated with CGTMSE to check eligibility of borrowers. Mudra Loan In-principle approvals are currently provided for value from Rs.0.10 lakh to Rs..10.00 lakh.

Personal Loan In-principle approvals are currently provided for value up to Rs.20.00 lakh, Home Loan In-principle approvals are currently provided for value up to Rs.10.00 Crore and Auto Loan In-principle approvals are currently provided for value up to Rs.1.00 Crore.

This Platform has reduced the loan processing turnaround time from 20-25 days to 59 minutes. Post receiving of in-Principle approval letter, the loan is expected to be disbursed in 7-8 working days.

The loans are processed without human intervention till sanction and / or disbursement stage. On this platform, MSME borrower is not required to submit any physical document for In Principle approval. The solution uses advanced algorithms to analyse data points from various sources such as IT returns, GST data, bank statements etc. The analysed details are matched with various criteria set by all Lending banks on the platform with whom the application got matched with and from those Banks the Borrower can select his / her preferred lender.

As on date, following banks are partner banks of psbloansin59minutes.com platform:

SIDBI, SBI, Bank of Baroda, Punjab National Bank, Indian Bank, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, IDBI Bank, Indian Overseas Bank, Punjab & Sind Bank, UCO Bank, Union Bank of India, Kotak Mahindra Bank & IDFC First Bank.

This platform is accessible by visiting the web portal <https://www.psbloansin59minutes.com> and may be contacted over landline telephone no. 079-41055999.

(Amt. in Rs. Crore)

SANCTIONED		DISBURSED	
NO.	AMT.	NO.	AMT.
904	32	884	28

Bank-wise target and performance is furnished on **Page No.110** for information.

8.5 Advances sanctioned under CGTMSE

(Amt. in Rs. Crore)

SANCTIONED		DISBURSED	
NO.	AMT.	NO.	AMT.
8262	109	8149	100

Bank-wise performance data and recent changes advised by Govt. are furnished on **Page No.111** for information of the House.

8.6 Small Road Transport Operators

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		% ACH (NO.)
NO.	NO.	AMT.	NO.	AMT.	
22000	312	11	312	10	1.42

Bank-wise performance is furnished on **Page No.112**.

Govt. of Bihar is requested to instruct its Transport Registering Authority to renew the permit of vehicle financed by Banks only after getting clearance from Banks. It will inculcate a culture of repayment among SRTO borrowers and Bank shall be in a position to improve its coverage under SRTO financing.

9 Review of financing to Agriculture

9.1 Kisan Credit Card (KCC)

Banks	Target (No.)	Disbursement (No.)			% Achievement
	New	New	Renewal	Total	New
Commercial Banks	504599	49082	145171	194253	9.73
Co-operative Banks	54306	594	6434	7028	1.09
RRBs	258012	873	116022	116895	0.34
Small Finance Bank	58167	0	0	0	0.00
Grand Total	875084	50549	267627	318176	5.78

Banks operating in the state have disbursed loans to 3,18,176 beneficiaries (New - 50,549 & Renewal - 2,67,627) under KCC amounting to Rs.2,456 Crores upto the quarter ended June 2021 of the current FY.

Bank-wise & District-wise performance under KCC Scheme is furnished on **Page Nos.113-114.**

➤ KISAN CREDIT CARD (KCC): OUTSTANDING & NPAs

(Amt. in Rs. Crore)

KCC OUTSTANDING		NPA IN KCC		% NPA
NO.	AMT.	NO.	AMT.	AMT.
3921839	25542	1343031	9444	36.98

Bank-wise data on Outstanding and NPA under Kisan Credit Card (KCC) as on 30.06.2021 is placed at **Page No.115.**

➤ AGRI LOAN OUTSTANDING TO SMALL, MARGINAL & OTHER FARMERS

(Amt. in Rs. Crore)

Small Farmers		Marginal Farmers		Others Farmers	
No.	O/S AMT	No.	O/S AMT	No.	O/S AMT
2479775	17835	2443106	18734	4540766	22223

The bank-wise data on Outstanding Amount of Agriculture Loans provided to Small & Marginal Farmers and Other Farmers as on 30.06.2021 is placed at **Page No.116.**

➤ **ISSUANCE OF ATM CARDS TO KCC HOLDERS**

Total KCC A/Cs (Outstanding)	Smart Card/ ATM-enabled Card issued during the FY 2021-22	Smart card/ ATM-enabled Card issued (Cumulative)
No.	No.	No.
3921839	2262	2728948

The Bank-wise information on ATM Cards issued to KCC borrowers is placed at **Page No 117** of the Reference Book for information of the House. All Banks are requested to ensure that ATM Cards are issued to all eligible KCC borrowers at the time of sanction / renewal.

9.2 Crop Insurance under KCC Scheme

As per RBI Circular No.RBI/2018-19/10 FIDD.CO. FSD.BC.No.6/ 05.05.010/ 2018-19 dated 04.07.2018, insurance of crops of all borrower farmers is mandatory. However, GoB has exited the National Crop Insurance Scheme resulting in non-insurance of Crops under KCC Scheme of Banks.

The issue was raised in the 66th SLBC meeting. Responding to the action point on the issue, RBI clarified that since crop insurance aims at mitigating the financial loss of farmers in case of crop loss due to natural calamities, mandatory crop insurance prescribed by RBI is justified.

The Registrar (Cooperative Societies) , GoB have, vide their letter no. 11095 dated 24.12.2018, advised that there is no provision for insurance of crops of the KCC Loanee Farmers under the “Bihar Rajya Fasal Sahayata Yojana” launched by GoB.

The matter of Crop Insurance and its impact on lending to farmers was raised in 67th& 68th SLBC meetings also. SLBC took up the issue also with Department of Agriculture, Cooperation & Farmers Welfare, and Department of Financial Services, Government of India and Bihar Government.

SLBC was advised by RBI, Patna their letter no. letter FIDD(Pat)No./77/02.01.001/ 2019-20 dated July 15, 2019 , to convey the member banks the following instruction on mandatory crop insurance for KCC:

“Member banks to sanction credit facilities under KCC scheme to eligible farmers without insisting on mandatory coverage under crop insurance till such time an insurance scheme is notified for the concerned crops by the Govt. of Bihar.”

SLBC has accordingly advised to all member banks vide letter no. SLBC/CM/2019-20/117 dated 19.07.2019 which is placed at **Page No.70**.

9.3 Doubling of Farmers's income

Agriculture being the pivot of economic development of the State, it is imperative to make a drastic increase in credit outlay to Farm Sector. Looking at the small size of land holdings, increasing cost of inputs, absence of access to large markets by small farmers and limited capacity of investment in these land holdings, exploiting the opportunities of big ticket size Agri-loans should be emphasized. Financing to Farmer Producer Organisations is one of such opportunities. NABARD is already extending necessary help and handholding to FPOs in Bihar. But financing to FPOs is still to kick-start. Financing schemes covered under DEEDS of NABARD may also help in increasing farmers' income. NABARD is requested to liaise with Banks and arrange necessary training for Bank officials to make them conversant with the various facets of FPO financing and DEEDS.

With the formation of Regional Advisory Council on Off-Farm Sector at NABARD, Patna, it is expected that preparation and execution of appropriate policies & plans would take place expeditiously. This would have a positive impact on increasing farmers' income.

Efficient execution of various schemes launched under Aatm Nirbhar Bharat will also be instrumental in Doubling farmers income.

9.4 Special drive to issue KCC to farmers for Agriculture & Allied Activities

Govt. of India had launched a special drive for covering all PM KISAN beneficiaries under KCC Scheme. The drive which started on 10th February 2020 and continued till April 2020 has created a positive impact and a good number of KCCs have been sanctioned. The sanction and issue of KCC to all remaining eligible PM KISAN beneficiaries is being monitored closely with the banks for its completion.

As part of the Prime Minister's package for farmers, Hon'ble Finance Minister has announced to cover 2.5 crore farmers under KCC scheme in a mission mode to facilitate credit to the farm sector of the economy. In this regard, Department of Agriculture Cooperation and Farmers Welfare (DAC&FW), GoI vide their letter dated 21.05.2020 have requested the State / UT administrations to take necessary measures for sanction and issue of KCC to all eligible PM KISAN beneficiaries.

To address the credit needs of farmers engaged in activities related to Animal Husbandry & Fisheries, the department of Animal Husbandry & Dairying (DAHD), GoI has decided to simultaneously launch a special drive effective from 1st June 2020 to provide KCC to dairy farmers belonging to Milk Unions & Milk Producing Companies. During this special campaign, banks are advised to make all efforts to ensure:

(i) Saturation of all the PM KISAN beneficiaries under KCC by issue of fresh KCC or enhancement of existing limit or activation of the inoperative KCC account.

ii) Issue of KCC to the eligible farmers as per application received in the revised format by issue of fresh KCC, enhancement of existing limit or activation of the inoperative KCC account.

iii) Further, in order to provide the farmers with the much needed social security, eligible farmers may also be enrolled for the following schemes through auto debit facility:

(a) Pradhan Mantri Suraksha Bima Yojana (PMSBY)

(b) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Department of Financial Services, Ministry of Finance, Govt. have issued necessary instructions on the aforementioned subject vide their letter no. F.No.3/12/2020_AC dated 29.05.2020.

9.5 Determination of Crop Season

Crop Season is necessary for ascertaining repayment due dates and delinquencies in case of agricultural loans. RBI, Regional Office, Bihar had advised SLBC, Bihar to determine the crop season for various crops grown in the state.

Accordingly, upon the request of SLBC, Agriculture Department, Govt. of Bihar has advised the Crop Calendar (FY-2021-22) for all Kharif, Rabi and Summer Crops except pulses vide their Letter No. संचिका - मो०- 76/19/ कृ० पटना, 2910 , dated 10.08.2021. The Crop Season received has been shared with other stakeholders.

10 Review of financing to Allied Agriculture Activities

At the end of Q1 of FY 2021-22, the credit sanctioned / disbursed to Dairy, Poultry, Fisheries sector under KCC & ATL stand as under:

10.1 Dairy – KCC & ATL

➤ DAIRY-KCC

(Amt. in Rs. Crore)

BANK	TARGET (AMT)	SANCTIONED		DISBURSED		%ACH (AMT)
		NO.	AMT	NO.	AMT	
Commercial Banks	1586	5764	52.69	4778	43.93	2.77
Co-operative Banks	170	0	0.00	0	0.00	0.00
RRBs	811	22	0.14	19	0.12	0.01
Small Finance Bank	183	0	0.00	0	0.00	0.00
TOTAL	2750	5786	52.83	4797	44.05	1.60

➤ DAIRY -ATL

(Amt. in Rs. Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
DAIRY	6100	33252	310	33172	217	3.56

10.2 Fisheries – KCC & ATL

➤ FISHERY-KCC

(Amt. in Rs. Crore)

SCHEME	TARGET (AMT)	SANCTIONED		DISBURSED		%ACH (AMT)
		NO.	AMT	NO.	AMT	
Commercial Banks	865	154	2.24	133	1.74	0.20
Co-operative Banks	93	0	0	0	0	0.00
RRBs	442	10	0.03	10	0.03	0.01
Small Finance Bank	100	0	0	0	0	0.00
TOTAL	1500	164	2.27	143	1.77	0.12

➤ **FISHERY-ATL**

(Amt. in Rs. Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
FISHERY	1100	1351	9	1351	9	0.85

10.3 Poultry

(Amt. in Rs. Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
POULTRY	2200	2083	27	2076	25	1.11

Bank wise performance is furnished on **Page Nos.118-122.**

11 Review of Performance under Important Schemes

11.1 SHGs under NRLM

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH (NO.)
	NO.	NO.	NO.	AMT (Rs Crores)	
SHGs	250000	5249	8087	147	3.23

Data provided by Bihar Rural Livelihood Promotion Society (BRLPS) on Bank-wise position of Savings and Credit-linkages of SHGs is furnished on **Page Nos.123-126.**

The Reserve Bank of India has already advised the detailed guidelines for operationalisation of Interest Subvention Scheme under NRLM for SHG Credit. All Banks are requested to provide the stipulated interest- subvention to all eligible SHG accounts.

11.2 NULM

The data provided by Urban Development and Housing Department, Govt. of Bihar under various components of NULM are placed on the next page:

➤ Self Employment Programme

As on 30.06.2021

SR NO	COMPONENT	ANNUAL TARGET (NO.)	ACHIEVEMENT (NO.)	% ACHIEV
1.	SEP- I & G (Credit Linkage)	2815	68	2.42
2.	SHG (Bank Linkage)	2300	207	9.00
	TOTAL	5115	275	5.38

As allocation of wards has already been done among the banks, the applications pertaining to a specific ward should be disposed off by the bank/ bank branch concerned.

Data provided by State Mission NULM on Bank-wise performance of Bank and Credit-linkages of SHGs is furnished on **Page no.127**.

➤ PM SVANidhi

Status of application under PMSVANIDHI Scheme as on 04.09.2021 is tabled below:

Bank	Total Leads	Picked Up but Pending for Disposal	Not Picked Up	Picked up & Sanc.	% Sanc.	Disb.	% Disb.	Pending for Disb.	Return-ed	Resub-mitted	Withdr-awn
	1= (2+3+4+ 9-10)	2	3	4	5 = 4/(1-9) x 100	6	7 = 6/4x100	8=(4-6)	9	10	11
PSBs	79361	4288		45923	92	36229	79	9694	29351	201	2355
Pvt. SBs	2110	1186		440	27	284	65	156	486	2	240
COMM	81471	5474		46363	90	36513	79	9850	29837	203	2595
RRBs	6612	1602		3368	68	1544	46	1824	1646	4	154
CO-OP	146	37		55	60	55	100	0	54	0	13
SFBs	1466	797		614	44	514	84	100	55	0	158
NULL	1556		1556	0	0	0	0	0	0	0	6953
TOTAL	91251	7910	1556	50400	84	38626	77	11774	31592	207	9873

More granular data on PM SVANidhi has been placed on **Page No.128** of the SLBC Reference Book.

11.3 Education Loan

➤ EDUCATION LOAN: TARGET & ACHIEVEMENT

Performance of banks during FY 2021-22 is summarized below:

SCHEME NAME	Target	Disbursement	% Achievement
	No.	No.	No.
Education Loan	44847	5596	12.48

More granular data on target and achievement under Education Loan has been placed on **Page No.129** of the SLBC Reference Book.

➤ EDUCATION LOAN: OUTSTANDINGs AND NPAs

(Amt. in Rs. Crore)

Education Loan Outstanding		NPA in Education Loan		%NPA
No.	Amount	No.	Amount	Amount
108574	3270	45167	784	23.96

Bank wise data sheet Education loan outstanding and NPA position in Education loan on **Page No.130** of the SLBC Reference Book.

11.4 PMMY

The Pradhan Mantri Mudra Yojna was launched on 08th April 2015 with an objective to create an inclusive, sustainable & value based entrepreneurial culture, in collaboration with partner institutions in achieving economic success and financial security. The loans in PMMY are extended under 3 categories: Shishu (upto Rs. 50,000), Kishore (Rs. 50,001 to Rs 5 Lakhs) & Tarun (Rs.5,00,001 to 10 Lakhs). The loans are provided for income generating small business activities in manufacturing, processing, and service sector or trading.

From April 2016 onwards, activities allied to agriculture (excluding crop and land improvement loans) have also been included in this scheme. Interest rates are to be charged as per the policy decision of bank & there is no need of collateral security under this loan-scheme.

(Amt. in Rs. Crore)

PMMY DISBURSED DURING FY 2021-22								CUMMULATIVE SANCTION SINCE INCEPTION							
SHISHU		KISHORE		TARUN		TOTAL		SHISHU		KISHORE		TARUN		TOTAL	
NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
256319	705	172607	1666	15441	982	444367	3353	5695875	17244	1494172	23755	157114	12276	7347161	53275

The data on Mudra Loan as on 30.06.2021 is placed on **Page Nos.131-134** for information of the house.

To ascertain the delinquencies it is necessary to have data on outstanding and NPA under PMMY. Banks are requested to report outstanding and NPA data to SLBC at quarterly intervals.

11.5 PMJDY

Under this scheme, a Savings Bank account with minimal documents is opened with zero balance & Rupay Card is issued. The account carries free of cost accidental death insurance of Rs.2 lacs for the account holder, subject to the terms of usage.

(Amt. in Rs. Crore)

NO. OF PMJDY ACCOUNTS OPENED IN FY 2021-22 As on 30.06.2021		TOTAL PMJDY ACCOUNTS		TOTAL ACTIVE PMJDY ACCOUNTS		NO. OF OVERDRAFTS SANCTIONED IN FY 2021-22 As on 30.06.2021		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED	
NO.	BALANCE AMT	NO.	BALANCE AMT	NO.	BALANCE AMT	NO.	AMT	NO.	AMT
493925	140	49955630	13136	41528326	11964	40170	17	2695001	168

Bank-wise detailed data on PMJDY is placed on **Page no.135** for information of the house.

➤ FRAUDELENT ACTIVITIES IN THE NAME OF PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

A complaint was received by Department of Financial Services, Govt. of India regarding fraud by providing hoax details to the complainant. The complainant, on seeing an advertisement for loan, bearing the picture of Hon'ble Prime Minister and name of PMJDY and address of Department of Financial Services (DFS), contacted on the suggested number. As advised over phone, he submitted documents in order to get his loan sanctioned. After submitting the same, he was offered a sanction letter bearing the picture of Hon'ble Prime Minister, mentioning the address of Mission Office, DFS along with logo of PMJDY with stamps under the name of PMJDY and Reserve Bank of India. He was further asked to deposit some amount as agreement charges which he deposited. Later on he could know that entire transaction was fraudulent.

It would be pertinent to mention that PMJDY is a flagship programme being implemented by Gol and there is no provision of disbursement of loans by RBI or

DFS. Any financial support by way of overdrafts or otherwise are extended by commercial banks only.

Banks may take measures to educate the public against the misuse of the name / logo of PMJDY. SLBC, Bihar has displayed a notice on its web site informing the public to exercise caution against such fraudulent activities. Member banks have also been requested to place notice / advertisement on their websites informing public to guard against such fraudulent activities.

11.6 Stand Up India

Stand up India Programme was launched by the Hon'ble Prime Minister on April 05, 2016. The objective of the Stand-up India is to facilitate bank loans between Rs.10 lakh to Rs.1.00 crore to Scheduled Caste (SC) and Scheduled Tribe (ST) borrowers and Women borrowers for setting up Greenfield Enterprises. The details of the scheme and its guidelines are available on website www.standupmitra.in. Banks are requested to instruct their branches for better implementation of the scheme. Performance under Q1 of FY 2021-22 is tabled below :

Total No. of Branches	Number of branches which have given loan	LOANS GIVEN TO		
		No. of SC	No. of ST	No. of Women
7653	548	116	19	450

The bank wise data of Stand-up India as on 30.06.2021 is placed on **Page No.136**.

11.7 PMEGP

(Amt. in Rs. Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (NO.)
	NO.	NO.	AMT	NO.	AMT	
PMEGP	3415	268	21	242	12	7.09

The information regarding loan sanctioned & disbursed by Banks under the above said scheme has been provided on **Page No.137** of the Reference Book for information of the House. Data obtained from KVIC site is placed on **Page No.138**. There is a difference in the number of projects sanctioned as reported by banks vis-a-vis the report downloaded from KVIC site. Member banks are requested to verify the data and ascertain the correct position in this regard.

11.8 PM's new 15 point programme for welfare of Minority Communities

Lead district Managers of all the 7 minority concentrated districts (Araria, Katihar, Sitamarhi, West Champaran, Kishanganj, Darbhanga & Purnea) in Bihar have been advised by SLBC to monitor & review the progress of credit facilities under various schemes to Minority Communities in DLCC / DLRC meetings as per guidelines / instructions contained in RBI circular No. RBI/2019-20/03 FIDD.GSSD.BC.No. 04/09.10.01/2019-20.

To effectively monitor the performance of banks in providing credit to the specified minority communities at SLBC level, SLBC has instructed all concerned 7 Lead District Managers to send the Annexure II (half yearly) & Annexure III (quarterly) to RBI well in time and to forward their copy to SLBC Bihar as well.

The contact details of officials designated by banks functioning as lead bank in minority concentrated districts to look after exclusively issues related to minority communities is furnished below:

District Name	Name of designated official	Name of Bank	Mobile No.	e-mail address
Araria	Sri Kundan Kumar	State Bank of India	7781099919	lbo.araria@sbi.co.in
Darbhangha	Sri Ajay Kumar	Central Bank of India	8298197137	ldmdarb@centralbank.co.in
Katihar	Sri M S Akhtar	Central Bank of India	9491442259	rmkatiro@centralbank.co.in
Kishanganj	Sri Indu Shekhar	State Bank of India	7070999337	ldm.kishanganj@sbi.co.in
Purnea	Sri Ravi Shankar Kumar Sinha	State Bank of India	9546621033	ldm.purnea@sbi.co.in
Sitamarhi	Sri Lal Bahadur Paswan	Bank of Baroda	8969513429	ldm.Sitamarhi@bankofbaroda.com
West Champaran	Sri Pramod Sinha	Central Bank of India	8298197106	ldmwcham@centralbank.co.in

LENDING TO MINORITY COMMUNITIES				
(AS ON 30.06.2021)			(Amt. in Rs. Crore)	
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance (Disbursed) (A)	Out of (A) Total Advances to Minority	% Share of Minority Advance
		Amt.	Amt.	
1	Araria	377	28	7.42
2	Darbhanga	485	21	4.33
3	Katihar	368	33	8.97
4	Kishanganj	227	52	22.78
5	Purnea	711	40	5.68
6	Sitamarhi	409	17	4.13
7	West Champaran	576	34	5.87
TOTAL		3153	225	7.13

Data on Lending to Minority Communities in all districts of Bihar is placed on **Page No.99**.

12 Review of Performance under Social Security Schemes

12.1 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

PMJJBY provides an insurance coverage at a very low premium. Under the scheme any saving bank account holder aged between 18 to 50 years can be insured for a sum of Rs.2.00 lacs against death on a payment of yearly premium of Rs.330/- only, which will be debited from his saving account. The insurance is valid from 1st June to 31st May each year and is renewable. The performance of all member banks under this scheme is as under:

NO. OF PMJJBY NEW ENROLLMENTS IN FY 2021-22 as on 30.06.2021	NO. OF PMJJBY CLAIMS RECD. IN FY 2021-22 as on 30.06.2021	NO. OF PMJJBY CLAIMS SETTLED IN FY 2021-22 as on 30.06.2021	TOTAL NO. OF PMJJBY ENROLLMENTS IN FORCE TILL 30.06.2021	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 30.06.2021	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 30.06.2021
71171	564	471	7659931	9205	7723

Related data is placed on **Page No.139** for information of the house.

12.2 Pradhan Mantri Suraksha Bima Yojana (PMSBY)

PMSBY is a social security scheme in which persons having savings bank account and aged between 18 to 70 years can be insured for a sum of Rs.2.00 lacs against accidental death on a payment of a paltry premium of Rs.12/- per year. The coverage is available also in case of complete or partial disability. The yearly premium is to be debited automatically from the SB A/C on the basis of authorisation by the customer. The insurance will be valid from 1st June to 31st May each year and is renewable.

The performance of Banks under PMSBY in Bihar is appended below:

NO. OF PMSBY NEW ENROLLMENTS IN 2021-22 as on 30.06.2021	TOTAL NO. OF PMSBY CLAIMS RECD in 2020-21 as on 30.06.2021	TOTAL NO. OF PMSBY CLAIMS SETTLED in 2021-22 as on 30.06.2021	TOTAL NO. OF PMSBY ENROLLMENTS IN FORCE TILL 30.06.2021	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 30.06.2021	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 30.06.2021
215902	199	192	15039619	4358	3625

More granular data in this regard is placed on **Page No. 139** for information of the house.

12.3 Atal Pension Yojana (APY)

Persons aged between 18 to 40 years not having any social security coverage are eligible under Atal Pension Yojna. The scheme is mainly targeted at workers of unorganised sector. After attaining the age of 60 years contributors to the scheme will get a monthly pension between Rs.1000 to Rs.5000 per month depending upon their monthly contribution. After the death of pensioner and his/her spouse, their nominee will be paid a lump-sum amount.

NO. OF NEW APY ENROLLMENTS in FY 2021-22 as on 30.06.2021	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 30.06.2021
59271	2538220

The data is placed on **Page No. 139** for information of the house.

Bihar ranks second in the country in terms of cumulative APY enrollments after Uttar Pradesh.

SLBC, Bihar has been awarded **Citizen's Choice Award** for Top performing SLBC in enrollment under APY for 2 consecutive years i.e. FY 2019-20 & 2020-21.

12.4 Steps to be initiated by Banks for popularising Social Security Schemes

PRAGATI (Proactive Governance and Timely Implementation) meeting to review Social Security Schemes was held under the chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

Department of Financial Services , Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes :

- a. Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes.
- b. Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
- c. Ensure that no eligible Jan Dhan account holder is left out from availing the risk covers under PMJJBY & PMSBY.
- d. Enrol beneficiaries of other government schemes like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes.
- e. Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them.
- f. Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India Coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.
- g. Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment.

13 Review of Financial Inclusion

13.1 Banking Facilities in the State

BRANCH	CSP	ATM	POS	INTERNET BANKING	MOBILE BANKING	ATM CARD
7653	29494	6647	71526	7632769	7031752	65781812

NO. OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	2015	1669	1375	5059	14333
CO-OP BANK	165	64	57	286	0
RRB	1452	553	105	2110	5665
SMALL FINANCE BANK	67	47	84	198	14
INDIA POST PAYMENTS BANK	--	--	--	--	9482
TOTAL	3699	2333	1621	7653	29494

NO. OF ATMs					ATM CARD	POS
BANKS	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1197	2230	2980	6407	62242980	71526
CO-OP BANK	70	49	38	157	236220	0
RRB	0	0	0	0	3296824	0
SMALL FINANCE BANK	14	17	52	83	5748	0
TOTAL	1281	2296	3070	6647	65781812	71526

Bank-wise details are available on **Page Nos.140-146** of the Reference Book.

13.2 DBT & Status of Mobile/ Aadhar Seeding

DBT has emerged as a very important & useful tool in administrating financial benefits related schemes of Gol& GoB. With the growing number of DBT beneficiaries day by day, the challenges before the banks for effecting quick and successful DBT transactions has also grown manifold. In order to minimize the instances of failed transactions, proper Aadhar Seeding & Mobile Number Seeding and authentication with UIDAI of bank accounts of the beneficiaries are the only way out.

The DBT user departments may ensure, beforehand, the availability of Aadhar Seeding & Mobile Number Seeding with bank accounts of the beneficiaries from the related banks to avoid transaction failures. These Departments should update and correct their account number data base before submitting the same to banks for DBT to minimize the failed transactions and delay in receipt of funds by the beneficiaries. The remitting bank branches should provide details of failed transactions to the concerned customer departments immediately for correction.

➤ STATUS OF MOBILE /AADHAR SEEDING

TOTAL NUMBER OF ACTIVE ACCOUNTS IN BIHAR	TOTAL NO. OF ACCOUNTS SEEDED WITH MOBILE NUMBER	TOTAL NO. OF ACCOUNTS SEEDED WITH AADHAAR	TOTAL NO. OF ACCOUNTS AUTHENTICATED WITH UIDAI
10,01,34,371	6,37,19,223	8,13,01,627	5,39,66,953

From the data presented in the above table, it can be seen that out of a total of 10.01 Crore active accounts in the State, 6.37Crore (63.63%) are seeded with Mobile Numbers, 8.13 Crore (81.19%) are Aadhar seeded and 5.39 Crore (53.89%) are authenticated with the UIDAI. Also, 66.37% of Aadhar seeded accounts are authenticated with UIDAI.

The detailed report in this regard is placed on **Page No.147** for information of the house.

13.3 Expanding and Deepening of Digital Ecosystem in Jehanabad District

A Meeting of the RBI Governor with the CEOs of the Public Sector Banks and the Chief Executive of Indian Banks' Association was held on July 19, 2019.

In the above Meeting, the Governor underlined the importance of expanding and deepening digital payments ecosystem in line with the recommendations of the Report of the Committee on Deepening of Digital Payments (Chairman: Shri Nandan Nilekani) and Reserve Bank's Payment System Vision Document 2021.

As per the suggestions of the RBI Governor, it was agreed that Banks will identify one District in each state to make it 100% digitally enabled, within a time frame of one year (October 2020) in close co-ordination and collaboration with all stakeholders, including SLBCs, State Governments, Regional offices of RBI, etc.

In this connection, IBA has sent a communication to PSBs, which have the Lead Bank Responsibility, to advise the SLBC Convenors to identify one District in each State to make it 100% digitally enabled and to hold discussions with all Banks operating in the identified District, on various steps to achieve the target. IBA has also advised PSBs that the SLBC Convenors should identify a Project Officer for the proposed task, for each State.

RBI reiterated the above instruction vide their letter no. RBI/2019-20/79 dated 07.10.2019 sent to all SLBC Convenor banks and added that the selected district should be from the Aspirational Districts.

Accordingly Jehanabad district has been selected in Bihar for making it 100% digitally enabled.

A meeting of the SLBC Sub-Committee on Digital Payments was held on 18.12.2019 in which the matter of 100% digitization of Jehanabd district was discussed. It was decided to form an implementation Committee to oversee progress made towards 100% digitization.

In compliance to the Action Point of the above meeting, an Implementation Committee has been formed with the following members:

- i. Reserve Bank of India
- ii. NABARD
- iii. State Bank of India
- iv. Punjab National Bank
- v. Bank of India
- vi. Allahabad Bank (since merged with Indian Bank)
- vii. Bank of Baroda
- viii. Dakshin Bihar Gramin Bank
- ix. India Post Payments Bank

Two meetings of the Implementation committee have been held.

Also a meeting with all stake holders was organised at Jehanabad on 25.02.2020. It was presided over by SBI General Manager and Convenor SLBC and was attended by representatives from RBI, NABARD, representatives of all banks operating in Jehanabad district and LDM Jehanabad.

Quarterly progress report on Jehanabad Digi District Programme is submitted to RBI, Regional office Patna.

As on 31.07.2021, out of 10,24,378 total eligible operative Savings Bank Accounts, 10,22,481 i.e. 99.81 % accounts are covered by at least one digital banking product like internet banking, debit card, mobile banking, UPI, USSD, AEPS etc. Out of 14,627 eligible operative current account holders, 10,011 were having internet banking, 3,560 are having PoS or QR Code & 7,807 are having mobile banking i.e. 14,470 current accounts are covered by atleast one digital mode which is 98.93 % of total eligible operative current accounts.

A detailed report in this regard is placed at **Page No.164-165**.

RBI Central Office, Mumbai vide their Letter No. FIDD. CO. LBS. No. 71339/02.01.001/ 2021-22, dated 14.07.2021 advised with a view to leverage the experience gained during implementation of the pilot programme, SLBCs/ UTLBCs to extend the programme in one or two other districts.

In the 37th meeting of SLBC Sub-Committee on Branch Opening and IT Enabled Financial Inclusion held on 17.08.2021; it was unanimously decided that Arwal and Sheikhpura may be adopted for 100% digitization looking at their literacy rate and branch penetration.

13.4 Implementation of Financial Inclusion Plans in LWE Affected Districts

As notified by the Department of Financial Services, Government of India vide their letter F.No.-II-18015/68/2014-LWE-III dated 14.04.2018, there are 4 "**Most Affected LWE Districts**" in Bihar. Credit extension by Banks in these districts, upto the quarter ended June 2021 during FY: 2021-22, is as under:

SL. No.	District	Disbursement under ACP during the Year (Quarter ended June 2021)	Disbursement under ACP during the Year (Quarter ended June 2020)	C D Ratio as on 30.06.2021	C D Ratio as on 30.06.2020
		(Rs. in Crores)	(Rs. in Crores)	%	%
1.	Aurangabad	442 ↑	157	35.34 ↓	44.90
2.	Gaya	1002 ↑	633	39.09 ↑	37.99
3.	Jamui	326 ↑	267	44.58 ↑	42.66
4.	Lakhisarai	258 ↑	237	36.51 ↑	33.08
TOTAL		2028 ↑	1294		

It is evident from the above data that extension of credit by banks in the Most Affected LWE Districts in Bihar has increased by 56.72 % (Rs. 734 Crores) during the FY 2021-22 as compared to the corresponding Q1 of last FY 2020-21.

The CD ratio of all the four districts has increased except Aurangabad during the FY 2021-22 as compared to the corresponding Q1 of last FY 2020-21.

13.5 Targeted Financial Inclusion Intervention Programme (TFIIP)

Targeted Financial Inclusion Intervention Programme (TFIIP) is a flagship initiative of the Government of India under Aspirational District Programme (ADP) of NITI Aayog. The programme aims to quickly and effectively transform these districts.

Initially the programme was launched in 40 shortlisted Aspirational Districts including Aurangabad, Banka, Gaya & Sheikhpura districts of Bihar. Subsequently, Department of Financial Services vide their Letter F.No. 6/4/2021-FI) (C-300479681), dated 10.02.2021, advised that the programme has been extended to 112 Aspirational Districts including 13 districts in Bihar which are mentioned in the table below :

1.	Sitamarhi	6.	Begusarai	11.	Gaya
2.	Araria	7.	Khagaria	12.	Nawada
3.	Purnia	8.	Banka	13.	Jamui
4.	Katihar	9.	Sheikhpura		
5.	Muzaffarpur	10.	Aurangabad		

Key objectives of TFIIP:

- i. Availability of banking touch-point (branch / BC kiosk) within 5 km distance of every inhabited village
- ii. Improving identified Key Performance Indicators (KPIs) for financial inclusion to benchmark level
- iii. KPIs on FI: PMJDY accounts per lakh population, % accounts seeded with Aadhaar, PMJBY, PMSBY and APY enrolments per lakh population, MUDRA loans sanctioned
- iv. Offering bouquet of financial products (micro credit, micro investment)
- v. Strengthening existing Grievance Redressal System for banks as per RBI guidelines to cater to the needs of PMJDY account holders

TFIIP has been scheduled in two phases.

- Phase 1 – 6 months (April 2020 to September 2020)&
- Phase 2 – 1 year (October 2020 to September 2021)

Progress under TFIIP as on 31.07.2021 at 13 aspirational districts is tabled below :

(per lakh population)

S.N.	Aspirational District	Bank Accounts (CASA)	PMJJBY enrolments	PMSBY enrolments	APY beneficiaries
Target Phase-II (100 % of benchmark)		129755	9775	30303	2886
1	Araria	89152	3908	11548	3381
2	Aurangabad	102410	3144	12362	3491
3	Banka	84119	2657	9005	2604
4	Begusarai	96831	4558	12599	3142
5	Gaya	99734	2661	11810	2935
6	Jamui	91118	5184	15576	2638
7	Katihar	90776	3429	8923	2496
8	Khagaria	89311	3527	12191	2968
9	Muzaffarpur	104381	4538	12460	2334
10	Nawada	92639	3537	18028	3709
11	Purnia	90657	5307	15485	3305
12	Sheikhpura	103508	4548	20978	3163
13	Sitamarhi	81417	2876	7642	1901

Target for Phase – II is 100 % of benchmark.

14 Discussion on Policy Matters

14.1 Involvement of LDMs by District Authorities under “Bihar Lok Shikayat Nivaran Adhikar Adhiniyam, 2015”

Lead District Managers are being involved in investigating / replying / presenting complaint cases filed by complainants under Bihar Lok Shikayat Nivaran Adhikar Adhiniyam – 2015. This issue was flagged by the LDMs in their meetings with SLBC on 09.11.2018 and 31.01.2019. They maintained that Bihar Right to Public Grievance Redressal Act, 2015 read with Bihar Right to Public Grievance Redressal Rules, 2016 is not applicable in respect of banking services. This issue was also raised in the 66th & 67th SLBC meeting.

SLBC requested Government of Bihar to look into the issue and instruct District Administration not to involve LDMs in grievance redressal so that they can discharge their functions as envisaged in the Lead Bank Scheme. Conceding to SLBC's

request, Bihar Govt. has issued revised notification vide General Administration Deptt. Letter No. 1607 dated 05.02.2021.

14.2 Waiver/ Rationalisation of stamp duty

Each agreement in Bihar attracts a stamp duty of Rs. 1000/-. In any loan around five to six agreements are executed between banks and borrowers which cost them Rs. 5000/- to Rs. 6000/-. Even in the case of PMEGP loans, the borrowers are required to pay Rs. 5000/- to Rs. 6000/- as stamp duty. GoB may consider to waive or reduce stamp duty substantially, say Rs. 100/- or Rs. 200/- per agreement, in case of loan agreements by PMEGP beneficiaries. It would boost entrepreneurship and act as an incentive for setting up new businesses.

Banks are geared up to extend loans to various sectors in line with packages announced by Govt. of India for **Aatm Nirbhar Bharat** to tide over the COVID-19 crisis. Govt. has come out with Guaranteed Emergency Credit Line scheme wherein the existing & needy MSME units, including PMMY borrowers, will be provided 20% additional financial assistance by banks. In the present scenario when all the economic activities are reeling under stress, the expenditure on account of stamp duty will be an additional expenditure. The State Govt., therefore, may consider to waive stamp duty on loans upto Rs. 10 lakhs under MSME.

Waiver / Reduction of stamp duty on mortgages/ agreements for agricultural loan purposes, irrespective of loan amount, will be a shot in the arm in agriculture credit off-take. Govt. of Bihar is requested to consider the same.

14.3 Digitization of land records & Online Issuance of LPC

GoB has started issuance of Land Possession Certificate Online to speed up credit extension by Banks.

GoB is also requested to allow Banks to access these land records to mark online their charges on land against the security of which loans have been granted by them.

14.4 E-Stamping of Bank Guarantee

IBA Managing Committee has approved a proposal to examine the feasibility of end to end digitization of trade process and to support the programme of Ease of Doing Business. A Working Group was constituted for the purpose which has suggested the Modalities for implementation of "Automated e-Stamping (AES)". IBA has requested to discuss the e-Stamping of Bank guarantees in SLBC meeting to take up the matter with State Govt. for its implementation.

During past few years, state governments have brought reforms on stamp duty collection on articles under their jurisdiction. Now the duty-paying customer can make payments on-line and collect the e-Stamp Certificate from the designated government offices / agents. Stock Holding Corporation of India (Stock Holding), an All India Institution specialising on central registration service has been designated as Central Record Keeping and Collecting Agency by most of the state governments. But not all state governments have brought Bank Guarantee as a permissible article under e-Stamping. Govt. of Bihar is requested to list the same, if not listed yet.

While e-Stamping has made the revenue collection process easier for Government, benefits of digitisation have not been fully realised. When banks issue bank guarantee, the banks other than the Agency banks or their clients need to visit the government department / Agency bank to collect the e-Stamp Certificate or Stamp Paper. The physical Certificate / Stamp is made part of the bank guarantee by attaching with and / or printing thereon the document as a proof of having paid the stamp duty.

The Digital E-Stamping eliminates the use of physical certificate / stamp and make the bank guarantee process fully automated. It enables the banking system to move away from paper based issuance of bank guarantees and helps adoption of international best practices in transmission of bank guarantees and its amendments.

ANNEXURE - I

**MINUTES
OF
MEETINGS**

THE UNIVERSITY OF CHICAGO

PHILOSOPHY



PHILOSOPHY

STATE LEVEL BANKERS' COMMITTEE, BIHAR

***** CONVENOR *****



76TH QUARTERLY MEETING
dated 22-06-2021

MINUTES
&
ACTION POINTS

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

The 76th quarterly meeting of SLBC Bihar was held on 22nd of June 2021 in the meeting hall of Secretariat Building, Patna. It was presided over by Shri Nitish Kumar, Hon'ble Chief Minister, Bihar. It was attended by Hon'ble Deputy Chief (Finance) Minister, Hon'ble Ministers of Industry, Animal Husbandry & Fishery Resources, Chairman , Minorities Commission, Bihar, Joint Secretary, DFS, the Principal Secretaries / Secretaries of Bihar Govt. departments, Chief General Manager, SBI, Chief General Manager, NABARD, General Manager , RBI , State Heads / representatives of member banks , KVIC, MSME Patna, District Magistrates and Lead District Managers of all districts and representatives of Industry Associations. In view of the COVID restrictions, many of them participated through video conferencing. The list of participants is attached as Annexure-I.

2. The meeting started with the welcome address by Shri Ajit Kumar Mishra, AGM, SLBC, Bihar. The opening address was made by **Shri Surender Rana, Chief General Manager, State Bank of India**. In his speech, Shri Rana presented before the Committee a brief account of the banking affairs in the State which happened during 2020-21, summarized as under:

(i) There are 32 SLBC member banks in the State of which 12 are Public Sector Banks, 14 Private Sector banks, 1 Cooperative Bank, 2 Regional Rural Banks and 3 Small Finance Banks. Member banks have 7676 branches, 6608 ATMs and 31095 CSPs. There is no Unbanked Centre in the State.

(ii) At the close of FY 2020-21, the total deposits and advances of the member banks were Rs 396471 Crores and Rs 183973 Crores respectively and the CD Ratio stood at 46.40%.

(iii) Banks disbursed Rs 127961 Crores against the Annual Credit Plan (ACP) target of Rs 154500 Crores which is Rs 22461 more than the total disbursements made during FY 2019-20. In percentage terms, banks achieved 83% of ACP target during 2020-21 which is 10% more than that of FY 2019-20.

(iv) As at the close of 31st March 2021, the NPA of banks was Rs 20,444 Crores and 763548 Certificate cases worth Rs 5996 Crores and 2355 SARFAESI cases involving Rs 151 Crores were pending. Posting dedicated Certificate Officers and proactive action in SARFAESI cases at district level may help in accelerated disposal of these cases and recovery of funds locked in NPAs which can be utilized for further lending.

(v) Under Credit Linked Subsidy Scheme of Pradhan Mantri Awaas Yojana, Rs 1819 Crores have been sanctioned to 11320 beneficiaries.

(vi) Under National Rural Mission (NRLM), 176625 SHGs have been financed loans worth Rs 3507 Crores. Under PMEGP, 2394 beneficiaries have been financed against the physical target of 2821.

(vii) Banks have been doing well continuously in MSME sector. During 2020-21 also, they have achieved 109.83% of the MSME-ACP target. Rationalization and reduction of stamp duty on loan agreements and mortgages will give a fillip to those MSMEs which avoid bank finance due to high cost towards stamp duty. Recently, Industry Department, Bihar has made big strides towards attracting big units in the State especially in the field of Ethanol production. This may offer opportunities for marketing big ticket size loans by banks and help increase the CD Ratio.

(viii) **Shri Rana** flagged the following issues:

(a) Security of banks branches / CSPs be beefed up in view of increasing instances of robbery/ loot.

(b) Banks be provided access to Bhoomi Portal to note charges against lands of borrowers to expedite credit disbursement process and avoid double financing against security of the same land.

(c) The time taken to issue Non-Encumbrance Certificates for landed properties be reduced, especially in Patna district, to expedite loan delivery process.

3. **Shri Brij Raj, General Manager, Reserve Bank of India**, expressed undernoted views in his speech:

(i) Bihar Govt. is encouraging ethanol production in The State. This is a big opportunity for the industry sector and banks. Banks should finance the upcoming ethanol production units.

(ii) Bihar Govt. should include Financial Literacy & Financial Inclusion in school curriculum. A proposal has already been submitted by RBI, Patna in this regard.

(iii) The Special SLBC focused on Financial Literacy & Financial Inclusion may be held in the upcoming July-Sept. quarter.

(iv) As on 31.03.2021, 15 districts in the State are still below 40% of CD Ratio which is a matter of concern. We should focus on credit disbursement in these districts and endeavour that there is no district below 40% of CD ratio by the end of the current FY.

(v) Banks have achieved 82.76% of ACP in 2020-21 which is good in view of the fact that a sizeable part of the year was affected adversely by Covid-19 pandemic. This achievement shows that there is demand for credit in the State and banks should come forward to meet this demand.

(vi) Banks have achieved 84.44% of the Priority Sector Lending (PSL) Targets which is also commendable considering the impact of Covid. RBI has issued very comprehensive and clear guidelines on PSL which emphasizes on financing to Housing, Education, Agriculture, Micro Enterprises. RBI has launched PSL Certificates to boost PS lending which also provides an opportunity for fee-based income to banks doing well in PSL.

(vii) Most of the MSME units in Bihar belong to Micro Credit. Banks should endeavour to bring all the micro units under formal banking channel.

(viii) The average NPA of banks as on 31.03.2021 was 11.85% and Union Bank of India, CBI, PNB, DBGB and UBGB had more than 25% of NPA. It is a matter of

concern, and these banks are requested to take all necessary steps to check their NPA.

(ix) As on 31.03.2021, there were 7.07 bank branches per lakh of population in Bihar whereas the national average is 12.52. This shows that still huge potential in the State remains untapped. Banks should open maximum branches during this year and increase their physical presence.

4. Dr. Sunil Kumar, Chief General Manager, NABARD highlighted the following points in his speech:

(i) Pandemic adversely affected our economy. It is only agriculture sector that had a positive growth rate during 2020-21.

(ii) In 28 of 38 districts of the State, the per capita PSL (Priority Sector Lending) is less than Rs 6000/-. From 2017 to 2021, deposits have grown by 10.50% CAGR whereas agri credit has grown by 3.32% CAGR.

(iii) The CD Ratio of the State is around 44% whereas the national average is 76%. The high NPA is the main reason behind low credit disbursal and low CD Ratio. The ground level credit in agriculture is 24% whereas NPA in KCC is 47%.

(iv) Credit flow to agriculture will not improve unless the problem of recovery is addressed. Banks be given help by Govt. administration in this regard.

(v) With Govt.'s thrust on Aatma Nirbhar Bharat, credit intensification is needed in Agri, SME and SHG sectors.

(vi) Scale of Finance (SoF) has been fixed for 2021-22 by SLTC. Bank Branches should display it in their premises for the information of prospective borrowers.

(vii) Banks should finance Farmer Producer Organisations (FPOs) and Off Farm Producer Organisations (OFPOs) proactively.

(viii) During 2020-21, NABARD has sanctioned projects worth Rs 2,400 Crores and disbursed Rs 2,116 Crores.

(ix) There are 22 DCCBs in the State, most of which are financially weak and need recapitalization by State Government on an urgent basis.

5. Shri Tarkishore Prasad, Hon'ble Deputy Chief (Finance) Minister, Bihar expressed the undernoted views in his initial remarks:

(i) Banks have disbursed loans to the tune of Rupees 1,27,000 Crores under ACP which is the highest ever. This shows that banks have strong will to fight Covid and its attendant financial issues and are committed to the development of the State.

(ii) However, 24 banks and 29 districts have fallen short of the State average of ACP achievement which stood at 82.76%. A bit of push from these districts and banks will enable us to achieve 100% of ACP achievement.

(iii) In FY 2020-21, 2.51 lakh new KCCs were issued which is more than 1.66 lakh new KCCs issued during FY 2019-20. This is commendable. Banks are requested to step up issuance of KCC to sectors allied to Agri because they provide alternative sources of income to farmers.

(iv) Banks should follow up for recovery right from beginning and not only when the account turns NPA.

(v) When banks finance a loan to a borrower, it is not merely a formality; rather they finance to the development of the State. District Administration should have a cell to monitor and assess, in coordination with the banks, as to what changes the bank loans have made in the lives of the borrowers.

(vi) The reporting by SLBC member banks and Govt. Departments to SLBC needs to be more quick, qualitative, informative, useful and reconcilable. It has been noticed many a time that the no. of loan applications reported by Govt. Departments and banks are different. If needed, Govt. Department(s) can come out with portal(s) for the same.

(vii) There should be more coordination between bankers and Govt. officials at block and district level. Block level meetings are very important as they are at grass root level. So, it must be attended by member banks and Govt. officials. There should not be undue delay between sanction and disbursement of loans.

(viii) The State has a strong network of 7676 branches and 31095 Customer Service Points (CSPs). Banks need to monitor the CSPs very closely as they deal with villagers who are mostly ignorant of rules & regulations and often do not complain in many genuine cases.

A CSP can never be a replacement to a branch. Hence, banks should endeavour to open one branch in every Panchayat of the State for the development of the State.

(ix) The ACP for the FY 2021-22 has been fixed at Rs 1,61,500 Crores. We will work hard and achieve this, and I wish Godspeed to all bankers in their efforts.

6. Shri Nitish Kumar Ji, Hon'ble Chief Minister, Bihar addressed the meeting and shared the undernoted views:

(i) The CD Ratio of our State has been 46.40% only as on 31.03.2021 whereas the national average is 76.50% and some States are having CD Ratio even more than 100%. The money deposited by people of Bihar is being utilized in other States. In Bihar, 15 districts, including Patna district, are having CD Ratio less than 40%. Bihar is a comparatively poor State and, therefore, financial resources of the State should prudently be utilized for the development of the State.

(ii) The target under ACP 2020-21 was Rs 1,54,500 Crores against which banks have achieved Rs 1,27,863 Crores that is 82.76%. The target fixed for 2021-22 is Rs 1,61,500 Crores and we should try our best to achieve 100% of it. Investment, including bank credit, is a precondition for any State's development.

(iii) In main Agriculture sector, banks have done well under ACP but credit outlay to Allied Agriculture Sector is poor and needs immediate stepping up so that the targets set for 2021-22 are achieved.

(iv) Also, scope for MSMEs in Bihar has widened and deepened many folds due to expansion of infrastructure like roads, transport, electricity, water supply, schools, colleges etc. Though banks have achieved more than 100% of their ACP target under MSME, they can go for more disbursements in absolute terms.

(v) We have been trying for Ethanol production-clearance since 2007 and thankfully the Central Govt. has permitted it now. This has immense potential in the State and proposals have started to pour in. Industry Department of the State has come out with Oxygen Production Policy and many other initiatives creating substantial

investment opportunities. Banks are requested to finance these projects which will propel the development-engine of industry in the State.

(vi) State Govt. is keenly promoting SHGs so much so that the Govt. took loan from World Bank to support them. SHG sector has potential, and it provides employment to a good number of people in the State. Thanks to banks for providing their support to SHGs.

(vii) In today's times, technology plays an important role, and all financial benefits are being effected through DBT. But success of DBT and other schemes depends on availability of bank branches which is comparatively poor in the State just one brick and mortar branch for 16,000 population. This needs improvement and I have been requesting for last several SLBCs to open at least one branch in every panchayat of the State. There are many "Panchayat Sarkar Bhavan" having own pucca buildings which the Govt. can allot to banks willing to open a branch there at.

(viii) The Chief General Manager, SBI has mentioned in his speech about beefing up security of banks in light of recent incidents of bank robbery. I would like to inform that in 10th June incident of HDFC, Hajipur, Bihar Police has arrested 10 criminals and recovered Rs 1.03 Crores out of Rs 1.20 Crores looted from the branch. Govt. is trying its best to rule out these incidents and is taking stringent action in each case. Banks should also remain vigilant and follow all security related norms including posting of armed guards. We will soon have a meeting with banks, presided over by the Chief Secretary, on security matters.

(ix) The growth in deposit and loan disbursements is a clear indication that Bihar is picking up fast despite Covid related difficulties. So, banks should make every effort to achieve the ACP target for 2021-22 and take the CD Ratio of the State to national average level of 76%.

(x) Let us discharge our duties with social distancing and all Covid protocols in our day-today life. I assure you that banks will get all possible cooperation from State Govt.

7. Shri Manoj Kumar Gupta, General Manager and Convenor, SLBC Bihar told that SLBC Bihar was fortunate to have the presence and guidance of Hon'ble Chief Minister who always attends the 1st SLBC meeting of every financial year. He thanked him for his guidance on expanding banking footprints, development of Agriculture and MSME sectors and his concern for the security of banks. He said that Bihar is a land of countless possibilities and assured the full cooperation of banks in the developmental journey of Bihar be it achieving ACP or disbursements to Agri Allied Sector or stepping up CD ratio. He extended vote of thanks to Hon'ble Chief Minister for sparing his valuable time despite his busy schedule and gracing the meeting with his august presence and guidance.

8. Additional Chief Secretary, Industry Department told that PMEGP is a flagship programme and during FY 2020-21 the achievement has been 78% which is far better than 48% achievement during FY 2019-20. However, the achievement shown by banks and available with KVIC needs to be reconciled. Director, KVIC presented the details of physical and financial (subsidy) targets and achievements under PMEGP financing in the State.

The Additional Chief Secretary said that Banks have achieved more than 100% of ACP under various sub-sectors of MSME which is commendable. As many as 44 Ethanol units have been entertained under SIPB which have brought in investment worth Rs 9800 Crores; more units are expected to come in as the last date of

application on portal is till 30th June 2021. This will help to increase the CD ratio of the State. SBI and PNB have come out with their loan policies in respect of Ethanol Production and other banks are also requested to take similar initiatives. It is with the help of banks that investment worth Rs 13,500 Crores have been received in the State from SIPB cleared units.

9. Shri Shahnawaz Hussain Ji, Hon'ble Minister, Industry shared his opinion as under:

(i) Figures suggest that despite Covid and Covid induced lock down, credit off take in Bihar has been excellent and more than many States. Industry sector has done remarkably well, and this shows our commitment towards the development of the State.

(ii) Under SIPB, proposals worth Rs 2,684 Crores have been approved and proposals worth Rs 7,433 Crores are already in hand which when cleared will exceed the target.

(iii) Bihar has been the first State to implement an Ethanol Policy and an Oxygen Policy. We have potential for other sectors like Lead Industry, Textile Industry, Leather Industry to flourish in the State and will work in this direction to reap the benefits. We have envisaged the success story of Bangladesh in textile industry. If India is to compete Bangladesh in this sector, it can be done through Bihar only.

(iv) The development of the nation cannot happen without the development of Bihar. Government has taken many initiatives for upliftment of industries e.g. single window clearance system, logistic park, freight corridor etc. besides other steps which will change the entire industrial scene and this is just a trailer the complete picture is yet to emerge.

(v) Industry Department appeals banks to come forward and finance the upcoming industrial projects proactively which will help them improve their CD Ratio as well as that of the State.

10. The Secretary, Agriculture Department included the under noted points in his speech:

(i) LPC is cited as major issue for non-issuance of KCC. However, PM KISAN beneficiaries have all their details verified still their applications are pending in good number. Banks should dispose of their applications on priority.

(ii) The State Level Technical Committee (SLTC) has already decided and circulated among all stakeholders in March 2021 the scale of Finance (SoF) for the FY 2021-22. Fixation of Crop Season is underway and will be completed within one month and will be shared soon with SLBC.

(iii) State Govt. launched the Bihar Agri Investment Promotion Policy last year. Also, 13 proposals have been sanctioned under SIPB and 10 more proposals are expected to be sanctioned. Banks are requested to finance them.

(iv) There is a lot of potential in the State in the field of Food Processing and Agro Industries. Banks should come forward and finance proposals under Agriculture Infrastructure Fund and PMFME schemes launched under Aatm Nirbhar Bharat.

11. Sharing the concerns of her department, the Principal Secretary, Animal Husbandry & Fishery Resources (AH & FR) told that one important issue is that the reports presented by SLBC is in format different from the format of report the

AH & FR is having. This creates always a gap in analyzing the actual number of applications submitted by the department and applications received / processed by banks. The three important sub-sectors e.g., animal husbandry, fishery and poultry have immense potential and people of the State are interested in undertaking these activities. The AH & FR Department is doing a lot of developmental activities in these areas, but contribution of bank credit is not commensurate with the demand.

12. Shri Mukesh Sahani, Hon'ble Minister, Animal Husbandry and Fishery Resources told that data show that the achievement under Animal Husbandry, Poultry and Fishery sectors has been very poor. In dairy, 2 lakh applications were generated but less than 25% of them were sanctioned. There is potential, there is willingness in public, banks have funds, State Govt. is giving subsidies up to 90% in various schemes, still bank financing is not happening. What is the reason behind this, we will have to look into and analyze. AH & FR Department officials and bankers will sit together and find solution to ensure that targeted benefits percolate down to the needy public.

13. Additional Chief Secretary, Revenue and Land Reforms Department told that prompt issuance of LPCs had been a big challenge before us as bank finance is related to it. But with the roll out of Bhumi portal now land records are digitized and LPC is being issued on-line. A lot of time is being saved by issuing the LPCs on-line and this should reduce the total processing time of loan applications by banks. Let us ensure this only then the true benefit of on-line LPC can be made available to borrowers.

The issue of enabling access to banks on Bhumi Portal and allowing them to note their charges thereon against the lands of borrowers has been taken up with National Informatics Centre (NIC) and the desired development on portal may takes its due time.

14. Principal Secretary, Rural Development Department told that JEEVIKA has received good support from banks in credit linkage of SHGs. In FY 2021-22 also we have a target of credit linkage for 2.50 lakh SHGs. Around 80,000 applications for credit linkage and more than 32,000 applications for opening of SB accounts have already been submitted to various bank branches. Banks are requested to follow up and dispose of them.

He also told that though land has been allotted, RSETI building construction is yet to be started by PNB in Gaya, Nawadah, Lakhiserai and Patna districts, by UCO bank in Munger district, by Union Bank of India in Samastipur and Khagaria districts and by Bank of Baroda in Sitamarhi and Samastipur districts. He appealed banks to resolve the reasons for pendency and start the RESETI building construction at the earliest. PNB representative said that land allocation in Nawadah and Patna districts is still pending. In Jehanabad district, the taking over process for land is being completed. Construction work has started at 3 locations after the last SLBC.

15. The Principal Secretary, Finance raised three issues related to **Social Welfare Department** and requested the related banks to look into and resolve:

(i) As the account numbers of Dena Bank and Vijay Bank have changed post their merger with Bank of Baroda, many DBT transactions are getting bounced. Bank of Baroda representative replied that this issue will be resolved once the department does internal mapping of accounts.

(ii) There is an inordinate delay in credit of DBT amount in accounts of the beneficiaries with Dakshin Bihar Gramin Bank as the DBT transactions are routed through PNB, the sponsor bank of DBGB.

(iii) In many instances of DBT from Social Welfare Department to DBGB accounts, it has been observed that DBT amount originated for beneficiary and DBT amount credit into the account of the beneficiary are different, in most of such cases one last digit is omitted.

16. Speaking on issues related to his department, **The Principal Secretary, Urban Development & Housing** told that the performance of PMSVANidhi scheme in Bihar is far below than other States and this has been highlighted in many VCs held by Department of Financial Services and Ministry of Urban and Housing Affairs. Banks have sanctioned 42,595 applications but have disbursed only 30,715 applications. The remaining sanctioned applications should be disbursed promptly. Also, prompt disposal is required in those applications which though have been picked up by banks but are pending without any action.

He said that the Credit Linked Subsidy Scheme being administered by banks under Pradhan Mantri Awas Yojana needs more attention. Only 11,320 loans have been covered as against 78,789 housing loans sanctioned by banks since inception of CLSS.

17. District Magistrate, Gopalganj told that he has been trying sincerely to increase ACP achievement and CD Ratio of the district and holding several meetings with banks operating in the district. During 2020-21, the ACP achievement has been 56.82 % and CD Ratio stood at 37.55%. There are 183 bank branches in the district, but SBI has the maximum number of branches (22) among Commercial Banks. If the district has to do better in CD Ratio and ACP achievement, SBI branches need to be serious, perform as per targets allotted and their district coordinator should attend the coordination meetings to discuss progress and issues, if any.

18. Shri Manoj Kumar Gupta, General Manager and Convenor, SLBC Bihar made announcement regarding undernoted two meetings to be held shortly under the chairmanship of the Chief Secretary, Bihar and requested member banks to share the related data by today (22.06.2021) evening:

(a) Meeting on Security related issues of banks

(b) Meeting on Certificate Cases

19. Making his closing remarks **Shri Tarkishore Prasad, Hon'ble Deputy Chief (Finance) Minister, Bihar** told that let us take cognizance of the concerns shared by Hon'ble Chief Minister, Hon'ble Ministers, Principal Secretaries / Secretaries, District Magistrates and Banks and resolve them. Let us work in close coordination and improve our CD Ratio to a respectable level and achieve 100% of our ACP Target.

20. Shri Surender Rana, Chief General Manager, State Bank of India said that he was attending the meeting of SLBC Bihar for the first time and he was happy to see the high level of participation. — Hon'ble Chief Minister, Hon'ble Deputy Chief Minister, Hon'ble Ministers of Industry, Agriculture, Rural Development, Animal

Husbandry & Fishery, Chief Secretary, Development Commissioner, Principal Secretaries / Secretaries and District Magistrates. This shows the concern for the State that these dignitaries have in their hearts and minds. Hon'ble Chief Minister's focused attention and appealing tone represents his vision and commitment for the development of the State. The request of Hon'ble Minister (Industry) to banks "नजरें इनायत की जरूरत है" is the manifestation of his passion and commitment towards developing industries in the State. Shri Rana told that let us - all the SLBC member banks - work together with zeal and performance centric efforts and give our best to improve CD Ratio and other parameters.

21. At the end of the working session of the meeting, **Shri Manoj Kumar Gupta, General Manager and Convenor, SLBC Bihar** extended vote of thanks to Hon'ble Chief Minister, Hon'ble Deputy Chief Minister, Hon'ble Ministers for Animal Husbandry & Fishery Resources, Agriculture, Industry, Rural Development, Cooperative and Chairman, Minority Commission for sparing their valuable time to attend the meeting. He also thanked the Chief Secretary, Development Commissioner, Joint Secretary DFS, Principal Secretaries to Hon'ble Chief Minister, Additional Chief Secretaries, Principal Secretaries, Secretaries of participating Govt. departments, CGM SBI, CGM NABARD, GM RBI, State representatives of member banks, District Magistrates and Lead District Managers and all participants for attending the meeting and their valuable inputs. The meeting was then concluded with the permission of the Chair.

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76th Quarterly Meeting of the State Level Bankers' Committee, Bihar **ACTIONPOINTS**

1. A meeting of SLBC member banks, Police Department and Finance Department, Bihar on security aspects of banks be convened under the Chairmanship of the Chief Secretary.

[Action: SLBC and Office of the Chief Secretary]

2. A meeting on Certificate Cases filed by Banks in Bihar be convened with SLBC member banks, Police Department and Finance Department and District Magistrates under the Chairmanship of the Chief Secretary.

[Action: SLBC and Office of the Chief Secretary]

3. Bihar Govt. should include Financial Literacy & Financial Inclusion in school curriculum.

[Action: Education Department, Govt. of Bihar]

4. There should be more coordination between bankers and Govt. officials at block and district level. District Administration should have a cell to monitor

and assess, in coordination with the banks, as to what changes the bank loans have made in the lives of the borrowers.

[Action:LDMs,District Magistrates]

5.The reporting by SLBC member banks and Govt. Departments to SLBC needs to be more quick, qualitative, informative, useful, and reconcilable. It has been noticed many a time that the no. of loan applications reported by Govt. Departments and banks are different. It needs reconciliation at Block and District level. If needed, Govt. Department(s) can come out with portal(s) for the same.

[Action: SLBC, Agriculture Deptt, AH& FR, Industries Deptt, UD & HD]

6. Scale of Finance (SoF) has been fixed for 2021-22 by SLTC. Bank Branches should display SoF in their premises for the information of prospective borrowers.

[Action:All Banks]

7. Banks should open maximum number of branches during the FY 2021-22and increase their physical presence.They should endeavour to open at least one branch in each Gram Panchayat.

[Action: All Banks]

8. There are discrepancies in many instances of DBT amount originated for Social Welfare Department beneficiaries and DBT amount credited into the accounts of these beneficiaries.

[Action: Dakshin Bihar Gramin Bank]

9. A Special SLBC focused on Financial Literacy & Financial Inclusion may be held in the upcoming July-Sept. quarter.

[Action:SLBC]

Outstanding Issues of 75th SLBC

10. Stamp duty payable upfront by the banks while filing certificate cases be linked to recoveries in the certificate cases filed.

[Action: Revenue Deptt.]

11. Stamp duty on loan agreements, mortgages [MSME & AGRI] and agreements for PoS be rationalized and reduced to incentivize the borrowers.

[Action: Registration Deptt.]

12. Rights should be provided to banks to access Bhoomi Portal of Bihar Govt. to note their charge on land of borrowers.

[Action: Revenue Deptt.]

13. For mortgages in case of enhancement of loan limits to MSME units, the stamp duty is charged afresh on entire loan amount in place of only enhancement amount. Also, the maximum stamp duty cap of Rs 25,000 is not being adhered to.

[Action: Registration Deptt.]

14. Bankers have reported discrepancies between the number of applications forwarded to the banks by the Agriculture and Agriculture-Allied departments and those received at the banks. Banks should reconcile the applications sent sanctioned, rejected, and pending with the concerned departments at the district level and report to the SLBC.

[Action by: SLBC/ Banks/Agriculture and Agri-Allied Departments]

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37TH MEETING OF SLBC SUB-COMMITTEE ON
BRANCH OPENING & IT ENABLED FINANCIAL INCLUSION
DATE : 17.08.2021 TIME : 11:30 PM THROUGH VIDEO
CONFERENCING

MINUTES

The 37th meeting of SLBC Sub-Committee on Branch Opening and IT Enabled Financial Inclusion was held on 17th of August 2021. It was chaired by General Manager and Convenor, SLBC Bihar and was attended by representatives from RBI, NABARD, SBI, Finance Department, Govt. of Bihar and member banks. The list of participants is attached as Annexure-I.

Shri Ajit Kumar Mishra, Assistant General Manager (SLBC) welcomed the participants and requested the Convenor SLBC for giving his opening remarks.

2. **Shri Manoj Kumar Gupta, General Manager and Convenor, SLBC Bihar** made his opening remarks and shared his views which is summarized below:

The Sub-Committee has been functioning very sincerely under the guidance and support of RBI, Patna and has been able to extend banking facilities throughout the State in such a way that now there is no unbanked centre in the State. However, in every SLBC meeting, including the last one dated 22nd June 2021 chaired by Hon'ble Chief Minister, the State Govt. has been stressing up on opening of brick and mortar branches in all Panchayats of Bihar. We know that the decision of opening branches is taken by banks considering viability and profitability. In Bihar out of 8,411 panchayats, there are no brick and mortar branches in 4,615 panchayats.

In a recently held meeting with SLBC Convenor, it was requested by the Principal Secretary, Finance, Govt. of Bihar that banks should endeavour to open at least 50 ATMs during current FY in Gram Panchayats where there are no ATMs. Govt. is inclined to allot space for opening ATMs in Gram Panchayat Raj Bhawans. Member banks are requested to take note of this and if they agree, SLBC may work out a bank-wise tentative target and share the same for confirmation of member banks.

One of the major agenda of today's meeting is to have a discussion on the status of Financial Inclusion and Financial Literacy initiatives / measures / facilities being provided in the State, the road blocks and the way forward. SLBC had received a detailed agenda from RBI in this regard and had submitted the related data after collecting from member banks. We will have detailed discussion on these agenda items also in this meeting.

3. **Shri Shiv Anant Shanker, General Manager (FIDD), RBI, Patna** delivered his key note address which included the following points:

Thanks to the General Manager and Convenor, SLBC for putting the objectives of this meeting precisely and concisely. As already mentioned, a Special SLBC meeting is to be organized which will be different from the regular SLBC. Unlike regular SLBC, it will focus entirely on various aspects of Financial Inclusion and Financial Literacy in the State.

Banks have worked well in the State in extending banking services through banking outlets and Bihar has no unbanked centre. It is commendable. However, Panchayats

are centre of all activities so far as people of villages residing under Panchayats are concerned and in that way we may conceive Panchayat as a unit. We have heard the views of Hon'ble Chief Minister in this regard during many meetings wherein he has expressed strong desire of the Government to have at least one brick and mortar branch in each Panchayat, especially where Panchayat Bhavans have already been constructed. In this meeting, we will discuss and find ways how we can increase our presence in Panchayats within a short span of time , say six months , through brick and mortar branches. We will also explore as to how we can reach out through CSPs and other modes of financial inclusion and strengthen the FI ecosystem in the State. As credit extension is one of the key components of Financial Inclusion , we will discuss this also. We can set for ourselves targets for achieving our PMEGP targets quickly without waiting for the FY to advance to its fag end. We will also discuss on PM SVANidhi and credit to MSMEs in general. For Savings part of FI, we will discuss on opening of savings accounts of SHG members of JEEVIKA . We will also discuss about adoption of schools by banks for opening of the savings bank accounts of students of class 8 onwards and make them conversant with banking transactions. Team RBI will carry forward the entire discussion with your active participation.

4. **Shri Rakesh Dubey , Assistant General Manager, RBI** discussed in details the various action points related to FI & FL and requested the member banks to share their divergent views , if any, on action points and timelines for action else this Sub-Committee will take these points / timelines as confirmed by them. He discussed the undernoted points:

(A) Physical and digital access to banking services :

(i) Each Bank may submit an action plan to open a brick and mortar branch in at least

three Panchayats. The Plan may be intimated to SLBC Bihar, latest by August 31, 2021.

(ii) Each bank may submit an action plan to operationalize Business Correspondents (BCs)/CSPs in 10 Panchayats. The Plan may be intimated to SLBC Bihar, latest by August 31, 2021.

(B) Usage of Financial Services :

(iii) All the members of SHGs of the JEEViKA should be covered with at least one bank account.

(iv) All the members of the JEEViKA should be covered with PMJJBY, PMSBY and APY.

(v) Banks should improve the credit flow through schemes like PMEGP and PM SVANidhi. Banks should achieve 80% of target under PMEGP by December 2021. Banks should reduce the pendency of cases under the PM SVANidhi.

(C) Financial Literacy and Skill development initiatives:

(vi) All the helplines of the FLCs should be functional and the numbers of the same should be adequately disseminated at the ground level. Further, the FLCs may also keep a record of the number of issues addressed through these numbers as a measure of good practice.

(vii) Adoption of one Government School in each district to Bihar to disseminate financial awareness, by taking up following activities:

- a) FI/FL training to teachers.
- b) FI/FL training to students of class 9th and above.
- c) Refresher training courses
- d) Facilitate account opening of students in the bank.

The details of the identified school may be shared with the SLBC Bihar, latest by August 31, 2021.

(viii) Sponsor banks should ensure timely release of payments as the per the Standard Operating Procedure of the CFLs.

(ix) Banks should endeavour to increase the credit linkage to RSETIs in Phases, to achieve 40% credit linkage by December 2021 and 50% credit linkage by March 2022.

(x) Providing training to the Master trainer and the FL-Community Resource Persons (CRPs) of JEEVIKA by adopting multi-stakeholder approach for enhancing financial awareness.

(xi) Preparation of booklets by RBI containing various financial literacy messages in Hindi, Maithili, Magahi and Bhojpuri, for different target audiences such as Farmers, SHGs, Small entrepreneurs etc.

(xii) Preparation of Step by step procedure booklet by RBI on various government schemes.

(xiii) Inclusion of Financial Education in school curriculum by Govt. of Bihar.

(xiv) Sensitization programme to be conducted jointly by RBI and NABARD to enhance the awareness level of operating bank functionaries regarding FPOs Joint

[D] Expansion and Deepening of Digital Payment System:

(xv) To scale up the Expansion of digital payments project in the two more districts.

5. Shri Ajit Kumar Mishra , AGM, SLBC advised that Arwal and Sheikhpura may be adopted for 100% digitization looking at their literacy rate and branch penetration.

6. Expressing her views on Fi & FL , **Ms. Preeti Thomas , AGM, NABARD** informed the participants of the Sub-Committee that NABARD has taken many steps for furthering FI. NABARD has a Financial Inclusion Fund. Grant assistance is available o commercial banks, RRBs , Cooperative Banks for FI activities like Micro ATMs, PoS, mPoS etc.

The potential available under JLG financing in the State is not being exploited. Only Small Finance banks are mostly doing it. It needs encouragement from Commercial Banks because there are many farmers / villagers who are not having any collateral to offer but are in need of fund for economic activities.

NABARD is also running Livelihood and Enterprise Development Programmes for woman SHGs. She appealed to the member banks to entertain credit proposals of these trained SHGs and assist them in self employment.

7. Shri Rajiv Kumar, representative from Finance Department, Govt. of Bihar told that he was glad to learn that RBI and SLBC are working together to publish the FI & FL book and expressed his hope that it would be done as planned. He told that the total number of bank branches in the State as on 30.06.2021 has decreased as compared to the number as on 31.03.2021. This may be due to recent merger of banks and needs to be covered up by opening new branches. While opening branches, banks should bear in mind the fact that number of panchayats not covered by Brick & Mortar Branches are more in North Bihar. Banks should focus on them while opening CSPs.

It is good to have one ATM per branch in the State but we are lagging far behind.

8. Shri Ajit Kumar Mishra , AGM, SLBC facilitated the discussion of remaining agenda items by presenting a power point presentation in which the following points were covered :

(i) Status of ATM penetration : District-wise and bank-wise

(ii) Number of branches : District-wise and bank-wise .

He appealed that member banks having number of ATMs less than number of Branches should endeavour to open more ATMs.

(iii) In all SLBC meetings, including the last one (76th SLBC on 22.06.2021) Bihar Government has been pointing out the availability of lower number of branches per lakh of population as compared to the national average and requesting banks to open more and more branches in rural areas so that all branches have at least one brick and mortar branch. In a recent meeting also of the SLBC Convenor held with Bihar Govt. the matter was raised and they advised that SLBC member banks together should open at least 50 branches in Gram Panchayat areas during the current FY 2021-22. A call has to be taken in this regard. During course of discussion, it was agreed that SLBC would decide bank-wise target and convey the same to concerned member banks.

(iv) Banks have done excellent in opening accounts and 97% of State population is covered by savings bank account. Let us keep it up.

(v) Under Micro insurance, we have to go a long way as only 15% and 5.75% of eligible population is covered under PMJJBY and PMSBY respectively. Central Government has launched "Jan Suraksha" campaign on 15.08.2021 which will run up to 14.08.2022. Member banks are requested to put in their best efforts under this campaign and book maximum number of proposals.

(vi) In APY we have been doing well as a State and figuring among the performers pan-India. However, now Bihar has been classified under Big States (from medium States) and will have face tough competition. So , let us perform more than earlier.

(vi) Under digital literacy, we have achieved more than 99%, say 100%, of digitalization of all bank accounts in Jehanabad district by offering them at least one

digital product. Only a few banks e.g. Axis Bank ,Canara Bank, Bandhan Bank, IDBI etc. are a bit behind the finish line. They should buck up.

At last, AGM, SLBC requested all member banks to submit the required information / data on Action Points of this meeting within the timeline as these will have to be collated for presentation in the Special SLBC.

He extended vote of thanks to all participants for their active participation in the meeting.

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**37TH MEETING OF SLBC SUB-COMMITTEE ON
BRANCH OPENING & IT ENABLED FINANCIAL INCLUSION**

ACTION POINTS

	Indicator	Sl.No.	Details of Action Point	Concerned Stakeholder
A	Physical and digital access to banking services.	1	Each Bank may submit an action plan to open a brick and mortar branch in at least three Panchayats. The Plan may be intimated to SLBC Bihar, latest by August 31, 2021.	Opening of New branches has been restricted under PCA framework since May 2017 for our bank.
		2	Each bank may submit an action plan to operationalize Business Correspondents (BCs)/CSPs in 10 Panchayats. The Plan may be intimated to SLBC Bihar, latest by August 31, 2021.	Appointment of new BCs is done By Head Office at corporate level.
		3	Banks to open 50 ATMs during current FY 2021-22 in Gram Panchayats [one ATM in one gram panchayat] not having any ATM. Bank-wise target is as under :	

Sl. No.	Name of Bank	Target for ATMs to be opened
1	State Bank of India	6
2	Central Bank of India	4
3	Punjab National Bank	4
4	Canara bank	4
5	UCO Bank	4
6	Bank of Baroda	4
7	Union Bank of India	4
8	Bank of India	4
9	Indian Bank	4
10	Axis Bank	3
11	ICICI Bank	3
12	IDBI Bank	2
13	HDFC bank	2
14	Bandhan Bank	2

B	Usage of Financial Services	4	All the members of SHGs of the JEEViKA should be covered with at least one bank account.	In case of new credit linkage all members of JEEVIKA are opening their own individual accounts and in case of old credit linked accounts we are trying to open the individual member's account.
		5	All the members of the JEEVIKA should be covered with PMJJBY, PMSBY and APY.	We have instructed our branches to cover all JEEVIKA with fresh linkage with PMJJBY, PMSBY and APY.
		6	Banks should improve the credit flow through schemes like PMEGP and PMSVANidhi. Banks should achieve 80% of target under PMEGP by December 2021. Banks should reduce the pendency of cases under the	We are trying to achieve the targets within the specified period through the specified schemes.

			PMSVANidhi.	
C	Financial Literacy and Skill development initiatives.	7	All the helplines of the FLCs should be functional and the numbers of the same should be adequately disseminated at the ground level. Further, the FLCs may also keep a record of the number of issues addressed through these numbers as a measure of good practice.	Helpline of the FLCs are functional. We are having two FLC in two districts. The helpline are as follows: Bhagalpur District -Mr. Rajiv Kumar Help line no. 7488069594/9934293242. Banka District - Mr. Sashi Kant Jha Help Line No. - 9771621701
		8	Adoption of one Government School in each district to Bihar to disseminate financial awareness, by taking up following activities: a) FI/FL training to teachers. b) FI/FL training to students of class 9 th and above. c) Refresher training courses d) Facilitate account opening of students in the bank. The details of the identified school may be shared with the SLBC Bihar, latest by August 31, 2021.	Kendriya Vidyalaya, IOC Township, Begusarai adopted. Activities mentioned will be conducted soon.
		9	Sponsor banks should ensure timely release of payments as the per the Standard Operating Procedure of the CFLs.	NA
		10	Banks should endeavour to increase the credit linkage to RSETIs in Phases, to achieve 40% credit linkage by December 2021 and 50% credit linkage by March 2022.	We are trying to achieve the targets of credit linkage as specified by SLBC.
		11	Providing training to the Master trainer and the FL-Community Resource Persons (CRPs) of JEEViKA by adopting multi-stakeholder approach for enhancing financial awareness.	NA

		12	Preparation of booklets containing various financial literacy messages in Hindi, Maithili, Magahi and Bhojpuri, for different target audiences such as Farmers, SHGs, Small entrepreneurs etc.	NA
		13	Preparation of Step by step procedure booklet on various government schemes.	NA
		14	Inclusion of Financial Education in school curriculum	NA
D	Expansion and Deepening of Digital Payment System	15	To scale up the expansion of digital payments project in the two more districts.	NA

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STATE LEVEL BANKERS' COMMITTEE, BIHAR
[Convenor : SBI]

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36th meeting of SLBC Sub-Committee on SHG & RSETI
DATE : 16.06.2021 TIME : 11:30 PM THROUGH VC

MINUTES

The 36th meeting of SLBC Sub-Committee on SHGs and RSETIs was held on 16.06.2021 through video conferencing. It was chaired by Shri Vishal Saxena, Deputy General Manager, SLBC, Bihar and was attended by officials from Rural Development Department, Finance Department, Urban Development and Housing Department, Govt. of Bihar, JEEVIKA, SULM, RBI, NABARD and member banks. The list of participants is attached as Annexure-I.

The Assistant General Manager, SLBC welcomed all the participants to the VC meeting of the SLBC Sub-Committee on SHGs and RSETIs. He read out the listed agenda items for the information of all members and requested the Chair to address the members.

SELF HELP GROUPS { SHGs }

Shri Vishal Saxena , Deputy General Manager (Financial Inclusion), SLBC Bihar greeted all the participants and shed light on the importance of the meeting. He requested Shri Balamurugan D. , Secretary , Rural Development and CEO, JEEVIKA to address the SLBC Sub-Committee. The opening remarks by Shri Balamurugan are summarized below:

(i) There are around 10.40 lakh SHGs in the State and more than 1 crore 20 lakh families are associated with them. We have a gap of 2 lakh SHGs ready for 1st credit linkage and enough number of completed applications have been submitted to bank branches for credit linkage and many more are in the process of completion. We have met bankers at all levels and they are very positive and supportive. Let us come together and achieve the target which is more than Rs 5000 crore of credit linkage during 2021-22.

(ii) There are a few issues which are pending for decision at SLBC level. This includes the long pending issue of increasing the loan amount in 1st, 2nd and 3rd credit linkage to SHGs.

(iii) When we will discuss RSETIs the focus will be on the districts where land has been allotted but construction work not started and where work is started what is the time line for completion.

Also, RSETIs need to deploy sufficient manpower and improve settlement ratio in line with Common Cost Norms.

Shri Mukesh Sharan, JEEVIKA representative, elaborated the agenda related to JEEVIKA as under:

(A) Around 80,000 loan documents have been submitted to various branches of banks and the same has been advised to their head offices as well. Let us dispose of these applications by 31st of July 2021 so that it is helpful in tiding over the Covid related difficulties. Presently the overall repayment percentage is 97.50%.

(B) Similarly, around 30,000 Savings Bank Account opening forms of SHGs have been submitted to bank branches and if these accounts are opened promptly the linkage process will also start early.

(C) There are many bank branches which are transferring the loan amount to the SB accounts of SHGs without their consent. This practice should be discontinued.

(D) There are some banks which have more than one independent control centres. For better understanding and implementation, controlling heads of different zones be requested to join the meeting of this Sub-Committee.

(E) Banks should advise their branch functionaries to attend meetings held by JEEVIKA functionaries to facilitate better recovery and sorting out issues related to SHGs at block and district level.

(F) Adequate stationery related to SB account and loans should be made available at the bank level for supply to its regional Centres / Branches and also to Head Quarter of JEEVIKA.

(G) Prompt issuance and updating of Pass Book of SHGs should be ensured by bank branches.

(h) Banks are requested to consider to provide opportunities to the maximum possible extent to the SHG members to work as Bank Sakhis (Business Correspondent Agents). JEEVIKA has made written request in this regard to all banks. Presently around 1900 Bank Sakhis are working. Banks, especially Public Sector Banks, are requested to invite JEEVIKA also in the meetings being held with their corporate BCs to impress upon them for considering JEEVIKA beneficiaries as CSP operators. This will help increase women participation in financial services and will improve gender equality. DGM (FI), SBI told that for SBI he will ensure it and requested other member banks to extend necessary cooperation to JEEVIKA in this regard.

(I) Though banks have enabled dual authentication in Savings Bank account, they should enable this for SHG Loan Accounts also. JEEVIKA has also sent formal letters to banks in this regard.

(J) The loan limit for 1st, 2nd, 3rd and 4th credit linkages to SHGs should be enhanced. CEO JEEVIKA told that it is a long pending issue. Many banks are already financing 7 / 8 lakhs as 3rd dose but there needs to be an uniformity across the banks. NABARD representative told that this is the correct forum to decide the issue and enhancement in loan amount will increase the average SHG loan ticket size. SBI representative told that they have already a corporate circular based on RBI circular and will do enhanced financing subject to submission of micro credit plan required as per the circular. Representatives of other major banks like PNB, CBI, Canara Bank, Bank of Baroda also confirmed that regarding 3rd dose to SHG they are

following RBI guidelines. So it was resolved anonymously that for credit linkage of 3rd and 4th doses banks will abide by RBI guidelines contained in their Master Circular for DAY-NULM RBI /2021-22/5 FIDD. GSSD. CO. BC. No. 04/09.01.01/2021-22 dated 01.04.2021. Banks will issue guidelines accordingly to their operating functionaries.

(K) Shri Sharan told that SHGs are having problem in renewal of loan limits with SBI as the banks requires the entire amount of Cash Credit repaid every year for further renewal of limit whereas JEEVIKA has advised groups to repay the loan in 24 to 36 months. The matter has been referred by SBI to their Corporate Office and by JEEVKA to the Central Govt. and already one round of meeting has been conducted between them at New Delhi. Since both – SBI and JEEVIKA – are very positive towards the issue it is hoped that some resolution will happen soon.

(L) Considering the testing times during the Covid and its attendant impacts on economic scenario, restructuring was allowed by RBI in MSME and Agri and sector allied to Agri. This should be extended to SHGs also. RBI representative told that the RBI restructuring of Covid hit loans guidelines 2.0 presently does not cover farm sector, however, this has been noted as input from JEEVIKA.

(M) Four hundred cluster level federations have been created at block level out of 1200 blocks. JEEVIKA follows community based recovery mechanism and their ground level functionaries hold regular monthly meetings with SHGs. Banks are requested to instruct their branch functionaries to participate, at least for one hour, in these meetings as it provides a big opportunity to interact with existing and prospective borrowers besides strengthening recovery efforts. DGM (FI), SLBC requested that JEEVIKA ground level functionaries should also communicate, well in advance, the dates of such meetings to the branches.

(N) Bank Sakhis are facing difficulties at bank branches in opening Current Accounts. Also, wherever Bank Sakhis are opening accounts these are treated as business accounts and TDS is charged when cash withdrawal exceeds Rs 20 lakh. Banks are requested to open accounts of Bank Sakhis under BC code so that the TDS is not chargeable. This will help Bank Sakhis in curbing their expenses. UCO Bank representative told that TDS is chargeable on cash withdrawal from all types of current accounts whenever it crosses the threshold limit. However, as per Income Tax Rules, if declaration in form 194 (N) is submitted by the account holder, deduction of TDS is exempted. DGM (FI), SLBC requested member banks to see that current accounts of Bank Sakhis are opened hassle free and TDS is not deducted in accounts which submit form 194(N).

(O) DGM (NABARD) told that SHGs are being provided interest subvention and additional interest subvention of 3% for prompt repayment. However, this facility is available for SHGs located only in 17 selected districts of the State and remaining 21 districts are deprived of this benefit. JEEVIKA may look into if this facility can be extended to the 21 remaining districts also from the State Govt. exchequer, the estimated expenses for which may be around Rs 8 to 10 Crores. CEO JEEVIKA said that this is a good suggestion and has been noted by JEEVIKA for further action. It was also decided that banks should advise SLBC whether they are providing the interest subvention upfront or back ended in these said 17 districts.

(P) DGM (NABARD) told that NABARD **supports** Skill and Livelihood Development and Livelihood Programmes. This year NABARD has a budget for 25 Micro Enterprise Development Programmes and 16 Livelihood Enterprise Development Programmes. Also there is a fund of Rs 1 Crore for LWE districts. CEO JEEVKA expressed his happiness over such support from NABARD and told that they will initiate necessary step in this regard.

RURAL SELF EMPLOYMENT TRAINING INSTITUTES {RSETIs}

(I) The overall settlement ratio of RSETIs in the State is around 12-13% which is a matter of concern. This can be addressed by evolving a mechanism wherein RSETI trained candidates are provided with bank loans at the RSETI itself with a provision for enhancement of loan limits in the future. SBI representative told that for SBI RSETIs the settlement ratio is 74%. JEEVKA representative said that it was correct but he was talking of overall settlement ratio of banks.

(II) The Secretary (Rural Development) -cum-CEO (JEEVIKA) expressed his concern over non-commencement of construction of RSETI buildings and non-shifting/non-functioning of RSETIs in completed buildings. The response made by banks in this regard are summarized below:

(a) PNB :- Land not finalized at Patna. Construction not started at Gaya for want of Fire NOC. , Land has been taken back by Nawadah district administration due to delay in commencement of building construction. For Lakhisarai proposal has been submitted to Corporate Office and approval is awaited.

(b) UCO Bank :- Construction has not started at Munger.

(c) Union Bank of India :- As no contractor responded to the 1st tender, fresh tender has been floated for RSETI building at Samstipur. State Director (RSETIs) told that district Khagaria district administration was asking for land revenue charges / payments for allotting land. He has taken up the matter with them and it stands resolved. Now further action is pending at Union Bank, Bhagalpur, Zonal Office.

(d) Secretary (Rural Development)-cum-CEO (JEEVIKA) told that his concern is that wherever construction of RSETI building has not started, it should start with no further delay and wherever construction has been completed, the RSETI should shift and start functioning thereat.

(e) State Director RSETIs told that Banks should keep their RSETIs in priority list and post adequate staff and become CNN compliant at the earliest possible. Except SBI sponsored RSETIs no RSEI is CNN compliant.

National Urban Livelihood Mission [NULM]

Shri Arbind Kumar Jha , Joint Secretary, Urban Development and Housing Department (UD & HD) mentioned following points in his speech:

(a) The department is currently running three credit linked self employment programmes. The first one is Self Employment Programme (Individual). Under this programme 2208 applications have been sourced , 989 applications have been sanctioned and 1219 are pending. Banks are requested to expedite disposal of applications.

(b) The second programme, is the SHG Bank Linkage Programme . Total 1803 applications have been sourced, 833 have been sanctioned and 970 applications are pending. Just a little more focus on disposal will improve the performance under the scheme.

(c) PM SVANidhi is a flagship programme launched by Govt. of India and it is being monitored from highest level – the PMO. This has especially been designed to help the poor street vendors who have lost their livelihood / working capital due to Covid-19.

The target for Bihar under this scheme is 1,20,000. On portal, there are 1,00,019 applications and out of them 44,493 have been sanctioned which takes our achievement to 44%. However, only 28,414 applications have been disbursed. So, we need to speed up both processes - sanction and disbursement so that more and more beneficiaries are benefitted. We will work in more close coordination so that a good figure is achieved.

(d) One issue under UD&HD SEP is that applications are generated by task force by investing good amount of time and effort. However, many applications are returned or rejected by banks after much delay. Banks are requested to take a decision on these applications in a time bound manner. It would be better if bank representatives also participate in the task force.

(e) If a check list is prepared and provided, it would be very helpful in generation of applications.

DGM (FI), SLBC requested all participants to take cognizance of the points raised by UD & HD and take necessary steps to address them. He thanked all the participants for meaningful participation in the meeting and expressed hope that the Sub-Committee will be able to take forward issues deliberated upon. The meeting , thereafter, was concluded.

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ACTION POINTS

1. The Savings Bank accounts pending for opening with banks should be attended to on priority and pendency (as of 16.06.2021) should be zeroised.

[Action : All Banks]

2. Banks to expedite, on priority basis, disposal of all credit linkage proposals of SHGs pending with them.

[Action : All Banks]

3. The disbursement of loan and crediting the same to the Saving Bank account should be made only at the request of the concerned SHG.

[Action : All Banks]

4. Sufficient stationery (Savings Bank Account Opening Form &. Loan Application Forms) should be made available to JEEVIKA.

[Action : All Banks & JEEVIKA]

5. Banks should hand hold the bank Sakhis in opening Current Account and prompt them for submitting Form 194(N) to claim non deduction of TDS.

[Action : All Banks]

6. Banks should tweak their systems to allow dual authentication in SHG loan accounts.

[Action : All Banks]

7. Banks to examine and implement issuance of cheque books in Cash Credit accounts of SHGs within RBI guidelines / individual banks' policy in this regard.

[Action : All Banks]

8. Banks may invite JEEVIKA in the meeting they hold with their Corporate BCs enabling JEEVIKA to interact with them and explore opportunities for deployment of Bank Sakhis.

[Action : All Banks]

9. Banks to comply with RBI circular instructions relating to quantum of loan to SHGs at 3rd and 4th stages of credit linkage. They should communicate clear instructions to their branches / operating functionaries for their guidance and compliance in this regard.

[Action : All Banks]

10. Branch functionaries to attend block level meetings convened by JEEVIKA functionaries for better coordination / recovery . JEEVIKA should intimate the meeting date / venue branches well in advance to the branches.

[Action : All Banks & JEEVIKA]

11. RSETIs should strive to improve settlement ratio and CNN compliance.

[Action : All Banks]

12. Wherever construction of RSETI building has not started, it should start and wherever construction has been completed, the RSETI should shift and start functioning thereat.

[Action : All RSETI sponsoring banks]

13. Banks to dispose off all SEP loan applications under NULM on priority basis.

[Action : All Banks]

14. The PM SVANidhi applications pending for sanction and disbursement should be cleared promptly. Beneficiaries should be intimated / taken to branches for documentation / disbursement.

[Action : All Banks & UDHD]

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भारतीय स्टेट बैंक
STATE BANK OF INDIA

Letter No. : SLBC/CM/2019-20/117
Date: 19.07.2019

The Controlling Heads,
SLBC Member Banks in Bihar.

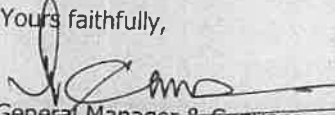
Dear Sir / Madam,

Review / Renewal of existing crop loans and extending crop loan to new farmers under KCC in absence of crop insurance cover in the State of Bihar

With reference to the captioned matter under consideration of RBI, we have received a communication from RBI, Patna advising us to communicate following instructions to SLBC member banks :

" Member banks to sanction credit facilities under KCC scheme to eligible farmers without insisting on mandatory coverage under crop insurance till such time an insurance scheme is notified for the concerned crops by the Govt. of Bihar."

Yours faithfully,


General Manager & Convenor,
SLBC, Bihar

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बिहार राज्य स्तरीय बैंकर्स समिति
संयोजक - भारतीय स्टेट बैंक
स्थानीय प्रधान कार्यालय
पंचम तल, पश्चिमी गंधी मैदान
पटना - 800001

State Level Banker's Committee
Convenor State Bank of India
Local Head Office
5th Floor, West Gandhi Maidan
Patna - 800001

SLBC BIHAR

REFERENCE BOOK

AS ON 30.06.2021

PART-I

**MISC.
TOPICS**

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1.KEY INDICATORS OF BANKS IN BIHAR

BANKING STATICS AS ON 30.06.2021

(Amt. in Rs. Crore)

Sl. No.	ITEMS	JUNE 2021	JUNE 2020	Bench -mark
1	DEPOSITS	401062	378600	
2	ADVANCES	173542	148688	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	174774	156680	
4	ADVANCES INCLUDING RIDF	183198	164350	
5	CD RATIO	45.68%	43.41%	
6	PRIORITY SECTOR ADVANCES	110632	97235	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2) (%)	63.75	65.40	40%
8	AGRICULTURAL ADV.	58792	50466	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	33.88	33.94	18%
10	MSME ADV.	34164	33456	
11	SHARE OF MSE ADV. IN PSA (%)	19.69	22.50	
12	ADV. TO WEAKER SEC.	46583	37197	
13	SHARE OF WEAKER SEC. IN PSA (%)	26.84	25.02	25%
14	DRI ADV.	47	82	
15	SHARE OF DRI ADV IN TOTAL ADV (Sl.No.2) (%)	0.03	0.05%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	2506	1633	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	8.39	6.94%	5%
18	TOTAL NUMBER OF BRANCHES	7653	7607	
A	RURAL BRANCHES	3699	3693	
B	SEMI-URBAN BRANCHES	2333	2317	
C	URBAN BRANCHES	1621	1597	

2.AGRICULTURE

2.1 TOTAL FARM CREDIT

(Amt. in Rs. Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	31581	465201	4549	461253	4029	12.76
Co-operative Banks	3376	12249	1230	12249	1230	36.44
RRBs	16067	232155	2144	232042	1820	11.33
Small Finance Bank	3616	78577	390	63731	329	9.09
GRANDTOTAL	54640	788182	8313	769275	7408	13.56

Details of bank-wise performance is furnished on **Page No.148**.

2.2 AGRICULTURE INFRASTRUCTURE

(Amt. in Rs. Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	3080	1195	60	1143	56	1.82
Co-operative Banks	300	0	0	0	0	0.00
RRBs	1560	0	0	0	0	0.00
Small Finance Bank	360	0	0	0	0	0.00
GRAND TOTAL	5300	1195	60	1143	56	1.06

Bank-wise performance is furnished on **Page No.149**.

2.3 ANCILLARY ACTIVITIES

(Amt. in Rs. Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	4650	417210	1825	417091	1808	38.87
Co-operative Banks	260	0	0	0	0	0.00
RRBs	1350	0	0	0	0	0.00
Small Finance Bank	300	0	0	0	0	0.00
GRAND TOTAL	6560	417210	1825	417091	1808	27.55

Bank-wise performance is furnished on **Page No.150**.

2.4 FARM MECHANISATION

(Amt. in Rs. Crore)

Target	Sanctioned		Disbursed		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
5000	7400	101	7256	97	1.94

Bank-wise target and performance is furnished on **Page No.151** for information.

2.5 ADVANCES GRANTED TO UNITS FOR PROVIDING STORAGE FACILITY

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
4350	18	6	18	6	0.13

Bank- wise target and performance is furnished on **Page No.152** for information.

2.6 FOOD AND AGRO PROCESSING

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
3650	1467	63	1365	57	1.55

Bank-wise target and performance is furnished on **Page No.153** for information.

2.7 AGRICULTURE TERM LOAN (ATL)

(Amt. in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
21640	447503	4123	432202	3377	15.61

Bank-wise target and performance is furnished on **Page No.154** for information.

2.8 JOINT LIABILITY GROUPS (JLGs)

TARGET	SANCTIONED		DISBURSED		%ACH (In No.)
No.	No.	Amount	No.	Amount	
100000	67316	387	52454	314	52.45

The Bank-wise performance under JLG is placed at **Page No.155** for information of the House.

3. OTHER SECTOR

3.1 SOCIAL INFRASTRUCTURE

(Amt in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	AMT
2064	425	0.72	421	0.60	0.03

Bank-wise target and performance is furnished on **Page No.156** for information.

3.2 RENEWABLE ENERGY

(Amt in Rs. Crore)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	AMT
240	6	0.19	6	0.16	0.07

Bank-wise target and performance is furnished on **Page No.157** for information.

3.3 CREDIT ENHANCEMENT GUARANTEE SCHEME FOR THE SCHEDULED CASTES (SCs)

The Finance Minister during the Union Budget speech 2014-15 on July 18, 2014, had announced that a sum of Rs 200 crores will be allocated towards credit enhancement facility for young and start-up entrepreneurs belonging to Scheduled Castes (SCs) who will aspire to be neo middle class category of the scheme to facilitate financial assistance under the scheme by the banks. The said allocation is under Social Sector Initiatives in order to encourage entrepreneurship among Scheduled Castes who belong to the lower strata of the society, by supporting the Bank & Financial Institutions, in the form of Credit Enhancement Guarantee, who shall be providing financial assistance to the Scheduled Caste Entrepreneurs.

The objective of the Scheme is as under:

- > It is a Social Sector Initiative to be implemented nationally in order to promote entrepreneurship among the scheduled caste population in India.
- > Promote entrepreneurship among the Scheduled Castes who are oriented towards innovation and growth technologies.
- > To support, by way of providing Credit enhancement Guarantee to Banks and Financial Institutions, who will be providing financial assistance to the Scheduled Caste entrepreneurs, who in turn will create wealth, value for the society, create jobs and ultimately will develop confidence and at the same time promote profitable business. The assets so created will also create forward / backward linkages. It will further create chain effect in the locality in specific and society in general.
- > To promote financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities.
- > To facilitate economic development of SC entrepreneurs.
- > To enhance direct and indirect employment generation for SC population in India.

The details of the scheme has been advised by Directorate of Industries, Govt. of Bihar vide their letter सं०सं०-०२/उ०नि०/निःशक्तजन सशक्तीकरण नीति/14-20/2016 / 2011 dated 22.05.2019.

The detailed operational guidelines of the scheme can be accessed by visiting SLBC website <http://www.slbcbihar.com> under the menu "Govt. Sponsored Programmes" and also the web site of Ministry of Social Justice and Empowerment, Govt.of India – <http://socialjustice.nic.in/SchemeList/Send/32?mid=24541>.

4.HOUSING FINANCE

4.1 HOUSING LOAN : TARGET & ACHIEVEMENT

Target No.	Sanction No.	Disbursed No.	% Achievement (In No.)
39062	9353	9269	23.73

More granular data on target and achievement under Housing Loan is provided on **Page No.158** of the SLBC Reference Book.

4.2 HOUSING LOAN: OUTSTANDING AND NPA

(Amt in Rs. Crore)

HOUSING LOAN OUTSTANDING		NPA IN HOUSING LOAN		%NPA (Amount)
No.	Amount	No.	Amount	
168936	18801	11090	482	2.57

Bank wise data on Housing Loan outstanding and NPA position in Housing Loan is provided on **Page No.159** of the SLBC Reference Book

**4.3 CREDIT LINKED SUBSIDY SCHEME (CLSS)
UNDER PRADHANMANTRI AWAS YOJANA (PMAY)**

(Amt in Rs. Cr)

Total No. of all Housing Loans sanctioned since 01.04.2015	Out of (1), Housing Loans covered under CLSS of PMAY since 01.04.2015			Out of (2) ,Subsidy received since 01.04.2015	
(1)	(2)			(3)	
	No.	Amt. Sanctioned	Amt. of Subsidy Claimed	No.	Amt.
80309	11828	1792	221	8125	165

Detailed data on Bank-wise performance under CLSS is provided on **Page No.160**.

5.RSETI & FLC

5.1 RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)

Rural Self Employment Training Institutes (RSETIs) have been promoted for the purpose of providing opportunities to rural youth for their skill upgradation leading to self-employment. These institutes are run and managed by banks with active support of the Government. RSETIs' core offerings include their free, unique and intensive short-term, residential and demand driven training for rural youth with a wide choice of vocations and hand holding.

There are 38 RSETIs at present in the State. Each district has a RSETI. The banks that have opened RSETIs are:

PNB-12, SBI-7, CBI-9, Canara Bank-2, UCO Bank-4, BOB-2, UBI-2.

Performance of RSETIs in FY 2021-22

During the FY 2021-22, RSETIs have organized 39 training programmes and trained 1050 unemployed youth to pursue self-employment vocations.

Bank wise and district wise detail on RSETI is placed at **Page No.161**.

5.2FINANCIAL LITERACY CENTERS (FLCs)

Pursuant to RBI directives, Financial Literacy Centers (FLCs) have been established to educate the people with regard to various products and services available in the formal financial sector.

During the quarter ended June 2021, the Financial Literacy Centres in Bihar have organized:

- a) 133 Special Camps
- b) 89 Target Group Specific Camps

The information pertaining to activity of FLCs in the State is placed at **Page Nos 166-170** for perusal.

Besides FLCs, as per RBI instructions, all Rural Branches of banks are required to conduct at least one financial literacy camp in each month. Financial Literacy Guide, Diary and Posters designed by RBI, is to be used by the branches in the camps to explain the basic financial knowledge. All banks are requested to ensure that their rural branches undertake financial literacy activities using the standard financial literacy materials.

Rural branches of various banks have organized 2842 financial literacy camps as on the quarter ended June 2021. The district wise data on Financial Literacy Camps organised by rural branches in the state of Bihar has been furnished at **Page No.171**.

5.3 INCLUSION OF FINANCIAL LITERACY IN SCHOOL CURRICULUM, DIGITAL FINANCIAL LITERACY

Financial literacy is possession of the set of skills and knowledge that allows individuals to make informed and effective decisions with all their financial resources.

In order to make people of the State financially literate; it is proper that the knowledge of banking, finance, insurance etc. is spread among the budding citizens also. It is, therefore, imperative that the education of financial literacy is imparted through school curriculum. Government of Bihar is requested to arrange designing, developing and including various topics in different class level curriculum on financial literacy with special emphasis on digital literacy.

6. ISSUES RELATED TO FLOW OF CREDIT

6.1 ENHANCEMENT OF LIMIT FOR REQUIREMENT OF COLLATERAL IN CASE OF AGRICULTURE LOANS

Consequent to Govt's recent budget announcements, it has been decided by RBI that Banks may waive security / margin requirements for agricultural loans upto Rs 1.6 lakhs. Earlier this relaxation limit was Rs 1.00 lakh only. Banks are requested to take note of the revised ceiling and ensure implementation of the same with immediate effect to increase credit extension to Agriculture Sector in the State.

The related notification of RBI bearing no. RBI/2018-19/118, FIDD.CO.FSD.BC.NO.13/ 05.05.010/ 2018-19 dated 7th February 2019 is reproduced below:

Credit Flow to Agriculture- Collateral free agricultural loans

RBI/2018-19/118
FIDD.CO.FSD.BC.No.13/05.05.010/2018-19

February 7, 2019

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks (including RRBs and SFBs)

Madam/Sir,

Credit Flow to Agriculture- Collateral free agricultural loans

Please refer to paragraph 13 of the Statement on Development and Regulatory Policies of the Sixth Bi-Monthly Monetary Policy Statement for 2018-19 released on February 7, 2019.

2. In this connection, please refer to our circular RPCD.PLFS.BC.No 85/05.04.02/2009-10 dated June 18, 2010 on the captioned subject.

3. Keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, it has been decided to raise the limit for collateral free agricultural loans from the existing level of ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto ₹1.6 lakh.

4. You are requested to give adequate publicity to this change and instruct your controlling offices/branches to implement the same immediately.

5. Please acknowledge receipt.

Yours faithfully,

(SonaliSen Gupta)
Chief General Manager

6.2 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE

Digitization of record and online creation of charge online is the ultimate solution in this regard.

6.3 RATIONALIZATION OF STAMP DUTY ON LOAN AGREEMENT AND WAIVER OF MORTGAGE CHARGES OF LAND

Each agreement in Bihar attracts a stamp duty of Rs 1000/-. In any loan around five to six agreements are entered into with the prospective borrowers which cost them Rs 5000-6000 and prove to be an disincentive to credit extension. Even in the case of PMEGP loans, the borrowers are required to pay Rs 5000/- to Rs 6000/- as stamp duty. GoB may consider to waive or reduce stamp duty substantially, say Rs 100/- or Rs 200/- per agreement, in case of loan agreements by PMEGP / PMMY beneficiaries. It would boost entrepreneurship and act as an incentive for setting up new businesses.

Waiver of stamp duty on mortgages/ agreements for agricultural loan purposes, irrespective of loan amount, will be a shot in the arm in agriculture credit take off. GoB is requested to consider the same.

7. MISCELLANEOUS

7.1 TIMELY AND CORRECT DATA SUBMISSION BY BANKS / CONCERNED DEPARTMENTS TO SLBC

Data is being fed by Banks on SLBC portal almost within the stipulated period. However, correctness of data is still a persistent issue and warrants immediate remedial measures.

SLBC has been impressing upon member Banks the necessity of data sanctity. SLBC has drawn the attention of member banks towards this issue vide letter nos. SLBC/CM/2018-19/228 dated 31.08.2018 and SLBC/CM/2018-19/344 dated 15.10.2018.

In its further recent communication, vide letter no. SLBC/CM/2018-19/364 dated 23.10.2018, SLBC has requested member banks so that the data uploaded onto SLBC site is system generated data which is checked for its correctness before uploading to ensure that it reflects the true state of affairs of their Banks in Bihar.

In this regard, the kind attention of all member Banks is also drawn towards instructions contained in para 3.4 of RBI Master circular RBI/2018-19/5 FIDD.CO.LBS.BC.No.2/02.01.001/2018-19 dated July 2, 2018 on "Revised Mechanism of Data Flow for LBS fora meetings" for compliance at their end.

7.2 DISCUSSION ON POLICY INITIATIVES OF THE GOI/ GOB/ RBI

(INDUSTRY POLICY/ MSME POLICY/ AGRICULTURE POLICY/ START UP POLICY ETC.)

Government of India, Government of Bihar, RBI, NABARD and other apex institutions have been framing / amending / updating various important policies in order to channelize development / growth in desired direction of the targeted sectors like agriculture, industry, start up etc. These policies have involvement of various

agencies at different levels including the financial institutions, more particularly the banks. A better understanding of the policies and the role of and scope for banks therein is imperative for injecting proper financial assistance.

SLBC endeavours in its meetings to discuss on various policy matters.

7.3 “DOUBLING FARMER’S INCOME BY 2022”

The Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. This agenda has also been reiterated by the government in several forums and has acquired primacy from the point of view of rural and agricultural development.

(a) The strategies to achieve this goal include:

- ✓ Focus on irrigation with large budgets
- ✓ Provision of quality seeds and nutrients based on soil health
- ✓ Investments in warehousing and cold chains to prevent post-harvest crop losses
- ✓ Promotion of value addition through food processing
- ✓ Creation of a national farm market, removing distortions and develop infrastructure
- ✓ Strengthening of crop insurance scheme to mitigate risks
- ✓ Promotion of ancillary activities like poultry, bee-keeping and fisheries.

(b) Acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursal of loans within specified time limits.

(c) SLBC monitors and reviews the performance of banking developments in the State/Districts with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas.

(d) Pursuant to RBI instructions, SLBC, vide letter no. SLBC/CM/2018-19/ dated 06.08.2018, has advised all Lead District Managers to arrange for inclusion of the subject “Doubling Farmers’ income by 2022” as a regular agenda item in BLBC/DLCC/DLRC meetings.

(e) SLBC, Bihar also includes in all its meetings topic(s) related to “Doubling Farmers’ Income by 2022”.

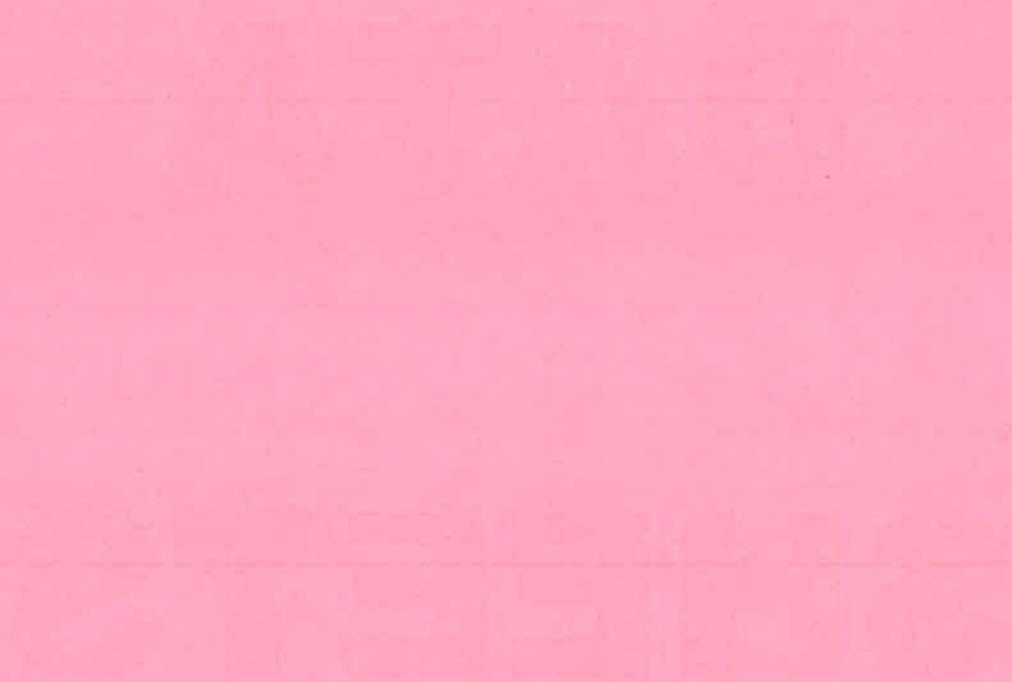
SLBC BIHAR

REFERENCE BOOK

AS ON 30.06.2021

PART - II

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STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA					
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22					
REPORT ON BANKWISE DEPOSITS , ADVANCES & C:D RATIO As On : 30.06.2021					
(Rs. in lakh)					
SL. NO	BANK NAME	NO. OF BRANCHES	DEPOSITS	ADVANCES (INCL O/S BIHAR)	C:D RATIO (%)
	LEAD BANKS				
1	STATE BANK OF INDIA	983	12844407	3621511	28.20
2	CENTRAL BANK OF INDIA	432	2177246	702598	32.27
3	PUNJAB NATIONAL BANK	708	5237700	1782708	34.04
4	CANARA BANK	300	2195478	1413798	64.40
5	UCO BANK	229	992981	446137	44.93
6	BANK OF BARODA	294	1425056	708379	49.71
7	UNION BANK OF INDIA	249	1347794	441497	32.76
	OTHER BANKS				
8	BANK OF INDIA	344	2570847	771629	30.01
9	BANK OF MAHARASHTRA	16	54859	84093	153.29
10	INDIAN BANK	299	1780435	665821	37.40
11	INDIAN OVERSEAS BANK	59	300266	140772	46.88
12	PUNJAB AND SIND BANK	16	49925	21703	43.47
	Total Public Sector Bank	3929	30976994	10800646	34.87
	PRIVATE BANKS				
13	IDBI	70	591537	197433	33.38
14	ICICI BANK	107	1266843	665170	52.51
15	FEDERAL BANK	8	55694	14527	26.08
16	JAMMU KASHMIR BANK	1	9998	10698	107.00
17	SOUTH INDIAN BANK	1	25102	1100	4.38
18	AXIS BANK	133	851707	473875	55.64
19	HDFC BANK	116	1329021	933131	70.21
20	INDUSIND BANK	40	187226	592165	316.28
21	KARNATAKA BANK	1	2800	1285	45.89
22	KOTAK MAHINDRA	22	127629	66953	52.46
23	YES BANK	3	38632	17447	45.16
24	BANDHAN BANK	619	286655	585005	204.08
25	RBL BANK	5	25757	85715	332.78
26	IDFC FIRST BANK Ltd	4	23345	21501	92.10
	Total Private Sector Bank	1130	4821946	3666005	76.03
	Total COMM. BANKS	5059	35798940	14466651	40.41
	CO-OPERATIVE BANKS				
27	STATE CO-OP. BANK	286	577545	549271	95.10
	Total Cooperative Bank	286	577545	549271	95.10
	REGIONAL RURAL BANKS				
28	DAKSHIN BIHAR GRAMIN BANK	1078	2038544	1078834	52.92
29	UTTAR BIHAR GRAMIN BANK	1032	1590470	957519	60.20
	Total Region Rural Bank	2110	3629014	2036353	56.11
	SMALL FINANCE BANK				
30	JANA SFB	32	26946	35535	131.87
31	UTKARSH SFB	129	48826	306087	626.89
32	UJJIVAN SFB	37	24953	83543	334.80
	Total Small Financial Bank	198	100725	425165	422.10
	TOTAL FOR BIHAR	7653	40106224	17477440	43.58

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22						
DEPOSIT, ADVANCES AND CD RATIO - DISTRICT WISE AS ON : 30.06.2021						
(Rs. in lakh)						
SL. NO	DISTRICT NAME	NO. OF BRANCHES	DEPOSITS	ADVANCES	C:D RATIO	DISTRICT NAME
1	Araria	161	503456	278767	55.37	Araria
2	Arwal	60	199460	58192	29.17	Arwal
3	Aurangabad	185	824629	291405	35.34	Aurangabad
4	Banka	114	388087	173521	44.71	Banka
5	Begusarai	225	921085	528372	57.36	Begusarai
6	Bhagalpur	274	1399462	523801	37.43	Bhagalpur
7	Bhojpur	234	1151942	341040	29.61	Bhojpur
8	Buxar	154	620808	232513	37.45	Buxar
9	Darbhanga	245	1189851	414135	34.81	Darbhanga
10	East Champaran	284	948085	540812	57.04	East Champaran
11	Gaya	302	1624750	635133	39.09	Gaya
12	Gopalganj	182	778078	267225	34.34	Gopalganj
13	Jamui	118	427964	190806	44.58	Jamui
14	Jehanabad	94	358960	104358	29.07	Jehanabad
15	Kaimur	118	416243	230544	55.39	Kaimur
16	Katihar	185	617421	328155	53.15	Katihar
17	Khagaria	117	337399	187201	55.48	Khagaria
18	Kishanganj	109	311136	192000	61.71	Kishanganj
19	Lakhisarai	80	324360	118434	36.51	Lakhisarai
20	Madhepura	116	363256	188398	51.86	Madhepura
21	Madhubani	277	824512	323328	39.21	Madhubani
22	Munger	131	740310	204831	27.67	Munger
23	Muzaffarpur	378	1835569	950587	51.79	Muzaffarpur
24	Nalanda	250	1055934	349538	33.10	Nalanda
25	Nawada	139	554675	232287	41.88	Nawada
26	Patna	929	12720819	5442817	42.79	Patna
27	Purnea	226	699703	539791	77.15	Purnea
28	Rohtas	226	956067	424811	44.43	Rohtas
29	Saharsa	102	440150	197590	44.89	Saharsa
30	Samastipur	286	1014591	493835	48.67	Samastipur
31	Saran	259	1307622	398884	30.50	Saran
32	Sheikhpura	60	225114	84926	37.73	Sheikhpura
33	Sheohar	45	105247	59459	56.49	Sheohar
34	Sitamarhi	168	565120	252868	44.75	Sitamarhi
35	Siwan	244	1230896	432015	35.10	Siwan
36	Supaul	120	421017	206206	48.98	Supaul
37	Vaishali	246	957013	546955	57.15	Vaishali
38	West Champaran	210	745433	388702	52.14	West Champaran
TOTAL FOR BIHAR		7653	40106224	17354242	43.27	
ADVANCES GRANTED TO UNITS FUNCTIONAL IN BIHAR BY BRANCHES OPERATING OUTSIDE THE STATE						
1	STATE BANK OF INDIA			121496		
2	PUNJAB NATIONAL BANK			1702		
8	TOTAL ADVANCE GRANTED FROM OUTSIDE STATE			123198		
TOTAL FOR BIHAR		7653	40106224	17477440	43.58	TOTAL FOR BIHAR

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENER - STATE BANK OF INDIA) FY: 2021-22
BANK WISE PERFORMANCE : CD RATIO AS ON : 30.06.2021

SL. No	BANK NAME	(Rs. in lakh)																			
		RURAL				SEMI URBAN				URBAN				TOTAL ADVANCE	DEPOSIT	C:D RATIO	O/S BIHAR	TOTAL ADV. INCL O/S BIHAR	CD RATIO	INVESTMENT	C:D RATIO (including investment)
		DEPOSIT	ADVANCE	C:D RATIO	DEPOSIT	ADVANCE	C:D RATIO	DEPOSIT	ADVANCE	C:D RATIO	DEPOSIT	ADVANCE	C:D RATIO								
LEAD BANKS																					
1	STATE BANK OF INDIA	2568881	700003	27.25	3853322	1050004	27.25	6422204	1750008	27.25	12844407	3500015	27.25	121496	3621511	28.20	2608560	48.50			
2	CENTRAL BANK OF INDIA	640498	273526	42.71	693045	232573	33.56	843703	196499	23.29	2177246	702598	32.27	0	702598	32.27	0	32.27			
3	PUNJAB NATIONAL BANK	2059065	585007	28.41	1221381	324787	26.59	1357254	871212	44.51	5237700	1781006	34.00	1702	1782708	34.04	79	34.04			
4	CANARA BANK	674573	496965	73.67	893915	602253	71.87	681590	313580	46.01	2195478	1413798	64.40	0	1413798	64.40	0	64.40			
5	UCO BANK	379632	133198	35.09	293364	137131	46.74	319985	146137	44.93	992981	446137	44.93	0	446137	44.93	0	44.93			
6	BANK OF BARODA	279974	116257	41.52	411828	181730	44.13	733254	410392	55.97	1425056	708379	49.71	0	708379	49.71	0	49.71			
7	UNION BANK OF INDIA	158550	65284	41.18	260547	106726	40.96	928697	269487	29.02	1347794	441497	32.76	0	441497	32.76	250443	51.34			
OTHER BANKS																					
8	BANK OF INDIA	548782	184436	33.61	722713	208999	28.92	1299352	378194	29.11	2570847	771629	30.01	0	771629	30.01	0	30.01			
9	BANK OF MAHARASHTRA	315	47884	15201.27	4815	2798	58.11	49729	33411	67.19	54859	84093	153.29	0	84093	153.29	0	153.29			
10	INDIAN BANK	346125	142645	41.21	361536	121696	33.66	1072774	401480	37.42	1780435	665821	37.40	0	665821	37.40	0	37.40			
11	INDIAN OVERSEAS BANK	6857	10041	146.43	21650	55481	256.26	271759	75250	27.69	300266	140772	46.88	0	140772	46.88	0	46.88			
12	PUNJAB AND SIND BANK	0	0	0.00	1916	2519	131.47	48009	19184	39.96	49925	21703	43.47	0	21703	43.47	0	43.47			
	Total Public Sector Bank	7663252	2755246	35.95	8685432	3027697	34.86	14628310	4894505	33.46	30976994	10677448	34.47	123198	10800646	34.87	2859082	44.10			
PRIVATE BANKS																					
13	IDBI	60155	20852	34.66	109088	34682	31.79	422294	141899	33.60	591597	197433	33.38	0	197433	33.38	0	33.38			
14	ICICI BANK	67835	55707	82.12	284582	183530	64.49	914026	425933	46.58	1266843	665170	52.51	0	665170	52.51	0	52.51			
15	FEDERAL BANK	0	0	0.00	14868	5036	33.87	40826	9491	23.25	55694	14527	26.08	0	14527	26.08	0	26.08			
16	JAMMU KASHMIR BANK	0	0	0.00	0	0	0.00	9998	10698	107.00	9998	10698	107.00	0	10698	107.00	0	107.00			
17	SOUTH INDIAN BANK	0	0	0.00	0	0	0.00	25102	1100	4.38	25102	1100	4.38	0	1100	4.38	0	4.38			
18	AXIS BANK	23852	7792	32.67	145796	43670	29.95	682059	422413	61.93	851707	473875	55.64	0	473875	55.64	19420	57.92			
19	HDFC BANK	4635	3760	81.12	233139	235849	101.16	1091247	693522	63.55	1329021	933131	70.21	0	933131	70.21	0	70.21			
20	INDUSIND BANK	15907	419215	2635.41	7117	2736	38.44	164202	170214	103.66	187226	592165	316.28	0	592165	316.28	0	316.28			
21	KARNATAKA BANK	0	0	0.00	0	0	0.00	2800	1285	45.89	2800	1285	45.89	0	1285	45.89	0	45.89			
22	KOTAK MAHINDRA	16411	12182	74.23	19724	22782	115.50	91494	31989	34.96	127629	66953	52.46	0	66953	52.46	0	52.46			
23	YES BANK	0	0	0.00	0	0	0.00	38632	17447	45.16	38632	17447	45.16	0	17447	45.16	0	45.16			
24	BANDHAN BANK	46542	230520	495.29	80435	236942	294.58	159678	117543	73.61	286655	585005	204.08	0	585005	204.08	0	204.08			
25	RBL BANK	20910	34424	164.63	0	0	0.00	4847	51291	1058.20	25757	85715	332.78	0	85715	332.78	0	332.78			
26	IDFC FIRST BANK Ltd	0	0	0.00	0	0	0.00	23345	21501	92.10	23345	21501	92.10	0	21501	92.10	0	92.10			
	Total Private Sector Bank	256247	784452	306.13	894749	765227	85.52	3670950	2116326	57.65	4821946	3666005	76.03	0	3666005	76.03	19420	76.43			
	Total COMM. BANKS	7919499	3539698	44.70	9580181	3792924	39.59	18299260	7010831	38.31	35798940	14343453	40.07	123198	14466651	40.41	2878502	48.45			
CO-OPERATIVE BANKS																					
27	STATE CO-OP. BANK	249195	236971	95.09	192040	182044	94.79	136310	130256	95.56	577545	549271	95.10	0	549271	95.10	242439	137.08			
	Total Cooperative Bank	249195	236971	95.09	192040	182044	94.79	136310	130256	95.56	577545	549271	95.10	0	549271	95.10	242439	137.08			
REGIONAL RURAL BANKS																					
28	DAKSHIN BIHAR GRAMIN BANK	1211679	747344	61.68	496210	261051	52.61	330655	70439	21.30	2038544	1078834	52.92	0	1078834	52.92	0	52.92			
29	LUTTAR BIHAR GRAMIN BANK	1133210	742077	65.48	262428	138840	52.91	194832	76602	39.32	1590470	957519	60.20	0	957519	60.20	0	60.20			
	Total Region Rural Bank	2344889	1489421	63.52	758658	399891	52.71	525487	147041	27.98	3629014	2036353	56.11	0	2036353	56.11	0	56.11			
SMALL FINANCE BANK																					
30	JANA SFB	26	7701	29619.23	0	0	0.00	26920	27834	103.40	26946	35535	131.87	0	35535	131.87	0	131.87			
31	UTKARSH SFB	1708	116733	6834.48	7314	146355	2001.03	39804	42999	108.03	48826	306087	626.89	0	306087	626.89	0	626.89			
32	UJIVAN SFB	3248	32918	32918	8184	32918	402.22	16030	47377	295.55	24953	83543	334.80	0	83543	334.80	0	334.80			
	Total Small Financial Bank	2473	127682	5163.04	15498	179273	1156.75	82754	118210	142.85	100725	425165	422.10	0	425165	422.10	0	422.10			
	TOTAL FOR BIHAR	10516056	5393772	51.29	10546357	4554132	43.18	19049811	7406338	38.89	40106224	17354242	43.27	123198	17477440	43.58	3120941	51.36			

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENEOR- STATE BANK OF INDIA) FY : 2021-22
BANKWISE DEPOSIT CREDIT, CD RATIO AND MARKET SHARE
AS ON 30.06.2021

Sl. NO	BANK NAME	30.06.2019				30.06.2020				30.06.2021				(Rs.in Lakh)		
		DEPOSITS	ADVANCES	C:D Rat	M.SHARE (DEPOSIT)	M.SHARE (ADVANCES)	DEPOSITS	ADVANCES	C:D Rat	M.SHARE (DEPOSIT)	M.SHARE (ADVANCES)	DEPOSITS	ADVANCES		C:D Rat	M.SHARE (DEPOSIT)
	LEAD BANKS															
1	STATE BANK OF INDIA	10524549	3492483	33.18	30.97	23.65	11985271	3766966	31.43	31.66	24.04	12844407	3621511	28.20	32.03	20.72
2	CENTRAL BANK OF INDIA	2235581	671355	30.03	6.58	4.55	2621628	684321	26.10	6.92	4.37	2177246	702598	32.27	5.43	4.02
3	PUNJAB NATIONAL BANK	4529843	1450159	32.01	13.33	9.82	4994181	1586541	31.77	13.19	10.13	5237700	1782708	34.04	13.06	10.20
4	CANARA BANK	2166236	1116558	53.01	6.20	7.56	2265300	1162793	51.33	5.98	7.42	2195478	1413798	64.40	5.47	8.09
5	UCO BANK	972200	549463	56.52	2.86	3.72	967837	389545	40.25	2.56	2.49	992981	446137	44.93	2.48	2.55
6	BANK OF BARODA	1331665	586138	44.02	3.92	3.97	1360526	637026	46.82	3.59	4.07	1425056	708379	49.71	3.55	4.05
7	OTHER BANK OF INDIA	1122872	377497	33.62	3.30	2.56	1216072	391569	32.20	3.21	2.50	1347794	441497	32.76	3.36	2.53
	OTHER BANKS															
8	BANK OF INDIA	1710143	529560	30.97	5.03	3.59	2206951	601659	27.26	5.83	3.84	2570847	771629	30.01	6.41	4.42
9	BANK OF MAHARASHTRA	45934	24629	53.62	0.14	0.17	50421	26926	53.40	0.13	0.17	54859	84093	153.29	0.14	0.48
10	INDIAN BANK	1630576	630403	38.66	4.80	4.27	1832242	607823	33.17	4.84	3.88	1780435	665821	37.40	4.44	3.81
11	INDIAN OVERSEAS BANK	340988	123711	36.28	1.00	0.84	302063	131928	43.68	0.80	0.84	300266	140772	46.88	0.75	0.81
12	PUNJAB AND SIND BANK	39901	16058	40.24	0.12	0.11	43037	19224	44.67	0.11	0.12	49925	21703	43.47	0.12	0.12
	Total Public Sector Bank	26590488	9568014	35.98	78.26	64.80	29845529	10006321	33.53	78.83	63.86	30976994	10800646	34.87	77.24	61.80
	PRIVATE BANKS															
13	IDBI	458720	215736	47.03	1.35	1.46	534119	186405	34.90	1.41	1.19	591537	197433	33.38	1.47	1.13
14	ICICI BANK	1071244	776426	72.48	3.15	5.26	1022784	525804	51.41	2.70	3.36	1266843	665170	52.51	3.16	3.81
15	FEDERAL BANK	42223	8707	20.62	0.12	0.06	50338	10482	20.82	0.13	0.07	55694	14527	26.08	0.14	0.08
16	JAMMU KASHMIR BANK	9035	10284	113.92	0.03	0.07	9017	10892	120.79	0.02	0.07	9998	10698	107.00	0.02	0.06
17	SOUTH INDIAN BANK	25528	1224	4.79	0.08	0.91	25262	1509	5.97	0.91	4.38	1100	1100	4.38	0.06	0.01
18	AXIS BANK	706355	347973	49.26	2.08	2.36	721820	377536	52.30	1.97	2.41	851707	473875	55.64	2.12	2.71
19	HDFC BANK	903608	652572	72.22	2.66	4.42	963854	781990	81.13	2.55	4.99	1329021	933131	70.21	3.31	5.34
20	INDUSIND BANK	87844	359185	408.89	0.26	2.43	127826	569999	445.92	0.34	3.64	187226	592165	316.28	0.47	3.39
21	KARNATAKA BANK	2383	566	23.75	0.01	0.00	2645	805	30.43	0.01	0.01	2800	1285	45.89	0.01	0.01
22	KOTAK MAHINDRA	95304	34334	36.03	0.28	0.23	115525	47065	40.74	0.31	0.30	127629	66953	52.46	0.32	0.38
23	YES BANK	44402	13129	29.57	0.13	0.09	25003	9568	38.27	0.07	0.06	38632	17447	45.16	0.10	0.10
24	BANDHAN BANK	208416	402900	193.32	0.61	2.73	228272	515141	225.67	0.60	3.29	286655	585005	204.08	0.71	3.35
25	RBL BANK	0	0	0.00	0.00	0.00	742	0	0.00	0.00	0.00	25757	85715	332.78	0.06	0.49
26	IDFC FIRST BANK Ltd	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	23345	21501	92.10	0.06	0.12
	Total Private Sector Bank	3655062	2823036	77.24	10.76	19.12	3827207	3037194	79.36	10.11	19.38	4821946	3666005	76.03	12.02	20.98
	Total COMM. BANKS	30245550	12391050	40.97	89.01	83.92	33672736	13043515	38.74	88.94	83.25	35798940	14466651	40.41	89.26	82.77
	CO-OPERATIVE BANKS															
27	STATE CO-OP. BANK	391971	287065	73.24	1.15	1.94	431725	340858	78.95	1.14	2.18	577545	549271	95.10	1.44	3.14
	Total Cooperative Bank	391971	287065	73.24	1.15	1.94	431725	340858	78.95	1.14	2.18	577545	549271	95.10	1.44	3.14
	REGIONAL RURAL BANKS															
28	DAKSHIN BIHAR GRAMIN BANK	1788084	961006	53.75	5.26	6.51	2028481	1010520	49.82	5.36	6.45	2038544	1078834	52.92	5.08	6.17
29	UTTAR BIHAR GRAMIN BANK	1496497	823845	55.05	4.40	5.58	1648762	878952	53.30	4.35	5.61	1500470	957519	60.20	3.97	5.48
	Total Region Rural Bank	3284581	1784851	54.34	9.67	12.09	3677743	1889372	51.38	9.71	12.06	3629014	2036353	56.11	9.05	11.65
	SMALL FINANCE BANK															
30	JANA SFB	18651	19232	103.12	0.08	0.13	24177	30423	125.83	0.09	0.19	26946	35535	131.87	0.07	0.20
31	UTKARSH SFB	28040	216288	771.36	0.05	1.46	34186	278156	813.65	0.09	1.78	48826	306087	626.89	0.12	1.75
32	UJJIVAN SFB	9931	66116	665.75	0.03	0.45	19981	85703	428.92	0.05	0.55	24953	83543	334.80	0.06	0.48
	Total Small Financial Bank	56622	301636	532.72	0.17	2.04	78344	394282	503.27	0.21	2.52	100725	425165	422.10	0.25	2.43
	TOTAL FOR BIHAR	33978724	14764602	43.45	100.00	100.00	37860048	15668027	41.38	100.00	100.00	40106224	17477440	43.58	100.00	100.00

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2021-22

OUTSTANDING AS ON 30.06.2021

(Rs. in lakh)

SL. NO.	BANK NAME	TOTAL ADVANCES	PRIO SEC. ADV	% OF P S ADV	DRI ADVANCES	% OF DRI ADV	WEAKER SECTION ADV	% OF WEAK SEC ADV	HOUSING LOAN	% OF H/L	EDUCATION LOAN	% OF E/L
	LEAD BANKS											
1	STATE BANK OF INDIA	3500015	1297682	37.08	45	0.00	128347	3.67	668522	19.10	64634	1.85
2	CENTRAL BANK OF INDIA	702598	559557	79.64	555	0.08	343989	48.96	44801	6.38	24970	3.55
3	PUNJAB NATIONAL BANK	1781006	992678	55.74	4	0.00	410873	23.07	214565	12.05	61544	3.46
4	CANARA BANK	1413798	831599	58.82	489	0.03	56157	3.97	191207	13.52	29753	2.10
5	UCO BANK	446137	418975	93.91	2270	0.51	119616	26.81	66253	14.85	17768	3.98
6	BANK OF BARODA	708379	599141	84.58	41	0.01	154425	21.80	113410	16.01	14388	2.03
7	UNION BANK OF INDIA	441497	323061	73.17	0	0.00	91473	20.72	83441	18.90	12371	2.80
	OTHER BANKS											
8	BANK OF INDIA	771629	498781	64.64	0	0.00	155742	20.18	104195	13.50	16524	2.14
9	BANK OF MAHARASHTRA	84093	26293	31.27	12	0.01	487	0.58	9677	11.51	1600	1.90
10	INDIAN BANK	665821	557032	83.66	1050	0.16	341105	51.23	135016	20.28	39963	6.00
11	INDIAN OVERSEAS BANK	140772	127390	90.49	17	0.01	1988	1.41	28660	20.36	2935	2.08
12	PUNJAB AND SIND BANK	21703	17922	82.58	0	0.00	0	0.00	11049	50.91	1171	5.40
	Total Public Sector Bank	10677448	6250111	58.54	4483	0.04	1804202	16.90	1670796	15.65	287621	2.69
	PRIVATE BANKS											
13	IDBI	197433	162002	82.05	2	0.00	54749	27.73	39384	19.95	1746	0.88
14	ICICI BANK	665170	233915	35.17	0	0.00	58293	8.76	88677	13.33	3714	0.56
15	FEDERAL BANK	14527	3932	27.07	0	0.00	1821	12.54	1559	10.73	60	0.41
16	JAMMU KASHMIR BANK	10698	1127	10.53	0	0.00	0	0.00	369	3.45	23	0.21
17	SOUTH INDIAN BANK	1100	729	66.27	0	0.00	0	0.00	73	6.64	21	1.91
18	AXIS BANK	473875	162219	34.23	0	0.00	19324	4.08	7652	1.61	1426	0.30
19	HDFC BANK	933131	208353	22.33	0	0.00	106572	11.42	14908	1.60	1311	0.14
20	INDUSIND BANK	592165	506904	85.60	0	0.00	581893	98.27	155	0.03	0	0.00
21	KARNATAKA BANK	1285	773	60.16	0	0.00	0	0.00	452	35.18	10	0.78
22	KOTAK MAHINDRA	66953	50123	89.80	0	0.00	51167	76.42	0	0.00	0	0.00
23	YES BANK	17447	2922	16.75	0	0.00	193	1.11	0	0.00	0	0.00
24	BANDHAN BANK	585005	571061	97.62	0	0.00	0	0.00	4979	0.85	0	0.00
25	RBL BANK	85715	85697	99.98	0	0.00	85693	99.97	121	0.14	15	0.02
26	IDFC FIRST BANK Ltd	21501	14192	66.01	0	0.00	14192	66.01	0	0.00	0	0.00
	Total Private Sector Bank	3666005	2013949	54.94	2	0.00	973897	26.57	158329	4.32	8326	0.23
	Total COMM. BANKS	14343453	8264060	57.62	4485	0.03	2778099	19.37	1829125	12.75	295947	2.06
	CO-OPERATIVE BANKS											
27	STATE CO-OP. BANK	549271	423404	77.08	0	0.00	0	0.00	56	0.01	0	0.00
	Total Cooperative Bank	549271	423404	77.08	0	0.00	0	0.00	56	0.01	0	0.00
	REGIONAL RURAL BANKS											
28	DAKSHIN BIHAR GRAMIN BANK	1078834	1046154	96.97	0	0.00	744456	69.01	34559	3.20	19686	1.82
29	UTTAR BIHAR GRAMIN BANK	957519	926053	96.71	175	0.02	746211	77.93	7319	0.76	11358	1.19
	Total Region Rural Bank	2036353	1972207	96.85	175	0.01	1490667	73.20	41878	2.06	31044	1.52
	SMALL FINANCE BANK											
30	JANA SFB	35535	32503	91.47	0	0.00	30951	87.10	711	2.00	0	0.00
31	UTKARSH SFB	306087	304105	99.35	0	0.00	297233	97.11	2101	0.69	0	0.00
32	UJJIVAN SFB	83543	66871	80.04	0	0.00	61339	73.42	6256	7.49	0	0.00
	Total Small Financial Bank	425165	403479	94.90	0	0.00	389523	91.62	9068	2.13	0	0.00
	TOTAL FOR BIHAR	17354242	11063150	63.75	4660	0.03	4658289	26.84	1880127	10.83	326991	1.88

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA												
(CONVENOR- STATE BANK OF INDIA)												
FY : 2021-22												
OUTSTANDING AS ON 30.06.2021												
											(Rs. in lakh)	
SL. NO.	BANK NAME	TOTAL ADVANCES	PRIO SEC. ADV	% OF P S ADV	AGL ADV	% OF AGL ADV	MSME	% OF MSME ADV	OPS ADV	% OF OPS ADV	NPS ADV	% OF NPS ADV
	LEAD BANKS											
1	STATE BANK OF INDIA	3500015	1297682	37.08	415697	11.88	469421	13.41	412564	11.79	2202333	62.92
2	CENTRAL BANK OF INDIA	702598	559557	79.64	306238	43.59	182806	26.02	70513	10.04	143041	20.36
3	PUNJAB NATIONAL BANK	1781006	992678	55.74	487011	27.34	367971	20.66	137696	7.73	788328	44.26
4	CANARA BANK	1413798	831599	58.82	398909	28.22	258983	18.32	173707	12.29	582199	41.18
5	UCO BANK	446137	418975	93.91	249507	55.93	104525	23.43	64943	14.56	27162	6.09
6	BANK OF BARODA	708379	599141	84.58	174748	24.67	301272	42.53	123121	17.38	109238	15.42
7	UNION BANK OF INDIA	441497	323061	73.17	128502	29.11	102561	23.23	91998	20.84	118436	26.83
	OTHER BANKS											
8	BANK OF INDIA	771629	498781	64.64	178585	23.14	246709	31.97	73487	9.52	272848	35.36
9	BANK OF MAHARASHTRA	84093	26293	31.27	1835	2.18	15785	18.77	8673	10.31	57800	63.73
10	INDIAN BANK	665821	557032	83.66	144905	21.76	198443	29.80	213684	32.09	108789	16.34
11	INDIAN OVERSEAS BANK	140772	127390	90.49	13418	9.53	84963	60.36	29009	20.61	13382	9.51
12	PUNJAB AND SIND BANK	21703	17922	82.58	560	2.58	6195	28.54	11167	51.45	3781	17.42
	Total Public Sector Bank	10677448	6250111	58.54	2499915	23.41	2339634	21.91	1410562	13.21	4427337	41.46
	PRIVATE BANKS											
13	IDBI	197433	162002	82.05	48522	24.58	41033	20.78	72447	36.69	35431	17.95
14	ICICI BANK	665170	233915	35.17	75549	11.36	144601	21.74	13765	2.07	431255	64.83
15	FEDERAL BANK	14527	3932	27.07	2622	18.05	862	5.93	448	3.08	10595	72.93
16	JAMMU KASHMIR BANK	10698	1127	10.53	1	0.01	1059	9.90	67	0.63	9571	89.47
17	SOUTH INDIAN BANK	1100	729	66.27	0	0.00	707	64.27	22	2.00	371	33.73
18	AXIS BANK	473875	162219	34.23	84784	17.89	49148	10.37	28287	5.97	311656	65.77
19	HDFC BANK	933131	208353	22.33	153124	16.41	35937	3.85	19292	2.07	724778	77.67
20	INDUSIND BANK	592165	506904	85.60	309236	52.22	197465	33.35	203	0.03	85261	14.40
21	KARNATAKA BANK	1285	773	60.16	350	27.24	205	15.95	218	16.96	512	39.84
22	KOTAK MAHINDRA	66953	60123	89.80	47149	70.42	8522	12.73	4452	6.65	6830	10.20
23	YES BANK	17447	2922	16.75	467	2.68	2455	14.07	0	0.00	14525	83.25
24	BANDHAN BANK	585005	571061	97.62	315172	53.88	250910	42.89	4979	0.85	13944	2.38
25	RBL BANK	85715	85697	99.98	80440	93.85	281	0.33	4976	5.81	18	0.02
26	IDFC FIRST BANK Ltd	21501	14192	66.01	14023	65.22	167	0.78	2	0.01	7309	33.99
	Total Private Sector Bank	3666005	2013949	54.94	1131439	30.86	733352	20.00	149158	4.07	1652056	45.06
	Total COMM. BANKS	14343453	8264060	57.62	3631354	25.32	3072986	21.42	1559720	10.87	6079393	42.38
	CO-OPERATIVE BANKS											
27	STATE CO-OP. BANK	549271	423404	77.08	423404	77.08	0	0.00	0	0.00	125867	22.92
	Total Cooperative Bank	549271	423404	77.08	423404	77.08	0	0.00	0	0.00	125867	22.92
	REGIONAL RURAL BANKS											
28	DAKSHIN BIHAR GRAMIN BANK	1078834	1046154	96.97	886486	82.17	105011	9.73	54657	5.07	32680	3.03
29	UTTAR BIHAR GRAMIN BANK	957519	926053	96.71	674057	70.40	235568	24.60	16428	1.72	31466	3.29
	Total Region Rural Bank	2036353	1972207	96.85	1560543	76.63	340579	16.72	71085	3.49	64146	3.15
	SMALL FINANCE BANK											
30	JANA SFB	35535	32503	91.47	10212	28.74	1080	3.04	21211	59.69	3032	8.53
31	UTKARSH SFB	306087	304105	99.35	203524	66.49	303	0.10	100278	32.76	1982	0.65
32	UJJIVAN SFB	83543	66871	80.04	50181	60.07	1487	1.78	15203	18.20	16672	19.96
	Total Small Financial Bank	425165	403479	94.90	263917	62.07	2870	0.68	136692	32.15	21686	5.10
	TOTAL FOR BIHAR	17354242	11063150	63.75	5879218	33.88	3416435	19.69	1767497	10.18	6291092	36.25

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22

DISTRICTWISE PERFORMANCE UNDER ANNUAL CREDIT PLAN AS ON 30.06.2021

Sl	DISTRICT NAME	AGRICULTURE				MSME				O P S				TPS				N P S				GRAND TOTAL				
		TARGET	ACHIE	%ACH		TARGET	ACHIE	%ACH		TARGET	ACHIE	%ACH		TARGET	ACHIE	%ACH		TARGET	ACHIE	%ACH		TARGET	ACHIE	%ACH		
1	Araria	168136	20893	12.43	70854	14606	20.61	21898	2211	10.10	260888	37710	14.45	84253	12438	14.76	345141	50148	14.53							
2	Arwal	58876	4249	7.22	19453	3186	16.38	7750	736	9.50	86079	8171	9.49	27955	8241	29.48	114034	16412	14.39							
3	Aurangabad	184722	16943	9.17	66437	14389	21.66	22959	2163	9.42	274118	33495	12.22	89907	10733	12.79	358025	44228	12.35							
4	Banka	134531	17066	12.69	41431	8338	20.13	14387	3400	23.63	190349	28804	15.13	55794	31158	55.84	246143	59962	24.36							
5	Begusarai	218273	51133	23.43	117394	39005	33.23	39880	10276	25.77	375547	100414	26.74	156466	39633	25.33	532013	140047	26.32							
6	Bhagalpur	237890	25852	10.87	148891	32734	21.99	54724	41610	76.04	441505	100196	22.69	217069	111219	51.24	658574	211415	32.10							
7	Bhojpur	204202	21133	10.35	94879	19135	20.20	33085	3534	10.68	332026	43802	13.19	117567	12863	10.94	449593	56665	12.60							
8	Buxar	142755	10419	7.30	60452	10909	18.05	22736	1323	5.82	225943	22651	10.03	72618	6698	9.22	298561	29349	9.83							
9	Darbhanga	182377	19122	10.48	113109	25570	22.61	37154	3819	10.28	332640	48511	14.58	154482	26765	17.33	487122	75276	15.45							
10	East Champaran	253540	40057	15.80	129299	29046	22.46	42091	2654	6.31	424930	71757	16.89	161500	17171	10.63	586430	89928	15.16							
11	Gaya	239676	29109	12.15	135859	28832	21.22	48716	3274	6.72	424251	61215	14.43	190613	39036	20.48	614864	100251	16.30							
12	Gopalganj	187762	22680	12.08	59114	11710	19.81	22005	1817	8.26	268881	36207	13.47	79659	12777	16.04	348540	48984	14.05							
13	Jamui	119247	11944	10.02	37595	7647	20.34	14654	3357	22.91	171496	22948	13.38	49309	9622	19.51	220805	32570	14.75							
14	Jehanabad	70966	4382	6.17	40184	5355	13.77	15131	1011	6.68	126281	10928	8.65	54835	6601	12.04	181116	17529	9.68							
15	Kaimur	126468	14246	11.26	40958	7600	18.56	14448	1079	7.47	181874	22925	12.60	54785	6411	11.70	236659	29336	12.40							
16	Katihar	158532	17935	11.51	70786	16002	22.61	22738	2839	12.49	249376	36776	14.75	94562	17454	18.46	343938	54230	15.77							
17	Khagaria	117890	28202	23.92	45673	11044	24.18	17075	2555	14.96	180638	41801	23.14	58920	9137	15.51	239558	50938	21.26							
18	Kishanganj	86043	14633	17.01	41959	6345	16.31	12785	1240	9.70	140787	22718	16.14	47717	5441	11.40	188504	28159	14.94							
19	Lakhisarai	83480	6375	7.64	31252	8038	25.72	11874	4258	35.86	126606	18671	14.75	40929	7136	17.44	167535	25807	15.40							
20	Madhepura	110859	13190	11.90	55114	8500	15.42	17363	575	3.31	183336	22265	12.14	71297	5742	8.05	254633	28007	11.00							
21	Madhubani	286435	22091	7.71	108322	19841	18.32	38035	3904	10.26	432792	45839	10.59	143513	21562	15.02	576305	67401	11.70							
22	Munger	97871	14510	14.83	55358	9330	16.85	20667	4169	20.17	173896	28009	16.11	76345	11413	14.95	250241	39422	15.75							
23	Muzaffarpur	313030	52012	16.62	183375	50756	27.68	64242	23082	35.93	560647	125850	22.45	256783	96433	37.55	817430	222283	27.19							
24	Nawada	237553	11626	4.89	90854	20219	22.25	33351	1560	4.68	361758	33405	9.23	115005	12223	10.63	476763	45628	9.57							
25	Nawada	155150	30557	19.70	49224	8686	17.65	18429	912	4.95	222803	40155	18.02	62646	7143	11.40	285449	47298	16.57							
26	Patna	445290	75850	17.03	67273	171734	25.39	251617	26920	10.70	1373180	274504	19.99	1019717	355925	34.90	232897	630429	26.35							
27	Purnea	163313	22481	13.77	108199	45163	41.74	32804	3465	10.56	304316	71109	23.37	132084	20582	15.58	436400	91691	21.01							
28	Rohtas	197419	15486	7.84	88973	21322	23.96	33069	2239	6.77	319461	39047	12.22	117638	11365	9.66	437099	50412	11.53							
29	Saharsa	72647	14775	20.34	44485	14022	31.52	15634	2127	13.60	132766	30924	23.29	64781	8468	13.07	197547	39392	19.94							
30	Samastipur	312571	32699	10.46	119252	28810	24.16	41241	2837	6.88	473064	64346	13.60	161492	28799	17.83	634556	93145	14.68							
31	Saran	221098	24446	11.06	98855	20097	20.33	31714	2469	7.79	351667	47012	13.37	126525	15710	12.42	478192	62722	13.12							
32	Sheikhpura	66183	2787	4.21	23874	4481	18.77	9253	523	5.65	99310	7791	7.85	34029	3374	9.92	133339	11165	8.37							
33	Sheohar	53695	5814	10.83	20188	2695	13.35	7103	2055	28.93	80986	10564	13.04	26774	3003	11.22	107760	13567	12.59							
34	Sitamarhi	205675	20263	9.85	76484	17844	23.33	25759	2806	10.89	307918	40913	13.29	103904	17214	16.57	411822	58127	14.11							
35	Siwan	217664	56562	25.99	93489	19705	21.08	31172	1956	6.27	342325	78223	22.85	123390	15199	12.32	465715	93422	20.06							
36	Supaul	114015	15454	13.55	56923	9711	17.06	17945	1856	10.34	188883	27021	14.31	79423	7651	9.63	268306	34672	12.92							
37	Vaishali	220419	82769	37.55	95914	21790	22.72	33582	2201	6.55	349915	106759	30.51	132034	18884	14.30	481949	125643	26.07							
38	West Champaran	186427	37421	20.07	85405	18167	21.32	30930	2031	6.57	306762	57619	18.78	119680	14294	11.94	426442	71913	16.86							
	TOTAL FOR BIHAR	6650000	927166	13.94	3500000	813047	23.23	1230000	180842	14.70	11380000	1921055	16.88	4770000	1065518	22.34	16150000	2986573	18.49							

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENTOR- STATE BANK OF INDIA) FY : 2021-22

PRIORITY SECTOR LENDING

BANK WISE PERFORMANCE : ANNUAL CREDIT PLAN AS ON 30.06.2021

Sl	BANK NAME	AGRICULTURE		MSME		EXPORT CREDIT		EDUCATION		HOUSING		SOCIAL		RENEWABLE ENERGY		OTHERS		TOTAL									
		TARGET	ACHIEVE %	TARGET	ACHIEVE %	TARGET	ACHIEVE %	TARGET	ACHIEVE %	TARGET	ACHIEVE %	TARGET	ACHIEVE %	TARGET	ACHIEVE %	TARGET	ACHIEVE %	TARGET	ACHIEVE %								
1	LEAD BANKS																										
1	STATE BANK OF INDIA	837197	105523	12.60	608013	283658	46.65	0	0.00	30269	11346	37.61	55544	57369	103.29	28495	1	0.00	50192	20733	41.31	1612815	478630	29.68			
2	CENTRAL BANK OF INDIA	306172	38010	12.41	267023	76759	28.75	0	0.00	14606	1050	7.19	26891	8198	30.49	13796	0	0.00	24300	4168	17.15	654340	128185	19.59			
3	PUNJAB NATIONAL BANK	599203	60962	10.17	462735	53837	11.63	0	0.00	25341	503	1.98	46557	2681	5.75	23936	3	0.01	42161	18298	43.40	1202725	136285	11.33			
4	CANARA BANK	277366	3728	1.34	161720	24642	15.24	0	0.00	9114	126	1.38	16779	316	1.88	8608	0	0.00	15162	1178	7.77	489717	2990	6.12			
5	UCO BANK	204376	35388	12.44	115133	16564	14.39	0	0.00	5814	69	1.19	10704	3794	35.44	5492	0	0.00	618	15	2.43	9673	232	2.40	431810	56062	12.98
6	BANK OF BARODA	368072	43637	11.86	214227	28549	13.33	0	0.00	10312	318	3.08	18982	3463	18.24	9738	0	0.00	17153	9966	58.10	639579	85933	13.44			
7	UNION BANK OF INDIA	101635	10046	9.88	101360	23513	23.20	0	0.00	7951	141	1.77	14640	815	5.57	7510	0	0.00	13229	674	5.09	247170	35189	14.24			
8	OTHER BANKS																										
9	BANK OF INDIA	209439	26661	12.73	129239	104804	81.09	0	0.00	11140	178	1.60	20511	1295	6.31	10523	0	0.00	18535	77	0.42	400570	133015	33.21			
9	BANK OF MAHARASHTRA	447	375	83.89	6869	4997	72.75	0	0.00	462	244	52.81	851	111	13.04	437	0	0.00	769	1538	200.00	9884	7265	73.50			
10	INDIAN BANK	383197	2592	0.68	184716	1316	0.71	0	0.00	9621	76	0.79	17713	836	4.72	9087	0	0.00	15007	0	0.00	621363	4820	0.78			
11	INDIAN OVERSEAS BANK	47330	7238	15.29	44022	6723	15.27	0	0.00	2158	23	1.07	3974	2214	55.71	2039	0	0.00	3591	1138	31.69	103343	17336	16.78			
12	PUNJAB AND SIND BANK	795	560	70.44	14943	6195	41.46	0	0.00	409	677	165.33	754	8893	1179.44	387	0	0.00	681	1597	234.51	18013	17922	99.49			
	Total Public Sector Bank	3415229	334720	9.80	2310000	631557	27.34	0	0.00	127097	14751	11.61	234000	89985	38.46	120048	4	0.00	13502	16	0.12	211453	95959	26.19	6431329	1130632	17.58
	PRIVATE BANKS																										
13	IDBI	36183	3753	10.37	45710	1659	3.63	0	0.00	11499	15	0.13	19377	592	3.06	10624	0	0.00	1249	0	0.00	18949	427	2.25	143591	6446	4.49
14	ICICI BANK	35215	12516	35.54	144023	39708	27.57	0	0.00	14542	254	1.75	24505	210	0.86	13436	0	0.00	1580	0	0.00	23963	1	0.00	257264	52589	20.48
15	FEDERAL BANK	1179	845	71.67	5959	708	11.88	0	0.00	1447	6	0.41	2437	26	1.07	1336	0	0.00	157	0	0.00	2383	1	0.04	14898	1586	10.65
16	JAMNUL KASHMIR BANK	0	0	0.00	943	146	15.48	0	0.00	252	3	1.19	424	0	0.00	232	0	0.00	27	0	0.00	414	45	10.87	2292	194	8.46
17	SOUTH INDIAN BANK	0	10	0.00	1000	707	70.70	0	0.00	251	21	8.37	424	19	4.48	232	0	0.00	27	0	0.00	415	1	0.24	2349	758	32.27
18	AXIS BANK	27362	6596	24.11	42591	1513	3.55	0	0.00	12754	153	1.20	21489	217	1.01	11782	0	0.00	1385	0	0.00	21014	2590	12.33	138377	11069	8.00
19	HDFC BANK	89536	10951	12.23	223214	6441	2.90	0	0.00	14644	18	0.12	24677	399	1.62	13530	0	0.00	1591	0	0.00	24131	178	0.74	390423	17987	4.61
20	INDUSIND BANK	25560	131124	513.00	144155	28486	19.76	0	0.00	3949	0	0.00	5644	0	0.00	3095	56	0.00	364	0	0.00	5519	10	0.18	187886	159676	85.08
21	KARNATAKA BANK	0	350	0.00	310	205	66.13	0	0.00	251	10	3.98	424	207	48.82	232	0	0.00	27	0	0.00	415	1	0.24	1659	773	46.59
22	KOTAK MAHINDRA	0	7449	0.00	7024	1614	22.98	0	0.00	1677	0	0.00	2827	0	0.00	1550	0	0.00	182	0	0.00	2764	1341	48.52	16024	10404	64.93
23	YES BANK	0	0	0.00	698	794	113.75	0	0.00	504	0	0.00	850	0	0.00	466	0	0.00	55	0	0.00	891	0	0.00	3404	794	23.33
24	BANDHAN BANK	300810	68855	22.89	224649	44253	19.70	0	0.00	2042	0	0.00	3441	389	11.30	1887	0	0.00	223	0	0.00	3365	0	0.00	536417	113497	21.16
25	RBL BANK	0	10737	0.00	312	193	61.86	0	0.00	251	3	1.20	423	33	7.80	232	0	0.00	28	0	0.00	414	248	59.90	1660	11214	675.54
26	IDFC FIRST BANK Ltd	0	1342	0.00	312	30	9.62	0	0.00	253	0	0.00	422	0	0.00	233	0	0.00	27	0	0.00	414	1	0.24	1661	1373	82.66
	Total Private Sector Bank	515845	254528	49.34	840000	176457	15.05	0	0.00	63716	483	0.76	107364	2092	1.95	58867	56	0.10	6922	0	0.00	104991	4844	4.61	1697705	389460	22.88
	Total COMM. BANKS	3931074	589248	14.99	3150000	758014	24.06	0	0.00	190813	15234	7.98	341364	92077	26.97	178915	60	0.03	20424	16	0.08	316444	64443	20.36	8129034	1519092	18.69
	CO-OPERATIVE BANKS																										
27	STATE CO-OP. BANK	393619	123025	31.25	0	0	0.00	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	393619	125612	31.91
	Total Cooperative Bank	393619	123025	31.25	0	0	0.00	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	393619	125612	31.91
	REGIONAL RURAL BANKS																										
28	DAKSHIN BIHAR GRAMIN BANK	921318	46373	5.03	122802	48138	39.20	0	0.00	19630	67	0.34	28970	900	3.11	15886	0	0.00	1870	0	0.00	27109	47	0.17	1137585	95525	8.40
29	UTTAR BIHAR GRAMIN BANK	976411	135653	13.89	12198	6695	5.48	0	0.00	11873	30	0.25	17524	71	0.41	9609	0	0.00	1132	0	0.00	16397	48	0.29	1155144	142497	12.34
	Total Region Rural Bank	1897729	182026	9.59	245000	54853	22.38	0	0.00	31503	97	0.31	46494	971	2.09	25495	0	0.00	3002	0	0.00	43506	95	0.22	2292729	238022	10.38
	SMALL FINANCE BANK																										
30	JANA SFB	9560	1016	10.85	5971	146	2.45	0	0.00	484	0	0.00	605	32	5.29	483	0	0.00	131	0	0.00	6046	2865	47.39	23080	4059	17.59
31	UTKARSH SFB	321353	26758	8.33	93777	1	0.00	0	0.00	77	0	0.00	76	16.67	77	0	0.00	20	0	0.00	960	796	82.92	416360	27571	6.62	
32	UJIVAN SFB	96865	5093	5.26	5252	53	1.01	0	0.00	1439	0	0.00	17994	1438	6.99	1440	0	0.00	389	0	0.00	17994	1438	7.99	125178	6699	5.35
	Total Small Financial Bank	427578	32867	7.69	105000	200	0.19	0	0.00	2000	0	0.00	2500	163	6.52	2000	0	0.00	540	0	0.00	25000	5099	20.40	564618	38329	6.79
	TOTAL FOR BIHAR	6650000	927166	13.94	3500000	813047	23.23	0	0.00	224316	15331	6.83	390358	93211	23.88	206410	60	0.03	23966	16	0.07	384950	72224	18.76	11380000	1921055	16.88

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22
NON PRIORITY SECTOR LENDING

BANK WISE PERFORMANCE : ANNUAL CREDIT PLAN AS ON 30.06.2021

Sl	BANK NAME	AGRICULTURE		MSME		EDUCATION		HOUSING		PERSONAL LOAN		OTHERS		TOTAL							
		TARGET	%ACH	TARGET	%ACH	TARGET	%ACH	TARGET	%ACH	TARGET	%ACH	TARGET	%ACH	TARGET	%ACH						
	LEAD BANKS																				
1	STATE BANK OF INDIA	0	0.00	0	0.00	7172	1035	14.43	29138	5363	18.41	224131	113204	50.51	497571	90583	18.21	758012	229577	30.29	
2	CENTRAL BANK OF INDIA	0	0.00	0	0.00	4656	0	0.00	18917	0	0.00	145512	9900	6.39	323036	74954	23.20	492121	84254	17.12	
3	PUNJAB NATIONAL BANK	0	0.00	0	0.00	6408	303	4.73	26033	4166	16.00	200254	2518	1.26	444564	12943	2.91	677259	75816	11.19	
4	CANARA BANK	0	0.00	0	0.00	1866	345	18.49	7581	4230	55.80	58315	3045	5.22	129458	9608	7.42	197220	17250	8.75	
5	UCO BANK	0	0.00	0	0.00	1691	98	5.80	6868	10488	152.71	52830	4298	8.14	117283	3290	2.81	178672	18174	10.17	
6	BANK OF BARODA	0	0.00	0	0.00	1555	272	17.49	6318	479	7.58	48601	2131	4.38	107894	35329	32.74	164368	38211	23.25	
7	UNION BANK OF INDIA	0	0.00	0	0.00	2440	32	1.31	9910	1539	15.53	76236	4427	5.81	169244	32671	19.30	257830	38669	15.00	
	OTHER BANKS																				
8	BANK OF INDIA	0	0.00	0	0.00	4154	0	0.00	16877	1860	11.02	129819	4051	3.12	288199	99862	34.65	439049	105773	24.09	
9	BANK OF MAHARASHTRA	0	0.00	0	0.00	127	0	0.00	515	0	0.00	3967	0	0.00	8806	24856	282.26	13415	24856	185.29	
10	INDIAN BANK	0	0.00	0	0.00	1538	190	12.35	6247	520	8.32	48054	2063	4.29	106681	1812	1.70	162520	4585	2.82	
11	INDIAN OVERSEAS BANK	0	0.00	0	0.00	337	9	2.67	1370	1899	138.61	10540	1955	18.55	23398	3653	15.61	35645	7516	21.09	
12	PUNJAB AND SIND BANK	0	0.00	0	0.00	56	494	882.14	226	2156	953.98	1741	539	30.96	3866	592	15.31	5889	3781	64.20	
	Total Public Sector Bank	0	75300	0.00	0	0.00	32000	2778	8.68	130000	32700	25.15	1000000	147531	14.75	2220000	390153	17.57	3382000	648462	19.17
	PRIVATE BANKS																				
13	IDBI	0	0.00	0	0.00	553	0	0.00	2255	0	0.00	8085	0	0.00	42269	1307	3.09	53162	1307	2.46	
14	ICICI BANK	0	0.00	0	0.00	1975	104	5.27	8053	4954	61.52	28867	0	0.00	150931	173361	114.86	189826	178419	93.99	
15	FEDERAL BANK	0	0.00	0	0.00	117	0	0.00	474	252	53.16	1699	122	7.18	8885	5165	58.13	11175	5539	49.57	
16	JAMMU KASHMIR BANK	0	0.00	0	0.00	21	0	0.00	87	0	0.00	314	212	67.52	1638	851	51.95	2060	1063	51.60	
17	SOUTH INDIAN BANK	0	0.00	0	0.00	16	0	0.00	64	0	0.00	230	0	0.00	1203	958	79.63	1513	958	63.32	
18	AXIS BANK	0	0.00	0	0.00	2130	0	0.00	8683	0	0.00	31128	0	0.00	162751	14826	9.11	204692	14826	7.24	
19	IDFC BANK	0	0.00	0	0.00	6243	30	0.48	25453	0	0.00	91246	27561	30.21	477075	70922	14.87	600017	98513	16.42	
20	INDUSIND BANK	0	0.00	0	0.00	1401	0	0.00	5713	0	0.00	20478	0	0.00	107070	67056	62.63	134662	67056	49.80	
21	KARNATAKA BANK	0	0.00	0	0.00	17	0	0.00	71	245	345.07	253	16	6.32	1324	251	18.96	1665	512	30.75	
22	KOTAK MAHINDRA	0	0.00	0	0.00	295	0	0.00	1200	0	0.00	4306	0	0.00	22513	1694	7.52	28314	1694	5.98	
23	YES BANK	0	0.00	0	0.00	65	0	0.00	267	0	0.00	957	1079	112.75	5004	33036	660.19	6293	34115	542.11	
24	BANDHAN BANK	0	0.00	0	0.00	135	0	0.00	550	0	0.00	1973	0	0.00	10313	4654	45.13	12971	4654	35.88	
25	RBL BANK	0	0.00	0	0.00	16	0	0.00	65	0	0.00	232	0	0.00	1212	31	2.56	1525	31	2.03	
26	IDFC FIRST BANK Ltd	0	0.00	0	0.00	16	0	0.00	65	0	0.00	232	0	0.00	1212	898	74.09	1525	898	58.89	
	Total Private Sector Bank	0	0.00	0	0.00	13000	134	1.03	53000	5451	10.28	190000	28990	15.26	993400	375010	37.75	1249400	409585	32.78	
	Total COMM. BANKS	0	75300	0.00	0	0.00	45000	2912	6.47	183000	38151	20.85	1190000	176521	14.83	3213400	765163	23.81	4631400	1058047	22.85
	CO-OPERATIVE BANKS																				
27	STATE CO-OP. BANK	0	0.00	0	0.00	250	0	0.00	350	56	16.00	3400	176	5.18	9000	40	0.44	13000	272	2.09	
	Total Cooperative Bank	0	0.00	0	0.00	250	0	0.00	350	56	16.00	3400	176	5.18	9000	40	0.44	13000	272	2.09	
	REGIONAL RURAL BANKS																				
28	DAKSHIN BIHAR GRAMIN BANK	0	0.00	0	0.00	1091	0	0.00	4090	0	0.00	27949	328	1.17	34085	60	0.18	67215	388	0.58	
29	UTTAR BIHAR GRAMIN BANK	0	0.00	0	0.00	509	0	0.00	1910	129	6.75	13051	60	0.46	15915	4560	28.65	31385	4749	15.13	
	Total Region Rural Bank	0	0.00	0	0.00	1600	0	0.00	6000	129	2.15	41000	398	0.95	50000	4620	9.24	98600	5137	5.21	
	SMALL FINANCE BANK																				
30	JANA SFB	0	0.00	0	0.00	8	0	0.00	37	20	54.05	140	0	0.00	443	850	191.87	628	870	138.54	
31	UTKARSH SFB	0	0.00	0	0.00	63	0	0.00	300	0	0.00	1125	0	0.00	3576	29	0.81	5064	29	0.57	
32	UJJIVAN SFB	0	0.00	0	0.00	263	0	0.00	1263	167	13.22	15047	201	4.24	15047	795	5.28	21308	1163	5.46	
	Total Small Financial Bank	0	0.00	0	0.00	334	0	0.00	1600	187	11.69	6000	201	3.35	19066	1674	8.78	27000	2062	7.64	
	TOTAL FOR BIHAR	0	75300	0.00	0	0.00	47184	2912	6.17	190950	38523	20.17	1240400	177286	14.29	3291466	771497	23.44	4770000	1065518	22.34

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN AS ON : 30.06.2021									
(Rs. in lakh)									
SL	BANK NAME	Weakr Sect.	WOMEN	SC	ST	OBC	MINORITY	EXSER	HANDICAP
	LEAD BANKS								
1	STATE BANK OF INDIA	73431	13641	15329	3226	47011	2470	193	156
2	CENTRAL BANK OF INDIA	7995	7621	2374	378	3484	609	34	71
3	PUNJAB NATIONAL BANK	67466	9392	492	572	3985	2038	8	38
4	CANARA BANK	5924	1117	4739	2317	14408	3520	889	700
5	UCO BANK	3233	2570	4545	614	2872	995	238	1271
6	BANK OF BARODA	6102	662	470	172	2578	440	41	19
7	UNION BANK OF INDIA	3189	1612	644	211	1774	228	0	0
	OTHER BANKS								
8	BANK OF INDIA	21679	7731	1806	218	24868	6150	0	22
9	BANK OF MAHARASHTRA	31	16	9	7	11	0	0	0
10	INDIAN BANK	1076	3074	833	50	1827	166	0	0
11	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0
	Total Public Sector Bank	190126	47436	31241	7765	102818	16616	1403	2277
	PRIVATE BANKS								
13	IDBI	4297	3614	688	98	2672	429	0	0
14	ICICI BANK	8094	17389	471	68	0	3217	0	0
15	FEDERAL BANK	664	696	16	1	181	339	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
18	AXIS BANK	11764	4295	676	139	0	1693	0	0
19	HDFC BANK	3808	2185	0	5	2145	89	0	0
20	INDUSIND BANK	204774	6441	38243	17336	0	29424	0	0
21	KARNATAKA BANK	0	0	0	0	0	0	0	0
22	KOTAK MAHINDRA	8746	0	982	263	0	84	0	0
23	YES BANK	0	0	0	0	0	0	0	0
24	BANDHAN BANK	0	102782	18713	4190	54602	21640	0	0
25	RBL BANK	11178	401	676	132	6134	1054	0	0
26	IDFC FIRST BANK Ltd	1372	1372	72	5	1127	371	0	0
	Total Private Sector Bank	254697	139175	60537	22237	66861	58340	0	0
	Total COMM. BANKS	444823	186611	91778	30002	169679	74956	1403	2277
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	66297	11089	2017	132	40965	8757	0	0
29	UTTAR BIHAR GRAMIN BANK	114026	15884	19746	13258	71880	12987	1546	0
	Total Region Rural Bank	180323	26973	21763	13390	112845	21744	1546	0
	SMALL FINANCE BANK								
30	JANA SFB	3863	3366	278	46	857	1143	0	0
31	UTKARSH SFB	27528	27216	2096	215	13161	118	0	0
32	UJJIVAN SFB	6114	6474	872	320	3795	769	0	0
	Total Small Financial Bank	37505	37056	3246	581	17813	2030	0	0
	TOTAL FOR BIHAR	662651	250640	116787	43973	300337	98730	2949	2277

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) : FY - 2021-22									
DISTRICTWISE PERFORMANCE UNDER ANNUAL CREDIT PLAN AS ON 30.06.2021									
(Rs. in lakh)									
SL	DISTRICT NAME	WEAKER SECTION	WOMEN	SC	ST	OBC	MINORITY	EXSER	HANDICAP
1	Araria	5094	8246	2156	623	5329	2797	76	20
2	Arwal	1519	635	242	29	1063	214	4	2
3	Aurangabad	7109	3651	1365	189	4828	1471	25	23
4	Banka	14314	6144	2070	752	4710	794	69	75
5	Begusarai	15791	9718	2203	435	10123	2404	54	62
6	Bhagalpur	24136	11230	3103	1327	9216	2658	89	70
7	Bhojpur	20711	6779	2659	902	6306	2290	41	105
8	Buxar	5557	3094	686	124	4704	839	37	35
9	Darbhanga	12365	6487	2716	1121	7949	2101	110	19
10	East Champaran	15212	8386	2719	1321	11226	2582	142	24
11	Gaya	29183	8311	5343	1944	7336	4788	42	29
12	Gopalganj	11606	6180	2506	1172	8323	1825	120	27
13	Jamui	3578	3027	689	168	3233	839	22	24
14	Jehanabad	2145	1307	290	30	1443	335	1	1
15	Kaimur	4279	2114	396	76	2974	585	4	3
16	Katihar	7055	8566	1757	715	7188	3300	70	12
17	Khagaria	3216	3836	590	156	4005	596	20	17
18	Kishanganj	3729	7411	1566	523	4310	5175	47	1
19	Lakhisarai	3015	2512	574	96	2724	464	3	2
20	Madhepura	5108	3648	1322	484	4324	918	51	6
21	Madhubani	13169	5015	2594	1379	10012	1981	161	29
22	Munger	2943	2563	728	126	2913	618	30	1082
23	Muzaffarpur	44535	13766	8940	1985	45311	3841	220	76
24	Nalanda	7343	4617	1292	193	6234	1288	29	35
25	Nawada	4228	2453	415	64	2539	557	7	8
26	Patna	81496	30445	11189	3586	24398	9854	247	145
27	Purnea	14515	9226	2638	1333	6926	4037	134	47
28	Rohtas	8063	4205	967	263	4658	1750	20	14
29	Saharsa	7534	5623	2035	762	6354	1495	58	42
30	Samastipur	15699	11886	2920	438	14458	3212	38	37
31	Saran	14653	12406	4207	1714	11446	2058	112	26
32	Sheikhpura	58440	1168	480	142	1808	367	45	22
33	Sheohar	4089	648	1040	249	2151	509	23	4
34	Sitamarhi	8684	5154	1916	863	7681	1689	103	19
35	Siwan	60048	11177	12658	6580	12390	9652	154	28
36	Supaul	6191	4950	2398	707	5928	1201	106	32
37	Vaishali	92460	7052	21250	8863	7986	14261	141	36
38	West Champaran	23839	7004	4168	2539	15830	3385	294	38
	TOTAL FOR BIHAR	662651	250640	116787	43973	300337	98730	2949	2277

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) : FY - 2021-22

LENDING TO MINORITY COMMUNITIES

AS ON 30.06.2021

(Rs. in lakh)

SL. No.	District	Priority Sector Advance (A)	Out of (A) Total Advances to	%age Share of Minority Advance
		Amt.	Amt.	
1	Araria	37710	2797	7.42
2	Arwal	8171	214	2.62
3	Aurangabad	33495	1471	4.39
4	Banka	28804	794	2.76
5	Begusarai	100414	2404	2.39
6	Bhagalpur	100196	2658	2.65
7	Bhojpur	43802	2290	5.23
8	Buxar	22651	839	3.70
9	Darbhanga	48511	2101	4.33
10	East Champaran	71757	2582	3.60
11	Gaya	61215	4788	7.82
12	Gopalganj	36207	1825	5.04
13	Jamui	22948	839	3.66
14	Jehanabad	10928	335	3.07
15	Kaimur	22925	585	2.55
16	Katihar	36776	3300	8.97
17	Khagaria	41801	596	1.43
18	Kishanganj	22718	5175	22.78
19	Lakhisarai	18671	464	2.49
20	Madhepura	22265	918	4.12
21	Madhubani	45839	1981	4.32
22	Munger	28009	618	2.21
23	Muzaffarpur	125850	3841	3.05
24	Nalanda	33405	1288	3.86
25	Nawada	40155	557	1.39
26	Patna	274504	9854	3.59
27	Purnea	71109	4037	5.68
28	Rohtas	39047	1750	4.48
29	Saharsa	30924	1495	4.83
30	Samastipur	64346	3212	4.99
31	Saran	47012	2058	4.38
32	Sheikhpura	7791	367	4.71
33	Sheohar	10564	509	4.82
34	Sitamarhi	40913	1689	4.13
35	Siwan	78223	9652	12.34
36	Supaul	27021	1201	4.44
37	Vaishali	106759	14261	13.36
38	West Champaran	57619	3385	5.87
	TOTAL FOR BIHAR	1921055	98730	5.14

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
INFORMATION REGARDING CERTIFICATE CASE FILED BY BANKS as on 30.06.2021									
(Rs. in lakh)									
SL. NO.	Name of Institution Commercial Banks	No of cases pending As On 31.03.2021		No of cases filed during the quarter June 2021		No of Cases disposed during the quarter June 2021		No of Cases pending as at the end of the quarter June 2021	
		No	Amt	No	Amt	No	Amt	No	Amt
	LEAD BANKS								
1	STATE BANK OF INDIA	527449	322674	17720	30645	133	100	545036	353219
2	CENTRAL BANK OF INDIA	12917	18243	0	0	0	0	12917	18243
3	PUNJAB NATIONAL BANK	16038	7374	0	0	0	0	16038	7374
4	CANARA BANK	61119	54869	251	216	46	65	61324	55020
5	UCO BANK	43009	62615	0	0	0	0	43009	62615
6	BANK OF BARODA	908	2504	0	0	0	0	908	2504
7	UNION BANK OF INDIA	1204	570	0	0	0	0	1204	570
	OTHER BANKS								
8	BANK OF INDIA	13523	8049	291	313	616	474	13198	7888
9	BANK OF MAHARASHTRA	1603	4703	0	0	0	0	1603	4703
10	INDIAN BANK	7419	9553	0	0	0	0	7419	9553
11	INDIAN OVERSEAS BANK	503	1246	10	22	0	0	513	1268
12	PUNJAB AND SIND BANK	437	712	0	0	0	0	437	712
	Total Public Sector Bank	686129	493112	18272	31196	795	639	703606	523669
	PRIVATE BANKS								
13	IDBI	231	387	0	0	0	0	231	387
14	ICICI BANK	0	0	0	0	0	0	0	0
15	FEDERAL BANK	3	1	0	0	0	0	3	1
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
18	AXIS BANK	0	0	0	0	0	0	0	0
19	HDFC BANK	0	0	0	0	0	0	0	0
20	INDUSIND BANK	0	0	0	0	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0	0	0	0	0
23	YES BANK	0	0	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0
	Total Private Sector Bank	234	388	0	0	0	0	234	388
	Total COMM. BANKS	686363	493500	18272	31196	795	639	703840	524057
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	19075	16688	32	429	38	294	19069	16823
	Total Cooperative Bank	19075	16688	32	429	38	294	19069	16823
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	48208	69916	1543	2091	219	550	49532	71457
29	UTTAR BIHAR GRAMIN BANK	9902	19447	1556	2574	134	365	11324	21656
	Total Region Rural Bank	58110	89363	3099	4665	353	915	60856	93113
	SMALL FINANCE BANK								
30	JANA SFB	0	0	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0	0	0	0
	TOTAL FOR BIHAR	763548	599551	21403	36290	1186	1848	783765	633993

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
INFORMATION REGARDING CERTIFICATE CASE FILED BY BANKS Districtwise as on 30.06.2021									
(Rs. in lakh)									
SL. NO.	District Name	No of cases pending as on 31.03.2021		No of cases filed during the quarter ended June 2021		No of Cases disposed during the quarter ended June 2021		No of Cases pending as at the end of the quarter ended June 2021	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Araria	12288	19514	35	30	8	20	12315	19524
2	Arwal	3902	4896	392	414	40	75	4254	5235
3	Aurangabad	9590	8548	461	325	25	52	10026	8821
4	Banka	60414	61852	428	451	116	50	60726	62253
5	Begusarai	44507	16419	164	227	22	21	44649	16625
6	Bhagalpur	56227	63082	237	535	40	54	56424	63563
7	Bhojpur	27895	22542	2957	303	7	10	30845	22835
8	Buxar	23814	18683	1855	4	15	29	25654	18658
9	Darbhanga	6053	4631	27	59	8	16	6072	4674
10	East Champaran	12795	10506	276	784	20	70	13051	11220
11	Gaya	45244	6660	3	2	6	9	45241	6653
12	Gopalganj	26775	18081	10	5	17	50	26768	18036
13	Jamui	28594	16144	65	6742	79	105	28580	22781
14	Jehanabad	7273	4650	485	477	1	1	7757	5126
15	Kaimur	16752	14683	97	194	37	94	16812	14783
16	Katihar	10871	20281	67	144	37	40	10901	20385
17	Khagaria	9943	8801	372	11879	6	8	10309	20672
18	Kishanganj	6780	4577	103	197	7	9	6876	4765
19	Lakhisarai	11966	22046	9	12	9	10	11966	22048
20	Madhepura	4226	4478	54	139	126	84	4154	4533
21	Madhubani	8307	6107	4504	2106	10	19	12801	8194
22	Munger	13584	13701	104	5324	42	49	13646	18976
23	Muzaffarpur	24035	11857	13	11	7	14	24041	11854
24	Nalanda	29387	11366	10	9	5	5	29392	11370
25	Nawada	14230	6270	3	1	0	0	14233	6271
26	Patna	33194	51218	529	781	2	3	33721	51996
27	Purnea	7283	5818	27	30	16	26	7294	5822
28	Rohtas	12068	26915	15	214	30	350	12053	26779
29	Saharsa	6907	10084	107	181	146	232	6868	10033
30	Samastipur	23780	15183	76	141	15	20	23841	15304
31	Saran	27564	12587	149	263	3	3	27710	12847
32	Sheikhpura	29979	20284	41	59	7	14	30013	20329
33	Sheohar	3832	2264	9	9	18	58	3823	2215
34	Sitamarhi	30159	13484	2868	666	2	3	33025	14147
35	Siwan	15967	12243	39	233	28	93	15978	12383
36	Supaul	3717	3290	53	91	92	21	3678	3360
37	Vaishali	20568	11185	1517	1378	6	13	22079	12550
38	West Champaran	33078	14621	3242	1870	131	118	36189	16373
	TOTAL FOR BIHAR	763548	599551	21403	36290	1186	1848	783765	633993

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK PERFORMANCE : MSE ADVANCE (ACP ACHIEVEMENT) AS ON 30.06.2021							
(Rs. in lakh)							
SL	BANK NAME	Total credit disbursed to MSE sector during the year="A"		Out of "A" No of Units extended loans upto Rs 10 lakhs			
		No. of accounts	amount	With Collateral		Without Collateral	
No. of accounts	amount			No. of accounts	amount	No. of accounts	amount
	LEAD BANKS						
1	STATE BANK OF INDIA	24910	283658	0	0	16553	484
2	CENTRAL BANK OF INDIA	28814	76759	112	596	5854	7215
3	PUNJAB NATIONAL BANK	11178	53837	1469	6768	2850	13139
4	CANARA BANK	3283	24642	1156	9258	1138	7563
5	UCO BANK	5490	16564	357	2876	1239	11649
6	BANK OF BARODA	2428	28549	0	0	835	4758
7	UNION BANK OF INDIA	5088	23513	2932	3467	1234	5135
	OTHER BANKS						
8	BANK OF INDIA	23192	104804	109	857	2018	3680
9	BANK OF MAHARASHTRA	1702	4997	0	0	210	85
10	INDIAN BANK	602	1316	0	0	342	616
11	INDIAN OVERSEAS BANK	1240	6723	0	0	81	795
12	PUNJAB AND SIND BANK	2463	6195	1	7	2	8
	Total Public Sector Bank	110390	631557	6136	23829	32356	55127
	PRIVATE BANKS						
13	IDBI	1207	1659	15	657	1192	1002
14	ICICI BANK	350	39708	0	0	58	1248
15	FEDERAL BANK	27	708	20	663	7	45
16	JAMMU KASHMIR BANK	55	146	0	0	19	47
17	SOUTH INDIAN BANK	17	707	0	0	1	1
18	AXIS BANK	25	1513	0	0	17	1150
19	HDFC BANK	400	6441	0	0	289	126
20	INDUSIND BANK	24431	28486	0	0	24405	23917
21	KARNATAKA BANK	19	205	0	0	2	9
22	KOTAK MAHINDRA	49	1614	0	0	20	915
23	YES BANK	26	794	1	9	1	1
24	BANDHAN BANK	60811	44253	0	0	60811	44253
25	RBL BANK	915	193	0	0	0	0
26	IDFC FIRST BANK Ltd	111	30	0	0	5	1
	Total Private Sector Bank	88443	126457	36	1329	86827	72715
	Total COMM. BANKS	198833	758014	6172	25158	119183	127842
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	103526	48138	56608	26167	46918	21971
29	UTTAR BIHAR GRAMIN BANK	6633	6695	1452	1772	5181	4923
	Total Region Rural Bank	110159	54833	58060	27939	52099	26894
	SMALL FINANCE BANK						
30	JANA SFB	355	146	8	12	2	2
31	UTKARSH SFB	1	1	0	0	1	1
32	UJJIVAN SFB	5	53	4	52	1	1
	Total Small Financial Bank	361	200	12	64	4	4
	TOTAL FOR BIHAR	309353	813047	64244	53161	171286	154740

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PROGRESS UNDER MICRO ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.06.2021 (Rs. in lakh)									
SL. NO.	BANK NAME	SANCTIONED				DISBURSED			
		MANUFACTURING		SERVICES		MANUFACTURING		SERVICES	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS								
1	STATE BANK OF INDIA	1338	11818	20959	157025	1250	10459	19588	138960
2	CENTRAL BANK OF INDIA	1801	3378	4165	4433	1801	3378	4165	4433
3	PUNJAB NATIONAL BANK	957	4570	7994	26497	957	4570	7994	26497
4	CANARA BANK	1158	13468	2159	16875	956	10589	1658	12569
5	UCO BANK	971	7750	698	5763	789	6911	450	4738
6	BANK OF BARODA	425	2525	198	1612	425	2525	198	1612
7	UNION BANK OF INDIA	174	1692	4598	9235	174	1692	4598	9235
	OTHER BANKS								
8	BANK OF INDIA	1097	7326	21777	83612	1097	7146	21777	83046
9	BANK OF MAHARASHTRA	380	760	400	800	380	760	400	800
10	INDIAN BANK	62	201	318	508	62	201	318	508
11	INDIAN OVERSEAS BANK	718	1796	87	1769	718	1796	87	1769
12	PUNJAB AND SIND BANK	694	1155	946	2430	694	1155	946	2430
	Total Public Sector Bank	9775	56439	64299	310559	9303	51182	62179	286597
	PRIVATE BANKS								
13	IDBI	1207	6662	0	0	1207	1659	0	0
14	ICICI BANK	23	1203	198	12728	23	1203	198	12728
15	FEDERAL BANK	10	277	12	148	10	277	12	148
16	JAMMU KASHMIR BANK	0	0	55	146	0	0	55	146
17	SOUTH INDIAN BANK	17	707	0	0	17	707	0	0
18	AXIS BANK	0	0	17	1150	0	0	17	1150
19	HDFC BANK	245	205	59	955	245	205	59	955
20	INDUSIND BANK	9308	3430	14743	16267	9308	3430	14743	16267
21	KARNATAKA BANK	1	45	9	70	1	45	9	70
22	KOTAK MAHINDRA	24	523	0	0	24	523	0	0
23	YES BANK	1	25	15	536	1	25	15	536
24	BANDHAN BANK	0	0	60368	43645	0	0	60368	43645
25	RBL BANK	0	0	914	158	0	0	914	158
26	IDFC FIRST BANK Ltd	0	0	111	30	0	0	111	30
	Total Private Sector Bank	10836	13077	76501	75833	10836	8074	76501	75833
	Total COMM. BANKS	20611	69516	140800	386392	20139	59256	138680	362430
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	17858	12034	85668	36104	17858	12034	85668	36104
29	UTTAR BIHAR GRAMIN BANK	646	748	5993	6052	645	736	5988	5959
	Total Region Rural Bank	18504	12782	91661	42156	18503	12770	91656	42063
	SMALL FINANCE BANK								
30	JANA SFB	0	0	355	146	0	0	355	146
31	UTKARSH SFB	1	1	0	0	1	1	0	0
32	UJJIVAN SFB	0	0	4	43	0	0	4	43
	Total Small Financial Bank	1	1	359	189	1	1	359	189
	TOTAL FOR BIHAR	39116	82299	232820	428737	38643	72027	230695	404682

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.06.2021							
							(Rs. in lakh)
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO	AMOUNT	NO	AMOUNT	AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	249285	22297	168843	20838	149419	59.94
2	CENTRAL BANK OF INDIA	109479	5966	7811	5966	7811	7.13
3	PUNJAB NATIONAL BANK	189721	8951	31067	8951	31067	16.38
4	CANARA BANK	66305	3317	30343	2614	23158	34.93
5	UCO BANK	47205	1669	13513	1239	11649	24.68
6	BANK OF BARODA	87833	623	4137	623	4137	4.71
7	UNION BANK OF INDIA	41558	4772	10927	4772	10927	26.29
	OTHER BANKS						
8	BANK OF INDIA	52988	22874	90938	22874	90192	170.21
9	BANK OF MAHARASHTRA	2816	780	1560	780	1560	55.40
10	INDIAN BANK	75734	380	709	380	709	0.94
11	INDIAN OVERSEAS BANK	18049	805	3565	805	3565	19.75
12	PUNJAB AND SIND BANK	6127	1640	3585	1640	3585	58.51
	Total Public Sector Bank	947100	74074	366998	71482	337779	35.66
	PRIVATE BANKS						
13	IDBI	18741	1207	6662	1207	1659	8.85
14	ICICI BANK	59049	221	13931	221	13931	23.59
15	FEDERAL BANK	2443	22	425	22	425	17.40
16	JAMMU KASHMIR BANK	387	55	146	55	146	37.73
17	SOUTH INDIAN BANK	410	17	707	17	707	172.44
18	AXIS BANK	17462	17	1150	17	1150	6.59
19	HDFC BANK	91149	304	1160	304	1160	1.27
20	INDUSIND BANK	59104	24051	19697	24051	19697	33.33
21	KARNATAKA BANK	127	10	115	10	115	90.55
22	KOTAK MAHINDRA	2880	24	523	24	523	18.16
23	YES BANK	286	16	561	16	561	196.15
24	BANDHAN BANK	92106	60368	43645	60368	43645	47.39
25	RBL BANK	128	914	158	914	158	123.44
26	IDFC FIRST BANK Ltd	128	111	30	111	30	23.44
	Total Private Sector Bank	344400	87337	88910	87337	83907	24.36
	Total COMM. BANKS	1291500	161411	455908	158819	421686	32.65
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	50349	103526	48138	103526	48138	95.61
29	UTTAR BIHAR GRAMIN BANK	50101	6639	6800	6633	6695	13.36
	Total Region Rural Bank	100450	110165	54938	110159	54833	54.59
	SMALL FINANCE BANK						
30	JANA SFB	2448	355	146	355	146	5.96
31	UTKARSH SFB	38449	1	1	1	1	0.00
32	UJJIVAN SFB	2153	4	43	4	43	2.00
	Total Small Financial Bank	43050	360	190	360	190	0.44
	TOTAL FOR BIHAR	1435000	271936	511036	269338	476709	33.22

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PROGRESS UNDER SMALL ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.06.2021 (Rs. in lakh)									
SL. NO.	BANK NAME	SANCTIONED				DISBURSED			
		MANUFACTURING		SERVICES		MANUFACTURING		SERVICES	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS								
1	STATE BANK OF INDIA	211	16209	4009	108770	197	15668	3747	96253
2	CENTRAL BANK OF INDIA	361	3617	1095	5991	361	3617	1095	5991
3	PUNJAB NATIONAL BANK	270	1460	1633	13603	270	1460	1633	13603
4	CANARA BANK	335	658	485	759	289	554	356	635
5	UCO BANK	244	1544	178	1441	201	1488	156	1388
6	BANK OF BARODA	356	5119	141	2453	356	5119	141	2453
7	UNION BANK OF INDIA	102	4258	125	6292	102	4258	125	6292
	OTHER BANKS								
8	BANK OF INDIA	19	2163	295	12765	19	2079	295	12521
9	BANK OF MAHARASHTRA	400	750	440	825	400	750	440	825
10	INDIAN BANK	12	77	163	381	12	77	163	381
11	INDIAN OVERSEAS BANK	61	185	13	187	61	185	13	187
12	PUNJAB AND SIND BANK	124	720	0	0	124	720	0	0
	Total Public Sector Bank	2495	36760	8577	153467	2392	35975	8164	140529
	PRIVATE BANKS								
13	IDBI	0	0	0	0	0	0	0	0
14	ICICI BANK	34	5026	71	10796	34	5026	71	10796
15	FEDERAL BANK	3	157	1	125	3	157	1	125
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
18	AXIS BANK	1	31	7	332	1	31	7	332
19	HDFC BANK	3	144	34	1656	3	144	34	1656
20	INDUSIND BANK	6	2566	324	4705	6	2566	324	4705
21	KARNATAKA BANK	2	9	7	81	2	9	7	81
22	KOTAK MAHINDRA	0	0	17	254	0	0	17	254
23	YES BANK	0	0	9	210	0	0	9	210
24	BANDHAN BANK	0	0	442	606	0	0	442	606
25	RBL BANK	0	0	1	35	0	0	1	35
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0
	Total Private Sector Bank	49	7933	913	18800	49	7933	913	18800
	Total COMM. BANKS	2544	44693	9490	172267	2441	43908	9077	159329
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	0	0	0	0
	Total Region Rural Bank	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK								
30	JANA SFB	0	0	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0
32	UJJIVAN SFB	0	0	1	10	0	0	1	10
	Total Small Financial Bank	0	0	1	10	0	0	1	10
	TOTAL FOR BIHAR	2544	44693	9491	172277	2441	43908	9078	159339

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.06.2021							
							(Rs. in lakh)
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO	AMOUNT	NO	AMOUNT	AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	97283	4220	124979	3944	111921	115.05
2	CENTRAL BANK OF INDIA	42724	1456	9608	1456	9608	22.49
3	PUNJAB NATIONAL BANK	74038	1903	15063	1903	15063	20.34
4	CANARA BANK	25875	820	1417	645	1189	4.60
5	UCO BANK	18421	422	2985	357	2876	15.61
6	BANK OF BARODA	34276	497	7572	497	7572	22.09
7	UNION BANK OF INDIA	16217	227	10550	227	10550	65.06
	OTHER BANKS						
8	BANK OF INDIA	20678	314	14928	314	14600	70.61
9	BANK OF MAHARASHTRA	1099	840	1575	840	1575	143.31
10	INDIAN BANK	29555	175	458	175	458	1.55
11	INDIAN OVERSEAS BANK	7043	74	372	74	372	5.28
12	PUNJAB AND SIND BANK	2391	124	720	124	720	30.11
	Total Public Sector Bank	369600	11072	190227	10556	176504	47.76
	PRIVATE BANKS						
13	IDBI	7314	0	0	0	0	0.00
14	ICICI BANK	23044	105	15822	105	15822	68.66
15	FEDERAL BANK	953	4	282	4	282	29.59
16	JAMMU KASHMIR BANK	151	0	0	0	0	0.00
17	SOUTH INDIAN BANK	160	0	0	0	0	0.00
18	AXIS BANK	6815	8	363	8	363	5.33
19	HDFC BANK	35570	37	1800	37	1800	5.06
20	INDUSIND BANK	23064	330	7271	330	7271	31.53
21	KARNATAKA BANK	50	9	90	9	90	180.00
22	KOTAK MAHINDRA	1123	17	254	17	254	22.62
23	YES BANK	112	9	210	9	210	187.50
24	BANDHAN BANK	35944	442	606	442	606	1.69
25	RBL BANK	50	1	35	1	35	70.00
26	IDFC FIRST BANK Ltd	50	0	0	0	0	0.00
	Total Private Sector Bank	134400	962	26733	962	26733	19.89
	Total COMM. BANKS	504000	12034	216960	11518	203237	40.32
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	19648	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	19552	0	0	0	0	0.00
	Total Region Rural Bank	39200	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	956	0	0	0	0	0.00
31	UTKARSH SFB	15004	0	0	0	0	0.00
32	UJJIVAN SFB	840	1	10	1	10	1.19
	Total Small Financial Bank	16800	1	10	1	10	0.06
	TOTAL FOR BIHAR	560000	12035	216970	11519	203247	36.29

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PROGRESS UNDER MEDIUM ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.06.2021 (Rs. in lakh)									
SL. NO.	BANK NAME	SANCTIONED				DISBURSED			
		MANUFACTURING		SERVICES		MANUFACTURING		SERVICES	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS								
1	STATE BANK OF INDIA	14	6770	83	18313	13	5995	78	16208
2	CENTRAL BANK OF INDIA	5	29	5	61	5	29	5	61
3	PUNJAB NATIONAL BANK	27	108	297	7599	27	108	297	7599
4	CANARA BANK	10	102	0	0	6	79	0	0
5	UCO BANK	0	0	0	0	0	0	0	0
6	BANK OF BARODA	28	5012	11	1815	28	5012	11	1815
7	UNION BANK OF INDIA	11	104	17	1729	11	104	17	1729
	OTHER BANKS								
8	BANK OF INDIA	0	0	4	13	0	0	4	12
9	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
10	INDIAN BANK	0	0	0	0	0	0	0	0
11	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0
	Total Public Sector Bank	95	12125	417	29530	90	11327	412	27424
	PRIVATE BANKS								
13	IDBI	0	0	0	0	0	0	0	0
14	ICICI BANK	9	7136	15	2819	9	7136	15	2819
15	FEDERAL BANK	0	0	1	1	0	0	1	1
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
18	AXIS BANK	0	0	0	0	0	0	0	0
19	HDFC BANK	1	66	58	3415	1	66	58	3415
20	INDUSIND BANK	2	558	48	960	2	558	48	960
21	KARNATAKA BANK	0	0	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	8	837	0	0	8	837
23	YES BANK	0	0	1	23	0	0	1	23
24	BANDHAN BANK	0	0	1	2	0	0	1	2
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0
	Total Private Sector Bank	12	7760	132	8057	12	7760	132	8057
	Total COMM. BANKS	107	19885	549	37587	102	19087	544	35481
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	0	0	0	0
	Total Region Rural Bank	0	0	0	0	0	0	0	0
	SMALL FINANCE BANK								
30	JANA SFB	0	0	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0	0	0	0
	TOTAL FOR BIHAR	107	19885	549	37587	102	19087	544	35481

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.06.2021							
							(Rs. in lakh)
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO.	AMOUNT	NO.	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	18240	97	25083	91	22203	121.73
2	CENTRAL BANK OF INDIA	8011	10	90	10	90	1.12
3	PUNJAB NATIONAL BANK	13882	324	7707	324	7707	55.52
4	CANARA BANK	4852	10	102	6	79	1.63
5	UCO BANK	3454	0	0	0	0	0
6	BANK OF BARODA	6427	39	6827	39	6827	106.22
7	UNION BANK OF INDIA	3041	28	1833	28	1833	60.28
	OTHER BANKS						
8	BANK OF INDIA	3877	4	13	4	12	0.31
9	BANK OF MAHARASHTRA	206	0	0	0	0	0
10	INDIAN BANK	5541	0	0	0	0	0
11	INDIAN OVERSEAS BANK	1321	0	0	0	0	0
12	PUNJAB AND SIND BANK	448	0	0	0	0	0
	Total Public Sector Bank	69300	512	41655	502	38751	55.92
	PRIVATE BANKS						
13	IDBI	1371	0	0	0	0	0
14	ICICI BANK	4321	24	9955	24	9955	230.39
15	FEDERAL BANK	179	1	1	1	1	0.56
16	JAMMU KASHMIR BANK	28	0	0	0	0	0
17	SOUTH INDIAN BANK	30	0	0	0	0	0
18	AXIS BANK	1278	0	0	0	0	0
19	HDFC BANK	6669	59	3481	59	3481	52.2
20	INDUSIND BANK	4325	50	1518	50	1518	35.1
21	KARNATAKA BANK	9	0	0	0	0	0
22	KOTAK MAHINDRA	211	8	837	8	837	396.68
23	YES BANK	21	1	23	1	23	109.52
24	BANDHAN BANK	6739	1	2	1	2	0.03
25	RBL BANK	9	0	0	0	0	0
26	IDFC FIRST BANK Ltd	10	0	0	0	0	0
	Total Private Sector Bank	25200	144	15817	144	15817	62.77
	Total COMM. BANKS	94500	656	57472	646	54568	57.74
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	3684	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	3666	0	0	0	0	0
	Total Region Rural Bank	7350	0	0	0	0	0
	SMALL FINANCE BANK						
30	JANA SFB	179	0	0	0	0	0
31	UTKARSH SFB	2813	0	0	0	0	0
32	UJJIVAN SFB	158	0	0	0	0	0
	Total Small Financial Bank	3150	0	0	0	0	0
	TOTAL FOR BIHAR	105000	656	57472	646	54568	51.97

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22						
psb59minutes.com As on 30.06.2021				(Rs. in lakh)		
SI NO.	BANK NAME	No. of Applications Received by Banks	Sanctioned by Banks		Disbursed	
			No. of A/C	Amount	No. of A/C	Amount
	LEAD BANKS					
1	STATE BANK OF INDIA	339	6	69	4	51
2	CENTRAL BANK OF INDIA	48	29	504	26	404
3	PUNJAB NATIONAL BANK	170	103	406	90	319
4	CANARA BANK	34	16	175	15	173
5	UCO BANK	6	2	40	2	36
6	BANK OF BARODA	619	35	125	35	125
7	UNION BANK OF INDIA	87	6	185	5	72
	OTHER BANKS					
8	BANK OF INDIA	707	611	1536	611	1536
9	BANK OF MAHARASHTRA	0	0	0	0	0
10	INDIAN BANK	0	0	0	0	0
11	INDIAN OVERSEAS BANK	262	93	127	93	127
12	PUNJAB AND SIND BANK	0	0	0	0	0
	Total Public Sector Bank	2272	901	3167	881	2843
	PRIVATE BANKS					
13	IDBI	0	0	0	0	0
14	ICICI BANK	0	0	0	0	0
15	FEDERAL BANK	0	0	0	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0
17	SOUTH INDIAN BANK	4	3	10	3	10
18	AXIS BANK	0	0	0	0	0
19	HDFC BANK	0	0	0	0	0
20	INDUSIND BANK	0	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0	0
23	YES BANK	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0
25	RBL BANK	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0
	Total Private Sector Bank	4	3	10	3	10
	Total COMM. BANKS	2276	904	3177	884	2853
	CO-OPERATIVE BANKS					
27	STATE CO-OP. BANK	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0
	REGIONAL RURAL BANKS					
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	0
	Total Region Rural Bank	0	0	0	0	0
	SMALL FINANCE BANK					
30	JANA SFB	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0
	TOTAL FOR BIHAR	2276	904	3177	884	2853

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2021-22

BANK WISE PROGRESS UNDER CGTMSE Coverage As On: 30.06.2021

		(Rs. in lakh)			
SL. NO.	BANK NAME	SANCTIONED		DISBURSED	
		No	Amt	NO	AMOUNT
1	STATE BANK OF INDIA	24	321	24	131
2	CENTRAL BANK OF INDIA	6145	319	6145	201
3	PUNJAB NATIONAL BANK	78	335	78	335
4	CANARA BANK	392	4225	387	4136
5	UCO BANK	309	817	201	651
6	BANK OF BARODA	115	387	115	387
7	UNION BANK OF INDIA	169	375	169	375
	OTHER BANKS				
8	BANK OF INDIA	175	1052	175	633
9	BANK OF MAHARASHTRA	325	344	325	344
10	INDIAN BANK	62	201	62	201
11	INDIAN OVERSEAS BANK	278	1584	278	1584
12	PUNJAB AND SIND BANK	0	0	0	0
	Total Public Sector Bank	8072	9960	7959	8978
	PRIVATE BANKS				
13	IDBI	0	0	0	0
14	ICICI BANK	0	0	0	0
15	FEDERAL BANK	0	0	0	0
16	JAMMU KASHMIR BANK	19	53	19	53
17	SOUTH INDIAN BANK	2	7	2	7
18	AXIS BANK	4	269	4	269
19	HDFC BANK	1	400	1	400
20	INDUSIND BANK	0	0	0	0
21	KARNATAKA BANK	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0
23	YES BANK	0	0	0	0
24	BANDHAN BANK	0	0	0	0
25	RBL BANK	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0
	Total Private Sector Bank	26	729	26	729
	Total COMM. BANKS	8098	10689	7985	9707
	CO-OPERATIVE BANKS				
27	STATE CO-OP. BANK	0	0	0	0
	Total Cooperative Bank	0	0	0	0
	REGIONAL RURAL BANKS				
28	DAKSHIN BIHAR GRAMIN BANK	69	1	69	1
29	UTTAR BIHAR GRAMIN BANK	95	250	95	250
	Total Region Rural Bank	164	251	164	251
	SMALL FINANCE BANK				
30	JANA SFB	0	0	0	0
31	UTKARSH SFB	0	0	0	0
32	UJJIVAN SFB	0	0	0	0
	Total Small Financial Bank	0	0	0	0
	TOTAL FOR BIHAR	8262	10940	8149	9958

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER SMALL ROAD TRANSPORT AS ON 30.06.2021							
							(Rs. in lakh)
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
1	STATE BANK OF INDIA	4800	10	171	10	105	0.21
2	CENTRAL BANK OF INDIA	2100	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	3200	11	49	11	49	0.34
4	CANARA BANK	1050	0	0	0	0	0.00
5	UCO BANK	2000	0	0	0	0	0.00
6	BANK OF BARODA	1750	3	17	3	17	0.17
7	UNION BANK OF INDIA	800	179	385	179	385	22.38
	OTHER BANKS						
8	BANK OF INDIA	1350	39	315	39	211	2.89
9	BANK OF MAHARASHTRA	100	0	0	0	0	0.00
10	INDIAN BANK	1350	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	300	40	112	40	112	13.33
12	PUNJAB AND SIND BANK	100	0	0	0	0	0.00
	Total Public Sector Bank	18900	282	1049	282	879	1.49
	PRIVATE BANKS						
13	IDBI	200	1	10	1	5	0.50
14	ICICI BANK	400	0	0	0	0	0.00
15	FEDERAL BANK	10	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	10	0	0	0	0	0.00
17	SOUTH INDIAN BANK	10	0	0	0	0	0.00
18	AXIS BANK	400	0	0	0	0	0.00
19	HDFC BANK	400	0	0	0	0	0.00
20	INDUSIND BANK	430	0	0	0	0	0.00
21	KARNATAKA BANK	10	0	0	0	0	0.00
22	KOTAK MAHINDRA	10	0	0	0	0	0.00
23	YES BANK	10	0	0	0	0	0.00
24	BANDHAN BANK	10	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	1900	1	10	1	5	0.05
	Total COMM. BANKS	20800	283	1059	283	884	1.36
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	700	29	75	29	75	4.14
29	UTTAR BIHAR GRAMIN BANK	500	0	0	0	0	0.00
	Total Region Rural Bank	1200	29	75	29	75	2.42
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0.00
31	UTKARSH SFB	0	0	0	0	0	0.00
32	UJJIVAN SFB	0	0	0	0	0	0.00
	Total Small Financial Bank	0	0	0	0	0	0.00
	TOTAL FOR BIHAR	22000	312	1134	312	959	1.42

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2021-22

DISTRICT WISE PERFORMANCE UNDER : KISAN CREDIT CARD AS ON 30.06.2021

SL	DISTRICT NAME	KCC -NEW						KCC-RENEW						TOTAL KCC (NEW+RENEW)						KCC DISBURSEMENT			LANDLESS LABOUR/TENANT FARMER/ORAL LEASE			KCC due for renewal					
		TARGET		SANCTION		DISBURSED		ACHIEVEMENT		SANCTION		DISBURSED		SANCTION		DISBURSED		RABI		KHARIF		TOTAL		NO.		AMT.		NO.		AMT.	
		NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
1	Araria	21479	17182	652.00	779	592	573.00	2.76	3.33	9550	7751	9507	7665	10202	8530	10099	8238	0	8238	8238	0	8238	8238	3666.00	142.00	27256	22772	0	27256	22772	
2	Arwal	7706	6164	736	425	735	424	9.54	6.88	1043	627	1043	625	1779	1052	1778	1049	0	1049	1049	0	1049	1049	76	58	7651	7312	0	7651	7312	
3	Aurangabad	24761	19807	2853	2372	2843	2274	11.48	11.48	4026	2691	3994	637	6879	5063	6837	4811	0	4811	4811	0	4811	4811	296	248	2502	30042	0	2502	30042	
4	Banika	17702	14159	2687	2652	2630	2237	14.86	15.80	5098	4184	4779	3834	7785	6836	7409	6071	0	6071	6071	0	6071	6071	1087	435	17768	16176	0	17768	16176	
5	Begusarai	28768	23013	3365	3679	3306	3079	11.49	13.38	12494	9598	12058	9272	15859	13277	15364	12351	0	12351	12351	0	12351	12351	1285	699	71425	44908	0	71425	44908	
6	Bhagalpur	31034	24825	3337	3434	3303	2806	10.64	11.30	7442	6058	7132	5713	10779	9492	10435	8519	0	8519	8519	0	8519	8519	1730	889	23816	22619	0	23816	22619	
7	Bhojpur	27087	21667	696	503	682	432	2.52	1.99	4689	2697	4688	2625	5385	3200	5370	3057	0	3057	3057	0	3057	3057	231	131	35610	33206	0	35610	33206	
8	Buxar	19015	15210	326	273	311	165	1.64	1.08	2949	2029	2947	1868	3275	2302	3258	2033	0	2033	2033	0	2033	2033	143	83	28924	27883	0	28924	27883	
9	Darbhanga	24340	19471	266	236	261	227	1.07	1.17	5696	6755	5696	6718	5962	6991	5957	6945	0	6945	6945	0	6945	6945	334	157	17189	10408	0	17189	10408	
10	East Champaran	33371	26695	750	1095	745	1041	2.23	3.90	17344	15170	17343	15058	18094	16265	18088	16099	0	16099	16099	0	16099	16099	302	212	67688	46228	0	67688	46228	
11	Gaya	31872	25495	502	955	477	628	1.50	2.46	6390	3446	6389	3443	6892	4401	6866	4071	0	4071	4071	0	4071	4071	425	241	52067	46617	0	52067	46617	
12	Gopalganj	24658	19725	300	280	288	175	1.17	0.89	8246	8440	8244	8228	8546	8720	8532	8403	0	8403	8403	0	8403	8403	225	163	34695	21873	0	34695	21873	
13	Jamui	15593	12474	436	449	428	330	2.74	2.65	3737	2036	3726	2016	4173	2485	4154	2340	0	2340	2340	0	2340	2340	300	124	30530	27371	0	30530	27371	
14	Jehanabad	9506	7604	2065	1666	2062	1665	21.69	21.90	1784	927	1784	926	3849	2593	3846	2591	0	2591	2591	0	2591	2591	69	29	9810	9044	0	9810	9044	
15	Kaimur	16630	13301	609	711	598	668	3.60	5.02	4014	3363	4012	3320	4623	4074	4610	3988	0	3988	3988	0	3988	3988	93	51	17031	15808	0	17031	15808	
16	Katihar	20316	16253	511	708	508	670	2.50	4.12	7238	7337	7237	7202	7749	8045	7745	7872	0	7872	7872	0	7872	7872	492	285	48076	33442	0	48076	33442	
17	Khagaria	15488	12389	351	430	345	400	2.23	3.23	3703	2154	3703	2060	4054	2584	4048	2460	0	2460	2460	0	2460	2460	198	92	61724	28366	0	61724	28366	
18	Kishanganj	10991	8791	289	387	286	360	2.60	4.10	3812	3160	3812	3145	4101	3547	4098	3505	0	3505	3505	0	3505	3505	204	115	15580	13901	0	15580	13901	
19	Lakhisarai	10935	8746	470	321	467	310	4.27	3.54	2451	1795	2431	1759	2921	2116	2898	2069	0	2069	2069	0	2069	2069	285	108	20542	17532	0	20542	17532	
20	Madhepura	14300	11439	299	478	298	455	2.08	3.98	8586	8861	8184	8514	8885	9339	8482	8969	0	8969	8969	0	8969	8969	746	540	26081	20512	0	26081	20512	
21	Madhubani	37867	30291	5340	4443	5334	4336	14.09	14.31	8609	8301	8608	8222	13949	12744	13942	12558	0	12558	12558	0	12558	12558	236	98	67508	21531	0	67508	21531	
22	Munger	13057	10445	2645	2521	2592	2068	19.85	19.80	4516	4175	4175	3884	7161	6696	6767	5952	0	5952	5952	0	5952	5952	385	179	20878	17231	0	20878	17231	
23	Muzaffarpur	41540	33229	9413	9648	9383	9259	22.59	27.86	13580	11346	13571	10822	22993	20994	22954	20081	0	20081	20081	0	20081	20081	727	453	42081	23377	0	42081	23377	
24	Nalanda	31507	25205	279	342	272	267	0.86	1.06	3681	2276	3679	2158	3960	2618	3951	2425	0	2425	2425	0	2425	2425	459	353	45380	36673	0	45380	36673	
25	Nawada	20639	16508	199	328	198	302	1.83	2.782	1224	2782	2782	1216	2981	1552	2980	1518	0	1518	1518	0	1518	1518	134	79	50342	38041	0	50342	38041	
26	Patna	57811	46246	1244	1679	1211	1437	2.09	3.11	6914	5802	6908	5466	8158	7481	8119	6903	0	6903	6903	0	6903	6903	491	278	32902	23223	0	32902	23223	
27	Purnea	21359	17085	789	1028	774	927	3.62	5.43	34293	10484	34266	10248	35082	11512	35040	11175	0	11175	11175	0	11175	11175	439	206	61706	30175	0	61706	30175	
28	Rohtas	26292	21033	708	816	691	696	2.63	3.31	5584	4331	5577	4137	6292	5147	6268	4833	0	4833	4833	0	4833	4833	185	101	42173	39856	0	42173	39856	
29	Saharsa	9543	7633	1396	1298	1381	1219	14.47	15.97	7690	7095	7690	7003	9086	8993	9071	8222	0	8222	8222	0	8222	8222	68	29	13560	10749	0	13560	10749	
30	Samastipur	41076	32858	578	545	568	455	1.38	1.38	6892	4570	6887	4368	7470	5115	7455	4823	0	4823	4823	0	4823	4823	425	264	107484	72756	0	107484	72756	
31	Saran	28954	23193	428	457	419	429	1.45	1.85	8819	8035	8818	7964	9247	8492	9237	8393	0	8393	8393	0	8393	8393	257	137	22545	16470	0	22545	16470	
32	Sheikhpura	8668	6933	228	258	221	115	2.55	1.66	1082	744	1072	565	1310	1002	1293	680	0	680	680	0	680	680	195	82	10306	9779	0	10306	9779	
33	Sheohar	7042	5633	230	206	226	182	3.21	3.23	2503	2227	2499	2191	2733	2433	2725	2373	0	2373	2373	0	2373	2373	72	34	7978	4307	0	7978	4307	
34	Sitamarhi	27263	21809	3473	2947	3470	2939	12.73	13.48	8998	7871	8997	7830	12471	10818	12467	10769	0	10769	10769	0	10769	10769	323	181	25280	13661	0	25280	13661	
35	Siwan	28632	22904	326	412	319	291	1.11	1.27	11285	7514	11283	7384	11611	7926	11602	7675	0	7675	7675	0	7675	7675	339	276	23887	15954	0	23887	15954	
36	Supaul	14732	11783	1226	1046	1220	1004	8.28	8.52	6741	6250	6740	6157	7967	7296	7960	7161	0	7161	7161	0	7161	7161	222	152	26466	19129	0	26466	19129	
37	Vaishali	28736	22986	533	711	513	543	1.79	2.36	9063	9688	9060	9350	10399	9573	9893	9893	0	9893	9893	0	9893	9893	898	520	41733	26690	0	41733	26690	
38	West Champaran	24774	19816	605	581	592	484	2.39	2.44	6311	4468	6306	4271	6916	5049	6898	4755	0	4755	4755	0	4755	4755	514	256	45589	27175				

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY:- 2021-22							
BANK WISE OUTSTANDING AND NPA UNDER KCC AS ON 30.06.2021							
(Rs. in lakh)							
SL. NO.	BANKS NAME	KISSAN CREDIT CARD OUTSTANDING		NPA IN KCC		NPA %	
		NO.	O/S AMOUNT	NO.	NPA AMOUNT	NO.	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	220021	179739	113157	90822	51.43	50.53
2	CENTRAL BANK OF INDIA	273999	196865	141475	99201	51.63	50.39
3	PUNJAB NATIONAL BANK	307195	208048	213693	137144	69.56	65.92
4	CANARA BANK	26583	35274	20123	15154	75.70	42.96
5	UCO BANK	106283	161737	61138	93772	57.52	57.98
6	BANK OF BARODA	131434	100289	17473	17417	13.29	17.37
7	UNION BANK OF INDIA	92304	78394	13501	10998	14.63	14.03
	OTHER BANKS						
8	BANK OF INDIA	135281	89149	59868	28292	44.25	31.74
9	BANK OF MAHARASHTRA	457	286	0	0	0.00	0.00
10	INDIAN BANK	59106	75413	34663	44053	58.65	58.42
11	INDIAN OVERSEAS BANK	3376	3346	885	958	26.21	28.63
12	PUNJAB AND SIND BANK	89	325	5	62	5.62	19.08
	Total Public Sector Bank	1356128	1128865	675981	537873	49.85	47.65
	PRIVATE BANKS						
13	IDBI	4591	5593	860	1360	18.73	24.32
14	ICICI BANK	5358	26391	0	0	0.00	0.00
15	FEDERAL BANK	18	27	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0.00	0.00
18	AXIS BANK	400	27669	0	0	0.00	0.00
19	HDFC BANK	295244	106723	0	0	0.00	0.00
20	INDUSIND BANK	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0.00	0.00
24	BANDHAN BANK	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0.00	0.00
	Total Private Sector Bank	305611	166403	860	1360	0.28	0.82
	Total COMM. BANKS	1661739	1295268	676841	539233	40.73	41.63
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	625381	77686	220311	33536	35.23	43.17
	Total Cooperative Bank	625381	77686	220311	33536	35.23	43.17
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	709485	550871	235305	230920	33.17	41.92
29	UTTAR BIHAR GRAMIN BANK	925234	630357	210574	140756	22.76	22.33
	Total Region Rural Bank	1634719	1181228	445879	371676	27.28	31.47
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0.00	0.00
31	UTKARSH SFB	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	0	0	0	0	0.00	0.00
	Total Small Financial Bank	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	3921839	2554182	1343031	944445	34.24	36.98

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK-WISE AGRICULTURE LOAN OUTSTANDING TO SMALL, MARGINAL & OTHER FARMERES AS ON 30.06.2021							
(Rs. in lakh)							
SL. NO.	BANKS NAME	SMALL FARMERS		MARGINAL FARMERS		OTHER FARMERS	
		NO.	O/S AMOUNT	NO.	O/S AMOUNT	NO.	O/S AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	90877	69654	339226	283968	33816	62075
2	CENTRAL BANK OF INDIA	98037	91551	157218	133489	105630	81198
3	PUNJAB NATIONAL BANK	165126	130632	301335	247027	49679	109352
4	CANARA BANK	45461	48470	39762	88152	78193	262287
5	UCO BANK	107969	104294	53190	34337	127421	110876
6	BANK OF BARODA	46472	38640	74578	62026	51269	74082
7	UNION BANK OF INDIA	66767	57540	20198	15487	11032	55475
	OTHER BANKS						
8	BANK OF INDIA	0	0	0	0	209132	178585
9	BANK OF MAHARASHTRA	0	0	0	0	1865	1835
10	INDIAN BANK	3307	4862	11694	12460	279048	127583
11	INDIAN OVERSEAS BANK	311	1215	1422	4313	2760	7890
12	PUNJAB AND SIND BANK	0	0	0	0	163	560
	Total Public Sector Bank	624327	546858	998623	881259	950008	1071798
	PRIVATE BANKS						
13	IDBI	0	0	0	0	99797	48522
14	ICICI BANK	0	0	0	0	44446	75549
15	FEDERAL BANK	163	347	983	1116	962	1159
16	JAMMU KASHMIR BANK	0	0	1	1	1	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0
18	AXIS BANK	68007	84784	0	0	0	0
19	HDFC BANK	0	0	0	0	296437	153124
20	INDUSIND BANK	0	0	0	0	1237370	309236
21	KARNATAKA BANK	0	0	0	0	4	350
22	KOTAK MAHINDRA	10021	9637	50449	36662	185	850
23	YES BANK	0	0	0	0	1	467
24	BANDHAN BANK	0	0	0	0	955923	315172
25	RBL BANK	371989	80440	0	0	0	0
26	IDFC FIRST BANK Ltd	9526	2566	16135	2875	49717	8582
	Total Private Sector Bank	459706	177774	67568	40654	2684843	913011
	Total COMM. BANKS	1084033	724632	1066191	921913	3634851	1984809
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	365158	296376	156496	127011	1	17
	Total Cooperative Bank	365158	296376	156496	127011	1	17
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	304385	329218	445761	359566	279049	197702
29	UTTAR BIHAR GRAMIN BANK	626023	404718	32295	262266	529549	7073
	Total Region Rural Bank	930408	733936	478056	621832	808598	204775
	SMALL FINANCE BANK						
30	JANA SFB	30264	8556	0	0	4677	1656
31	UTKARSH SFB	65447	19335	623465	184189	0	0
32	UJJIVAN SFB	4465	693	118898	18461	92639	31027
	Total Small Financial Bank	100176	28584	742363	202650	97316	32683
	TOTAL FOR BIHAR	2479775	1783528	2443106	1873406	4540766	2222284

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA				
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22				
RETURN UPTO THE QUARTER ENDED June 2021 ATM IN KCC				
SL. NO.	BANK NAME	KCC OUTSTANDING NO. OF ACCOUNTS as on 30.06.2021	SMART CARD/ATM ENABLED CARD ISSUED DURING THE FY 2021-22	SMART CARD/ATM ENABLED CARD ISSUED (CUMULATIVE)
	LEAD BANKS			
1	STATE BANK OF INDIA	220021	234	238067
2	CENTRAL BANK OF INDIA	273999	265	291684
3	PUNJAB NATIONAL BANK	307195	181	174018
4	CANARA BANK	26583	100	126701
5	UCO BANK	106283	0	111655
6	BANK OF BARODA	131434	0	111789
7	UNION BANK OF INDIA	92304	320	144322
	OTHER BANKS			
8	BANK OF INDIA	135281	159	161827
9	BANK OF MAHARASHTRA	457	0	796
10	INDIAN BANK	59106	0	81540
11	INDIAN OVERSEAS BANK	3376	0	3330
12	PUNJAB AND SIND BANK	89	0	0
	Total Public Sector Bank	1356128	1259	1445728
	PRIVATE BANKS			
13	IDBI	4591	0	0
14	ICICI BANK	5358	0	0
15	FEDERAL BANK	18	0	2
16	JAMMU KASHMIR BANK	0	0	0
17	SOUTH INDIAN BANK	0	0	0
18	AXIS BANK	400	0	0
19	HDFC BANK	295244	0	0
20	INDUSIND BANK	0	0	0
21	KARNATAKA BANK	0	0	0
22	KOTAK MAHINDRA	0	0	0
23	YES BANK	0	0	0
24	BANDHAN BANK	0	0	0
25	RBL BANK	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0
	Total Private Sector Bank	305611	0	2
	Total COMM. BANKS	1661739	1259	1445730
	CO-OPERATIVE BANKS			
27	STATE CO-OP. BANK	625381	79	192938
	Total Cooperative Bank	625381	79	192938
	REGIONAL RURAL BANKS			
28	DAKSHIN BIHAR GRAMIN BANK	709485	262	610058
29	UTTAR BIHAR GRAMIN BANK	925234	662	480223
	Total Region Rural Bank	1634719	924	1090281
	SMALL FINANCE BANK			
30	JANA SFB	0	0	0
31	UTKARSH SFB	0	0	0
32	UJJIVAN SFB	0	0	0
	Total Small Financial Bank	0	0	0
	TOTAL FGR BIHAR	3921839	2262	2728948

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PROGRESS UNDER DAIRY AS ON : 30.06.2021									
(Rs. in lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	Amt	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	44603	78042	44	47	44	47	0.10	0.06
2	CENTRAL BANK OF INDIA	16315	28541	109	218	109	149	0.67	0.52
3	PUNJAB NATIONAL BANK	31918	55857	29	75	29	75	0.09	0.13
4	CANARA BANK	14774	25856	486	9564	447	582	3.03	2.25
5	UCO BANK	15146	26509	162	2159	121	1951	0.80	7.36
6	BANK OF BARODA	19606	34311	32	66	32	46	0.16	0.13
7	UNION BANK OF INDIA	5409	9474	17	176	17	176	0.31	1.86
	OTHER BANKS								
8	BANK OF INDIA	11151	19524	316	452	316	395	2.83	2.02
9	BANK OF MAHARASHTRA	25	42	0	0	0	0	0.00	0.00
10	INDIAN BANK	20416	35721	20	24	20	24	0.10	0.07
11	INDIAN OVERSEAS BANK	2521	4412	51	95	51	95	2.02	2.15
12	PUNJAB AND SIND BANK	42	73	0	0	0	0	0.00	0.00
	Total Public Sector Bank	181926	318362	1266	12876	1186	3540	0.65	1.11
	PRIVATE BANKS								
13	IDBI	1342	2340	2	11	2	2	0.15	0.09
14	ICICI BANK	1291	2277	0	0	0	0	0.00	0.00
15	FEDERAL BANK	43	76	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	1016	1769	0	0	0	0	0.00	0.00
19	HDFC BANK	3309	5790	0	0	0	0	0.00	0.00
20	INDUSIND BANK	944	1653	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	11114	19452	29038	17317	29038	17317	261.27	89.02
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	236	68	236	68	0.00	0.00
	Total Private Sector Bank	19059	33357	29276	17396	29276	17387	153.61	52.12
	Total COMM. BANKS	200985	351719	30542	30272	30462	20927	15.16	5.95
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	21638	37860	0	0	0	0	0.00	0.00
	Total Cooperative Bank	21638	37860	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	49903	87323	1841	156	1841	156	3.69	0.18
29	UTTAR BIHAR GRAMIN BANK	52887	92544	6	12	6	4	0.01	0.00
	Total Region Rural Bank	102790	179867	1847	168	1847	160	1.80	0.09
	SMALL FINANCE BANK								
30	JANA SFB	509	888	431	149	431	149	84.68	16.78
31	UTKARSH SFB	17415	30479	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	5247	9187	432	457	432	457	8.23	4.97
	Total Small Financial Bank	23171	40554	863	606	863	606	3.72	1.49
	TOTAL FOR BIHAR	348584	610000	33252	31046	33172	21693	9.52	3.56

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PERFORMANCE :KCC- ANIMAL HUSBANDRY AS ON 30.06.2021									
(Rs. in lakh)									
SL. NO	BANK NAME	TARGET		KCC ANIMAL HUSBANDRY -NEW				% ACHIEVEMENT	
				SANCTION		DISBURSED			
		NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
	LEAD BANKS								
1	STATE BANK OF INDIA	70372	35186	131	96	130	95	0.18	0.27
2	CENTRAL BANK OF INDIA	25736	12868	22	24	22	18	0.09	0.14
3	PUNJAB NATIONAL BANK	50366	25183	23	28	23	28	0.05	0.11
4	CANARA BANK	23316	11658	5004	4356	4025	3547	17.26	30.43
5	UCO BANK	23904	11952	95	410	89	354	0.37	2.96
6	BANK OF BARODA	30938	15469	38	39	38	39	0.12	0.25
7	UNION BANK OF INDIA	8544	4272	0	0	0	0	0.00	0.00
	OTHER BANKS								
8	BANK OF INDIA	17604	8802	363	131	363	127	2.06	1.44
9	BANK OF MAHARASHTRA	38	19	0	0	0	0	0.00	0.00
10	INDIAN BANK	32210	16105	83	98	83	98	0.26	0.61
11	INDIAN OVERSEAS BANK	3980	1990	0	0	0	0	0.00	0.00
12	PUNJAB AND SIND BANK	64	32	0	0	0	0	0.00	0.00
	Total Public Sector Bank	287072	143536	5759	5182	4773	4306	1.66	3.00
	PRIVATE BANKS								
13	IDBI	2108	1054	0	0	0	0	0.00	0.00
14	ICICI BANK	2052	1026	0	0	0	0	0.00	0.00
15	FEDERAL BANK	68	34	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	1594	797	0	0	0	0	0.00	0.00
19	HDFC BANK	5216	2608	5	87	5	87	0.10	3.34
20	INDUSIND BANK	1488	744	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	17524	8762	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	30050	15025	5	87	5	87	0.02	0.58
	Total COMM. BANKS	317122	158561	5764	5269	4778	4393	1.51	2.77
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	34140	17070	0	0	0	0	0.00	0.00
	Total Cooperative Bank	34140	17070	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	78732	39366	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	83442	41721	22	14	19	12	0.02	0.03
	Total Region Rural Bank	162174	81087	22	14	19	12	0.01	0.01
	SMALL FINANCE BANK								
30	JANA SFB	800	13740	0	0	0	0	0.00	0.00
31	UTKARSH SFB	27480	4142	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	8284	400	0	0	0	0	0.00	0.00
	Total Small Financial Bank	36564	18282	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	550000	275000	5786	5283	4797	4405	0.87	1.60

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PROGRESS UNDER POULTRY UNITS AS ON : 30.06.2021									
(Rs. in lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	10423	28146	6	228	6	228	0.06	0.81
2	CENTRAL BANK OF INDIA	3812	10293	4	200	4	101	0.10	0.98
3	PUNJAB NATIONAL BANK	7462	20145	0	0	0	0	0.00	0.00
4	CANARA BANK	3452	9325	29	356	21	296	0.61	3.17
5	UCO BANK	3541	9561	32	189	28	154	0.79	1.61
6	BANK OF BARODA	4585	12374	9	46	9	46	0.20	0.37
7	UNION BANK OF INDIA	1260	3417	5	25	5	25	0.40	0.73
	OTHER BANKS								
8	BANK OF INDIA	2611	7041	29	49	29	49	1.11	0.70
9	BANK OF MAHARASHTRA	5	15	0	0	0	0	0.00	0.00
10	INDIAN BANK	4774	12884	3	18	3	18	0.06	0.14
11	INDIAN OVERSEAS BANK	595	1591	17	191	17	191	2.86	12.01
12	PUNJAB AND SIND BANK	10	27	0	0	0	0	0.00	0.00
	Total Public Sector Bank	42530	114819	134	1302	122	1108	0.29	0.96
	PRIVATE BANKS								
13	IDBI	319	844	4	74	4	22	1.25	2.61
14	ICICI BANK	300	822	0	0	0	0	0.00	0.00
15	FEDERAL BANK	10	28	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	229	638	0	0	0	0	0.00	0.00
19	HDFC BANK	767	2089	0	0	0	0	0.00	0.00
20	INDUSIND BANK	219	597	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	2598	7019	1944	1318	1944	1318	74.83	18.78
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	6	2	0.00	0.00
	Total Private Sector Bank	4442	12037	1948	1392	1954	1342	43.99	11.15
	Total COMM. BANKS	46972	126856	2082	2694	2076	2450	4.42	1.93
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	5054	13652	0	0	0	0	0.00	0.00
	Total Cooperative Bank	5054	13652	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	11663	31492	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	12363	33376	1	30	0	0	0.00	0.00
	Total Region Rural Bank	24026	64868	1	30	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	122	320	0	0	0	0	0.00	0.00
31	UTKARSH SFB	4075	10991	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1226	3313	0	0	0	0	0.00	0.00
	Total Small Financial Bank	5423	14624	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	81475	220000	2083	2724	2076	2450	2.55	1.11

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PROGRESS UNDER FISHERY UNITS AS ON : 30.06.2021									
(Rs. in lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	14070	14070	20	31	20	31	0.14	0.22
2	CENTRAL BANK OF INDIA	5145	5145	1	10	1	8	0.02	0.16
3	PUNJAB NATIONAL BANK	10070	10070	0	0	0	0	0.00	0.00
4	CANARA BANK	4661	4661	0	0	0	0	0.00	0.00
5	UCO BANK	4779	4779	0	0	0	0	0.00	0.00
6	BANK OF BARODA	6186	6186	4	9	4	9	0.06	0.15
7	UNION BANK OF INDIA	1708	1708	3	25	3	25	0.18	1.46
	OTHER BANKS								
8	BANK OF INDIA	3520	3520	10	13	10	10	0.28	0.28
9	BANK OF MAHARASHTRA	8	8	0	0	0	0	0.00	0.00
10	INDIAN BANK	6440	6440	0	0	0	0	0.00	0.00
11	INDIAN OVERSEAS BANK	795	795	0	0	0	0	0.00	0.00
12	PUNJAB AND SIND BANK	14	14	0	0	0	0	0.00	0.00
	Total Public Sector Bank	57396	57396	38	88	38	83	0.07	0.14
	PRIVATE BANKS								
13	IDBI	423	423	0	0	0	0	0.00	0.00
14	ICICI BANK	412	412	0	0	0	0	0.00	0.00
15	FEDERAL BANK	14	14	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	320	320	0	0	0	0	0.00	0.00
19	HDFC BANK	1047	1047	0	0	0	0	0.00	0.00
20	INDUSIND BANK	299	299	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	3518	3518	1303	844	1303	844	37.04	23.99
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	10	3	10	3	0.00	0.00
	Total Private Sector Bank	6033	6033	1313	847	1313	847	21.76	14.04
	Total COMM. BANKS	63429	63429	1351	935	1351	930	2.13	1.47
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	6824	6824	0	0	0	0	0.00	0.00
	Total Cooperative Bank	6824	6824	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	15747	15747	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	16688	16688	0	0	0	0	0.00	0.00
	Total Region Rural Bank	32435	32435	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	161	161	0	0	0	0	0.00	0.00
31	UTKARSH SFB	5495	5495	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1656	1656	0	0	0	0	0.00	0.00
	Total Small Financial Bank	7312	7312	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	110000	110000	1351	935	1351	930	1.23	0.85

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PERFORMANCE :KCC FISHERIES AS ON 30.06.2021									
(Rs. in lakh)									
SL. NO	BANK NAME	TARGET		KCC FISHERIES -NEW				% ACHIEVEMENT	
				SANCTION		DISBURSED			
		NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT.
	LEAD BANKS								
1	STATE BANK OF INDIA	38384	19192	23	22	15	9	0.04	0.05
2	CENTRAL BANK OF INDIA	14038	7019	3	3	3	2	0.02	0.03
3	PUNJAB NATIONAL BANK	27472	13736	2	2	2	2	0.01	0.01
4	CANARA BANK	12716	6358	24	42	14	12	0.11	0.19
5	UCO BANK	13038	6519	24	56	21	50	0.16	0.77
6	BANK OF BARODA	16876	8438	5	6	5	6	0.03	0.07
7	UNION BANK OF INDIA	4660	2330	0	0	0	0	0.00	0.00
	OTHER BANKS								
8	BANK OF INDIA	9602	4801	72	91	72	91	0.75	1.90
9	BANK OF MAHARASHTRA	20	10	0	0	0	0	0.00	0.00
10	INDIAN BANK	17568	8784	1	2	1	2	0.01	0.02
11	INDIAN OVERSEAS BANK	2170	1085	0	0	0	0	0.00	0.00
12	PUNJAB AND SIND BANK	36	18	0	0	0	0	0.00	0.00
	Total Public Sector Bank	156580	78290	154	224	133	174	0.08	0.22
	PRIVATE BANKS								
13	IDBI	1150	575	0	0	0	0	0.00	0.00
14	ICICI BANK	1118	559	0	0	0	0	0.00	0.00
15	FEDERAL BANK	38	19	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	870	435	0	0	0	0	0.00	0.00
19	HDFC BANK	2844	1422	0	0	0	0	0.00	0.00
20	INDUSIND BANK	812	406	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	9558	4779	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	16390	8195	0	0	0	0	0.00	0.00
	Total COMM. BANKS	172970	86485	154	224	133	174	0.08	0.20
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	18622	9311	0	0	0	0	0.00	0.00
	Total Cooperative Bank	18622	9311	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	42946	21473	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	45514	22757	10	3	10	3	0.02	0.01
	Total Region Rural Bank	88460	44230	10	3	10	3	0.01	0.01
	SMALL FINANCE BANK								
30	JANA SFB	436	218	0	0	0	0	0.00	0.00
31	UTKARSH SFB	14992	7496	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	4520	2260	0	0	0	0	0.00	0.00
	Total Small Financial Bank	19948	9974	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	300000	150000	164	227	143	177	0.05	0.12

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY:2021-22						
BANK-WISE PROGRESS UNDER SELF HELP GROUP AS ON 30.06.2021 (Rs. in lakh)						
SL.NO.	NAME OF BANKS	TARGET (CREDIT LINKAGE)	SAVING BANK LINKAGE DONE	CREDIT LINKAGE (SANCTION)		CREDIT LINKAGE % ACHIEV.
		NO.	NO.	NO.	AMT.	(NO.)
	LEAD BANKS					
1	STATE BANK OF INDIA	35441	227	476	719	1.34
2	CENTRAL BANK OF INDIA	18893	97	76	176	0.40
3	PUNJAB NATIONAL BANK	31256	118	91	209	0.29
4	CANARA BANK	8881	152	49	113	0.55
5	UCO BANK	8704	107	130	293	1.49
6	BANK OF BARODA	10283	63	267	360	2.60
7	UNION BANK OF INDIA	5629	0	0	0	0.00
0	OTHER BANKS					
8	BANK OF INDIA	12808	380	564	761	4.40
9	BANK OF MAHARASHTRA	66	0	0	0	0.00
10	INDIAN BANK	10905	35	0	0	0.00
11	INDIAN OVERSEAS BANK	1309	0	0	0	0.00
12	PUNJAB AND SIND BANK	260	0	0	0	0.00
	Total Public Sector Bank	144435	1179	1653	2631	1.14
	PRIVATE BANKS					
13	IDBI	1581	0	0	0	0.00
14	ICICI BANK	850	275	275	633	32.35
15	FEDERAL BANK	140	0	0	0	0.00
16	JAMMU KASHMIR BANK	14	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0.00
18	AXIS BANK	1159	0	0	0	0.00
19	HDFC BANK	1376	0	0	0	0.00
20	INDUSIND BANK	288	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0.00
22	KOTAK MAHINDRA	105	0	0	0	0.00
23	YES BANK	14	0	0	0	0.00
24	BANDHAN BANK	2679	0	0	0	0.00
25	RBL BANK	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0.00
0	Total Private Sector Bank	8206	275	275	633	3.35
0	Total COMM. BANKS	152641	1454	1928	3264	1.26
0	CO-OPERATIVE BANKS					
27	STATE CO-OP. BANK	0	0	0	0	0.00
0	Total Cooperative Bank	0	0	0	0	0.00
0	REGIONAL RURAL BANKS					
28	DAKSHIN BIHAR GRAMIN BANK	47701	1623	3362	7564	7.05
29	UTTAR BIHAR GRAMIN BANK	49658	2172	2797	3888	5.63
0	Total Region Rural Bank	97359	3795	6159	11452	6.33
0	SMALL FINANCE BANK					
30	JANA SFB	0	0	0	0	0.00
31	UTKARSH SFB	0	0	0	0	0.00
32	UJJIVAN SFB	0	0	0	0	0.00
0	Total Small Financial Bank	0	0	0	0	0.00
0	TOTAL FOR BIHAR	250000	5249	8087	14716	3.23

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2021-22

BANK WISE PERFORMANCE : DAY-NULM AS ON : 30.06.2021 (provided by UD &H Deptt.,GoB)

SR NO	Name of Bank	SEP- I & G			SHG Bank Linkage		
		Target	Achievement	Applications Pending at Bank Level	Target	Achievement	Applications Pending at Bank Level
1	Axis Bank	85	2	0	69	0	0
2	Bandhan Bank	278	0	6	218	0	0
3	Bank of Baroda	150	1	95	116	20	22
4	Bank of India	158	12	118	126	62	101
5	Bank Of Maharashtra	10	0	1	7	0	1
6	Canara Bank	142	1	103	117	21	33
7	Central Bank Of India	176	8	139	149	11	30
8	Dakshin Bihar Gramin Bank	249	0	96	195	9	81
9	Federal Bank	5	2	0	4	0	0
10	HDFC Bank	83	0	5	70	0	0
11	ICIC Bank	68	0	0	57	0	0
12	IDBI Bank Ltd	40	6	10	36	0	5
13	Indian Bank	114	5	38	95	27	6
14	Indian Overseas Bank	35	0	8	30	1	9
15	Indusind Bank	21	0	0	17	0	0
16	Jammu & Kashmir Bank	0	0	0	0	0	0
17	Karnataka Bank	0	0	0	0	0	0
18	Punjab & Sind Bank	11	0	0	8	0	5
19	Punjab National Bank	239	6	168	199	12	51
20	RBL Bank	1	0	0	1	0	0
21	SBI	455	6	285	372	1	15
22	South Indian Bank	0	0	0	0	0	0
23	UCO Bank	76	5	79	65	4	14
24	Union Bank Of India	130	14	41	108	0	0
25	Uttar Bihar Gramin Bank	277	0	24	229	39	32
26	Yes Bank	2	0	0	2	0	0
27	IDFC Bank	2	0	0	1	0	0
28	Kotak Bank	8	0	0	9	0	0
	Total	2815	68	1216	2300	207	405

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA)

FY: 2021-22

BANKWISE PROGRESS UNDER PMSVANI Scheme AS ON :04.09.2021

S.N.	BANK	TOTAL LEADS	PICKEDUP BUT PENDING FOR DISPOSAL	NOT PICKED UP	PICKED UP & SANCT.	% SANCT.	DISB.	% DISB.	PENDING FOR DISB.	Returned	Resubmitted	Withdrawn
		1 = (2+3+4+9-10)	2	3	4	$\frac{5}{(1-9)} \times 100$	6	$7 = \frac{6}{4} \times 100$	8=(4-6)	9	10	11
1	Bank of Baroda	8484	1067		4722	82	3521	75	1201	2710	15	349
2	Bank of India	8294	556		3707	88	3431	93	276	4099	68	140
3	Bank of Maharashtra	176	13		116	90	107	92	9	47	0	5
4	Canara Bank	5267	294		2748	91	2490	91	258	2246	21	124
5	Central Bank of India	7973	122		3238	97	3219	99	19	4630	17	229
6	Indian Bank	5841	293		3850	93	3187	83	663	1699	1	128
7	Indian Overseas Bank	1009	65		570	90	430	75	140	376	2	21
8	Punjab and Snd Bank	341	187		118	39	58	49	60	37	1	17
9	Punjab National Bank	12927	910		7443	89	5463	73	1980	4598	24	357
10	State Bank of India	20737	511		15193	97	10987	72	4206	5056	23	766
11	UCO Bank	3096	172		1508	91	980	65	528	1430	14	84
12	Union Bank of India	5216	98		2710	97	2356	87	354	2423	15	135
	Total Public Sector Bank	79361	4288		45923	92	36229	79	9694	29351	201	2355
13	Axis Bank	141	125		4	3	3	75	1	12	0	24
14	Bandhan Bank Ltd.	522	496		16	3	0	0	16	11	1	92
15	Federal Bank	62	51		9	15	6	67	3	2	0	9
16	HDFC Bank:	469	199		259	57	170	66	89	11	0	41
17	ICICI Bank	89	65		9	12	5	56	4	15	0	15
18	IDBI Bank	713	175		130	43	90	69	40	409	1	45
19	IDFC FIRST Bank Ltd.	1	1		0	0	0	0	0	0	0	2
20	Indusind Bank	29	11		0	0	0	0	0	18	0	3
21	Jammu & Kashmir Bank Ltd	16	1		9	90	8	89	1	6	0	0
22	Karnataka Bank Ltd	7	5		2	29	2	100	0	0	0	0
23	Karur Vysya Bank Ltd	2	2		0	0	0	0	0	0	0	0
24	Kotak Mahindra Bank Limited	49	47		2	4	0	0	2	0	0	8
25	SOUTH INDIAN BANK	10	8		0	0	0	0	0	2	0	1
	Total Private Sector Bank	2110	1186		440	27	284	65	156	486	2	240
	Total Commercial Bank	81471	5474		46363	90	36513	79	9850	29837	203	2595
26	Dakshin Bihar Gramin Bank	4716	1223		2651	68	1068	40	1583	845	3	89
27	Uttar Bihar Gramin Bank	1896	379		717	65	476	66	241	801	1	65
	Total Regional Rural Bank	6612	1602		3368	68	1544	46	1824	1646	4	154
28	Co-operative Bank	146	37		55	60	55	100	0	54	0	13
	Total Co-operative Bank	146	37		55	60	55	100	0	54	0	13
29	Fino Finance P Ltd	13	13		0	0	0	0	0	0	0	2
30	Ujjivan Small Finance Bank	49	42		5	11	4	80	1	2	0	8
31	Utkarsh Small Finance Bank	1404	742		609	45	510	84	99	53	0	148
	Total Small Finance Banks	1466	797		614	44	514	84	100	55	0	158
	NULL	1556		1556	0	0	0	0	0	0	0	6953
	GRAND TOTAL	91251	7910	1556	50400	84	38626	77	11774	31592	207	9873

**STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22**

BANK WISE PROGRESS UNDER EDUCATION LOAN AS ON 30.06.2021

(Rs. in lakh)

SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
1	STATE BANK OF INDIA	6036	30169	3352	11861	3338	11346	55.30	37.61
2	CENTRAL BANK OF INDIA	2923	14606	772	1154	772	1050	26.41	7.19
3	PUNJAB NATIONAL BANK	5067	25341	423	503	423	503	8.35	1.98
4	CANARA BANK	1823	9114	44	201	37	126	2.03	1.38
5	UCO BANK	1171	5814	11	87	8	69	0.68	1.19
6	BANK OF BARODA	2060	10312	44	440	44	318	2.14	3.08
7	UNION BANK OF INDIA	1587	7951	130	141	130	141	8.19	1.77
	OTHER BANKS								
8	BANK OF INDIA	2222	11140	196	235	196	178	8.82	1.60
9	BANK OF MAHARASHTRA	90	462	30	244	30	244	33.33	52.81
10	INDIAN BANK	1925	9621	12	76	12	76	0.62	0.79
11	INDIAN OVERSEAS BANK	432	2158	5	23	5	23	1.16	1.07
12	PUNJAB AND SIND BANK	80	409	252	677	252	677	315.00	165.53
	Total Public Sector Bank	25416	127097	5271	15642	5247	14751	20.64	11.61
	PRIVATE BANKS								
13	IDBI	2292	11499	10	47	10	15	0.44	0.13
14	ICICI BANK	2915	14542	65	254	65	254	2.23	1.75
15	FEDERAL BANK	288	1447	6	6	6	6	2.08	0.41
16	JAMMU KASHMIR BANK	50	252	2	3	2	3	4.00	1.19
17	SOUTH INDIAN BANK	50	251	10	21	10	21	20.00	8.37
18	AXIS BANK	2545	12754	66	153	66	153	2.59	1.20
19	HDFC BANK	2937	14644	10	18	10	18	0.34	0.12
20	INDUSIND BANK	667	3349	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	50	251	3	10	3	10	6.00	3.98
22	KOTAK MAHINDRA	336	1677	0	0	0	0	0.00	0.00
23	YES BANK	101	504	0	0	0	0	0.00	0.00
24	BANDHAN BANK	401	2042	0	0	0	0	0.00	0.00
25	RBL BANK	50	251	12	3	12	3	24.00	1.20
26	IDFC FIRST BANK Ltd	51	253	0	0	0	0	0.00	0.00
	Total Private Sector Bank	12733	63716	184	515	184	483	1.45	0.76
	Total COMM. BANKS	38149	190813	5455	16157	5431	15234	14.24	7.98
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0.00	0.00
	Total Cooperative Bank	0	0	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	3928	19630	112	67	112	67	2.85	0.34
29	UTTAR BIHAR GRAMIN BANK	2375	11873	53	30	53	30	2.23	0.25
	Total Region Rural Bank	6303	31503	165	97	165	97	2.62	0.31
	SMALL FINANCE BANK								
30	JANA SFB	99	484	0	0	0	0	0.00	0.00
31	UTKARSH SFB	8	77	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	288	1439	0	0	0	0	0.00	0.00
	Total Small Financial Bank	395	2000	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	44847	224316	5620	16254	5596	15331	12.48	6.83

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY - 2021-22							
BANK-WISE OUTSTANDING AND NPA UNDER EDUCATION LOAN AS ON 30.06.2021							
(Rs. in lakh)							
SL. NO.	BANKS NAME	EDUCATION LOAN		NPA IN EDUCATION LOAN		NPA %	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	17920	64634	1748	5713	9.75	8.84
2	CENTRAL BANK OF INDIA	7974	24970	3072	9399	38.53	37.64
3	PUNJAB NATIONAL BANK	34928	61544	6861	24800	19.64	40.30
4	CANARA BANK	6529	29753	855	2854	13.10	9.59
5	UCO BANK	10057	17768	1123	8736	11.17	49.17
6	BANK OF BARODA	3822	14388	506	1356	13.24	9.42
7	UNION BANK OF INDIA	2842	12371	582	2007	20.48	16.22
	OTHER BANKS						
8	BANK OF INDIA	5292	16524	1250	3057	23.62	18.50
9	BANK OF MAHARASHTRA	263	1600	5	16	1.90	1.00
10	INDIAN BANK	4655	39963	2547	8709	54.72	21.79
11	INDIAN OVERSEAS BANK	643	2935	28	92	4.35	3.13
12	PUNJAB AND SIND BANK	349	1171	21	146	6.02	12.47
	Total Public Sector Bank	95274	287621	18598	66885	19.52	23.25
	PRIVATE BANKS						
13	IDBI	536	1746	25	109	4.66	6.24
14	ICICI BANK	932	3714	0	0	0.00	0.00
15	FEDERAL BANK	17	60	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	7	23	0	0	0.00	0.00
17	SOUTH INDIAN BANK	5	21	0	0	0.00	0.00
18	AXIS BANK	366	1426	18	65	4.92	4.56
19	HDFC BANK	517	1311	0	0	0.00	0.00
20	INDUSIND BANK	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	3	10	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0.00	0.00
24	BANDHAN BANK	0	0	0	0	0.00	0.00
25	RBL BANK	105	15	3	0	2.86	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0.00	0.00
	Total Private Sector Bank	2488	8326	46	174	1.85	2.09
	Total COMM. BANKS	97762	295947	18644	67059	19.07	22.66
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0.00	0.00
	Total Cooperative Bank	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	6739	19686	1195	4163	17.73	21.15
29	UTTAR BIHAR GRAMIN BANK	4073	11358	25328	7133	621.85	62.80
	Total Region Rural Bank	10812	31044	26523	11296	245.31	36.39
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0.00	0.00
31	UTKARSH SFB	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	0	0	0	0	0.00	0.00
	Total Small Financial Bank	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	108574	326991	45167	78355	41.60	23.96

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA)

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJNA (SHISHU CATEGORY- LOAN UP TO 50000) AS ON : 30.06.2021

SL NO	BANK NAME	Shishu ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON 30.06.2021 (A)										NO. OF Shishu ACCOUNTS RENEWED SANCT/DISB AS ON 30.06.2021 (B)										TOTAL Shishu ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON 30.06.2021 (A+B)										SINCE INCEPTION TOTAL (CUMULATIVE) Shishu ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON 30.06.2021			
		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED							
		NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT						
1	LEAD BANKS	917	185	917	185	48	16	48	16	965	201	965	201	31123	11572	31123	11572	31119	12130	2	1490	189	1490	189	1849	419	1848	351	45904	45903	12979				
2	STATE BANK OF INDIA	1490	255	1490	189	359	164	359	164	1849	419	1848	351	45904	45903	12979	3	11572	31119	12130	4	20755	9087	20755	9087	20755	9087	20755	9087	9087	9087				
3	CENTRAL BANK OF INDIA	606	294	606	294	295	116	295	116	901	410	861	74	47202	12475	47202	12475	20961	9087	5	19906	9064	19906	9064	19906	9064	19906	9064	19906	9064	19906				
4	PUNJAB NATIONAL BANK	306	69	306	69	597	20	597	20	903	89	874	58	20961	9087	20961	9087	20961	9087	6	19906	9064	19906	9064	19906	9064	19906	9064	19906	9064	19906				
5	CANARA BANK	237	102	237	102	0	0	0	0	237	102	143	58	20961	9087	20961	9087	20961	9087	7	19906	9064	19906	9064	19906	9064	19906	9064	19906	9064	19906				
6	UCO BANK	239	106	239	106	512	214	512	214	224	88	0	0	17645	6789	17645	6789	17101	4514	8	30795	9131	30795	9131	30795	9131	30795	9131	30795	9131	30795				
7	BANK OF BARODA	224	88	224	88	0	0	0	0	224	88	0	0	17645	6789	17645	6789	17101	4514	9	30795	9131	30795	9131	30795	9131	30795	9131	30795	9131	30795				
8	UNION BANK OF INDIA	2655	607	2655	607	0	0	0	0	2655	607	0	0	35652	11717	35652	11717	30295	9131	10	18098	4860	18098	4860	18098	4860	18098	4860	18098	4860	18098				
9	BANK OF MAHARASHTRA	41	18	41	18	394	184	394	184	435	202	434	200	1987	852	1987	852	1982	841	11	2502	1162	2502	1162	2502	1162	2502	1162	2502	1162	2502				
10	INDIAN BANK	199	19	199	19	8392	2340	8392	2340	8591	2359	8591	2359	18098	5863	18098	5863	17984	4860	12	229	56	229	56	229	56	229	56	229	56	229				
11	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	13	5	13	5	13	5	13	5	13	5	13				
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	14	0	14	0	14	0	14	0	14	0	14				
13	Total Public Sector Bank	6914	1743	6914	1743	10597	3054	10597	3054	10556	2428	10556	2428	17511	4797	17511	4797	268932	87516	15	1049	22193	1049	22193	1049	22193	1049	22193	1049	22193					
14	PRIVATE BANKS	855	384	855	384	1874	665	1874	665	2729	1049	2729	1049	62213	62213	62213	62213	62213	15005	16	5	2	5	2	5	2	5	2	5	2	5				
15	IDBI	5	2	5	2	0	0	0	0	5	2	0	0	11824	68651	11824	68651	11822	68087	17	0	0	0	0	0	0	0	0	0	0	0				
16	ICICI BANK	13	5	13	5	0	0	0	0	13	5	0	0	135	59	135	59	96	37	18	18	18	18	18	18	18	18	18	18	18	18				
17	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	19	19	19	19	19	19	19	19	19	19	19				
18	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	20	20	20	20	20	20	20	20	20	20	20				
19	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	21	21	21	21	21	21	21	21	21	21	21				
20	AXIS BANK	11215	3772	11215	3772	0	0	0	0	11215	3772	11215	3772	919013	235224	919013	235224	919013	235224	22	13	5	13	5	13	5	13	5	13	5	13				
21	HDFC BANK	610	214	610	214	0	0	0	0	610	214	610	214	239923	58566	239923	58566	239923	58566	23	0	0	0	0	0	0	0	0	0	0	0				
22	INDUSIND BANK	174070	42870	174070	42870	0	0	0	0	174070	42870	174070	42870	1612121	408656	1612121	408656	1612121	408656	24	0	0	0	0	0	0	0	0	0	0	0				
23	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	0				
24	KOTAK MAHINDRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0				
25	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0				
26	BANDHAN BANK	31094	10580	31094	10580	0	0	0	0	31094	10580	31094	10580	523228	191289	523228	191289	523228	191289	28	0	0	0	0	0	0	0	0	0	0	0				
27	RBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0	0				
28	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0	0	0				
29	Total Private Sector Bank	217862	57827	217862	57827	1874	665	1874	665	219736	58492	219736	58492	3376652	987084	3376652	987084	3376652	987084	31	0	0	0	0	0	0	0	0	0	0	0				
30	Total COIMM. BANKS	224776	59570	224776	59570	3719	12430	3719	12430	237247	63289	237247	63289	3645584	1082495	3645584	1082495	3645584	1082495	32	0	0	0	0	0	0	0	0	0	0	0				
31	CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	0	0				
32	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0	0	0				
33	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0	0				
34	REGIONAL RURAL BANKS	107	24	107	24	0	0	0	0	107	24	107	24	119349	29755	119349	29755	119349	29755	36	0	0	0	0	0	0	0	0	0	0	0				
35	DAKSHIN BIHAR GRAMIN BANK	351	173	351	173	1902	946	1902	946	2253	1119	2253	1119	252551	79152	252551	79152	252551	79152	37	0	0	0	0	0	0	0	0	0	0	0				
36	UTTAR BIHAR GRAMIN BANK	458	197	458	197	1902	946	1902	946	2360	1143	2360	1143	371900	108907	371900	108907	371900	108907	38	0	0	0	0	0	0	0	0	0	0	0				
37	Total Region Rural Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0	0	0	0	0				
38	SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	0				
39	JANA SFB	8101	3869	8101	3869	0	0	0	0	8101	3869	8101	3869	1407455	438940	1407455	438940	1407455	438940	41	0	0	0	0	0	0	0	0	0	0	0				
40	UTKARSH SFB	0	0	0	0	11099	4034	11099	4034	11099	4034	11099	4034	270636	93957	270636	93957	270636	93957	42	0	0	0	0	0	0	0	0	0	0	0				
41	UJIVAN SFB	8101	3869	8101	3869	11099	4034	11099	4034	11099	4034	11099	4034	1678391	528581	1678391	528581	1678391	528581	43	0	0	0	0	0	0	0	0	0	0	0				
42	Total Small Financial Bank	233335	65636	233335	65636	25472	8699	25																											

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA)

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJNA (KISHORE CATEGORY- LOAN FROM 50001 TO 500000) AS ON : 30.06.2021

FY : 2021-22

TOTAL KISHORE ACCOUNTS RENEWED SANCT/DISB AS ON 30.06.2021

(Rs. in lakh)

SL NO	BANK NAME	SANCTIONED		DISBURSED		NO. OF KISHORE ACCOUNTS RENEWED SANCT/DISB AS ON 30.06.2021		SANCTIONED		DISBURSED		TOTAL KISHORE ACCOUNTS RENEWED SANCT/DISB INCL. RENEWALS AS ON 30.06.2021		SANCTIONED		DISBURSED		TOTAL (CUMULATIVE) KISHORE ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON 30.06.2021			
		NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT
	LEAD BANKS																				
1	STATE BANK OF INDIA	8273	11507	8273	11507	1022	2031	1022	2031	1022	2031	1022	2031	9295	13538	9295	13538	107425	283612	107425	283612
2	CENTRAL BANK OF INDIA	790	968	790	968	623	1542	623	1542	623	1542	623	1542	1413	2985	1413	2985	29994	61014	29994	61014
3	PUNJAB NATIONAL BANK	533	2132	533	2099	373	1492	373	1492	373	1492	373	1492	906	3624	906	3624	48992	113144	48992	113144
4	CANARA BANK	1012	2192	657	1506	124	273	124	273	1136	2465	781	1779	1136	2465	781	1779	61710	144994	61710	144994
5	UCO BANK	75	192	57	91	0	0	0	0	75	192	57	91	75	192	57	91	15980	7253	15980	7253
6	BANK OF BARODA	226	408	226	408	393	942	393	942	619	1350	619	1350	619	1350	619	1350	38510	92556	38510	92556
7	UNION BANK OF INDIA	603	1189	0	0	0	0	0	0	603	1189	0	0	603	1189	0	0	25678	54472	25678	54472
	OTHER BANKS																				
8	BANK OF INDIA	3740	10985	1231	1949	0	0	0	0	3740	10985	1231	1949	3740	10985	1231	1949	39893	96171	39893	96171
9	BANK OF MAHARASHTRA	14	23	14	23	145	220	145	220	159	243	159	243	159	243	159	243	992	2370	992	2370
10	INDIAN BANK	69	138	69	95	14616	32934	14616	26398	14685	33072	14685	26493	14685	33072	14685	26493	27026	69785	27026	69785
11	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3382	8206	3382	8206
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9679	17041	9679	17041
	Total Public Sector Bank	15335	30209	11850	18646	17296	39434	17296	32880	32631	69643	29146	51526	32631	69643	29146	51526	400572	959345	400572	959345
	PRIVATE BANKS																				
13	IDBI	817	901	817	901	3415	6901	3415	6901	4232	7802	4232	7802	4232	7802	4232	7802	16031	26101	16031	26101
14	ICICI BANK	63	233	63	233	0	0	0	0	63	233	63	233	63	233	63	233	2576	7883	2576	7883
15	FEDERAL BANK	35	102	35	102	0	0	0	0	35	102	35	102	35	102	35	102	711	181	711	181
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	9	6	9
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	9	3	9
18	AXIS BANK	149	359	149	359	0	0	0	0	149	359	149	359	149	359	149	359	4085	10988	4085	10988
19	HDFC BANK	393	1250	393	1250	0	0	0	0	393	1250	393	1250	393	1250	393	1250	15232	44436	15232	44436
20	INDUSIND BANK	45391	31360	45391	31360	0	0	0	0	45391	31360	45391	31360	45391	31360	45391	31360	253551	197456	253551	197456
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	1	3
22	KOTAK MAHINDRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	52	15	52
23	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	RANDHAN BANK	65003	54059	65003	54059	0	0	0	0	65003	54059	65003	54059	65003	54059	65003	54059	144380	105322	144380	105322
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Private Sector Bank	111851	88264	111851	88264	3415	6901	3415	6901	115266	95165	115266	95165	115266	95165	115266	95165	436083	392970	436083	392970
	Total COMM. BANKS	127186	118473	123701	106910	20711	46335	20711	39781	147897	164808	144412	146691	147897	164808	144412	146691	836655	1352315	836655	1352315
	CO-OPERATIVE BANKS																				
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS																				
28	DAKSHIN BIHAR GRAMIN BANK	955	3050	955	1024	0	0	0	0	955	3050	955	1024	955	3050	955	1024	162038	353093	162038	353093
29	UTTAR BIHAR GRAMIN BANK	1485	2084	1485	902	7129	14992	7129	5622	8614	17076	8614	6524	8614	17076	8614	6524	258045	499001	258045	499001
	Total Region Rural Bank	2440	5134	2440	1926	7129	14992	7129	5622	9569	20126	9569	7548	9569	20126	9569	7548	420083	852094	420083	852094
	SMALL FINANCE BANK																				
30	JANA SFB	1	2	1	2	0	0	0	0	1	2	1	2	1	2	1	2	1833	2764	1833	2764
31	UTKARSH SFB	9785	6532	9785	6532	0	0	0	0	9785	6532	9785	6532	9785	6532	9785	6532	184012	132049	184012	132049
32	UJIVAN SFB	4420	2908	4420	2908	4420	2908	4420	2908	8840	5816	8840	5816	8840	5816	8840	5816	36255	51589	36255	51589
	Total Small Financial Bank	14206	9442	14206	9442	4420	2908	4420	2908	18626	12350	18626	12350	18626	12350	18626	12350	237434	171068	237434	171068
	TOTAL FOR BIHAR	143832	133049	140347	118278	32260	64235	32260	48311	176092	197284	176092	166589	176092	197284	176092	166589	1494172	2375477	1494172	2375477

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
 (CONVENOR- STATE BANK OF INDIA) FY:2021-22
 BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA (TARUN CATEGORY- LOAN FROM 500001 TO 1000000) AS ON : 30.06.2021

SL NO	BANK NAME	TARUN ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON 30.06.2021 (A)												TARUN ACCOUNTS RENEWED SANCT/DISB AS ON 30.06.2021 (B)												TOTAL TARUN ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON 30.06.2021 (A+B)												SINCE INCEPTION					
		SANCTIONED				DISBURSED				NO. OF TARUN ACCOUNTS				SANCTIONED				DISBURSED				NO. OF TARUN ACCOUNTS				SANCTIONED		DISBURSED		TOTAL (CUMMULATIVE) TARUN ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON 30.06.2021													
		NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT												
LEAD BANKS																																											
1	STATE BANK OF INDIA	5245	28401	5245	28401	944	6234	944	6234	34635	6189	34633	6189	34633	56181	461256	56181	461256	56181	461256	4476135																						
2	CENTRAL BANK OF INDIA	104	808	104	808	191	1575	191	1553	2383	295	2262	295	2262	33108	33108	33108	33108	33108	33108	31167																						
3	PUNJAB NATIONAL BANK	129	645	129	645	135	675	135	675	1320	264	1320	264	1320	108882	108882	108882	108882	108882	108882	88506																						
4	CANARA BANK	136	1115	95	749	36	313	36	313	1428	131	1062	131	1062	153971	153971	153971	153971	153971	153971	141437																						
5	UCO BANK	61	487	44	330	7	38	7	38	525	44	330	44	330	13415	13415	13415	13415	13415	13415	17522																						
6	BANK OF BARODA	34	186	34	186	140	900	140	900	1086	174	1086	174	1086	47462	47462	47462	47462	47462	47462	47193																						
7	UNION BANK OF INDIA	182	1125	0	0	0	0	0	0	1125	182	1125	0	0	42953	42953	42953	42953	42953	42953	34220																						
OTHER BANKS																																											
8	BANK OF INDIA	1058	8665	237	1567	0	0	0	0	8665	237	1567	0	0	71254	71254	71254	71254	71254	71254	56043																						
9	BANK OF MAHARASHTRA	12	83	12	83	210	1340	210	1329	1423	222	1412	222	1412	6252	6252	6252	6252	6252	6252	6133																						
10	INDIAN BANK	49	381	49	323	4870	40356	4870	33308	40737	4919	33631	4919	33631	83496	83496	83496	83496	83496	83496	75443																						
11	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
	Total Public Sector Bank	7010	41896	5949	32993	6533	51431	6526	44310	93327	12475	77303	12475	77303	1030713	1030713	1030713	1030713	1030713	1030713	949388																						
PRIVATE BANKS																																											
13	IDBI	54	370	54	370	1500	12264	1500	12264	12634	1554	12634	1554	12634	33991	33991	33991	33991	33991	33991	30904																						
14	ICICI BANK	41	222	41	222	0	0	0	0	222	41	222	0	0	8805	8805	8805	8805	8805	8805	8486																						
15	FEDERAL BANK	32	228	32	228	0	0	0	0	228	32	228	0	0	1346	1346	1346	1346	1346	1346	1094																						
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
18	AXIS BANK	41	345	41	345	0	0	0	0	345	41	345	0	0	15385	15385	15385	15385	15385	15385	15702																						
19	HDFC BANK	722	4237	722	4237	0	0	0	0	4237	722	4237	0	0	86504	86504	86504	86504	86504	86504	86504																						
20	INDUSIND BANK	417	2208	417	2208	0	0	0	0	2208	417	2208	0	0	19268	19268	19268	19268	19268	19268	19268																						
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	8	8	8	8	8	8	8																						
22	KOTAK MAHINDRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
23	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
24	BANDHAN BANK	56	374	56	374	0	0	0	0	374	56	374	0	0	374	374	374	374	374	374	374																						
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
	Total Private Sector Bank	1363	7984	1363	7984	1500	12264	1500	12264	20248	2863	20248	2863	20248	165752	165752	165752	165752	165752	165752	161911																						
	Total COMM. BANKS	8373	49880	7312	40977	8033	63695	8026	56574	113575	15338	97551	15338	97551	1196465	1196465	1196465	1196465	1196465	1196465	1111299																						
CO-OPERATIVE BANKS																																											
	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
REGIONAL RURAL BANKS																																											
28	DAKSHIN BIHAR GRAMIN BANK	9	73	9	66	0	0	0	0	73	9	66	0	0	1785	1785	1785	1785	1785	1785	15340																						
29	UTTAR BIHAR GRAMIN BANK	7	55	7	39	69	563	69	374	618	76	413	76	413	10934	10934	10934	10934	10934	10934	9224																						
	Total Region Rural Bank	16	128	16	105	69	563	69	374	691	85	479	85	479	26585	26585	26585	26585	26585	26585	24564																						
SMALL FINANCE BANK																																											
	JANA SFB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
31	UTKARSH SFB	18	121	18	121	0	0	0	0	121	18	121	0	0	4538	4538	4538	4538	4538	4538	4537																						
32	UJJIVAN SFB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						
	Total Small Financial Bank	18	121	18	121	0	0	0	0	121	18	121	0	0	4537	4537	4537	4537	4537	4537	4537																						
	TOTAL FOR BIHAR	8407	50129	7346	41203	8102	64258	8095	56948	114387	16509	98151	16509	98151	1227617	1227617	1227617	1227617	1227617	1227617	1140429																						

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

[CONVENOR- STATE BANK OF INDIA]

FY: 2021-22

BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJANA TOTAL [LOAN UP TO 10000000] AS ON : 30.06.2021

SL NO	BANK NAME	TOTAL ACCOUNTS SANCT/DSB EXCLUDING RENEWALS AS ON 30.06.2021 (A)				NO. OF TOTAL ACCOUNTS RENEWED SANCT/DSB AS ON 30.06.2021 (B)				TOTAL ACCOUNTS SANCT/DSB INCL. RENEWALS AS ON 30.06.2021 (A+B)				SINCE INCEPTION TOTAL (CUMMULATIVE) ACCOUNTS SANCT/DSB INCL. RENEWALS AS ON 30.06.2021			
		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED	
		NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT	NO. OF A/C	AMT
1	LEAD BANKS	14435	40093	14435	40093	2014	8281	2014	8279	16449	48372	16449	48372	194729	756440	194725	735955
2	STATE BANK OF INDIA	2384	2506	2384	1866	1173	3281	1172	3239	3556	5105	3556	5105	79981	107750	79979	102147
3	CENTRAL BANK OF INDIA	1268	3071	1268	3038	803	2283	763	2283	2031	5321	2031	5321	90103	235054	81514	198484
4	PUNJAB NATIONAL BANK	1454	3376	1454	3376	757	606	757	606	2211	3982	2211	3982	311440	126770	289582	198484
5	CANARA BANK	373	781	373	781	7	38	0	0	380	819	380	819	30015	38646	29712	37211
6	UCO BANK	499	700	499	700	1045	2056	1045	2056	1544	2756	1544	2756	63790	149025	63701	148709
7	BANK OF BARODA	1009	2402	1009	2402	0	0	0	0	1009	2402	1009	2402	48857	103714	46925	81731
8	UNION BANK OF INDIA	7453	20257	7453	20257	0	0	0	0	0	0	0	0	0	0	0	0
9	OTHER BANKS	67	124	67	124	749	1744	749	1733	815	1855	815	1855	3956	9474	3945	9193
10	BANK OF INDIA	317	538	317	437	27878	75630	27878	61422	28195	61859	28195	61859	55744	159144	55655	142285
11	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	INDIAN OVERSEAS BANK	29259	73848	22266	52690	34426	93919	34378	79618	56644	132308	56644	132308	796851	2085469	775021	1923754
14	PUNJAB AND SIND BANK	1726	1655	1726	1655	6789	19830	6789	19830	8515	21485	8515	21485	82377	82285	82377	67801
15	Total Public Sector Bank	109	457	109	457	0	0	0	0	109	457	109	457	15665	85939	15663	84956
16	PRIVATE BANKS	80	335	80	335	0	0	0	0	80	335	80	335	501	2116	416	1742
17	IDBI	0	0	0	0	0	0	0	0	0	0	0	0	6	9	6	9
18	ICICI BANK	11405	4476	11405	4476	0	0	0	0	0	0	0	0	3	9	3	9
19	FEDERAL BANK	1725	5701	1725	5701	0	0	0	0	1725	5701	1725	5701	925071	261597	925015	261365
20	JAMMU KASHMIR BANK	219878	76438	219878	76438	0	0	0	0	219878	76438	219878	76438	1869060	625380	1869060	625218
21	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	5	12	5	12
22	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	YES BANK	96153	65013	96153	65013	0	0	0	0	96153	65013	96153	65013	667664	296985	667664	296985
27	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Total Private Sector Bank	331076	154075	331076	154075	6789	19830	6789	19830	337865	173905	337865	173905	3888579	1545806	3888428	1529671
30	RBL BANK	360335	227923	353342	206765	41215	113749	41167	99448	394509	306213	394509	306213	4635430	3631275	4631449	3453425
31	CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	REGIONAL RURAL BANKS	1071	3147	1071	1112	0	0	0	0	1071	3147	1071	1112	283172	398499	283171	272812
35	DAKSHIN BIHAR GRAMIN BANK	1843	2312	1843	1055	9100	16501	9100	6620	10943	18813	10943	18813	512126	589087	512126	441966
36	UTTAR BIHAR GRAMIN BANK	2914	5459	2914	2167	9100	16501	9100	6620	12014	21960	12014	21960	795298	987586	795297	714778
37	Total Region Rural Bank	1	2	1	2	0	0	0	0	1	2	1	2	2135	2913	2135	2913
38	SMALL FINANCE BANK	17904	10522	17904	10376	0	0	0	0	17904	10522	17904	10376	1592071	575527	1592071	570462
39	JANA SFB	4420	2908	4420	2908	15519	6942	15519	6942	19939	9850	19939	9850	322227	130227	322195	130218
40	UTKARSH SFB	22325	13432	22325	13286	15519	6942	15519	6942	37844	20374	37844	20374	708667	708667	708667	708593
41	UJIVAN SFB	385574	246814	378581	222218	65834	137192	65786	113010	444367	335228	444367	335228	7347161	5327528	7325147	4871796
42	Total Small Financial Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	TOTAL FOR BIHAR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22
PRADHAN MANTRI JAN DHAN ACCOUNT (PMJDY) STATUS as on 30.06.2021

Sl NO.	BANK NAME (1)	NO. OF PMJDY ACCOUNTS OPENED IN FY 2021-22 (2)		PMJDY ACCOUNTS IN BIHAR (3)		ACTIVE PMJDY ACCOUNTS IN (3) (4)		TOTAL NO. OF OVERDRAFTS SANCTIONED IN FY 2021-22 (5)		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED IN (4) (6)	
		NUMBER OF ACCOUNTS	BALANCE IN THE ACCOUNT (Rs. In Crores)	NUMBER OF ACCOUNTS	BALANCE IN THE ACCOUNT (Rs. In Crores)	NUMBER OF ACCOUNTS	BALANCE IN THE ACCOUNT (Rs. In Crores)	NUMBER OF ACCOUNTS	TOTAL AMOUNT SANCTIONED (Rs. In Crores)	NUMBER OF ACCOUNTS	TOTAL AMOUNT SANCTIONED (Rs. In Crores)
	LEAD BANKS										
1	STATE BANK OF INDIA	5922	0	16936263	4628	16212383	4611	1	5961	134790	34
2	CENTRAL BANK OF INDIA	67035	13	4380647	946	3673991	837	0	30	17259	2
3	PUNJAB NATIONAL BANK	75864	11	5709537	1811	4398661	1642	0	342	193909	78
4	CANARA BANK	1875	1	667767	49	588523	40	0	591	21244	2
5	UCO BANK	42443	18	2382111	84	1315821	40	15	31354	47212	18
6	BANK OF BARODA	102784	27	5246126	447	5038419	375	0	146	10742	6
7	UNION BANK OF INDIA	58179	5	1211016	260	895939	185	0	516	10999	1
	OTHER BANKS										
8	BANK OF INDIA	33331	2	3485095	1163	2490287	1033	1	1464	43018	5
9	BANK OF MAHARASHTRA	1230	1	21330	505	17290	404	0	45	110	0
10	INDIAN BANK	30590	9	1881953	633	1709247	575	0	20	9810	4
11	INDIAN OVERSEAS BANK	421	0	95940	36	61358	45	0	1	59	0
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0	0
	Total Public Sector Bank	419734	87	4201785	10562	36401919	9787	17	40170	489152	150
	PRIVATE BANKS										
13	IDBI	0	0	0	0	0	0	0	0	0	0
14	ICICI BANK	0	0	30315	3	30315	3	0	0	0	0
15	FEDERAL BANK	6	0	1476	1	803	1	0	0	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0
18	AXIS BANK	100	5	15348	4	0	0	0	0	0	0
19	HDFC BANK	1551	1	84008	20	84008	20	0	0	0	0
20	INDUSIND BANK	1602	41	1602	41	1602	41	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	2982	2	474	1	0	0	0	0
23	YES BANK	0	0	16	0	2	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	7925	1	7593	1	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	8	0	8	0	0	0	0	0
	Total Private Sector Bank	3259	47	143680	72	124805	67	0	0	0	0
	Total COMM. BANKS	422993	134	42161465	10634	36526724	9854	17	40170	489152	150
	CO-OPERATIVE BANKS										
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS										
28	DAKSHIN BIHAR GRAMIN BANK	58943	6	4570070	1501	3030372	1115	0	0	66704	13
29	UTTAR BIHAR GRAMIN BANK	11985	0	3223790	1001	1970925	995	0	0	2139145	5
	Total Region Rural Bank	70928	6	7793860	2502	5001297	2110	0	0	2205849	18
	SMALL FINANCE BANK										
30	JANA SFB	4	0	305	0	305	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0	0	0	0	0
	Total Small Financial Bank	4	0	305	0	305	0	0	0	0	0
	TOTAL FOR BIHAR	493925	140	49955630	13136	41528326	11964	17	40170	2695001	168

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) : FY 2021-22						
STAND UP INDIA : As ON 30.06.2021						
SL No	BANK NAMES	Total No. of Branches in the State	Number of branches which have given loan	Loans given to		
				No. of SC	No. of ST	No. of Women
	LEAD BANKS					
1	STATE BANK OF INDIA	983	11	0	0	11
2	CENTRAL BANK OF INDIA	432	9	0	0	9
3	PUNJAB NATIONAL BANK	708	0	3	1	0
4	CANARA BANK	300	11	2	0	9
5	UCO BANK	229	0	0	0	0
6	BANK OF BARODA	294	444	97	18	328
7	UNION BANK OF INDIA	249	0	0	0	24
	OTHER BANKS					
8	BANK OF INDIA	344	39	14	0	32
9	BANK OF MAHARASHTRA	16	0	0	0	0
10	INDIAN BANK	299	0	0	0	0
11	INDIAN OVERSEAS BANK	59	30	0	0	3
12	PUNJAB AND SIND BANK	16	0	0	0	0
	Total Public Sector Bank	3929	544	116	19	416
	PRIVATE BANKS					
13	IDBI	70	0	0	0	0
14	ICICI BANK	107	4	0	0	4
15	FEDERAL BANK	8	0	0	0	0
16	JAMMU KASHMIR BANK	1	0	0	0	0
17	SOUTH INDIAN BANK	1	0	0	0	0
18	AXIS BANK	133	0	0	0	0
19	HDFC BANK	116	0	0	0	30
20	INDUSIND BANK	40	0	0	0	0
21	KARNATAKA BANK	1	0	0	0	0
22	KOTAK MAHINDRA	22	0	0	0	0
23	YES BANK	3	0	0	0	0
24	BANDHAN BANK	619	0	0	0	0
25	RBL BANK	5	0	0	0	0
26	IDFC FIRST BANK Ltd	4	0	0	0	0
	Total Private Sector Bank	1130	4	0	0	34
	Total COMM. BANKS	5059	548	116	19	450
	CO-OPERATIVE BANKS					
27	STATE CO-OP. BANK	286	0	0	0	0
	Total Cooperative Bank	286	0	0	0	0
	REGIONAL RURAL BANKS					
28	DAKSHIN BIHAR GRAMIN BANK	1078	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	1032	0	0	0	0
	Total Region Rural Bank	2110	0	0	0	0
	SMALL FINANCE BANK					
30	JANA SFB	32	0	0	0	0
31	UTKARSH SFB	129	0	0	0	0
32	UJJIVAN SFB	37	0	0	0	0
	Total Small Financial Bank	198	0	0	0	0
	TOTAL FOR BIHAR	7653	548	116	19	450

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER P M E G P - BANKWISE AS ON: 30.06.2021							(Rs. in lakh)
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	570	2	28	2	27	0.35
2	CENTRAL BANK OF INDIA	331	24	288	24	143	7.25
3	PUNJAB NATIONAL BANK	483	61	743	40	235	8.28
4	CANARA BANK	253	10	135	10	135	3.95
5	UCO BANK	171	52	394	49	237	28.65
6	BANK OF BARODA	280	26	118	26	118	9.29
7	UNION BANK OF INDIA	185	18	86	18	70	9.73
	OTHER BANKS						
8	BANK OF INDIA	245	36	160	36	116	14.69
9	BANK OF MAHARASHTRA	9	2	16	0	0	0.00
10	INDIAN BANK	220	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	45	11	13	11	13	24.44
12	PUNJAB AND SIND BANK	10	0	0	0	0	0.00
	Total Public Sector Bank	2802	242	1981	216	1094	7.71
	PRIVATE BANKS						
13	IDBI	52	14	88	14	13	26.92
14	ICICI BANK	25	0	0	0	0	0.00
15	FEDERAL BANK	9	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	1	0	0	0	0	0.00
17	SOUTH INDIAN BANK	1	0	0	0	0	0.00
18	AXIS BANK	32	8	45	8	45	25.00
19	HDFC BANK	28	0	0	0	0	0.00
20	INDUSIND BANK	10	0	0	0	0	0.00
21	KARNATAKA BANK	1	0	0	0	0	0.00
22	KOTAK MAHINDRA	4	0	0	0	0	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	21	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	184	22	133	22	58	11.96
	Total COMM. BANKS	2986	264	2114	238	1152	7.97
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	216	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	213	4	23	4	5	1.88
	Total Region Rural Bank	429	4	23	4	5	0.93
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0.00
31	UTKARSH SFB	0	0	0	0	0	0.00
32	UJJIVAN SFB	0	0	0	0	0	0.00
	Total Small Financial Bank	0	0	0	0	0	0.00
	TOTAL FOR BIHAR	3415	268	2137	242	1157	7.09

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
CONVENOR- STATE BANK OF INDIA FY: 2021-22
PRADHAN MANTRI SOCIAL SECURITY SCHEMES STATUS AS ON: 30.06.2021

S.R.NO.	BANK NAME	NO. OF PMJSBY NEW ENROLLMENTS DONE DURING FY: 2021-22 (As On: 30.06.2021)	TOTAL NO. OF PMJSBY NEW ENROLLMENTS IN FORCE UPTO 30.06.2021 (NEW+RENEWAL)	NO. OF PMJSBY CLAIMS RECEIVED DURING FY: 2021-22 (As On: 30.06.2021)	TOTAL(CUM) NO. OF PMJSBY CLAIMS SETTLED UPTO 30.06.2021	NO. OF PMJSBY CLAIMS SETTLED DURING FY: 2021-22 (As On: 30.06.2021)	TOTAL(CUM) NO. OF PMJSBY CLAIMS RECEIVED UPTO 30.06.2021	NO. OF PMJSBY CLAIMS SETTLED DURING FY: 2021-22 (As On: 30.06.2021)	TOTAL(CUM) NO. OF PMJSBY CLAIMS SETTLED UPTO 30.06.2021	NO. OF PMJSBY ENROLLMENTS DONE DURING FY: 2021-22 (As On: 30.06.2021)	TOTAL(CUM) NO. OF PMJSBY ENROLLMENTS DONE DURING FY: 2021-22 (As On: 30.06.2021)	TOTAL NO. OF APY FORCE UPTO 30.06.2021
	LEAD BANKS											
1	STATE BANK OF INDIA	30308	1545495	254	1155	214	1073	118654	4126132	0	0	833775
2	CENTRAL BANK OF INDIA	2037	143992	0	380	0	353	3499	338103	0	47	106691
3	PUNJAB NATIONAL BANK	9599	137218	101	973	95	752	20364	365696	109	106	154472
4	CANARA BANK	504	129559	14	203	12	37	568	632444	6	39	109527
5	UCO BANK	2159	64895	0	42	0	0	1708	119308	0	0	53261
6	BANK OF BARODA	3419	228400	0	0	0	0	13003	694657	0	4	175029
7	UNION BANK OF INDIA	1329	57055	0	371	0	11	2303	168580	0	139	44315
	OTHER BANKS											
8	BANK OF INDIA	5592	157436	20	620	10	584	31738	642704	11	55	113218
9	BANK OF MAHARASHTRA	136	4970	0	1	0	1	160	7215	0	0	1201
10	INDIAN BANK	5489	57908	4	110	0	94	5876	254997	0	27	51146
11	INDIAN OVERSEAS BANK	0	4740	0	30	0	7	0	9028	0	5	7979
12	PUNJAB AND SIND BANK	0	923	0	9	0	0	861	0	0	0	1075
	Total Public Sector Bank	60572	2532571	393	3894	331	2912	197873	7359725	126	1424	1645689
	PRIVATE BANKS											
13	IDBI	0	25054	0	0	0	0	0	40501	0	0	13455
14	ICICI BANK	14	4625	0	0	0	0	16	5905	0	0	1827
15	FEDERAL BANK	6	40	0	0	0	0	63	141	0	0	20
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	184	0	0	0	0	0	441	0	0	4
18	AXIS BANK	9	3706	0	0	0	0	12	9955	0	0	18058
19	HDFC BANK	98	19017	0	0	0	0	125	33344	0	0	14049
20	INDUSIND BANK	110	110	0	0	0	0	370	370	0	0	19
21	KARNATAKA BANK	0	3	0	1	0	0	87	0	0	0	48
22	KOTAK MAHINDRA	0	754	0	6	0	6	0	1076	0	2	85
23	YES BANK	0	20	0	0	0	0	0	17	0	0	3
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	1930
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	7
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0	0	0	0
	Total Private Sector Bank	237	53513	0	7	6	6	586	91837	0	4	49505
	Total COOP. BANKS	60809	2586084	393	3901	331	2918	198459	7451562	126	1428	1695194
	CO-OPERATIVE BANKS											
27	STATE CO-OP. BANK	8	10789	0	19	0	14	418	29803	0	17	1102
	Total Cooperative Bank	8	10789	0	19	0	14	418	29803	0	17	1102
	REGIONAL RURAL BANKS											
28	DANKHIN BIHAR GRAMIN BANK	9857	306908	34	1401	15	1087	15726	2227406	16	578	531846
29	UTTAR BIHAR GRAMIN BANK	487	175657	90	1874	52	1737	1299	750355	10	325	310078
	Total Region Rural Bank	10354	482565	124	3275	67	2824	17025	2977761	26	903	841924
	SMALL FINANCE BANK											
30	JANA SFB	0	0	0	0	0	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0	0	0	0
32	UJIVAN SFB	0	0	0	0	0	0	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0	0	0	0	0	0	0
33	JEVKA	0	4580493	47	2010	73	1967	0	4580493	47	2010	1967
	TOTAL FOR BIHAR	71171	7659931	564	9205	471	7723	215902	15039619	199	4358	2538220

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA											
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22											
BANK WISE BRANCH, ATM,ATM CARD AND POS STATUS AS ON 30.06.2021											
SL	BANK NAME	BRANCH				ATM				ATM CARD	POS
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total		
	LEAD BANKS										
1	STATE BANK OF INDIA	375	374	234	983	300	1090	1023	2413	36938290	21064
2	CENTRAL BANK OF INDIA	198	138	96	432	104	94	75	273	7473475	254
3	PUNJAB NATIONAL BANK	419	166	123	708	272	221	327	820	10590172	1831
4	CANARA BANK	114	89	97	300	106	95	216	417	998190	68
5	UCO BANK	110	69	50	229	63	49	38	150	0	392
6	BANK OF BARODA	98	99	97	294	99	120	138	357	0	1434
7	UNION BANK OF INDIA	72	85	92	249	63	79	99	241	222623	326
	OTHER BANKS										
8	BANK OF INDIA	138	134	72	344	51	81	126	258	5426282	1712
9	BANK OF MAHARASHTRA	1	4	11	16	1	0	4	5	0	7
10	INDIAN BANK	120	86	93	299	34	48	65	147	0	171
11	INDIAN OVERSEAS BANK	12	18	29	59	4	13	28	45	8732	118
12	PUNJAB AND SIND BANK	0	2	14	16	0	2	11	13	0	0
	Total Public Sector Bank	1657	1264	1008	3929	1097	1892	2150	5139	61657764	27377
	PRIVATE BANKS										
13	IDBI	20	20	30	70	26	31	91	148	0	1330
14	ICICI BANK	11	36	60	107	19	68	199	286	0	3685
15	FEDERAL BANK	0	3	5	8	0	5	4	9	0	31
16	JAMMU KASHMIR BANK	0	0	1	1	0	0	0	0	0	45
17	SOUTH INDIAN BANK	0	0	1	1	0	0	2	2	0	10
18	AXIS BANK	18	51	64	133	35	142	191	368	572042	11862
19	HDFC BANK	3	45	68	116	10	71	233	314	0	11612
20	INDUSIND BANK	5	4	31	40	4	4	61	69	0	0
21	KARNATAKA BANK	0	0	1	1	0	0	1	1	3000	13
22	KOTAK MAHINDRA	6	6	10	22	6	6	12	24	0	418
23	YES BANK	0	0	3	3	0	0	3	3	0	1025
24	BANDHAN BANK	292	240	87	619	0	11	25	36	0	642
25	RBL BANK	3	0	2	5	0	0	3	3	10174	13476
26	IDFC FIRST BANK Ltd	0	0	4	4	0	0	5	5	0	0
	Total Private Sector Bank	358	405	367	1130	100	338	830	1268	585216	44149
	Total COMM. BANKS	2015	1669	1375	5059	1197	2230	2980	6407	62242980	71526
	CO-OPERATIVE BANKS										
27	STATE CO-OP. BANK	165	64	57	286	70	49	38	157	236260	0
	Total Cooperative Bank	165	64	57	286	70	49	38	157	236260	0
	REGIONAL RURAL BANKS										
28	DAKSHIN BIHAR GRAMIN BANK	813	204	61	1078	0	0	0	0	2234901	0
29	UTTAR BIHAR GRAMIN BANK	639	349	44	1032	0	0	0	0	1061923	0
	Total Region Rural Bank	1452	553	105	2110	0	0	0	0	3296824	0
	SMALL FINANCE BANK										
30	JANA SFB	14	0	18	32	0	0	6	6	0	0
31	UTKARSH SFB	48	32	49	129	4	7	30	41	0	0
32	UJJIVAN SFB	5	15	17	37	10	10	16	36	5748	0
	Total Small Financial Bank	67	47	84	198	14	17	52	83	5748	0
	TOTAL FOR BIHAR	3699	2333	1621	7653	1281	2296	3070	6647	65781812	71526

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA											
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22											
DISTRICT WISE BRANCH, ATM,ATM CARD AND POS STATUS AS ON 30.06.2021											
SL	DISTRICT NAME	BRANCH				ATM				ATM CARD	POS
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total		
1	Araria	82	76	3	161	15	70	10	95	1563796	727
2	Arwal	40	19	1	60	21	9	0	30	423488	251
3	Aurangabad	120	37	28	185	53	54	31	138	1760402	713
4	Banka	76	36	2	114	36	41	4	81	799448	333
5	Begusarai	83	102	40	225	41	90	55	186	1554391	1477
6	Bhagalpur	104	92	78	274	40	106	147	293	1558829	2139
7	Bhojpur	128	55	51	234	38	68	89	195	1660659	1527
8	Buxar	89	37	28	154	25	32	35	92	1126443	711
9	Darbhanga	114	64	67	245	42	24	138	204	2446007	1831
10	East Champaran	107	131	46	284	53	89	61	203	3138927	2061
11	Gaya	178	39	85	302	69	73	178	320	2909573	2501
12	Gopalganj	115	65	2	182	51	72	12	135	1861202	896
13	Jamui	72	43	3	118	13	27	3	43	986741	435
14	Jehanabad	57	10	27	94	15	28	30	73	691941	412
15	Kaimur	82	32	4	118	12	48	3	63	1089775	501
16	Katihar	109	37	39	185	29	35	52	116	1733135	796
17	Khagaria	53	60	4	117	22	47	10	79	695538	493
18	Kishanganj	62	24	23	109	10	39	18	67	1127318	462
19	Lakhisarai	44	35	1	80	5	31	4	40	488135	288
20	Madhepura	39	74	3	116	14	57	7	78	1405677	818
21	Madhubani	123	149	5	277	51	106	23	180	2506802	1350
22	Munger	58	28	45	131	18	41	41	100	791801	746
23	Muzaffarpur	184	84	110	378	78	100	219	397	2961069	7541
24	Nalanda	147	63	40	250	25	83	63	171	1680896	1097
25	Nawada	72	64	3	139	8	49	6	63	1383669	500
26	Patna	220	159	550	929	105	169	1243	1517	5757763	28200
27	Purnea	103	49	74	226	38	27	107	172	2462991	1453
28	Rohtas	134	44	48	226	21	76	64	161	1976913	1125
29	Saharsa	47	28	27	102	11	44	44	99	1241061	750
30	Samastipur	166	119	1	286	51	133	27	211	2533058	1247
31	Saran	161	50	48	259	53	52	99	204	2835871	1321
32	Sheikhpura	31	28	1	60	4	31	5	40	345783	150
33	Sheohar	20	25	0	45	8	16	2	26	196685	173
34	Sitamarhi	62	106	0	168	32	70	13	115	1734480	813
35	Siwan	133	63	48	244	67	45	62	174	2069381	2296
36	Supaul	49	69	2	120	20	59	7	86	1511648	648
37	Vaishali	138	65	43	246	53	81	86	220	2175712	1663
38	West Champaran	97	72	41	210	34	74	72	180	2594804	1081
	TOTAL FOR BIHAR	3699	2333	1621	7653	1281	2296	3070	6647	65781812	71526

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK-WISE ATM NETWORK AS ON 30.06.2021							
Sl. No.	Banks Name	Number of ATMs				Total ATM Card issued No.	Out which ATM Card issued to KCC account
		No. of ATMs as on 31.03.2021 (A)	No. of ATMs opened during the Quarter June 2021 (B)	No. of ATMs closed during the Quarter June 2021 (C)	Total No. of ATMs (D=A+B-C)		
	LEAD BANKS						
1	STATE BANK OF INDIA	2265	148	0	2413	36938290	234679
2	CENTRAL BANK OF INDIA	331	1	59	273	7473475	265523
3	PUNJAB NATIONAL BANK	820	0	0	820	10590172	181107
4	CANARA BANK	417	0	0	417	998190	1002
5	UCO BANK	150	0	0	150	0	0
6	BANK OF BARODA	357	0	0	357	0	0
7	UNION BANK OF INDIA	241	0	0	241	222623	32025
	OTHER BANKS						
8	BANK OF INDIA	258	0	0	258	5426282	159653
9	BANK OF MAHARASHTRA	4	1	0	5	0	0
10	INDIAN BANK	209	5	67	147	0	0
11	INDIAN OVERSEAS BANK	45	0	0	45	8732	0
12	PUNJAB AND SIND BANK	13	0	0	13	0	0
	Total Public Sector Bank	5110	155	126	5139	61657764	873989
	PRIVATE BANKS						
13	IDBI	148	0	0	148	0	0
14	ICICI BANK	286	0	0	286	0	0
15	FEDERAL BANK	9	0	0	9	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	0
17	SOUTH INDIAN BANK	2	0	0	2	0	0
18	AXIS BANK	372	1	5	368	572042	0
19	HDFC BANK	313	4	3	314	0	0
20	INDUSIND BANK	69	0	0	69	0	0
21	KARNATAKA BANK	1	0	0	1	3000	0
22	KOTAK MAHINDRA	24	0	0	24	0	0
23	YES BANK	3	0	0	3	0	0
24	BANDHAN BANK	36	0	0	36	0	0
25	RBL BANK	0	3	0	3	10174	0
26	IDFC FIRST BANK Ltd	5	0	0	5	0	0
	Total Private Sector Bank	1268	8	8	1268	585216	0
	Total COMM. BANKS	6378	163	134	6407	62242980	873989
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	157	0	0	157	236260	79126
	Total Cooperative Bank	157	0	0	157	236260	79126
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0	2234901	262016
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	1061923	662870
	Total Region Rural Bank	0	0	0	0	3296824	924886
	SMALL FINANCE BANK						
30	JANA SFB	6	0	0	6	0	0
31	UTKARSH SFB	41	0	0	41	0	0
32	UJJIVAN SFB	26	10	0	36	5748	0
	Total Small Financial Bank	73	10	0	83	5748	0
	TOTAL FOR BIHAR	6608	173	134	6647	65781812	1878001

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
DISTRICT-WISE ATM NETWORK AS ON 30.06.2021							
Sl. No.	District	Number of ATMs				Total ATM Card issued No.	Out which ATM Card issued to KCC account
		No. of ATMs as on 31.03.2021 (A)	No. of ATMs opened during the Quarter June 2021 (B)	No. of ATMs closed during the Quarter June 2021 (C)	Total No. of ATMs (D=A+B-C)		
1	Araria	86	12	3	95	1563796	50317
2	Arwal	32	0	2	30	423488	30622
3	Aurangabad	139	1	2	138	1760402	67572
4	Banka	83	0	2	81	799448	12945
5	Begusarai	185	4	3	186	1554391	34883
6	Bhagalpur	292	4	3	293	1558829	18562
7	Bhojpur	191	5	1	195	1660659	45231
8	Buxar	91	2	1	92	1126443	36654
9	Darbhanga	203	5	4	204	2446007	44158
10	East Champaran	200	9	6	203	3138927	148030
11	Gaya	316	5	1	320	2909573	65528
12	Gopalganj	134	3	2	135	1861202	92586
13	Jamui	40	3	0	43	986741	14652
14	Jehanabad	71	2	0	73	691941	14750
15	Kaimur	64	0	1	63	1089775	54157
16	Katihar	127	0	11	116	1733135	40993
17	Khagaria	81	0	2	79	695538	12810
18	Kishanganj	71	1	5	67	1127318	30632
19	Lakhisarai	37	3	0	40	488135	10111
20	Madhepura	81	0	3	78	1405677	40494
21	Madhubani	180	7	7	180	2506802	80661
22	Munger	101	0	1	100	791801	5366
23	Muzaffarpur	394	9	6	397	2961069	117806
24	Nalanda	170	4	3	171	1680896	52834
25	Nawada	64	1	2	63	1383669	50481
26	Patna	1509	31	23	1517	5757763	50592
27	Purnea	173	4	5	172	2462991	64333
28	Rohtas	160	2	1	161	1976913	57998
29	Saharsa	100	1	2	99	1241061	39603
30	Samastipur	211	5	5	211	2533058	43554
31	Saran	187	21	4	204	2835871	64536
32	Sheikhpura	41	0	1	40	345783	4464
33	Sheohar	26	0	0	26	196685	10679
34	Sitamarhi	119	2	6	115	1734480	53911
35	Siwan	169	5	0	174	2069381	69797
36	Supaul	93	0	7	86	1511648	48090
37	Vaishali	219	8	7	220	2175712	86568
38	West Champaran	168	14	2	180	2594804	111041
	TOTAL FOR BIHAR	6608	173	134	6647	65781812	1878001

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA								
(CONVENOR-STATE BANK OF INDIA) FY : 2021-22								
BANK-WISE PERFORMANCE : Performance of Business Corropondents (BCs) and Business Corropondent Agents (BCAs)								
As On 30.06.2021								
SL	DISTRICT NAME	No of CSP/Bank Mitra Engaged	Transaction details of BCAs				Cumulative Achievement upto : 30.06.2021 (since Inception)	
			No of Accounts opened during FY : 2021-22	Amount (amt in Lacs) during FY : 2021-22	No. of (Debit/Credit) transaction mad in the A/c during FY : 2021-22	Amount of transaction (Debit/Credit) made in the a/c during FY : 2021-22 (Amt. In Lacs)	No. of Accounts Opened	Amt of Transactions (Debit/Credit) made in the A/C (Amt. In Lacs)
LEAD BANKS								
1	STATE BANK OF INDIA	6075	5705	94	17739061	957008	8490884	516603
2	CENTRAL BANK OF INDIA	1354	64942	428	1244523	71510	5449430	94551
3	PUNJAB NATIONAL BANK	1346	48867	12461	217248	162298	790442	63777
4	CANARA BANK	650	1491	779	3704376	134068	1280044	287071
5	UCO BANK	660	7752	612	5955	226	271632	13354
6	BANK OF BARODA	1229	568297	686	1522374	36211	4163443	4254533
7	UNION BANK OF INDIA	0	4236	0	0	0	33492	0
OTHER BANKS								
8	BANK OF INDIA	848	0	202	21701	1482	1978045	1723857
9	BANK OF MAHARASHTRA	3	40	0	0	0	18960	17801
10	INDIAN BANK	763	0	1731	363409	17581	312248	63285
11	INDIAN OVERSEAS BANK	27	3498	946	9985	1400	58676	4411
12	PUNJAB AND SIND BANK	0	0	0	0	0	159	0
Total Public Sector Bank		12955	704828	17939	24828632	1381784	22847455	7039243
PRIVATE BANKS								
13	IDBI	0	0	0	0	0	230	0
14	ICICI BANK	0	0	0	0	0	0	0
15	FEDERAL BANK	0	0	0	0	0	390	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	1399	0
17	SOUTH INDIAN BANK	0	0	0	0	0	25	0
18	AXIS BANK	10	0	0	0	0	0	0
19	HDFC BANK	1089	0	712	65977	1368	135324	80283
20	INDUSIND BANK	4	0	0	0	0	911902	0
21	KARNATAKA BANK	0	0	0	0	0	430	67
22	KOTAK MAHINDRA	0	0	0	0	0	12142	0
23	YES BANK	0	0	0	0	0	387	0
24	BANDHAN BANK	0	0	0	0	0	0	0
25	RBL BANK	246	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	29	0	0	0	0	0	0
Total Private Sector Bank		1378	0	712	65977	1368	1062229	80350
Total COMM. BANKS		14333	704828	18651	24894609	1383152	23909684	7119593
CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	34300	13312
Total Cooperative Bank		0	0	0	0	0	34300	13312
REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	2226	17459	329	2696966	8316656469	3866967	8239921
29	UTTAR BIHAR GRAMIN BANK	3439	25707	8062	3650890	80064	2959084	141019
Total Region Rural Bank		5665	43166	8391	6347856	8316736533	6826051	8380940
SMALL FINANCE BANK								
30	JANA SFB	14	4	27	11460	350	868	1816
31	UTKARSH SFB	0	0	0	0	0	377521	0
32	UJJIVAN SFB	0	0	0	0	0	16	0
Total Small Financial Bank		14	4	27	11460	350	378405	1816
33	INDIA POST PAYMENT BANK	9482	---	---	---	---	---	---
TOTAL FOR BIHAR		29494	747998	27069	31253925	8318120035	31148440	15515661

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA								
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22								
DISTRICT-WISE PERFORMANCE : Performance of Business Corropondents (BCs) and Business Corropondent Agents (BCAs)								
As On 30.06.2021								
SL	DISTRICT NAME	No of CSP/Bank Mitra Engaged	Transaction details of BCAs				Cumulative Achievement upto : 30.06.2021 (since Inception)	
			No of Accounts opened during FY : 2021-22	Amount (amt in Lacs) during FY : 2021-22	No. of (Debit/Credit) transaction mad in the A/c during FY : 2021-22	Amount of transaction (Debit/Credit) made in the a/c during FY : 2021-22 (Amt. in Lacs)	No. of Accounts Opened	Amt of Transactions (Debit/Credit) made in the A/C (Amt. in Lacs)
1	Araria	700	29547	708	1077845	61164	716025	282205
2	Arwal	124	4655	398	152031	260792892	166106	221580
3	Aurangabad	445	17926	1311	486194	651710029	682244	635934
4	Banka	620	8839	184	712942	243083048	436022	140260
5	Begusarai	505	15541	359	786939	480054139	547207	335293
6	Bhagalpur	716	27137	376	615356	202272317	562878	303062
7	Bhojpur	561	23606	1165	974072	184695490	840550	1283597
8	Buxar	623	10740	749	547580	712308562	468595	537965
9	Darbhanga	1346	25879	928	750113	35085	1061882	190402
10	East Champaran	1917	21908	1067	1406413	70371	1456858	203743
11	Gaya	1688	45175	1686	950823	127222720	1219100	1387742
12	Gopalganj	611	12660	745	1400605	65019	1038753	113525
13	Jamui	1956	5747	153	954805	154460168	363916	199882
14	Jehanabad	333	6818	385	231407	373632974	247925	312366
15	Kaimur	922	12743	757	411752	570300481	393178	940905
16	Katihar	519	16010	590	709817	37544	1034153	197696
17	Khagaria	280	11825	124	457039	520478673	438468	349375
18	Kishanganj	410	23129	389	544887	45323	628943	222356
19	Lakhisarai	577	4421	164	302242	281683167	259117	131679
20	Madhepura	544	6198	319	730136	40432	726659	63081
21	Madhubani	1656	18386	1254	995378	44060	1014563	136137
22	Munger	221	8518	227	444870	235668415	311580	219681
23	Muzaffarpur	1324	44019	1390	1392654	53315	1328925	494249
24	Nalanda	561	11577	1025	903688	126693864	784298	805160
25	Nawada	451	5930	626	608144	981328177	739263	526020
26	Patna	1377	66602	1621	799476	404390378	1781470	1345918
27	Purnea	945	32888	714	1524103	62871	1129770	228419
28	Rohtas	610	82368	938	779533	998031314	991272	1089322
29	Saharsa	772	5460	536	525775	25856	601355	117074
30	Samastipur	1040	21132	383	1447235	747170264	1326505	778196
31	Saran	774	21603	963	1592015	67793	1420398	192680
32	Sheikhpura	117	4241	149	407882	61271574	186689	78416
33	Sheohar	259	12417	276	101007	5379	243163	242393
34	Sitamarhi	1225	20626	979	853316	41664	993331	503325
35	Siwan	689	13699	939	1064925	48278	1253933	153703
36	Supaul	469	6064	805	986573	44893	674290	114546
37	Vaishali	625	21144	828	1442207	55507	1457742	214816
38	West Champaran	982	20820	859	1182146	66835	1621314	222958
	TOTAL FOR BIHAR	29494	747998	27069	31253925	8318120035	31148440	15515661

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA			
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22			
CUMULATIVE REPORT AS ON 30.06.2021			
BANKWISE PERFORMANCE : MOBILE BANKING & INTERNET BANKING			
SL. NO.	Bank Name	Mobile Banking	Internet Banking
	LEAD BANKS		
1	STATE BANK OF INDIA	1579888	3478904
2	CENTRAL BANK OF INDIA	250124	447263
3	PUNJAB NATIONAL BANK	1132182	1488228
4	CANARA BANK	472518	551056
5	UCO BANK	179954	87211
6	BANK OF BARODA	532370	230187
7	UNION BANK OF INDIA	917395	56235
	OTHER BANKS		
8	BANK OF INDIA	6975	324442
9	BANK OF MAHARASHTRA	18672	31392
10	INDIAN BANK	46510	53399
11	INDIAN OVERSEAS BANK	48988	28992
12	PUNJAB AND SIND BANK	88275	4638
	Total Public Sector Bank	5273851	6781947
	PRIVATE BANKS		
13	IDBI	284768	303338
14	ICICI BANK	0	0
15	FEDERAL BANK	30184	11051
16	JAMMU KASHMIR BANK	282	357
17	SOUTH INDIAN BANK	2575	900
18	AXIS BANK	458898	158992
19	HDFC BANK	0	0
20	INDUSIND BANK	0	0
21	KARNATAKA BANK	415	276
22	KOTAK MAHINDRA	102007	112588
23	YES BANK	0	0
24	BANDHAN BANK	0	0
25	RBL BANK	2381	1000
26	IDFC FIRST BANK Ltd	0	0
	Total Private Sector Bank	881510	588502
	Total COMM. BANKS	6155361	7370449
	CO-OPERATIVE BANKS		
27	STATE CO-OP. BANK	0	0
	Total Cooperative Bank	0	0
	REGIONAL RURAL BANKS		
28	DAKSHIN BIHAR GRAMIN BANK	574806	0
29	UTTAR BIHAR GRAMIN BANK	0	0
	Total Region Rural Bank	574806	0
	SMALL FINANCE BANK		
30	JANA SFB	8220	1007
31	UTKARSH SFB	18222	18222
32	UJJIVAN SFB	275143	243091
	Total Small Financial Bank	301585	262320
	TOTAL FOR BIHAR	7031752	7632769

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA					
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22					
MOBILE / AADHAAR SEEDING AND AUTHENTICATION STATUS As on 30.06.2021					
SI NO.	BANK NAME	TOTAL NUMBER OF ACTIVE ACCOUNTS IN BIHAR	TOTAL NO. OF ACCOUNTS SEEDED WITH MOBILE NUMBER	TOTAL NO. OF ACCOUNTS SEEDED WITH AADHAAR	TOTAL NO. OF ACCOUNTS AUTHENTICATED WITH UIDAI
	LEAD BANKS				
1	STATE BANK OF INDIA	26558992	12233997	23458936	9489720
2	CENTRAL BANK OF INDIA	8018171	5964871	6585211	6523816
3	PUNJAB NATIONAL BANK	18928539	9236184	11187149	10010278
4	CANARA BANK	690200	484678	621119	462589
5	UCO BANK	2933128	2721221	2615212	2581779
6	BANK OF BARODA	5137560	4822679	4609448	4587259
7	UNION BANK OF INDIA	205935	1997925	1769925	939539
	OTHER BANKS				
8	BANK OF INDIA	6854647	5176869	6209918	5290720
9	BANK OF MAHARASHTRA	81412	78442	41340	36245
10	INDIAN BANK	4022872	1928803	3129199	2377169
11	INDIAN OVERSEAS BANK	405529	323601	256039	162588
12	PUNJAB AND SIND BANK	97686	95855	80888	75058
	Total Public Sector Bank	73934671	45065125	60564384	42536760
	PRIVATE BANKS				
13	IDBI	600723	474047	438413	372802
14	ICICI BANK	411899	404634	308736	0
15	FEDERAL BANK	51780	49838	36737	36500
16	JAMMU KASHMIR BANK	10760	6696	4233	2923
17	SOUTH INDIAN BANK	6500	5240	2100	0
18	AXIS BANK	537508	504474	336214	323412
19	HDFC BANK	561458	560026	283445	256424
20	INDUSIND BANK	833474	833469	825568	825568
21	KARNATAKA BANK	7173	6741	2610	2610
22	KOTAK MAHINDRA	168495	167344	162122	124833
23	YES BANK	10094	10092	6932	5477
24	BANDHAN BANK	2462573	1604788	113729	6254
25	RBL BANK	352573	352449	351950	8918
26	IDFC FIRST BANK Ltd	21376	20716	20149	2675
	Total Private Sector Bank	6036386	5000554	2892938	1968396
	Total COMM. BANKS	79971057	50065679	63457322	44505156
	CO-OPERATIVE BANKS				
27	STATE CO-OP. BANK	1895492	632347	716801	177882
	Total Cooperative Bank	1895492	632347	716801	177882
	REGIONAL RURAL BANKS				
28	DAKSHIN BIHAR GRAMIN BANK	9208445	6178487	8692309	5052324
29	UTTAR BIHAR GRAMIN BANK	8338973	6120394	7790769	4167429
	Total Region Rural Bank	17547418	12298881	16483078	9219753
	SMALL FINANCE BANK				
30	JANA SFB	113069	112484	93291	64162
31	UTKARSH SFB	222032	221934	166450	0
32	UJJIVAN SFB	385303	387898	384685	0
	Total Small Financial Bank	720404	722316	644426	64162
	TOTAL FOR BIHAR	100134371	63719223	81301627	53966953

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER FARM CREDIT AS ON 30.06.2021							
							(Rs. in lakh)
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO	AMOUNT	NO	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	701147	109484	108906	109072	105120	14.99
2	CENTRAL BANK OF INDIA	256417	42301	49883	42301	29715	11.59
3	PUNJAB NATIONAL BANK	501827	37590	59517	37590	59517	11.86
4	CANARA BANK	232291	12976	22223	11536	3248	1.40
5	UCO BANK	238162	29037	39148	26830	33811	14.20
6	BANK OF BARODA	308258	21918	22155	21918	22132	7.18
7	UNION BANK OF INDIA	85118	7332	9106	7332	9106	10.70
	OTHER BANKS						
8	BANK OF INDIA	175404	23925	19175	23830	18183	10.37
9	BANK OF MAHARASHTRA	375	423	375	423	375	100.00
10	INDIAN BANK	320926	3288	2592	3288	2592	0.81
11	INDIAN OVERSEAS BANK	39637	2295	7025	2295	7025	17.72
12	PUNJAB AND SIND BANK	667	92	295	92	295	44.23
	Total Public Sector Bank	2860229	290661	340400	286507	291119	10.18
	PRIVATE BANKS						
13	IDBI	20892	5487	6350	5487	3647	17.46
14	ICICI BANK	20332	9714	12516	9714	12516	61.56
15	FEDERAL BANK	681	631	841	631	841	123.49
16	JAMMU KASHMIR BANK	0	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	3	10	3	10	0.00
18	AXIS BANK	15799	644	6684	644	6596	41.75
19	HDFC BANK	51697	5329	3998	5329	3998	7.73
20	INDUSIND BANK	14759	0	0	0	0	0.00
21	KARNATAKA BANK	0	3	5	3	5	0.00
22	KOTAK MAHINDRA	0	14933	7376	14933	7376	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	173685	102968	65822	102968	65822	37.90
25	RBL BANK	0	34275	10737	34275	10737	0.00
26	IDFC FIRST BANK Ltd	0	553	163	759	224	0.00
	Total Private Sector Bank	297845	174540	114502	174746	111772	37.53
	Total COMM. BANKS	3158074	465201	454902	461253	402891	12.76
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	337619	12249	123025	12249	123025	36.44
	Total Cooperative Bank	337619	12249	123025	12249	123025	36.44
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	780042	125225	46373	125225	46373	5.94
29	UTTAR BIHAR GRAMIN BANK	826687	106930	168011	106817	135653	16.41
	Total Region Rural Bank	1606729	232155	214384	232042	182026	11.33
	SMALL FINANCE BANK						
30	JANA SFB	7916	2927	1016	2927	1016	12.83
31	UTKARSH SFB	271749	49225	26758	49225	26758	9.85
32	UJJIVAN SFB	81913	26425	11215	11579	5093	6.22
	Total Small Financial Bank	361578	78577	38989	63731	32867	9.09
	TOTAL FOR BIHAR	5464000	788182	831300	769275	740809	13.56

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER AGRICULTURE INFRASTRUCTURE AS ON : 30.06.2021							
(Rs. in lakh)							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO.	AMOUNT	NO.	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	64961	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	23757	28	2615	28	2401	10.11
3	PUNJAB NATIONAL BANK	46495	58	152	58	152	0.33
4	CANARA BANK	21523	0	0	0	0	0.00
5	UCO BANK	22066	239	1254	187	1117	5.06
6	BANK OF BARODA	28559	174	589	174	589	2.06
7	UNION BANK OF INDIA	7887	17	632	17	632	8.01
	OTHER BANKS						
8	BANK OF INDIA	16251	1	24	1	10	0.06
9	BANK OF MAHARASHTRA	34	0	0	0	0	0.00
10	INDIAN BANK	29733	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	3673	11	102	11	102	2.78
12	PUNJAB AND SIND BANK	61	0	0	0	0	0.00
	Total Public Sector Bank	265000	528	5368	476	5003	1.89
	PRIVATE BANKS						
13	IDBI	3016	0	0	0	0	0.00
14	ICICI BANK	2936	0	0	0	0	0.00
15	FEDERAL BANK	98	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0.00
18	AXIS BANK	2281	0	0	0	0	0.00
19	HDFC BANK	7464	667	594	667	594	7.96
20	INDUSIND BANK	2130	0	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	25075	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	43000	667	594	667	594	1.38
	Total COMM. BANKS	308000	1195	5962	1143	5597	1.82
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	30000	0	0	0	0	0.00
	Total Cooperative Bank	30000	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	75736	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	80264	0	0	0	0	0.00
	Total Region Rural Bank	156000	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	788	0	0	0	0	0.00
31	UTKARSH SFB	27057	0	0	0	0	0.00
32	UJJIVAN SFB	8155	0	0	0	0	0.00
	Total Small Financial Bank	36000	0	0	0	0	0.00
	TOTAL FOR BIHAR	530000	1195	5962	1143	5597	1.06

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK-WISE PROGRESS UNDER ANCILLIARY ACTIVITIES AS ON 30.06.2021									
(Rs. in lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS								
1	STATE BANK OF INDIA	14868	71089	238	403	238	403	1.60	0.57
2	CENTRAL BANK OF INDIA	5442	25998	275	6300	275	5894	5.05	22.67
3	PUNJAB NATIONAL BANK	10641	50881	327	1293	327	1293	3.07	2.54
4	CANARA BANK	4922	23552	270	1194	168	480	3.41	2.04
5	UCO BANK	5048	24148	97	633	80	460	1.58	1.90
6	BANK OF BARODA	6539	31255	1771	20916	1771	20916	27.08	66.92
7	UNION BANK OF INDIA	1814	8630	142	308	142	308	7.83	3.57
	OTHER BANKS								
8	BANK OF INDIA	3715	17784	1982	8739	1982	8468	53.35	47.62
9	BANK OF MAHARASHTRA	5	38	0	0	0	0	0.00	0.00
10	INDIAN BANK	6792	32538	0	0	0	0	0.00	0.00
11	INDIAN OVERSEAS BANK	841	4020	12	111	12	111	1.43	2.76
12	PUNJAB AND SIND BANK	14	67	71	265	71	265	507.14	395.52
	Total Public Sector Bank	60641	290000	5185	40162	5066	38598	8.35	13.31
	PRIVATE BANKS								
13	IDBI	2505	12275	70	274	70	106	2.79	0.86
14	ICICI BANK	2432	11947	0	0	0	0	0.00	0.00
15	FEDERAL BANK	81	400	3	4	3	4	3.70	1.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	1896	9282	0	0	0	0	0.00	0.00
19	HDFC BANK	6184	30375	64	6359	64	6359	1.03	20.93
20	INDUSIND BANK	1765	8671	403648	131124	403648	131124	22869.58	1512.21
21	KARNATAKA BANK	0	0	1	350	1	345	0.00	0.00
22	KOTAK MAHINDRA	0	0	3	73	3	73	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	20768	102050	5003	3033	5003	3033	24.09	2.97
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	3233	1118	3233	1118	0.00	0.00
	Total Private Sector Bank	35631	175000	412025	142335	412025	142162	1156.37	81.24
	Total COMM. BANKS	96272	465000	417210	182497	417091	180760	433.24	38.87
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	5537	26000	0	0	0	0	0.00	0.00
	Total Cooperative Bank	5537	26000	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	13638	65540	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	14453	69460	0	0	0	0	0.00	0.00
	Total Region Rural Bank	28091	135000	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	139	656	0	0	0	0	0.00	0.00
31	UTKARSH SFB	4836	22547	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1453	6797	0	0	0	0	0.00	0.00
	Total Small Financial Bank	6428	30000	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	136328	656000	417210	182497	417091	180760	305.95	27.55

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PROGRESS UNDER FARM MECHANISATION AS ON : 30.06.2021									
(Rs. in lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	AMT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	21326	63978	10	190	10	190	0.05	0.30
2	CENTRAL BANK OF INDIA	7796	23398	281	40	281	29	3.60	0.12
3	PUNJAB NATIONAL BANK	15264	45790	179	1606	179	1606	1.17	3.51
4	CANARA BANK	7066	21196	0	0	0	0	0.00	0.00
5	UCO BANK	7239	21732	386	3221	242	2863	3.34	13.17
6	BANK OF BARODA	9373	28128	13	44	13	44	0.14	0.16
7	UNION BANK OF INDIA	2583	7767	96	289	96	289	3.72	3.72
	OTHER BANKS								
8	BANK OF INDIA	5334	16005	7	25	7	25	0.13	0.16
9	BANK OF MAHARASHTRA	10	34	0	0	0	0	0.00	0.00
10	INDIAN BANK	9756	29284	2	6	2	6	0.02	0.02
11	INDIAN OVERSEAS BANK	1199	3617	3	15	3	15	0.25	0.41
12	PUNJAB AND SIND BANK	20	61	0	0	0	0	0.00	0.00
	Total Public Sector Bank	86966	260990	977	5436	833	5067	0.96	1.94
	PRIVATE BANKS								
13	IDBI	638	1914	0	0	0	0	0.00	0.00
14	ICICI BANK	613	1863	0	0	0	0	0.00	0.00
15	FEDERAL BANK	21	62	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	479	1448	0	0	0	0	0.00	0.00
19	HDFC BANK	1583	4737	141	731	141	731	8.91	15.43
20	INDUSIND BANK	451	1352	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	5375	3731	5375	3731	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	5302	15918	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	307	92	307	92	0.00	0.00
	Total Private Sector Bank	9087	27294	5823	4554	5823	4554	64.08	16.68
	Total COMM. BANKS	96053	288284	6800	9990	6656	9621	6.93	3.34
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	10342	31030	0	0	0	0	0.00	0.00
	Total Cooperative Bank	10342	31030	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	23858	71578	600	80	600	80	2.51	0.11
29	UTTAR BIHAR GRAMIN BANK	25286	75859	0	0	0	0	0.00	0.00
	Total Region Rural Bank	49144	147437	600	80	600	80	1.22	0.05
	SMALL FINANCE BANK								
30	JANA SFB	241	728	0	0	0	0	0.00	0.00
31	UTKARSH SFB	8326	24989	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	2513	7532	0	0	0	0	0.00	0.00
	Total Small Financial Bank	11080	33249	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	166619	500000	7400	10070	7256	9701	4.35	1.94

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER STORAGE FACILITY AS ON 30.06.2021							
							(Rs. in lakh)
SL. NO.	BANK NAME	Target	SANCTIONED		DISBURSED		ACHIEV %
		AMOUNT	NO.	AMOUNT	NO.	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	54911	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	20081	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	39301	0	0	0	0	0.00
4	CANARA BANK	18193	0	0	0	0	0.00
5	UCO BANK	18652	0	0	0	0	0.00
6	BANK OF BARODA	24141	8	78	8	78	0.32
7	UNION BANK OF INDIA	6666	3	412	3	412	6.18
	OTHER BANKS						
8	BANK OF INDIA	13737	1	24	1	10	0.07
9	BANK OF MAHARASHTRA	29	0	0	0	0	0.00
10	INDIAN BANK	25133	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	3104	6	69	6	69	2.22
12	PUNJAB AND SIND BANK	52	0	0	0	0	0.00
	Total Public Sector Bank	224000	18	583	18	569	0.25
	PRIVATE BANKS						
13	IDBI	2525	0	0	0	0	0.00
14	ICICI BANK	2458	0	0	0	0	0.00
15	FEDERAL BANK	82	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0.00
18	AXIS BANK	1910	0	0	0	0	0.00
19	HDFC BANK	6249	0	0	0	0	0.00
20	INDUSIND BANK	1784	0	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0	0.00
22	KOTAK MAHINDRA	0	0	0	0	0	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	20992	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	36000	0	0	0	0	0.00
	Total COMM. BANKS	260000	18	583	18	569	0.22
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	27000	0	0	0	0	0.00
	Total Cooperative Bank	27000	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	57287	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	60713	0	0	0	0	0.00
	Total Region Rural Bank	118000	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	657	0	0	0	0	0.00
31	UTKARSH SFB	22547	0	0	0	0	0.00
32	UJJIVAN SFB	6796	0	0	0	0	0.00
	Total Small Financial Bank	30000	0	0	0	0	0.00
	TOTAL FOR BIHAR	435000	18	583	18	569	0.13

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
BANK WISE PROGRESS UNDER FOOD AND AGRO PROCESSING AS ON : 30.06.2021									
									(Rs. in lakh)
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	Amt	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	3274	39222	2	34	2	34	0.06	0.09
2	CENTRAL BANK OF INDIA	1199	14344	0	0	0	0	0.00	0.00
3	PUNJAB NATIONAL BANK	2346	28072	128	766	128	766	5.46	2.73
4	CANARA BANK	1083	12994	209	536	115	144	10.62	1.11
5	UCO BANK	1112	13323	42	332	34	268	3.06	2.01
6	BANK OF BARODA	1438	17244	16	375	16	375	1.11	2.17
7	UNION BANK OF INDIA	403	4761	75	196	75	196	18.61	4.12
	OTHER BANKS								
8	BANK OF INDIA	816	9812	945	3475	945	3342	115.81	34.06
9	BANK OF MAHARASHTRA	0	21	0	0	0	0	0.00	0.00
10	INDIAN BANK	1491	17952	0	0	0	0	0.00	0.00
11	INDIAN OVERSEAS BANK	182	2218	0	0	0	0	0.00	0.00
12	PUNJAB AND SIND BANK	4	37	46	117	46	117	1150.00	316.22
	Total Public Sector Bank	13348	160000	1463	5831	1361	5242	10.20	3.28
	PRIVATE BANKS								
13	IDBI	593	7014	0	0	0	0	0.00	0.00
14	ICICI BANK	566	6827	0	0	0	0	0.00	0.00
15	FEDERAL BANK	19	229	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00
18	AXIS BANK	453	5304	0	0	0	0	0.00	0.00
19	HDFC BANK	1444	17357	0	0	0	0	0.00	0.00
20	INDUSIND BANK	414	4955	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	1	350	1	345	0.00	0.00
22	KOTAK MAHINDRA	0	0	3	73	3	73	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	4861	58314	0	0	0	0	0.00	0.00
25	RBL BANK	0	0	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00
	Total Private Sector Bank	8350	100000	4	423	4	418	0.05	0.42
	Total COMM. BANKS	21698	260000	1467	6254	1365	5660	6.29	2.18
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	1170	14000	0	0	0	0	0.00	0.00
	Total Cooperative Bank	1170	14000	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	3040	36411	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	3220	38589	0	0	0	0	0.00	0.00
	Total Region Rural Bank	6260	75000	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	28	350	0	0	0	0	0.00	0.00
31	UTKARSH SFB	1006	12025	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	300	3625	0	0	0	0	0.00	0.00
	Total Small Financial Bank	1334	16000	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	30462	365000	1467	6254	1365	5660	4.48	1.55

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22									
AGRI TERM LOAN (ATL) - BANKWISE AS ON : 30.06.2021									
(Rs. in lakh)									
SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
	LEAD BANKS								
1	STATE BANK OF INDIA	250862	276845	31282	60854	31278	57381	12.47	20.73
2	CENTRAL BANK OF INDIA	91739	101245	37967	46111	37967	26617	41.39	26.29
3	PUNJAB NATIONAL BANK	179549	198145	1550	9510	1550	9510	0.86	4.80
4	CANARA BANK	83103	91719	1936	11839	1832	2152	2.20	2.35
5	UCO BANK	85206	94037	2024	13236	1581	11479	1.86	12.21
6	BANK OF BARODA	110275	121715	1043	2459	1043	2436	0.95	2.00
7	UNION BANK OF INDIA	30440	33608	421	1115	421	1115	1.38	3.32
	OTHER BANKS								
8	BANK OF INDIA	62754	69258	4832	8020	4832	7529	7.70	10.87
9	BANK OF MAHARASHTRA	133	148	0	0	0	0	0.00	0.00
10	INDIAN BANK	114817	126718	1050	610	1050	610	0.91	0.48
11	INDIAN OVERSEAS BANK	14172	15650	664	3563	664	3563	4.69	22.77
12	PUNJAB AND SIND BANK	240	264	0	0	0	0	0.00	0.00
	Total Public Sector Bank	1023290	1129352	82769	157317	82218	122392	8.03	10.84
	PRIVATE BANKS								
13	IDBI	7532	8303	4745	3948	4745	2605	63.00	31.37
14	ICICI BANK	7305	8081	8050	9669	8050	9669	110.20	119.65
15	FEDERAL BANK	246	271	0	0	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00
17	SOUTH INDIAN BANK	0	0	3	10	3	10	0.00	0.00
18	AXIS BANK	5705	6280	0	0	0	0	0.00	0.00
19	HDFC BANK	18632	20548	5274	3661	5274	3661	28.31	17.82
20	INDUSIND BANK	5317	5867	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	0	0	3	5	3	5	0.00	0.00
22	KOTAK MAHINDRA	0	0	14933	7376	14933	7376	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	62589	69031	102968	65822	102968	65822	164.51	95.35
25	RBL BANK	0	0	34275	10737	34275	10737	0.00	0.00
26	IDFC FIRST BANK Ltd	0	0	553	163	759	224	0.00	0.00
	Total Private Sector Bank	107326	118381	170804	101391	171010	100109	159.34	84.57
	Total COMM. BANKS	1130616	1247733	253573	258708	253228	222501	22.40	17.83
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	121685	134295	125	245	125	245	0.10	0.18
	Total Cooperative Bank	121685	134295	125	245	125	245	0.10	0.18
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	280729	309787	97193	35549	97193	35549	34.62	11.48
29	UTTAR BIHAR GRAMIN BANK	297518	328311	18035	78812	17925	46556	6.02	14.18
	Total Region Rural Bank	578247	638098	115228	114361	115118	82105	19.91	12.87
	SMALL FINANCE BANK								
30	JANA SFB	2858	3151	2927	1016	2927	1016	102.41	32.24
31	UTKARSH SFB	97988	108131	49225	26758	49225	26758	50.24	24.75
32	UJJIWAN SFB	29532	32592	26425	11215	11579	5093	39.21	15.63
	Total Small Financial Bank	130378	143874	78577	38989	63731	32867	48.88	22.84
	TOTAL FOR BIHAR	1960926	2164000	447503	412303	432202	337718	22.04	15.61

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER JOINT LIABILITY GROUP AS ON : 30.06.2021							
(Rs. in lakh)							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	14116	481	1390	481	1390	3.41
2	CENTRAL BANK OF INDIA	7565	1229	615	1229	109	16.25
3	PUNJAB NATIONAL BANK	12424	16	8	16	8	0.13
4	CANARA BANK	3558	435	860	419	527	11.78
5	UCO BANK	3495	0	0	0	0	0.00
6	BANK OF BARODA	4135	8	15	8	15	0.19
7	UNION BANK OF INDIA	2263	36	51	36	51	1.59
	OTHER BANKS						
8	BANK OF INDIA	5131	0	0	0	0	0.00
9	BANK OF MAHARASHTRA	26	0	0	0	0	0.00
10	INDIAN BANK	4378	4	20	4	20	0.09
11	INDIAN OVERSEAS BANK	519	0	0	0	0	0.00
12	PUNJAB AND SIND BANK	104	0	0	0	0	0.00
	Total Public Sector Bank	57714	2209	2959	2193	2120	3.80
	PRIVATE BANKS						
13	IDBI	645	911	2606	911	2255	141.24
14	ICICI BANK	352	0	0	0	0	0.00
15	FEDERAL BANK	57	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	6	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0.00
18	AXIS BANK	472	0	0	0	0	0.00
19	HDFC BANK	560	0	0	0	0	0.00
20	INDUSIND BANK	115	0	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0	0.00
22	KOTAK MAHINDRA	42	0	0	0	0	0.00
23	YES BANK	6	0	0	0	0	0.00
24	BANDHAN BANK	1078	0	0	0	0	0.00
25	RBL BANK	0	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0.00
	Total Private Sector Bank	3333	911	2606	911	2255	27.33
	Total COMM. BANKS	61047	3120	5565	3104	4375	5.08
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	125	245	125	245	0.00
	Total Cooperative Bank	0	125	245	125	245	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	19087	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	19866	0	0	0	0	0.00
	Total Region Rural Bank	38953	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0.00
31	UTKARSH SFB	0	49225	26758	49225	26758	0.00
32	UJJIVAN SFB	0	14846	6122	0	0	0.00
	Total Small Financial Bank	0	64071	32880	49225	26758	0.00
	TOTAL FOR BIHAR	100000	67316	38690	52454	31378	52.45

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER SOCIAL INFRASTRUCTURE AS ON 30.06.2021							
(Rs. in lakh)							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMT	NO	AMT	NO	AMT	AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	28495	5	13	1	1	0.00
2	CENTRAL BANK OF INDIA	13796	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	23936	3	3	3	3	0.01
4	CANARA BANK	8608	0	0	0	0	0.00
5	UCO BANK	5492	0	0	0	0	0.00
6	BANK OF BARODA	9738	0	0	0	0	0.00
7	UNION BANK OF INDIA	7510	0	0	0	0	0.00
	OTHER BANKS						
8	BANK OF INDIA	10523	0	0	0	0	0.00
9	BANK OF MAHARASHTRA	437	0	0	0	0	0.00
10	INDIAN BANK	9087	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	2039	0	0	0	0	0.00
12	PUNJAB AND SIND BANK	387	0	0	0	0	0.00
	Total Public Sector Bank	120048	8	16	4	4	0.00
	PRIVATE BANKS						
13	IDBI	10624	0	0	0	0	0.00
14	ICICI BANK	13436	0	0	0	0	0.00
15	FEDERAL BANK	1336	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	232	0	0	0	0	0.00
17	SOUTH INDIAN BANK	232	0	0	0	0	0.00
18	AXIS BANK	11782	0	0	0	0	0.00
19	HDFC BANK	13530	0	0	0	0	0.00
20	INDUSIND BANK	3095	417	56	417	56	1.81
21	KARNATAKA BANK	232	0	0	0	0	0.00
22	KOTAK MAHINDRA	1550	0	0	0	0	0.00
23	YES BANK	466	0	0	0	0	0.00
24	BANDHAN BANK	1887	0	0	0	0	0.00
25	RBL BANK	232	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	233	0	0	0	0	0.00
	Total Private Sector Bank	58867	417	56	417	56	0.10
	Total COMM. BANKS	178915	425	72	421	60	0.03
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	15886	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	9609	0	0	0	0	0.00
	Total Region Rural Bank	25495	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	483	0	0	0	0	0.00
31	UTKARSH SFB	77	0	0	0	0	0.00
32	UJJIVAN SFB	1440	0	0	0	0	0.00
	Total Small Financial Bank	2000	0	0	0	0	0.00
	TOTAL FOR BIHAR	206410	425	72	421	60	0.03

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY: 2021-22							
BANK WISE PROGRESS UNDER RENEWABLE ENERGY AS ON 30.06.2021							
(Rs. in lakh)							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO	AMT	NO	AMT	AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	3205	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	1552	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	2692	3	1	3	1	0.04
4	CANARA BANK	968	0	0	0	0	0.00
5	UCO BANK	618	3	18	3	15	2.43
6	BANK OF BARODA	1095	0	0	0	0	0.00
7	UNION BANK OF INDIA	845	0	0	0	0	0.00
	OTHER BANKS						
8	BANK OF INDIA	1183	0	0	0	0	0.00
9	BANK OF MAHARASHTRA	49	0	0	0	0	0.00
10	INDIAN BANK	1022	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	229	0	0	0	0	0.00
12	PUNJAB AND SIND BANK	44	0	0	0	0	0.00
	Total Public Sector Bank	13502	6	19	6	16	0.12
	PRIVATE BANKS						
13	IDBI	1249	0	0	0	0	0.00
14	ICICI BANK	1580	0	0	0	0	0.00
15	FEDERAL BANK	157	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	27	0	0	0	0	0.00
17	SOUTH INDIAN BANK	27	0	0	0	0	0.00
18	AXIS BANK	1385	0	0	0	0	0.00
19	HDFC BANK	1591	0	0	0	0	0.00
20	INDUSIND BANK	364	0	0	0	0	0.00
21	KARNATAKA BANK	27	0	0	0	0	0.00
22	KOTAK MAHINDRA	182	0	0	0	0	0.00
23	YES BANK	55	0	0	0	0	0.00
24	BANDHAN BANK	223	0	0	0	0	0.00
25	RBL BANK	28	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	27	0	0	0	0	0.00
	Total Private Sector Bank	6922	0	0	0	0	0.00
	Total COMM. BANKS	20424	6	19	6	16	0.08
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	1870	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	1132	0	0	0	0	0.00
	Total Region Rural Bank	3002	0	0	0	0	
	SMALL FINANCE BANK						
30	JANA SFB	131	0	0	0	0	0.00
31	UTKARSH SFB	20	0	0	0	0	0.00
32	UJJIVAN SFB	389	0	0	0	0	0.00
	Total Small Financial Bank	540	0	0	0	0	0.00
	TOTAL FOR BIHAR	23966	6	19	6	16	0.07

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE PROGRESS UNDER HOUSING LOAN 30.06.2021							
							(Rs. in lakh)
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	5558	5547	60023	5534	57369	99.57
2	CENTRAL BANK OF INDIA	2688	1046	10230	1046	8198	38.91
3	PUNJAB NATIONAL BANK	4668	518	2681	518	2681	11.10
4	CANARA BANK	1678	49	433	20	316	1.19
5	UCO BANK	1074	180	4659	144	3794	13.41
6	BANK OF BARODA	1905	150	4615	150	3463	7.87
7	UNION BANK OF INDIA	1475	175	815	175	815	11.86
	OTHER BANKS						
8	BANK OF INDIA	2049	259	1439	259	1295	12.64
9	BANK OF MAHARASHTRA	88	8	131	8	111	9.09
10	INDIAN BANK	1766	24	836	24	836	1.36
11	INDIAN OVERSEAS BANK	394	33	2214	33	2214	8.38
12	PUNJAB AND SIND BANK	78	221	8893	221	8893	283.33
	Total Public Sector Bank	23421	8210	96969	8132	89985	34.72
	PRIVATE BANKS						
13	IDBI	1937	89	1926	89	592	4.59
14	ICICI BANK	2451	9	210	9	210	0.37
15	FEDERAL BANK	244	3	26	3	26	1.23
16	JAMMU KASHMIR BANK	42	0	0	0	0	0.00
17	SOUTH INDIAN BANK	42	1	19	1	19	2.38
18	AXIS BANK	2144	133	217	133	217	6.20
19	HDFC BANK	2477	452	399	452	399	18.25
20	INDUSIND BANK	562	0	0	0	0	0.00
21	KARNATAKA BANK	42	12	207	12	207	28.57
22	KOTAK MAHINDRA	285	0	0	0	0	0.00
23	YES BANK	85	0	0	0	0	0.00
24	BANDHAN BANK	345	122	389	122	389	35.36
25	RBL BANK	42	97	33	97	33	230.95
26	IDFC FIRST BANK Ltd	42	0	0	0	0	0.00
	Total Private Sector Bank	10740	918	3426	918	2092	8.55
	Total COMM. BANKS	34161	9128	100395	9050	92077	26.49
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0.00
	Total Cooperative Bank	0	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	2898	103	900	103	900	3.55
29	UTTAR BIHAR GRAMIN BANK	1752	13	135	7	71	0.40
	Total Region Rural Bank	4650	116	1035	110	971	2.37
	SMALL FINANCE BANK						
30	JANA SFB	63	32	32	32	32	50.79
31	UTKARSH SFB	4	29	16	29	16	725.00
32	UJJIVAN SFB	184	48	115	48	115	25.09
	Total Small Financial Bank	251	109	163	109	163	43.43
	TOTAL FOR BIHAR	39062	9353	101593	9269	93211	23.73

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
BANK WISE OUTSTANDING AND NPA UNDER HOUSING LOAN AS ON 30.06.2021							
(Rs. in lakh)							
SL. NO.	BANKS NAME	HOUSING LOAN OUTSTANDING		NPA IN HOUSING LOAN		NPA%	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	65953	668522	795	5166	1.21	0.77
2	CENTRAL BANK OF INDIA	6024	44801	1457	3560	24.19	7.95
3	PUNJAB NATIONAL BANK	17531	214565	1692	13900	9.65	6.48
4	CANARA BANK	5906	191207	254	2547	4.30	1.33
5	UCO BANK	16797	66253	789	4121	4.70	6.22
6	BANK OF BARODA	8028	113410	286	1712	3.56	1.51
7	UNION BANK OF INDIA	3405	83441	204	1602	5.99	1.92
	OTHER BANKS						
8	BANK OF INDIA	7593	104195	300	2008	3.95	1.93
9	BANK OF MAHARASHTRA	428	9677	3	72	0.70	0.74
10	INDIAN BANK	8675	135016	616	5870	7.10	4.35
11	INDIAN OVERSEAS BANK	1990	28660	20	177	1.01	0.62
12	PUNJAB AND SIND BANK	266	11049	15	296	5.64	2.68
	Total Public Sector Bank	142596	1670796	6431	41031	4.51	2.46
	PRIVATE BANKS						
13	IDBI	3652	39384	91	802	2.49	2.04
14	ICICI BANK	3198	88677	0	0	0.00	0.00
15	FEDERAL BANK	83	1559	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	45	369	0	0	0.00	0.00
17	SOUTH INDIAN BANK	3	73	0	0	0.00	0.00
18	AXIS BANK	1341	7652	20	88	1.49	1.15
19	HDFC BANK	2978	14908	1	54	0.03	0.36
20	INDUSIND BANK	2127	155	0	0	0.00	0.00
21	KARNATAKA BANK	18	452	0	0	0.00	0.00
22	KOTAK MAHINDRA	0	0	0	0	0.00	0.00
23	YES BANK	0	0	0	0	0.00	0.00
24	BANDHAN BANK	592	4979	0	0	0.00	0.00
25	RBL BANK	669	121	6	1	0.90	0.83
26	IDFC FIRST BANK Ltd	0	0	0	0	0.00	0.00
	Total Private Sector Bank	14706	158329	118	945	0.80	0.60
	Total COMM. BANKS	157302	1829125	6549	41976	4.16	2.29
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	5	56	0	0	0.00	0.00
	Total Cooperative Bank	5	56	0	0	0.00	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	3914	34559	597	3189	15.25	9.23
29	UTTAR BIHAR GRAMIN BANK	5064	7319	3864	3053	76.30	41.71
	Total Region Rural Bank	8978	41878	4461	6242	49.69	14.91
	SMALL FINANCE BANK						
30	JANA SFB	806	711	25	12	3.10	1.69
31	UTKARSH SFB	205	2101	0	0	0.00	0.00
32	UJJIVAN SFB	1640	6256	55	24	3.35	0.38
	Total Small Financial Bank	2651	9068	80	36	3.02	0.40
	TOTAL FOR BIHAR	168936	1880127	11090	48254	6.56	2.57

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22							
CUMULATIVE REPORT AS ON 30.06.2021							
Performance under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (PMAY)							
(Rs. In lakh)							
SL NO.	BANKS NAME	Total No. of all Housing Loans sanctioned since 01.04.2015	Out of (B), Housing Loans covered under CLSS of PMAY since 01.04.2015			Subsidy received since 01.04.2015	
			No.	Amt. Sanctioned	Amt. of Subsidy Claimed	No.	Amt.
	LEAD BANKS						
1	STATE BANK OF INDIA	28459	5832	106042	13421	5528	12043
2	CENTRAL BANK OF INDIA	4288	548	8831	624	81	175
3	PUNJAB NATIONAL BANK	10040	1262	9565	1140	466	987
4	CANARA BANK	6582	1231	21219	2834	718	804
5	UCO BANK	3611	321	1451	321	46	81
6	BANK OF BARODA	4630	146	2193	172	118	179
7	UNION BANK OF INDIA	2592	463	2795	629	98	196
	OTHER BANKS						
8	BANK OF INDIA	5131	368	7240	289	23	50
9	BANK OF MAHARASHTRA	114	30	875	41	14	23
10	INDIAN BANK	3691	168	1650	243	87	224
11	INDIAN OVERSEAS BANK	3364	254	2238	450	123	102
12	PUNJAB AND SIND BANK	11	11	143	10	0	0
	Total Public Sector Bank	72513	10634	164242	20174	7302	14864
	PRIVATE BANKS						
13	IDBI	3408	148	2936	113	57	105
14	ICICI BANK	0	0	0	0	0	0
15	FEDERAL BANK	0	0	0	0	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	0
17	SOUTH INDIAN BANK	5	0	0	0	0	0
18	AXIS BANK	1250	164	1408	170	72	148
19	HDFC BANK	0	0	0	0	0	0
20	INDUSIND BANK	0	0	0	0	0	0
21	KARNATAKA BANK	7	5	92	0	1	2
22	KOTAK MAHINDRA	0	0	0	0	0	0
23	YES BANK	0	0	0	0	0	0
24	BANDHAN BANK	592	13	123	26	13	26
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0
	Total Private Sector Bank	5262	330	4559	309	143	281
	Total COMM. BANKS	77775	10964	168801	20483	7445	15145
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	2193	763	9587	1559	622	1284
29	UTTAR BIHAR GRAMIN BANK	201	101	802	102	58	68
	Total Region Rural Bank	2394	864	10389	1661	680	1352
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0
31	UTKARSH SFB	140	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0
	Total Small Financial Bank	140	0	0	0	0	0
	TOTAL FOR BIHAR	80309	11828	179190	22144	8125	16497

State Level Bankers' Committee, Bihar

(CONVENOR- STATE BANK OF INDIA) FY : 2021-22

Information regarding functioning of RSETIs June 2021

Sl. No.	District	Lead Bank	Date of Establishment of RSETI	Land Allotted by State Govt. (Yes/No)	MoU for land executed with the district administration (Yes/No)	Grant received from NIRD (Yes/No)	Map approved by Local authority (Yes/No)	Construction Started (Yes/No)	Details of Training Programme Organised				AS ON 30.06.2021		AS ON June 2021	
									No. of persons sourced by the branches for training	No. of training programmes organised	No. of persons trained	No. of persons settled	No. of trainees settled with Bank finance	Name of the Agency viz. DRDA/KVIC/NABARD etc. with whom claims are pending	Amt of reimbursement claim pending (Amt in Lacs)	
																No. of persons trained
1	Araria	SBI	13-09-2017	Yes	Yes	Yes	Yes	Yes	0	1	35	184	5097	3895	1856	12
2	Arwal	pnb	12-12-2011	YES	YES	YES	YES	YES	0	0	0	749	17894	6945	2657	17
3	Aurangabad	pnb	29-02-2012	YES	YES	YES	YES	YES	0	0	0	688	15878	4794	2457	0
4	Banka	uco	20-07-2011	YES	YES	YES	YES	YES	34	3	40	194	6184	2	0	3
5	Begusarai	uco	29-07-2011	YES	YES	YES	YES	YES	45	2	40	189	6342	1	0	2
6	Bhagalpur	uco	14-03-2011	YES	YES	YES	YES	YES	32	2	41	180	5760	1	0	3
7	Bhojpur	pnb	28-03-2012	YES	YES	YES	YES	YES	0	0	0	690	17862	5366	3554	2
8	Buxar	pnb	26-12-2012	YES	YES	YES	YES	YES	0	0	0	679	12596	4660	1259	0
9	Darbhanga	cbi	27-11-2010	YES	YES	YES	YES	YES	1	0	0	204	5699	3707	1137	8
10	East Champaran	cbi	19-12-2011	YES	YES	YES	YES	YES	5	1	27	195	6082	4520	3274	0
11	Gaya	pnb	24-03-2010	YES	YES	YES	YES	NO	0	0	0	1290	25521	13365	5112	10
12	Gopalganj	cbi	10-02-2011	YES	YES	YES	YES	YES	5	0	0	151	4632	3392	1035	16
13	Jamui	SBI	07-03-2011	Yes	Yes	Yes	Yes	Yes	0	0	0	168	4702	3594	1414	19
14	Jehanabad	pnb	30-09-2011	YES	YES	YES	YES	YES	0	0	0	791	17614	6986	1475	10
15	Kaimur	pnb	29-12-2011	YES	YES	YES	YES	YES	1	0	0	184	5309	4654	2365	3
16	Katihar	cbi	01-10-2011	YES	YES	YES	YES	YES	10	18	596	242	7877	4092	1201	0
17	Khagaria	ubi	10-02-2010	YES	YES	YES	YES	NO	0	0	0	206	6076	4398	2254	44
18	Kishanganj	SBI	12-07-2011	Yes	Yes	Yes	Yes	Yes	0	0	0	990	15670	6498	2169	8
19	Lakhisarai	pnb	28-09-2010	YES	YES	YES	YES	NO	0	0	0	25	4835	3486	1485	12
20	Madhepura	SBI	02-04-2014	Yes	Yes	Yes	Yes	Yes	0	1	25	183	4835	3486	1485	4
21	Madhubani	cbi	29-01-2011	YES	YES	YES	YES	YES	1	0	0	194	5360	3527	1151	4
22	Munger	uco	01-02-2011	YES	YES	YES	NO	NO	33	3	50	171	5487	0	0	4
23	Muzaffarpur	cbi	19-02-2007	YES	YES	YES	YES	YES	1	0	0	262	7204	5687	2493	5
24	Nalanda	pnb	15-02-2010	YES	YES	YES	YES	YES	0	0	0	896	15299	7655	2354	0
25	Nawada	pnb	28-03-2010	YES	YES	YES	YES	NO	0	0	0	860	15267	7889	2460	15
26	Patna	pnb	15-01-2007	NO	NO	NO	NO	NO	0	0	0	799	17915	6125	1930	0
27	Purnea	SBI	18-03-2011	Yes	Yes	Yes	Yes	Yes	0	0	0	190	5172	3920	1772	25
28	Rohtas	pnb	27-11-2012	YES	YES	YES	YES	YES	0	0	0	784	9810	6788	1518	0
29	Saharsa	SBI	10-03-2011	Yes	Yes	Yes	Yes	Yes	0	1	28	189	4999	3597	1865	32
30	Samastipur	ubi	01-07-2010	YES	YES	YES	YES	NO	10	5	118	210	6126	3643	1203	0
31	Saran	cbi	08-02-2011	YES	YES	YES	YES	YES	1	0	0	147	4259	2612	961	0
32	Sheikhpura	can	19-01-2010	YES	YES	YES	YES	YES	20	1	25	292	9019	6792	2137	29
33	Sheohar	bob	31-03-2010	YES	YES	YES	YES	NO	1	0	0	295	8761	6679	2688	12
34	Sitamarhi	bob	28-03-2012	YES	YES	YES	YES	NO	1	0	0	209	3608	1828	1531	6
35	Siwan	cbi	15-03-2011	YES	YES	YES	YES	YES	1	0	0	186	5591	3440	1531	22
36	Supaul	SBI	20-03-2014	Yes	Yes	Yes	Yes	Yes	0	0	0	205	5565	4219	2634	16
37	Vaishali	can	30-01-2008	YES	YES	YES	YES	YES	20	1	25	386	11375	8935	3162	57
38	West Champaran	cbi	27-01-2011	YES	YES	YES	YES	YES	10	0	0	179	5295	3518	1459	12
32	Total Bihar								232	39	1050	15628	359468	179579	71006	424

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22

Cases Pending with District Authorities for Disposal under Section 13 (4) of SARFAESI as on 30.06.2021

(Rs. in lakh)

S.N.	Bank Name	Pending Cases as on 31.03.2021		Cases filed during the quarter Dec' 2020		Cases disposed during the quarter Dec' 2020		Pending Cases as on 30.06.2021	
		No. of Acs	Amt	No. of Acs	Amt	No. of Acs	Amt	No. of Acs	Amt
	LEAD BANKS								
1	STATE BANK OF INDIA	1739	1325	919	1451	35	129	2623	2647
2	CENTRAL BANK OF INDIA	49	19	0	0	0	0	49	19
3	PUNJAB NATIONAL BANK	0	0	29	7	5	7	24	0
4	CANARA BANK	62	2545	0	0	0	0	62	2545
5	UCO BANK	35	577	0	0	2	19	33	558
6	BANK OF BARODA	103	4196	0	0	0	0	103	4196
7	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	OTHER BANKS	0	0					0	0
8	BANK OF INDIA	84	2552	20	42	10	6	94	2588
9	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
10	INDIAN BANK	0	0	0	0	0	0	0	0
11	INDIAN OVERSEAS BANK	10	3	0	0	0	0	10	3
12	PUNJAB AND SIND BANK	18	880	1	14	0	0	19	894
	Total Public Sector Bank	2100	12097	969	1514	52	161	3017	13450
	PRIVATE BANKS								
13	IDBI	6	281	0	0	0	0	6	281
14	ICICI BANK	0	0	0	0	0	0	0	0
15	FEDERAL BANK	0	0	0	0	0	0	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
18	AXIS BANK	0	0	0	0	0	0	0	0
19	HDFC BANK	0	0	0	0	0	0	0	0
20	INDUSIND BANK	0	0	0	0	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0	0	0	0	0
23	YES BANK	0	0	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0
	Total Private Sector Bank	6	281	0	0	0	0	6	281
	Total COMM. BANKS	2106	12378	969	1514	52	161	3023	13731
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	0	0	0	0	0	0	0	0
	Total Cooperative Bank	0	0	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	89	1349	0	0	20	262	69	1087
29	UTTAR BIHAR GRAMIN BANK	160	1324	0	0	0	0	160	1324
	Total Region Rural Bank	249	2673	0	0	20	262	229	2411
	SMALL FINANCE BANK								
30	JANA SFB	0	0	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0	0	0	0
32	UJJIVAN SFB	0	0	0	0	0	0	0	0
	Total Small Financial Bank	0	0	0	0	0	0	0	0
	TOTAL FOR BIHAR	2355	15051	969	1514	72	423	3252	16142

**STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2021-22**

Cases Pending with District Authorities for Disposal under Section 13 (4) of SARFAESI as on 30.06.2021

(Rs. in lakh)

S.N.	District	Pending Cases as on 31.03.2021		Cases filed during the quarter Dec' 2020		Cases disposed during the quarter Dec'2020		Pending Cases as on 30.06.2021	
		No. of Acs	Amt	No. of Acs	Amt	No. of Acs	Amt	No. of Acs	Amt
1	Araria	29	302	0	0	0	0	29	302
2	Arwal	1	14	0	0	0	0	1	14
3	Aurangabad	14	120	0	0	1	6	13	114
4	Banka	8	59	0	0	0	0	8	59
5	Begusarai	20	362	0	0	3	26	17	336
6	Bhagalpur	31	2031	0	0	0	0	31	2031
7	Bhojpur	9	315	2	1	2	1	9	315
8	Buxar	21	237	0	0	1	65	20	172
9	Darbhanga	23	218	8	2	0	0	31	220
10	East Champaran	29	203	0	0	0	0	29	203
11	Gaya	23	1305	16	4	14	84	25	1225
12	Gopalganj	738	741	0	0	0	0	738	741
13	Jamui	8	99	2	80	0	0	10	179
14	Jehanabad	3	37	0	0	0	0	3	37
15	Kaimur	25	715	5	2	9	60	21	657
16	Katihar	12	63	0	0	0	0	12	63
17	Khagaria	9	252	0	0	1	31	8	221
18	Kishanganj	7	11	0	0	0	0	7	11
19	Lakhisarai	5	211	0	0	0	0	5	211
20	Madhepura	10	58	3	89	0	0	13	147
21	Madhubani	10	43	1	0	0	0	11	43
22	Munger	28	443	2	17	1	11	29	449
23	Muzaffarpur	42	541	1	14	0	0	43	555
24	Nalanda	7	110	0	0	0	0	7	110
25	Nawada	6	6	0	0	0	0	6	6
26	Patna	60	3656	14	5	3	3	71	3658
27	Purnea	45	719	0	0	0	0	45	719
28	Rohtas	20	278	0	0	1	1	19	277
29	Saharsa	13	90	0	0	0	0	13	90
30	Samastipur	6	72	0	0	1	6	5	66
31	Saran	27	353	0	0	0	0	27	353
32	Sheikhpura	0	0	0	0	0	0	0	0
33	Sheohar	0	0	3	35	0	0	3	35
34	Sitamarhi	7	96	0	0	0	0	7	96
35	Siwan	29	233	0	0	0	0	29	233
36	Supaul	0	0	0	0	0	0	0	0
37	Vaishali	19	214	2	14	0	0	21	228
38	West Champaran	1011	844	910	1251	35	129	1886	1966
Total		2355	15051	969	1514	72	423	3252	16142

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format

District: Nodal Bank: Month/ Quarter:	Jehanabad SBI July-2021		For Bank Customers													4. Digital Financial Literacy		
	1. Digital coverage for individuals (Savings Accounts)													No. of FLC camps on Digital FL	No. of people participated			
	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. *	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) **	% AEPS coverage	Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc. *	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ UPI/ USSD/ AEPS etc. *	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts Ineligible for digital coverage as per bank's Board approved policies					
Bank Name																		
Axis	3745	3480	92.92	939	25.07	2222	59.33	1486	39.68	3622	96.72	394	10					
Bandhan	25544	15053	58.93	927	3.63	17704	69.31	0	0.00	25316	99.11	10	0					
BoB	26079	18970	72.74	823	3.16	16916	64.86	24952	95.68	26079	100.00	847	0					
Bol	46638	36946	79.22	7026	15.06	6396	13.71	44604	95.64	46608	99.94	6592	94					
Canara	11891	9600	80.73	2801	23.56	3995	33.60	3806	32.01	11610	97.64	0	0					
CBI	3223	2337	72.51	3167	98.26	465	14.43	2695	83.62	3223	100.00	0	0					
DBGB	187627	126879	67.62	0	0.00	109776	58.51	177549	94.63	187627	100.00	0	0					
HDFC	3027	2846	94.02	2935	96.96	2944	97.26	1374	45.39	3026	99.97	5	0					
ICICI	4126	4122	99.90	4126	100.00	2411	58.43	2532	61.37	4126	100.00	0	0					
IDBI	3937	2588	65.74	1453	36.91	3452	87.68	3430	87.12	3934	99.92	0	0					
Indian Bank	58744	29307	49.89	4627	7.88	50489	85.95	55874	95.11	58586	99.73	1834	139					
IndusInd	1225	1225	100.00	824	67.27	705	57.55	1057	86.29	1225	100.00	0	0					
IOB	3751	3011	80.27	341	9.09	1325	35.32	3751	100.00	3751	100.00	403	2					
IPPB	40640	0	0.00	0	0.00	40640	100.00	40640	100.00	40640	100.00	0	5					
PNB	424156	384274	90.60	39213	9.24	68574	16.17	270112	63.68	424156	100.00	0	22					
S.Co-Bank	5153	587	11.39	0	0.00	0	0.00	5153	100.00	5153	100.00	0	0					
SBI	104995	90684	86.37	29956	28.53	46282	44.08	96163	91.59	103947	99.00	5037	0					
UBI	49708	27330	54.98	1276	2.57	11059	22.25	9766	19.65	49708	100	133	75					
UCO	6478	6101	94.18	501	7.73	1211	18.69	4997	77.14	6472	99.91	0	14					
Ujjivan SFB	10936	10336	94.51	5172	47.29	4922	45.01	10917	99.83	10917	99.83	0	0					
Fino	2755	2678	97.21	2755	100.00	2755	100.00	2394	86.90	2755	100.00	0	0					
Total	1024378	778354	75.98	108862	10.63	394243	38.49	763252	74.51	1022481	99.81	15255	130	2825				

Bank Name	For Bank Customers										For non-customers			
	2. Digital coverage for business (Current Accounts)					3. Provision of Digital Infrastructure								
	Total No. of Eligible Operative Current/ Business Accounts	No. of POS/QR availed by Eligible Operative Business accounts	% Net banking coverage	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% of POS/QR coverage	No. of Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders
Axis	387	113	29.20	39	10.08	197	50.90	326	84.24	18	2	0	0	2
Bandhan	1265	236	18.66	22	1.74	1127	89.09	1214	95.97	1	0	0	0	0
BoB	407	126	30.96	257	63.14	306	75.18	407	100.00	0	0	0	0	0
Bol	288	262	90.97	211	73.26	178	61.81	288	100.00	0	0	0	0	0
Canara	185	98	52.97	89	48.11	101	54.59	183	98.92	0	85	0	0	85
CBI	58	58	100.00	17	29.31	32	55.17	58	100.00	3	0	0	0	0
DBGB	970	0	0.00	970	100.00	539	55.57	970	100.00	0	0	0	0	0
HDFC	316	312	98.73	32	10.13	312	98.73	316	100.00	28	46	0	0	46
ICICI	258	258	100.00	197	76.36	202	78.29	258	100.00	0	0	0	0	0
IDBI	257	199	77.43	73	28.40	167	64.98	244	94.94	0	0	0	0	0
Indian Bank	823	721	87.61	470	57.11	258	31.35	823	100.00	109	0	0	0	109
IndusInd	63	54	85.71	0	0.00	49	77.78	54	85.71	0	0	0	0	0
IOB	119	66	55.46	54	45.38	0	0.00	119	100.00	0	6	0	0	46
IPPB	103	0	0.00	70	67.96	103	100.00	103	100.00	0	0	0	0	0
PNB	7151	6766	94.62	119	1.66	3539	49.49	7132	99.73	0	0	0	0	0
S.Co-Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	142	0	0	0	0
SBI	1105	336	30.41	810	73.30	55	4.98	1105	100.00	51	0	0	0	0
UBI	578	139	24.05	58	10.03	377	65.22	578	100	0	58	0	17	75
UCO	81	56	69.14	72	88.89	57	70.37	81	100.00	0	0	0	0	0
Ujjivan SFB	124	122	98.39	0	0.00	119	95.97	122	98.39	0	0	0	0	0
Fino	89	89	100.00	0	0.00	89	100.00	89	100.00	0	0	0	0	0
Total	14627	10011	68.44	3560	24.34	7807	53.37	14470	98.93	352	197	0	63	260

QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FLCs (GOING DIGITAL) : Annexure-2 Part(A)
AS ON 30.06.2021

Bank Name	FLC Code	Sr. No. of Camp	Date of special camp (DD/MM/YYYY)	District	Block	Village	No Of Participants	Stakeholders present (Indicate Y/N)						
								LDM	DDM	LDO	Local Govt	NGO	BC	Others
CENTRAL BANK OF INDIA	5701	6	28-06-2021	SIWAN	PACHRUKHI	RUM SCHOOL UKHA	34	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	5701	5	14-06-2021	SIWAN	BASANTPUR	BASAW	51	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	5701	4	05-05-2021	SIWAN	PACHRUKHI	RUM SCHOOL AKOP	23	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	5701	3	05-04-2021	SIWAN	PACHRUKHI	RUM SCHOOL MAHU	25	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	5701	2	11-04-2021	SIWAN	SIWAN	R M SCHOOL AMAL	25	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	5701	1	10-04-2021	SIWAN	PACHRUKHI	JEEVIKA SHG MAH	30	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	5	30-06-2021	MUZAFFARPUR	MUROUL	VISHNUPUR BAKHA	20	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	4	30-06-2021	MUZAFFARPUR	MUROUL	DHOJ	20	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	3	26-05-2021	MUZAFFARPUR	BOCHAHA	GARHA CHOWK	20	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	2	25-06-2021	MUZAFFARPUR	MUSAHARI	BHAGWANPUR	20	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6202	1	23-06-2021	MUZAFFARPUR	MARWAN	SUBHANKARPUR	8	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6301	5	05-06-2021	GOPALGANJ	THAWA	DHATINGANA	35	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6301	4	22-05-2021	GOPALGANJ	KUCHAIKOTE	KARMANI	38	Y	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6301	3	10-05-2021	GOPALGANJ	MANIHA	DHARAMPARSA	40	N	Y	N	N	N	N	Y
CENTRAL BANK OF INDIA	6301	2	22-04-2021	GOPALGANJ	SIDHWALIA	SIDHWALIA	32	N	Y	N	N	N	N	Y
CENTRAL BANK OF INDIA	6301	1	08-04-2021	GOPALGANJ	BARALI	KALYANPUR	32	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6301	6	12-06-2021	GOPALGANJ	MANIHA	SAFAPUR	50	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	3	29-04-2021	WEST CHAMPARAN	BETIAH	STATION CHOWK	26	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	2	20-04-2021	WEST CHAMPARAN	BETIAH	BANUCHAPAR	51	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	6401	1	01-01-0001	WEST CHAMPARAN	MAJHAULIA	PARSA	40	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	10	15-06-2021	VAISHALI	BHAGWANPUR	BAHUARA	34	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	9	30-05-2021	VAISHALI	VAISHALI	MADOPUR	40	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	8	27-05-2021	VAISHALI	JANDAHA	B DERA	50	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	7	22-05-2021	VAISHALI	RAJAPAKAR	LAGURAO	35	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	6	20-05-2021	VAISHALI	RAJAPAKAR	JAHANGIRPUR	38	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	5	26-04-2021	VAISHALI	BIDUPUR	DILAWARPUR	40	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	4	23-04-2021	VAISHALI	LALGANJ	FATEPUR	32	N	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	3	11-04-2021	VAISHALI	HAIJIPUR	KANCHANPUR	45	Y	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	2	06-04-2021	VAISHALI	HAIJIPUR	CHIKNOTA	34	Y	N	N	N	N	N	Y
CENTRAL BANK OF INDIA	8901	1	05-04-2021	VAISHALI	BIDUPUR	CHAKSAID	44	N	N	N	N	N	N	Y
CANARA BANK	79	5	28-06-2021	SHEIKHPURA	GHAT KUSUMBHA	BLOCK OFFICE	25	Y	N	N	N	N	N	Y
CANARA BANK	79	4	08-04-2021	SHEIKHPURA	CHEWARA	SILHAURI	55	N	N	N	N	N	N	Y
CANARA BANK	79	3	07-04-2021	SHEIKHPURA	SHEOKHOPURSARA	SHEOKHOPUR DIH	65	N	N	N	N	N	N	Y
CANARA BANK	79	2	19-06-2021	SHEIKHPURA	ARIYARI	BLOCK OFFICE	20	Y	N	N	N	N	N	Y
CANARA BANK	79	1	01-01-0001	SHEIKHPURA	BARBIGHA	BARBIGHA MISSIO	60	N	N	N	N	N	N	Y
PUNJAB NATIONAL BANK	05201	1	01-06-2021	BHOJPUR	GAURA	GAURA	46	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	10901	2	09-06-2021	ARWAL	KALER	BELAWAN	58	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	10901	3	11-06-2021	ARWAL	KURTHA	BASATPUR	61	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	10901	4	08-06-2021	ARWAL	ARWAL	BAZIDPUR	73	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	10901	5	05-06-2021	ARWAL	ARWAL	JALPURA	43	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	10901	6	17-06-2021	ARWAL	KARPI	BELKARI	43	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	10901	7	15-06-2021	ARWAL	KARPI	DARIYAPUR	62	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05801	8	21-06-2021	AURANGABAD	AURANGABAD	ALAMPUR	54	Y	Y	Y	Y	Y	Y	Y

QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FLCs (GOING DIGITAL) : Annexure-2 Part(A)
AS ON 30.06.2021

Bank Name	FLC Code	Sr. No. of Camp	Date of special camp (DD/MM/YYYY)	District	Block	Village	No Of Participants				Stakeholders present (Indicate Y/N)			
							LDM	DDM	LDO	Local Govt	NGO	BC	Others	
PUNJAB NATIONAL BANK	05801	9	02-06-2021	AURANGABAD	AURANGABAD	BAHUARA	51	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05801	10	04-06-2021	AURANGABAD	DAUDNAGAR	AMAUNA	61	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05801	11	01-06-2021	AURANGABAD	DAUDNAGAR	DAULATPUR	73	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05801	12	23-06-2021	AURANGABAD	GOH	ARANDA	54	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05801	13	25-06-2021	AURANGABAD	GOH	BAMAHI	69	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05801	14	19-06-2021	AURANGABAD	KUTUMBA	AMBA	56	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05801	15	16-06-2021	AURANGABAD	KUTUMBA	BADARPUR	71	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	16	11-06-2021	BHOJPUR	AGIAON	BAGHI	54	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	17	07-06-2021	BHOJPUR	AGIAON	BARUNA	63	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	18	09-06-2021	BHOJPUR	ARRAH	MAHULI	51	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	19	07-06-2021	BHOJPUR	ARRAH	MILKI	49	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	20	16-06-2021	BHOJPUR	PIRO	KATAR	42	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	21	24-06-2021	BHOJPUR	PIRO	KASER	56	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	22	18-06-2021	BHOJPUR	SANDESH	BAGA	56	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	23	29-06-2021	BHOJPUR	TARARI	BAGAR	98	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	24	15-06-2021	BHOJPUR	UDWANTNAGAR	CHAKIA	56	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	25	22-06-2021	BHOJPUR	SAHAR	FATEHPUR	86	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	05201	26	03-06-2021	BHOJPUR	GARHANI	BAHRI	39	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	27	18-06-2021	BUXAR	SIMRI	BAKIHAR	42	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	28	24-06-2021	BUXAR	CHAUGAIN	BIRPUR	53	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	29	19-06-2021	BUXAR	KESATH	DEHRA	29	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	30	15-06-2021	BUXAR	KESATH	RAMPUR	45	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	31	14-06-2021	BUXAR	BARHAMPUR	AKORHI	50	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	32	15-06-2021	BUXAR	DUMRAON	BASGITIA	51	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	33	24-06-2021	BUXAR	NAWANAGAR	DEORIA	68	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	34	25-06-2021	BUXAR	RAIPUR	AKBARPUR	46	Y	Y	Y	Y	Y	Y	Y
PUNJAB NATIONAL BANK	04501	35	30-06-2021	BUXAR	CHAUSA	AKBARPUR	56	Y	Y	Y	Y	Y	Y	Y
STATE BANK OF INDIA	7801	1	11-04-2021	PURNEA	K NAGAR	HIGH SCHOOL KAMAKHYA	61	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7801	2	24-04-2021	PURNEA	KRITYANAND NAGAR	MIDDLE SCHOOL MAIRA	68	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7801	3	08-05-2021	PURNEA	KRITYANAND NAGAR	MIDDLE SCHOOL CHAPAY	55	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7801	1	15-05-2021	PURNEA	SRINAGAR	COOPERATIVE BAZAR	48	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7801	1	22-06-2021	PURNEA	BANMANKHI	MASURIA	35	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	8301	4	28-06-2021	PURNEA	PURNEA EAST	MIDDLE SCHOOL FARIYANI	63	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	8301	1	11-04-2021	ARARIA	JOKI HAT BLOCK	DARMESHAR	55	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	8301	2	25-06-2021	ARARIA	ARARIA BLOK	BASBARI	51	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	8301	1	30-06-2021	ARARIA	PALASI	KUJARI	48	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	6801	1	02-04-2021	MADHEPURA	NARPATGANJ	MIDDLE SCHOOL	42	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	6801	2	08-04-2021	MADHEPURA	GHALLARH	GHALLARH	35	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	6801	4	15-05-2021	MADHEPURA	GWALPARA	RESHNA	35	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	6801	3	15-06-2021	MADHEPURA	SOUR BAZAR	KHAJURI	32	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7601	1	10-04-2021	SAHARSA	SINGHESHWAR	RAMPATTI	43	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7601	2	15-05-2021	SAHARSA	SATTAR KATYA	PANCH GACHYI	44	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7601	3	25-05-2021	SAHARSA	KAHRA	RSETI	16	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7601	4	02-06-2021	SAHARSA	SALKHUA	BARHARWA	45	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7601	5	11-06-2021	SAHARSA	SIMRI BAKHTIYARPUR	SITANABAD	40	N	N	N	Y	Y	Y	Y
STATE BANK OF INDIA	7601	4	21-06-2021	SAHARSA	KAHARA	RSETI	32	N	N	N	Y	Y	Y	Y
UTTAR BIHAR GRAMIN BANK	4802	3	04-05-2021	SUPAUL	NAVHATTA	SHAPUR	45	N	N	N	Y	Y	Y	Y
UTTAR BIHAR GRAMIN BANK	4802	3	04-05-2021	SUPAUL	SUPAUL	MOTIPIURE	35	N	N	N	Y	Y	Y	Y

QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FLCs (GOING DIGITAL) : Annexure-2 Part(A)
AS ON 30.06.2021

Bank Name	FLC Code	Sr. No. of Camp	Date of special camp (DD/MM/YYYY)	District	Block	Village	No Of Participants	Stakeholders present (Indicate Y/N)						
								LDM	DDM	LDO	Local Govt	NGO	BC	Others
UTTAR BIHAR GRAMIN BANK	4802	2	12-04-2021	SUPAUL	SUPAUL	RAMDUTTIPATY	33	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	4802	1	09-04-2021	Supaul	Supaul	Nemua	31	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	4902	2	05-05-2021	KISHANGANJ	THAKURGANJ	PATHARIA	28	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	4902	1	15-04-2021	KISHANGANJ	BIBIGANJ	TERAGACCHI	22	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5002	2	12-05-2021	SITAMARHI	SONBARSHA	ETHHARWA	33	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5002	1	12-04-2021	SITAMARHI	SAIDPUR	GAUSHNAGAR	31	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5302	3	10-06-2021	EAST CHAMPARAN	GHORASAHAN	NANOORA	26	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5302	2	11-05-2021	EAST CHAMPARAN	PHENHARA	GOBINDBARA	31	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5302	1	15-04-2021	EAST CHAMPARAN	PATAHI	PATAHI	29	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5402	2	12-05-2021	MADHUBANI	KHAJALI	BHAKUA	32	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5402	1	22-04-2021	MADHUBANI	DAHIBHAT MADHOP	PANDOUL	35	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5402	1	09-06-2021	MADHUBANI	BASOPATTI	BASOPATI	28	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5402	2	12-05-2021	MADHUBANI	BENIPATTI	UCHCAITH	30	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5402	1	14-04-2021	MADHUBANI	RAHIKA	BHOWARA	33	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5702	2	14-05-2021	SIWAN	SAKARI BAZAR	TEKANIA	33	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	5702	1	20-04-2021	SIWAN	ZIRADEI	DUMARA	29	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6202	2	10-05-2021	MUZAFFARPUR	SARAIYA	BARAHAMPUR	32	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6202	1	26-04-2021	MUZAFFARPUR	GAIGHAT	MAHMADPUR SURI	31	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6302	3	14-04-2021	GOPALGANJ	KATEYA	KOTWA NILAMI	29	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6302	2	10-06-2021	GOPALGANJ	PANCHDEORI	SEMARIA	33	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6302	1	04-05-2021	GOPALGANJ	KATEYA	PARSAUNI	28	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6402	3	23-06-2021	WEST CHAMPARAN	BARIYA	MASAN DHAB	35	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6402	2	18-05-2021	WEST CHAMPARAN	SIKTA	PARSAUNI MURLI	32	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6402	1	24-04-2021	WEST CHAMPARAN	YOGAPATTI	SANICHARI	29	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6502	3	24-06-2021	SHEOHAR	PURNAHIA	PURNAHIA-PIPPA	31	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6502	2	09-06-2021	SHEOHAR	DUMRI KATSARI	PHULKAHA	29	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6502	1	29-05-2021	SHEOHAR	PIPRAHI	DHANKAUL	28	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6602	1	20-04-2021	SARAN	PARSA	LATRAHIYA	26	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	6802	1	09-04-2021	MADHEPURA	GHALADH	AURAH	26	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7102	3	10-05-2021	KATIHAH	AZAMNAGAR	AZAMNAGAR	33	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7102	2	22-04-2021	KATIHAH	MANSAHI	MANSAHI	37	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7102	1	13-04-2021	KATIHAH	KADWA	SONALI BAZAR	35	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7402	3	23-06-2021	DARBHANGA	Gandhayampur	AADHARPUR	32	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7402	2	22-06-2021	DARBHANGA	Benipur	MOTIPUR ANTOR	29	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7402	1	10-05-2021	DARBHANGA	Hayaghat	ANAR	32	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7802	6	26-05-2021	PURNIA	RUPAULI	RUPAULI	32	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7802	5	30-04-2021	PURNIA	BANMANKHI	BUDHIA	34	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	7802	4	17-04-2021	PURNIA	BAISA	ANGARHAT	32	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	8302	2	30-04-2021	ARARIA	ARARIA	GAIRA	35	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	8302	1	27-04-2021	ARARIA	SIKTI	BENGA	33	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	8902	2	17-06-2021	VAISHALI	ShahdeiBuzurg	Salha	26	N	N	N	N	N	Y	Y
UTTAR BIHAR GRAMIN BANK	8902	1	23-04-2021	VAISHALI	Patepur	Bajitpur	25	N	N	N	N	N	Y	Y

QUARTERLY REPORT ON CONDUCT OF TARGET GROUP SPECIFIC CAMPS BY FLCs : Annexure-2 Part(B)
AS ON 30.06.2021

Bank Name	FLC Code	Sr. No. of Camp	Date of target specific camp (DD/MM/YYYY)	District	Block	Village	No Of Participants	Stakeholders present (Indicate Y/N)						Target Group Addressed (1. Farmers 2. Small Entrepreneurs 3. School Students 4. SHGs 5. Senior Citizen 6. Others)	
								LDM	DDM	DDO	Local Govt	NGO	BC		Others
CENTRAL BANK OF INDIA	5701	1	10-04-2021	SIWAN	PANCHRUKHI	JEEVKA SHG MAH	30	N	N	N	Y	N	N	Y	5&6
CENTRAL BANK OF INDIA	5701	2	11-04-2021	SIWAN	SIWAN	R M SCHOOL AMAL	25	N	N	N	Y	N	N	Y	1&2&3
CENTRAL BANK OF INDIA	5701	3	05-04-2021	SIWAN	PANCHRUKHI	RUM SCHOOL MAHU	25	N	N	N	Y	N	N	Y	1&5&6
CENTRAL BANK OF INDIA	5701	4	05-05-2021	SIWAN	PANCHRUKHI	RUM SCHOOL AKOP	23	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	5701	5	14-06-2021	SIWAN	BASANTPUR	BASAW	51	N	N	N	Y	N	N	Y	1
CENTRAL BANK OF INDIA	5701	6	28-06-2021	SIWAN	PANCHRUKHI	RUM SCHOOL UKHA	34	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	6202	1	23-06-2021	MUZAFFARPUR	MARWAN	SUBHANKARPUR	8	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	6202	2	25-06-2021	MUZAFFARPUR	MUSHAHARI	BHAGWANPUR	20	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	6202	3	26-06-2021	MUZAFFARPUR	BOCHAHA	GARHA CHOWK	20	N	N	N	Y	N	N	Y	3
CENTRAL BANK OF INDIA	6202	4	30-06-2021	MUZAFFARPUR	MURAIL	DHOLI	20	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	6202	5	30-06-2021	MUZAFFARPUR	MURAIL	VISHUNPUR BAKHA	20	N	N	N	Y	N	N	Y	5
CENTRAL BANK OF INDIA	6301	1	08-04-2021	GOPALGANJ	BARAULI	KALYANPUR	32	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	6301	2	22-07-2021	GOPALGANJ	SIDHWALIA	DHARWALIA	32	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	6301	3	10-05-2021	GOPALGANJ	MANJHA	DHARAMPAISA	40	N	N	N	Y	N	N	Y	1
CENTRAL BANK OF INDIA	6301	4	22-05-2021	GOPALGANJ	KOCHAKOTE	KARMANI	38	N	N	N	Y	N	N	Y	5
CENTRAL BANK OF INDIA	6301	5	05-06-2021	GOPALGANJ	THAWE	DHATINGNA	35	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	6301	6	15-06-2021	GOPALGANJ	MANJHA	SAFAPUR	50	N	N	N	Y	N	N	Y	6
CENTRAL BANK OF INDIA	6401	1	01-01-0001	WEST CHAMPARAN	MAJHAULIA	PARSA	40	N	N	N	Y	N	N	Y	1&2&5&6
CENTRAL BANK OF INDIA	6401	2	20-04-2021	WEST CHAMPARAN	BETTIAH	BANUCHAPAR	51	N	N	N	Y	N	N	Y	4&5&6
CENTRAL BANK OF INDIA	6401	3	29-04-2021	WEST CHAMPARAN	BETTIAH	STATION CHOWK	26	N	N	N	Y	N	N	Y	1&2
CENTRAL BANK OF INDIA	8901	1	05-04-2021	VAISHALI	BIDUPUR	CHAKSAID	44	N	N	N	Y	N	N	Y	2&3
CENTRAL BANK OF INDIA	8901	2	06-04-2021	VAISHALI	HAIJIPUR	CHIKNOTA	34	N	N	N	Y	N	N	Y	1&5
CENTRAL BANK OF INDIA	8901	3	11-04-2021	VAISHALI	HAIJIPUR	KANCHANPUR	45	N	N	N	Y	N	N	Y	1&4&5&6
CENTRAL BANK OF INDIA	8901	4	23-04-2021	VAISHALI	LALGANJ	FATEPUR	32	N	N	N	Y	N	N	Y	1&2
CENTRAL BANK OF INDIA	8901	5	26-04-2021	VAISHALI	BIDUPUR	DILAWARPUR	40	N	N	N	Y	N	N	Y	5&6
CENTRAL BANK OF INDIA	8901	6	20-05-2021	VAISHALI	RAJAPAKAR	JAHANGIRPUR	38	N	N	N	Y	N	N	Y	1&2&3&4
CENTRAL BANK OF INDIA	8901	7	22-05-2021	VAISHALI	RAJAPAKAR	LAGURAOON	35	N	N	N	Y	N	N	Y	5&6
CENTRAL BANK OF INDIA	8901	8	27-05-2021	VAISHALI	JANDAHA	B DERA	50	N	N	N	Y	N	N	Y	3&4
CENTRAL BANK OF INDIA	8901	9	30-05-2021	VAISHALI	VAISHALI	MADOPLUR	40	N	N	N	Y	N	N	Y	1&2
CENTRAL BANK OF INDIA	8901	10	15-06-2021	VAISHALI	BHAGWANPUR	BAHUARA	34	N	N	N	Y	N	N	Y	3&4
CANARA BANK	79	1	01-01-0001	SHEIKHPURA	SHEIKHPURA	KUNDA	70	N	N	N	Y	N	N	Y	5
CANARA BANK	79	2	06-04-2021	SHEIKHPURA	ARIYARI	MANIPUR	80	N	N	N	Y	N	N	Y	5
CANARA BANK	79	3	16-06-2021	SHEIKHPURA	SHEIKHPURA	BLOCK OFFICE	35	N	N	N	Y	N	N	Y	6
CANARA BANK	79	4	24-06-2021	SHEIKHPURA	SHEKHOPURSARAI	BLOCK OFFICE	30	N	N	N	Y	N	N	Y	6
PUNJAB NATIONAL BANK	05201	1	04-06-2021	BHOJPUR	GAURA	GAURA	46	N	N	N	Y	N	N	Y	SHG 4
PUNJAB NATIONAL BANK	10901	2	10-06-2021	ARWAL	KALER	BEIAWAN	58	N	N	N	Y	N	N	Y	SCHOO 4
PUNJAB NATIONAL BANK	10901	3	14-06-2021	ARWAL	KURTHA	BASATPUR	61	N	N	N	Y	N	N	Y	SHG 4
PUNJAB NATIONAL BANK	10901	4	15-06-2021	ARWAL	ARWAL	BAZIDPUR	73	N	N	N	Y	N	N	Y	SHG 4
PUNJAB NATIONAL BANK	10901	5	16-06-2021	ARWAL	ARWAL	JALPURA	43	N	N	N	Y	N	N	Y	SHG 4
STATE BANK OF INDIA	7801	1	16-04-2021	PURNEA	DHAMDAHA	DACOITA	45	N	N	N	Y	N	N	Y	5
STATE BANK OF INDIA	7801	2	17-05-2021	PURNEA	DHAMDAHA	RUPASPUR	50	N	N	N	Y	N	N	Y	2
STATE BANK OF INDIA	7801	3	21-05-2021	PURNEA	SRINAGAR	CHANKA	52	N	N	N	Y	N	N	Y	4
STATE BANK OF INDIA	7801	4	22-06-2021	PURNEA	SRINAGAR	COOPERATIVE BAZAR	36	N	N	N	Y	N	N	Y	1
STATE BANK OF INDIA	7801	5	23-06-2021	PURNEA	PURNEA EAST	PIRGANJ	51	N	N	N	Y	N	N	Y	6
STATE BANK OF INDIA	7801	6	25-06-2021	PURNEA	KRITYANAND NAGAR	PRASAD PUR	42	N	N	N	Y	N	N	Y	5
STATE BANK OF INDIA	7801	7	30-06-2021	PURNEA	BANIMANKHI	MASURIA	55	N	N	N	Y	N	N	Y	5
STATE BANK OF INDIA	8301	1	11-04-2021	ARARIA	JOKI HAT BLOCK	DARMESAR	55	N	N	N	Y	N	N	Y	4
STATE BANK OF INDIA	8301	2	22-06-2021	ARARIA	ARARIA BLOK	BASBARI	51	N	N	N	Y	N	N	Y	1
STATE BANK OF INDIA	8301	3	30-06-2021	ARARIA	ARALASI	KUJARI	42	N	N	N	Y	N	N	Y	2

QUARTERLY REPORT ON CONDUCT OF TARGET GROUP SPECIFIC CAMPS BY FLCs : Annexure-2 Part(B)
AS ON 30.06.2021

Bank Name	FLC Code	Sr. No. of Camp	Date of target specific camp (DD/MM/YYYY)	District	Block	Village	No Of Participants	Stakeholders present (Indicate Y/N)							Target Group Addressed (1. Farmers 2. Small Entrepreneurs 3. School Students 4. SHGs 5. Senior Citizen 6. Others)
								LDM	DDM	LDO	Local Govt	NGO	BC	Others	
STATE BANK OF INDIA	7601	1	04-04-2021	SAHARSA	SIMRI BAKHTIYARPUR	CHATRAM	40	N	N	N	Y	Y	Y	1	
STATE BANK OF INDIA	7601	2	10-04-2021	SAHARSA	KAHRA	ANARPUR	48	N	N	N	Y	Y	Y	5	
STATE BANK OF INDIA	7601	3	15-05-2021	SAHARSA	KAHRA	BARHARWA	51	N	N	N	Y	Y	Y	6	
STATE BANK OF INDIA	7601	4	25-05-2021	SAHARSA	SIMRI BAKHTIYARPUR	SITANABAD	46	N	N	N	Y	Y	Y	4	
STATE BANK OF INDIA	7601	4	02-06-2021	SAHARSA	KAHRA	RSETI	15	N	N	N	Y	Y	Y	5	
STATE BANK OF INDIA	7601	5	30-06-2021	SAHARSA	SAUR BAZAR	TIRI	40	N	N	N	Y	Y	Y	1	
STATE BANK OF INDIA	6801	4	15-04-2021	MADHEPURA	MADHEPURA	RAGHUNATHPUR	45	N	N	N	Y	Y	Y	6	
STATE BANK OF INDIA	6801	6	26-04-2021	MADHEPURA	SOUR BAZAR	KHAJURI	35	N	N	N	Y	Y	Y	1	
STATE BANK OF INDIA	6801	5	05-05-2021	MADHEPURA	BANIMA ETARI	KHURASAN	32	N	N	N	Y	Y	Y	6	
STATE BANK OF INDIA	6801	4	10-06-2021	MADHEPURA	SIMRI BAKHTIYARPUR	TILATHI	44	N	N	N	Y	Y	Y	1	
UTTAR BIHAR GRAMIN BANK	4802	1	20-04-2021	supaul	SUPAUL	E COLLEGE	29	N	N	N	Y	Y	Y	1.3.5	
UTTAR BIHAR GRAMIN BANK	4902	1	13-05-2021	KISHANGANJ	BAHADURGANJ	PHULBARI	45	N	N	N	Y	Y	Y	2.4.6	
UTTAR BIHAR GRAMIN BANK	4902	2	10-06-2021	KISHANGANJ	KOCHADHAMAN	SINGHARI	37	N	N	N	Y	Y	Y	1.4.5	
UTTAR BIHAR GRAMIN BANK	4902	3	24-06-2021	KISHANGANJ	KOCHADHAMAN	LATOR	35	N	N	N	Y	Y	Y	2.4.5	
UTTAR BIHAR GRAMIN BANK	5002	1	05-05-2021	Sitamarhi	Sonbarsaha	Etharwa	31	N	N	N	Y	Y	Y	2.3.5	
UTTAR BIHAR GRAMIN BANK	5002	2	16-06-2021	SITAMARHI	DUMIRA	BACHHARPUR	35	N	N	N	Y	Y	Y	1.2.5	
UTTAR BIHAR GRAMIN BANK	5002	3	09-06-2021	SITAMARHI	NANPUR	BHADIAN	36	N	N	N	Y	Y	Y	1.3.5	
UTTAR BIHAR GRAMIN BANK	5302	1	29-04-2021	EAST CHAMPARAN	NAGDAHA	ARERAJ	27	N	N	N	Y	Y	Y	2.1.6	
UTTAR BIHAR GRAMIN BANK	5302	2	05-05-2021	EAST CHAMPARAN	HARSIDHI	WEST MATHLOHIVA	29	N	N	N	Y	Y	Y	3.4	
UTTAR BIHAR GRAMIN BANK	5402	3	02-06-2021	EAST CHAMPARAN	KALYANPUR	SAMBHU CHAK	26	N	N	N	Y	Y	Y	1.5.3	
UTTAR BIHAR GRAMIN BANK	5402	1	13-05-2021	MADHUBANI	ANDHARA THARI	DUMIRA	32	N	N	N	Y	Y	Y	2.3.6	
UTTAR BIHAR GRAMIN BANK	5402	1	12-05-2021	MADHUBANI	GHOGHARDHIA	MAINAHI	32	N	N	N	Y	Y	Y	2.3.5	
UTTAR BIHAR GRAMIN BANK	5402	2	16-06-2021	MADHUBANI	IHAJIHARPUR	MAHINDWAR	32	N	N	N	Y	Y	Y	1.3.5	
UTTAR BIHAR GRAMIN BANK	5402	2	18-06-2021	MADHUBANI	BENIPATTI	UCHCHAITH	33	N	N	N	Y	Y	Y	1.4.5.6	
UTTAR BIHAR GRAMIN BANK	5702	1	11-05-2021	SIWAN	TARWAN	TARWAN	37	N	N	N	Y	Y	Y	2.3.4.5	
UTTAR BIHAR GRAMIN BANK	5702	1	08-04-2021	SIWAN	ZIRADEI	DUMIRA	31	N	N	N	Y	Y	Y	2.4.6	
UTTAR BIHAR GRAMIN BANK	5702	2	24-06-2021	SIWAN	RAMPUR	RAMPUR	32	N	N	N	Y	Y	Y	1.3.6	
UTTAR BIHAR GRAMIN BANK	5702	2	18-06-2021	SIWAN	KACHNAR	KACHNAR	36	N	N	N	Y	Y	Y	1.5.6	
UTTAR BIHAR GRAMIN BANK	6202	1	20-05-2021	MUZAFFARPUR	MUSHARI	AHIYAPUR	32	N	N	N	Y	Y	Y	2.3.6	
UTTAR BIHAR GRAMIN BANK	6202	2	10-06-2021	MUZAFFARPUR	SARAIYA	POKHRAIRA	38	N	N	N	Y	Y	Y	1.2.4	
UTTAR BIHAR GRAMIN BANK	6302	1	22-04-2021	MUZAFFARPUR	BOCHAHAN	SAREDDINPUR	32	N	N	N	Y	Y	Y	2.3.5	
UTTAR BIHAR GRAMIN BANK	6302	1	21-04-2021	GOPALGANJ	KATEYA	PARSAUNI	32	N	N	N	Y	Y	Y	2.3.4.5	
UTTAR BIHAR GRAMIN BANK	6302	2	09-06-2021	GOPALGANJ	PANCHDEORI	SEMARIA	31	N	N	N	Y	Y	Y	1.2.5	
UTTAR BIHAR GRAMIN BANK	6402	1	22-04-2021	WEST CHAMPARAN	BAGAHA-1	BISHUNPURWA	23	N	N	N	Y	Y	Y	4.5.6	
UTTAR BIHAR GRAMIN BANK	6502	1	13-04-2021	WEST CHAMPARAN	CHANPATIYA	POKHAIIRYA RAI	26	N	N	N	Y	Y	Y	1.3.5	
UTTAR BIHAR GRAMIN BANK	6502	1	13-04-2021	SHEOHAR	TARIYANI	BELAHIRAM	31	N	N	N	Y	Y	Y	2.4.6	
UTTAR BIHAR GRAMIN BANK	8302	1	28-04-2021	ARARIA	TARIYANI	BELAHIRAM	31	N	N	N	Y	Y	Y	2.4.6	
UTTAR BIHAR GRAMIN BANK	8302	2	11-05-2021	ARARIA	ARARIA	BELSARI	39	N	N	N	Y	Y	Y	1.2.3.5	
UTTAR BIHAR GRAMIN BANK	8302	3	09-06-2021	ARARIA	ARARIA	SIKTI	33	N	N	N	Y	Y	Y	2.4.6	
UTTAR BIHAR GRAMIN BANK	8302	3	09-06-2021	ARARIA	ARARIA	CHATAR	36	N	N	N	Y	Y	Y	1.2.3.4	

ANNEX III- PART C

**QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
AS ON 30.06.2021**

Sr No.	District Name	No of rural branches in district	No of camps conducted during the quarter
1	Araria	82	57
2	Arwal	40	17
3	Aurangabad	120	31
4	Banka	76	57
5	Begusarai	83	49
6	Bhagalpur	104	55
7	Bhojpur	128	21
8	Buxar	89	35
9	Darbhanga	114	149
10	East Champaran	107	119
11	Gaya	178	28
12	Gopalganj	115	140
13	Jamui	72	26
14	Jehanabad	57	23
15	Kaimur	82	57
16	Katihar	109	78
17	Khagaria	53	16
18	Kishanganj	62	53
19	Lakhisarai	44	28
20	Madhepura	39	58
21	Madhubani	123	186
22	Munger	58	55
23	Muzaffarpur	184	230
24	Nalanda	147	23
25	Nawada	72	17
26	Patna	220	91
27	Purnea	103	73
28	Rohtas	134	76
29	Saharsa	47	59
30	Samastipur	166	134
31	Saran	161	216
32	Sheikhpura	31	13
33	Sheohar	20	21
34	Sitamarhi	62	57
35	Siwan	133	160
36	Supaul	49	52
37	Vaishali	138	142
38	West Champaran	97	140
Total		3699	2842

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA		
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)		
LBS-MIS-I		
Statement showing Targets of Annual Credit Plans (ACP) for the year 30.06.2021		
(No. in actuals, Amt. in Thousands)		
Public Sector Banks		
Sr No.	Categories	Yearly Targets under ACP Number Amount
1	Priority Sector	
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	3167777 341522900
1A(i)	Farm Credit	2979722 286022900
1A(ii)	Agriculture Infrastructure	127414 26500000
1A(iii)	Ancillary Activities	60641 29000000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	1060704 231000000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	473392 94710000
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	123035 36960000
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	2372 6930000
1B(iv)	Khadi and Village Industries	0 0
1B(v)	Others under MSMEs	461905 92400000
1C	Export Credit	0 0
1D	Education	25416 12709700
1E	Housing	23421 23400000
1F	Social Infrastructure	36353 12004800
1G	Renewable Energy	27004 1350200
1H	Others	422906 21145300
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	4763581 643132900
3	Loans to Weaker Sections under Priority Sector	523599 124320500
4	Non-Priority Sector	
4A	Agriculture	0 0
4B	Education	2020 3200000
4C	Housing	4321 13000000
4D	Personal Loans under Non-Priority Sector	500166 100000000
4E	Others	1110133 22200000
5	Sub Total (4A+4B+4C+4D+4E)	1616640 338200000
	TOTAL (2+5)	6380221 98132900

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Public Sector Banks					
Sr No.	Categories	Disbursements upto the end of current quarter			Outstandings up to the end of current quarter		
		Number	Amount	Number	Amount	Number	Amount
1	Priority Sector						
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	292049	33472000	2572958	249991500		
1A(i)	Farm Credit	286507	29111900	2490620	213028200		
1A(ii)	Agriculture Infrastructure	476	500300	10428	7635000		
1A(iii)	Ancillary Activities	5066	3859800	71910	29328300		
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	110390	63155700	651764	233963400		
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	71482	33777900	476197	131487300		
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	10556	17650400	48879	65198300		
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	502	3875100	1698	21326900		
1B(iv)	Khadi and Village Industries	263	106700	21810	3783400		
1B(v)	Others under MSMEs	27587	7745600	103180	12167500		
1C	Export Credit	0	0	0	0		
1D	Education	5247	1475100	76438	25448200		
1E	Housing	8132	8998500	86767	85939200		
1F	Social Infrastructure	4	400	132	139900		
1G	Renewable Energy	6	1600	17	47600		
1H	Others	9045	5959900	119088	29481300		
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	424873	113063200	3507164	625011100		
3	Loans to Weaker Sections under Priority Sector	41757	4648000	1449663	130139600		
4	Non-Priority Sector						
4A	Agriculture	21205	7530000	362	31169000		
4B	Education	672	277800	18836	3313900		
4C	Housing	1831	3270000	55829	81140400		
4D	Personal Loans under Non-Priority Sector	43101	14753100	560754	189831700		
4E	Others	30475	39015300	227566	137278700		
5	Sub Total (4A+4B+4C+4D+4E)	97284	64846200	863347	442733700		
	TOTAL (2+5)	522157	177909400	4370511	1067744800		

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Public Sector Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	3167777	341522900	9.22	9.80
1A(i)	Farm Credit	2979722	286022900	9.62	10.18
1A(ii)	Agriculture Infrastructure	127414	26500000	0.37	1.89
1A(iii)	Ancillary Activities	60641	29000000	8.35	13.31
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	1060704	231000000	10.41	27.34
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	473392	94710000	15.10	35.66
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	123035	36960000	8.58	47.76
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	2372	6930000	21.16	55.92
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	461905	92400000	5.97	8.38
1C	Export Credit	0	0	0.00	0.00
1D	Education	25416	12709700	20.64	11.61
1E	Housing	23421	23400000	34.72	38.46
1F	Social Infrastructure	36353	12004800	0.01	0.00
1G	Renewable Energy	27004	1350200	0.02	0.12
1H	Others	422906	21145300	2.14	28.19
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	4763581	643132900	8.92	17.58
3	Loans to Weaker Sections under Priority Sector	523599	124320500	7.97	3.74
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	2020	3200000	33.27	8.68
4C	Housing	4321	13000000	42.37	25.15
4D	Personal Loans under Non-Priority Sector	500166	100000000	8.62	14.75
4E	Others	1110133	222000000	2.75	17.57
5	Sub Total (4A+4B+4C+4D+4E)	1616640	338200000	6.02	19.17
	TOTAL (2+5)	6380221	981332900	8.18	18.13

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)

LBS-MIS-I

Statement showing Targets of Annual Credit Plans (ACP) for the year 30.06.2021
 (No. in actuals, Amt. in Thousands)

		Private Sector Banks	
Sr No.	Categories	Yearly Targets under ACP Number	Amount
1	Priority Sector		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	365942	51584500
1A(i)	Farm Credit	309244	29784500
1A(ii)	Agriculture Infrastructure	21067	4300000
1A(iii)	Ancillary Activities	35631	17500000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	385641	84000000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	172130	34440000
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	44735	13440000
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	835	2520000
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	167941	33600000
1C	Export Credit	0	0
1D	Education	12733	6371600
1E	Housing	10740	10736400
1F	Social Infrastructure	17852	5886700
1G	Renewable Energy	13844	692200
1H	Others	209982	10499100
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	1016734	169770500
3	Loans to Weaker Sections under Priority Sector	622231	43595700
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	803	1300000
4C	Housing	1732	5300000
4D	Personal Loans under Non-Priority Sector	95085	19000000
4E	Others	496761	99340000
5	Sub Total (4A+4B+4C+4D+4E)	594381	124940000
	TOTAL (2+5)	1611115	294710500

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Private Sector Banks			
Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	587438	25452800	3212117	113143900
1A(i)	Farm Credit	174746	11177200	3113851	107615900
1A(ii)	Agriculture Infrastructure	667	59400	7	14000
1A(iii)	Ancillary Activities	412025	14216200	98259	5514000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	88443	12645700	1253424	73335200
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	87337	8390700	1243228	55177200
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	962	2673300	6046	12133700
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	144	1581700	607	3848400
1B(iv)	Khadi and Village Industries	0	0	0	0
1B(v)	Others under MSMEs	0	0	3543	2175900
1C	Export Credit	0	0	1	100
1D	Education	184	48300	2473	800300
1E	Housing	918	209200	11753	7149700
1F	Social Infrastructure	417	5600	17	700
1G	Renewable Energy	0	0	0	0
1H	Others	12491	484400	281942	6965000
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	689891	38846000	4761727	201394900
3	Loans to Weaker Sections under Priority Sector	688533	25138700	3093212	81231400
4	Non-Priority Sector				
4A	Agriculture	0	0	0	0
4B	Education	13	13400	15	32300
4C	Housing	138	545100	2953	8683200
4D	Personal Loans under Non-Priority Sector	5711	2899000	41619	15961300
4E	Others	160934	37501000	840403	140528800
5	Sub Total (4A+4B+4C+4D+4E)	166796	40958500	884990	165205600
	TOTAL (2+5)	856687	79804500	5646717	366600500

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Private Sector Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	365942	51584500	160.53	49.34
1A(i)	Farm Credit	309244	29784500	56.51	37.53
1A(ii)	Agriculture Infrastructure	21067	4300000	3.17	1.38
1A(iii)	Ancillary Activities	35631	17500000	1156.37	81.24
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	385641	84000000	22.93	15.05
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	172130	34440000	50.74	24.36
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	44735	13440000	2.15	19.89
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	835	2520000	17.25	62.77
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	167941	33600000	0.00	0.00
1C	Export Credit	0	0	0.00	0.00
1D	Education	12733	6371600	1.45	0.76
1E	Housing	10740	10736400	8.55	1.95
1F	Social Infrastructure	17852	5886700	2.34	0.10
1G	Renewable Energy	13844	692200	0.00	0.00
1H	Others	209982	10499100	5.95	4.61
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	1016734	169770500	67.85	22.88
3	Loans to Weaker Sections under Priority Sector	622231	43595700	110.66	57.66
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	803	1300000	1.62	1.03
4C	Housing	1732	5300000	7.97	10.28
4D	Personal Loans under Non-Priority Sector	95085	19000000	6.01	15.26
4E	Others	496761	99340000	32.40	37.75
5	Sub Total (4A+4B+4C+4D+4E)	594381	124940000	28.06	32.78
	TOTAL (2+5)	1611115	294710500	53.17	27.08

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)

LBS-MIS-I

Statement showing Targets of Annual Credit Plans (ACP) for the year 30.06.2021

(No. in actuals, Amt. in Thousands)

		Cooperative Banks	
Sr No.	Categories	Yearly Targets under ACP Number	Amount
1	Priority Sector		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	368261	39361900
1A(i)	Farm Credit	350162	33761900
1A(ii)	Agriculture Infrastructure	12562	3000000
1A(iii)	Ancillary Activities	5537	2600000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	0	0
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	0	0
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0	0
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	0	0
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	0	0
1C	Export Credit	0	0
1D	Education	0	0
1E	Housing	0	0
1F	Social Infrastructure	0	0
1G	Renewable Energy	0	0
1H	Others	0	0
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	368261	39361900
3	Loans to Weaker Sections under Priority Sector	84328	8484900
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	20	25000
4C	Housing	18	35000
4D	Personal Loans under Non-Priority Sector	1709	340000
4E	Others	4512	900000
5	Sub Total (4A+4B+4C+4D+4E)	6259	1300000
	TOTAL (2+5)	374520	40661900

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Cooperative Banks			
Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	12249	12302500	521655	42340400
1A(i)	Farm Credit	12249	12302500	521655	42340400
1A(ii)	Agriculture Infrastructure	0	0	0	0
1A(iii)	Ancillary Activities	0	0	0	0
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	0	0	0	0
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	0	0	0	0
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0	0	0	0
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	0	0	0	0
1B(iv)	Khadi and Village Industries	0	0	0	0
1B(v)	Others under MSMEs	0	0	0	0
1C	Export Credit	0	0	0	0
1D	Education	0	0	0	0
1E	Housing	0	0	0	0
1F	Social Infrastructure	0	0	0	0
1G	Renewable Energy	0	0	0	0
1H	Others	49	258700	0	0
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	12298	12561200	521655	42340400
3	Loans to Weaker Sections under Priority Sector	0	0	0	0
4	Non-Priority Sector				
4A	Agriculture	0	0	12249	12302500
4B	Education	0	0	0	0
4C	Housing	5	5600	5	5600
4D	Personal Loans under Non-Priority Sector	129	17600	129	17600
4E	Others	20	4000	68	261000
5	Sub Total (4A+4B+4C+4D+4E)	154	27200	12451	12586700
	TOTAL (2+5)	12452	12588400	534106	54927100

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Cooperative Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	368261	39361900	3.33	31.25
1A(i)	Farm Credit	350162	33761900	3.50	36.44
1A(ii)	Agriculture Infrastructure	12562	3000000	0.00	0.00
1A(iii)	Ancillary Activities	5537	2600000	0.00	0.00
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	0	0	0.00	0.00
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	0	0	0.00	0.00
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0	0	0.00	0.00
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	0	0	0.00	0.00
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	0	0	0.00	0.00
1C	Export Credit	0	0	0.00	0.00
1D	Education	0	0	0.00	0.00
1E	Housing	0	0	0.00	0.00
1F	Social Infrastructure	0	0	0.00	0.00
1G	Renewable Energy	0	0	0.00	0.00
1H	Others	0	0	0.00	0.00
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	368261	39361900	3.34	31.91
3	Loans to Weaker Sections under Priority Sector	84328	8484900	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	20	25000	0.00	0.00
4C	Housing	18	35000	27.78	16.00
4D	Personal Loans under Non-Priority Sector	1709	340000	7.55	5.18
4E	Others	4512	900000	0.44	0.44
5	Sub Total (4A+4B+4C+4D+4E)	6259	1300000	2.46	2.09
	TOTAL (2+5)	374520	40661900	3.32	30.96

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)

LBS-MIS-I

Statement showing Targets of Annual Credit Plans (ACP) for the year 30.06.2021
 (No. in actuals, Amf. in Thousands)

		Region Rural Banks	
Sr No.	Categories	Yearly Targets under ACP Number	Amount
1	Priority Sector		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	1786831	189772900
1A(i)	Farm Credit	1668133	160672900
1A(ii)	Agriculture Infrastructure	90607	15600000
1A(iii)	Ancillary Activities	28091	13500000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	112497	24500000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	50211	10045000
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	13047	3920000
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	250	735000
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	48989	9800000
1C	Export Credit	0	0
1D	Education	6303	3150300
1E	Housing	4650	4649400
1F	Social Infrastructure	7720	2549500
1G	Renewable Energy	6004	300200
1H	Others	87012	4350600
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	2011017	229272900
3	Loans to Weaker Sections under Priority Sector	418583	30655400
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	104	160000
4C	Housing	197	600000
4D	Personal Loan: under Non-Priority Sector	20511	4100000
4E	Others	25011	5000000
5	Sub Total (4A+4B+4C+4D+4E)	45823	9860000
	TOTAL (2+5)	2056840	239132900

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Region Rural Banks			
Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	232042	18202600	2217062	156054300
1A(i)	Farm Credit	232042	18202600	2217062	156054300
1A(ii)	Agriculture Infrastructure	0	0	0	0
1A(iii)	Ancillary Activities	0	0	0	0
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	110159	5483300	494335	34057900
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	110159	5483300	494335	34057900
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0	0	0	0
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	0	0	0	0
1B(iv)	Khadi and Village Industries	0	0	0	0
1B(v)	Others under MSMEs	0	0	0	0
1C	Export Credit	0	0	0	0
1D	Education	165	9700	10812	3104400
1E	Housing	110	97100	6902	2587000
1F	Social Infrastructure	0	0	0	0
1G	Renewable Energy	0	0	455	13000
1H	Others	148	9500	4753	1404100
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	342624	23802200	2734319	197220700
3	Loans to Weaker Sections under Priority Sector	1288746	74621100	2104497	149066700
4	Non-Priority Sector				
4A	Agriculture	0	0	0	0
4B	Education	0	0	0	0
4C	Housing	10	12900	2076	1600800
4D	Personal Loans under Non-Priority Sector	81	38800	9545	1134000
4E	Others	4137	462000	30344	3679800
5	Sub Total (4A+4B+4C+4D+4E)	4228	513700	41965	6414600
	TOTAL (2+5)	346852	24315900	2776284	203635300

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Region Rural Banks			
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	1786831	189772900	12.99	9.59
1A(i)	Farm Credit	1668133	160672900	13.91	11.33
1A(ii)	Agriculture Infrastructure	90607	15600000	0.00	0.00
1A(iii)	Ancillary Activities	28091	13500000	0.00	0.00
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	112497	24500000	97.92	22.38
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	50211	10045000	219.39	54.59
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	13047	3920000	0.00	0.00
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	250	735000	0.00	0.00
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	48989	9800000	0.00	0.00
1C	Export Credit	0	0	0.00	0.00
1D	Education	6303	3150300	2.62	0.31
1E	Housing	4650	4649400	2.37	2.09
1F	Social Infrastructure	7720	2549500	0.00	0.00
1G	Renewable Energy	6004	300200	0.00	0.00
1H	Others	87012	4350600	0.17	0.22
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	2011017	229272900	17.04	10.38
3	Loans to Weaker Sections under Priority Sector	418583	30655400	307.88	243.42
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	104	160000	0.00	0.00
4C	Housing	197	600000	5.08	2.15
4D	Personal Loans under Non-Priority Sector	20511	4100000	0.39	0.95
4E	Others	25011	5000000	16.54	9.24
5	Sub Total (4A+4B+4C+4D+4E)	45823	9860000	9.23	5.21
	TOTAL (2+5)	2056840	239132900	16.86	10.17

STATE LEVEL BANKERS' COMMITTEE, BIHAR, CONVENOR - STATE BANK OF INDIA
LEAD BANK SCHEME : MONITORING INFORMATION SYSTEM (MIS)

LBS-MIS-I

Statement showing Targets of Annual Credit Plans (ACP) for the year 30.06.2021
 (No. in actuals, Amt. in Thousands)

Sr No.	Categories	Small Financial Banks	
		Yearly Targets under ACP Number	Amount
1	Priority Sector		
1A	Agriculture Advances = Total of 1A(i)+1A(ii)+1A(iii)	399207	42757800
1A(i)	Farm Credit	374990	36157800
1A(ii)	Agriculture Infrastructure	17789	3600000
1A(iii)	Ancillary Activities	6428	3000000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	48179	10500000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	21508	4305000
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	5586	1680000
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	101	315000
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	20984	4200000
1C	Export Credit	0	0
1D	Education	395	200000
1E	Housing	251	250000
1F	Social Infrastructure	508	200000
1G	Renewable Energy	1080	54000
1H	Others	50000	2500000
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	499720	56461800
3	Loans to Weaker Sections under Priority Sector	183325	5354000
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	23	33400
4C	Housing	46	160000
4D	Personal Loans under Non-Priority Sector	3010	600000
4E	Others	9540	1906600
5	Sub Total (4A+4B+4C+4D+4E)	12619	2700000
	TOTAL (2+5)	512339	59161800

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

BANK NAME :		Small Financial Banks					
Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter			
		Number	Amount	Number	Amount		
1	Priority Sector						
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	63731	3286700	939855	26391700		
1A(i)	Farm Credit	63731	3286700	939855	26391700		
1A(ii)	Agriculture Infrastructure	0	0	0	0		
1A(iii)	Ancillary Activities	0	0	0	0		
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	361	20000	1138	287000		
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	360	19000	1132	272100		
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	1	1000	6	14900		
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	0	0	0	0		
1B(iv)	Khadi and Village Industries	0	0	0	0		
1B(v)	Others under MSMEs	0	0	0	0		
1C	Export Credit	0	0	0	0		
1D	Education	0	0	0	0		
1E	Housing	109	16300	2097	464900		
1F	Social Infrastructure	0	0	0	0		
1G	Renewable Energy	0	0	0	0		
1H	Others	11016	509900	485974	13204300		
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	75217	3832900	1429064	40347900		
3	Loans to Weaker Sections under Priority Sector	79319	3367900	1290327	36898100		
4	Non-Priority Sector						
4A	Agriculture	0	0	0	0		
4B	Education	0	0	0	0		
4C	Housing	20	18700	554	441900		
4D	Personal Loans under Non-Priority Sector	105	20100	420	70900		
4E	Others	2086	167400	15569	1655800		
5	Sub Total (4A+4B+4C+4D+4E)	2211	206200	16543	2168600		
	TOTAL (2+5)	77428	4039100	1445607	42516500		

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2021

(No. in actuals, Amt. in Thousands)

Small Financial Banks

BANK NAME :	Priority Sector	Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	399207	42757800	15.96	7.69
1A(i)	Farm Credit	374990	36157800	17.00	9.09
1A(ii)	Agriculture Infrastructure	17789	3600000	0.00	0.00
1A(iii)	Ancillary Activities	6428	3000000	0.00	0.00
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	48179	10500000	0.75	0.19
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	21508	4305000	1.67	0.44
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	5586	1680000	0.02	0.06
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	101	315000	0.00	0.00
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	20984	4200000	0.00	0.00
1C	Export Credit	0	0	0.00	0.00
1D	Education	395	200000	0.00	0.00
1E	Housing	251	250000	43.43	6.52
1F	Social Infrastructure	608	200000	0.00	0.00
1G	Renewable Energy	1080	54000	0.00	0.00
1H	Others	50000	2500000	22.03	20.40
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	499720	56461800	15.05	6.79
3	Loans to Weaker Sections under Priority Sector	183325	5354000	43.27	62.90
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	23	33400	0.00	0.00
4C	Housing	46	160000	43.48	11.69
4D	Personal Loans under Non-Priority Sector	3010	600000	3.49	3.35
4E	Others	9540	1906600	21.87	8.78
5	Sub Total (4A+4B+4C+4D+4E)	12619	2700000	17.52	7.64
	TOTAL (2+5)	512339	59161800	15.11	6.83

