

STATE LEVEL BANKERS' COMMITTEE, BIHAR

73RD REVIEW MEETING

FOR THE QUARTER ENDED 30TH JUNE 2020

VENUE : ADHIVESHAN BHAWAN, PATNA

DATE : 09TH SEPTEMBER 2020, TIME : 11:00 AM



CONVENOR: STATE BANK OF INDIA

SLBC DEPARTMENT (5TH FLOOR)

LOCAL HEAD OFFICE, WEST GANDHI MAIDAN, P A T N A- 800 001

Ph.No. 0612-2209076 / Fax- 0612-2209075

Email - slbc.bihar@sbi.co.in , Website - <http://slbcbihar.com>

73RD REVIEW MEETING OF SLBC BIHAR

(09TH SEPTEMBER 2020, 11:00 AM, ADHIVESHAN BHAWAN, PATNA)

REFERENCES TO AGENDA

Sl.No.	REFERENCES	PAGE NO.
1	Adoption of minutes of the last (72 nd) SLBC meeting	4
2	Discussion on Minutes / ATRs of recent preceding meetings of :	5
2(i)	72nd Meeting of SLBC, Bihar	5
2(ii)	Meeting of Sub- Committee on Branch Opening and IT related Financial Inclusion	7
2(iii)	Meeting of Sub- Committee on SHG and RSETIs	7
2(iv)	Meeting of Steering Sub- Committee	7
3	Review of C D Ratio	8
3(i)	State Level	8
3(ii)	District - wise	10
3(iii)	Bank - wise	10
3(iv)	GSDP – Credit Ratio	11
4	ACP for FY: 2020-21	11
5	Review of performance under Annual Credit Plan (ACP) for FY: 2020-21	12
5(i)	Bank Type - wise	12
5(ii)	Sector-wise	13
5(iii)	Bank - wise	13
5(iv)	District - wise	14
6	Review of Non-Performing Assets (NPAs)	15
6(i)	NPA position of Banks in Bihar	15
6(ii)	Filling of Certificate Cases in Gaya District	16
6(iii)	Appointment of Dedicated Certificate Officers and Recovery in Certificate Cases	16
6(iv)	Stipulating Time Frame for Recovery of dues involved in Certificate Cases filed by banks under PDR Act	17
6(v)	Prompt Action by District Administration under SARFAESI Act	17
7	Review of 100 Top & 100 Bottom Performing Bank Branches	18
8	Review of financing to MSME Sector	19
8(i)	Micro Enterprises : Manufacturing & Services	19
8(ii)	Small Enterprises : Manufacturing & Services	19
8(iii)	Medium Enterprises : Manufacturing & Services	19

Sl.No.	REFERENCES	
8(iv)	Psbloansin59minutes.com	20
8(v)	Advances sanctioned under CGTMSE Coverage	20
8(vi)	Small Road Transport Operators	20
9	Review of financing to Agriculture	21
9(i)	Kisan Credit Card (KCC)	21
9(ii)	Crop Insurance under KCC Scheme	22
9(iii)	Doubling of Farmer's income	23
9(iv)	Special drive to issue KCC to farmers for Agriculture & Allied Activities	23
9(v)	Determination of Crop Season	24
10	Review of financing to Allied Agriculture Activities	25
10(i)	Dairy- KCC & ATL	25
10(ii)	Fisheries- KCC & ATL	25
10(iii)	Poultry	26
11	Review of Performance under Important Schemes	26
11(i)	SHGs under NRLM	26
11(ii)	NULM	26
11(iii)	Education Loan	26
11(iv)	PMMY	27
11(v)	PMJDY	27
11(vi)	Stand Up India	28
11(vii)	PMEGP	29
11(viii)	PM's new 15 point programme for welfare of Minority Community	29
12	Review of Performance under Social Security Schemes	30
12(i)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	30
12(ii)	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	31
12(iii)	Atal Pension Yojana (APY)	31
12(iv)	Steps to be initiated by Banks for popularising Social Security Schemes.	31
13	Review of Financial Inclusion	32
13(i)	Opening Banking Outlets in URCs : Branches & CSPs	32
13(ii)	DBT & Status of Mobile / Aadhar Seeding	34
13 (iii)	Expanding and Deepening of Digital Ecosystem in Jehanabad District	35
14	Discussion on Policy Matters	36
14(i)	Involvement of LDMs by District Authorities under "Bihar Lok Shikayat Nivaran Adhikar Adhiniyam, 2015"	36
14(ii)	Waiver/Rationalisation of stamp duty	36
14(iii)	Digitization of land records & Online Issuance of LPC	37
14(iv)	e-Stamping of Bank Guarantee	37
15	Regulatory & Financial Package	38
16	Any other issue considered suitable by the House	40

1. ADOPTION OF THE MINUTES OF 72nd REVIEW MEETING OF SLBC
BIHAR HELD ON 15.06.2020 AND OTHER MEETINGS

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

Sl. No.	Name of Meeting	Date of Meeting held
1.	72 nd Meeting of SLBC, Bihar	15.06.2020
2.	Meeting of Sub-Committee on Branch Opening and IT related Financial Inclusion	14.08.2020
3.	Meeting of Sub-Committee on SHG and RSETIs	14.08.2020
4.	Meeting of Steering Sub-Committee	31.08.2020

The minutes of the 72nd SLBC meeting of Bihar held on 15.06.2020 were circulated among the members of SLBC, LDMs and concerned Government Departments.

The revised minutes, incorporating amendments suggested by Finance Department, Govt. of Bihar, were also circulated among all the stake holders. Thereafter, no amendments / changes have been received by SLBC. Hence these minutes may be considered as approved by the house.

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.

-X-X-X-X-X-

2. MINUTES/ ATRS OF RECENT MEETINGS

2.1 ACTION TAKEN REPORT ON THE ACTION POINTS OF 72ND SLBC MEETING HELD ON 15.06.2020

Sl. No.	Action Point	Action Taken Report
1	State Govt. should consider waiving stamp duty on loan documentation for loans under GECL scheme; slashing down considerably the stamp duty on all other loans and exempting Agri loans up to Rs 5 lacs from stamp duty. (Action by: Revenue & Land Reforms Department, GoB)	The department will examine the proposal to waive the stamp duty on loan documentation for loans under GECL scheme and exempting agricultural loans upto Rs.10 lakh from stamp duty.
2	Issuance of LPCs of KCC applications sent to banks under PMKISAN scheme be expedited. On-line issuance of Land Possession Certificate (LPC) project should be rolled out. (Action by: Revenue & Land Reforms Department, GoB)	Revenue & Land Reforms Department may appraise the latest development in this matter.
3	SMSs should be sent to beneficiaries for all DBT transactions irrespective of amount. (Action by: All Banks)	Most Banks have confirmed Compliance. Confirmation is awaited from Indian Bank, UCO Bank, Indian Oversea Bank, Axis Bank & Kotak Bank.
4	Banks should open more brick & Mortar branches in villages and cover all un banked Gram Panchayats. Banks should share their expansion plan in respect of opening of Branches, ATMs, and CSPs during 2020-21. More ATMs should be opened in rural areas. SLBC should share their plan in the next SLBC meeting. (Action by: SLBC/ All Banks)	Expansion Plan from banks is awaited.
5	Banks should increase the number of their CSPs considerably in villages. They should share with SLBC their extension plan in this regard.	Most of the banks have taken initiative to increase the number of CSPs. However their extension plans are yet to be received by SLBC.

Sl. No.	Action Point	Action Taken Report
6	<p>Scale of Finance for KCC loans should be finalized by the DLCC and SLBC within 10 days in co-ordination with district and state level government functionaries; for Agriculture and Allied Agriculture activities.</p> <p>(Action by: SLBC/All DLCC/Agriculture Department/District Magistrates)</p>	Co-operative Bank has advised that scale of finance has been fixed by DLTC in 29 Districts. They have requested Agriculture Department, Govt. of Bihar to fix a date for State Level Technical Committee meeting.
7	<p>Banks should consider the functionality of dual authentication for Jeevika-SHGs in their loan accounts also. Matter may be deliberated in the SLBC sub-committee meeting and the view be presented in the next SLBC meeting.</p> <p>(Action by: SLBC/Banks/Rural Development Deptt.)</p>	Most of the Banks are doing dual authentication for SHGs and remaining banks (CBI, UBI, BOM, SBI, HDFC, Axis, ICICI) have initiated efforts to develop the functionality of dual authentication for SHGs.
8	<p>Banks may explore to engage Bank Sakhis of Jeevika Sponsored SHGs as CSPs/ BCAs.</p> <p>(Action by: All Banks)</p>	Banks have taken note of this. Bank Sakhis are already working with some of the Banks.
9	<p>As desired by Indian Banks Association (IBA) e-stamping of bank documents, especially bank guarantees should be ensured. The State Govt. to initiate necessary steps in this regard.</p> <p>(Action by: Revenue & Land Reforms Department)</p>	The feasibility and technical aspects are being explored with the Stock Holding Corporation of India Ltd. (SHCIL) which has been authorised as Central Record Keeping Agency by the department for implementation of digital e-stamping for the purpose of Bank Guarantee.
10	<p>The SIPB proposals should contain the contact details of the key functionaries of the related industries.</p> <p>(Action by: Industries Department)</p>	Compliance confirmed by Industries Department.
11	<p>PMSBY and PMJJBY should be popularized among bank account holders.</p> <p>(Action by: All Banks/LDMs)</p>	Banks have confirmed compliance.

Sl. No.	Action Point	Action Taken Report
12	Crop season & duration for all crops grown in the State should be determined. (Action by: Agriculture Department & SLBC)	Agriculture Department may appraise the house regarding latest development in this regard.
13	Lead Districts Managers should not be involved under Bihar Public Grievance Redressal Act for investigation / disposal of bank complaint not related to Govt. Schemes. (Action by: Finance Department)	Finance Department may appraise the house regarding latest development in this matter.

2.2 MEETING OF THE 72ND QUARTERLY REVIEW MEETING OF SLBC HELD ON 15.06.2020

The Minutes and action points of above mentioned meeting have been placed at Page nos.42-56

2.3 MEETING OF THE SUB-COMMITTEE ON BRANCH OPENING AND IT RELATED FINANCIAL INCLUSION HELD ON 14.08.2020

The Minutes of above mentioned meeting have been placed at Page nos. 57-61 (B).

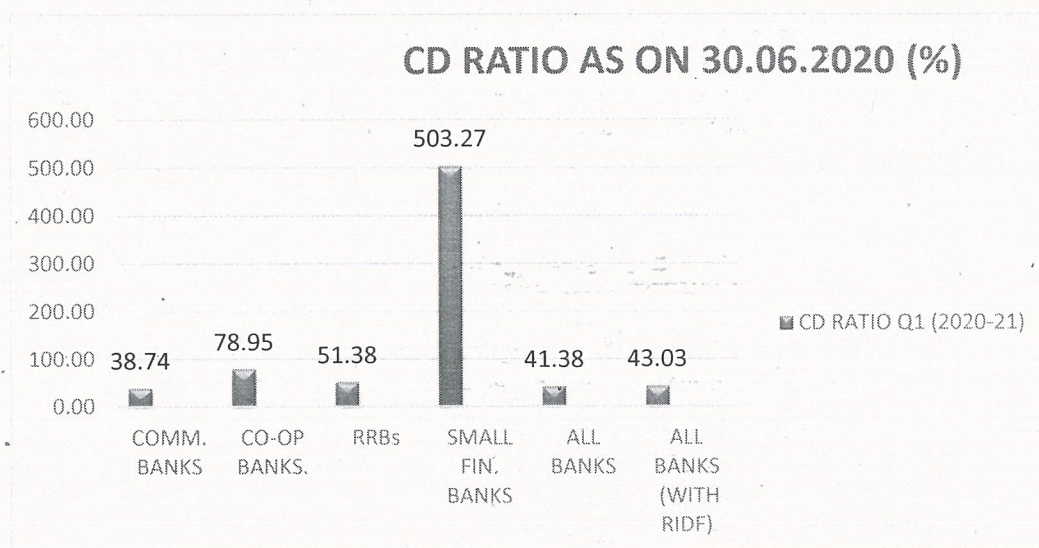
2.4 MEETING OF THE SUB-COMMITTEE ON SHG AND RSETIs HELD ON 14.08.2020

The Minutes of above mentioned meeting have been placed at Page nos.57-61 (B).

2.5 MEETING OF THE STEERING SUB-COMMITTEE HELD ON 31.08.2020

3. REVIEW OF CD RATIO

3.1 CD RATIO (AS ON 30.06.2020)



(Amt. in Rs Crore)			
Banks	Deposits	Advances	CD Ratio (%)
Commercial Banks	336727	130435	38.74
Co-operative Banks	4317	3409	78.95
RRBs	36772	18894	51.38
Small Finance Banks	783	3943	503.27
Total	378600	156680	41.38
RIDF	-----	7670	-----
Total (Advances +RIDF)	378600	164350	43.41
Investment	-----	12003	-----
Grand Total (Adv. +RIDF+Invest.)	378600	176353	46.58*

* 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/2019-20/10 FIDD.CO.LBS.BC.No.2/002.01.001/ 2019-20 dated 02.07.2019 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.7992.16 Crores have been financed to units functioning in Bihar by SBI, PNB, Indian Bank & Indian Overseas Bank 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.17403.83 Crores and Rs.7670.39 Crores respectively.

It is worth mentioning that the CD Ratio of the State stood at 43.41% as at the end of June, 2020 which could have improved further by 257 basis points to 45.98%, had the State Government utilised the total amount of Rs. Rs.17403.83 Crores (as on 30.06.2020) sanctioned under RIDF.

3.2 DISTRICTS WHERE CD RATIO IS LESS THAN 40%

(Amount in Rs Lakhs)

SL. NO	DISTRICT	DEPOSITS	ADVANCES	CD Ratio (%)
1	Saran	1326734	347599	26.20%
2	Bhojpur	1098995	299001	27.21%
3	Munger	693826	189023	27.24%
4	Arwal	169623	48465	28.57%
5	Gopalganj	798062	252152	31.60%
6	Madhubani	895963	284104	31.71%
7	Nalanda	1004143	321701	32.04%
8	Jehanabad	383245	122966	32.09%
9	Darbhanga	1160550	375116	32.32%
10	Lakhisarai	323897	107154	33.08%
11	Siwan	1209720	405177	33.49%
12	Patna	11589512	4081274	35.22%
13	Bhagalpur	1369598	494104	36.08%
14	Buxar	587222	216502	36.87%
15	Gaya	1558743	592242	37.99%
16	Sitamarhi	601606	234146	38.92%
17	Sheikhpura	179283	70415	39.28%
18	Banka	363416	143314	39.44%
19	Nawada	500844	200249	39.98%

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.101-104.**

3.3 BANKS BELOW 25% CD RATIO

(Amount in Rs Lakhs)

Bank Name	Deposit	Advances	C D Ratio %
RBL BANK	742	0	0.00
SOUTH INDIAN BANK	25262	1509	5.97
FEDERAL BANK	50338	10482	20.82

3.4 CREDIT - GSDP RATIO

(Amount in Rs Crore)

SL NO.	ITEMS	2016-17	2017-18	2018-19	2019-20	2020-21
1	GSDP (CURRENT PRICE)	422316 (P)	484740 (Q)	557490 (PJ)	557490 (PJ)	557490 (PJ)
2	BANK CREDIT	117443	134997	152213	159987	156680
3	CREDIT -GSDP RATIO (%)	27.81	27.85	27.30	28.70	28.10
4	C D RATIO	41.89	45.38	44.09	43.03	41.38

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

As advised by the Directorate of Economics & Statistics, Planning & Development Department, GoB, the Projected Gross State Domestic Product of Bihar at Current Prices for the FY 2018-19 was Rs 557490 Crores. Bank Credit stood at Rs.156680 Crores as on 30.06.2020 thus taking the Credit – GSDP Ratio of the State to 28.10 %.

As the GSDP figure for 2020-21 is not available, the GSDP(PJ) of 2018-19 has been taken for arriving at Credit – GSDP Ratio for 2020-21.

4. ALLOCATION OF ANNUAL CREDIT PLAN FOR FY: 2020-21

Finance Department, Government of Bihar vide their letter no. 723 dated 30.06.2020 has advised the ACP target for all Banks for the FY: 2020-21. Sector-wise / Bank-wise target is as under:-

(Amount in Rs Crore)

BANK	AGL(MAIN) ACP	AGL(ALLIED) ACP	MSME ACP	OPS ACP	TPS ACP	NPS ACP	TOTAL ACP
Public Sector Banks	24203	8068	21225	7061	60557	36943	97500
Private Sector Banks	2534	845	4224	3463	11066	13434	24500
Regional Rural Banks	13673	4558	1769	1500	21500	1500	23000
State Co-Operative Banks	2878	959	0	0	3837	163	4000
Small Finance Banks	3039	1071	814	276	5200	300	5500
Grand Total	46328	15500	28032	12300	102160	52340	154500

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 ANNUAL CREDIT PLAN **UPTO Q1 OF FY 2020-21**

5.1 TARGET VS ACHIEVEMENT

The performance of Banks under the Annual Credit Plan FY: 2020-21 upto the quarter ended June 2020 is as under:-

Type of Bank wise:

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Commercial Banks	122000	21491	17.62
Co-operative Banks	4000	627	15.68
RRBs	23000	1361	5.92
Small Finance Banks	5500	66	1.2
Total	154500	23545	15.24

Sector-wise:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	61828	5918	9.57
MSME	28032	8660	30.89
OPS	12300	1638	13.32
Total Priority Sector	102160	16216	15.87
NPS	52340	7329	14.00
Total	154500	23545	15.24

Bank-wise and District-wise position as on 30.06.2020 in respect of targets and achievements under ACP 2020-21 are furnished on 107-110

5.1.1 COMPARATIVE PERFORMANCE UNDER ACP

As on June 2019 vis-à-vis June 2020

(Rs. in Crore)

Banks	2020-21			2019-20		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Commercial Banks	122000	21491	17.62	116632	20319	17.42
Co-operative Banks	4000	627	15.68	2474	1159	46.85
RRBs	23000	1361	5.92	22484	2995	13.32
Small Finance Banks	5500	66	1.2	3410	789	23.13
Total	154500	23545	15.24	145000	25262	17.42

5.2 SECTOR-WISE PERFORMANCE UNDER ACP

(Rs. in Crore)

Sector	2020-21			2019-20		
	Target	Ach.	% Ach	Target	Ach.	% Ach
AGL	61828	5918	9.57	60000	8640	14.40
MSME	28032	8660	30.89	25000	6269	25.08
OPS	12300	1638	13.32	12296	1610	13.10
Total PS	102160	16216	15.87	97296	16519	16.98
NPS	52340	7329	14.00	47704	8743	18.33
Total	154500	23545	15.24	145000	25262	17.42

The overall achievement of target during the period under review is 15.24 % as against 17.42 % recorded during the corresponding period of last FY.

5.3 BANKS BELOW STATE AVERAGE OF 15.24 % ACP ACHIEVEMENT

(Amt. in Rs Lakhs)

Sl No.	Name of the Bank	Target (Amt)	Achievement (Amt)	% Achievement
1	RBL BANK	3163	0	0.00
2	IDFC FIRST BANK Ltd	3164	0	0.00
3	UTKARSH SFB	394264	2476	0.63
4	JANA SFB	16751	281	1.68
5	JAMMU KASHMIR BANK	4056	91	2.24
6	UJJIVAN SFB	138985	3851	2.77
7	UCO BANK	604593	26697	4.42
8	AXIS BANK	281416	13734	4.88
9	UTTAR BIHAR GRAMIN BANK	1130526	55409	4.90
10	BANK OF MAHARASHTRA	22716	1133	4.99
11	DAKSHIN BIHAR GRAMIN BANK	1169474	80658	6.90
12	INDUSIND BANK	255135	20239	7.93
13	INDIAN BANK	779164	72368	9.29
14	KOTAK MAHINDRA	41836	4073	9.74
15	HDFC BANK	924981	90287	9.76
16	UNION BANK OF INDIA	500792	60227	12.03
17	BANDHAN BANK	378329	49537	13.09
18	INDIAN OVERSEAS BANK	136100	18625	13.68
19	BANK OF INDIA	832792	126833	15.23

5.4 DISTRICTS BELOW STATE AVERAGE OF 15.24% ACP ACHIEVEMENT

(Amt. in Rs Lakhs)

Sl No.	Name of the District	Target (Amount)	Achievement (Amount)	% Achievement
1	Banka	248681	15652	6.29
2	Arwal	113744	7538	6.63
3	Madhubani	557175	42792	7.68
4	Siwan	438013	35092	8.01
5	Nalanda	465922	37924	8.14
6	Jehanabad	184422	16099	8.73
7	Buxar	290324	25722	8.86
8	Nawada	265502	23802	8.96
9	Saran	466894	43418	9.30
10	Gopalganj	351776	32728	9.30
11	Bhojpur	420039	39982	9.52
12	Sitamarhi	376944	36493	9.68
13	Supaul	261829	25960	9.91
14	Aurangabad	353086	35302	10.00
15	Gaya	624775	63302	10.13
16	Bhagalpur	631418	68373	10.83
17	Darbhanga	457406	49742	10.87
18	Samastipur	606151	70475	11.63
19	Kaimur	246895	28912	11.71
20	Katihar	336627	39638	11.78
21	Munger	240453	28996	12.06
22	Vaishali	470002	57270	12.19
23	Jamui	218938	26740	12.21
24	West Champaran	396527	50243	12.67
25	Sheikhpura	125001	16043	12.83
26	Khagaria	234588	30213	12.88
27	Rohtas	423364	57017	13.47
28	Kishanganj	184544	26255	14.23
29	Saharsa	191360	28862	15.08
30	Lakhisarai	155447	23677	15.23

Bank-wise and District-wise position as on 30.06.2020 in respect of targets and achievements under ACP 2020-21 is furnished on **Page nos.107-108.**

-X-X-X-X-X-

6. NON-PERFORMING ASSETS (NPAs)

6.1 NPA Position of Banks

As on 30.06.2020, the overall position of NPAs and the amount of loans Written-Off are as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	122442	13856	11.32	108
Co-op. Banks	3409	344	10.11	0
RRBs	18894	4493	23.78	0
Small Finance Bank	3943	48	1.23	0
Total @	148688	18741	12.60	108

@ Excluding Loans granted from outside Bihar to units in Bihar

6.1.1 BANKS HAVING NPA > 12.60% (MORE THAN STATE AVERAGE)

(Amt. rounded off to Rs. Crores)

Sl.No	Name of Bank	Advances	NPA	% NPA
1	Bank of India	601659	92147	15.32
2	UCO Bank	389545	69279	17.78
3	Central Bank of India	684321	147859	21.61
4	Uttar Bihar Gramin Bank	878852	190230	21.65
5	Indian Bank	604825	154545	25.55
6	Dakshin Bihar Gramin Bank	1010520	259042	25.63
7	Punjab National Bank	1545027	500034	32.36

6.1.2 Comparative Position of NPA %

31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020
10.93	11.62	11.82	11.32	14.92	12.60

Position of Bank-wise and Sector-wise NPAs have been placed at **Page no.114** for discussion and review by the House.

6.2 FILLING OF CERTIFICATE CASES IN GAYA DISTRICT

Certificate cases are being filled with District Certificate Officer by banks under the provisions of PDR Act for recovery of their loans. In Gaya district, Banks are being asked to submit the details of the property of the defaulter borrowers when banks are approaching to file certificate cases. However, this is not a mandatory requirement for filling a certificate case and is hindering the recovery of bad debts in Gaya district. Govt. of Bihar is requested to look into and smoothen the process of filling certificate cases in Gaya district.

6.3 APPOINTMENT DEDICATED CERTIFICATE OFFICERS & RECOVERY IN CERTIFICATE CASES

As on 30.06.2020, the overall position of Certificate Cases filed by all Banks is furnished below:

(Amt in Rs. in Crore)

Banks	Total Cases (No.) As on 31.03.2020	Total Cases (Amt) As on 31.03.2020	Cases filed (No.) (During the quarter)	Cases filed (Amt) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 31.03.2020	Pending Cases (Amount) As on 31.03.2020
Comm	608315	4280	41310	198	905	6	648720	4472
Co-op	19108	145	10	0.05	5	0.29	19113	145
RRBs	46843	706	2918	52	1013	12	48748	745
SFB	0	0	0	0	0	0	0	0
Total	674266	5131	44238	250	1923	19	716581	5362

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.115-116**

6.4 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.

6.5 PROMPT ACTION UNDER SARFAESI ACT BY THE DISTRICT ADMINISTRATION

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. This will help in reduction of NPAs, freeing funds for further lending and improving their performance under ACP.

Bank of Baroda, Corporate Office, Mumbai, vide their Letter No.BCC/RECY/112/1246, dated 14.08.2020 to has requested SLBC, Bihar to take up the matter.

7.100 Top & 100 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 December 2019 with the house.

-X-X-X-X-X-

8.MICRO, SMALL & MEDIUM ENTERPRISES

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) and vide circular no. FIDD.CO.Plan.BC.18/04.09.01/2017-18 dated March 01, 2018, **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 30.06.2020 is placed at **Page Nos. 117-123** of the Reference Book.

8.1 FINANCING MICRO ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACHV.
AMT	NO.	AMT	NO.	AMT	AMT
11119	303539	5119	301547	4770	42.90

Bank-wise target and performance is furnished on **Page Nos.118-119** for information.

8.2 FINANCING SMALL ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT
4166	12054	2436	11658	2327	55.85

Bank-wise target and performance is furnished on **Page Nos.120-121** for information.

8.3 FINANCING MEDIUM ENTERPRISES (MANUFACTURING + SERVICE)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO.	AMT	NO.	AMT	AMT
556	617	605	612	593	106.67

Bank-wise target and performance is furnished on **Page Nos.122-123** for information.

8.4 FINANCING UNDER PSBLOANSIN59MINUTES.COM

Psbloansin59minutes.com is an online marketplace which enables In-Principle approval for MSME loans up to INR 5 Crores in 59 minutes from Public sector Banks.

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 analyze data points from various sources such as IT returns, GST data, bank statements etc. The analyzed 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 Cr)

SANCTIONED		DISBURSED	
NO.	AMT	NO.	AMT
323	35	262	26

Bank-wise target and performance is furnished on **Page No.124** for information.

8.5 FINANCING UNDER CGTMSE COVERAGE

(Amt in Cr)

SANCTIONED		DISBURSED	
NO.	AMT	NO.	AMT
13576	425	13483	409

Bank-wise performance data and recent changes advised by Govt. are furnished on **Page No.125** for information of the House.

8.6 FINANCING SMALL ROAD TRANSPORT OPERATORS (SRTOs)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
NO.	NO.	AMT	NO.	AMT	
22000	1375	78	1375	78	6.25

Bank-wise performance is furnished on **Page No.126**.

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.AGRICULTURE

9.1 KISAN CREDIT CARD (KCC) SANCTIONS & DISBURSEMENTS

Banks	Target (No.)	Disbursement (No.)			% Achievement
	New	New	Renewal	Total	New
Commercial Banks	576631	55667	97808	153475	9.65
Co-operative Banks	62066	178	7931	8109	0.29
RRBs	294873	7689	107848	115537	2.61
Small Finance Bank	66478	0	0	0	0
GRANDTOTAL	1000048	63534	213587	277121	6.35

Banks operating in the state have disbursed loans to 277121 beneficiaries (New-63534 & Renewal-213587) under KCC amounting to Rs.2659 Crores upto the quarter ended June 2020 of the current FY.

Bank-wise & District-wise performance under KCC Scheme is furnished on **Page Nos.127-128.**

9.1.1 KISAN CREDIT CARD (KCC): OUTSTANDING & NPAs

(Amt in Cr)

KCC OUTSTANDING		NPA IN KCC		%NPA
No.	AMT	No.	AMT	AMT
3649057	22786	1148047	7105	31.18

Bank-wise data on Outstanding and NPA under Kisan Credit Card (KCC) as on 30.06.2020 is placed at **Page No.129.**

9.1.2 AGRICULTURE LOAN OUTSTANDING TO SMALL, MARGINAL & OTHER FARMERS

(Amt in Cr)

Marginal Farmers		Small Farmers		Others Farmers	
No.	O/S AMT	No.	O/S AMT	No.	O/S AMT
2020808	15122	2667342	17072	2679730	18272

The bank-wise data on Outstanding Amount of Agriculture Loans provided to Small & Marginal Farmers and Other Farmers as on 30.06.2020 is placed at **Page No.130.**

9.1.3 ISSUANCE OF ATM CARDS TO KCC HOLDERS

Total KCC A/Cs (Outstanding)	Smart Card/ ATM-enabled Card issued during the FY 2019-20	Smart card/ ATM-enabled Card issued (Cumulative)
No.	No.	No.
3649057	40366	2691068

The Bank-wise information on ATM Cards issued to KCC borrowers is placed at **Page No. 131** 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 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.80**.

9.3 DOUBLING OF FARMERS' 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 DEDS 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 DEDS.

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.

9.4 SPECIAL DRIVE TO ISSUE KISAN CREDIT CARDS TO FARMERS FOR AGRICULTURE AND 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:

- (i) Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- (ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Department of Financial Services, Ministry of Finance, Gol have issued necessary instructions on the aforementioned subject vide their letter no. F.No.3/12/2020_AC dated 29.05.2020 placed as **Annexure- II at page nos.64-79.**

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, SLBC has requested Agriculture Department, Govt. of Bihar to carry out the necessary exercise and put up a report to SLBC for confirmation.

Once the Crop Season Report is placed before SLBC and is approved by it, the same will be shared with RBI.

10.ALLIED AGRICULTURE ACTIVITIES

Government of India had announced in Budget 2018-19 their decision to extend the facilities of Kisan Credit Card to Animal Husbandry and Fisheries (AH &F) farmers..

Pursuant to Gol's announcement, Reserve Bank of India has issued Circular No. RBI/2018-19/112 FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated 04.02.2019 detailing the modalities of the KCC Scheme for Animal Husbandry & Fisheries.

Department of Animal Husbandry & Fisheries Resources, GoB prepared scale of finance (SoF) for working capital requirements of Animal Husbandry & Fishery activities on quarterly / yearly basis and advised all District Collectors, vide their letter dated 12.07.2019, that the SoF be determined accordingly per acre/ per animal/ bird and be approved in DLTC at the earliest.

In pursuance to the recent change in the existing system of determining scale of finance advised to SLBC Convenor banks by RBI vide their letter no. 2032 / 05.10.003/2019-20 dated 30.04.2020, Agriculture Department, GoB has constituted a State Level Technical Committee for finalisation of Scale of Finance in the State for various agriculture and allied activities

At the end of Q1 of FY 2020-21, the credit sanctioned / disbursed to Dairy, Poultry ,Fisheries sector under KCC & ATL stands as under:

10.1 DAIRY-KCC

(Amt in Cr)

SCHEME	TARGET (AMT)	SANCTIONED		DISBURSED		%ACH (AMT)
		NO.	AMT	NO.	AMT	
Commercial Banks	2595	1177	28	997	27	1.04
Co-operative Banks	279	0	0	0	0	0
RRBs	1327	0	0	0	0	0
Small Finance Bank	299	0	0	0	0	0
TOTAL	4500	1177	28	997	27	0.60

10.2 DAIRY -ATL

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
DAIRY	5330	13570	82	13559	81	1.52

10.3 FISHERY-KCC

(Amt in Cr)

SCHEME	TARGET (AMT)	SANCTIONED		DISBURSED		%ACH (AMT)
		NO.	AMT	NO.	AMT	
Commercial Banks	1442	121	1	108	1	0.07
Co-operative Banks	155	0	0	0	0	0
RRBs	737	0	0	0	0	0
Small Finance Bank	166	0	0	0	0	0
TOTAL	2500	121	1	108	1	0.04

10.4 FISHERY-ATL

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
FISHERY	1271	307	5	303	4	0.33

10.5 POULTRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (AMT)
	AMT	NO.	AMT	NO.	AMT	
POULTRY	2211	447	30	435	27	1.22

Bank wise performanes are furnished on **Page Nos.132-134 (A)**.

11.REVIEW OF PERFORMANCE UNDER IMPORTANT SCHEMES

11.1 NATIONAL RURAL LIVELIHOOD MISSION (NRLM): SHG

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH (NO.)
	NO.	NO.	NO.	AMT (Rs Crores)	
SHGs	250000	6782	18162	342	7.26

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.135-138**

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 NATIONAL URBAN LIVELIHOOD MISSION (NULM) - SELF EMPLOYMENT PROGRAMME

The data provided by Urban Development and Housing Department, Govt. of Bihar under various components of NULM are awaited.

11.3 EDUCATION LOAN

11.3.1 EDUCATION LOAN: TARGET & ACHIEVEMENT

Performance of banks during FY 2020-21 is summarized below:

SCHEME NAME	Target	Disbursement	% Achievement
	No.	No.	No.
Education Loan	51658	12696	24.58

More granular data on target and achievement under Education Loan has been placed on **Page no.139** of the SLBC Reference Book.

10.3.2 EDUCATION LOAN: OUTSTANDINGs AND NPAs

(Amt in Cr)

BIHAR	Education Loan Outstanding		NPA in Education Loan		%NPA
	No.	Amount	No.	Amount	Amount
	104135	3505	24484	913	26.05

Bank wise data sheet Education loan outstanding and NPA position in Education loan on **Page no.140** of the SLBC Reference Book.

11.4 PRADHAN MANTRI MUDRA YOJANA (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 Crore)

PMMY SANCTIONED DURING FY 2020-21								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
494523	1493	103154	1109	7195	473	604872	3075	4537397	14084	1050501	17951	123457	9932	5711355	41967

The data on Mudra Loan as on 30.06.2020 is placed on **Page nos.141-144** 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 PRADHAN MANTRI JAN-DHAN YOJANA (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.

NO. OF PMJDY ACCOUNTS OPENED IN FY 2020-21 As on 30.06.2020		TOTAL PMJDY ACCOUNTS		TOTAL ACTIVE PMJDY ACCOUNTS		NO. OF OVERDRAFTS SANCTIONED IN FY 2020-21 As on 30.06.2020		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED	
NO.	BALANCE (Rs. In Crores)	NO.	BALANCE (Rs. In Crores)	NO.	BALANCE (Rs. In Crores)	NO.	SANC (Rs. In Cr)	NO.	SANC (Rs. In Cr)
1441851	493	45775448	12411	39219787	11200	41562	17	2592677	162

Bank-wise detailed data on PMJDY is placed on **Page no.145** for information of the house.

11.5.1 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 PROGRAMME (SUI)

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 lacs 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 2020-21 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
7607	425	46	14	370

The bank wise data of Stand-up India as on 31.03.2020 is placed on **Page no.146**.

11.7 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

(Amt in Crore)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH (NO.)
	NO.	NO.	AMT	NO.	AMT	
PMEGP	2821	427	30	423	26	14.99

The information regarding loan sanctioned & disbursed by Banks under the above said scheme has been provided on **Page no.147** of the Reference Book for information of the House. Data obtained from KVIC site is placed on **Page no.148**. 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 PRIME MINISTER'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.

LDMs of all the concerned districts have been asked to inform SLBC the details of designated officer in their district exclusively looking after the problems regarding the credit flow to minority communities. LDMs of Darbhanga & Katihar have reported the name of designated officers in their districts to SLBC Bihar. The matter is being followed up with other 5 districts.

District Name	Name of Nodal Officer	Name of Bank	Designation of Nodal Officer	Mobile No.
Darbhangha	Bhado Kharia	Central Bank of India	Chief Manager	8298197030
Katihar	M M Madhukar	Central Bank of India	Senior Manager	8298196488

LENDING TO MINORITY COMMUNITIES				
(AS ON 30.06.2020)			(Amt. in Lacs)	
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	40679	4208	10.34
2	Darbhanga	38307	3472	9.06
3	Katihar	28898	3502	12.12
4	Kishanganj	21586	3580	16.58
5	Purnea	84027	3457	4.11
6	Sitamarhi	31405	856	2.73
7	West Champaran	41021	2448	5.97
TOTAL		285923	21523	7.53

Data on Lending to Minority Communities in all districts of Bihar is placed on **Page no.113**.

12.PERFORMANCE UNDER SOCIAL SECURITY SCHEMES

12.1 PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA (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 2020-21 as on 30.06.2020	NO. OF PMJJBY CLAIMS RECD. IN FY 2020-21 as on 30.06.2020	NO. OF PMJJBY CLAIMS SETTLED IN FY 2020-21 as on 30.06.2020	TOTAL NO. OF PMJJBY ENROLLMENTS IN FORCE TILL 30.06.2020	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 30.06.2020	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 30.06.2020
71877	521	339	6715071	7594	5789

Related data is placed on **Page no.149** for information of the house.

12.2 PRADHAN MANTRI SURAKSHA BIMA YOJNA (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 2020-21 as on 30.06.2020	TOTAL NO. OF PMSBY CLAIMS RECD in 2020-21 as on 30.06.2020	TOTAL NO. OF PMSBY CLAIMS SETTLED in 2020-21 as on 30.06.2020	TOTAL NO. OF PMSBY ENROLLMENTS IN FORCE TILL 30.06.2020	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 30.06.2020	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 30.06.2020
261589	151	43	12230576	3783	2460

More granular data in this regard is placed on **Page no.149** for information of the house.

12.3 ATAL PENSION YOJNA (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 2020-21 as on 30.06.2020	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 30.06.2020
48200	1936495

The data is placed on **Page no.149** for information of the house.

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.FINANCIAL INCLUSION

13.1 PROGRESS OF OPENING OF BANKING OUTLETS IN UNBANKED VILLAGES WHERE THE POPULATION IS MORE THAN 5000 AND UNBANKED RURAL CENTERS (URCS)

RBI, vide their Circular instruction FIDD.CO.LBS.No. 3712/02.01.001/2017-18 dated 05.06.2018, have instructed all Banks to ensure that Unbanked Rural Centres (URCs) in villages with population above 5000 are banked forthwith "by opening CBS enabled Banking Outlet".

In the light of above instructions, SLBC has allotted and advised target to Banks for opening Banking Outlet (BO) in URCs. The detailed information in this regard has been placed on website of SLBC, Bihar.

The overall performance of Banks in respect of Opening BOs in URCs, as on 30.06.2020, is as under:

No. of Unbanked Rural Centre(URC) to be covered with CBS enabled Banking Outlet (BO)	602
No. of URCs covered with BO as on 30.06.2020	602
Pending no. of URCs to be provided with BO	0

As on 30.06.2020, all 602 URCs have been covered with BOs.

13.1.1 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 March, 2020 during FY: 2019-20, is as under:

SL. No.	District	Disbursement under ACP during the Year ended JUNE' 2020	Disbursement under ACP during the Year ended JUNE'2019	C D Ratio as on 30.06.2020	C D Ratio as on 30.06.2019
		(Rs. in Crores)	(Rs. in Crores)	%	%
1.	Aurangabad	157 ↓	826	44.90 ↓	47.20
2.	Gaya	633 ↓	807	37.99 ↓	38.01
3.	Jamui	267 ↓	346	42.66 ↓	47.95
4.	Lakhisarai	237 ↑	207	33.08 ↓	38.59
TOTAL		1294 ↓	2186		

It is evident from the above data that extension of credit by banks in the Most Affected LWE Districts in Bihar has increased by 40.81 % (Rs 892 Crores) during the FY 2020-21 as compared to the corresponding Q1 of last FY 2019-20.

The CD Ratios of all the above districts have registered decrease.

13.1.2 BANKING FACILITY IN THE STATE

BRANCH	CSP	ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
7607	21653	6534	55160	5680501	4898369	61484515

NO. OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
BANKS	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	2003	1652	1363	5018	15974
CO-OP BANK	165	64	57	286	0
RRB	1452	553	105	2110	5665
SMALL FINANCE BANK	73	48	72	193	14
TOTAL	3693	2317	1597	7607	21653

BANKS	NO. OF ATMs				ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1270	1872	3177	6319	57229789	55160
CO-OP BANK	67	48	31	146	229717	0
RRB	0	0	0	0	3070288	0
SMALL FINANCE BANK	3	16	50	69	954721	0
TOTAL	1340	1936	3258	6534	61484515	55160

Bank-wise details are available on **Page nos.150-156** of the Reference Book.

13.2 DIRECT BENEFIT TRANSFER (DBT)

DBT has emerged as a very important & useful tool in administering financial benefits related schemes of GoI & 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, before hand, 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.

13.2.1 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
115955847	58261524	90940056	53515253

From the data presented in the above table, it can be seen that out of a total of 11.60 Crore active accounts in the State, 5.82 Crore (50.24%) are seeded with Mobile Numbers, 9.09 Crore (78.42%) are Aadhar seeded and 5.35 Crore (46.15 %) are authenticated with the UIDAI. Also, 58.85 % of Aadhar seeded accounts are authenticated with UIDAI.

The detailed report in this regard is placed on **Page no.157** 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 Jehanabad 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 31.07.2020, out of 11,31,640 total operative Savings Bank Accounts, 6,42,765 i.e. 56.80% accounts are covered by at least one digital banking product like internet banking, debit card, mobile banking, UPI, USSD etc. Out of 8,977 operative current account holders, 2,475 were having internet banking, 2,098 are having PoS or QR Code.

A detailed report in this regard is placed at **page no.172**

14.DISCUSSION ON POLICY MATTERS

(I) INVOLVEMENT OF LDMs BY DISTRICT AUTHORITIES UNDER “BIHAR RIGHT TO PUBLIC GRIEVANCE REDRESSAL ACT, 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 has 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.

Finance Department, GoB has requested the General Administration Department, GoB, vide their letter no. 750 dated 28.02.2020 to carry out necessary changes in this regard.

(II) WAIVER AND 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 lacs under GECL scheme.

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.

(III) DIGITIZATION OF LAND RECORDS, ISSUANCE OF LPC ONLINE AND GIVING ACCESS RIGHTS TO BANKS FOR NOTING THEIR CHARGES ONLINE AGAINST THE LAND RECORDS

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.

(IV) IMPLEMENTATION OF DIGITAL E-STAMPING FACILITY ON BANK GUARANTEES

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.

15. COVID – 19: REGULATORY AND FINANCIAL PACKAGES

(A) Regulatory Packages

Reserve Bank of India has announced a number of regulatory measures to mitigate the burden of debt servicing brought about by disruptions on account of COVID-19 pandemic and to ensure the continuity of viable businesses. The salient features of relevant RBI Regulatory Package communicated to lending institutions are as under:

(i) Rescheduling of Payments: Term Loans & Working Capital Facilities

(a) Term Loans: Lending institutions are permitted to grant a moratorium of 3 months on all instalments falling due between 1st March 2020 to 31st May 2020. The repayment schedule and residual tenor of such loans will be extended by 3 months.

In view of the extension of lock down and continuing disruption on account of COVID-19, this moratorium can be extended by another 3 months i.e, from 1st June to 31st August 2020.

(b) Working Capital: Lending institutions are permitted to defer the recovery of interest applied during 1st March to 31st May 2020 in all such facilities by a period of 3 months. The accumulated interest will be recovered immediately after this period.

In view of the extension of lock down and continuing disruption on account of COVID-19, this deferment is allowed for a further period of 3 months. Lending institutions, at their

discretion, can convert the accumulated interest for the deferment period upto 31st August 2020 into a funded interest term loan (FITL) repayable not later than 31st March 2021.

(ii) Easing of Working Capital (WC) Financing: The lending institutions may recalculate the Drawing Power by reducing the margin / reassessing the working capital cycle. This relief will be available on all such changes effected upto 31st May 2020.

This facility has been extended as under:

>> DP can be recalculated by reducing margins till 31st August 2020, margins to be restored to original level by 31st March 2021 and / or

>> WC limit can be reviewed upto 31st March 2021 based on reassess

(iii) Classification of Special Mention Account (SMA) and Non-Performing Asset (NPA):

(a) Moratorium / deferment / recalculation of DP shall not, by itself, result in asset classification downgrade.

(b) The asset classification of term loans shall be determined on the basis of revised due dates and revised repayment schedule. In case of working capital facilities, SMA and out of order status shall be evaluated considering application of interest after deferment period and the revised terms.

(iv) Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Crop Loans: Moratorium has been granted for three months on all term loans including short term crop loans.

To ensure that farmers donot have to pay penal interest and also continue to get the benefit of interest subvention, it has been decided to continue the availability of 2% IS and 3% PRI to farmers for the extended period of repayment upto 31.05.2020 or the date of repayment

whichever is earlier for short term crop loans upto Rs 3 lacs per farmer which have become due between 1st March 2020 to 31st May 2020.

(v) Review of Review Timelines under the Prudential framework on Resolution of Stressed Assets:

Lenders are required to implement a resolution plan within 180 days of expiry of Review Period of 30 days.

>> The accounts which were under review period as on 1 March 2020, the period 1st March to 31st May 2020 will be excluded and the Review Period will resume from 1st of June 2020.

>> The accounts of which Review Period has expired but the resolution period of 180 days was not over as on 1st March 2020, the Resolution Period will be extended by 90 days from the date on which the 180-day period was originally set to expire.

(vi) Others: The rescheduling of payments including interest will not qualify as a default for the purpose of supervisory reporting and reporting to the Credit Information Institutions.

(B) Financial Packages

Govt. of India has announced a number of financial packages for MSMEs / Small Businesses/ Agriculture / Corporates under Atma Nirbhar Bharat to enable them tide over the disruptions caused by COVID-19. Banks may enlighten the house by informing steps taken / credit disbursed under various schemes relating to Financial Package announced by the Central Govt.

16

ANY OTHER ISSUE CONSIDERED SUITABLE BY THE HOUSE

= O = O = O =

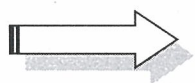
ANNEXURE – I

MINUTES OF MEETINGS

72nd Quarterly Review Meeting : Minutes & ActionPoints

The 72nd quarterly meeting of State Level Bankers' Committee, Bihar was held on 15th of June 2020 at 11:30 am in Adhiveshan Bhavan, Old Secretariat, Patna. It was presided over by Shri Nitish Kumar, Hon'ble Chief Minister, Bihar and was attended by Shri Sushil Kumar Modi, Hon'ble Deputy Chief (Finance) Minister and Hon'ble Ministers of Agriculture, Animal Husbandry & Fishery Resources, Rural Development, Urban Development & Housing Department, Industry Department and Co-operatives Department along with senior officials from State Govt., Central Govt. (through VC), RBI, NABARD, Industry Associations, Public Sector Banks and select private sector banks. The list of participants is attached as *Annexure-I*. All districts were connected through Video -Conferencing.

The meeting was organized in full conformity with the extant guidelines / requirements in view of the prevailing COVID-19 pandemic. In view of the required social distancing to be maintained only one participant was invited from each bank / department / institution and two chairs were kept vacant between the chairs occupied by the participants. Participants were allowed entry after thermal scanning and mask, hand gloves and sanitizer were provided to each participant.



INAUGURAL SESSION

1. The Inaugural Session of the meeting started with the welcome address made by Shri Mahesh Deepchand Goyal, Chief General Manager, State Bank of India. He highlighted the following points in his speech:

(i) Against the target of Rs 1,45,000 Crores under ACP 2019-20, member Banks have disbursed Rs 1,05,000 Crores which is 72.69% of the target. This is less than the achievement in 2018-19. The CD Ratio of the State stood at 43.03% and the NPA was around 15% as on 31.03.2020.

(ii) Central Govt. has announced a number of financial packages to fight the impact of COVID-19 on demand and supply and banks should disburse maximum loans as directed by their Corporate Offices / RBI. SBI has rolled out its new business model structure with effect from 1st of June 2020 which has a separate dedicated vertical called FI & MM to cater to the financial needs of rural and small borrowers.

(iii) Under the Guaranteed Emergency Credit Line (GECL) scheme announced by Central Govt., an additional loan of 20% is to be sanctioned to existing MSME units. This will, like any other loan, attract Rs 4,000 to Rs 5,000 stamp duty and will be an additional cost on the borrower already reeling under financial stress. Govt. may consider to waive this additional stamp duty or to keep it to minimal. In addition, State Govt. may also consider slashing down considerably the stamp duty on all other loans and free Agriculture loans up to Rs 10 lakhs from stamp duty. It would help banks as well as borrowers in augmenting loan disbursements.

(iv) He opined that digitization of land record and issuance of on-line LPC would help to expedite disposing of loan applications, specially the KCC loan applications.

(v) Banks and CSPs have made cash payment to approximately six lakhs PMGKY beneficiaries per day on an average during April & May 2020 despite various difficulties faced due to COVID-19 and the attendant lock down. He thanked all banks and CSPs personnel on behalf of SLBC Bihar for this commendable service. He thanked the State Govt. for the cooperation extended to banks in ensuring social distancing and other COVID-19 relevant norms and peaceful discharge of banking duties.

In his epilogue he said that we have weathered many successive challenges in the past and expressed hope that we will overcome the retardatory ramifications of COVID-19 as well and soon the wheels of economy will start cranking at normal pace.

2. **Shri Devesh Lal, Regional Director, RBI, Patna** expressed his views on the performance of banks in various sectors and the current banking scenario prevailing in the State. He included following important points during his deliberation:

(a) Many unprecedented issues have cropped up during the COVID-19 and banks, State Govt. and all related agencies have fought hand in hand to cope up with these challenges for which they deserve applause.

(b) Banks should comply with the action points emerging from meetings of SLBC and its Sub-Committees with utmost sincerity.

(c) During discussions in the 71st SLBC meeting about achievement under ACP 2019-20, it was observed by Hon'ble Deputy Chief (Finance) Minister that non-achievement under ACP paints a gloomy picture of affairs. The banks should take all steps to achieve the allotted targets. Also, the allotment of targets should be rationalized and, if necessary, the ACP should be rationalized and reduced. SLBC should comply with the same.

(d) The influx of remittances from outside State in deposit accounts in the State outstrips the advances & this race goes on which keeps the CD Ratio of the State under pressure all the times. However, compared to the national average of about 81%, the CD Ratio of the State is far below and there is lot of scope for its improvement. Banks should make maximum possible credit disbursements to support credit growth. We will strategize, in consultation with SLBC, and plan roadmap for gradual growth in CD Ratio.

(e) It was mentioned in the last SLBC meeting that SLBC will analyze as to which Panchayats were not having bank branches and would share the list of Panchayat Bhawans with the banks so that willing banks may open banking outlets therein. Though the list has been shared, requests from only a few banks have been received and banks need to consider the issue in true letter and spirit.

(f) RBI has constituted two committees to take care of credit expansion to some specific sectors. One such committee is the Committee for "Credit Growth for Women" which is a women only committee to look into women only loan portfolio.

The other committee is "Committee on Weaker Sections" which would work in close coordination with SLBC to ensure adequate credit flow to weaker sections through relevant schemes.

(g) Considering the fact that Bihar's economy is primarily an agrarian economy, FPOs may play important role. Govt. has made notable allocation for activities to be promoted through them. Banks may encash the opportunity.

(h) It has been experienced that many MSME units are unaware of their rights and responsibilities which hinders their access to credit and other banking resources. RBI has prepared a "Charter for MSMEs" which contains the rights and responsibilities of MSMEs. RBI has also prepared an end-to-end hand out in consultation with banks which will serve as a practical guide to MSMEs regarding approaching banks to start a credit relationship. Cards / pamphlets containing relevant information in simple language have been made available to MSMEs. Banks have taken pledge to promote MSMEs. All these focused steps are expected to bear positive fruits for MSME sector.

(i) It has been decided by Govt. to promote "One District One Product" and banking industry is also making its contributions in this direction. However, it has been observed that different agencies engaged in the initiative are selecting different products. It would be appropriate if one and same product is selected for a particular district by all agencies engaged in promoting "One District One Product". RBI has already convened a meeting of all stake holders to reach a consensus in this regard so that inherent specialty and specific potential of a locale is highlighted, financially promoted and its dividends are reaped by the producers / entrepreneurs.

3. At the very outset of his speech in the inaugural session, Shri **Sushil Kumar Modi, Hon'ble Deputy Chief (Finance) Minister, Bihar** thanked all bankers for the seamless & incessant banking service rendered by them even during the lock down situation amidst the trying times of COVID-19 pandemic. The gist of his address is as under:

(a) Banks have very important role in capital formation. However, banks in Bihar have made advances of Rs 1,52,000 Crores only against total deposits of Rs 3,71,000 Crores.

(b) The changed circumstances becoming new normal postCOVID-19, banks should harness their digital capabilities and consider providing contactless banking, doorstep banking, alternate digital channels like WhatsApp banking, data driven decision making, digitization of all processes etc.

(c) Banks should launch a drive during the current financial year for opening bank account of all eligible citizens of the State.

(d) State (Rs 8,538 Crores) and Central (Rs 5,739 Crores) Governments have been able to send funds to the tune of Rs 14,300 Crores in bank accounts of Crores of citizens of Bihar utilising the strong network of banks and CSPs in the State.

(e) Banks should ensure that SMSs are sent in all DBT cases irrespective of amount involved. Report of DBT failures should be submitted promptly by originator banks to the concerned Govt. department.

(f) The number of CSPs is lower as compared to number of villages in the State. Banks should double number of their CSPs so that every village has a CSP by the end of the current year. Banks may explore to engage Bank Sakhis of Jeevika Sponsored SHGs as CSPs.

(g) Banks should share their expansion plan in respect of opening of Branches, ATMs, and CSPs during 2020-21. More ATMs should be opened in rural areas.

(h) The current situation of COVID-19 has affected Trading, Services and MSMEs but agriculture, agriculture allied sector (dairy, poultry, fisheries etc) and SHG have somehow been able to stave off the economic downturn wave and still possess good potential. Banks have disbursed Rs 41,449 Crores in Agri sector during FY 2019-20 whereas during FY 2018-19 this disbursement was Rs 43,621 Crores. Banks should focus on Agri sector including KCC to Milk Unions, Animal husbandry & Fishery etc.

(i) It is for the first time during the last 15 years that the achievement under ACP is lower during a year than the previous year. The ill effects of COVID-19 are continuing and therefore, banks must move strategically to tide over challenges associated with achievement of ACP during the current FY. All banks will have to be more focused to achieve their targets.

4. In his address to SLBC, Bihar **Shri Nitish Kumar, Hon'ble Chief Minister, Bihar** gave a detailed account of the situation prevailing in the State during the COVID-19 pandemic. He praised the excellent job done by bankers during these trying times and thanked them for the services rendered, risking their lives.

The important points subsumed in his speech are plakhed below:

(i) To comply with the frequently revised advisories for coping with the COVID-19 as situation demands utmost attention and effort from everyone. We should be alert on this score on an ongoing basis.

(ii) About 21 lakhs labourers have reverse migrated to Bihar by trains post relaxation of lock down restrictions. After their successful quarantine, State Govt. is mapping their skills to provide them work under various Govt. sponsored schemes e.g. MANREGA, Jal Jeevan Hariyalee, Sat Nischay etc. Banks should also come forward & help through credit extension to engage them in different sectors like MSME, Animal husbandry, Poultry, Fisheries, Handloom etc. Majority of the work force does not want to go back to other States again in search of livelihood. Banks have a crucial role to play in this backdrop.

(iii) Bihar is a poor State as compared to many states, but the CD ratio of the State has still been hovering around 40% for last many years. It was 43.03% as on March 2020 and many districts in the State had CD Ratio less than 30%. The CD Ratio of the State needs to be improved significantly.

(iv) The overall achievement under ACP has been 72.69% during FY 2019-20 and the achievement under almost all sectors, except MSME, is less than that of the previous year. Business is growing in Bihar but industry is not flourishing. Since Bihar is a land locked State and few people from outside come to set up industries here, we will have to encourage promoting people from Bihar itself for starting industrial ventures.

(v) JEEVIKA is doing well in providing employment to rural women folk. During interactions with SHG members at Gaya, it was a surprise to learn that they have a fair knowledge of banking. So, banks may consider them also for appointing as Business Correspondents.

(vi) Looking at the excellent performance of SHGs, the limit of financial assistance provided to them by banks should be increased.

(vii) Animal Husbandry & Fisheries have now been included under the ambit of KCC. Banks need to ramp up their exposure under this segment also. This concomitant step will help increase the ACP achievement and CD Ratio as well.

(viii) Bihar has 8386 Panchayats of which many are still not having a bank branch. Banks should consider increasing their branches in these unbanked Panchayats. Bihar Govt. is ready to allot space in already completed 1200 Panchayat Bhawans to banks willing to open a branch thereat. He emphasized that banks should open full-fledged branches with sufficient no. of staff and should not cover the villages merely through CSPs.

(ix) Infrastructural dynamics is changing fast in Bihar. Now there are roads in all villages, all households have electricity and tap water supply. We have a well envisioned road map for agriculture production and productivity has gone up. Bihar has a growth rate of more than 11%. All these indices offer a congenial environment to banks for expanding their business footprints in rural areas.

(x) State Govt. has provided Rs 8,300 Crores to beneficiaries under its different schemes during the COVID-19 lock down period. This could be possible through DBT with the help of Banks for which they deserve thunderous applause.

5. Shri Mihir Narayan Prasad Mishra, General Manager & Convenor, SLBC, Bihar extended vote of thanks to Hon'ble Chief Minister, Bihar for sparing precious time from his busy schedule to attend the SLBC meeting, sharing his concerns and attributing his kind words as acknowledgment to the sincere and hard work done by bankers during the crucial COVID period. He vividly recapitulated the views expressed by Hon'ble Chief Minister on various issues. He assured that SLBC Bihar will look sincerely into the suggestions given by Hon'ble Chief Minister and lead them deftly to their due logical ends.



TECHNICAL SESSION

The Technical Session was presided over by **Shri Sushil Kumar Modi, Hon'ble Dy. Chief (Finance) Minister.**

6. Shri Rajiv Kumar Das, AGM, SLBC Bihar presented before the house a synopsis of CD Ratio and ACP Achievement in FY 2019-20, bank-wise and district-wise.

As on 31.03.2020, the CD Ratio of the State was 43.03% and bank wise; Commercial Banks – 37.92%, Cooperative Banks – 91.48%, RRBs – 51.78%, Small Finance Bank – 547.16%. There are 15 districts which are having CD Ratio below the State CD Ratio.

There are 2 banks that have less than 25% of CD Ratio.

The achievement under ACP 2019-20 has been Rs 1,05,400 Crores (72.69%) against a target of Rs 1,45,000 Crores. In percentage terms, the achievement under ACP is less than achievement in FY 2018-19 in all sectors. Also, the achievements of Commercial, Cooperative & Small Finance Banks are lesser in FY 2019-20 as compared to their figures in FY 2018-19.

AGM, SLBC Bihar shared the concern of IBA regarding e-stamping of bank documents, especially bank guarantees and requested State Govt. to initiate necessary steps in this direction.

The targets for ACP 2020-21 were also discussed. Regional Director, RBI, Patna pointed out that the target for RRBs, even though they performed well last year, have been decreased whereas those of PSBs have been increased and this may result in widening gap of under-achievement of ACP 2020-21. Shri Das clarified that the bank-type wise and sector-wise targets were advised by Finance Department after consultation with major banks. However, targets will be tweaked as discussed in the house.

7. As directed by **Hon'ble Deputy Chief (Finance) Minister, Shri Rajiv Kumar Das, AGM, SLBC Bihar** made a detailed power point presentation before the house on various announcements related to banks made by Hon'ble Prime Minister under Aatma Nirbhar Bharat Package and their current status / progress in Bihar. Comments / feedbacks were offered by Principal Secretaries / Secretaries of related Govt. departments. These are summarized as under:

7(i) KCC to 2.5 Crore farmers (Pan India): Out of 2,48,000 KCC applications received by banks during the last KCC saturation drive (Feb 2020), 84,000 applications were sanctioned. Under the current announcement, 1,16,000 applications have been received by banks of which 17,000 have been sanctioned. A campaign has been launched to provide KCC to dairy farmers associated with milk unions and an challenging target of 12 lakhs KCCs has been fixed by Department of Animal Husbandry & Dairying, Govt. of India as informed by them during VC with COMFED, Bihar.

Secretary, Agriculture and Animal Husbandry & Fishery Resources presented that:

a) Around 1,60,000 KCC applications received during KCC saturation campaign to PMKISAN beneficiaries are still pending with banks. Difficulties in issuance of LPC have been flagged as the major impeding issue. However, a thorough analysis should be done to ascertain other reasons, if any, and be redressed.

b) Beginning from the current FY 2020-21, the targets for KCC to allied agriculture activities are to be kept separate from KCC for crops. By doing so it is hoped that we will be able to focus more on fishery and dairy segment.

c) An issue is being faced by COMFED in executing tripartite agreement for KCC to dairy farmers as Milk Unions are reluctant towards entering into the tripartite agreement. However, it is being attended and will be resolved soon.

d) As per recent guidelines Scale of Finance which has so far been finalized by DLTCs at district level, are required henceforth to be finalized at State level upon its receipt from districts. All District Magistrates joining the meetings through VC are requested to finalize scale of finance not only for crops but also for all allied activities as well and send to the SLBC at the earliest.

e) The Revenue Department is looking into the issue of on line issuance of LPC which will help expedite KCC loan sanctions, once operationalised.

Additional Chief Secretary, Revenue & Land Reforms Department informed the house that the uniform format of on-line LPC has been discussed and finalized in

consultation with banks. Related arrangements are almost complete and this functionality will be rolled out soon.

7(ii) Direct support to farmers & rural economy provided post COVID-19: RBI has announced Regulatory Package. Under this, moratorium has been provided to 11.50 lakhs farmers and interest subvention to 7,15,000 farmers under extension of time for interest subvention.

7(iii) Pradhan Mantri Matsya Sampada Yojana: A Centre-State aided scheme for providing support to fish farmers to increase fish production / productivity. It does not envisage credit linkage.

7(iv) Formalization of Micro Food Processing Enterprises: It is a 5-year Centre-State aided (in 60:40 ratio) scheme for providing 35% subsidy, in order to bringing to the formal fold, to the micro enterprises engaged in food processing activities. Implementation of Cluster Approach and focus on perishable goods are aimed at. SHGs are eligible for Seed Capital up to Rs 4 lakhs for on lending to members. FPOs will be given grant to increase backward & forward linkages. Banks will start credit extension as soon as the scheme is operationalised.

7(v) Automatic credit to businesses including MSMEs: It is a pre-approved loan scheme wherein loan is equal to 20% of outstanding as on 29.02.2020 to businesses and MSMEs to tide over the down turn due to COVID-19. This scheme is for 4 years with moratorium of 12 months on principal; cap on interest is 1% over benchmark lending rate, maximum 9.25% and must be availed by borrower up till 31.10.2020. No collateral required for this additional 20% loan. Banks have sanctioned Rs 638 Crores to 23,951 borrowers. To cover maximum no. of MSMEs, the definition of MSMEs has been changed.

7(vi) Subordinate Debt to MSMEs: Banks to provide loan to promoters of operational but stressed / NPA MSMEs for infusing the same into business as equity. Govt. to provide partial guarantee. Details of the scheme are awaited.

7(vii) Moratorium on Term Loan to MSMEs: This forms a part of the RBI Regulatory Package wherein term loan installments falling due between 01.03.2020 to 31.08.2020 are to be provided moratorium. Deferment of interest from 01.03.2020 to 31.08.2020 is allowed and banks may convert this into funded term loan. Banks have provided moratorium to 4,86,000 Working Capital and 8,16,000 Term Loan accounts under this scheme.

7(viii) Interest Subvention to Mudra Loans up to Rs 50,000: The Mudra accounts under Shishu variant are the target beneficiaries for extending 2% interest subvention. Details of the scheme are awaited. During FY 2019-20 around 14 lakh Shishu Mudra Loans have been sanctioned.

7(ix) PM SwaNidhi: This is a special micro finance scheme to provide affordable working capital finance of Rs 10,000 to Street Vendors in operation till 24.03.2020 in the urban areas to help them resume their livelihood post COVID-19 induced lockdown. The eligible street vendors are to be identified by Urban Local Bodies. **Secretary Urban Development & Housing Department** informed that there are 74,000 identified street vendors out of which 27,000 have been provided with Aadhaar Cards also and the exercise of identifying remaining vendors will be completed by June 2020.

7(x) Extension of CLSS under PMAY: The Credit Linked Subsidy Scheme under Pradhan Mantri Awas Yojana was valid till 31.03.2020. It has since been extended till 31.03.2021 for providing subsidy under Pradhan Mantri Awas Yojana. Banks have provided loan under this scheme to 8,516 beneficiaries since inception of the scheme.

7(xi) Pradhan Mantri Garib Kalyan Yojana (PMGKY): This scheme includes financial assistance from Govt. through DBT into accounts of targeted beneficiaries like farmers, poor people, Divyang, Widows, Women etc. In Bihar, DBT into 2.28 Crores and 2.43 Crores women PMJDY accounts have been credited in the months of April and May 2020 respectively and 1.80 Crores and 1.34 Crores withdrawals have been made from them respectively. Rs 16 Crores have been disbursed as overdraft to PMJDY account holders. Under the PMGKY package, the collateral free loan limit for SHG has been proposed to be up scaled to Rs 20 lakhs.

Secretary, Rural Development said that the SHGs in Bihar are getting maximum loan of Rs 5 lakhs. With the passage of time, upgrading of the groups to higher level, stabilization of SHGs of Jeevika there is need to increase this ceiling. At present the 1st, 2nd, 3rd and 4th doses of credit linkage given to SHGs are Rs 1.5 lakhs, Rs 3.00 lakhs, Rs 4.00 lakhs & Rs 5.00, respectively. SHGs are having excellent payment record by dint of harnessing community based repayment mechanism. In last SLBC meeting it was proposed to double these ceilings which have not materialized so far. This may be considered in the forthcoming meeting of SLBC Sub-committee and decision taken in this regard be put in next SLBC meeting for confirmation.

JEEVIKA has submitted 26,000 Saving Bank Account opening forms and 71,000 applications for credit linkage with various branches of different banks the branch-wise list of which has already been submitted to head offices of related banks. These pending applications may be disposed of on priority during June - July 2020.

The functionality of dual authentication for SHGs is available in their SB accounts only which needs to be extended to their cash credit accounts as well for ease of utilization of funds by them.

The construction of RSETI building started in 11 districts is yet to be completed. He requested to start construction of RSETI building by banks in 10 districts where land has already been allotted to respective banks. These banks and districts are:

- PNB – Gaya, Lakhisarai, Nawada & Patna
- Union Bank of India – Samastipur & Khagaria
- Bank of Baroda – Simarahi & Sheohar
- Canara Bank – Vaishali (Rudseti)
- UCO Bank – Munger

8. President, Bihar Chamber of Commerce put forwarded the undernoted suggestions:

(i) The stamp duty on MSME loans is high. There are some borrowers who have taken term loan and paid stamp duty for the entire sanctioned amount but their loans are partially disbursed and some time has elapsed thereafter. They now need to purchase some machinery. Banks are requested to consider their requests favourably and sanction fresh loans to them.

(ii) Private Banks are now having a good number of branches across the State. They should entertain credit proposal of green field projects also.

(iii) State Govt. should have its own complaint resolution machinery for MSMEs where they are able to refer their grievances including those related to banks.

(iv) The details of proposals considered at SIPB should have contact details of related industrial parties to enable the banks to readily contact them.

(v) PMSBY & PMJJBY should be popularized among all savings bank account holders.

9. Chairman, Bihar Industries Association mentioned the following points:

(i) Under Stand Up India scheme every branch of a bank is supposed to sanction at least one loan. There are 7,589 branches of banks in Bihar but only 822 branches have sanctioned loans. If all branches provide finance under the scheme, it will generate employment.

(ii) It will be helpful for industries if credit data on manufacturing sector are provided separately in the SLBC booklet.

10. The Chief General Manager, NABARD started his address with extending his thanks to Hon'ble Chief Minister and Hon'ble Deputy Chief Minister for their encouraging words to bankers for the exemplary service rendered by them during the lock down period. Further, he mentioned the following important points in his speech:

(i) Scale of finance has been finalized till date in 8 districts only.

(ii) Scale of finance for KCC to animal husbandry and dairy mostly fall within Rs 1.5 lakhs. We, therefore, should start financing these activities without further delay.

(iii) There are 4,900 branches of PSBs & RRBs and they have sanctioned a total of 9,800 animal husbandry loans, a paltry two proposals per branch. In case of poultry the number comes to only 0.11 per branch.

(iv) Under Special Liquidity Facility NABARD has provided Rs 100 Crore to Cooperative sector and Rs 250 Crores to RRBs so that they are not fund starved due to moratorium allowed to agriculture loans.

(v) To make RRBs financially sound and capital comfortable, infusion of capital in the two RRBs in the State, Central Govt. and Sponsoring Banks have provided their shares but share of State Govt. is awaited.

(vi) NABARD has taken a conscious decision to sanction by 19th June 2020 all proposals received from Bihar Govt. under RIDF. This will create around 190 man days' of work for 1 lakhs people and will also help in employment of labourers who reverse migrated in the State recently due to COVID-19.

Principal Secretary (Finance) raised the issue of finalizing scale of finance (SoF) for crops & allied agricultural activities. **Chief General Manager (NABARD)** clarified that as per revised guidelines issued by RBI, the scale of finance is required to be fixed in all districts

by DLTC which is chaired by District Magistrates. The scale of finance fixed by them is to be reviewed and finally notified by SLTC.

Hon'ble Deputy Chief (Finance) Minister told that DMs connected to the meeting through VC should take note of the same and ensure that scale of finance is fixed in all districts within 10 days.

The Regional Director, RBI, Patna opined that till the new scale of finance is fixed, the credit extension should not hamper on this score and existing SoF should be used.

(11) The Post Master General, Bihar highlighted the performance of India Post Payments Bank (IPPB) in Bihar as under:

(i) Within a short span of 20 months since its establishment, IPPB has become the largest bank of India in terms of number of outlets. It is fully owned by Govt. of India with 100% of equity share held by them. In Bihar, IPPB has around 6,721 branches of which 90% are in rural areas. Except 500-600 Panchayats, IPPB has its branches in all Panchayats across the State. All district headquarters have a specialized branch headed by well experienced ex-bankers.

(ii) Besides Postmen, IPPB has a vast network of 15,000 Grameen Dak Sevaks who, equipped with hand held and biometric enabled portable devices, make payments at doorstep on demand. Also, they open savings bank accounts & this process is completely paperless.

(iii) IPPB has done a remarkable job by opening 25 lakhs accounts during the lock down period of which 2 lakhs accounts are of people staying in migration centers. It has made 13 lakhs payouts amounting to Rs 180 Crores during the lock down period and effected DBT worth Rs 491 Crores.

IPPB has demonstrated that even the financial services can successfully be packaged as home delivered / doorstep services.

12. Shri Shyam Rajak, Hon'ble Minister (Industries) mentioned the following salient points related to MSMEs and industry sector:

(i) Under PMEGP, a total of 19,921 applications were forwarded to banks during 2019-20 out of which only 2,195 applications were sanctioned. The beneficiaries kept visiting bank branches several times but their sanctioned proposals were not disbursed till March 2020.

(ii) State Industrial Promotion board (SIPB), Bihar has forwarded 1,282 proposals to banks but only 385 proposals were entertained by banks of which loan applications of 37 units are still pending.

(iii) Central Govt. has announced a scheme for financing Street Vendors. Its implementation will be challenging as vendors have to roam through various localities very frequently and therefore issuance of Aadhaar to them is troublesome.

(iv) The announcement of package by Central Govt. relating to MSMEs is a welcome move and it has plethora of possibilities & potential for Bihar where a large number of work force

is back home due to COVID-19. However, its success will depend on execution of related schemes by banks and passing the mooted benefits to the intended beneficiaries in a time bound manner.

13. Shri Rana Randhir Singh, Hon'ble Minister (Cooperatives) told that it was the first public meeting since Covid 19 caused lock down. It was indeed a matter of great satisfaction for him to see everyone here in good health, especially the bankers, who worked incessantly defying all the odds posed by the pandemic. He lauded the bankers for their courage & spirit quoting the following cheering lines:

मंज़िलें बड़ी हीं जिद्दी होती हैं, हासिल कब नसीब से होती हैं
मगर वहाँ तूफ़ाँ भी हार जाते हैं जहाँ कशियाँ जिद्द पे होती हैं

He stated that being a public representative he has the opportunity to interact with a good number of rural people and feels that this underprivileged section of society has an unwavering faith in banks and an equal expectation from them as well. He vented the anticipations of people parodying the popular poem penned by poetess Mahadevi Verma:

कितनी करुणा, कितने संदेश, पथ में बिछ जाते बन पराग
गाता प्राणों का तार-तार, मेरे खाते में, मेरा पेंशन, मेरा पैसा, आ जाता जो एक बार

He told that it was pleasant to hear the way IPPB works and taking a leaf from it commercial banks may design and deliver data driven, contactless and doorstep services.

14. Shri Suresh Sharma, Hon'ble Minister (Urban Development & Housing) mentioned the undernoted issues:

(i) To make Aatma Nirbhar Bharat and Aatma Nirbhar Bihar it is important to exploit local potentials and one such area is establishing small sugar mills in the State with latest technology. The land of Bihar is suitable for growing sugarcane in abundance and this fact is backed by foreign research.

(ii) Farmers are not able to fetch the peak level prices of their produce nor are they able to make bi-products to supplement their income due to lack of storage and preservation facilities. Banks have an important role here to play.

(iii) Govt. has recently come out with a scheme to assist street vendors by providing working capital loans of Rs 10,000. But street vending is highly unorganized at present. Though some towns in the State have vending zones, efforts are afoot to build more and more such vending zones to benefit vendors. Also, identification of vendors is being done for their coverage under the scheme.

(iv) Under "Housing for All" scheme, our State is still lagging behind. Banks are requested to cover maximum number of beneficiaries so that benefit of subsidy reaches them.

15. Shri Shrawan Kumar, Hon'ble Minister (Rural Development & Parliamentary Affairs) expressed his views succinctly as under:

(i) Many beneficiaries under the Pradhan Mantri Awas Yojana (Grameen) have still their houses incomplete for reasons beyond their control. They are approaching banks for financial assistance to complete their houses. Banks should consider these proposals with a positive outlook.

(ii) Looking at the remarkable service being rendered by Bank Sakhis, Banks should consider engaging JEEVIKA sponsored SHGs' members as BC Agents wherever there is such opportunity and scope.

(iii) Construction of RSETI buildings should be completed in all districts where these are not started or are still under construction. The RSETIs should not only train the budding entrepreneurs but also provide them with loans to start their enterprises for financial wherewithal.

16. Dr. Prem Kumar, Hon'ble Minister, (Agriculture; and Animal Husbandry & Fishery Resources) spoke at length on issues related to agriculture and animal husbandry. The important points mentioned during his speech are as under:

(i) Bihar is a land of boundless opportunities in agriculture. To help agriculturist encash these gainfully, Bihar Govt. has launched three Agriculture Roadmaps in 2008, 2012 and 2017 respectively. Today, Bihar is 1st in honey production and one of the leading states in Makhana and Mushroom production. Milk production in the State has touched new heights of 18-19 lakhs litres per day, courtesy of COMFED. Five awards have been conferred upon Bihar by Central Govt. for excellence in agriculture productivity.

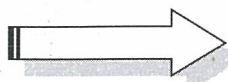
(ii) Majority of the population of the State resides in villages and major part of it is farm dependent. It is, therefore, pertinent to assign utmost attention to agriculture as this sector alone has the potential to buttress the feeble economic structure of the State especially in the aftermath of COVID-19. Keeping this in mind, Agriculture Department has been organizing the meetings of SLBC Sub-Committee on Agriculture but the outcomes have not proved much encouraging.

(iii) A large number of KCC applications submitted to bank branches during PMKISAN KCC saturation campaign are still pending with them. Recently two new KCC drives, one for crop farming and allied activities and another for milk farmers, have been launched as a part of Rs 20 lakhs Crores financial package announced by Central Govt. To expedite accretion of KCC applications under the campaign, the Circle Officers should ensure issuance of land revenue receipts & LPCs without delay.

(iv) A good number of loan applications have been sent to branches of various banks under Samagra Gavya Vikas Yojana during last three FYs i.e, 2017-18, 2018-19 & 2019-20 and less than 50% of them have been sanctioned; rest are kept pending for an unreasonably long period whereas as per extant guidelines these are required to be disposed of within 14 days. Banks should look into this issue, ascertain the reasons of such inordinate delay and initiate immediate steps to clear the pendency.

(v) He said that he was sanguine that banks would go by the suggestions put forward by Hon'ble Chief Minister and play their pre-determined role in the all-round development of Bihar.

17. At the end, **Dr. S. Siddharth , Principal Secretary (Finance)** proposed vote of thanks to Hon'ble Deputy Chief (Finance) Minister, all Hon'ble Ministers, Representatives of Bihar Chamber of Commerce and Bihar Industries' Association, Chief Secretary, Development Commissioner, Additional Chief Secretary, Land Revenue Department, all Principal Secretaries and Secretaries of various State Govt. Departments, Deputy Managing Director, SBI joining the meeting through VC, Regional Director, RBI, Chief General Manager SBI, Chief General Manager NABARD and all the State Heads of Banks, officials of Health Department and of all other participating institutions for their valuable time and active participation in the meeting. The 72nd review meeting of SLBC Bihar was, thereafter, declared concluded with the permission of the Chair.



ACTION POINTS

(72nd SLBC MEETING FOR YEAR ENDED 31.03.2020 HELD ON 15.06.2020)

1. State Govt. should consider to waive stamp duty on loan documentation for loans under GECL scheme; slash down considerably the stamp duty on all other loans and exempt Agriculture loans up to Rs 10 lakhs from stamp duty.

[Action by: Revenue & Land Reforms Department]

2. Issuance of LPCs of KCC applications sent to banks under PMKISAN scheme be expedited. On-line issuance of Land Possession Certificate (LPC) project should be rolled out.

[Action by: Revenue & Land Reforms Department]

3. SMSs should be sent to beneficiaries for all DBT transactions irrespective of amount. Report of DBT failures should be submitted promptly by originator banks to the concerned Govt. department.

[Action by: All Banks]

4. Banks should open more brick & Mortar branches in villages and cover all un banked Gram Panchayats. Banks should share their expansion plan in respect of opening of Branches, ATMs, and CSPs during 2020-21. More ATMs should be opened in rural areas. SLBC should share their plan in the next SLBC meeting.

[Action by: SLBC/ All Banks]

5. Banks should increase the number of their CSPs considerably in villages. All Gram Panchayats should be covered by CSPs.

[Action by: SLBC/ All Banks]

6. Scale of Finance for KCC loans should be finalized by the DLCC and SLBC within 10 days in co-ordination with district and state level government functionaries; for Agriculture and Allied Agriculture activities.

[Action by: SLBC/ All DLCC/ Agriculture Department/ District Magistrates]

7. Banks should consider the functionality of dual authentication for Jeevika-SHG's in their loan accounts also. Matter may be deliberated in the SLBC sub-committee meeting and the view be presented in the next SLBC meeting.

[Action by: SLBC/ Banks/ Rural Development Deptt.]

8. Banks may explore to engage Bank Sakhis of Jeevika Sponsored SHGs as CSPs/ BCAs.

[Action by: All Banks]

9. As desired by Indian Banks Association (IBA) e-stamping of bank documents, especially bank guarantees should be ensured. The State Govt. to initiate necessary steps in this regard.

[Action by: Revenue & Land Reforms Department]

10. The SIPB proposals should contain the contact details of the key functionaries of the related industries.

[Action by: Industries Department]

11. PMSBY and PMJJBY should be popularized among bank account holders.

[Action by: All Banks & LDMS]

Outstanding ATRs on action points of 71st SLBC meeting:

12. Crop season & duration for all crops grown in the State should be determined.

[Action by: Agriculture Department & SLBC]

13. Lead Districts Managers should not be involved under Bihar Public Grievance Redressal Act for investigation / disposal of bank complaint not related to Govt. Schemes.

[Action by: Finance Department]

= O = O = O = O = O =

34th Meeting of the SLBC Sub-Committees on
(i) SHG & RSETI & (ii) Branch Opening & IT Enabled Financial Inclusion
held on 14.08.2020

M I N U T E S

The 34th meetings of SLBC Sub-Committees on SHG & RSETI and Branch Opening & Financial Inclusion were held on 14th of August 2020 through VC. It was presided over by Shri Mihir Narayan Prasad Mishra, General Manager and Convenor, SLBC. The VC was attended by representatives from Finance Department Govt. of Bihar, RBI, NABARD, State Directors of RSETIs and member banks. The list of participants is placed as Annexure-I.

At the very outset of the video conferencing meeting, Shri Ajit Kumar Mishra, Assistant General Manager, SLBC welcomed all the participants. He welcomed and introduced to the house Shri Mihir Narayan Prasad Mishra, General Manager and Convenor, SLBC for whom it was the first Sub-Committee meeting.

In his opening remarks, the General Manager and Convenor, SLBC highlighted the importance of the concerned Sub-Committees and requested the active participation of all participants. The agenda wise discussion held are summarised below:

(A) Sub-Committee on SHG & RSETI : SHG

The CEO of JEEVIKA thanked all banks for their active cooperation by dint of which 2.2 lakh SHGs have been credit linked with a total outlay of Rs 3823.34 Crores during FY 2019-20. He expressed hope that this year too JEEVIKA will be able to make even better achievements with cooperation from banks. He requested banks to clear pending loan applications, consider increasing the loan amount under 1st, 2nd, 3rd and 4th doses to SHGs considering the cost escalation and the high repayment percentage. He told that Dual Authentication, issuance of pass book and opening of SHG Bank Sakhi accounts in correct mode to avoid deduction of TDS etc. were some issues that warranted banks' attention.

Other points made by JEEVIKA are as under :

(ii) JEEVIKA representative told that JEEVIKA SHGs are maintaining high repayment. Moratorium has been granted on payment of interest / principal during the Covid. He requested banks to give JEEVIKA the details of overdue amount SHG-wise, branch-wise, block-wise with details of account no. and relevant details so that they could follow up with SHGs to clear the overdue. General Manager and Convenor, SLBC thanked JEEVIKA for their proactive approach of JEEVIKA.

(iii) JEEVIKA representative told that 24,464 Savings Bank Account opening forms and 71,471 loan applications of SHGs were pending with banks and bank-wise details have been submitted to concerned banks. He requested member banks to dispose of the pending applications. This would help achieve credit linkage target of 100000 SHGs given under Aatm Nirbhar Bharat. NABARD representative told that 83% of applications were pending only with 5 banks and periodic review by these banks will reduce the pendency. General Manager and Convenor, SLBC requested all member banks to look into and do the needful.

(iv) Regarding the enhancement of loan amount in 1st to 4th dosages, it was agreed that banks will look into it within their policy guidelines and come up with a suggestion at the earliest so that it may be discussed in the next SLBC meeting.

(v) JEEVIKA representative suggested that dates be fixed for holding meetings at block level to gear up SHG linkages. General Manager and Convenor, SLBC told that it would not be proper to hold such meetings presently in the light of Covid restrictions and suggested that such review / meeting be held at DLCC / DLIC level

(vi) On the issue of engaging JEEVIKA SHGs as BC Agents, it was clarified by General Manager and Convenor, SLBC that different banks have different policies for engaging BCs. SBI is engaging only Corporate BCs and not engaging individual BCs. It is up to that Corporate BC to engage any individual agent and JEEVIKA can liaise with them.

(vii) The issue of providing dual authentication facility to SHGs in their loan accounts was also discussed and it was suggested that all member banks should take up the matter with their head offices for developing such functionality.

(viii) Regarding the deduction of TDS on transactions in Bank Sakhi SHG current accounts, it was requested by the JEEVIKA representative to open such accounts with proper credentials and product codes so that TDS is not levied on such transactions.

(ix) JEEVIKA representative told that they have been following the methodology of Conversion-Disbursement-Programme to fast track and highlight SHG financing. Doing conversion and disbursement have been discussed but doing programme to highlight the performance and boost the morale of banks / branches is hindered due to Covid. General Manager and Convenor SLBC suggested that member banks should finance a reasonable number of SHGs by 5th September 2020 and share their success stories with SLBC. JEEVIKA may prepare a list of tentative target bank wise for this and send to us so that we can share the same with banks.

(x) General Manager and Convenor SLBC appealed JEEVIKA to go for SHG financing on reduced loan balance method in place of running Cash Credit method.

(B) Sub-Committee on SHG & RSETI : RSETI

(I) Govt. of Bihar representative banks should expedite where the construction of building is going on. These locations are PNB - Aurangabad, Arwal, Jehanabad, Buxar, Bhijpur, Kaimur, SBI - Supaul, Araria, Madhepura, UCO Bank – Banka, Bhagalpur.

He stated that 4 banks have not started yet construction of 9 RSETIs namely PNB – Gaya, Nawada, Lakhisarai, Patna, UCO Bank – Munger, Union Bank of India – Samastipur, Khagaria and Bank of Baroda – Sitamarhi, Sheohar.

(II) State Directors of RSETIs opined on the performance of RSETIs as under :

(a) Directos are not posted at RSETI Siwan and Chapra, Faculty is not posted at RSETI Siwan, Khagaria, Motihari and Assistant is not posted at Begusrai and Samastipur.

(b) Infrastructural support needs to be beefed up in RSETIs sponsored by CBI, PNB , UCO Bank and Union Bank. Computer lab should be provided at RESTI Sharasa. SBI representative informed that necessary instructions have been issued to RSETI Sharsa for obtaining Computers for lab.

(c) Like other components of performance review, if target is given to branches to credit link RSETI trained candidates, the trained to settled ratio for RSETIs-trainees will improve. General Manager and Convenor SLBC suggested that process of sanctioning loans to RSETI trained candidates will speed up if tailor made standard schemes are prepared for each activity.

(III) RBI representative told that:

(a) The data on RSETI trained and credit linked candidates provided by RSETIs and Banks needs to be reconciled.

(b) Monitoring of credit linkage to trained candidates be monitored at banks' RO / ZO level.

(c) In the meeting held at RBI with RBI with RSETI Directors, the RSETIs were advised to designate RSETI Mitra who would be guiding the candidates to fill in the forms and forwarding the applications to the banks.

(B) Sub-Committee on Branch Opening and IT Enabled Financial Inclusion :

The discussions were held as per pre-decided and circulated agenda. Summary of discussions is placed below :

Branch Opening

(i) Representative from Finance Department, GoB told that the list of bank branches panchayat wise is still awaited from SLBC. AGM SLBC responded that the required information has been received from 30 districts and the matter is being followed up with remaining 8 districts. As soon as the information from remaining district is received , consolidated information will be submitted to Finance Department.

(ii) AGM SLBC discussed the status of 4 VIP pending references for opening of branches of -- 2 related to Canara Bank , 1 Indian Bank and 1 Bank of Baroda. These banks advised that they had nothing more to add to their previous response sent to SLBC. AGM SLBC told that these references will be dealt with accordingly.

(iii) AGM SLBC reminded banks to share their branch / ATM / CSP expansion plans with SLBC so that it can be placed in next SLBC meeting in compliance to its action point.

(iv) The matter of covering all panchayats in the district by a banking outlet was discussed. Banks were requested to take note of this action point of SLBC and act accordingly. AGM SLBC told that banks should share the panchayat/block/district-wise details of all their BCs /CSPs to SLBC.

Financial Inclusion

(i) During previous SLBC meetings it was discussed and resolved that banks will send SMSs to all DBT beneficiaries irrespective of amount. This is also an action point in the 72nd SLBC meeting held on 15.06.2020. Banks are requested to submit their responses in this regard.

(ii) Data has not been submitted by 6 banks relating to Jehanabad digitization and the data sent to RBI by SLBC contains their old data only. Banks are requested to ensure timely submission of data. RBI representative stated that from August 2020, banks are required to send data as per revised format. They are required to submit Annexure III also.

(iii) For the quick identification and rectification of failed DBT transactions, the DBT originating banks are requested to submit details of DBT failures citing reasons therefore.

(iv) Banks operating in Jehanabad district are required to cover all customers by at least one digital product latest by October 2020, the deadline set by RBI.

(v) APY is one of the foremost social security scheme and the performance of this scheme in Bihar has been good during last two years. However, during the current year the performance under the scheme is not far below the target. Banks are requested to achieve at least 40% of their target by September 2020.

Other Issues

(i) No bank has submitted data in prescribed formats for trial run of the revamped SLBC site. Banks are requested to look into it with due importance and expedite the matter.

(ii) AGM SLBC reiterated SLBC's request to submit data by all banks on SLBC web site in a timely and error free manner.

(iii) AGM SLBC discussed the current campaigns on KCC to dairy farmers and KCC to Crop and allied activities. He told that SLBC has shared with member banks the details received from COMFED on KCC loan applications submitted to bank branches. Banks are required to mention the status of the applications and return the excel file to SLBC for onward submission.

All the participants were advised to ensure timely submission of the Action Taken Report of this meeting.

At the end of the meeting, a vote of thanks was extended by Shri Sanjeev Kumar, Assistant General Manager, Central Bank of India and the meeting, thereafter, was declared over with the permission of the Chair.

=0=0 =0 =0 =0 =0 =

Action Points

1. A list of overdue SHG accounts indicating account number, name, address, name of block & district, loan sanctioned, loan outstanding, overdue amount etc. be sent to JEEVIKA for follow up and recovery.

(Action : All Banks)

2. Current Accounts of SHGs be opened with correct credentials / product code to weed out undue TDS deductions.

(Action : All Banks)

3. Banks to share with SLBC their opinion on quantum of loan that can be enhanced for 1st to 4th doses of credit to SHGs.

(Action : All Banks)

4. Banks to finance maximum possible SHGs and share their success stories Videos with SLBC latest by 31.08.2020.

(Action : All Banks)

5. Banks to take up the matter with their Corporate Offices and ensure that dual authentication facility for SHG loan accounts is rolled out.

(Action : All Banks)

6. Directos are not posted at RSETI Siwan and Chapra, Faculty is not posted at RSETI Siwan, Khagaria, Motihari and Assistant is not posted at Begusrai and Samastipur. Concerned banks to ensure their posting.

(Action : Related Banks - CBI, Union Bank of India, UCO Bank)

7. Banks to share their branch / ATM / CSP expansion plans with SLBC.

(Action : All Banks)

8. Monthly data on Jehanabad District Digitization be submitted in revised format by 5th of the next month.

(Action : All Banks operating in Jehanabad district)

9. Banks should sensitize their operating functionaries to increase APY enrolments. LDMs should monitor the progress in this regard at DCC level.

(Action : All Banks and All LDMs)

10. Banks should update the status of KCC loan applications of dairy farmers received from COMFED and return it to SLBC on an urgent basis.

(Action : All Banks)

=0=0 =0 =0 =0 =0 =

34th Meeting of the SLBC Sub-Committees on
(i) SHG & RSETI & (ii) Branch Opening & IT Enabled Financial Inclusion
held on 14.08.2020

Sr. No	Action Points	Action Taken Report
1	A list of overdue SHG accounts indicating account number, name, address, name of block & district, loan sanctioned, loan outstanding, overdue amount etc. be sent to JEEVIKA for follow up and recovery. (Action : All Banks)	UBI, UBGB, DBGB, CBI, BOB has confirmed that list of such accounts shared with JEEVIKA and rest of the banks are preparing the list and will be submitted very soon.
2	Current Accounts of SHGs be opened with correct credentials / product code to weed out undue TDS deductions. Action : All Banks)	Banks have confirmed compliance.
3	Banks to share with SLBC their opinion on quantum of loan that can be enhanced for 1 st to 4 th dozens of credit to SHGs. (Action : All Banks)	SLBC received the opinion from UCO, UBI, UBGB, DBGB, CBI, BOI, BOB and AXIS banks in this matter. Confirmation is awaited from other banks.
4	Banks to finance maximum possible SHGs and share their success stories Videos with SLBC latest by 31.08.2020. (Action : All Banks)	Success stories from banks are awaited.
5	Banks to take up the matter with their Corporate Offices and ensure that dual authentication facility for SHG loan accounts is rolled out. (Action : All Banks)	Most of the banks are doing dual authentication for SHGs and remaining banks (CBI, UBI, BOM, SBI, HDFC, AXIS, ICICI) have initiated efforts to develop the functionality of dual authentication for SHGs.
6	Directors are not posted at RSETI Siwan and Chapra, Faculty is not posted at RSETI Siwan, Khagaria, Motihari and Assistant is not posted at Begusrai and Samastipur. Concerned banks to ensure their posting. (Action : Related Banks - CBI, Union Bank of India, UCO Bank)	Response of the banks: (1) CBI: Director has been appointed at RSETI, Siwan and appointment of Director at Chapra and Faculty at Siwan and Motihari are under process. It shall be completed soon. (2) UBI: Assistant is posted at RESTI Samastipur since 15.06.2020. (3) UCO: Posting of assistant at RSETI Begusarai is in process, it is delayed due to current pandemic COVID-19.

34th Meeting of the SLBC Sub-Committees on
(i) SHG & RSETI & (ii) Branch Opening & IT Enabled Financial Inclusion
held on 14.08.2020

7	Banks to share their branch / ATM / CSP expansion plans with SLBC. (Action : All Banks)	Expansion plan from banks is awaited.
8	Monthly data on Jehanabad District Digitization be submitted in revised format by 5 th of the next month. (Action : All Banks operating in Jehanabad district)	All banks advised to submit data in revised format from Sep-2020 onward.
9	Banks should sensitize their operating functionaries to increase APY enrolments. LDMs should monitor the progress in this regard at DCC level. (Action : All Banks and All LDMs)	Banks have confirmed compliance.
10	Banks should update the status of KCC loan applications of dairy farmers received from COMFED and return it to SLBC on an urgent basis. (Action : All Banks)	We have received updated position from UBGB, CBI, CANARA, BOB, AXIS, SBI, INDIAN, UCO banks. Response from others banks awaited.

61(B)



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No. ²⁰²⁵ /02.01.011/2019-20

April 7, 2020

The Chairmen/ Managing Directors & CEOs
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

PRAGATI Meeting: Review of Social Security Schemes - PMJJBY and PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of 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.

2. Department of Financial Services (DFS), 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:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes;
- Streamline procedures and leverage technology to speed up claim settlement process and improve outreach;
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY;
- Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes;
- Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them;
- 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; and
- Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2020.

3. Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, which has also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have

वित्तीय समावेशन और वित्तीय विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केन्द्रीय कार्यालय भवन, चाण्डीनी भवनसिंह मार्ग, पोस्ट बॉक्स नं. 10014, मुंबई - 400001
Financial Inclusion & Development Dept, Central Office, 10th Floor, Central Office Building, Chaandibhawan Singh Marg,
P.O. Box-10014, Mumbai-1

टेलीफोन: 927-22601900 फैक्स: 91-22-23601911/23601943/23601940 ई-मेल : info@rbi.org.in

हस्ताक्षरित है, इसका प्रमाण पत्र है।

*नोट: रिज़र्व बैंक का मत-हस्ताक्षरित या फोन कॉल के बिना किसी भी भी व्यक्तिगत जानकारी के बिना बैंक के खाते का प्रयोग, पासवर्ड आदि।

[Signature]

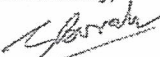


recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020", as one of its objectives.

4. In view of the above, SLBC/UTLBC Convenor Banks are advised to initiate the actions as suggested by DFS, GoI. The issues/concerns associated with implementation of PMJJBY & PMSBY Schemes in the States/UTs under your jurisdiction should also be discussed and resolved in the SLBC/UTLBC meetings in consultation with concerned stakeholders, in order to achieve the Government's vision of a financially included society along with universal insurance coverage.

5. SLBC/UTLBC Convenor Banks are also advised to place the status report of implementation of these schemes in their SLBC/UTLBC meetings on quarterly basis invariably. A copy of status report should be forwarded to the concerned Regional Office/Sub-Office of RBI for information.

Yours faithfully,


(Gautam Prasad Borah)

Chief General Manager-in-Charge

F.No.3/12/2020-AC
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001
Dated: 29 May 2020

To,

1. Chairman SBI/MDs & CEOs of all Public Sector Banks (PSBs) and Private Sector Banks.
2. Chairman NABARD

Subject: Issue of Kisan Credit Cards to Farmers for agriculture and allied activities-reg

Sir,

As you are aware, the Government of India had launched a special drive starting from 08.02.2020 for covering all PM Kisan beneficiaries under the KCC scheme. The drive which started on 10th of February and continued till end of April 2020 created a positive impact, resulting in receipt of approx total 75 lakh KCC application of which about 36 lakh KCC have been issued with a total KCC limit of 30,000 crore. The sanction and issue of KCC to all remaining eligible PM KISAN beneficiaries who had applied for KCC during this special drive is being closely monitored with the banks.

2. Meanwhile, as part of the Prime Minister's package for farmers, Hon'ble Finance Minister has announced to cover 2.5 crore farmers under the KCC scheme in a mission mode to facilitate credit to the farm sector of the economy.

3. 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. A copy of the said communication is enclosed for reference.

4. To address the credit needs of farmers engaged in activities related to Animal Husbandry and Fisheries, the Government decided to extend KCC facility to these farmers for their working capital requirement and detailed guidelines in this regard were issued by RBI vide their circular dated 04.02.2019. At a time when the country is striving to cope with the COVID-19 pandemic, timely access to financing by farmers engaged in the Fisheries, Dairy and Poultry related activities for their working capital requirement through KCC will go a long way in facilitating a meaningful recovery of the rural economy. With this objective, the D/o Animal Husbandry and Dairying (DAHD), GoI has also decided to simultaneously launch a special drive effective from 1st of June 2020 to provide KCC to 1.5 crore dairy farmers belonging to Milk Unions and Milk Producing Companies. The detailed advisory guidelines along with a revised application form for issue of KCC to dairy farmers including those affiliated to Milk Unions has since

been issued vide DAHD letter dated 28th May 2020, a copy of which is enclosed at Annexure II for ready reference.

5. During the special campaign, banks are advised to make all efforts to ensure the following:

- a) Saturation of all the PM-KISAN beneficiaries under KCC: It may be ensured that to the extent possible, all eligible beneficiaries of PM-KISAN are covered under the KCC scheme by issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account.
- b) Issue of KCC to dairy farmers: Applications received by banks in the revised format for issue of KCC to the eligible dairy farmers should be processed expeditiously as per the extant guidelines for issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account.
- c) 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:
 - (i) Pradhan Mantri Suraksha Bima Yojana (PMSBY)
 - (ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

6. Keeping in view the importance of the above mentioned campaign, the following may please be ensured:

- a) State Level Bankers Committee (SLBC) Conveners and Lead District Managers of banks should actively associate with the State/ District administration and coordinate with various Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs) and Cooperative Banks to expedite processing and sanction of applications received by the banks. DAC&FW and DAHD will ensure sourcing of the applications along with all relevant documents including land records etc. from eligible PM-KISAN beneficiaries and Dairy farmers respectively through the local administration and their field functionaries.
- b) To facilitate sanction and issue of KCC to dairy farmers a revised KCC application form vetted by the IBA has been circulated by DAHD and the same has also been uploaded on their website. This application form should be uploaded on the websites of all banks and widely disseminated in local language.
- c) To ensure prompt processing and approvals, dedicated desks may be set up in the branches, wherever feasible, for receiving forms and providing appropriate guidance to the farmers.
- d) The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019, had issued an advisory guideline to all the banks to waive the

processing, documentation, inspection, ledger folio charges and all other service charges for KCC/ crop loans upto Rs.3 lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

- e) While filling of the application form, the applicants will be encouraged to give consent for coverage under the PMSBY and PMJJBY, as this would provide the much needed social security cover to the farmers, besides the facility of KCC.
 - f) It needs to be ensured that eligible beneficiaries of PM-KISAN and farmers engaged in dairy, poultry & fisheries are issued KCC within the shortest possible time and in any case within a maximum period of two weeks from the date of submission of the completed application forms, after due process and verification as per Bank policy and regulatory guidelines.
 - g) Bank should nominate a nodal officer for coordinating on matters relating to this campaign. The nodal officer will be responsible for reporting the progress of coverage at such intervals and in such format for reporting, as would be required by DAC&FW and DAHD. The current practice of online reporting of data by the SLBCs on the PMFBY portal of DAC&FW will continue.
7. Suitable instructions may, therefore, be issued to all concerned including the sponsored RRBs to ensure the success of this campaign. Further, the timely issue of KCC as also the coverage of eligible farmers under PMSBY and PMJJBY in this drive may be closely monitored at the level of an Executive Director of the bank.

Yours Faithfully


(A K Das)

Deputy Secretary

Tel. No.23748736

Email: acsec-bkg@nic.in

Encl: As above

Copy to:

- 1. Secretary, DAC&FW
- 2. Secretary, DAHD
- 3. JS (Credit), DAC&FW
- 4. JS(Dairy), DAHD
- 5. CEO, PM-KISAN and JS (FW), DAC&FW
- 6. SLBC conveners of all States
- 7. Chairman of RRBs

F.No.1-20/2018-Credit-I(Pt.)
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Cooperation & Farmers Welfare
(Credit Division)

KrishiBhawan, New Delhi.
Dated: 21st May, 2020

To
The Chief Secretaries/Administrators of all States/UTs.

Subject:- Saturation of all PM KISAN beneficiaries with Kisan Credit Cards (KCC) – Special Drive

Sir/Madam,

As you are aware, Govt of India is committed to cover all eligible farmers under Kisan Credit Scheme (KCC) scheme. It is proposed to cover additional 2.5 crore farmers within this year. This is expected to provide an additional liquidity of Rs.2 lakh crore in the hands of these farmers.

2. In this connection, you may recall that this Department vide its circular of even number dated 6th February, 2020 (copy attached) had requested the States/UTs to initiate a special drive for covering for all PM-KISAN beneficiaries under KCC. The target was to cover about 2 to 3 crore PM KISAN beneficiaries who do not have KCC. Land ownership of such farmers has already been vetted by the concerned State/UTs before their enrolment under the scheme. Banks already have most of the information of the PM KISAN beneficiaries including verified Aadhar number in most cases. Farmers have to only submit a copy of the land record and details of crop sown along with a one-page simplified form.

3. This drive which was initiated in the second week of February, 2020 and continued till end of February, 2020, had created a positive impact and resulted in receipt of approx. total of 75 lakh KCC

Ushish Bhutani

applications from the farmers. The banks have already issued about 29 lakh KCCs and a loan amount of Rs. 28,000cr has been sanctioned to them. However, approx. 46 lakh KCC are still to be issued to the farmers. In addition about 2 crore present PM KISAN beneficiaries are yet to submit their application for issue of KCC. A high level review of pending KCC applications with banks was taken up recently. It transpired that the banks are facing difficulties in issuing KCC as the Revenue/land records in support of land title of the applicants have not been made available to the banks, and in many cases actual land records are not matching the details furnished in the application forms.

4. In view of the above, all the States/UTs are requested to take following action urgently.

- a. facilitate the availability of certified copy of Revenue/land records in support of land title of the applicants as required by banks to expedite the issue of KCC to the eligible PM-KISAN beneficiaries from among the 46 lakh applications pending with banks.
- b. States already have bank branch-wise list of PM-KISAN beneficiaries. These beneficiaries need to be contacted by State Govt officials at the grass root level and supported in getting a certified copy of the land documents and filling up the simplified form for early submission in the concerned bank branch from where they are receiving the PM-KISAN benefit.
- c. Those PM KISAN beneficiaries who already have existing KCC to be advised to approach their bank branch for enhancement of limit if required.
- d. Those with inactive KCC cards to be advised to approach the bank branch for activation of KCC and sanction of fresh limit

Rohish Bhutani

- e. Those who have KCC for crop but also undertake livestock and fisheries activities, may be supported for applying for sanction of additional limit for these activities.
 - f. The State Rural Development Department may be asked to issue instructions to the Panchayat level functionaries to motivate the existing PM-KISAN beneficiaries to apply for KCC.
 - g. In order to streamline the application process for KCC, States may get the application form for KCC also filled up simultaneously for the new PM-KISAN beneficiaries. This would save time and energy for both the authorities and farmers.
 - h. All the State Governments may issue necessary instructions to all the District Collectors/Magistrate to monitor and facilitate coverage of all eligible PM-KISAN beneficiaries under KCC
 - i. Regular VCs with District Collectors may be held to review the Special KCC Drive.
 - ii. Form Whatsapp group of the concerned stakeholders to get regular updates on the status of issue of KCC.
 - j. The State Govt officials at the grass root level may be advised to work in close coordination with the banks who have the primary responsibility for issue of KCCs.
5. Separate instructions to banks in this regard are being issued by the DFS.
- i) Bank branches already have about 53 lakh pending KCC applications which need to be sanctioned to eligible application in mission mode.
 - ii) Banks are also being advised to share the list of PM-KISAN beneficiaries who do not have KCC from the same bank branch with the Village Sarpanch, as well as with the Bank Sakhi attached with the bank under NRLM, who may be

Ashish Bhutani


tasked to motivate such farmers for coming to the bank branch for issue of KCC.

- iii) SMS is also being sent to all the PM-KISAN beneficiaries through the PM-KISAN portal for contacting their concerned bank branch for getting benefit of KCC.

6. State/UTs are requested to initiate above mentioned steps to ensure maximum coverage of farmers and specially focus on motivating the left out farmers to apply for KCC so that all eligible farmers are brought under the fold of concessional institutional credit.

7. Receipt of this letter may please be acknowledged.

Yours faithfully,


(Dr. Ashish Kumar Bhutani) ^{21.05.2020}
Joint Secretary (Credit)

Encl.: as above

Copy for Information:-

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Principal Secretaries to the Chief Ministers of States.
3. Additional Secretary, Cabinet Secretariat, Rashtrapati Bhavan, New Delhi.
4. Sr. PPS to Cabinet Secretary.
5. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi with a request to direct the banks to reactivate the special drive.
6. Joint Secy (FW) DAC&FW
7. Joint secy(D/o Animal Husbandry and Dairy)
8. Joint secy(D/o Fisheries)
9. Chairman, NABARD, Mumbai.
10. CGM, FIDD, Reserve Bank of India, Mumbai

F.No. M-01007/5/2020-Admin-1/KCC

Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry & Dairying

New Delhi.

Dated: 28th May, 2020

To

The Chief Secretaries/ Administrators of all States/UTs.

Subject:- Special Drive from 1st June- 31st July 2020 ,for providing all dairy farmers of Milk Cooperatives and Milk Producer Companies with Kisan Credit Cards (KCC) .

Sir/Madam,

As you are aware, under the Prime minister's package for Farmers, Hon'ble Finance Minister on 15 May 2020 has announced to cover 2.5 Crore new farmers under Kisan Credit Scheme (KCC) scheme, which will provide an additional liquidity of Rs.5 lakh crore in the hands of these farmers, suffering from the recent downturn of economy. Dairy is among the fastest growing sectors of the economy with a CAGR of above 6% in the last 5 years. Providing short term credit to dairy farmers for meeting their requirements for working capital, marketing etc. will boost their productivity tremendously. Under the dairy cooperative movement, approximately 1.7 crore farmers are associated with 230 Milk Unions in the country and it is proposed to provide KCC to 1.5 crore dairy farmers belonging to Milk Unions and Milk producing Companies within the next two months (1st June- 31st July 2020) under a special drive.

2. In this connection, you may recall that RBI vide its circular no. RBI/2018-19/112 dated 4th February, 2020, had allowed coverage of all animal husbandry farmers including dairy, poultry and small ruminants' farmers under KCC. Consequently RBI issued another circular RBI/2019-20/48 dated 26 August 2019, through which interest subvention of 2% and prompt payment additional interest subvention of 3% was extended to these farmers. However till date only 37.62 lakh AHD farmers have been provided with KCC loans. Dairy is the biggest sector under AHD and covers approximately 8.12 Crore farmers, with more than 75% of the output.

3. In the present campaign, in the first phase the target is to cover all farmers who are members of dairy cooperative societies and are associated with different Milk

Unions and who do not have KCC. If these farmers already have KCC based on their land ownership, they can get their KCC credit limit enhanced, however interest subvention shall be available only to the extent of Rs 3 lakhs. Although the general limit for KCC credit without collateral remains Rs. 1.6 lakh, but the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries and hence the credit limits without Collateral can be upto Rs. 3 lakh. Hence the focus on dairy farmers belonging to Milk Unions would make more credit available to farmers, while assuring banks of repayment of loans.

4. State/UTs are requested to initiate the following mentioned steps to ensure maximum coverage of farmers in the drive which will start from 1st June, 2020 and continued till 31st July, 2020.

(i) Milk Unions will need to get the KCC forms printed, and get them filled by the farmers by utilising the services of Dairy Cooperative society (DCS) Secretaries or Bank Mitras under SRLM. They will certify that the farmer whose details are given below has specific numbers of cattle and has been supplying milk to the Milk Union and that their milk payment is being done through DBT in the account no. mentioned in the form. The filling of KCC forms for all farmer members should be completed within 15 days by the Milk Unions and submitted to the Bank branches to give the banks time to complete issue of KCC in time. The regular KCC forms for this campaign has been slightly modified to accommodate the details to be provided by the Milk Union, where the farmer is a member and sells his milk.

(ii) In case the farmer is agreeable, the Milk Union can enter into a general Tri partite agreement with the Bank and farmer, and assure payment of KCC dues to the bank, in case of a default. In such a case, the bank may make use of the RBI guidelines to extend credit limit without collateral up to Rs. 3 lakh, as the farmer already has a tie up arrangements with the processing cum marketing Unit (Milk Union) without any intermediaries. The Milk Union can also enter into a no cost service agreement with the bank to pay the bank dues timely so that the farmer can avail of the additional 3% interest subvention payable in case of prompt repayment as well as the enhanced collateral free credit limit.

(iii) A special meeting of DLCC of every district should be called and the Milk Union MD should be requested to attend as a special invitee in the meeting. The Milk Union should provide a list of farmers associated with the Milk Union Bankwise, branchwise to the DLCC in the first meeting itself. Thereafter it should weekly provide a list of applications submitted to different branches electronically to the LDM with a copy to DLCC and the Banks. NABARD has informed that the Scale of Finance for Allied activities has already been approved for all Districts by DLTC. This should be circulated by the DLCC to all the Bank branches.

(iv) DLCC should review the progress of the Campaign every week by constituting a Special Committee for the purpose and also review of the progress of different BLBCs. BLBCs should be activated to get better results. Many a time sanction of KCC cards to farmers is delayed in case of verification of Land records. As DLCC is headed by the Collector, who also heads land revenue administration, the Special Committee of DLCC should also review the progress of providing certified copy of land records to expedite issue of KCC.

(v) The Scheme will be reviewed on a weekly basis by a Committee chaired by Secretary DAHD, with representatives from DFS and implementing banks. Final report of issue of KCC should be provided by SLBCs and the banks to DFS and DAHD latest by 7th of August, so that the progress of the campaign may be shared with the Nation by 15th August 2020.

(vi) Further instructions to Banks shall be issued separately by Department of Financial Services, Ministry of Finance.

m. Singh
24/5/2020
Mihir Kumar Singh

Joint Secretary

Department of Animal Husbandry & Dairying.

Enclosed : as above.

Copy for Information:-

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Cabinet Secretary, Government of India
3. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi with a request to direct the banks for the special drive.
4. Principal Secretaries, Finance Department of all States.
5. Principal Secretaries, Animal Husbandry Department of all States.
6. Additional Secretary, Cabinet Secretariat, Rashtrapati Bhavan, New Delhi.
7. All Joint Secretaries, (D/o Animal Husbandry and Dairying), Govt. of India
8. Chairman, NABARD, Mumbai
9. CGM, FIDD, Reserve Bank of India, Mumbai

Name of the Bank.....
Branch.....

To:

The Branch Manager

LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT
(Production Credit/Crop Loans/KCC/Agri-Term Loan)

A. For office Use:

Application Sl. No.		Category	SF	MF	Others
---------------------	--	----------	----	----	--------

B. Purpose and Type of Loan facility (Crop Loans/Agri-Term Loan) – Applicable Interview – cum- appraisal form to be enclosed to this application, depending upon the purpose of loan.

C. Particulars of the applicant(s)

Full Name(s) of the Applicants(s)	Date of Birth	Age	Gender	Aadhar No. (optional)	Voter's ID/DL/PAN No.
Shri/Smt S/D/W of					
Shri/Smt S/D/W of					
Shri/Smt S/D/W of					

D. Details of family members:

Sl. No.	Name of the family members	Age	Gender	Relationship	Occupation	Annual income (Rs.)
1.						
2.						
3.						
4.						
Name of the Karta (in case of Joint Hindu Family)						

E. Address with Contact Nos.

Present Address		Present Address	
House No:	; Street No.:	House No:	; Street No.:
Village:		Village:	
Post Office:		Post Office:	
Taluk/Mandal:		Taluk/Mandal:	
District:		District:	
Pin:		Pin:	
Telephone/Mobile.			

F. Social Category:

Social Category	√	SC	ST	OBC	Physically Handicapped			Minorities
If Minority Community	√	Buddhists		Muslims	Christians	Sikhs	Jains	Zoroastrains

G. Existing Banking/Credit Facilities:

Types of Facilities	Presently Banking with	Account No.	Balance outstanding (Rs.)
Savings Account			
Fixed Deposit			
PMJDY OD Account			
CC/Term Loan			
Whether covered Under	√	PMJJBY/PMSBY/APY	
If banking with this bank, customer ID to be given here:			

H. Particulars of total land holdings of the applicant (If Lease hold/share cropper, specify):

Name of the Village	Survey/ Khasara No.	Title			Area in acres	Of which irrigated	Encumbrance if any
		Owned	Leased	Share Cropper			

I. Of total landed properties mentioned at (H) above, land / crop details pertaining to the loan applied:

Name of the Village	Survey/ Khasara No.	Area in acres	Source of Irrigation	Name of Crops to be Grown		
				Kharif Crops	Rabi Crops	Other Crops

J. Sources of Income

Agricultural Income	
Other Income (Specify)	
Total Income	

K. Particulars of Immovable Assets Owned:

Immovable Assets	Particulars/Description	Present Market Value (Rs.)
Agricultural Land		
Non Agricultural Land		
House/Building		
Tractor Shed/Farm Shed		
Fishing Ponds/Tank		
Total Value:		

L. Particulars of Movable Assets Owned:

Movable Assets	Particulars/Description	Present Market Value (Rs.)
Plough cattle/Milch cattle		
Poultry birds		
Tractors		
Power tiller		
Elec. Motor/Pumpsets		
Other implements		
Total Value:		

M. Particulars of existing liabilities as borrower, if any:

Name of the Institution	Purpose of loan	Balance outstanding (Rs.)	Of which overdue	Security offered
Our Bank				
Other Banks				
Agricultural Credit Societies				
Land Development bank				
Other Creditors (Gov. dues)				
Total Outstanding:				

N. Net Worth of Applicant(s): [(K+L)-M] Rs.**O. Particulars of Liabilities as Guarantor:**

Loan sanctioned to Shri/Smt.	Name of the Bank/Institution	Amount of Loan (Rs.)	Balance Outstanding (Rs.)	Status of Account (Regular/Overdue)

P. Security Proposed to be offered:

Particulars of Primary Security offered	Particulars of Collateral Security (where applicable)

Q. Guarantors offered (if any):

Names of the Guarantors	Age	Residential Address	Telephone No/Mobile No.	Occupation	Net Worth (Rs.)

R. Declaration:

I/We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We have no borrowing/liabilities excepting those mentioned in the application form. I/We hereby authorities the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank, to any other financial institution, government of any agency(ies) as may be considered necessary or desirable by the Bank. It will be in order for the bank to disqualify me/us from receiving any credit facilities from the Bank in case it is proved that the declaration of my/our outside borrowings made above contain misrepresentation of facts. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. The Bank may take appropriate safeguards/action for recovery of bank's dues.

1.
2.
3.

1.
2.
3.

Signature/thumb impression of Borrowers Signature/thumb impression of
Guarantors

Date:.....

Place:

Name Of Milk Union : -- ,

State ---

1 It is certified the farmer , Shri/Smt, whose particulars are given below, owns ----- cattle/ buffalo and is a regular supplier of Milk to this Milk Union.

2. In Financial year , 2019-20 , he supplied a total of --- Kilogram/ Litre of Milk, and was paid --
- Rs. as his Milk procurement price, through his Bank Account No. -----

maintained in ----- Branch, --- District,

Signature and Stamp of Secretary of Milk Union

CHECK LIST: (The check list is only indicative and not exhaustive and depending upon the requirements of the bank addition/deletion could be made as per necessity)

1. Proff of identity: Self attested copy of Voter's ID Card / Driving Licence / PAN Card / Aadhar Card / Passport / Photo IDs issued by Govt. authority etc.
2. Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhar Card / Passport / Certificate issued by Govt. Authority / Local Panchayat / Municipalities etc.
3. Applicant's recent Photograph (2 copies) not older than 6 months.
4. Particulars of Land Records.

ACKNOWLEDGEMENT

Received the loan application from Shri.....
Residence of on
..... for the purpose of

All the required information / documents have been furnished on / yet
to be furnished by the applicant.

Date.....

Officer / Manager

..... Cut Here

Customer Copy:

Received the loan application from Shri/Smt.....
Residence of on
..... for the purpose of

All the required information / documents are furnished on yet to be furnished by the
applicant.

Date

Officer/Manager

Please Note that:

1. This is only an acknowledgement for having received the application and this should not be construed as an indication of our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank.
2. The application will be taken up for consideration only after all the particulars / data / documents as may be required are received by the Bank.
3. The application will be disposed of within days from the date of receipt of all the details / papers / documents / clarifications sought by the Bank.
4. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.



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.

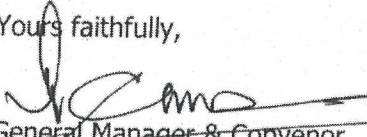
Dear Sir / Madam,

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

www.slbcbihar.com
0612-2209076
0612-2209075
slbc.bihar@sbi.co.in

बिहार राज्य स्तरीय बैंकर्स समिति
संयोजक - भारतीय स्टेट बैंक
स्थायी प्रधान कार्यालय
पंचम तल, पश्चिमी गोंदी 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 31.03.2020

PART-I

MISC. TOPICS

SR. NO.	PARTICULARS	PAGE NO.
1	KEY BANKING INDICATORS IN BIHAR	83
2	AGRICULTURE	
2.1	Farm Credit	84
2.2	Agriculture Infrastructure	84
2.3	Ancillary Activities	84
2.4	Farm Mechanisation	85
2.5	Advances for Providing Storage Facility	85
2.6	Food & Agro Processing	85
2.7	Agriculture Term Loan	85
2.8	Joint Liability Groups	85
3	OTHER SECTORS	
3.1	Social Infrastructure	86
3.2	Renewable Energy	86
3.3	Credit Enhancement Guarantee Scheme for the Scheduled Castes(SCs)	86
4	HOUSING FINANCE	
4.1	Housing Loans : Target & Achievement	87
4.2	Housing Loans : Outstanding & NPA	87
4.3	CLSS	87
5	RSETI & FLCC	
5.1	Rural Self-Employment Training Institute (RSETI)	88
5.2	Financial Literacy Centre (FLC)	88
6	ISSUES RELATED TO FLOW OF CREDIT	
6.1	Enhancement of Limit for requirement of Collateral in case of Agl. Loan	89
6.2	Simplification of the Process of Creation of Charges/Mortgages	90
6.3	Rationalization of Stamp Duty on Loan Agreement and Waiver of Mortgage Charges on Mortgage of Land	90
7	MISCELLANEOUS	
7.1	Timely and Correct Data Submission by Banks / Concerned Departments to SLBC	90
7.2	Investigation of Cyber Frauds	90
7.3	Lead Bank Scheme : Monitoring Information System (MIS)	91
7.4	Sub – Committees of SLBC	91
7.5	Discussion on Policy Initiatives of GoB/ GoI/ RBI	91
7.6	“Doubling of Farmers’ Income by 2022”	92
7.7	Functioning of CSP/ Bank Mitra/ Business Correspondents in Bihar	92
7.8	Priority Sector Lending	93

1.KEY INDICATORS OF BANKS IN BIHAR
BANKING STATICS AS ON 30.06.2020

(Amt. in Rs. Crore)

Sl. No.	ITEMS	JUNE 2019	JUNE 2020	Bench-mark
1	DEPOSITS	339787	378600	
2	ADVANCES	138775	148688	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	147646	156680	
4	ADVANCES INCLUDING RIDF	154632	164350	
5	CD RATIO	45.50%	43.41%	
6	PRIORITY SECTOR ADVANCES	91799	97235	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2) (%)	66.15	65.40	40%
8	AGRICULTURAL ADV.	47303	50466	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	34.09	33.94	18%
10	MSME ADV.	32020	33456	
11	SHARE OF MSE ADV. IN PSA (%)	34.88	22.50	
12	ADV. TO WEAKER SEC.	30005	37197	
13	SHARE OF WEAKER SEC. IN PSA (%)	32.69	25.02	25%
14	DRI ADV.	583	82	
15	SHARE OF DRI ADV IN TOTAL ADV (Sl.No.2) (%)	0.42%	0.05%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	3880	1633	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	15.36%	6.94%	5%
18	TOTAL NUMBER OF BRANCHES	7493	7607	
A	RURAL BRANCHES	3691	3693	
B	SEMI-URBAN BRANCHES	2231	2317	
C	URBAN BRANCHES	1571	1597	

2. AGRICULTURE

2.1 TOTAL FARM CREDIT

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	30501	286628	3700	277565	3423	11.22
Co-operative Banks	3283	61264	626	61264	626	19.07
RRBs	15598	145390	939	145286	802	5.14
Small Finance Bank	3516	11339	45	11339	45	1.28
GRAND TOTAL	52898	504621	5312	495454	4896	9.26

Details of bank-wise performance is furnished on **Page No.158.**

2.2 AGRICULTURE INFRASTRUCTURE

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2428	1207	67	1205	63	2.60
Co-operative Banks	261	0	0	0	0	0
RRBs	1241	0	0	0	0	0
Small Finance Bank	280	0	0	0	0	0
GRAND TOTAL	4210	1207	67	1205	63	2.60

Bank-wise performance is furnished on **Page No.159.**

2.3 ANCILLARY ACTIVITIES

(Amt in Cr)

Banks	Target	Sanctioned		Disbursement		%Achiev (Amt.)
	Amount	No.	Amount	No.	Amount	
Commercial Banks	2721	31695	994	31674	959	35.24
Co-operative Banks	293	0	0	0	0	0
RRBs	1392	0	0	0	0	0
Small Finance Bank	314	0	0	0	0	0
GRAND TOTAL	4720	31695	994	31674	959	35.24

Bank-wise performance is furnished on **Page No.160.**

2.4 FARM MECHANISATION

(Amt in Cr)

Target	Sanctioned		Disbursed		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
2447	1714	30	1710	30	2.10

Bank-wise target and performance is furnished on **Page No.161** for information.

2.5 ADVANCES GRANTED TO UNITS FOR PROVIDING STORAGE FACILITY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
3031	33	20	31	19	0.61

Bank- wise target and performance is furnished on **Page No.162** for information.

2.6 FOOD AND AGRO PROCESSING

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
3257	946	292	940	285	3.46

Bank-wise target and performance is furnished on **Page No.163** for information.

2.7 AGRICULTURE TERM LOAN (ATL)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
Amount	No.	Amount	No.	Amount	(Amt.)
15898	133923	1717	131585	1407	9.92

Bank-wise target and performance is furnished on **Page No.164** for information.

2.8 JOINT LIABILITY GROUPS (JLGs)

TARGET	SANCTIONED		DISBURSED		%ACH
No.	No.	Amount	No.	Amount	(In No.)
100000	5498	40	5402	38	5.40

The Bank-wise performance under JLG is placed at **Page No.165** for information of the House.

3. OTHER SECTOR

3.1 SOCIAL INFRASTRUCTURE

(Amt in Cr)					
TARGET	SANCTIONED		DISBURSED		%ACH AMT
Amount	No.	Amount	No.	Amount	
2091	45	3	45	3	0.14

Bank-wise target and performance is furnished on **Page No.166** for information.

3.2 RENEWABLE ENERGY

(Amt in Cr)					
TARGET	SANCTIONED		DISBURSED		%ACH AMT
Amount	No.	Amount	No.	Amount	
246	7	0.29	7	0.26	0.11

Bank-wise target and performance is furnished on **Page No.167** 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 accssed by visiting SLBC website <http://www.slbcbihar.com> under the menu "Govt. SponseredProgrames" 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.)
38130	12539	12330	32.88

More granular data on target and achievement under Housing Loan is provided on **Page No.168** of the SLBC Reference Book.

4.2 HOUSING LOAN: OUTSTANDING AND NPA

(Amt in Cr)

HOUSING LOAN OUTSTANDING		NPA IN HOUSING LOAN		%NPA (Amount)
No.	Amount	No.	Amount	
154003	17362	10035	362	2.08

Bank wise data on Housing Loan outstanding and NPA position in Housing Loan is provided on **Page No.169** of the SLBC Reference Book

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

(Amt in 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.
67764	8667	1343	150	4802	103

Detailed data on Bank-wise performance under CLSS is provided on **Page No.170**.

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 2020-21

During the FY 2020-21, RSETIs have organized 3366 training programmes and trained 75303 unemployed youth to pursue self employment vocations.

Bank wise and district wise detail on RSETI is placed at **Page No.171**.

5.2 FINANCIAL 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 2020, the Financial Literacy Centres in Bihar have organized:

- a) 94 Special Camps
- b) 112 Target Group Specific Camps

The information pertaining to activity of FLCs in the State is placed at **Page Nos 173-176** 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 1623 financial literacy camps as on the quarter ended June 2020. The district wise data on Financial Literacy Camps organised by rural branches in the state of Bihar has been furnished at **Page No.177**.

5.3.1 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 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 Gol'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,

(Sonali Sen 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 see 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 INVESTIGATION OF CYBER FRAUD

As per the suggestion of DFS, Govt. of India, investigation of cyber frauds and other related issues is a regular agenda item of all SLBCs across the country. A separate wing has been established at the State Head Quarter for speedy investigation and disposal of cases related to cyber crimes. Controlling Heads of all Banks operating in the State are requested to bring to the notice of the State Government instances of cyber fraud and detection of counterfeit notes so that appropriate steps may be initiated by the GoB in this regard.

A sub-committee of SLBC- "Sub-Committee on Digital Payments" has been constituted and cyber frauds relating to Banking will be on its agenda.

7.3 LEAD BANK SCHEME: STRENGTHENING OF MONITORING INFORMATION SYSTEM (MIS)

As per RBI instructions, SLBC is required to submit the following returns to RBI at quarterly intervals:

LBS-MIS-I: Statement showing Targets of Annual Credit Plan (ACP).

LBS-MIS-II: Statement showing Disbursement and Outstanding for the quarter.

LBS-MIS-III: Statement showing Achievement vis-a-vis Targets for the quarter.

The above returns submitted by SLBC to RBI bank type wise i.e, separately for Public Sector Banks, Private Sector Banks, Regional Rural Banks, State Cooperative Banks and Small Finance Bank are furnished on **Page Nos.178-192** for perusal / reference.

7.4 SUB-COMMITTEES OF SLBC, BIHAR

With the formation of the Steering Sub-Committee, there are now a total of 6 (six) Sub-Committees of SLBC, Bihar namely:

- (i) Steering Sub-Committee [Managed by SLBC]
- (ii) Sub - Committee I on Agriculture [Managed by Agriculture Deptt. , GoB]
- (iii) Sub - Committee II on Agriculture (Allied Activities) [Managed by Agriculture Deptt. , GoB]
- (iv) Sub - Committee on Industry [Managed by Industry Deptt., GoB]
- (v) Sub - Committee on Branch Opening & IT-enabled Financial Inclusion [Managed by SLBC]
- (vi) Sub - Committee on SHGs & RSETIs [Managed by SLBC]
- (vii) Sub-Committee on Digital Payment [Managed by SLBC]

Meetings of these entire Sub - Committees are to be held at quarterly intervals.

7.5 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 endeavors in its meetings to discuss on various policy matters.

7.6 “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 disbursement 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”.

7.7 FUNCTIONING OF CUSTOMER SERVICE POINT (CSP)/BANK MITRA/ BUSINESS CORRESPONDENT (BC)

IDENTIFICATION /ESTABLISHMENT

In recent years, BCs / CSPs have emerged as an important tool of financial inclusion. These are opened by the Banks at various locations as per RBI guidelines to cater the banking needs of the public. There is a robust network of 21653 CSPs/ Bank Mitras in Bihar which is extending banking facilities to the public. This requires further expansion / strengthening for covering the uncovered population. Banks are requested to activate their inactive CSPs, if any, for proper utilization of the CSP network created.

Bank-wise and District-wise details of Banking Correspondent Agents (BCAs) and transactions carried out by them have been furnished on **Page Nos.154-155**.

We need to have a database of all CSPs Panchayat/ Block/ District/ Centre-wise/ Bank-wise in the State. Banks are requested to update the details of their CSPs on SLBC portal so that the consolidated position may be put up before SLBC.

CONTROL MECHANISM OVER THEIR FUNCTIONING

Banks exercise control over the functioning of CSPs through a separate department set up specially for the purpose of implementing their respective BC models. BCs are directly accountable to banks for irregularities, if any, on the part of the CSPs associated with them.

Now-a-days Banks are employing their technology platforms to a great extent for expanding reach of their BC models and on-boarding more and more number of customers.

During meeting with Banks, BCs and CSPs on 04.05.2018, the entire gamut of control mechanism and monitoring was discussed by the Principal Secretary, Finance, GoB and suggestions emerged were advised to appropriate authority for action.

COMPLAINT REDRESSAL IN CONNECTION WITH CSPs/ BANK MITRAS / BCs

Banks are aware of the sensitivity/ risk associated with the BC model and has put in place effective complaint redressal mechanism for resolving the complaints against CSPs/Bank Mitras/BCs.

7.8 PRIORITY SECTOR LENDING

As per Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 dated July 7, 2016 (updated up to 01 August, 2018) of the Reserve Bank of India, priority sector lending includes the followings:

(A) Agriculture:

(i) Farm Credit (which will include short-term crop loans and medium/long-term credit to farmers) (ii) Agriculture Infrastructure and (iii) Ancillary Activities.

(i) Farm Credit:

- ❖ Crop loans to farmers,
- ❖ Medium and long-term loans to farmers for agriculture and allied activities (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and developmental loans for allied activities.)
- ❖ Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
- ❖ Loans to farmers up to ₹50 Lakhs against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
- ❖ Loans to distressed farmers indebted to non-institutional lenders.
- ❖ Loans to farmers under the Kisan Credit Card Scheme.
- ❖ Loans to small and marginal farmers for purchase of land for agricultural purposes.
- ❖ Loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture and Allied Activities, viz. dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹2 Crores per borrower.

(ii) Agriculture Infrastructure:

- ❖ Loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location.
- ❖ Soil conservation and watershed development
- ❖ Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting. For the above loans, an aggregate sanctioned limit of ₹100 Crores per borrower.

(iii) Ancillary Activities:

- ❖ Loans up to ₹5 Crores to co-operative societies of farmers for disposing of the produce of members.
- ❖ Loans for setting up of Agri-Clinics and Agri Business Centres.
- ❖ Loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 Crores per borrower from the banking system.
- ❖ Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
- ❖ Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- ❖ Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph 19 of these Master Directions.
- ❖ Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.

(B) Micro, Small and Medium Enterprises: - Micro, Small and Medium Enterprises in Manufacturing and Service sectors have been defined in MSMED Act 2006 on the basis of investment in plant and machinery / equipment which is as under:

Manufacturing Sector Enterprises	Investment in plant and machinery
Micro Enterprise	Does not exceed twenty five lakh rupees
Small Enterprise	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprise	More than five crore rupees but does not exceed ten crore rupees
Service Sector Enterprises	Annual turnover
Micro Enterprises	Does not exceed ten lakh rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupee
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

The new definition of Micro, Small Medium Enterprises

As per Govt. of India notification in Gazette of India Extraordinary, Part-II, Section -3 Sub Section – ii vide S.O. 1702(E) dated 01 June 2020, criteria for classification of Micro, Small & Medium Enterprises stands as under:

Micro Enterprise	Where the investment in Plant & Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees
Small Enterprise	Where the investment in Plant & Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees
Medium Enterprise	Where the investment in Plant & Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees

This notification is effective from 01.07.2020.

(C) Export Credit

(D) Education: Loans to individuals for educational purposes including vocational courses upto ₹10 Lakhs irrespective of the sanctioned amount will be considered as eligible for priority sector.

(E) Housing:

- ❖ Loans to individuals up to ₹35 Lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹25 Lakh in other centres provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 Lakh and ₹30 Lakh respectively.
- ❖ Loans for repairs to damaged dwelling units of families up to ₹5 Lakh in metropolitan centres and up to ₹2 Lakh in other centres.
- ❖ Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹10 Lakh per dwelling unit.
- ❖ The loans for construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), the total cost of which does not exceed ₹10 Lakh per dwelling unit. {For the purpose of identifying the economically weaker sections and low income groups, the family income limit is revised to ₹3 Lakh per annum for EWS and ₹6 Lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana.}
- ❖ Bank loans to Housing Finance Companies (HFCs), approved by NHB for on-lending purpose subject to an aggregate loan limit of ₹10 Lakh per borrower.
- ❖ Outstanding deposits with NHB on account of priority sector shortfall.

(F) Social Infrastructure:

- ❖ Bank loans up to a limit of ₹5 Core per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities including construction/ refurbishment of household toilets and household level water improvements in Tier II to Tier VI centres.
- ❖ Bank credit to Micro Finance Institutions (MFIs) extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities.

(G) Renewable Energy:

Bank loans up to a limit of ₹15 Crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification. For individual households, the loan limit will be ₹10 Lakh per borrower.

(H) Others:

- ❖ Loans not exceeding ₹50,000/- per borrower to individuals and their SHG/JLG.
- ❖ Loans to distressed persons (other than farmers) not exceeding ₹1 Lakh per borrower.
- ❖ Loans to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes.

=O=O=O=O=O=O=O=

SLBC BIHAR

REFERENCE BOOK

AS ON 31.03.2020

PART - II

DATA SHEETS

INDEX OF DATA SHEET

ITEM	SUBJECT	PAGE NO.
1	CD Ratio Bank Wise and District Wise	101-104
2	Priority Sector Lending, Agri Credit, DRI Scheme & Weaker Section	105
3	Sector wise outstanding	106
4	Annual Credit Plan Bank Wise and District Wise	107-110
5	Section wise Annual Credit Plan Bank wise and District Wise	111-112
6	Lending to Minority Communities	113
7	NPA & WRITE OFF	114
8	Certificate Cases Bank Wise and District Wise	115-116
9	MSE Advance ACP Achievement	117
10	Micro Enterprises (Manufacturing + Service Advances)	118-119
11	Small Enterprises (Manufacturing + Service Advances)	120-121
12	Medium Enterprises (Manufacturing + Service Advances)	122-123
13	PSB Loans in 59minutes.com	124
14	Advances Granted Under CGTMSE Coverage	125
15	Small Road Transport Operator	126
16	Kisan Credit Card Bank wise and District Wise	127-128
17	KCC Outstanding and NPA	129
18	Agriculture Loan Outstanding to Small, Marginal & Other Farmers	130
19	ATM in KCC	131
20	Dairy	132-132A
21	Poultry	133
22	Fishery	134-134A
23	Self Help Group (SHG)	135-138
24	DAY-NULM	NA
25	Education Loan	139
26	Education Loan Outstanding and NPA	140
27	Pradhan Mantri Mudra Yojna	141-144
28	Pradhan Mantri Jan Dhan Yojna	145
29	Stand up India	146
30	PMEGP	147-148

INDEX OF DATA SHEET

ITEM	SUBJECT	PAGE NO.
31	Pradhan Mantri Social Security Schemes Status	149
32	Banking Facility Bank Wise and District Wise	150-153
33	Banking Correspondents	154-155
34	Mobile Banking & Internet Banking	156
35	MOBILE / AADHAAR Seeding	157
36	Farm Credit	158
37	Agriculture Infrastructure	159
38	Ancillary Activities	160
39	Farm Mechanisation	161
40	Storage Facility	162
41	Food and Agro Processing	163
42	Agri Term Loan	164
43	Joint Liability Group (JLG)	165
44	Social Infrastructure	166
45	Renewable Energy	167
46	Housing Loan	168
47	Housing Loan Outstanding and NPA	169
48	CLSS	170
49	RSETI	171
20	Digital Jehanabad	172
50	Financial Literacy Initiatives	173-177
51	Lead Bank Report I, II, III	178-192

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA					
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21					
REPORT ON BANKWISE DEPOSITS , ADVANCES & C:D RATIO As On : 30.06.2020					
					(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	970	11985271	3766966	31.43
2	CENTRAL BANK OF INDIA	438	2621628	684321	26.10
3	PUNJAB NATIONAL BANK	723	4994181	1586541	31.77
4	CANARA BANK	313	2265300	1162793	51.33
5	UCO BANK	229	967837	389545	40.25
6	BANK OF BARODA	326	1360526	637026	46.82
7	UNION BANK OF INDIA	248	1216072	391569	32.20
	OTHER BANKS				
8	BANK OF INDIA	344	2206951	601659	27.26
9	BANK OF MAHARASHTRA	13	50421	26926	53.40
10	INDIAN BANK	306	1832242	607823	33.17
11	INDIAN OVERSEAS BANK	59	302063	131928	43.68
12	PUNJAB AND SIND BANK	16	43037	19224	44.67
	Total Public Sector Bank	3985	29845529	10006321	33.53
	PRIVATE BANKS				
13	IDBI	70	534119	186405	34.90
14	ICICI BANK	108	1022784	525802	51.41
15	FEDERAL BANK	8	50338	10482	20.82
16	JAMMU KASHMIR BANK	1	9017	10892	120.79
17	SOUTH INDIAN BANK	1	25262	1509	5.97
18	AXIS BANK	131	721820	377536	52.30
19	HDFC BANK	111	963854	781990	81.13
20	INDUSIND BANK	38	127826	569999	445.92
21	KARNATAKA BANK	1	2645	805	30.43
22	KOTAK MAHINDRA	22	115525	47065	40.74
23	YES BANK	3	25003	9568	38.27
24	BANDHAN BANK	535	228272	515141	225.67
25	RBL BANK	2	742	0	0.00
26	IDFC FIRST BANK Ltd	2	0	0	0.00
	Total Private Sector Bank	1033	3827207	3037194	79.36
	Total COMM. BANKS	5018	33672736	13043515	38.74
	CO-OPERATIVE BANKS				
27	STATE CO-OP. BANK	286	431725	340858	78.95
	Total Cooperative Bank	286	431725	340858	78.95
	REGIONAL RURAL BANKS				
28	DAKSHIN BIHAR GRAMIN BANK	1078	2028481	1010520	49.82
29	UTTAR BIHAR GRAMIN BANK	1032	1648762	878852	53.30
	Total Region Rural Bank	2110	3677243	1889372	51.38
	SMALL FINANCE BANK				
30	JANA SFB	29	24177	30423	125.83
31	UTKARSH SFB	127	34186	278156	813.65
32	UJJIVAN SFB	37	19981	85703	428.92
	Total Small Financial Bank	193	78344	394282	503.27
	TOTAL FOR BIHAR	7607	37860048	15668027	41.38

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21						
DEPOSIT, ADVANCES AND CD RATIO - DISTRICT WISE AS ON : 30.06.2020						
(Rs. In Lakh)						
SL. NO	DISTRICT NAME	NO. OF BRANCHES	DEPOSITS	ADVANCES	C:D RATIO	NAME OF DISTRICT
1	Araria	156	426343	246210	57.75%	Araria
2	Arwal	60	169623	48465	28.57%	Arwal
3	Aurangabad	184	733820	329463	44.90%	Aurangabad
4	Banka	114	363416	143314	39.44%	Banka
5	Begusarai	224	865453	442345	51.11%	Begusarai
6	Bhagalpur	278	1369598	494104	36.08%	Bhagalpur
7	Bhojpur	232	1098995	299001	27.21%	Bhojpur
8	Buxar	153	587222	216502	36.87%	Buxar
9	Darbhangha	242	1160550	375116	32.32%	Darbhangha
10	East Champaran	278	984024	491471	49.95%	East Champaran
11	Gaya	305	1558743	592242	37.99%	Gaya
12	Gopalganj	182	798062	252152	31.60%	Gopalganj
13	Jamui	116	349189	148957	42.66%	Jamui
14	Jehanabad	95	383245	122966	32.09%	Jehanabad
15	Kaimur	120	358637	203786	56.82%	Kaimur
16	Katihar	178	595510	291001	48.87%	Katihar
17	Khagaria	115	317517	179993	56.69%	Khagaria
18	Kishanganj	108	294640	177649	60.29%	Kishanganj
19	Lakhisarai	79	323897	107154	33.08%	Lakhisarai
20	Madhepura	112	322628	164719	51.06%	Madhepura
21	Madhubani	274	895963	284104	31.71%	Madhubani
22	Munger	132	693826	189023	27.24%	Munger
23	Muzaffarpur	381	1770020	827631	46.76%	Muzaffarpur
24	Nalanda	249	1004143	321701	32.04%	Nalanda
25	Nawada	137	500844	200249	39.98%	Nawada
26	Patna	921	11589512	4081274	35.22%	Patna
27	Purnea	221	642371	469145	73.03%	Purnea
28	Rohtas	226	927745	399000	43.01%	Rohtas
29	Saharsa	102	401650	166900	41.55%	Saharsa
30	Samastipur	285	1004956	460381	45.81%	Samastipur
31	Saran	262	1326734	347599	26.20%	Saran
32	Sheikhpura	61	179283	70415	39.28%	Sheikhpura
33	Sheohar	46	82436	44061	53.45%	Sheohar
34	Sitamarhi	169	601606	234146	38.92%	Sitamarhi
35	Siwan	242	1209720	405177	33.49%	Siwan
36	Supaul	120	365954	170767	46.66%	Supaul
37	Vaishali	241	995816	527516	52.97%	Vaishali
38	West Champaran	205	606357	343112	56.59%	West Champaran
TOTAL FOR BIHAR		7605	37860048	14868811	39.27%	
ADVANCES GRANTED TO UNITS FUNCTIONAL IN BIHAR BY BRANCHES OPERATING OUTSIDE THE STATE						
1	STATE BANK OF INDIA			752293		
2	PUNJAB NATIONAL BANK			41514		
3	INDIAN OVERSEAS BANK			2411		
4	INDIAN BANK			2998		
5	TOTAL ADVANCE GRANTED FROM OUTSIDE STATE			799216		

BANK WISE PERFORMANCE : C:D RATIO AS ON : 30.06.2020																			(Rs. In lakh)
SL. No	BANK NAME	RURAL			SEMI URBAN			URBAN			TOTAL			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	1825814	446861	24.47	3766596	982244	26.08	6392861	1585568	24.80	11985271	3014673	25.15	752293	3766966	31.43	767039	37.83	
2	CENTRAL BANK OF INDIA	802824	272387	33.93	840644	225964	26.88	978160	185970	19.01	2621628	684321	26.10	0	684321	26.10	0	26.10	
3	PUNJAB NATIONAL BANK	1211227	387031	31.95	1194109	329865	27.62	2588845	828131	31.99	4994181	1545027	30.94	41514	1586541	31.77	79	31.77	
4	CANARA BANK	702243	441861	62.92	860814	488373	56.73	702243	323559	33.12	2265300	1162793	51.33	0	1162793	51.33	0	51.33	
5	UCO BANK	392279	121140	30.88	275014	124121	45.13	300544	144284	48.01	967837	389545	40.25	0	389545	40.25	0	40.25	
6	BANK OF BARODA	269632	104431	38.73	409448	169567	41.41	681446	363028	53.27	1360526	637026	46.82	0	637026	46.82	0	46.82	
7	UNION BANK OF INDIA	203607	76902	37.77	294075	121247	41.23	718390	193420	26.92	1216072	391569	32.20	0	391569	32.20	55326	36.75	
OTHER BANKS																			
8	BANK OF INDIA	532365	161567	30.35	800189	183223	22.90	874397	256869	29.38	2206951	601659	27.26	0	601659	27.26	0	27.26	
9	BANK OF MAHARASHTRA	0	0	0.00	4232	2604	61.53	46189	24322	52.66	50421	26926	53.40	0	26926	53.40	0	53.40	
10	INDIAN BANK	405100	171286	42.28	425900	134355	31.55	1001242	299184	29.88	1832242	604825	33.01	2998	607823	33.17	0	33.17	
11	INDIAN OVERSEAS BANK	10219	8105	79.31	29050	49499	170.39	262794	71913	27.36	302063	129517	42.88	2411	131928	43.68	0	43.68	
12	PUNJAB AND SIND BANK	0	0	0.00	1684	2067	122.74	41353	17157	41.49	43037	19224	44.67	0	19224	44.67	0	44.67	
Total Public Sector Bank		6355310	2191571	34.48	8901755	2813129	31.60	14588464	4202405	28.81	29845529	9207105	30.85	799216	10006321	33.53	822444	36.28	
PRIVATE BANKS																			
13	IDBI	57390	19618	34.18	101173	32741	32.36	375556	134046	35.69	534119	186405	34.90	0	186405	34.90	0	34.90	
14	ICICI BANK	53468	42218	78.96	224094	145708	65.02	745222	337876	45.34	1022784	525802	51.41	0	525802	51.41	0	51.41	
15	FEDERAL BANK	0	0	0.00	17460	3625	20.76	32878	6857	20.86	50338	10482	20.82	0	10482	20.82	0	20.82	
16	JAMMU KASHMIR BANK	0	0	0.00	0	0	0.00	9017	10892	120.79	9017	10892	120.79	0	10892	120.79	0	120.79	
17	SOUTH INDIAN BANK	0	0	0.00	0	0	0.00	25262	1509	5.97	25262	1509	5.97	0	1509	5.97	0	5.97	
18	AXIS BANK	20403	6804	33.35	125702	35789	28.47	575715	334943	58.18	721820	377536	52.3	0	377536	52.3	18111	54.81	
19	HDFC BANK	3783	3331	88.05	178451	198014	110.96	781620	580645	74.29	963854	781990	81.13	0	781990	81.13	0	81.13	
20	INDUSIND BANK	9198	414515	4506.58	6975	600	8.60	111653	154884	138.72	127826	569999	445.92	0	569999	445.92	0	445.92	
21	KARNATAKA BANK	0	0	0.00	0	0	0.00	2645	805	30.43	2645	805	30.43	0	805	30.43	0	30.43	
22	KOTAK MAHINDRA	14418	4727	32.79	16469	14585	88.56	84638	27753	32.79	115525	47065	40.74	0	47065	40.74	0	40.74	
23	YES BANK	0	0	0.00	0	0	0.00	25003	9568	38.27	25003	9568	38.27	0	9568	38.27	0	38.27	
24	BANDHAN BANK	45532	133062	292.24	65326	186852	286.03	117414	195227	166.27	228272	515141	225.67	0	515141	225.67	0	225.67	
25	RBL BANK	0	0	0.00	0	0	0.00	742	0	0.00	742	0	0.00	0	0	0.00	0	0.00	
26	IDFC FIRST BANK Ltd	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	
Total Private Sector Bank		204192	624275	305.73	735650	617914	84.00	2887365	1795005	62.17	3827207	3037194	79.36	0	3037194	79.36	18111	79.83	
Total COMM. BANKS		6559502	2815846	42.93	9637405	3431043	35.60	17475829	5997410	34.32	33672736	12244299	36.36	799216	13043515	38.74	840555	41.23	
CO-OPERATIVE BANKS																			
27	STATE CO-OP. BANK	203863	160429	78.69	131517	102257	77.75	96345	78172	81.14	431725	340858	78.95	0	340858	78.95	501	79.07	
Total Cooperative Bank		203863	160429	78.69	131517	102257	77.75	96345	78172	81.14	431725	340858	78.95	0	340858	78.95	501	79.07	
REGIONAL RURAL BANKS																			
28	DAKSHIN BIHAR GRAMIN BANK	1195578	694468	58.09	497215	247553	49.79	335688	68499	20.41	2028481	1010520	49.82	0	1010520	49.82	0	49.82	
29	UTTAR BIHAR GRAMIN BANK	1187109	681110	57.38	272046	127434	46.84	189607	70308	37.08	1648762	878852	53.3	0	878852	53.3	0	53.30	
Total Region Rural Bank		2382687	1375578	57.73	769261	374987	48.75	525295	138807	26.42	3677243	1889372	51.38	0	1889372	51.38	0	51.38	
SMALL FINANCE BANK																			
30	JANA SFB	1	181	18100	0	0	0	24176	30242	125.09	24177	30423	125.83	0	30423	125.83	0	125.83	
31	UTKARSH SFB	942	128423	13633.01	5143	70105	1363.11	28101	79628	283.36	34186	278156	813.65	0	278156	813.65	0	813.65	
32	UJIVAN SFB	643	2956	459.72	6285	34416	547.59	13053	48331	370.27	19981	85703	428.92	0	85703	428.92	0	428.92	
Total Small Financial Bank		1586	131560	8295.08	11428	104521	914.60	65330	158201	242.16	78344	394282	503.27	0	394282	503.27	0	503.27	
TOTAL FOR BIHAR		9147638	4483413	49.01	10549611	4012808	38.04	18162799	6372590	35.09	37860048	14868811	39.27	799216	15668027	41.38	841056	43.61	

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA) FY : 2020-21 BANKWISE DEPOSIT, CREDIT, C/D RATIO AND MARKET SHARE AS ON 30.06.2020																	(Rs.in Lakh)	
SL. NO	BANK NAME	30.06.2018				30.06.2019				30.06.2020								
		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)	M.SHARE (ADVANCES)		
LEAD BANKS																		
1	STATE BANK OF INDIA	9780448	2958645	30.25	31.53	23.23	10524549	3492483	33.18	30.97	23.65	11985271	3766966	31.43	31.66	24.04		
2	CENTRAL BANK OF INDIA	2205480	633787	28.74	7.11	4.98	2235581	671355	30.03	6.58	4.55	2621628	684321	26.10	6.92	4.37		
3	PUNJAB NATIONAL BANK	3898966	1354160	34.73	12.57	10.63	4529843	1450159	32.01	13.33	9.82	4994181	1586541	31.77	13.19	10.13		
4	CANARA BANK	1639409	771897	47.08	5.29	6.06	2106236	1116558	53.01	6.20	7.56	2265300	1162793	51.33	5.98	7.42		
5	UCO BANK	968485	431102	44.51	3.12	3.39	972200	549463	56.52	2.86	3.72	967837	389545	40.25	2.56	2.49		
6	BANK OF BARODA	1112737	465042	41.79	3.59	3.65	1331665	586138	44.02	3.92	3.97	1360526	637026	46.82	3.59	4.07		
7	UNION BANK OF INDIA	969353	384806	39.70	3.12	3.02	1122872	377497	33.62	3.30	2.56	1216072	391569	32.20	3.21	2.50		
OTHER BANKS																		
8	BANK OF INDIA	2241783	894732	39.91	7.23	7.03	1710143	529560	30.97	5.03	3.59	2206951	601659	27.26	5.83	3.84		
9	BANK OF MAHARASHTRA	46121	28051	60.82	0.15	0.22	45934	24629	53.62	0.14	0.17	50421	26926	53.40	0.13	0.17		
10	INDIAN BANK	1582654	628779	39.73	5.10	4.94	1630576	630403	38.66	4.80	4.27	1832242	607823	33.17	4.84	3.88		
11	INDIAN OVERSEAS BANK	283520	108165	38.15	0.91	0.85	340988	123711	36.28	1.00	0.84	302063	131928	43.68	0.80	0.84		
12	PUNJAB AND SIND BANK	44998	14038	31.20	0.15	0.11	39901	16058	40.24	0.12	0.11	43037	19224	44.67	0.11	0.12		
	Total Public Sector Bank	24773954	8673204	35.01	79.86	68.11	26590488	9568014	35.98	78.26	64.80	29845529	10006321	33.53	78.83	63.86		
PRIVATE BANKS																		
13	IDBI	418876	171591	40.96	1.35	1.35	458720	215736	47.03	1.35	1.46	534119	186405	34.90	1.41	1.19		
14	ICICI BANK	891521	537008	60.24	2.87	4.22	1071244	776426	72.48	3.15	5.26	1022784	525802	51.41	2.70	3.36		
15	FEDERAL BANK	36181	15076	41.67	0.12	0.12	42223	8707	20.62	0.12	0.06	50338	10482	20.82	0.13	0.07		
16	JAMMU KASHMIR BANK	0	0	0.00	0.00	0.00	9035	10284	113.82	0.03	0.07	9017	10892	120.79	0.02	0.07		
17	SOUTH INDIAN BANK	22481	1109	4.93	0.07	0.01	25528	1224	4.79	0.08	0.01	25262	1509	5.97	0.07	0.01		
18	AXIS BANK	543505	259716	47.79	1.75	2.04	706355	347973	49.26	2.08	2.36	721820	377536	52.30	1.91	2.41		
19	HDFC BANK	639788	482422	75.40	2.06	3.79	903608	652572	72.22	2.66	4.42	963854	781990	81.13	2.55	4.99		
20	INDUSIND BANK	64836	133231	205.49	0.21	1.05	87844	359185	408.89	0.26	2.43	127826	569999	445.92	0.34	3.64		
21	KARNATAKA BANK	2275	399	17.54	0.01	0.00	2383	566	23.75	0.01	0.00	2645	805	30.43	0.01	0.01		
22	KOTAK MAHINDRA	0	0	0.00	0.00	0.00	95304	34334	36.03	0.28	0.23	115525	47065	40.74	0.31	0.30		
23	YES BANK	38838	4025	10.36	0.13	0.03	44402	13129	29.57	0.13	0.09	25003	9568	38.27	0.07	0.06		
24	BANDHAN BANK	146354	315729	215.73	0.47	2.48	208416	402900	193.32	0.61	2.73	228272	515141	225.67	0.60	3.29		
25	RBL BANK	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	742	0	0.00	0.00	0.00		
26	IDFC FIRST BANK Ltd	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00		
Total Private Sector Bank		2804655	1920306	68.47	9.04	15.08	3655062	2823036	77.24	10.76	19.12	3827207	3037194	79.36	10.11	19.38		
Total COMM. BANKS		27578609	10593510	38.41	88.91	83.19	30245550	12391050	40.97	89.01	83.92	33672736	13043515	38.74	88.94	83.25		
CO-OPERATIVE BANKS																		
27	STATE CO-OP. BANK	378892	330247	87.16	1.22	2.59	391971	287065	73.24	1.15	1.94	431725	340858	78.95	1.14	2.18		
Total Cooperative Bank		378892	330247	87.16	1.22	2.59	391971	287065	73.24	1.15	1.94	431725	340858	78.95	1.14	2.18		
REGIONAL RURAL BANKS																		
28	DAKSHIN BIHAR GRAMIN BANK	1611451	879634	54.59	5.19	6.91	1788084	961006	53.75	5.26	6.51	2028481	1010520	6.45	5.36	6.45		
29	UTTAR BIHAR GRAMIN BANK	1428892	757000	52.98	4.61	5.94	1496497	823845	55.05	4.40	5.58	1648762	878852	5.61	4.35	5.61		
	Total Region Rural Bank	3040343	1636634	53.83	9.80	12.85	3284581	1784851	54.34	9.67	12.09	3677243	1889372	12.06	9.71	12.06		
SMALL FINANCE BANK																		
30	JANA SFB	0	0	0.00	0.00	0.00	18651	19232	103.12	0.05	0.13	24177	30423	125.83	0.06	0.19		
31	UTKARSH SFB	20363	138856	681.90	0.07	1.09	28040	216288	771.36	0.08	1.46	34186	278156	813.65	0.09	1.78		
32	UJJIVAN SFB	1587	35261	2221.87	0.01	0.28	9931	66116	665.75	0.03	0.45	19981	85703	428.92	0.05	0.55		
	Total Small Financial Bank	21950	174117	793.24	0.07	1.37	56622	301636	532.72	0.17	2.04	78344	394282	503.27	0.21	2.52		
TOTAL FOR BIHAR		31019794	12734508	41.05	100.00	100.00	33978724	14764602	43.45	100.00	100.00	37860048	15668027	41.38	100.00	100.00		

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

OUTSTANDING AS ON 30.06.2020

SL. NO.	BANK NAME	TOTAL ADVANCES	PRIOR 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	3014673	1247118	41.37	0	0.00	5572	0.18	630423	20.91	82061	2.72
2	CENTRAL BANK OF INDIA	684321	555325	81.15	555	0.08	350649	51.24	42073	6.15	26225	3.83
3	PUNJAB NATIONAL BANK	1545027	997585	64.57	3	0.00	405918	26.27	177766	11.51	74523	4.82
4	CANARA BANK	1162793	504020	43.35	4109	0.35	47694	4.10	260496	22.40	24773	2.13
5	UCO BANK	389545	364654	93.61	2270	0.58	119616	30.71	56776	14.57	15486	3.98
6	BANK OF BARODA	637026	524257	82.30	41	0.01	154425	24.24	91741	14.40	13337	2.09
7	UNION BANK OF INDIA	391569	285232	72.84	0	0.00	91473	23.36	73759	18.84	11703	2.99
	OTHER BANKS											
8	BANK OF INDIA	601659	447853	74.44	0	0.00	135974	22.60	94511	15.71	18748	3.12
9	BANK OF MAHARASHTRA	26926	23856	88.60	12	0.04	487	1.81	7050	26.18	1505	5.59
10	INDIAN BANK	604825	534172	88.32	980	0.16	318258	52.62	79427	13.13	35244	5.83
11	INDIAN OVERSEAS BANK	129517	122716	94.75	18	0.01	1988	1.53	27196	21.00	2164	1.67
12	PUNJAB AND SIND BANK	19224	14655	76.23	0	0.00	0	0.00	5774	30.04	1042	5.42
	Total Public Sector Bank	9207105	5621443	61.06	7988	0.09	1632054	17.73	1546992	16.80	306811	3.33
	PRIVATE BANKS											
13	IDBI	186405	156533	83.97	2	0.00	52429	28.13	54348	29.16	1997	1.07
14	ICICI BANK	525802	257247	48.92	0	0.00	56980	10.84	66971	12.74	3452	0.66
15	FEDERAL BANK	10482	4908	46.82	0	0.00	0	0.00	1090	10.40	57	0.54
16	JAMMU KASHMIR BANK	10892	1134	10.41	0	0.00	0	0.00	375	3.44	21	0.19
17	SOUTH INDIAN BANK	1509	729	48.31	0	0.00	0	0.00	73	4.84	21	1.39
18	AXIS BANK	377536	198063	52.46	0	0.00	84063	22.27	9213	2.44	2001	0.53
19	HDFC BANK	781990	328049	41.95	0	0.00	113586	14.53	9793	1.25	1150	0.15
20	INDUSIND BANK	569999	103043	18.08	0	0.00	0	0.00	0	0.00	0	0.00
21	KARNATAKA BANK	805	366	45.47	0	0.00	0	0.00	309	38.39	8	0.99
22	KOTAK MAHINDRA	47065	42638	90.59	0	0.00	36484	77.52	0	0.00	0	0.00
23	YES BANK	9568	4853	50.72	0	0.00	1615	16.88	0	0.00	0	0.00
24	BANDHAN BANK	515141	509557	98.92	0	0.00	0	0.00	2291	0.44	0	0.00
25	RBL BANK	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total Private Sector Bank	3037194	1607120	52.91	2	0.00	345157	11.36	144463	4.76	8707	0.29
	Total COMM. BANKS	12244299	7228563	59.04	7990	0.07	1977211	16.15	1691455	13.81	315518	2.58
	CO-OPERATIVE BANKS											
27	STATE CO-OP. BANK	340858	278155	81.60	0	0.00	0	0.00	6	0.00	0	0.00
	Total Cooperative Bank	340858	278155	81.60	0	0.00	0	0.00	6	0.00	0	0.00
	REGIONAL RURAL BANKS											
28	DAKSHIN BIHAR GRAMIN BANK	1010520	983569	97.33	0	0.00	687523	68.04	32991	3.26	20007	1.98
29	UTTAR BIHAR GRAMIN BANK	878852	847456	96.43	186	0.02	688495	78.34	6818	0.78	12676	1.44
	Total Region Rural Bank	1889372	1831025	96.91	186	0.01	1376018	72.83	39809	2.11	32683	1.73
	SMALL FINANCE BANK											
30	JANA SFB	30423	29847	98.11	0	0.00	29931	98.38	398	1.31	0	0.00
31	UTKARSH SFB	278156	276164	99.28	0	0.00	268234	96.43	1571	0.56	0	0.00
32	UJJIVAN SFB	85703	79747	93.05	0	0.00	68355	79.76	2917	3.40	2250	2.63
	Total Small Financial Bank	394282	385758	97.84	0	0.00	366520	92.96	4886	1.24	2250	0.57
	TOTAL FOR BIHAR	14868811	9723501	65.40	8176	0.05	3719749	25.02	1736156	11.68	350451	2.36

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA												
(CONVENOR- STATE BANK OF INDIA)												
FY : 2020-21												
OUTSTANDING AS ON 30.06.2020												
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	3014673	1247118	41.37	405919	13.46	480499	15.94	360700	11.96	1767555	58.63
2	CENTRAL BANK OF INDIA	684321	555325	81.15	314943	46.02	171162	25.01	69220	10.12	128996	18.85
3	PUNJAB NATIONAL BANK	1545027	997585	64.57	546134	35.35	324356	20.99	127095	8.23	547442	35.43
4	CANARA BANK	1162793	504020	43.35	234534	20.17	177009	15.22	92477	7.95	658773	56.65
5	UCO BANK	389545	364654	93.61	239771	61.55	68747	17.65	56136	14.41	24891	6.39
6	BANK OF BARODA	637026	524257	82.30	170887	26.83	252627	39.66	100743	15.81	112769	17.70
7	UNION BANK OF INDIA	391569	285232	72.84	90053	23.00	91017	23.24	104162	26.60	106337	27.16
	OTHER BANKS											
8	BANK OF INDIA	601659	447853	74.44	157863	26.24	215851	35.88	74139	12.32	153806	25.56
9	BANK OF MAHARASHTRA	26926	23856	88.60	1754	6.51	13751	51.07	8351	31.01	3070	11.40
10	INDIAN BANK	604825	534172	88.32	275345	45.52	188037	31.09	70790	11.70	70653	11.68
11	INDIAN OVERSEAS BANK	129517	122716	94.75	14159	10.93	77819	60.08	30738	23.73	6801	5.25
12	PUNJAB AND SIND BANK	19224	14655	76.23	656	3.41	9648	50.19	4351	22.63	4569	23.77
	Total Public Sector Bank	9207105	5621443	61.06	2452018	26.63	2070523	22.49	1098902	11.94	3585662	38.94
	PRIVATE BANKS											
13	IDBI	186405	156533	83.97	41917	22.49	75295	40.39	39321	21.09	29872	16.03
14	ICICI BANK	525802	257247	48.92	68836	13.09	175676	33.41	12735	2.42	268555	51.08
15	FEDERAL BANK	10482	4908	46.82	1167	11.13	2905	27.71	836	7.98	5574	53.18
16	JAMMU KASHMIR BANK	10892	1134	10.41	1	0.01	1043	9.58	90	0.83	9758	89.59
17	SOUTH INDIAN BANK	1509	729	48.31	0	0.00	707	46.85	22	1.46	780	51.69
18	AXIS BANK	377536	198063	52.46	49124	13.01	107821	28.56	41118	10.89	179473	47.54
19	HDFC BANK	781990	328049	41.95	142489	18.22	178790	22.86	6770	0.87	453941	58.05
20	INDUSIND BANK	569999	103043	18.08	30142	5.29	72901	12.79	0	0.00	466956	81.92
21	KARNATAKA BANK	805	366	45.47	11	1.37	230	28.57	125	15.53	439	54.53
22	KOTAK MAHINDRA	47065	42638	90.59	33845	71.91	6354	13.50	2439	5.18	4427	9.41
23	YES BANK	9568	4853	50.72	807	8.43	4046	42.29	0	0.00	4715	49.28
24	BANDHAN BANK	515141	509557	98.92	281337	54.61	225929	43.86	2291	0.44	5584	1.08
25	RBL BANK	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total Private Sector Bank	3037194	1607120	52.91	649676	21.39	851697	28.04	105747	3.48	1430074	47.09
	Total COMM. BANKS	12244299	7228563	59.04	3101694	25.33	2922220	23.87	1204649	9.84	5015736	40.96
	CO-OPERATIVE BANKS											
27	STATE CO-OP. BANK	340858	278155	81.60	278155	81.60	0	0.00	0	0.00	62703	18.40
	Total Cooperative Bank	340858	278155	81.60	278155	81.60	0	0.00	0	0.00	62703	18.40
	REGIONAL RURAL BANKS											
28	DAKSHIN BIHAR GRAMIN BANK	1010520	983569	97.33	827456	81.88	101142	10.01	54971	5.44	26951	2.67
29	UTTAR BIHAR GRAMIN BANK	878852	847456	96.43	624570	71.07	204808	23.30	18078	2.06	31396	3.57
	Total Region Rural Bank	1889372	1831025	96.91	1452026	76.85	305950	16.19	73049	3.87	58347	3.09
	SMALL FINANCE BANK											
30	JANA SFB	30423	29847	98.11	6437	21.16	832	2.73	22578	74.21	576	1.89
31	UTKARSH SFB	278156	276164	99.28	153770	55.28	107273	38.57	15121	5.44	1992	0.72
32	UJJIVAN SFB	85703	79747	93.05	54558	63.66	9293	10.84	15896	18.55	5956	6.95
	Total Small Financial Bank	394282	385758	97.84	214765	54.47	117398	29.78	53595	13.59	8524	2.16
	TOTAL FOR BIHAR	14868811	9723501	65.40	5046640	33.94	3345568	22.50	1331293	8.95	5145310	34.60

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA) FY : 2020-21 BANK WISE PERFORMANCE : ANNUAL CREDIT PLAN AS ON : 30.06.2020																				Rs. In Lakh	
SL	BANK NAME	AGRICULTURE			M S E			O P S			T P S			N P S			GRAND TOTAL				
		TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH		
LEAD BANKS																					
1	STATE BANK OF INDIA	791081	141154	17.84	558662	207660	37.17	167605	85006	50.72	1517348	433820	28.59	843665	194230	23.02	2361013	628050	26.60		
2	CENTRAL BANK OF INDIA	289306	34883	12.06	245349	69494	28.32	81145	25368	31.26	615800	129745	21.07	523632	89112	17.02	1139432	218857	19.21		
3	PUNJAB NATIONAL BANK	566196	42300	7.47	425175	114614	26.96	140787	1276	0.91	1132158	158190	13.97	739798	158080	21.37	1871956	316270	16.90		
4	CANARA BANK	262087	45027	17.18	148593	30633	20.62	50631	12288	24.27	461311	87948	19.06	219364	35482	16.17	680675	123430	18.13		
5	UCO BANK	268711	4990	1.86	105788	14367	13.58	32301	6475	20.05	406800	25832	6.35	197793	865	0.44	604593	26697	4.42		
6	BANK OF BARODA	347797	61498	17.68	196838	37100	18.85	57280	11140	19.45	601915	109738	18.23	195663	40552	20.73	797578	150290	18.84		
7	UNION BANK OF INDIA	96036	8070	8.40	93133	24432	26.23	44175	1641	3.71	233344	34143	14.63	267448	26084	9.75	500792	60227	12.03		
OTHER BANKS																					
8	BANK OF INDIA	197902	15597	7.88	118749	97625	82.21	61892	1408	2.27	378543	114630	30.28	454249	12203	2.69	832792	126833	15.23		
9	BANK OF MAHARASHTRA	422	12	2.84	6311	611	9.68	2568	252	9.81	9301	875	9.41	13415	258	1.92	22716	1133	4.99		
10	INDIAN BANK	362088	29166	8.05	169723	22790	13.43	53450	5797	10.85	585261	57753	9.87	193903	14615	7.54	779164	72368	9.29		
11	INDIAN OVERSEAS BANK	44723	5952	13.31	40449	7385	18.26	11991	1042	8.69	97163	14379	14.80	38937	4246	10.90	136100	18625	13.68		
12	PUNJAB AND SIND BANK	751	656	87.35	13730	9489	69.11	2275	6023	264.75	16756	16168	96.49	6433	2747	42.70	23189	18915	81.57		
Total Public Sector Bank		3227100	389305	12.06	2122500	636200	29.97	706100	157716	22.34	6055700	1183221	19.54	3694300	578474	15.66	9750000	1761695	18.07		
PRIVATE BANKS																					
13	IDBI	20426	4720	23.11	20471	26172	127.85	62498	571	0.91	103395	31463	30.43	57162	4831	8.45	160557	36294	22.61		
14	ICICI BANK	21757	11068	50.87	65886	89216	135.41	79039	419	0.53	166682	100703	60.42	191595	55431	28.93	358277	156134	43.58		
15	FEDERAL BANK	772	1472	190.67	2242	4823	215.12	7861	209	2.66	10875	6504	59.81	12016	5185	43.15	22891	11689	51.06		
16	JAMMU KASHMIR BANK	0	0	0.00	474	47	9.92	1367	17	1.24	1841	64	3.48	2215	27	1.22	4056	91	2.24		
17	SOUTH INDIAN BANK	0	10	0.00	503	707	140.56	1367	41	3.00	1870	758	40.53	1627	958	58.88	3497	1716	49.07		
18	AXIS BANK	12028	1944	16.16	15383	2645	17.19	69313	165	0.24	96724	4754	4.92	184692	8980	4.86	281416	13734	4.88		
19	HDFC BANK	57340	6926	12.08	105255	19812	18.82	79593	87	0.11	242188	26825	11.08	682793	63462	9.29	924981	90287	9.76		
20	INDUSIND BANK	15433	2022	13.10	65952	10400	15.77	18204	0	0.00	99589	12422	12.47	155546	7817	5.03	255135	20239	7.93		
21	KARNATAKA BANK	0	0	0.00	156	208	133.33	1367	162	11.85	1523	370	24.29	1790	435	24.30	3313	805	24.30		
22	KOTAK MAHINDRA	0	2112	0.00	2275	770	33.85	9117	402	4.41	11392	3284	28.83	30444	789	2.59	41836	4073	9.74		
23	YES BANK	0	0	0.00	351	1522	433.62	2741	0	0.00	3092	1522	49.22	6293	1254	19.93	9385	2776	29.58		
24	BANDHAN BANK	210144	24876	11.84	143138	23383	16.34	11100	78	0.70	364382	48337	13.27	13947	1200	8.60	378329	49537	13.09		
25	RBL BANK	0	0	0.00	157	0	0.00	1366	0	0.00	1523	0	0.00	1640	0	0.00	3163	0	0.00		
26	IDFC FIRST BANK Ltd	0	0	0.00	157	0	0.00	1367	0	0.00	1524	0	0.00	1640	0	0.00	3164	0	0.00		
Total Private Sector Bank		337900	55150	16.32	422400	179705	42.54	346300	2151	0.62	1106600	237006	21.42	1343400	150369	11.19	2450000	387375	15.81		
Total COMM. BANKS		3565000	444455	12.47	2544900	815905	32.06	1052400	159867	15.19	7162300	1420227	19.83	5037700	728843	14.47	12200000	2149070	17.62		
CO-OPERATIVE BANKS																					
27	STATE CO-OP. BANK	383700	62611	16.32	0	0	0.00	0	15	0.00	383700	62626	16.32	16300	82	0.50	400000	62708	15.68		
Total Cooperative Bank		383700	62611	16.32	0	0	0.00	0	15	0.00	383700	62626	16.32	16300	82	0.50	400000	62708	15.68		
REGIONAL RURAL BANKS																					
28	DAKSHIN BIHAR GRAMIN BANK	885087	30853	3.49	88668	46266	52.18	93465	3290	3.52	1067220	80409	7.53	107254	249	0.24	1169474	80658	6.90		
29	UTTAR BIHAR GRAMIN BANK	938013	49385	5.26	88232	2653	3.01	56535	47	0.08	1082780	52085	4.81	47746	3324	6.96	1130526	55409	4.90		
Total Region Rural Bank		1823100	80238	4.40	176900	48919	27.65	150000	3337	2.22	2150000	132494	6.16	150000	3573	2.38	2300000	136067	5.92		
SMALL FINANCE BANK																					
30	JANA SFB	7075	83	1.17	2303	2	0.09	6675	29	0.43	16053	114	0.71	698	167	23.93	16751	281	1.68		
31	UTKARSH SFB	311777	1462	0.47	75801	811	1.07	1060	123	11.60	388638	2396	0.62	5626	80	1.42	394264	2476	0.63		
32	UJIVAN SFB	92148	2941	3.19	3296	364	11.04	19865	441	2.22	115309	3746	3.25	23676	105	0.44	138985	3851	2.77		
Total Small Financial Bank		411000	4486	1.09	81400	1177	1.45	27600	593	2.15	520000	6256	1.20	30000	352	1.17	550000	6608	1.20		
TOTAL FOR BIHAR		6182800	591790	9.57	2803200	866001	30.89	12-0000	163812	13.32	10216000	1621603	15.87	5234000	73250	14.00	15450000	2354453	15.24		

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

DISTRICTWISE PERFORMANCE UNDER ANNUAL CREDIT PLAN AS ON 30.06.2020

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	149347	22824	15.28	55721	15445	27.72	20858	2410	11.55	225926	40679	18.01	91965	10425	11.34	317891	51104	16.08
2	Arwal	54397	2388	4.39	13809	2936	21.26	7105	424	5.97	75311	5748	7.63	38433	1790	4.66	113744	7538	6.63
3	Aurangabad	175605	9749	5.55	53237	19534	36.69	22467	1253	5.58	251309	30536	12.15	101777	4766	4.68	353086	35302	10.00
4	Banka	124385	4550	3.66	33308	7001	21.02	14022	1788	12.75	171715	13339	7.77	76966	2313	3.01	248681	15652	6.29
5	Begusarai	203547	17362	8.53	96345	36111	37.48	40295	33178	82.34	340187	86651	25.47	162173	39959	24.64	502360	126610	25.20
6	Bhagalpur	217302	15402	7.09	126769	32866	25.93	57527	8262	14.36	401598	56530	14.08	229820	11843	5.15	631418	68373	10.83
7	Bhojpur	183765	8739	4.76	73604	19632	26.67	32955	1384	4.20	290324	29755	10.25	129715	10227	7.88	420039	39982	9.52
8	Buxar	135797	8059	5.93	46325	12550	27.09	21147	1458	6.89	203269	22607	10.86	87055	3655	4.20	290324	25722	8.86
9	Darbhanga	169243	10119	5.98	91749	25508	27.80	36684	2680	7.31	297676	38307	12.87	159730	11435	7.16	457406	49742	10.87
10	East Champaran	235484	38126	16.19	104923	26671	25.42	42228	18565	43.96	382635	83362	21.79	175848	52770	30.01	558483	136132	24.38
11	Gaya	231928	11959	5.16	110994	35932	32.37	50642	2525	4.99	393564	50416	12.81	231211	12886	5.57	624775	63302	10.13
12	Gopalganj	183291	12567	6.86	45153	9154	20.27	22187	1902	8.57	250631	23623	9.43	101145	9105	9.00	351776	32728	9.30
13	Jamui	116754	13722	11.75	25816	8153	31.58	14404	1728	12.00	156974	23603	15.04	61964	3137	5.06	218938	26740	12.21
14	Jehanabad	71216	2760	3.88	30930	6166	19.94	14616	4677	32.00	116762	13603	11.65	67660	2496	3.69	184422	16099	8.73
15	Kaimur	119113	11464	9.62	35905	13760	38.32	15470	613	3.96	170488	25837	15.15	76407	3075	4.02	246895	28912	11.71
16	Katihar	136735	10229	7.48	59162	15962	26.98	22340	2707	12.12	218237	28898	13.24	118390	10740	9.07	336627	39638	11.78
17	Khagaria	113232	9915	8.76	36646	10416	28.42	17012	1176	6.91	166890	21507	12.89	67698	8706	12.86	234588	30213	12.88
18	Kishanganj	82751	14079	17.01	32796	6703	20.44	12536	804	6.41	128083	21586	16.85	56461	4669	8.27	184544	26255	14.23
19	Lakhisarai	75965	11650	15.34	23915	6478	27.09	11799	2327	19.72	111679	20455	18.32	43768	3222	7.36	155447	23677	15.23
20	Madhepura	99961	26165	26.18	45208	9510	21.04	16977	2716	16.00	162146	38391	23.68	75153	7444	9.91	237299	45835	19.32
21	Madhubani	272729	13464	4.94	90295	18184	20.14	38406	1470	3.83	401430	33118	8.25	155745	9674	6.21	557175	42792	7.68
22	Munger	91478	10877	11.89	45450	10703	23.55	20610	2834	13.75	157538	24414	15.50	82915	4582	5.53	240453	28996	12.06
23	Muzaffarpur	293255	54246	18.50	152054	50318	33.09	66252	14643	22.10	511561	119207	23.30	295808	139174	47.05	807369	258381	32.00
24	Nalanda	219173	8511	3.88	73113	20552	28.11	33552	2207	6.58	325838	31270	9.60	140084	6654	4.75	465922	37924	8.14
25	Nawada	143341	6014	4.20	37833	13989	36.98	18023	810	4.49	199197	20813	10.45	66305	2989	4.51	265502	23802	8.96
26	Patna	409043	49954	12.21	531930	207614	39.03	257252	23336	9.07	1198225	280904	23.44	979130	248253	25.35	2177355	529157	24.30
27	Purnea	151991	45568	29.98	82348	34810	42.27	31179	3649	11.70	265518	84027	31.65	141895	22110	15.58	407413	106137	26.05
28	Rohtas	186922	14454	7.73	67719	35166	51.93	32499	1434	4.41	287140	51054	17.78	136224	5963	4.38	423364	57017	13.47
29	Saharsa	67679	5443	8.04	36592	13965	38.16	14887	1968	13.22	119158	21376	17.94	72202	7486	10.37	191360	28862	15.08
30	Samastipur	285326	21993	7.71	96685	31133	32.20	40986	3402	8.30	422997	56528	13.36	183154	13947	7.61	606151	70475	11.63
31	Saran	205417	13268	6.46	80416	18489	22.99	31914	2437	7.64	317747	34194	10.76	149147	9224	6.18	466894	43418	9.30
32	Sheikhpura	59815	7697	12.87	18982	5188	27.33	9220	552	5.99	88017	13437	15.27	36984	2606	7.05	125001	16043	12.83
33	Sheohar	52062	7862	15.10	14970	2623	17.52	6810	938	13.77	73842	11423	15.47	30141	5412	17.96	103983	16835	16.19
34	Sitamarhi	186343	14880	7.99	37772	15026	23.56	24940	1499	6.01	275055	31405	11.42	101889	5088	4.99	376944	36493	9.68
35	Siwan	198806	10518	5.29	74304	14284	19.22	30413	2239	7.36	303523	27041	8.91	134490	8051	5.99	438013	35092	8.01
36	Supaul	107608	7596	7.06	46326	9403	20.30	17507	2151	12.29	171441	19150	11.17	90388	6810	7.53	261829	25960	9.91
37	Vaishali	199126	19074	9.58	77486	24480	31.59	32384	2774	8.57	308996	46328	14.99	161006	10942	6.80	470002	57270	12.19
38	West Champaran	172868	18543	10.73	70610	19586	27.74	29895	2892	9.67	273373	41021	15.01	123154	9222	7.49	396527	50243	12.67
	TOTAL FOR BIHAR	6182800	591790	9.57	2803200	866001	30.89	1230000	163812	13.32	10216000	1621603	15.87	5234000	732850	14.00	15450000	2354453	15.24

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

PRIORITY SECTOR LENDING

BANK WISE PERFORMANCE :ANNUAL CREDIT PLAN AS ON 30.06.2020

SL	BANK NAME	AGRICULTURE			MSME			EXPORT CREDIT			EDUCATION			HOUSING			SOCIAL			RENEWABLE ENERGY			OTHERS			(Rs. In Lakh)		
		TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TARGET	ACHIE	%ACH	TOTAL	ACHIE	%ACH
	LEAD BANKS																											
1	STATE BANK OF INDIA	791081	141154	17.84	558662	207660	37.17	0	0	0.00	35201	7862	22.33	51955	43926	84.55	28498	172	0.60	3354	7	0.21	48597	33039	67.99	1517348	433820	28.59
2	CENTRAL BANK OF INDIA	289306	34883	12.06	245349	69494	28.32	0	0	0.00	17037	2019	11.85	25154	15334	60.96	13800	0	0.00	1623	0	0.00	23531	8015	34.06	615800	129745	21.07
3	PUNJAB NATIONAL BANK	566196	42300	7.47	425175	114614	26.96	0	0	0.00	29567	433	1.46	43642	830	1.90	23932	1	0.00	2814	0	0.00	40832	12	0.03	1132158	158190	13.97
4	CANARA BANK	262087	45027	17.18	148593	30633	20.62	0	0	0.00	10637	2993	28.14	15694	4373	27.86	8607	0	0.00	1016	0	0.00	14677	4922	33.54	461311	87948	19.06
5	UCO BANK	268711	4990	1.86	105788	14367	13.58	0	0	0.00	6775	48	0.71	10023	654	6.52	5496	0	0.00	643	1	0.16	9364	5772	61.64	406800	25832	6.35
6	BANK OF BARODA	347797	61498	17.68	196838	37100	18.85	0	0	0.00	12029	451	3.75	17753	1630	9.18	9738	0	0.00	1145	0	0.00	16615	9059	54.52	601915	109738	18.23
7	UNION BANK OF INDIA	96036	8070	8.40	93133	24432	26.23	0	0	0.00	9281	528	5.69	13697	1099	8.02	7509	0	0.00	889	0	0.00	12799	14	0.11	233344	34143	14.63
	OTHER BANKS																											
8	BANK OF INDIA	197902	15597	7.88	118749	97625	82.21	0	0	0.00	12991	75	0.58	19186	1207	6.29	10516	0	0.00	1236	17	1.38	17963	109	0.61	378543	114630	30.28
9	BANK OF MAHARASHTRA	422	12	2.84	6311	611	9.68	0	0	0.00	542	4	0.74	790	65	8.23	440	0	0.00	52	0	0.00	744	183	24.60	9301	875	9.41
10	INDIAN BANK	362088	29166	8.05	169723	22790	13.43	0	0	0.00	11220	8	0.07	16561	3944	23.81	9080	125	1.38	1071	1	0.09	15518	1719	11.08	585261	57753	9.87
11	INDIAN OVERSEAS BANK	44723	5952	13.31	40449	7385	18.26	0	0	0.00	2527	5	0.20	3727	481	12.91	2048	0	0.00	240	0	0.00	3449	556	16.12	97163	14379	14.80
12	PUNJAB AND SIND BANK	751	656	87.35	13730	9489	69.11	0	0	0.00	479	15	3.13	704	2852	405.11	384	0	0.00	47	0	0.00	661	3156	477.46	16756	16168	96.49
	Total Public Sector Bank	3227100	389305	12.06	2122500	636200	29.97	0	0	0.00	148286	14441	9.74	218886	76395	34.90	120048	298	0.25	14130	26	0.18	204750	66556	32.51	6055700	1183221	19.54
	PRIVATE BANKS																											
13	IDBI	20426	4720	23.11	20471	26172	127.85	0	0	0.00	13121	28	0.21	19380	534	2.76	10621	0	0.00	1259	0	0.00	18117	9	0.05	103395	31463	30.43
14	ICICI BANK	21757	11068	50.87	65886	89216	135.41	0	0	0.00	16591	193	1.16	24505	226	0.92	13447	0	0.00	1576	0	0.00	22920	0	0.00	166682	100703	60.42
15	FEDERAL BANK	772	1472	#####	2242	4823	215.12	0	0	0.00	1650	6	0.36	2436	188	7.72	1335	0	0.00	157	0	0.00	2283	15	0.66	10875	6504	59.81
16	JAMMU KASHMIR BANK	0	0	0.00	474	47	9.92	0	0	0.00	287	2	0.70	423	0	0.00	230	0	0.00	27	0	0.00	400	15	3.75	1841	64	3.48
17	SOUTH INDIAN BANK	0	10	0.00	503	707	140.56	0	0	0.00	287	21	7.32	423	19	4.49	230	0	0.00	27	0	0.00	400	1	0.25	1870	758	40.53
18	AXIS BANK	12028	1944	16.16	15383	2645	17.19	0	0	0.00	14559	15	0.10	21488	150	0.70	11789	0	0.00	1382	0	0.00	20095	0	0.00	96724	4754	4.92
19	HDFC BANK	57340	6926	12.08	105255	19812	18.82	0	0	0.00	16709	0	0.00	24679	87	0.35	13529	0	0.00	1590	0	0.00	23086	0	0.00	242188	26825	11.08
20	INDUSIND BANK	15433	2022	13.10	65952	10400	15.77	0	0	0.00	3825	0	0.00	5641	0	0.00	3096	0	0.00	363	0	0.00	5279	0	0.00	99589	12422	12.47
21	KARNATAKA BANK,	0	0	0.00	156	208	133.33	0	0	0.00	287	0	0.00	423	110	26.00	230	0	0.00	27	0	0.00	400	52	13.00	1523	370	24.29
22	KOTAK MAHINDRA	0	2112	0.00	2275	770	33.85	0	0	0.00	1916	0	0.00	2825	0	0.00	1548	0	0.00	184	0	0.00	2644	402	15.20	11392	3284	28.83
23	YES BANK	0	0	0.00	351	1522	433.62	0	0	0.00	576	0	0.00	848	0	0.00	465	0	0.00	55	0	0.00	797	0	0.00	3092	1522	49.22
24	BANDHAN BANK	210144	24876	11.84	143138	23383	16.34	0	0	0.00	2334	0	0.00	3448	78	2.26	1886	0	0.00	221	0	0.00	3211	0	0.00	364382	48337	13.27
25	RBL BANK	0	0	0.00	157	0	0.00	0	0	0.00	287	0	0.00	423	0	0.00	231	0	0.00	27	0	0.00	399	0	0.00	1523	0	0.00
26	IDFC FIRST BANK Ltd	0	0	0.00	157	0	0.00	0	0	0.00	287	0	0.00	423	0	0.00	230	0	0.00	27	0	0.00	400	0	0.00	1524	0	0.00
	Total Private Sector Bank	337900	55150	16.32	422400	179705	42.54	0	0	0.00	72716	265	0.36	107364	1392	1.30	58867	0	0.00	6922	0	0.00	100431	494	0.49	1106600	237006	21.42
	Total COMM. BANKS	3565000	444455	12.47	2544900	815905	32.06	0	0	0.00	221002	14706	6.65	326250	77787	23.84	178915	298	0.17	21052	26	0.12	305181	67050	21.97	7162309	1420227	19.83
	CO-OPERATIVE BANKS																											
27	STATE CO-OP. BANK	383700	62611	16.32	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	15	0.00	383700	62626	16.32
	Total Cooperative Bank	383700	62611	16.32	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	15	0.00	383700	62626	16.32
	REGIONAL RURAL BANKS																											
28	DAKSHIN BIHAR GRAMIN BANK	885087	30853	3.49	88668	46266	52.18	0	0	0.00	19628	422	2.15	28967	2745	9.48	15884	0	0.00	1870	0	0.00	27116	123	0.45	1067220	80409	7.53
29	UTTAR BIHAR GRAMIN BANK	938013	49385	5.26	88232	2653	3.01	0	0	0.00	11875	19	0.16	17527	20	0.11	9611	0	0.00	1132	0	0.00	16390	8	0.05	1082780	52085	4.81
	Total Region Rural Bank	1823100	80238	4.40	176900	48919	27.65	0	0	0.00	31503	441	1.40	46494	2765	5.95	25495	0	0.00	3002	0	0.00	43506	131	0.30	2150000	132494	6.16
	SMALL FINANCE BANK																											
30	JANA SFB	7075	83	1.17	2303	2	0.09	0	0	0.00	1400	0	0.00	2068	4	0.19	1132	0	0.00	130	0	0.00	1945	25	1.29	16053	114	0.71
31	UTKARSH SFB	311777	1462	0.47	75801	811	1.07	0	0	0.00	227	0	0.00	327	123	37.61	176	0	0.00	24	0	0.00	306	0	0.00	388638	2396	0.62
32	UJIVAN SFB	92148	2941	3.19	3296	364	11.04	0	0	0.00	4168	0	0.00	6161	30	0.49	3382	0	0.00	392	0	0.00	5762	411	7.13	115309	3746	3.25
	Total Small Financial Bank	411000	4486	1.09	81400	1177	1.45	0	0	0.00	5795	0	0.00	8556	157	1.83	4690	0	0.00	546	0	0.00	8013	436	5.44	520000	6256	1.20
	TOTAL FOR BIHAR	6182800	591790	9.57	2803200	866001	30.89	0	0	0.00	258300	15147	5.86	381300	80709	21.17	209100	298	0.14	24600	26	0.11	356700	67632	18.35	10216000	1621603	15.87

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA) FY : 2020-21																
NON PRIORITY SECTOR LENDING																
BANK WISE PERFORMANCE : ANNUAL CREDIT PLAN AS ON 30.06.2020																
SL	BANK NAME	AGRICULTURE		MSME		EDUCATION		HOUSING		PERSONAL LOAN		OTHERS		TOTAL		Rs. In Lakh
		TARGET	ACHIE %ACH	TARGET	ACHIE %ACH	TARGET	ACHIE %ACH	TARGET	ACHIE %ACH	TARGET	ACHIE %ACH	TARGET	ACHIE %ACH	TARGET	ACHIE %ACH	
	LEAD BANKS															
1	STATE BANK OF INDIA	0	41599 0.00	0	0	0.00	16887 54 0.32	25273 14727 58.27	210846 97568 46.27	590659 40282 6.82	843665 194230 23.02					
2	CENTRAL BANK OF INDIA	0	0 0.00	0	0	0.00	10476 0 0.00	15709 0 0.00	130907 10027 7.66	366540 79085 21.58	523632 89112 17.02					
3	PUNJAB NATIONAL BANK	0	37359 0.00	0	0	0.00	14799 0 0.00	22197 975 4.39	184956 16586 8.97	517846 103160 19.92	739798 158080 21.37					
4	CANARA BANK	0	0 0.00	0	0	0.00	4387 345 7.86	6579 2415 36.71	54845 2956 5.39	153553 29766 19.38	219364 35482 16.17					
5	UCO BANK	0	0 0.00	0	0	0.00	3955 1 0.03	5935 654 11.02	49455 183 0.37	138448 27 0.02	197793 865 0.44					
6	BANK OF BARODA	0	0 0.00	0	0	0.00	3913 201 5.14	5868 515 8.78	48922 729 1.49	136960 39107 28.55	195663 40552 20.73					
7	UNION BANK OF INDIA	0	0 0.00	0	0	0.00	5346 545 10.19	8021 7166 89.34	66868 9852 14.73	187213 8521 4.55	267448 26084 9.75					
	OTHER BANKS															
8	BANK OF INDIA	0	454 0.00	0	0	0.00	9083 0 0.00	13634 999 7.33	113562 1991 1.75	317970 8759 2.75	454249 12203 2.69					
9	BANK OF MAHARASHTRA	0	0 0.00	0	0	0.00	272 0 0.00	403 0 0.00	3354 0 0.00	9386 258 2.75	13415 258 1.92					
10	INDIAN BANK	0	0 0.00	0	0	0.00	3883 2 0.05	5816 1765 30.35	48479 3361 6.93	135725 9487 6.99	193903 14615 7.54					
11	INDIAN OVERSEAS BANK	0	0 0.00	0	0	0.00	774 0 0.00	1173 590 50.30	9734 785 8.06	27256 2871 10.53	38937 4246 10.90					
12	PUNJAB AND SIND BANK	0	150 0.00	0	0	0.00	128 74 57.81	192 2100 1093.75	1613 4 0.25	4500 419 9.31	6433 2747 42.70					
	Total Public Sector Bank	0	79562 0.00	0	0	0.00	73903 1222 1.65	110800 31906 28.80	923541 144042 15.60	2586056 321742 12.44	3694300 578474 15.66					
	PRIVATE BANKS															
13	IDBI	0	0 0.00	0	0	0.00	1138 5 0.44	1728 760 43.98	14285 395 2.77	40011 3671 9.17	57162 4831 8.45					
14	ICICI BANK	0	0 0.00	0	0	0.00	3820 8 0.21	5741 2971 51.75	47912 0 0.00	134122 52452 39.11	191595 55431 28.93					
15	FEDERAL BANK	0	0 0.00	0	0	0.00	240 0 0.00	360 191 53.06	3005 470 15.64	8411 4524 53.79	12016 5185 43.15					
16	JAMMU KASHMIR BANK	0	0 0.00	0	0	0.00	44 0 0.00	66 0 0.00	554 27 4.87	1551 0 0.00	2215 27 1.22					
17	SOUTH INDIAN BANK	0	0 0.00	0	0	0.00	33 0 0.00	49 0 0.00	407 0 0.00	1138 958 84.18	1627 958 58.88					
18	AXIS BANK	0	0 0.00	0	0	0.00	3692 0 0.00	5539 0 0.00	46185 0 0.00	129276 8980 6.95	184692 8980 4.86					
19	HDFC BANK	0	0 0.00	0	0	0.00	13659 0 0.00	20489 0 0.00	170697 4904 2.87	477948 58558 12.25	682793 63462 9.29					
20	INDUSIND BANK	0	0 0.00	0	0	0.00	3114 0 0.00	4668 0 0.00	38885 0 0.00	108879 7817 7.18	155546 7817 5.03					
21	KARNATAKA BANK	0	0 0.00	0	0	0.00	36 0 0.00	54 54 100.00	448 42 9.38	1252 339 27.08	1790 435 24.30					
22	KOTAK MAHINDRA	0	0 0.00	0	0	0.00	611 0 0.00	917 0 0.00	7611 0 0.00	21305 789 3.70	30444 789 2.59					
23	YES BANK	0	0 0.00	0	0	0.00	126 0 0.00	189 0 0.00	1574 53 3.37	4404 1201 27.27	6293 1254 19.93					
24	BANDHAN BANK	0	0 0.00	0	0	0.00	281 0 0.00	419 0 0.00	3491 0 0.00	9756 1200 12.30	13947 1200 8.60					
25	RBL BANK	0	0 0.00	0	0	0.00	33 0 0.00	49 0 0.00	410 0 0.00	1148 0 0.00	1640 0 0.00					
26	IDFC FIRST BANK Ltd	0	0 0.00	0	0	0.00	33 0 0.00	49 0 0.00	410 0 0.00	1148 451 39.29	1640 451 27.50					
	Total Private Sector Bank	0	0 0.00	0	0	0.00	26860 13 0.05	40317 3976 9.86	335874 5891 1.75	940349 140940 14.99	1343400 150820 11.23					
	Total COMM. BANKS	0	79562 0.00	0	0	0.00	100763 1235 1.23	151117 35882 23.74	1259415 149933 11.90	3526405 462682 13.12	5037700 729294 14.48					
	CO-OPERATIVE BANKS															
27	STATE CO-OP. BANK	0	0 0.00	0	0	0.00	326 0 0.00	489 6 1.23	4080 68 1.67	11405 8 0.07	16300 82 0.50					
	Total Cooperative Bank	0	0 0.00	0	0	0.00	326 0 0.00	489 6 1.23	4080 68 1.67	11405 8 0.07	16300 82 0.50					
	REGIONAL RURAL BANKS															
28	DAKSHIN BIHAR GRAMIN BANK	0	0 0.00	0	0	0.00	2046 0 0.00	3067 0 0.00	25565 249 0.97	71576 0 0.00	102254 249 0.24					
29	UTTAR BIHAR GRAMIN BANK	0	0 0.00	0	0	0.00	954 0 0.00	1434 181 12.62	11938 121 1.01	33420 3022 9.04	47746 3324 6.96					
	Total Region Rural Bank	0	0 0.00	0	0	0.00	3000 0 0.00	4501 181 4.02	37503 370 0.99	104996 3022 2.88	150000 3573 2.38					
	SMALL FINANCE BANK															
30	JANA SFB	0	0 0.00	0	0	0.00	15 0 0.00	21 0 0.00	175 0 0.00	487 167 34.29	698 167 23.93					
31	UTKARSH SFB	0	0 0.00	0	0	0.00	120 0 0.00	164 0 0.00	1408 0 0.00	3934 80 2.03	5626 80 1.42					
32	UJIVAN SFB	0	0 0.00	0	0	0.00	476 0 0.00	708 16 2.26	5919 5 0.08	16573 84 0.51	23676 105 0.44					
	Total Small Financial Bank	0	0 0.00	0	0	0.00	611 0 0.00	893 16 1.79	7502 5 0.07	20994 331 1.58	30000 352 1.17					
	TOTAL FOR BIHAR	0	79562 0.00	0	0	0.00	104700 1235 1.18	157000 36085 22.98	1308500 150376 11.49	3663800 466043 12.72	5234000 733301 14.01					

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN AS ON : 30.06.2020									
(Rs. In Lakh)									
SL	BANK NAME	Weak Sect.	WOMEN	SC	ST	OBC	MINORITY	EXSER	HANDIC AP
	LEAD BANKS								
1	STATE BANK OF INDIA	604127	23132	15817	4562	58757	20667	1058	271
2	CENTRAL BANK OF INDIA	8363	6234	1898	373	3408	1462	34	71
3	PUNJAB NATIONAL BANK	33736	29135	1482	198	12137	5790	27	301
4	CANARA BANK	6173	1232	4926	2471	14812	3703	988	639
5	UCO BANK	12978	15185	30465	614	20505	5964	238	219
6	BANK OF BARODA	26123	2720	1957	586	11052	1414	150	152
7	UNION BANK OF INDIA	3531	1639	651	209	1829	229	0	0
	OTHER BANKS								
8	BANK OF INDIA	12148	1965	1589	132	23424	5389	0	29
9	BANK OF MAHARASHTRA	46	56	11	20	104	9	0	0
10	INDIAN BANK	1476	290	173	50	317	119	0	11
11	INDIAN OVERSEAS BANK	42	1041	115	17	1310	109	294	325
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0
	Total Public Sector Bank	708743	82629	59084	9232	147655	44855	2789	2018
	PRIVATE BANKS								
13	IDBI	461	3057	489	53	3358	5319	0	0
14	ICICI BANK	7308	8891	341	85	0	1555	0	0
15	FEDERAL BANK	0	0	0	0	0	0	0	0
16	JAMMU KASHMIR BANK	28	3	8	0	8	23	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	3	0	0
18	AXIS BANK	4342	0	27	2	0	244	0	0
19	HDFC BANK	1123	38	1	0	210	21	0	0
20	INDUSIND BANK	14491	1080	2589	1061	0	1798	0	0
21	KARNATAKA BANK	0	56	9	0	0	0	0	0
22	KOTAK MAHINDRA	2485	0	24	0	0	87	0	0
23	YES BANK	0	0	0	0	0	0	0	0
24	BANDHAN BANK	37710	45642	6614	1360	22546	7792	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	67948	58767	10102	2561	26122	16842	0	0
	Total COMM. BANKS	776691	141396	69186	11793	173777	61697	2789	2018
	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 B	46645	10508	4951	1210	41854	7690	5	2
29	UTTAR BIHAR GRAMIN BA	42938	5458	7436	4939	27094	4887	582	0
	Total Region Rural Bank	89583	15966	12387	6199	68948	12577	587	2
	SMALL FINANCE BANK								
30	JANA SFB	18	67	3	1	8	17	0	0
31	UTKARSH SFB	2224	2208	349	160	1446	65	0	0
32	UJJIVAN SFB	3268	3618	427	134	2198	414	0	0
	Total Small Financial Bank	5510	5893	779	295	3652	496	0	0
	TOTAL FOR BIHAR	871784	163255	82352	18287	246377	74770	3376	2020

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) : FY - 2020-21

DISTRICTWISE PERFORMANCE UNDER ANNUAL CREDIT PLAN AS ON 30.06.2020

(Rs. In Lakhs)

SL	DISTRICT NAME	WEAKER SECTION	WOMEN	SC	ST	OBC	MINORITY	EXSER	HANDICAP
1	Araria	8823	7091	3787	1129	8239	4208	113	24
2	Arwal	1752	634	330	68	1323	232	33	10
3	Aurangabad	7364	3489	1031	253	4675	1981	41	116
4	Banka	3960	3141	4624	368	4209	1060	50	75
5	Begusarai	11735	6824	4979	368	7091	2623	62	127
6	Bhagalpur	16152	9287	7820	526	9914	3731	80	67
7	Bhojpur	7341	3839	1194	281	4967	1504	46	19
8	Buxar	4978	2279	1124	248	3975	1406	24	54
9	Darbhanga	15123	4362	3247	729	14989	3472	100	25
10	East Champaran	29885	10992	4510	594	20066	3785	657	122
11	Gaya	16746	9255	2624	365	8318	2349	66	127
12	Gopalganj	6943	2634	1519	613	4685	1143	176	74
13	Jamui	4093	2061	1482	258	3863	1118	25	20
14	Jehanabad	2830	1722	340	69	2157	474	12	8
15	Kaimur	3738	1180	490	175	3631	700	14	14
16	Katihar	7441	4242	2132	527	4449	3502	69	75
17	Khagaria	4859	2293	1211	120	3654	692	13	7
18	Kishanganj	5582	4064	1766	878	3631	3580	45	4
19	Lakhisarai	2799	1596	1135	98	2669	728	4	2
20	Madhepura	6626	2364	1120	322	2727	2036	34	6
21	Madhubani	12173	2456	2290	622	17698	2192	85	84
22	Munger	4300	3396	2502	212	4491	1133	86	20
23	Muzaffarpur	16300	8514	3235	902	10165	3230	171	60
24	Nalanda	8892	4165	1337	249	7082	1140	38	62
25	Nawada	4388	2398	645	126	3143	835	49	8
26	Patna	562092	18441	5363	1380	22665	4956	290	225
27	Purnea	9211	5064	3139	1521	7300	3457	157	46
28	Rohtas	11822	4464	1488	329	7920	2386	52	73
29	Saharsa	3223	1335	562	175	2594	632	24	4
30	Samastipur	15396	7574	3289	707	9428	3924	46	148
31	Saran	10171	5814	2441	922	6824	1748	184	27
32	Sheikhpura	2239	1045	969	145	2142	459	48	25
33	Sheohar	1232	274	349	77	1305	158	43	24
34	Sitamarhi	5406	2230	997	372	4449	856	58	19
35	Siwan	7168	3176	1601	691	4652	1855	82	70
36	Supaul	4414	1600	738	284	3087	689	31	5
37	Vaishali	14587	4202	2808	809	5721	2348	114	45
38	West Champaran	10000	3758	2134	775	6479	2448	154	99
	TOTAL FOR BIHAR	871784	163255	82352	18287	246377	74770	3376	2020

LENDING TO MINORITY COMMUNITIES				
AS ON June 2020				
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance (A) (Disbursed)	Out of (A) Total Advances to Minority	%age Share of Minority Advance
		Amt.	Amt.	Amt.
1	Araria	40679	4208	10.34
2	Arwal	5748	232	4.04
3	Aurangabad	30536	1981	6.49
4	Banka	13339	1060	7.95
5	Begusarai	86651	2623	3.03
6	Bhagalpur	56530	3731	6.60
7	Bhojpur	29755	1504	5.05
8	Buxar	22067	1406	6.37
9	Darbhanga	38307	3472	9.06
10	East Champaran	83362	3785	4.54
11	Gaya	50416	2349	4.66
12	Gopalganj	23623	1143	4.84
13	Jamui	23603	1118	4.74
14	Jehanabad	13603	474	3.48
15	Kaimur	25837	700	2.71
16	Katihar	28898	3502	12.12
17	Khagaria	21507	692	3.22
18	Kishanganj	21586	3580	16.58
19	Lakhisarai	20455	728	3.56
20	Madhepura	38391	2036	5.30
21	Madhubani	33118	2192	6.62
22	Munger	24414	1133	4.64
23	Muzaffarpur	119207	3230	2.71
24	Nalanda	31270	1140	3.65
25	Nawada	20813	835	4.01
26	Patna	280904	4956	1.76
27	Purnea	84027	3457	4.11
28	Rohtas	51054	2386	4.67
29	Saharsa	21376	632	2.96
30	Samastipur	56528	3924	6.94
31	Saran	34194	1748	5.11
32	Sheikhpura	13437	459	3.42
33	Sheohar	11423	158	1.38
34	Sitamarhi	31405	856	2.73
35	Siwan	27041	1855	6.86
36	Supaul	19150	689	3.60
37	Vaishali	46328	2348	5.07
38	West Champaran	41021	2448	5.97
TOTAL FOR BIHAR		1621603	74770	4.61

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
INFORMATION REGARDING CERTIFICATE CASE FILED BY BANKS as on 30.06.2020									
								Rs. in Lakhs	
SL. NO.	Name of Institution Commercial Banks	No of cases pending As On 31.03.2020		No of cases filed during the quarter June 2020		No of Cases disposed during the quarter June 2020		No of Cases pending as at the end of the quarter June 2020	
		No	Amt	No	Amt	No	Amt	No	Amt
	LEAD BANKS								
1	STATE BANK OF INDIA	449352	258291	40997	19137	603	306	489746	277122
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	61132	54877	0	0	0	0	61132	54877
5	UCO BANK	42908	62524	0	0	0	0	42908	62524
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	0	0						
8	BANK OF INDIA	14681	8779	96	111	302	288	14475	8602
9	BANK OF MAHARASHTRA	1603	4703	0	0	0	0	1603	4703
10	INDIAN BANK	6642	8427	3	1	0	0	6645	8428
11	INDIAN OVERSEAS BANK	460	981	13	208	0	0	473	1189
12	PUNJAB AND SIND BANK	236	401	201	311	0	0	437	712
	Total Public Sector Bank	608081	427674	41310	19768	905	594	648486	446848
	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	608315	428062	41310	19768	905	594	648720	447236
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	19108	14535	10	5	5	29	19113	14511
	Total Cooperative Bank	19108	14535	10	5	5	29	19113	14511
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	39494	58329	2462	2710	987	1185	40969	59854
29	UTTAR BIHAR GRAMIN BANK	7349	12179	456	2514	26	62	7779	14631
	Total Region Rural Bank	46843	70508	2918	5224	1013	1247	48748	74485
	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	674266	513105	44238	24997	1923	1870	716581	536232

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

INFORMATION REGARDING CERTIFICATE CASE FILED BY BANKS Districtwise as on 30.09.2019

(Amt in Rs.Lacs)

SL. NO.	District Name	No of cases pending as on 31.03.2020		No of cases filed during the quarter ended September 2019		No of Cases disposed during the quarter ended September 2019		No of Cases pending as at the end of the quarter ended September 2019	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Araria	12139	19135	86	206	17	14	12208	19327
2	Arwal	3379	4503	81	79	33	65	3427	4517
3	Aurangabad	9167	8424	6	5	23	46	9150	8383
4	Banka	58095	60094	720	792	108	107	58707	60779
5	Begusarai	33184	9774	5656	3286	545	545	38295	12515
6	Bhagalpur	54016	60327	726	1264	72	137	54670	61454
7	Bhojpur	27165	22899	159	216	35	57	27289	23058
8	Buxar	22181	16643	133	160	11	1	22303	16802
9	Darbhanga	5954	4417	28	47	0	0	5982	4464
10	East Champaran	11080	8881	990	902	119	98	11951	9685
11	Gaya	45051	6551	88	53	9	15	45130	6589
12	Gopalganj	17059	14768	7253	2383	177	66	24135	17085
13	Jamui	9352	7050	9614	4986	72	71	18894	11965
14	Jehanabad	7051	4388	45	22	0	0	7096	4410
15	Kaimur	17219	14789	100	123	17	24	17302	14888
16	Katihar	9917	19785	121	243	26	17	10012	20011
17	Khagaria	8929	7575	530	706	37	55	9422	8226
18	Kishanganj	7063	4705	0	0	0	0	7063	4705
19	Lakhisarai	8560	21399	1720	841	12	8	10268	22232
20	Madhepura	3673	2368	0	0	12	13	3661	2355
21	Madhubani	8022	5885	2	32	2	1	8022	5916
22	Munger	11629	12683	271	541	31	60	11869	13164
23	Muzaffarpur	23859	12548	98	74	0	0	23957	12622
24	Nalanda	29194	10890	147	254	4	10	29337	11134
25	Nawada	14018	5900	64	43	0	0	14082	5943
26	Patna	32540	36435	92	116	8	3	32624	36548
27	Purnea	7136	4800	19	50	7	8	7148	4842
28	Rohtas	12454	23405	107	72	12	1	12549	23476
29	Saharsa	5797	7858	39	199	100	75	5736	7982
30	Samastipur	23496	15699	74	73	205	266	23365	15506
31	Saran	27255	10622	261	1850	10	0	27506	12472
32	Sheikhpura	20367	10055	2961	1264	0	0	23328	11319
33	Sheohar	3832	2264	0	0	0	0	3832	2264
34	Sitamarhi	29870	14234	0	0	0	0	29870	14234
35	Siwan	15689	12722	46	73	14	3	15721	12792
36	Supaul	3848	3369	0	0	20	23	3828	3346
37	Vaishali	20470	11051	32	24	2	1	20500	11074
38	West Champaran	16568	6373	11969	4018	183	80	28354	10311
	TOTAL FOR BIHAR	674266	513105	44238	24997	1923	1870	716581	536232

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK PERFORMANCE : MSE ADVANCE (ACP ACHIEVEMENT) AS ON 30.06.2020							
(Amt. in Lacs)							
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			
				With Collateral		Without Collateral	
		No. of accounts	amount	No. of accounts	amount	No. of accounts	amount
	LEAD BANKS						
1	STATE BANK OF INDIA	19218	207660	18	125	3579	8920
2	CENTRAL BANK OF INDIA	27633	69494	181	226	3937	3786
3	PUNJAB NATIONAL BANK	22246	114614	7565	38968	6586	46512
4	CANARA BANK	3763	30633	1317	6739	1693	8577
5	UCO BANK	12015	14367	215	4000	8549	10367
6	BANK OF BARODA	3145	37100	0	0	1680	6720
7	UNION BANK OF INDIA	5081	24432	2218	3215	1521	2252
	OTHER BANKS						
8	BANK OF INDIA	28036	97625	1217	747	13714	10909
9	BANK OF MAHARASHTRA	809	611	0	0	210	85
10	INDIAN BANK	1711	22790	177	336	525	1248
11	INDIAN OVERSEAS BANK	188	7385	0	0	86	484
12	PUNJAB AND SIND BANK	170	9489	1	7	2	8
	Total Public Sector Bank	124015	636200	12909	54363	42082	99868
	PRIVATE BANKS						
13	IDBI	4265	26172	493	1604	879	1388
14	ICICI BANK	1005	89216	0	0	58	1248
15	FEDERAL BANK	126	4823	10	539	90	2900
16	JAMMU KASHMIR BANK	19	47	0	0	19	47
17	SOUTH INDIAN BANK	17	707	0	0	1	1
18	AXIS BANK	50	2645	0	0	25	1691
19	HDFC BANK	765	19812	0	0	440	1336
20	INDUSIND BANK	50971	10400	0	0	362	754
21	KARNATAKA BANK	16	208	0	0	2	9
22	KOTAK MAHINDRA	19	770	0	0	15	718
23	YES BANK	14	1522	0	0	1	1
24	BANDHAN BANK	41046	23383	0	0	40512	22761
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	1	0	0	0	1	1
	Total Private Sector Bank	98314	179705	503	2143	42405	32855
	Total COMM. BANKS	222329	815905	13412	56506	84487	132723
	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	115264	46266	66318	24274	48935	21982
29	UTTAR BIHAR GRAMIN BANK	2485	2653	58	271	2427	2382
	Total Region Rural Bank	117749	48919	66376	24545	51362	24364
	SMALL FINANCE BANK						
30	JANA SFB	2	2	1	1	1	1
31	UTKARSH SFB	1896	811	3	12	5	35
32	UJJIVAN SFB	598	364	597	363	1	1
	Total Small Financial Bank	2496	1177	601	376	7	37
	TOTAL FOR BIHAR	342574	866001	80389	81427	135856	157124

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER MICRO ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.06.2020 (Rs. In Lakhs)									
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	1432	12540	14474	101465	1432	11943	14473	96633
2	CENTRAL BANK OF INDIA	1765	3057	4118	4012	1765	3057	4118	4012
3	PUNJAB NATIONAL BANK	1166	7200	19677	66707	1166	7200	19677	66707
4	CANARA BANK	1747	13075	1069	8320	1135	7583	770	5325
5	UCO BANK	1892	8068	5481	7192	1645	7053	4650	2000
6	BANK OF BARODA	485	3065	225	1765	485	3065	225	1765
7	UNION BANK OF INDIA	152	1582	4567	9844	152	1582	4567	9844
	OTHER BANKS								
8	BANK OF INDIA	1196	6132	25012	71432	1196	5803	25012	71027
9	BANK OF MAHARASHTRA	393	180	384	190	393	180	384	190
10	INDIAN BANK	126	5015	815	5529	126	5015	815	5529
11	INDIAN OVERSEAS BANK	107	1080	30	1125	107	1080	30	1125
12	PUNJAB AND SIND BANK	13	458	18	560	13	458	18	560
	Total Public Sector Bank	10474	61452	75870	278141	9615	54019	74739	264717
	PRIVATE BANKS								
13	IDBI	223	2282	3908	36527	223	1409	3908	23497
14	ICICI BANK	23	3025	605	31892	23	3025	605	31892
15	FEDERAL BANK	6	500	97	1768	6	500	97	1768
16	JAMMU KASHMIR BANK	0	0	19	47	0	0	19	47
17	SOUTH INDIAN BANK	17	707	0	0	17	707	0	0
18	AXIS BANK	1	119	24	1572	1	119	24	1572
19	HDFC BANK	19	374	529	9882	19	374	529	9882
20	INDUSIND BANK	23	11	50916	9917	23	11	50916	9917
21	KARNATAKA BANK	1	45	8	70	1	45	8	70
22	KOTAK MAHINDRA	0	0	8	129	0	0	8	129
23	YES BANK	0	0	9	479	0	0	9	479
24	BANDHAN BANK	5964	3162	34548	19599	5964	3162	34548	19599
25	RBL BANK	0	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	1	1	0	0	1	1	0	0
	Total Private Sector Bank	6278	10226	90671	111882	6278	9353	90671	98852
	Total COMM. BANKS	16752	71678	166541	390023	15893	63372	165410	363569
	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	29185	16387	86079	29879	29185	16387	86079	29879
29	UTTAR BIHAR GRAMIN BANK	229	249	2258	2465	228	244	2257	2409
	Total Region Rural Bank	29414	16636	88337	32344	29413	16631	88336	32288
	SMALL FINANCE BANK								
30	JANA SFB	0	0	1	1	0	0	1	1
31	UTKARSH SFB	882	290	1014	521	882	290	1014	521
32	UJJIVAN SFB	26	13	572	351	26	13	572	351
	Total Small Financial Bank	908	303	1587	873	908	303	1587	873
	TOTAL FOR BIHAR	47074	88617	256465	423240	46214	80306	255333	396730

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.06.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO	AMOUNT	NO	AMOUNT	AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	223428	15906	114005	15905	108576	48.60
2	CENTRAL BANK OF INDIA	98122	5883	7069	5883	7069	7.20
3	PUNJAB NATIONAL BANK	170056	20843	73907	20843	73907	43.46
4	CANARA BANK	59431	2816	21395	1905	12908	21.72
5	UCO BANK	42305	7373	15260	6295	9053	21.40
6	BANK OF BARODA	78717	710	4830	710	4830	6.14
7	UNION BANK OF INDIA	37240	4719	11426	4719	11426	30.68
	OTHER BANKS						
8	BANK OF INDIA	47489	26208	77564	26208	76830	161.78
9	BANK OF MAHARASHTRA	2514	777	370	777	370	14.72
10	INDIAN BANK	67874	941	10544	941	10544	15.53
11	INDIAN OVERSEAS BANK	16165	137	2205	137	2205	13.64
12	PUNJAB AND SIND BANK	5480	31	1018	31	1018	18.58
	Total Public Sector Bank	848821	86344	339593	84354	318736	37.55
	PRIVATE BANKS						
13	IDBI	0	4131	38809	4131	24906	0.00
14	ICICI BANK	26357	628	34917	628	34917	132.48
15	FEDERAL BANK	891	103	2268	103	2268	254.55
16	JAMMU KASHMIR BANK	185	19	47	19	47	25.41
17	SOUTH INDIAN BANK	196	17	707	17	707	360.71
18	AXIS BANK	6150	25	1691	25	1691	27.50
19	HDFC BANK	42091	548	10256	548	10256	24.37
20	INDUSIND BANK	26380	50939	9928	50939	9928	37.63
21	KARNATAKA BANK	57	9	115	9	115	201.75
22	KOTAK MAHINDRA	907	8	129	8	129	14.22
23	YES BANK	136	9	479	9	479	352.21
24	BANDHAN BANK	57258	40512	22761	40512	22761	39.75
25	RBL BANK	58	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	58	1	1	1	1	1.72
	Total Private Sector Bank	160724	96949	122108	96949	108205	67.32
	Total COMM. BANKS	1009545	183293	461701	181303	426941	42.29
	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	35455	115264	46266	115264	46266	130.49
29	UTTAR BIHAR GRAMIN BANK	35293	2487	2714	2485	2653	7.52
	Total Region Rural Bank	70748	117751	48980	117749	48919	69.15
	SMALL FINANCE BANK						
30	JANA SFB	0	1	1	1	1	0.00
31	UTKARSH SFB	30315	1896	811	1896	811	2.68
32	UJJIVAN SFB	1306	598	364	598	364	27.87
	Total Small Financial Bank	31621	2495	1176	2495	1176	3.72
	TOTAL FOR BIHAR	1111914	303539	511857	301547	477036	42.90

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER SMALL ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.06.2020 (Rs. In Lakhs)									
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	265	9634	2932	68743	265	9353	2932	68587
2	CENTRAL BANK OF INDIA	357	3274	1084	5422	357	3274	1084	5422
3	PUNJAB NATIONAL BANK	104	3992	1233	29844	104	3992	1233	29844
4	CANARA BANK	89	2671	41	1781	55	1469	12	748
5	UCO BANK	205	2988	1358	5492	195	36	1053	1502
6	BANK OF BARODA	412	7215	152	3013	412	7215	152	3013
7	UNION BANK OF INDIA	125	4485	152	6392	125	4485	152	6392
	OTHER BANKS								
8	BANK OF INDIA	107	3085	1703	17794	107	2919	1703	17582
9	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
10	INDIAN BANK	115	5040	250	1269	115	5040	250	1269
11	INDIAN OVERSEAS BANK	10	3676	5	95	10	3676	5	95
12	PUNJAB AND SIND BANK	23	1200	32	875	23	1200	32	875
	Total Public Sector Bank	1812	47260	8942	140720	1768	42659	8608	135329
	PRIVATE BANKS								
13	IDBI	45	961	83	1153	45	400	83	737
14	ICICI BANK	14	3335	323	37111	14	3335	323	37111
15	FEDERAL BANK	1	100	20	1771	1	100	20	1771
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	17	555	0	0	17	555
19	HDFC BANK	27	314	188	8066	9	314	188	8066
20	INDUSIND BANK	3	6	28	449	3	6	28	449
21	KARNATAKA BANK	2	8	5	85	2	8	5	85
22	KOTAK MAHINDRA	0	0	7	589	0	0	7	589
23	YES BANK	0	0	3	543	0	0	3	543
24	BANDHAN BANK	17	129	516	489	17	129	516	489
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	109	4853	1190	50811	91	4292	1190	50395
	Total COMM. BANKS	1921	52113	10132	191531	1859	46951	9798	185724
	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	1	1	0	0	1	1
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	1	1	0	0	1	1
	TOTAL FOR BIHAR	1921	52113	10133	191532	1859	46951	9799	185725

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.06.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO	AMOUNT	NO	AMOUNT	AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	83765	3197	78377	3197	77940	93.05
2	CENTRAL BANK OF INDIA	36772	1441	8696	1441	8696	23.65
3	PUNJAB NATIONAL BANK	63748	1337	33836	1337	33836	53.08
4	CANARA BANK	22259	130	4452	67	2217	9.96
5	UCO BANK	15857	1563	8480	1248	1538	9.70
6	BANK OF BARODA	29511	564	10228	564	10228	34.66
7	UNION BANK OF INDIA	13946	277	10877	277	10877	77.99
	OTHER BANKS						
8	BANK OF INDIA	17782	1810	20879	1810	20501	115.29
9	BANK OF MAHARASHTRA	929	0	0	0	0	0.00
10	INDIAN BANK	25427	365	6309	365	6309	24.81
11	INDIAN OVERSEAS BANK	6043	15	3771	15	3771	62.40
12	PUNJAB AND SIND BANK	2042	55	2075	55	2075	101.62
	Total Public Sector Bank	318081	10754	187980	10376	177988	55.96
	PRIVATE BANKS						
13	IDBI	0	128	2114	128	1137	0.00
14	ICICI BANK	9844	337	40446	337	40446	410.87
15	FEDERAL BANK	336	21	1871	21	1871	556.85
16	JAMMU KASHMIR BANK	71	0	0	0	0	0.00
17	SOUTH INDIAN BANK	75	0	0	0	0	0.00
18	AXIS BANK	2301	17	555	17	555	24.12
19	HDFC BANK	15755	215	8380	197	8380	53.19
20	INDUSIND BANK	9883	31	455	31	455	4.60
21	KARNATAKA BANK	23	7	93	7	93	404.35
22	KOTAK MAHINDRA	340	7	589	7	589	173.24
23	YES BANK	52	3	543	3	543	1044.23
24	BANDHAN BANK	21454	533	618	533	618	2.88
25	RBL BANK	23	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	23	0	0	0	0	0.00
	Total Private Sector Bank	60180	1299	55664	1281	54687	90.87
	Total COMM. BANKS	378261	12053	243644	11657	232675	61.51
	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	13283	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	13225	0	0	0	0	0.00
	Total Region Rural Bank	26508	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	0	1	1	1	1	0.00
31	UTKARSH SFB	11344	0	0	0	0	0.00
32	UJJIVAN SFB	485	0	0	0	0	0.00
	Total Small Financial Bank	11829	1	1	1	1	0.01
	TOTAL FOR BIHAR	416598	12054	243645	11658	232676	55.85

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER MEDIUM ENTERPRISES (MANUFACTURING & SERVICE ADVANCES) AS ON : 30.06.2020 (Rs. In Lakhs)									
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	23	5546	63	9908	22	5082	63	9437
2	CENTRAL BANK OF INDIA	5	26	5	55	5	26	5	55
3	PUNJAB NATIONAL BANK	8	1991	31	3327	8	1991	31	3327
4	CANARA BANK	4	238	3	119	2	143	1	22
5	UCO BANK	0	0	0	0	0	0	0	0
6	BANK OF BARODA	32	6755	12	2314	32	6755	12	2314
7	UNION BANK OF INDIA	9	100	15	1826	9	100	15	1826
	OTHER BANKS								
8	BANK OF INDIA	0	0	18	412	0	0	18	294
9	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
10	INDIAN BANK	105	3187	175	2475	105	3187	175	2475
11	INDIAN OVERSEAS BANK	1	629	0	0	1	629	0	0
12	PUNJAB AND SIND BANK	25	5338	0	0	25	5338	0	0
	Total Public Sector Bank	212	23810	322	20436	209	23251	320	19750
	PRIVATE BANKS								
13	IDBI	3	42	3	121	3	27	3	102
14	ICICI BANK	10	3374	30	10479	10	3374	30	10479
15	FEDERAL BANK	0	0	1	125	0	0	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	6	71	2	328	6	71	2	328
19	HDFC BANK	2	85	18	1091	2	85	18	1091
20	INDUSIND BANK	1	17	0	0	1	17	0	0
21	KARNATAKA BANK	0	0	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	4	52	0	0	4	52
23	YES BANK	2	500	0	0	2	500	0	0
24	BANDHAN BANK	0	0	1	4	0	0	1	4
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	24	4089	59	12200	24	4074	59	12181
	Total COMM. BANKS	236	27899	381	32636	233	27325	379	31931
	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	236	27899	381	32636	233	27325	379	31931

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES) AS ON : 30.06.2020							
Rs. in Lakhs							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO.	AMOUNT	NO.	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	11172	86	15454	85	14519	129.96
2	CENTRAL BANK OF INDIA	4908	10	81	10	81	1.65
3	PUNJAB NATIONAL BANK	8506	39	5318	39	5318	62.52
4	CANARA BANK	2974	7	357	3	165	5.55
5	UCO BANK	2125	0	0	0	0	0
6	BANK OF BARODA	3938	44	9069	44	9069	230.29
7	UNION BANK OF INDIA	1880	24	1926	24	1926	102.45
	OTHER BANKS						
8	BANK OF INDIA	2380	18	412	18	294	12.35
9	BANK OF MAHARASHTRA	119	0	0	0	0	0
10	INDIAN BANK	3397	280	5662	280	5662	166.68
11	INDIAN OVERSEAS BANK	796	1	629	1	629	79.02
12	PUNJAB AND SIND BANK	283	25	5338	25	5338	1886.22
	Total Public Sector Bank	42478	534	44246	529	43001	101.23
	PRIVATE BANKS						
13	IDBI	0	6	163	6	129	0
14	ICICI BANK	1322	40	13853	40	13853	1047.88
15	FEDERAL BANK	43	1	125	1	125	290.7
16	JAMMU KASHMIR BANK	9	0	0	0	0	0
17	SOUTH INDIAN BANK	15	0	0	0	0	0
18	AXIS BANK	295	8	399	8	399	135.25
19	HDFC BANK	2088	20	1176	20	1176	56.32
20	INDUSIND BANK	1311	1	17	1	17	1.3
21	KARNATAKA BANK	3	0	0	0	0	0
22	KOTAK MAHINDRA	41	4	52	4	52	126.83
23	YES BANK	6	2	500	2	500	8333.33
24	BANDHAN BANK	2852	1	4	1	4	0.14
25	RBL BANK	3	0	0	0	0	0
26	IDFC FIRST BANK Ltd	3	0	0	0	0	0
	Total Private Sector Bank	7991	83	16289	83	16255	203.42
	Total COMM. BANKS	50469	617	60535	612	59256	117.41
	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	1770	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	1755	0	0	0	0	0
	Total Region Rural Bank	3525	0	0	0	0	0
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0
31	UTKARSH SFB	1493	0	0	0	0	0
32	UJJIVAN SFB	64	0	0	0	0	0
	Total Small Financial Bank	1557	0	0	0	0	0
	TOTAL FOR BIHAR	55551	617	60535	612	59256	106.67

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21						
psb59minutes.com As on 30.06.2020				(Amt inRs. Lakhs)		
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	82	11	238	2	1
2	CENTRAL BANK OF INDIA	42	26	454	23	395
3	PUNJAB NATIONAL BANK	221	154	678	122	489
4	CANARA BANK	17	16	357	5	108
5	UCO BANK	44	44	724	44	541
6	BANK OF BARODA	28	19	205	13	199
7	UNION BANK OF INDIA	0	0	0	0	0
	OTHER BANKS					
8	BANK OF INDIA	26	18	772	18	772
9	BANK OF MAHARASHTRA	0	0	0	0	0
10	INDIAN BANK	10	4	6	4	6
11	INDIAN OVERSEAS BANK	105	31	49	31	49
12	PUNJAB AND SIND BANK	0	0	0	0	0
	Total Public Sector Bank	575	323	3483	262	2560
	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	0	0	0	0	0
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	0	0	0	0	0
	Total COMM. BANKS	575	323	3483	262	2560
	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 BAN	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	575	323	3483	262	2560

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA					
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21					
BANK WISE PROGRESS UNDER CGTMSE Coverage As On: 30.06.2020					
SL. NO.	BANK NAME	SANCTIONED		Amount in Rs. Lakhs	
		No	Amt	NO	AMOUNT
1	STATE BANK OF INDIA	200	2673	200	2673
2	CENTRAL BANK OF INDIA	89	701	89	570
3	PUNJAB NATIONAL BANK	183	794	183	794
4	CANARA BANK	1286	2814	1286	2575
5	UCO BANK	100	500	12	60
6	BANK OF BARODA	455	1122	455	1122
7	UNION BANK OF INDIA	269	775	269	775
	OTHER BANKS				
8	BANK OF INDIA	208	1271	208	890
9	BANK OF MAHARASHTRA	210	85	210	85
10	INDIAN BANK	8285	18109	8285	18109
11	INDIAN OVERSEAS BANK	86	484	86	484
12	PUNJAB AND SIND BANK	0	0	0	0
	Total Public Sector Bank	11371	29328	11283	28137
	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	9	32	9	32
17	SOUTH INDIAN BANK	2	7	2	7
18	AXIS BANK	10	216	10	216
19	HDFC BANK	3	17	3	17
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	24	272	24	272
	Total COMM. BANKS	11395	29600	11307	28409
	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	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	236	641	236	641
	Total Region Rural Bank	236	641	236	641
	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	13576	42454	13483	40845

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER SMALL ROAD TRANSPORT AS ON 30.06.2020							
		(Amount in Rs.Lacs)					
SL. NO.	BANK NAME	TARGET NO.	SANCTIONED		DISBURSED		ACHIEV %AGE
			NO.	AMOUNT	NO.	AMOUNT	NO.
1	STATE BANK OF INDIA	4800	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	2100	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	3200	25	116	25	116	0.78
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	16	82	16	82	0.91
7	UNION BANK OF INDIA	800	263	581	263	581	32.88
	OTHER BANKS						
8	BANK OF INDIA	1350	113	309	113	265	8.37
9	BANK OF MAHARASHTRA	100	0	0	0	0	0.00
10	INDIAN BANK	1350	923	6664	923	6664	68.37
11	INDIAN OVERSEAS BANK	300	13	29	13	29	4.33
12	PUNJAB AND SIND BANK	100	0	0	0	0	0.00
	Total Public Sector Bank	18900	1353	7781	1353	7737	7.16
	PRIVATE BANKS						
13	IDBI	200	4	16	4	16	2.00
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	4	16	4	16	0.21
	Total COMM. BANKS	20800	1357	7797	1357	7753	6.52
	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	17	40	17	40	2.43
29	UTTAR BIHAR GRAMIN BANK	500	1	5	1	5	0.20
	Total Region Rural Bank	1200	18	45	18	45	1.50
	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	1375	7842	1375	7798	6.25

		STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA) FY : 2020-21 BANK WISE PERFORMANCE :KISAN CREDIT CARD AS ON : 30.06.2020																				AMT. IN LACS	
SL. NO	BANK NAME	KCC-NEW										KCC-RENEW										LANDLESS LABOUR/TENANT FARMER/OR	
		TARGET		SANCTION		DISBURSED		% ACHIEVEMENT		SANCTION		DISBURSED		TOTAL KCC (NEW+RENEW)		KCC DISBURSEMENT		TOTAL		KCC due for renewal		AMT.	AMT.
		NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	RBI	AMT.	KHARIF	AMT.	NO.	AMT.	NO.	AMT.
1	LEAD BANKS																						
2	STATE BANK OF INDIA	127940	102377	23826	58390	20877	56657	16.32	55.34	38312	52783	38312	52783	62138	111196	59189	109440	0	109440	2988	2358	80109	84252
3	CENTRAL BANK OF INDIA	46801	37435	1147	897	1147	579	2.45	1.55	1592	1445	1592	1445	2739	2342	2739	1695	0	1695	4890	3276	265232	173640
4	PUNJAB NATIONAL BANK	91585	73261	4867	3470	4867	3470	5.31	4.74	2535	2030	2535	2030	7402	5500	7402	5500	0	5500	558	266	27878	22302
5	CANARA BANK	42391	33909	5967	4176	4649	4024	10.97	11.87	1029	2643	923	2564	6996	6819	5572	6588	0	6588	446	409	15802	34519
6	UCO BANK	43460	34762	7000	4550	7000	3718	16.11	10.70	1200	1500	1200	1500	8200	6050	8200	4935	0	4935	6366	2975	1200	1500
7	BANK OF BARODA	56251	45001	5810	5280	5810	5210	10.33	11.58	20460	23621	20460	23621	26270	28901	26270	28831	0	28831	560	316	20460	23621
8	UNION BANK OF INDIA	15534	12427	1333	1303	1333	1303	8.58	10.49	5759	6502	5759	6502	7092	7805	7092	7805	0	7805	0	0	5759	6502
9	OTHER BANKS																						
10	BANK OF INDIA	32006	25604	4103	2301	2215	1120	6.92	4.37	5619	3090	5619	3090	9722	5391	7834	4210	0	4210	0	0	5619	3090
11	BANK OF MAHARASHTRA	68	54	6	12	6	12	8.82	22.22	0	0	0	0	6	12	6	12	0	12	0	0	0	0
12	INDIAN BANK	58571	46854	6206	7581	6206	5732	10.60	12.23	20997	20993	20429	20460	27203	28574	26635	26192	0	26192	0	0	22550	22517
13	INDIAN OVERSEAS BANK	7230	5786	325	499	325	499	4.50	8.62	854	1889	854	1889	1179	2388	1179	2388	0	2388	10	11	854	1889
14	PUNJAB AND SIND BANK	121	97	5	8	5	8	4.13	8.25	0	0	0	0	5	8	5	8	0	8	0	0	0	0
15	Total Public Sector Bank	521958	417567	60595	88467	54440	82332	10.43	19.71	98357	116519	97683	115272	158952	204986	152123	197604	0	197604	15818	9611	445463	373832
16	PRIVATE BANKS																						
17	IDBI	3310	2639	5	5	5	5	0.15	0.19	32	45	32	17	37	50	37	22	0	22	0	0	32	46
18	ICICI BANK	3523	2818	1185	2195	1185	2195	33.64	77.89	0	0	0	0	1185	2195	1185	2195	0	2195	0	0	0	0
19	FEDERAL BANK	125	100	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	JAMMU KASHMIR BANK	0	0	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	SOUTH INDIAN BANK	0	0	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	AXIS BANK	1954	1557	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	INDUSIND BANK	9268	7416	37	29	37	29	0.40	0.39	93	600	93	600	130	629	130	629	0	629	0	0	93	600
24	KARNATAKA BANK	2497	1996	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	KOTAK MAHINDRA	0	0	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	YES BANK	0	0	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	BANDHAN BANK	33996	27189	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	RBL BANK	0	0	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Total Private Sector Bank	54673	43715	1227	2229	1227	2229	2.24	5.10	125	645	125	617	1352	2874	1352	2846	0	2846	0	0	664	3360
31	Total COMM. BANKS	576631	461282	61822	90696	55667	84561	9.65	18.33	98482	117164	97808	115889	160304	207860	153475	200450	0	200450	15818	9611	446127	377192
32	CO-OPERATIVE BANKS																						
33	STATE CO-OP. BANK	62066	49649	178	62	178	62	0.29	0.12	7931	2263	7931	2263	8109	2325	8109	2325	0	2325	0	0	323220	63990
34	Total Cooperative Bank	62066	49649	178	62	178	62	0.29	0.12	7931	2263	7931	2263	8109	2325	8109	2325	0	2325	0	0	323220	63990
35	REGIONAL RURAL BANKS																						
36	DAKSHIN BIHAR GRAMIN BANK	143155	114522	64	62	64	62	0.04	0.05	61992	22998	61992	22998	62056	23060	62056	23060	0	23060	0	0	178148	101212
37	UTTAR BIHAR GRAMIN BANK	151718	121372	7625	5265	7625	5265	5.03	4.34	45856	35721	45856	34817	53481	40986	53481	40082	0	40082	36	108	331420	229999
38	Total Region Rural Bank	294873	235894	7689	5327	7689	5327	2.61	2.26	107848	58719	107848	57815	115537	64046	115537	63142	0	63142	36	108	509568	331211
39	SMALL FINANCE BANK																						
40	JANA SFB	1148	916	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	UTKARSH SFB	50430	40339	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	UJIVAN SFB	14900	11920	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Total Small Financial Bank	66478	53175	0	0	0	0	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	TOTAL FOR BIHAR	1000048	800000	69689	96085	63534	89950	6.35	11.24	214261	178146	213587	175967	283950	274231	277121	265917	0	265917	15854	9719	1278915	772393

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

DISTRICT WISE PERFORMANCE UNDER : KISAN CREDIT CARD AS ON 30.06.2020

SL	DISTRICT NAME	KCC - NEW						KCC-RENEW						TOTAL KCC (NEW+RENEW)						KCC DISBURSEMENT				LANDLESS LABOUR/TENANT FARMER/ORAL LESEE		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.	
1	Araria	24159	19326	855	1086	827	1055	3.42	5.46	3771	3897	3755	3675	4626	4983	4582	4730	0	4730	4730	282	142	29413	23409		
2	Arwal	8801	7041	216	273	193	258	2.19	3.66	1717	1258	1706	1247	1933	1531	1899	1505	0	1505	1505	54	40	4711	3357		
3	Aurangabad	28402	22722	1685	2095	1630	1639	5.74	7.21	4736	2691	4614	2597	6421	4786	6244	4236	0	4236	4236	231	214	42571	15972		
4	Banka	20121	16096	1721	1603	1676	1364	8.33	8.47	2746	1936	2738	1710	4467	3539	4414	3074	0	3074	3074	957	390	15219	7523		
5	Begusarai	32925	26338	2515	2441	2472	2199	7.51	8.35	11484	5868	11477	5826	13999	8309	13949	8025	0	8025	8025	1336	733	71137	31174		
6	Bhagalpur	35152	28120	5701	5477	5597	5250	15.92	18.67	4549	3605	4546	3599	10250	9082	10143	8849	0	8849	8849	2039	1244	17745	11887		
7	Bhojpur	29726	23779	709	559	684	548	2.30	2.30	5085	2793	5084	2791	5794	3352	5768	3339	0	3339	3339	191	108	10179	8809		
8	Buxar	21966	17571	1688	1591	1640	1560	7.47	8.88	5150	3369	5147	3361	6838	4960	6787	4921	0	4921	4921	102	60	15440	11479		
9	Darbhanga	27377	21902	1334	872	1274	823	4.65	3.76	2544	2514	2469	2428	3878	3386	3743	3251	0	3251	3251	306	142	20433	12575		
10	East Champaran	38088	30469	2068	2070	1994	1616	5.24	5.30	7575	5335	7568	5310	9643	7405	9562	6926	0	6926	6926	532	415	87076	58170		
11	Gaya	37518	30012	1345	899	1145	779	3.05	2.60	7768	4159	7766	4152	9113	5058	8911	4931	0	4931	4931	370	210	20652	11312		
12	Gopalganj	29652	23720	1983	1715	1901	1670	6.41	7.04	6862	4792	6858	4782	8845	6507	8759	6452	0	6452	6452	179	141	61438	38585		
13	Jamui	18888	15109	2713	2340	2513	2246	13.30	14.87	5329	2668	5309	2649	8042	5008	7822	4895	0	4895	4895	582	385	26813	16872		
14	Jehanabad	11521	9217	316	279	256	242	2.22	2.63	2271	1628	2253	1604	2587	1907	2509	1846	0	1846	1846	45	24	4679	2944		
15	Kaimur	19269	15414	749	717	681	639	3.53	4.15	3281	1946	3253	1916	4030	2663	3934	2555	0	2555	2555	50	29	11217	6755		
16	Katihar	22118	17694	982	924	925	737	4.18	4.17	3662	3214	3632	3158	4644	4138	4557	3895	0	3895	3895	487	284	51251	31400		
17	Khagaria	18315	14652	1220	1927	1165	1879	6.36	12.82	5151	2733	5149	2728	6371	4660	6314	4607	0	4607	4607	261	121	29420	13203		
18	Kishanganj	13383	10706	594	865	584	845	4.36	7.89	3241	3280	3230	2976	3835	4145	3814	3821	0	3821	3821	605	467	23155	18036		
19	Lakhisarai	12287	9829	743	386	733	186	5.97	1.89	2810	1361	2809	1360	3553	1747	3542	1546	0	1546	1546	249	97	15711	9270		
20	Madhepura	16171	12936	2342	22344	2313	22291	14.30	172.32	2137	2027	2126	2010	4479	24371	4439	24301	0	24301	24301	703	516	25429	18875		
21	Madhubani	44111	35287	1807	1145	1712	995	3.88	2.82	8511	6176	8508	6163	10318	7321	10220	7158	0	7158	7158	193	98	98361	38769		
22	Munger	14796	11836	2434	1701	2413	1609	16.31	13.59	3451	2339	3449	2282	5885	4040	5862	3891	0	3891	3891	506	321	14999	9504		
23	Muzaffarpur	47433	37945	10654	10208	10425	10031	21.98	26.44	20891	25042	20880	24602	31545	35250	31305	34633	0	34633	34633	550	358	61739	45814		
24	Nalanda	35452	28361	891	619	764	566	2.16	2.00	6584	3469	6580	3454	7475	4088	7344	4020	0	4020	4020	406	317	24050	7952		
25	Nawada	23181	18545	709	573	598	516	2.58	2.78	5154	2809	5141	2794	5863	3382	5739	3310	0	3310	3310	97	58	26657	10434		
26	Patna	66103	52882	5919	9101	2804	7231	4.24	13.67	10214	9761	10201	9745	16133	18862	13005	16976	0	16976	16976	346	190	46030	24262		
27	Purnea	24587	19668	1494	1363	1420	1294	5.78	6.58	9250	23680	9242	23649	10744	25043	10662	24943	0	24943	24943	1247	880	38254	49830		
28	Rohtas	30232	24186	1026	928	938	844	3.10	3.49	6122	3176	6114	3157	7148	4104	7052	4001	0	4001	4001	115	61	16877	8756		
29	Saharsa	10947	8757	953	2700	839	2591	7.66	29.59	1527	1361	1526	1359	2480	4061	2365	3950	0	3950	3950	55	23	12821	11415		
30	Samastipur	46152	36921	1581	988	1468	908	3.18	2.46	12248	5924	12124	5762	13829	6912	13592	6670	0	6670	6670	360	220	76950	32689		
31	Saran	33229	26583	722	562	660	495	1.99	1.86	5296	4931	5278	4899	6018	5493	5938	5394	0	5394	5394	214	121	39876	28195		
32	Sheikhpura	9680	7743	467	308	409	277	4.23	3.58	2040	1169	2027	1155	2507	1477	2436	1432	0	1432	1432	144	60	4493	3894		
33	Sheohar	8423	6738	858	2341	841	2320	9.98	34.43	2248	3858	2247	3850	3106	6199	3088	6170	0	6170	6170	51	27	10644	8434		
34	Sitamarhi	30142	24112	1321	1157	1146	951	3.80	3.94	5396	4835	5366	4793	6717	5992	6512	5744	0	5744	5744	279	158	31782	17711		
35	Siwan	32160	25725	1559	915	1394	821	4.33	3.19	5048	3832	5043	3823	6607	4747	6437	4644	0	4644	4644	291	243	32657	20136		
36	Supaul	17405	13923	1032	3150	904	2991	5.19	21.48	2216	2024	2211	2005	3248	5174	3115	4996	0	4996	4996	196	113	27675	19735		
37	Vaishali	32211	25766	1470	5369	1346	5250	4.18	20.38	7335	5290	7320	5241	8805	10659	8666	10491	0	10491	10491	785	484	65504	40692		
38	West Champaran	27965	22369	3313	2494	3250	2434	11.62	10.88	8861	7396	8841	7355	12174	9890	12091	9789	0	9789	9789	458	225	65857	42564		
TOTAL FOR BIHAR		1000048	800000	69689	96085	63534	89950	6.35	11.24	214261	178146	213587	175967	283950	274231	277121	265917	0	265917	265917	15854	9719	1278915	772393		

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY:- 2020-21							
BANK WISE OUTSTANDING AND NPA UNDER KCC LOAN AS ON 30.06.2020							
(Amount in Rs.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	269079	200913	118965	87280	44.21	43.44
2	CENTRAL BANK OF INDIA	269937	177430	72289	46185	26.78	26.03
3	PUNJAB NATIONAL BANK	308350	203248	217675	135457	70.59	66.65
4	CANARA BANK	22652	24957	18660	13906	82.38	55.72
5	UCO BANK	105345	159037	61138	93172	58.04	58.59
6	BANK OF BARODA	97406	96681	17473	17417	17.94	18.01
7	UNION BANK OF INDIA	0	0	0	0	0.00	0.00
	OTHER BANKS						
8	BANK OF INDIA	133011	77019	53877	21704	40.51	28.18
9	BANK OF MAHARASHTRA	537	261	0	0	0.00	0.00
10	INDIAN BANK	9528	7747	2411	2368	25.30	30.57
11	INDIAN OVERSEAS BANK	2927	2923	874	948	29.86	32.43
12	PUNJAB AND SIND BANK	84	263	0	0	0.00	0.00
	Total Public Sector Bank	1218856	950479	563362	418437	46.22	44.02
	PRIVATE BANKS						
13	IDBI	4689	5430	673	937	14.35	17.26
14	ICICI BANK	5211	23810	0	0	0.00	0.00
15	FEDERAL BANK	0	0	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	3352	10685	0	0	0.00	0.00
19	HDFC BANK	308339	108155	0	0	0.00	0.00
20	INDUSIND BANK	0	0	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0	0
22	KOTAK MAHINDRA	0	0	0	0	0	0
23	YES BANK	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0
	Total Private Sector Bank	321591	148080	673	937	0.21	0.63
	Total COMM. BANKS	1540447	1098559	564035	419374	36.62	38.17
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	465727	74909	242860	34445	52.15	45.98
	Total Cooperative Bank	465727	74909	242860	34445	52.15	45.98
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	720119	527415	211621	188556	29.39	35.75
29	UTTAR BIHAR GRAMIN BANK	922764	577747	129531	68157	14.04	11.80
	Total Region Rural Bank	1642883	1105162	341152	256713	20.77	23.23
	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	3649057	2278630	1148047	710532	31.46	31.18

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK-WISE AGRICULTURE LOAN OUTSTANDING TO SMALL, MARGINAL & OTHER FARMERES AS ON 30.06.2020							
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	98056	71214	358028	277627	26810	57078
2	CENTRAL BANK OF INDIA	115442	110170	189195	160832	53556	43941
3	PUNJAB NATIONAL BANK	157419	123047	321282	246131	115059	176956
4	CANARA BANK	36680	36605	31733	70443	51404	127486
5	UCO BANK	107969	104294	53190	34337	86805	101140
6	BANK OF BARODA	46472	38640	74578	62026	51580	70221
7	UNION BANK OF INDIA	66767	57540	20198	15487	9486	17026
	OTHER BANKS						
8	BANK OF INDIA	0	0	0	0	204125	157863
9	BANK OF MAHARASHTRA	0	0	0	0	1811	1754
10	INDIAN BANK	3090	4536	10929	12281	232986	258528
11	INDIAN OVERSEAS BANK	611	1103	2322	4913	2498	8143
12	PUNJAB AND SIND BANK	0	0	0	0	250	656
	Total Public Sector Bank	632506	547149	1061455	884077	836370	1020792
	PRIVATE BANKS						
13	IDBI	0	0	0	0	104658	41917
14	ICICI BANK	0	0	0	0	38402	68836
15	FEDERAL BANK	0	0	0	0	1255	1167
16	JAMMU KASHMIR BANK	0	0	1	1	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0	0
18	AXIS BANK	28116	49124	0	0	0	0
19	HDFC BANK	0	0	0	0	309231	142489
20	INDUSIND BANK	0	0	0	0	15745	30142
21	KARNATAKA BANK	0	0	0	0	3	11
22	KOTAK MAHINDRA	4193	8169	24516	25423	104	253
23	YES BANK	0	0	0	0	1	807
24	BANDHAN BANK	0	0	0	0	822346	281337
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0
	Total Private Sector Bank	32309	57293	24517	25424	1291745	566959
	Total COMM. BANKS	664815	604442	1085972	909501	2128115	1587751
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	273694	194705	117297	83445	28	5
	Total Cooperative Bank	273694	194705	117297	83445	28	5
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	302879	310548	440977	332394	279632	184514
29	UTTAR BIHAR GRAMIN BANK	572785	350558	361763	221408	259693	52604
	Total Region Rural Bank	875664	661106	802740	553802	539325	237118
	SMALL FINANCE BANK						
30	JANA SFB	17289	6437	0	0	147	0
31	UTKARSH SFB	177331	43025	455994	110745	0	0
32	UJJIVAN SFB	12015	2519	205339	49710	12115	2329
	Total Small Financial Bank	206635	51981	661333	160455	12262	2329
	TOTAL FOR BIHAR	2020808	1512234	2667342	1707203	2679730	1827203

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA				
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21				
RETURN UPTO THE QUARTER ENDED as on 30.06.2020 ATM IN KCC				
SL. NO.	BANK NAME	KCC OUTSTANDING NO. OF ACCOUNTS 30.06.2020	SMART CARD/ATM ENABLED CARD ISSUED	SMART CARD/ATM ENABLED CARD ISSUED (CUMULATIVE)
	LEAD BANKS			
1	STATE BANK OF INDIA	269079	1504	234905
2	CENTRAL BANK OF INDIA	269937	8140	287691
3	PUNJAB NATIONAL BANK	308350	12335	171573
4	CANARA BANK	22652	187	125551
5	UCO BANK	105345	0	111655
6	BANK OF BARODA	97406	10900	111789
7	UNION BANK OF INDIA	0	0	144002
	OTHER BANKS			
8	BANK OF INDIA	133011	0	159653
9	BANK OF MAHARASHTRA	537	0	796
10	INDIAN BANK	9528	175	81540
11	INDIAN OVERSEAS BANK	2927	130	3330
12	PUNJAB AND SIND BANK	84	0	0
	Total Public Sector Bank	1218856	33371	1432485
	PRIVATE BANKS			
13	IDBI	4689	0	0
14	ICICI BANK	5211	0	0
15	FEDERAL BANK	0	0	2
16	JAMMU KASHMIR BANK	0	0	0
17	SOUTH INDIAN BANK	0	0	0
18	AXIS BANK	3352	0	0
19	HDFC BANK	308339	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	321591	0	2
	Total COMM. BANKS	1540447	33371	1432487
	CO-OPERATIVE BANKS			
27	STATE CO-OP. BANK	465727	6915	190645
	Total Cooperative Bank	465727	6915	185831
	REGIONAL RURAL BANKS			
28	DAKSHIN BIHAR GRAMIN BA	720119	80	601623
29	UTTAR BIHAR GRAMIN BANK	922764	0	471151
	Total Region Rural Bank	1642883	80	1072750
	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 FOR BIHAR	3649057	40366	2691068

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER DAIRY AS ON : 30.06.2020									
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	38966	68188	48	155	46	152	0.12	0.22
2	CENTRAL BANK OF INDIA	14257	24945	115	115	115	110	0.81	0.44
3	PUNJAB NATIONAL BANK	27895	48814	108	106	108	106	0.39	0.22
4	CANARA BANK	12921	22602	47	52	38	42	0.29	0.19
5	UCO BANK	13234	23157	0	0	0	0	0.00	0.00
6	BANK OF BARODA	17130	29977	18	38	18	36	0.11	0.12
7	UNION BANK OF INDIA	4736	8284	15	9	15	9	0.32	0.11
	OTHER BANKS								
8	BANK OF INDIA	9747	17062	67	87	67	54	0.69	0.32
9	BANK OF MAHARASHTRA	20	36	0	0	0	0	0.00	0.00
10	INDIAN BANK	17841	31216	892	1249	892	1249	5.00	4.00
11	INDIAN OVERSEAS BANK	2196	3845	133	142	133	142	6.06	3.69
12	PUNJAB AND SIND BANK	37	65	0	0	0	0	0.00	0.00
	Total Public Sector Bank	158980	278191	1443	1953	1432	1900	0.90	0.68
	PRIVATE BANKS								
13	IDBI	1000	1759	3	31	3	31	0.30	1.76
14	ICICI BANK	1077	1878	0	0	0	0	0.00	0.00
15	FEDERAL BANK	39	67	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
18	AXIS BANK	598	1047	0	0	0	0	0.00	0
19	HDFC BANK	2837	4952	0	0	0	0	0.00	0.00
20	INDUSIND BANK	762	1330	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	10351	18115	11733	5822	11733	5822	113.35	32.14
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	16664	29148	11736	5853	11736	5853	70.43	20.08
	Total COMM. BANKS	175644	307339	13179	7806	13168	7753	7.50	2.52
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	18909	33083	0	0	0	0	0.00	0.00
	Total Cooperative Bank	18909	33083	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	43601	76303	98	84	98	84	0.22	0.11
29	UTTAR BIHAR GRAMIN BANK	46210	80868	32	48	32	20	0.07	0.02
	Total Region Rural Bank	89811	157171	130	132	130	104	0.14	0.07
	SMALL FINANCE BANK								
30	JANA SFB	349	610	0	0	0	0	0.00	0
31	UTKARSH SFB	15362	26882	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	4540	7945	261	259	261	259	5.75	3.26
	Total Small Financial Bank	20251	35437	261	259	261	259	1.31	0.74
	TOTAL FOR BIHAR	304615	533030	13570	8197	13559	8116	4.46	1.52

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PERFORMANCE :KCC ANIMAL HUSBANDRY AS ON : 30.06.2020 (Rs. In lakh)									
SL. NO	BANK NAME	KCC ANIMAL HUSBANDRY -NEW							
		TARGET		SANCTION		DISBURSED		% ACHIEVEMENT	
		NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT.
	LEAD BANKS								
1	STATE BANK OF INDIA	115134	57567	356	2238	356	2238	0.31	3.89
2	CENTRAL BANK OF INDIA	42108	21054	5	15	5	12	0.01	0.06
3	PUNJAB NATIONAL BANK	82420	41210	496	322	496	322	0.6	0.78
4	CANARA BANK	38150	19075	0	0	0	0	0	0
5	UCO BANK	39118	19559	0	0	0	0	0	0
6	BANK OF BARODA	50632	25316	98	27	16	5	0.03	0.02
7	UNION BANK OF INDIA	13990	6995	98	120	0	0	0	0
	OTHER BANKS								
8	BANK OF INDIA	28804	14402	85	45	85	41	0.3	0.28
9	BANK OF MAHARASHTRA	60	30	0	0	0	0	0	0
10	INDIAN BANK	52706	26353	0	0	0	0	0	0
11	INDIAN OVERSEAS BANK	6524	3262	34	42	34	42	0.52	1.29
12	PUNJAB AND SIND BANK	110	55	0	0	0	0	0	0
	Total Public Sector Bank	469756	234878	1172	2809	992	2660	0.21	1.13
	PRIVATE BANKS								
13	IDBI	2962	1481	0	0	0	0	0	0
14	ICICI BANK	3170	1585	0	0	0	0	0	0
15	FEDERAL BANK	114	57	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	1744	872	0	0	0	0	0	0
19	HDFC BANK	8344	4172	5	26	5	26	0.06	0.62
20	INDUSIND BANK	2246	1123	0	0	0	0	0	0
21	KARNATAKA BANK		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	30592	15296	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	49172	24586	5	26	5	26	0.01	0.11
	Total COMM. BANKS	518928	259464	1177	2835	997	2686	0.19	1.04
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	55864	27932	0	0	0	0	0	0
	Total Cooperative Bank	55864	27932	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	128834	64417	0	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	136542	68271	0	0	0	0	0	0
	Total Region Rural Bank	265376	132688	0	0	0	0	0	0
	SMALL FINANCE BANK								
30	JANA SFB	1026	513	0	0	0	0	0	0
31	UTKARSH SFB	45394	22697	0	0	0	0	0	0
32	UJJIVAN SFB	13412	6706	0	0	0	0	0	0
33	SMALL FINANCE BANK Total Sm	59832	29916	0	0	0	0	0	0
	TOTAL FOR BIHAR	900000	450000	1177	2835	997	2686	0.11	0.6

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER POULTRY UNITS AS ON : 30.06.2020									
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	10444	28258	14	180	9	135	0.09	0.48
2	CENTRAL BANK OF INDIA	3830	10347	95	320	95	256	2.48	2.47
3	PUNJAB NATIONAL BANK	7495	20249	3	14	3	14	0.04	0.07
4	CANARA BANK	3472	9376	13	1830	6	1685	0.17	17.97
5	UCO BANK	3568	9618	0	0	0	0	0.00	0.00
6	BANK OF BARODA	4612	12444	8	82	8	82	0.17	0.66
7	UNION BANK OF INDIA	1267	3439	0	0	0	0	0.00	0.00
	OTHER BANKS								
8	BANK OF INDIA	2626	7079	12	50	12	40	0.46	0.57
9	BANK OF MAHARASHTRA	6	16	0	0	0	0	0.00	0.00
10	INDIAN BANK	4801	12957	96	259	96	259	2.00	2.00
11	INDIAN OVERSEAS BANK	597	1594	11	112	11	112	1.84	7.03
12	PUNJAB AND SIND BANK	10	27	0	0	0	0	0.00	0.00
	Total Public Sector Bank	42728	115404	252	2847	240	2583	0.56	2.24
	PRIVATE BANKS								
13	IDBI	277	726	0	0	0	0	0.00	0.00
14	ICICI BANK	284	784	0	0	0	0	0.00	0.00
15	FEDERAL BANK	10	27	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
18	AXIS BANK	172	440	0	0	0	0	0.00	0
19	HDFC BANK	768	2056	0	0	0	0	0.00	0.00
20	INDUSIND BANK	206	550	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	1	1	1	1	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	2785	7515	194	104	194	104	6.97	1.38
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	4502	12098	195	105	195	105	4.33	0.87
	Total COMM. BANKS	47230	127502	447	2952	435	2688	0.92	2.11
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	5081	13722	0	0	0	0	0.00	0.00
	Total Cooperative Bank	5081	13722	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	11724	31652	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	12423	33546	0	0	0	0	0.00	0
	Total Region Rural Bank	24147	65198	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	91	252	0	0	0	0	0.00	0
31	UTKARSH SFB	4131	11150	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1220	3296	0	0	0	0	0.00	0.00
	Total Small Financial Bank	5442	14698	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	81900	221120	447	2952	435	2688	0.53	1.22

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER FISHERY UNITS AS ON : 30.06.2020									
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	16239	16239	4	177	4	174	0.02	1.07
2	CENTRAL BANK OF INDIA	5950	5950	1	1	1	1	0.02	0.02
3	PUNJAB NATIONAL BANK	11637	11637	2	50	2	50	0.02	0.43
4	CANARA BANK	5384	5384	6	60	2	15	0.04	0.28
5	UCO BANK	5515	5515	0	0	0	0	0.00	0.00
6	BANK OF BARODA	7149	7149	9	29	9	29	0.13	0.41
7	UNION BANK OF INDIA	1973	1973	0	0	0	0	0.00	0.00
	OTHER BANKS								
8	BANK OF INDIA	4068	4068	0	0	0	0	0.00	0.00
9	BANK OF MAHARASHTRA	8	8	0	0	0	0	0.00	0.00
10	INDIAN BANK	7446	7446	0	0	0	0	0.00	0.00
11	INDIAN OVERSEAS BANK	924	924	0	0	0	0	0.00	0.00
12	PUNJAB AND SIND BANK	15	15	0	0	0	0	0.00	0.00
	Total Public Sector Bank	66308	66308	22	317	18	269	0.03	0.41
	PRIVATE BANKS								
13	IDBI	430	430	0	0	0	0	0.00	0.00
14	ICICI BANK	454	454	0	0	0	0	0.00	0.00
15	FEDERAL BANK	16	16	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	250	250	0	0	0	0	0.00	0.00
19	HDFC BANK	1183	1183	0	0	0	0	0.00	0.00
20	INDUSIND BANK	0	0	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	316	316	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	0	0	285	149	285	149	0.00	0.00
25	RBL BANK	4321	4321	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	6970	6970	285	149	285	149	4.09	2.14
	Total COMM. BANKS	73278	73278	307	466	303	418	0.41	0.57
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	7884	7884	0	0	0	0	0.00	0.00
	Total Cooperative Bank	7884	7884	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	18191	18191	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	19280	19280	0	0	0	0	0.00	0.00
	Total Region Rural Bank	37471	37471	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	144	144	0	0	0	0	0.00	0.00
31	UTKARSH SFB	6409	6409	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1894	1894	0	0	0	0	0.00	0.00
	Total Small Financial Bank	8447	8447	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	127080	127080	307	466	303	418	0.24	0.33

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PERFORMANCE :KCC FISHERY AS ON : 30.06.2020									
SL. NO	BANK NAME	KCC FISHERY -NEW							
		TARGET		SANCTION		DISBURSED		% ACHIEVEMENT	
		NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT.
	LEAD BANKS								
1	STATE BANK OF INDIA	63956	31978	45	24	45	24	0.07	0.08
2	CENTRAL BANK OF INDIA	23398	11699	0	0	0	0	0	0
3	PUNJAB NATIONAL BANK	45790	22895	37	37	37	37	0.08	0.16
4	CANARA BANK	21188	10594	0	0	0	0	0	0
5	UCO BANK	21726	10863	0	0	0	0	0	0
6	BANK OF BARODA	28136	14068	16	26	3	5	0.01	0.04
7	UNION BANK OF INDIA	7770	3885	0	0	0	0	0	0
	OTHER BANKS								
8	BANK OF INDIA	16008	8004	16	23	16	23	0.1	0.29
9	BANK OF MAHARASHTRA	36	18	0	0	0	0	0	0
10	INDIAN BANK	29288	14644	0	0	0	0	0	0
11	INDIAN OVERSEAS BANK	3608	1804	6	14	6	14	0.17	0.78
12	PUNJAB AND SIND BANK	60	30	0	0	0	0	0	0
	Total Public Sector Bank	260964	130482	120	124	107	103	0.04	0.08
	PRIVATE BANKS								
13	IDBI	1664	832	0	0	0	0	0	0
14	ICICI BANK	1762	881	0	0	0	0	0	0
15	FEDERAL BANK	62	31	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	972	486	0	0	0	0	0	0
19	HDFC BANK	4624	2312	1	4	1	4	0.02	0.17
20	INDUSIND BANK	0	622	0	0	0	0	0	0
21	KARNATAKA BANK	1244	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	8495	0	0	0	0	0	0
25	RBL BANK	16990	0	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	0	0	0	0	0	0
	Total Private Sector Bank	27318	13659	1	4	1	4	0	0.03
	Total COMM. BANKS	288282	144141	121	128	108	107	0.04	0.07
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	31036	15518	0	0	0	0	0	0
	Total Cooperative Bank	31036	15518	0	0	0	0	0	0
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	71578	35789	0	0	0	0	0	0
29	UTTAR BIHAR GRAMIN BANK	75856	37928	0	0	0	0	0	0
	Total Region Rural Bank	147434	73717	0	0	0	0	0	0
	SMALL FINANCE BANK								
30	JANA SFB	576	288	0	0	0	0	0	0
31	UTKARSH SFB	25220	12610	0	0	0	0	0	0
32	UJJIVAN SFB	7452	3726	0	0	0	0	0	0
	Total Small Financial Bank	33248	16624	0	0	0	0	0	0
	TOTAL FOR BIHAR	500000	250000	121	128	108	107	0.02	0.04

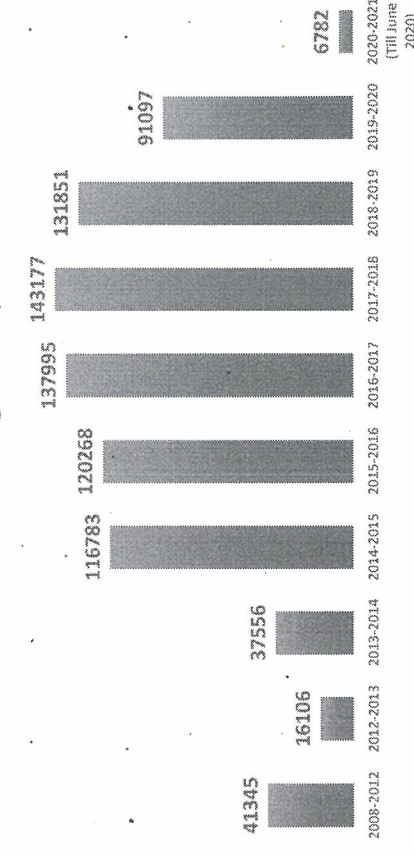
134(A)

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY:2020-21						
BANK-WISE PROGRESS UNDER SELF HELP GROUP AS ON 30.06.2020 (Rs. In Lakhs)						
SL.NO.	NAME OF BANKS	TARGET (CREDIT LINKAGE)	SAVING BANK LINKAGE DONE	CREDIT LINKAGE (SANCTION)		CREDIT LINKAGE % ACHIEV. (NO.)
		NO.	NO.	NO.	AMT.	
	LEAD BANKS					
1	STATE BANK OF INDIA	35441	1098	2815	6044	7.94
2	CENTRAL BANK OF INDIA	18893	760	2210	4163	11.7
3	PUNJAB NATIONAL BANK	31256	237	448	874	1.43
4	CANARA BANK	8881	225	574	1272	6.46
5	UCO BANK	8704	291	594	1131	6.82
6	BANK OF BARODA	10283	636	1466	3006	14.26
7	UNION BANK OF INDIA	5629	0	44	124	0.78
	OTHER BANKS					
8	BANK OF INDIA	12808	271	537	915	4.19
9	BANK OF MAHARASHTRA	66	0	0	0	0
10	INDIAN BANK	10905	92	40	56	0.37
11	INDIAN OVERSEAS BANK	1309	0	0	0	0
12	PUNJAB AND SIND BANK	260	0	0	0	0
	Total Public Sector Bank	144435	3610	8728	17585	6.04
	PRIVATE BANKS					
13	IDBI	1581	5	21	43	1.33
14	ICICI BANK	850	112	203	296	23.88
15	FEDERAL BANK	140	0	0	0	0
16	JAMMU KASHMIR BANK	14	0	0	0	0
17	SOUTH INDIAN BANK	0	0	0	0	0
18	AXIS BANK	1159	0	0	0	0
19	HDFC BANK	1376	0	0	0	0
20	INDUSIND BANK	288	0	0	0	0
21	KARNATAKA BANK	0	0	0	0	0
22	KOTAK MAHINDRA	105	0	0	0	0
23	YES BANK	14	0	0	0	0
24	BANDHAN BANK	2679	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	8206	117	224	339	2.73
	Total COMM. BANKS	152641	3727	8952	17924	5.86
	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	47701	1253	3836	8423	8.04
29	UTTAR BIHAR GRAMIN BANK	49658	1802	5374	7850	10.82
	Total Region Rural Bank	97359	3055	9210	16273	9.46
	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	250000	6782	18162	34197	7.26

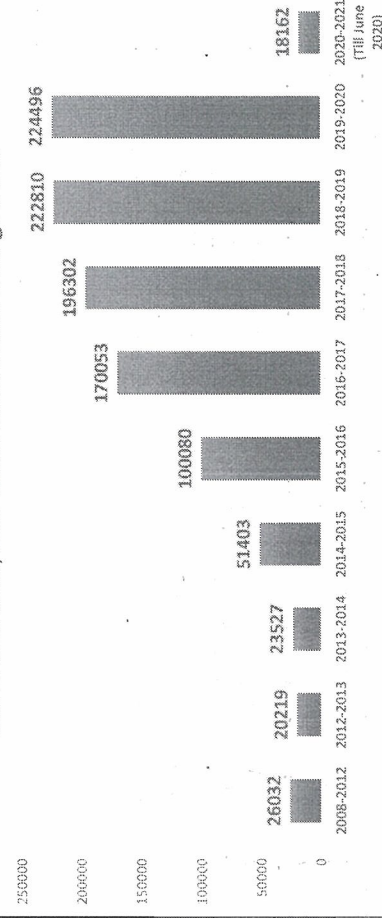
Snapshot-Jeevika SHGs Bank Linkage Status (April 2020-June 2020)								
Sl.No	Bank Name	Progress of SHGs Saving Account Opening (April 2020-June 2020)	Progress of SHGs 1st credit linkage (April 2020-June 2020)	Progress of SHGs 2nd credit linkage (April 2020-June 2020)	Progress of SHGs 3rd credit linkage (April 2020-June 2020)	Progress of SHGs 4th credit linkage (April 2020-June 2020)	Total Credit Linkage (1st+2nd+3rd+4th) during (April 2020-June 2020)	Progress of Credit Amount in Rs Lakhs (1st, 2nd, 3rd & 4th credit linkage) (April 2020-June 2020)
1	Dakshin Bihar Gramin Bank	1253	1254	1620	601	361	3836	8423
2	Uttar Bihar Gramin Bank	1802	2796	2442	136	0	5374	7850
3	State Bank of India	1098	1385	1263	167	0	2815	6044
4	Central Bank of India	760	762	1414	28	6	2210	4163
5	Punjab National Bank (Including OBC & United Bank of India)	237	221	140	83	4	448	874
6	Bank of Baroda (Including Dena & Vijaya Bank)	636	865	561	28	12	1466	3006
7	Uco Bank	291	332	259	3	0	594	1131
8	Bank of India	271	337	189	11	0	537	915
9	Canara Bank (Including Syndicate Bank)	225	230	288	18	38	574	1272
10	Allahabad Bank (Including Indian Bank)	92	32	8	0	0	40	56
11	Union Bank of India (Including Corporation Bank & Andhra Bank)	0	1	43	0	0	44	124
12	ICICI Bank	112	197	6	0	0	203	296
13	IDBI Bank	5	14	7	0	0	21	43
Total		6782	8426	8240	1075	421	18162	34194.45

JEEVIKA-YEARWISE SHG BANK LINKAGE PROGRESS				
Sl.No	Financial Year	No. of SHG's Savings A/C Opened	No. of SHG's 1st, 2nd & 3rd Bank Credit Linkage Done	Bank Credit Linkage Amount (1st, 2nd & 3rd) (in Rs. Lakhs)
1	2008-12	41345	26032	12258
2	2012-13	57451	46251	22715.667
3	2013-14	95007	69778	37642.7
4	2014-15	211790	121181	65996
5	2015-16	332058	221261	130002
6	2016-17	470053	391314	299386
7	2017-18	613230	587616	535801
8	2018-19	745081	810426	816882
9	2019-20	836178	1034922	1199216
10	2020-21	842960	1053084	1233410
	Progress (April 2020-June 2020)	6782	18162	34194

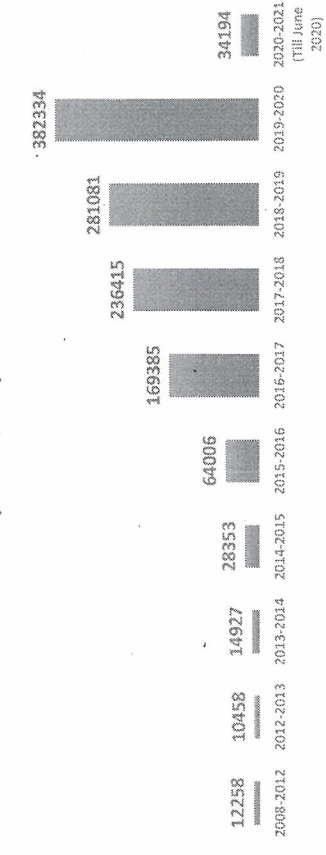
No. of SHG's Savings A/C Opened



No. of SHG's 1st, 2nd & 3rd Bank Credit Linkage Done



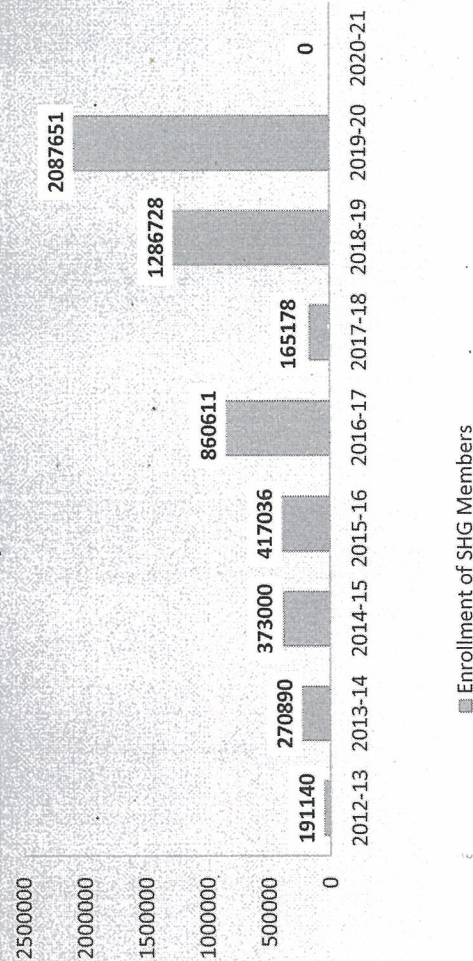
Bank Credit Linkage Amount (1st, 2nd & 3rd) (in Rs. Lakhs)



MICROINSURANCE – YEARWISE ACHIEVEMENT

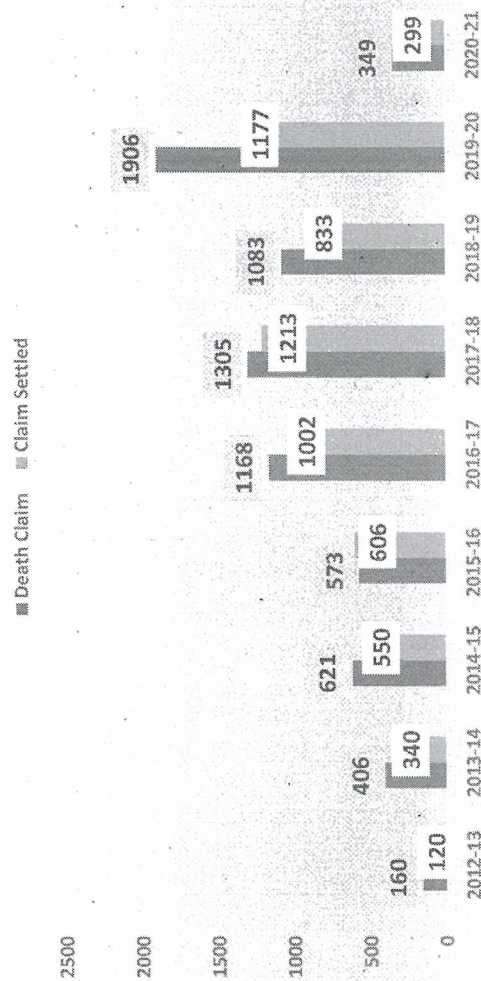
Financial Year	Enrollment of SHG members	Total Death Claim Reported	Total Death Claim Settled	Claim Settlement Amt (In Lakhs)
2012-13	191140	160	120	37.35
2013-14	270890	406	340	102.9
2014-15	373000	621	550	166.66
2015-16	417036	573	606	181.8
2016-17	860611	1168	1002	303.75
2017-18	165178	1305	1213	374.7
2018-19	1286728	1083	833	1006.05
2019-20	2087651	1906	1177	2354
2020-21 (Till June 2020)	NIL	349	299	598
Total	-	7571	6140	5125.21

Enrollment of SHG Members



■ Enrollment of SHG Members

Death Claim Vs. Claim Settled



■ Death Claim ■ Claim Settled

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER EDUCATION LOAN AS ON 30.06.2020									

SL. NO.	BANK NAME	TARGET		SANCTIONED		DISBURSED		ACHIEV %AGE	ACHIEV %AGE
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMT
1	STATE BANK OF INDIA	7044	35201	2897	8564	2883	7862	40.93	22.33
2	CENTRAL BANK OF INDIA	3409	17037	1485	2219	1485	2019	43.56	11.85
3	PUNJAB NATIONAL BANK	5912	29567	469	433	469	433	7.93	1.46
4	CANARA BANK	2126	10637	719	3723	180	2993	8.47	28.14
5	UCO BANK	1354	6775	4204	2820	3806	48	281.09	0.71
6	BANK OF BARODA	2401	12029	165	921	165	451	6.87	3.75
7	UNION BANK OF INDIA	1858	9281	470	528	470	528	25.30	5.69
	OTHER BANKS								
8	BANK OF INDIA	2597	12991	96	84	96	75	3.70	0.58
9	BANK OF MAHARASHTRA	104	542	1	4	1	4	0.96	0.74
10	INDIAN BANK	2243	11220	2	8	2	8	0.09	0.07
11	INDIAN OVERSEAS BANK	513	2527	4	5	4	5	0.78	0.20
12	PUNJAB AND SIND BANK	96	479	6	15	6	15	6.25	3.13
	Total Public Sector Bank	29657	148286	10518	19324	9567	14441	32.26	9.74
	PRIVATE BANKS								
13	IDBI	2615	13121	18	106	18	28	0.69	0.21
14	ICICI BANK	3311	16591	36	193	36	193	1.09	1.16
15	FEDERAL BANK	331	1650	6	6	6	6	1.81	0.36
16	JAMMU KASHMIR BANK	57	287	1	2	1	2	1.75	0.70
17	SOUTH INDIAN BANK	57	287	10	21	10	21	17.54	7.32
18	AXIS BANK	2910	14559	5	15	5	15	0.17	0.10
19	HDFC BANK	3350	16709	0	0	0	0	0.00	0.00
20	INDUSIND BANK	762	3825	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	57	287	0	0	0	0	0.00	0.00
22	KOTAK MAHINDRA	386	1916	0	0	0	0	0.00	0.00
23	YES BANK	115	576	0	0	0	0	0.00	0.00
24	BANDHAN BANK	469	2334	0	0	0	0	0.00	0.00
25	RBL BANK	57	287	0	0	0	0	0.00	0.00
26	IDFC FIRST BANK Ltd	57	287	0	0	0	0	0.00	0.00
	Total Private Sector Bank	14534	72716	76	343	76	265	0.52	0.36
	Total COMM. BANKS	44191	221002	10594	19667	9643	14706	21.82	6.65
	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	3925	19628	118	422	118	422	3.01	2.15
29	UTTAR BIHAR GRAMIN BANK	2375	11875	52	160	52	19	2.19	0.16
	Total Region Rural Bank	6300	31503	170	582	170	441	2.70	1.40
	SMALL FINANCE BANK								
30	JANA SFB	284	1400	0	0	0	0	0.00	0.00
31	UTKARSH SFB	51	227	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	832	4168	0	0	0	0	0.00	0.00
	Total Small Financial Bank	1167	5795	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	51658	258300	13661	28813	12696	23009	24.58	8.91

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY - 2020-21							
BANK-WISE OUTSTANDING AND NPA UNDER EDUCATION LOAN AS ON 30.06.2020							
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	24202	82061	5035	17606	20.80	21.45
2	CENTRAL BANK OF INDIA	8772	26225	3095	9524	35.28	36.32
3	PUNJAB NATIONAL BANK	21718	74523	6523	23543	30.03	31.59
4	CANARA BANK	4993	24773	641	1986	12.84	8.02
5	UCO BANK	9803	15486	977	12042	9.97	77.76
6	BANK OF BARODA	5033	13337	553	1360	10.99	10.20
7	UNION BANK OF INDIA	2759	11703	411	1372	14.90	11.72
	OTHER BANKS						
8	BANK OF INDIA	6015	18748	1054	2636	17.52	14.06
9	BANK OF MAHARASHTRA	227	1505	7	10	3.08	0.66
10	INDIAN BANK	3440	35244	2869	10464	83.40	29.69
11	INDIAN OVERSEAS BANK	668	2164	31	114	4.64	5.27
12	PUNJAB AND SIND BANK	135	1042	29	160	21.48	15.36
	Total Public Sector Bank	87765	306811	21225	80817	24.18	26.34
	PRIVATE BANKS						
13	IDBI	608	1997	33	89	5.43	4.46
14	ICICI BANK	878	3452	0	0	0.00	0.00
15	FEDERAL BANK	17	57	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	6	21	0	0	0.00	0.00
17	SOUTH INDIAN BANK	10	21	0	0	0.00	0.00
18	AXIS BANK	478	2001	5	22	1.05	1.1
19	HDFC BANK	512	1150	13	23	2.54	2.00
20	INDUSIND BANK	0	0	1	372	0.00	0.00
21	KARNATAKA BANK	3	8	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	2512	8707	52	506	2.07	5.81
	Total COMM. BANKS	90277	315518	21277	81323	23.57	25.77
	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	7195	20007	1075	3586	14.94	17.92
29	UTTAR BIHAR GRAMIN BANK	4612	12676	2132	6371	46.23	50.26
	Total Region Rural Bank	11807	32683	3207	9957	27.16	30.47
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0
31	UTKARSH SFB	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	2051	2250	0	0	0.00	0.00
	Total Small Financial Bank	2051	2250	0	0	0.00	0.00
	TOTAL FOR BIHAR	104135	350451	24484	91280	23.51	26.05

FY : 2020-21												SINCE INCEPTION			
SL NO	BANK NAME	Shishu ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON June 2020(A)				NO. OF Shishu ACCOUNTS RENEWED SANCT/DISB AS ON June 2020 (B)				TOTAL Shishu ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON June 2020 (A+B)				TOTAL (CUMMULATIVE) Shishu ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON June 2020	
		SANCTIONED NO. OF A/C	AMT	DISBURSED NO. OF A/C	AMT	SANCTIONED, NO. OF A/C	AMT	DISBURSED NO. OF A/C	AMT	SANCTIONED NO. OF A/C	AMT	DISBURSED NO. OF A/C	AMT	SANCTIONED NO. OF A/C	AMT
1	LEAD BANKS	481	128	481	128	343	36	343	36	824	164	824	164	18319	7471
2	STATE BANK OF INDIA	11474	2026	11474	1091	386	179	386	148	11860	2205	11860	1239	37836	10267
3	CENTRAL BANK OF INDIA	530	252	310	145	195	91	171	79	725	343	481	224	24746	11666
4	PUNJAB NATIONAL BANK	3915	993	3915	948	1307	332	1307	316	5222	1325	5222	1264	40863	10777
5	CANARA BANK	0	0	0	0	0	0	0	0	0	0	0	0	20034	8797
6	UCO BANK	82	37	82	37	814	401	814	401	896	438	896	438	18635	8427
7	BANK OF BARODA	0	0	0	0	0	0	0	0	0	0	0	0	12205	11952
8	UNION BANK OF INDIA	8010	2203	5008	1516	30	15	30	15	8040	2218	5038	1531	21857	8866
9	OTHER BANKS	24	11	24	11	366	164	364	159	390	175	388	170	1516	633
10	BANK OF INDIA	66	28	64	27	70	26	70	26	136	54	134	53	7972	2820
11	BANK OF MAHARASHTRA	32	13	32	13	8	1	8	1	40	14	40	14	2451	1152
12	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	61	28
13	INDIAN OVERSEAS BANK	24614	5691	21390	3916	3519	1245	3493	1181	28133	6936	24883	5097	206495	77009
14	PUNJAB AND SIND BANK	212	90	212	90	0	0	0	0	212	90	212	90	59484	21144
15	PRIVATE BANKS	1236	404	1236	404	1	0	0	0	1237	404	1236	404	11819	58649
16	IDBI	0	0	0	0	0	0	0	0	0	0	0	0	94	43
17	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	SOUTH INDIAN BANK	11	5	11	5	0	0	0	0	11	5	11	5	784895	190171
21	AXIS BANK	47	12	47	12	47	12	47	12	94	24	94	24	209663	49542
22	HDFC BANK	51842	9360	51839	9360	0	0	0	0	51842	9360	51839	9360	868013	233482
23	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	2	1
24	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	548	179
25	KOTAK MAHINDRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	IDFC FIRST BANK Ltd	53348	9871	53345	9871	48	12	47	12	53396	9883	53392	9883	2426652	743920
30	Total Private Sector Banks	77962	15562	74735	13787	3567	1257	3540	1193	81529	16819	78275	14980	2633147	820929
31	Total COMM. BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	STATE CO-OP. BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Total Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	REGIONAL RURAL BANKS	24	6	24	6	0	0	0	0	24	6	24	6	117723	29351
36	DAKSHIN BIHAR GRAMIN BANK	116	57	116	41	0	0	0	0	116	57	116	41	242987	74409
37	UTTAR BIHAR GRAMIN BANK	140	63	140	47	0	0	0	0	140	63	140	47	360710	103760
38	Total Region Rural Bank	1	0	1	0	1	0	1	0	2	0	2	0	288	130
39	SMALL FINANCE BANK	410763	131686	410759	129988	0	0	0	0	410763	131686	410759	129988	1369120	425515
40	JANA SFB	5657	2010	5657	2010	0	0	0	0	5657	2010	5657	2010	174132	58103
41	UTKARSH SFB	416421	133696	416417	131998	1	0	1	0	416422	133696	416418	131998	1543540	483748
42	UJJIVAN SFB	494523	149321	491292	145832	3568	1257	3541	1193	498091	150578	494833	147025	4537397	1408437
43	Total Small Financial Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	TOTAL FOR BIHAR	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45		0	0	0	0	0	0	0	0	0	0	0	0	0	0
46		0	0	0	0	0	0	0	0	0	0	0	0	0	0
47		0	0	0	0	0	0	0	0	0	0	0	0	0	0
48		0	0	0	0	0	0	0	0	0	0	0	0	0	0
49		0	0	0	0	0	0	0	0	0	0	0	0	0	0
50		0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		0	0	0	0	0	0	0	0	0	0	0	0	0	0
52		0	0	0	0	0	0	0	0	0	0	0	0	0	0
53		0	0	0	0	0	0	0	0	0	0	0	0	0	0
54		0	0	0	0	0	0	0	0	0	0	0	0	0	0
55		0	0	0	0	0	0	0	0	0	0	0	0	0	0
56		0	0	0	0	0	0	0	0	0	0	0	0	0	0
57		0	0	0	0	0	0	0	0	0	0	0	0	0	0
58		0	0	0	0	0	0	0	0	0	0	0	0	0	0
59		0	0	0	0	0	0	0	0	0	0	0	0	0	0
60		0	0	0	0	0	0	0	0	0	0	0	0	0	0
61		0	0	0	0	0	0	0	0	0	0	0	0	0	0
62		0	0	0	0	0	0	0	0	0	0	0	0	0	0
63		0	0	0	0	0	0	0	0	0	0	0	0	0	0
64		0	0	0	0	0	0	0	0	0	0	0	0	0	0
65		0	0	0	0	0	0	0	0	0	0	0	0	0	0
66		0	0	0	0	0	0	0	0	0	0	0	0	0	0
67		0	0	0	0	0	0	0	0	0	0	0	0	0	0
68		0	0	0	0	0	0	0	0	0	0	0	0	0	0
69		0	0	0	0	0	0	0	0	0	0	0	0	0	0
70		0	0	0	0	0	0	0	0	0	0	0	0	0	0
71		0	0	0	0	0	0	0	0	0	0	0	0	0	0
72		0	0	0	0	0	0	0	0	0	0	0	0	0	0
73		0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		0	0	0	0	0	0	0	0	0	0	0	0	0	0
75		0	0	0	0	0	0	0	0	0	0	0	0	0	0
76		0	0	0	0	0	0	0	0	0	0	0	0	0	0
77		0	0	0	0	0	0	0	0	0	0	0	0	0	0
78		0	0	0	0	0	0	0	0	0	0	0	0	0	0
79		0	0	0	0	0	0	0	0	0	0	0	0	0	0
80		0	0	0	0	0	0	0	0	0	0	0	0	0	0
81		0	0	0	0	0	0	0	0	0	0	0	0	0	0
82		0	0	0	0	0	0	0	0	0	0	0	0	0	0
83		0	0	0	0	0	0	0	0	0	0	0	0	0	0
84		0	0	0	0	0	0	0	0	0	0	0	0	0	0
85		0	0	0	0	0	0	0	0	0	0	0	0	0	0
86		0	0	0	0	0	0	0	0	0	0	0	0	0	0
87		0	0	0	0	0	0	0	0	0	0	0	0	0	0
88		0	0	0	0	0	0	0	0	0	0	0	0	0	0
89		0	0	0	0	0	0	0	0	0	0	0	0	0	0
90		0	0	0	0	0	0	0	0	0	0	0	0	0	0
91		0	0	0	0	0	0	0	0	0	0	0	0	0	0
92		0	0	0	0	0	0	0	0	0	0	0	0	0	0
93		0	0	0	0	0	0	0	0	0	0	0	0	0	0
94		0	0	0	0	0	0	0	0	0	0	0	0	0	0
95		0	0	0	0	0	0	0	0	0	0	0	0	0	0
96		0	0	0	0	0	0	0	0	0	0	0	0	0	0
97		0	0	0	0	0	0	0	0	0	0	0	0	0	0
98		0	0	0	0	0	0	0	0	0	0	0	0	0	0
99		0	0	0	0	0	0	0	0	0	0	0	0	0	0
100		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 : 2020-21																							
BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJNA (KISHORE CATEGORY- LOAN FROM 50001 UP TO 500000) AS ON : June 2020																							
(RS. IN LAKHS)																							
		FY : 2020-21										SINCE INCEPTION											
		KISHORE ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON June 2020 (A)										TOTAL KISHORE ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON June 2020 (A+B)										TOTAL (CUMMULATIVE) KISHORE ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON June 2020	
SL NO	BANK NAME	SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		SANCTIONED		DISBURSED		TOTAL (CUMMULATIVE) KISHORE ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON June 2020					
		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	6058	10899	6058	10869	2611	3246	2611	3246	8669	14145	8669	14115	87770	249987	87770	242555						
2	CENTRAL BANK OF INDIA	4829	7568	4829	4231	602	1539	602	1249	5431	9107	5431	5480	22894	45123	22894	39984						
3	PUNJAB NATIONAL BANK	695	1677	487	719	258	609	247	584	953	2286	734	1303	43532	98599	40691	88067						
4	CANARA BANK	7661	15806	7661	15115	2559	5269	2559	5036	10220	21075	10220	20151	53396	128994	52817	121164						
5	UCO BANK	57	137	57	55	0	0	0	0	57	137	57	55	7198	15769	7196	15511						
6	BANK OF BARODA	339	1094	339	1094	1278	3891	1278	3891	1617	4985	1617	4985	37226	89927	37226	89823						
7	UNION BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	19041	39886	18771	31609						
OTHER BANKS																							
8	BANK OF INDIA	6672	9733	5400	7770	108	278	108	207	6780	10011	5508	7977	28752	70477	27340	60722						
9	BANK OF MAHARASHTRA	2	3	2	3	74	94	74	94	76	97	76	97	764	2004	764	1853						
10	INDIAN BANK	41	96	41	96	711	1784	711	1784	752	1880	752	1880	12067	35457	12035	34243						
11	INDIAN OVERSEAS BANK	13	54	13	54	20	73	20	73	33	127	33	127	3314	8080	3294	7957						
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	135	314	135	314						
	Total Public Sector Bank	26367	47067	24887	40006	8221	16783	8210	16164	34588	63850	33097	56170	316089	784617	310933	733802						
PRIVATE BANKS																							
13	IDBI	243	253	243	253	0	0	0	0	243	253	243	253	11799	18299	11799	14090						
14	ICICI BANK	82	288	82	288	0	0	0	0	82	288	82	288	2202	6718	2202	6718						
15	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	128	482	106	387						
16	JAMMU KASHMIR BANK	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	1	2	1	2						
18	AXIS BANK	1822	4539	1822	4539	0	0	0	0	1822	4539	1822	4539	3936	10629	3918	10580						
19	HDFC BANK	400	1260	400	1260	400	1260	400	1260	800	2520	800	2520	11041	31580	11041	31580						
20	INDUSIND BANK	574	1270	574	1270	0	0	0	0	574	1270	574	1270	110362	97649	110362	97649						
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	3	1	3						
22	KOTAK MAHINDRA	6	20	6	20	0	0	0	0	6	20	6	20	12	40	12	40						
23	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	79377	51263	79377	51263						
25	RBL BANK	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						
	Total Private Sector Bank	3127	7630	3127	7630	400	1260	400	1260	3527	8890	3527	8890	218859	216665	218819	212312						
	Total COMM. BANKS	29494	54697	28014	47636	8621	18043	8610	17424	38115	72740	36624	65060	534948	1001282	529752	946114						
CO-OPERATIVE BANKS																							
27	STATE CO-OP. BANK	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						
REGIONAL RURAL BANKS																							
28	DAKSHIN BIHAR GRAMIN BANK	791	2131	791	836	0	0	0	0	791	2131	791	836	139332	276847	139331	210421						
29	UTTAR BIHAR GRAMIN BANK	2109	3148	1229	702	0	0	0	0	2109	3148	1229	702	194186	383615	193306	287457						
	Total Region Rural Bank	2900	5279	2020	1538	0	0	0	0	2900	5279	2020	1538	333518	660462	332637	497878						
SMALL FINANCE BANK																							
30	JANA SFB	2	1	2	1	2	1	0	0	4	2	2	1	1738	2664	1736	2663						
31	UTKARSH SFB	69146	49857	69146	49857	0	0	0	0	69146	49857	69146	49857	163995	117596	163995	117596						
32	UJJIVAN SFB	1612	1053	1612	1053	0	0	0	0	1612	1053	1612	1053	16302	13067	16302	13067						
	Total Small Financial Bank	70760	50911	70760	50911	2	1	0	0	70762	50912	70760	50911	182035	133327	182033	133326						
	TOTAL FOR BIHAR	103154	110887	100794	100085	8623	18044	8610	17424	111777	128931	109404	117509	1050501	1795071	1044422	1577318						

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA																	
(CONVENOR- STATE BANK OF INDIA) FY :2020-21																	
BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJNA (TARUN CATEGORY- LOAN 500001 UP TO 1000000) AS ON : June 2020																	
(RS. IN LAKHS)																	
		FY : 2020-21										SINCE INCEPTION					
		TARUN ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON June 2020 (A)				NO. OF TARUN ACCOUNTS RENEWED SANCT/DISB AS ON June 2020 (B)				TOTAL TARUN ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON June 2020 (A+B)				TOTAL (CUMMULATIVE) TARUN ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON June 2020			
SL NO	BANK NAME	SANCTIONED NO. OF A/C	AMT	DISBURSED NO. OF A/C	AMT	SANCTIONED NO. OF A/C	AMT	DISBURSED NO. OF A/C	AMT	SANCTIONED NO. OF A/C	AMT	DISBURSED NO. OF A/C	AMT	SANCTIONED NO. OF A/C	AMT		
LEAD BANKS																	
1	STATE BANK OF INDIA	3137	18183	3137	18183	1735	8755	1735	8755	4872	26938	4872	26938	46948	399246		
2	CENTRAL BANK OF INDIA	360	2715	360	1854	122	998	122	825	482	3713	482	2679	2470	19950		
3	PUNJAB NATIONAL BANK	385	3319	157	1343	109	872	105	814	494	4191	262	2157	12340	101532		
4	CANARA BANK	1387	9914	1387	9272	465	3305	465	3093	1852	13219	1852	12365	18160	146967		
5	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	1502	11525		
6	BANK OF BARODA	88	628	88	628	172	1282	172	1282	260	1910	260	1910	5052	45807		
7	UNION BANK OF INDIA	0	0	0	0	473	3078	10	62	473	3078	10	62	4945	39093		
OTHER BANKS																	
8	BANK OF INDIA	272	2195	240	1689	26	207	26	177	298	2402	266	1866	6456	50687		
9	BANK OF MAHARASHTRA	0	0	0	0	173	1128	172	1082	173	1128	172	1082	699	4518		
10	INDIAN BANK	36	205	36	205	44	287	44	287	80	492	80	492	5378	40673		
11	INDIAN OVERSEAS BANK	40	276	40	276	65	518	65	518	105	794	105	794	903	7366		
12	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	20	169		
Total Public Sector Bank		5705	37435	5445	33450	3384	20430	2916	16895	9089	57865	8361	50345	104873	867533		
PRIVATE BANKS																	
13	IDBI	19	125	19	125	0	0	0	0	19	125	19	125	2579	21357		
14	ICICI BANK	30	165	30	165	0	0	0	0	30	165	30	165	1051	7555		
15	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	96	832		
16	JAMMU KASHMIR BANK	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		
18	AXIS BANK	472	4026	472	4026	0	0	0	0	472	4026	472	4026	1932	15040		
19	HDFC BANK	698	4030	698	4030	698	4030	698	4030	1396	8060	1396	8060	7757	44739		
20	INDUSIND BANK	245	1235	245	1235	0	0	0	0	245	1235	245	1235	1836	9421		
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	2	8		
22	KOTAK MAHINDRA	2	14	2	14	0	0	0	0	2	14	2	14	5	33		
23	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
25	RBL BANK	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		
Total Private Sector Bank		1466	9595	1466	9595	698	4030	698	4030	2164	13625	2164	13625	15258	98985		
Total COMM. BANKS		7171	47030	6911	43045	4082	24460	3614	20925	11253	71490	10525	63970	120131	966518		
CO-OPERATIVE BANKS																	
27	STATE CO-OP. BANK	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		
REGIONAL RURAL BANKS																	
28	DAKSHIN BIHAR GRAMIN BANK	4	39	4	38	0	0	0	0	4	39	4	38	1705	15044		
29	UTTAR BIHAR GRAMIN BANK	17	160	8	47	0	0	0	0	17	160	8	47	1260	8794		
Total Region Rural Bank		21	199	12	85	0	0	0	0	21	199	12	85	2965	23838		
SMALL FINANCE BANK																	
30	JANA SFB	0	0	0	0	0	0	0	0	0	0	0	0	2	14		
31	UTKARSH SFB	3	22	3	22	0	0	0	0	3	22	3	22	357	2767		
32	UJJIVAN SFB	0	0	0	0	0	0	0	0	0	0	0	0	2	15		
Total Small Financial Bank		3	22	3	22	0	0	0	0	3	22	3	22	361	2796		
TOTAL FOR BIHAR		7195	47251	6926	43152	4082	24460	3614	20925	11277	71711	10540	64077	123457	993152		
														120775	925094		

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
(CONVENOR- STATE BANK OF INDIA)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
BANKWISE PERFORMANCE UNDER PRADHAN MANTRI MUDRA YOJNA TOTAL(LOAN UP TO 50000) AS ON : 30.06.2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
(RS. IN LACS)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
FY : 2020-21																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
SL NO	BANK NAME	TOTAL ACCOUNTS SANCT/DISB EXCLUDING RENEWALS AS ON June 2020 (A)						NO. OF TOTAL ACCOUNTS RENEWED SANCT/DISB AS ON June 2020 (B)						TOTAL ACCOUNTS SANCT/DISB INCL. RENEWALS AS ON June 2020 (A+B)						SINCE INCEPTION																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		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		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		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		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		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		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		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		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		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		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		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		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		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		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		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		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		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		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		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		NO. OF A/C	AMT		NO. OF A/C	AMT		NO. OF A/C	AMT	

144

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA (CONVENOR- STATE BANK OF INDIA) FY : 2020-21											
PRADHAN MANTRI JAN DHAN ACCOUNT (PMJDY) STATUS As on 30.06.2020											
SI NO.	BANK NAME (1)	NO. OF PMJDY ACCOUNTS OPENED IN FY 2019-20 (2)		PMJDY ACCOUNTS IN BIHAR (3)		ACTIVE PMJDY ACCOUNTS IN (4)		TOTAL NO. OF OVERDRAFTS SANCTIONED IN FY 2019-20		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	531237	411	16640868	4461	16310616	4461	5961	1	134790	33
2	CENTRAL BANK OF INDIA	376257	21	39477708	994	3266927	814	47	1	17114	2
3	PUNJAB NATIONAL BANK	35279	1	6432311	1562	4906087	1244	1542	1	130621	73
4	CANARA BANK	59849	4	539719	28	530960	27	2774	1	17632	2
5	UCO BANK	37480	14	2307474	14	1269994	14	27852	11	40400	11
6	BANK OF BARODA	153024	1	4273370	1056	3956788	936	1545	1	22655	5
7	UNION BANK OF INDIA	2536	3	644873	95	588274	85	0	0	4013	14
	OTHER BANKS										
8	BANK OF INDIA	113860	3	3276902	1099	2308802	973	539	0	9478	2
9	BANK OF MAHARASHTRA	642	1	18810	497	17482	405	72	1	0	0
10	INDIAN BANK	5001	0	92909	27	72628	27	830	0	5327	1
11	INDIAN OVERSEAS BANK	3296	0	95640	37	61458	45	9	0	9	0
12	PUNJAB AND SIND BANK	5412	5	5412	5	4503	4	0	0	436	2
	Total Public Sector Bank	1323873	464	38275996	9875	33294519	9035	41171	17	382475	145
	PRIVATE BANKS										
13	IDBI	46	0	22296	9	22337	9	0	0	0	0
14	ICICI BANK	0	0	31519	3	20166	3	0	0	0	0
15	FEDERAL BANK	62	0	1316	0	961	0	0	0	0	0
16	JAMMU KASHMIR BANK	87	6	87	6	87	6	0	0	0	0
17	SOUTH INDIAN BANK	5	0	244	1	240	1	0	0	0	0
18	AXIS BANK	0	0	14094	3	14094	3	0	0	0	0
19	HDFC BANK	891	8	82457	20	82457	20	0	0	0	0
20	INDUSIND BANK	0	0	1573	1	1573	1	0	0	0	0
21	KARNATAKA BANK	0	0	119	0	0	1	0	0	0	0
22	KOTAK MAHINDRA	0	0	2991	1	422	1	0	0	0	0
23	YES BANK	0	0	14	0	0	0	0	0	0	0
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
25	RBL BANK	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
	Total Private Sector Bank	1091	14	156710	44	142337	45	0	0	0	0
	Total COMM. BANKS	1324964	478	38432706	9919	33436856	9080	41171	17	382475	145
	CO-OPERATIVE BANKS										
27	STATE CO-OP. BANK	49566	5	23774	45	54166	7	0	0	0	0
	Total Cooperative Bank	49566	5	23774	45	54166	7	0	0	0	0
	REGIONAL RURAL BANKS										
28	DAKSHIN BIHAR GRAMIN BANK	64649	9	4091615	1402	3126269	1115	391	0	65768	13
29	UTTAR BIHAR GRAMIN BANK	2580	1	3227182	1045	2602325	998	0	0	2144434	4
	Total Region Rural Bank	67229	10	7318797	2447	5728594	2113	391	0	2210202	17
	SMALL FINANCE BANK										
30	JANA SFB	92	0	171	0	171	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	92	0	171	0	171	0	0	0	0	0
	TOTAL FOR BIHAR	1441851	493	45775448	12411	39219787	11200	41562	17	2592677	162

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) : FY 2020-21						
STAND UP INDIA : As ON 30.06.2020						
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	970	2	0	0	2
2	CENTRAL BANK OF INDIA	438	9	0	0	9
3	PUNJAB NATIONAL BANK	723	72	2	0	0
4	CANARA BANK	313	0	0	0	0
5	UCO BANK	229	47	2	1	122
6	BANK OF BARODA	326	246	38	10	198
7	UNION BANK OF INDIA	248	0	0	0	0
	OTHER BANKS					
8	BANK OF INDIA	344	9	0	0	9
9	BANK OF MAHARASHTRA	13	0	0	0	0
10	INDIAN BANK	306	12	4	3	5
11	INDIAN OVERSEAS BANK	59	1	0	0	1
12	PUNJAB AND SIND BANK	16	12	0	0	9
	Total Public Sector Bank	3985	410	46	14	355
	PRIVATE BANKS					
13	IDBI	70	0	0	0	0
14	ICICI BANK	108	13	0	0	14
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	131	0	0	0	0
19	HDFC BANK	111	0	0	0	0
20	INDUSIND BANK	38	0	0	0	0
21	KARNATAKA BANK	1	1	0	0	0
22	KOTAK MAHINDRA	22	0	0	0	0
23	YES BANK	3	0	0	0	0
24	BANDHAN BANK	535	0	0	0	0
25	RBL BANK	2	0	0	0	0
26	IDFC FIRST BANK Ltd	2	0	0	0	0
	Total Private Sector Bank	1033	14	0	0	14
	Total COMM. BANKS	5018	424	46	14	369
	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	1	0	0	1
29	UTTAR BIHAR GRAMIN BANK	1032	0	0	0	0
	Total Region Rural Bank	2110	1	0	0	1
	SMALL FINANCE BANK					
30	JANA SFB	29	0	0	0	0
31	UTKARSH SFB	127	0	0	0	0
32	UJJIVAN SFB	37	0	0	0	0
	Total Small Financial Bank	193	0	0	0	0
	TOTAL FOR BIHAR	7607	425	46	14	370

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

BANK WISE PROGRESS UNDER P M E G P - BANKWISE AS ON: 30.06.2020

(Rs. In Lakhs)

SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	479	2	3	0	0	0.00
2	CENTRAL BANK OF INDIA	258	143	557	143	412	55.43
3	PUNJAB NATIONAL BANK	411	65	256	65	256	15.82
4	CANARA BANK	208	20	172	20	146	9.62
5	UCO BANK	168	7	17	7	17	4.17
6	BANK OF BARODA	227	23	276	23	215	10.13
7	UNION BANK OF INDIA	177	9	144	9	36	5.08
	OTHER BANKS						
8	BANK OF INDIA	224	15	122	15	55	6.70
9	BANK OF MAHARASHTRA	7	2	16	0	0	0.00
10	INDIAN BANK	208	122	1402	122	1402	58.65
11	INDIAN OVERSEAS BANK	41	7	9	7	9	17.07
12	PUNJAB AND SIND BANK	7	0	0	0	0	0.00
	Total Public Sector Bank	2415	415	2974	411	2548	17.02
	PRIVATE BANKS						
13	IDBI	48	5	24	5	19	10.42
14	ICICI BANK	25	0	0	0	0	0.00
15	FEDERAL BANK	5	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	1	0	0	0	0	0.00
17	SOUTH INDIAN BANK	0	0	0	0	0	0.00
18	AXIS BANK	25	3	4	3	4	12.00
19	HDFC BANK	25	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	10	0	0	0	0	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	25	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	175	8	28	8	23	4.57
	Total COMM. BANKS	2590	423	3002	419	2571	16.18
	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	106	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	125	0	0	0	0	0.00
	Total Region Rural Bank	231	0	0	0	0	0.00
	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	2821	427	3025	423	2594	14.99

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

CONVENOR- STATE BANK OF INDIA FY : 2020-21

PRADHAN MANTRI SOCIAL SECURITY SCHEMES STATUS AS ON : 30.06.2020

SERNO.	BANK NAME	NO. OF PMJIBY NEW ENROLLMENTS DONE DURING FY: 2020-21(As On : 30.06.2020)	TOTAL NO. OF PMJIBY ENROLLMENTS IN FORCE UPTO 30.06.2020 (NEW+RENEWAL)	NO. OF PMJIBY CLAIMS RECEIVED DURING FY: 2020-21(As On : 30.06.2020)	TOTAL(CUM) NO. OF PMJIBY CLAIMS SETTLED UPTO 30.06.2020	NO. OF PMJIBY CLAIMS RECEIVED DURING FY: 2020-21(As On : 30.06.2020)	TOTAL(CUM) NO. OF PMJIBY CLAIMS RECEIVED UPTO 30.06.2020	NO. OF PMSBY CLAIMS RECEIVED DURING FY: 2020-21(As On : 30.06.2020)	TOTAL(CUM) NO. OF PMSBY CLAIMS SETTLED UPTO 30.06.2020	NO. OF PMSBY CLAIMS SETTLED DURING FY: 2020-21(As On : 30.06.2020)	TOTAL(CUM) NO. OF PMSBY CLAIMS SETTLED UPTO 30.06.2020	NO. OF APY NEW ENROLLMENTS DONE DURING FY: 2020-21(As On : 30.06.2020)	TOTAL NO. OF APY ENROLLMENTS IN FORCE UPTO 30.06.2020
	LEAD BANKS												
1	STATE BANK OF INDIA	39314	878349	86	720	86	720	148532	2548702	0	0	27954	578431
2	CENTRAL BANK OF INDIA	1571	121477	0	353	0	353	2677	268034	0	56	701	70113
3	PUNJAB NATIONAL BANK	583	98037	22	793	17	579	956	271281	29	733	775	101131
4	CANARA BANK	647	125314	112	165	0	10	905	594903	76	137	2594	73941
5	UCO BANK	1125	62387	0	42	0	0	1532	117424	0	0	144	53117
6	BANK OF BARODA	6177	185863	0	0	0	0	37536	543878	3	6	5321	146227
7	UNION BANK OF INDIA	1321	55548	0	371	0	11	2139	165798	0	156	639	36396
	OTHER BANKS		0		0		0		0		0		0
8	BANK OF INDIA	6451	106113	140	600	134	574	25289	347216	3	58	2771	74762
9	BANK OF MAHARASHTRA	59	4634	0	0	0	0	87	6884	0	0	17	1064
10	INDIAN BANK	2874	49040	15	86	2	71	2984	242471	0	37	21	43795
11	INDIAN OVERSEAS BANK	209	3870	0	25	0	2	520	6931	7	14	760	7203
12	PUNJAB AND SIND BANK	21	626	0	9	0	0	21	432	0	0	10	994
	Total Public Sector Bank	60352	1691258	375	3191	239	2320	223178	5113954	118	1197	41707	1187174
	PRIVATE BANKS												
13	IDBI	0	24841	0	0	0	0	0	40303	0	0	0	10718
14	ICICI BANK	0	4069	0	0	0	0	0	5816	0	0	49	1541
15	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	JAMMU KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
17	SOUTH INDIAN BANK	5	184	0	0	0	0	5	374	0	0	0	4
18	AXIS BANK	0	3654	0	0	0	0	2	9892	0	0	80	15019
19	HDFC BANK	46	18698	0	0	0	0	63	32877	0	0	30	10708
20	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
21	KARNATAKA BANK	1	3	0	1	0	0	3	87	1	2	0	48
22	KOTAK MAHINDRA	4	745	3	6	3	6	8	1047	1	2	1	81
23	YES BANK	0	20	0	0	0	0	0	17	0	0	0	3
24	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	277	1930
25	RBL BANK	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
	Total Private Sector Bank	56	52214	3	7	3	6	81	90413	2	4	437	40052
	Total COMM. BANKS	60408	1743472	378	3198	242	2326	223259	5204367	120	1201	42144	1227226
	CO-OPERATIVE BANKS												
27	STATE CO-OP. BANK	228	10455	0	19	0	14	286	26173	0	15	15	1030
	Total Cooperative Bank	228	10455	0	19	0	14	286	26173	0	15	15	1030
	REGIONAL RURAL BANKS												
28	DAKSHIN BIHAR GRAMIN B	9079	228367	84	945	48	808	35507	1745713	19	384	5013	460514
29	UTTAR BIHAR GRAMIN BAN	2390	152512	59	1526	49	1464	2823	674116	12	277	1043	247740
	Total Region Rural Bank	11469	380879	143	2471	97	2272	38330	2419829	31	661	6056	708254
	SMALL FINANCE BANK												
30	JANA SFB	0	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	0
32	UJIVAN SFB	0	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	0
33	JEEVIKA	0	4580493	0	1906	0	1177	0	4580493	0	1906	0	0
	TOTAL FOR BIHAR	71877	6715071	521	7594	339	5789	261589	12230576	151	3783	48200	1936495

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA											
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21											
BANK WISE BARNCH, ATM,ATM CARD AND POS STATUS AS ON 30.06.2020											
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	374	368	228	970	162	735	1287	2184	34608267	17539
2	CENTRAL BANK OF INDIA	200	138	100	438	142	110	75	327	6951144	177
3	PUNJAB NATIONAL BANK	418	173	132	723	426	198	206	830	10237572	1831
4	CANARA BANK	116	96	101	313	104	93	208	405	22388	5
5	UCO BANK	128	66	35	229	63	49	38	150	0	366
6	BANK OF BARODA	100	112	114	326	99	113	145	357	0	1434
7	UNION BANK OF INDIA	71	85	92	248	63	79	99	241	0	315
	OTHER BANKS										
8	BANK OF INDIA	138	134	72	344	51	81	126	258	5061078	1674
9	BANK OF MAHARASHTRA	0	2	11	13	0	0	4	4	0	7
10	INDIAN BANK	146	80	80	306	51	66	102	219	0	171
11	INDIAN OVERSEAS BANK	12	18	29	59	1	14	30	45	0	118
12	PUNJAB AND SIND BANK	0	2	14	16	0	1	11	12	0	0
	Total Public Sector Bank	1703	1274	1008	3985	1162	1539	2331	5032	56880449	23637
	PRIVATE BANKS										
13	IDBI	20	20	30	70	30	30	94	154	0	1330
14	ICICI BANK	11	36	61	108	20	74	223	317	0	3613
15	FEDERAL BANK	0	3	5	8	1	2	6	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	17	50	64	131	38	143	194	375	0	13287
19	HDFC BANK	3	43	65	111	10	63	231	304	0	12194
20	INDUSIND BANK	5	4	29	38	3	4	52	59	0	0
21	KARNATAKA BANK	0	0	1	1	0	0	1	1	0	13
22	KOTAK MAHINDRA	6	6	10	22	6	6	12	24	0	317
23	YES BANK	0	0	3	3	0	0	4	4	0	41
24	BANDHAN BANK	238	216	81	535	0	11	25	36	349340	642
25	RBL BANK	0	0	2	2	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	0	2	2	0	0	2	2	0	0
	Total Private Sector Bank	300	378	355	1033	108	333	846	1287	349340	31523
	Total COMM. BANKS	2003	1652	1363	5018	1270	1872	3177	6319	57229789	55160
	CO-OPERATIVE BANKS										
27	STATE CO-OP. BANK	165	64	57	286	67	48	31	146	229717	0
	Total Cooperative Bank	165	64	57	286	67	48	31	146	229717	0
	REGIONAL RURAL BANKS										
28	DAKSHIN BIHAR GRAMIN BANK	813	204	61	1078	0	0	0	0	2017775	0
29	UTTAR BIHAR GRAMIN BANK	639	349	44	1032	0	0	0	0	1052513	0
	Total Region Rural Bank	1452	553	105	2110	0	0	0	0	3070288	0
	SMALL FINANCE BANK										
30	JANA SFB	14	0	15	29	0	0	6	6	0	0
31	UTKARSH SFB	54	33	40	127	3	6	28	37	0	0
32	UJJIVAN SFB	5	15	17	37	0	10	16	26	954721	0
	Total Small Financial Bank	73	48	72	193	3	16	50	69	954721	0
	TOTAL FOR BIHAR	3693	2317	1597	7607	1340	1936	3258	6534	61484515	55160

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA											
(CONVENOR- STATE BANK OF INDIA)						FY : 2020-21					
DISTRICT WISE BRANCH, ATM,ATM CARD AND POS STATUS AS ON 30.06.2020											
SL	DISTRICT NAME	BRANCH				ATM				ATM CARD	POS
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total		
1	Araria	79	74	3	156	19	83	1	103	1470941	709
2	Arwal	40	19	1	60	20	11	1	32	392466	237
3	Aurangabad	120	39	25	184	46	38	45	129	1653075	711
4	Banka	73	39	2	114	33	48	0	81	743099	361
5	Begusarai	82	103	39	224	40	71	63	174	1529577	1464
6	Bhagalpur	102	91	85	278	46	87	154	287	1580136	2064
7	Bhojpur	131	53	48	232	42	45	111	198	1537850	1350
8	Buxar	89	35	29	153	25	18	47	90	1044208	727
9	Darbhangha	111	64	67	242	51	27	142	220	2299729	1766
10	East Champaran	108	125	45	278	41	57	87	185	2971792	2081
11	Gaya	178	39	88	305	82	40	212	334	2702972	2339
12	Gopalganj	118	64	0	182	48	75	10	133	1679585	922
13	Jamui	76	39	1	116	15	25	0	40	920135	445
14	Jehanabad	57	13	25	95	18	9	42	69	641887	405
15	Kaimur	81	36	3	120	8	51	4	63	1027322	540
16	Katihar	101	36	41	178	29	19	74	122	1614825	789
17	Khagaria	53	58	4	115	17	54	8	79	633835	490
18	Kishanganj	60	27	21	108	14	16	41	71	1062226	437
19	Lakhisarai	45	33	1	79	4	30	2	36	452383	307
20	Madhepura	39	72	1	112	10	66	4	80	1326867	742
21	Madhubani	123	150	1	274	47	121	6	174	2317355	1342
22	Munger	62	28	42	132	20	23	56	99	723711	774
23	Muzaffarpur	183	83	115	381	98	55	289	442	2789257	4074
24	Nalanda	147	62	40	249	24	60	82	166	1549119	1047
25	Nawada	73	61	3	137	8	54	3	65	1296963	493
26	Patna	217	164	542	923	164	183	1146	1493	5236766	16946
27	Purnea	102	48	71	221	33	22	81	136	2339082	1372
28	Rohtas	135	45	46	226	21	58	74	153	1840837	1130
29	Saharsa	51	27	24	102	9	9	73	91	1200274	740
30	Samastipur	164	120	1	285	51	139	15	205	2452787	1202
31	Saran	163	49	50	262	46	39	97	182	2654945	1277
32	Sheikhpura	30	30	1	61	5	28	5	38	296757	161
33	Sheohar	21	25	0	46	9	13	1	23	180277	191
34	Sitamarhi	68	101	0	169	33	72	7	112	1595495	792
35	Siwan	132	63	47	242	50	36	80	166	1876132	1384
36	Supaul	48	71	1	120	26	65	1	92	1450703	607
37	Vaishali	137	61	43	241	52	41	123	216	1993297	1710
38	West Champaran	94	70	41	205	36	48	71	155	2405848	1032
	TOTAL FOR BIHAR	3693	2317	1597	7607	1340	1936	3258	6534	61484515	55160

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
ATM NETWORK AS ON 30.06.2020							
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 31.03.2020 (A)	No. of ATMs opened during the Quarter ended 30.06.2020 (B)	No. of ATMs closed during the Quarter June 2020 (C)	Total No. of ATMs (D=A+B-C)		
	LEAD BANKS						
1	STATE BANK OF INDIA	2182	2	0	2184	34608267	233581
2	CENTRAL BANK OF INDIA	327	0	0	327	6951144	264198
3	PUNJAB NATIONAL BANK	830	0	0	830	10237572	175072
4	CANARA BANK	397	19	11	405	22388	434
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	0	0
	OTHER BANKS						
8	BANK OF INDIA	258	0	0	258	5061078	159653
9	BANK OF MAHARASHTRA	4	0	0	4	0	0
10	INDIAN BANK	219	0	0	219	0	0
11	INDIAN OVERSEAS BANK	45	0	0	45	0	0
12	PUNJAB AND SIND BANK	12	0	0	12	0	0
	Total Public Sector Bank	5022	21	11	5032	56880449	832938
	PRIVATE BANKS						
13	IDBI	154	0	0	154	0	0
14	ICICI BANK	312	5	0	317	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	383	1	9	375	0	0
19	HDFC BANK	310	10	16	304	0	0
20	INDUSIND BANK	59	0	0	59	0	0
21	KARNATAKA BANK	1	0	0	1	0	0
22	KOTAK MAHINDRA	24	0	0	24	0	0
23	YES BANK	4	0	0	4	0	0
24	BANDHAN BANK	36	0	0	36	349340	0
25	RBL BANK	0	0	0	0	0	0
26	IDFC FIRST BANK Ltd	0	2	0	2	0	0
	Total Private Sector Bank	1294	18	25	1287	349340	0
	Total COMM. BANKS	6316	39	36	6319	57229789	832938
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	145	2	1	146	229717	75882
	Total Cooperative Bank	145	2	1	146	229717	75882
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	0	0	0	0	2017775	282707
29	UTTAR BIHAR GRAMIN BANK	0	0	0	0	1052513	471151
	Total Region Rural Bank	0	0	0	0	3070288	753858
	SMALL FINANCE BANK						
30	JANA SFB	6	0	0	6	0	0
31	UTKARSH SFB	36	1	0	37	0	0
32	UJJIVAN SFB	26	0	0	26	954721	0
	Total Small Financial Bank	68	1	0	69	954721	0
	TOTAL FOR BIHAR	6529	42	37	6534	61484515	1662678

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

ATM NETWORK AS ON 30.06.2020

Sl. No.	District	Number of ATMs				Total ATM Card issued No.	Out of which ATM Card issued to KCC account
		No. of ATMs as on 31.03.2020 (A)	No. of ATMs opened during the Quarter ended June 2020 (B)	No. of ATMs closed during the Quarter June 2020 (C)	Total No. of ATMs (D=A+B-C)		
1	Araria	105	0	2	103	1470941	41485
2	Arwal	32	0	0	32	392466	30769
3	Aurangabad	129	1	1	129	1653075	69663
4	Banka	80	1	0	81	743099	12715
5	Begusarai	175	0	1	174	1529577	33896
6	Bhagalpur	290	0	3	287	1580136	16306
7	Bhojpur	200	0	2	198	1537850	46234
8	Buxar	89	2	1	90	1044208	38304
9	Darbhanga	223	0	3	220	2299729	36504
10	East Champaran	185	1	1	185	2971792	118494
11	Gaya	332	6	4	334	2702972	66520
12	Gopalganj	134	0	1	133	1679585	79718
13	Jamui	40	0	0	40	920135	13227
14	Jehanabad	68	1	0	69	641887	15663
15	Kaimur	64	0	1	63	1027322	54708
16	Katihar	121	1	0	122	1614825	39880
17	Khagaria	79	0	0	79	633835	8225
18	Kishanganj	71	1	1	71	1062226	30436
19	Lakhisarai	36	0	0	36	452383	9195
20	Madhepura	79	1	0	80	1326867	40202
21	Madhubani	167	8	1	174	2317355	63297
22	Munger	98	1	0	99	723711	4444
23	Muzaffarpur	438	4	0	442	2789257	94112
24	Nalanda	166	1	1	166	1549119	53475
25	Nawada	65	1	1	65	1296963	51908
26	Patna	1490	4	1	1493	5236766	51189
27	Purnea	134	3	1	136	2339082	50347
28	Rohtas	156	0	3	153	1840837	60254
29	Saharsa	91	0	0	91	1200274	24813
30	Samastipur	207	1	3	205	2452787	36713
31	Saran	182	0	0	182	2654945	51513
32	Sheikhpura	38	0	0	38	296757	3852
33	Sheohar	23	0	0	23	180277	10345
34	Sitamarhi	113	0	1	112	1595495	39434
35	Siwan	166	0	0	166	1876132	55472
36	Supaul	94	0	2	92	1450703	47900
37	Vaishali	212	4	0	216	1993297	75580
38	West Champaran	157	0	2	155	2405848	85886
	TOTAL FOR BIHAR	6529	42	37	6534	61484515	1662678

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21						
CUMULATIVE REPORT AS ON : 30.06.2020						
30.06	BANK NAME	No of CSP/Bank Mitra Engaged	Transaction details of BCAs		Cumulative Achievement upto : 30.06.2020 (since inception)	
			No of Accounts opened during FY : 2020-21	Amount (amt in Lacs) during FY : 2020-21	No. of Accounts Opened	Amount of Transactions (Debit/Credit) made in the A/C (Amt. in Lacs)
	LEAD BANKS					
1	STATE BANK OF INDIA	5964	529524	2714	6425562	492778
2	CENTRAL BANK OF INDIA	1332	374374	1275	3383567	75458
3	PUNJAB NATIONAL BANK	1346	0	27391	595685	236794
4	CANARA BANK	613	75276	0	530983	9680
5	UCO BANK	660	0	516	203330	13289
6	BANK OF BARODA	1249	132243	268	2427411	4254533
7	UNION BANK OF INDIA	0	0	0	17225	0
	OTHER BANKS					
8	BANK OF INDIA	607	78535	202	1222747	1723857
9	BANK OF MAHARASHTRA	0	37	0	13261	17782
10	INDIAN BANK	611	5049	614	42866	97470
11	INDIAN OVERSEAS BANK	27	2117	429	36544	531
12	PUNJAB AND SIND BANK	0	0	0	0	0
	Total Public Sector Bank	12409	1197155	33409	14899181	6922172
	PRIVATE BANKS					
13	IDBI	0	0	0	46	0
14	ICICI BANK	0	0	0	0	0
15	FEDERAL BANK	0	0	0	127	1258
16	JAMMU KASHMIR BANK	0	0	0	824	0
17	SOUTH INDIAN BANK	0	0	0	5	0
18	AXIS BANK	12	0	0	0	0
19	HDFC BANK	2	0	0	114499	0
20	INDUSIND BANK	4	0	0	261573	0
21	KARNATAKA BANK	0	0	0	258	67
22	KOTAK MAHINDRA	0	0	0	11709	0
23	YES BANK	3547	0	0	246	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	3565	0	0	389287	1325
	Total COMM. BANKS	15974	1197155	33409	15288468	6923497
	CO-OPERATIVE BANKS					
27	STATE CO-OP. BANK	0	0	0	23364	13312
	Total Cooperative Bank	0	0	0	23364	13312
	REGIONAL RURAL BANKS					
28	DAKSHIN BIHAR GRAMIN BANK	2226	5824	5147171	2292231	5519548
29	UTTAR BIHAR GRAMIN BANK	3439	13247	9103	2332407	782129
	Total Region Rural Bank	5665	19071	5156274	4624638	6301677
	SMALL FINANCE BANK					
30	JANA SFB	14	0	0	280	398
31	UTKARSH SFB	0	0	0	147623	0
32	UJJIVAN SFB	0	0	0	8	0
	Total Small Financial Bank	14	0	0	147911	398
	TOTAL FOR BIHAR	21653	1216226	5189683	20084381	13238884

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA						
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21						
DISTRICT-WISE PERFORMANCE : Performance of Business Corrospondents (BCs) and Business Corrospondent Agents (BCAs)						
As On 30.06.2020						
SL	DISTRICT NAME	No of CSP/Bank Mitra Engaged	Transaction details of BCAs		Cumulative Achievement upto : 30.06.2020 (since Inception)	
			No of Accounts opened during FY : 2020-21	Amount (amt in Lacs) during FY : 2020-21	No. of Accounts Opened	Amt of Transactions (Debit/Credit) made in the A/C (Am. in Lacs)
1	Araria	660	31691	571	465456	312395
2	Arwal	135	3683	113324	108288	160800
3	Aurangabad	449	14505	334825	438374	482901
4	Banka	448	34073	455	263447	162294
5	Begusarai	454	16654	67281	369751	245584
6	Bhagalpur	480	21154	36880	344879	256588
7	Bhojpur	551	22724	673346	473596	876876
8	Buxar	378	11891	254695	298055	361586
9	Darbhanga	601	37100	2108	723565	244808
10	East Champaran	808	68234	2043	1004003	236258
11	Gaya	2871	31007	417916	698065	1065620
12	Gopalganj	593	63998	1695	617847	133913
13	Jamui	385	17206	55002	240505	145828
14	Jehanabad	169	6700	166108	144418	230787
15	Kaimur	318	3797	656335	263406	804298
16	Katihar	506	51754	937	718764	212155
17	Khagaria	267	12032	58705	268689	241936
18	Kishanganj	405	38067	682	396601	255154
19	Lakhisarai	171	10830	23186	177567	71873
20	Madhepura	398	42833	460	526319	81824
21	Madhubani	660	49683	868	696978	170111
22	Munger	183	11867	81306	207946	165212
23	Muzaffarpur	893	46854	952	900507	528135
24	Nalanda	494	18199	385178	525154	494149
25	Nawada	357	12651	213913	454085	284910
26	Patna	1981	51023	622133	1038571	1259258
27	Purnea	691	52319	381	774942	249657
28	Rohtas	401	15904	650583	534751	861639
29	Saharsa	350	23893	583	451994	145936
30	Samastipur	700	57443	360214	875089	611586
31	Saran	732	68827	1398	933542	220286
32	Sheikhpura	105	8790	1964	109886	41719
33	Sheohar	118	5545	199	164208	267435
34	Sitamarhi	638	51352	452	642634	535147
35	Siwan	586	51097	1175	710154	170378
36	Supaul	453	26852	353	499017	168613
37	Vaishali	549	48595	771	860586	230916
38	West Champaran	715	75399	706	1162742	250319
	TOTAL FOR BIHAR	21653	1216226	5189683	20084381	13238884

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA			
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21			
CUMULATIVE REPORT AS ON 30.06.2020			
BANKWISE PERFORMANCE : MOBILE BANKING & INTERNET BANKING			
SL. NO.	Bank Name	Mobile Banking	Internet Banking
	LEAD BANKS		
1	STATE BANK OF INDIA	1405134	2751877
2	CENTRAL BANK OF INDIA	175571	207754
3	PUNJAB NATIONAL BANK	1013221	1331856
4	CANARA BANK	407874	381858
5	UCO BANK	161422	82324
6	BANK OF BARODA	127230	87920
7	UNION BANK OF INDIA	449821	78274
	OTHER BANKS		
8	BANK OF INDIA	6952	268652
9	BANK OF MAHARASHTRA	17925	30471
10	INDIAN BANK	245938	123357
11	INDIAN OVERSEAS BANK	34181	19792
12	PUNJAB AND SIND BANK	73450	3472
	Total Public Sector Bank	4118719	5367607
	PRIVATE BANKS		
13	IDBI	22973	16356
14	ICICI BANK	0	0
15	FEDERAL BANK	46100	39200
16	JAMMU KASHMIR BANK	183	327
17	SOUTH INDIAN BANK	2575	900
18	AXIS BANK	264673	150280
19	HDFC BANK	0	0
20	INDUSIND BANK	0	0
21	KARNATAKA BANK	415	276
22	KOTAK MAHINDRA	0	0
23	YES BANK	0	0
24	BANDHAN BANK	45978	21338
25	RBL BANK	0	0
26	IDFC FIRST BANK Ltd	0	0
	Total Private Sector Bank	382897	228677
	Total COMM. BANKS	4501616	5596284
	CO-OPERATIVE BANKS		
27	STATE CO-OP. BANK	0	0
	Total Cooperative Bank	0	0
	REGIONAL RURAL BANKS		
28	DAKSHIN BIHAR GRAMIN BANK	163256	0
29	UTTAR BIHAR GRAMIN BANK	0	0
	Total Region Rural Bank	163256	0
	SMALL FINANCE BANK		
30	JANA SFB	3789	542
31	UTKARSH SFB	7873	2925
32	UJJIVAN SFB	221835	220743
	Total Small Financial Bank	233497	224210
	TOTAL FOR BIHAR	4898369	5680501

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA					
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21					
MOBILE / AADHAAR SEEDING AND AUTHENTICATION STATUS As on 30.06.2020					
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	43999991	11082598	37110297	9489720
2	CENTRAL BANK OF INDIA	7391128	5300956	5957797	5842614
3	PUNJAB NATIONAL BANK	17300984	8341785	9852800	8217598
4	CANARA BANK	565624	442352	407874	353881
5	UCO BANK	2912116	2584598	2570528	2570528
6	BANK OF BARODA	5072735	4657854	4544623	4432655
7	UNION BANK OF INDIA	1165928	875208	952078	529201
	OTHER BANKS				
8	BANK OF INDIA	6717025	4984961	5920838	4860530
9	BANK OF MAHARASHTRA	79132	76302	38995	35695
10	INDIAN BANK	3859620	2638079	3248499	3248499
11	INDIAN OVERSEAS BANK	385741	303821	238259	146756
12	PUNJAB AND SIND BANK	86390	78959	80577	51058
	Total Public Sector Bank	89536414	41367473	70923165	39778735
	PRIVATE BANKS				
13	IDBI	631494	437702	476168	419013
14	ICICI BANK	338392	329493	268445	0
15	FEDERAL BANK	46000	45000	36000	36000
16	JAMMU KASHMIR BANK	0	0	0	0
17	SOUTH INDIAN BANK	6350	5210	2100	0
18	AXIS BANK	489303	438057	332729	319410
19	HDFC BANK	495661	494012	284598	265024
20	INDUSIND BANK	520885	520475	515714	515714
21	KARNATAKA BANK	7173	6741	2610	2610
22	KOTAK MAHINDRA	144241	144039	137276	70526
23	YES BANK	7688	7687	5477	4682
24	BANDHAN BANK	2140025	1538816	112634	0
25	RBL BANK	0	0	0	0
26	IDFC FIRST BANK Ltd	17595	16670	17173	0
	Total Private Sector Bank	4844807	3983902	2190924	1632979
	Total COMM. BANKS	94381221	45351375	73114089	41411714
	CO-OPERATIVE BANKS				
27	STATE CO-OP. BANK	1857168	518667	631928	136747
	Total Cooperative Bank	1857168	518667	631928	136747
	REGIONAL RURAL BANKS				
28	DAKSHIN BIHAR GRAMIN BANK	8385315	5218290	7869179	5651821
29	UTTAR BIHAR GRAMIN BANK	10858675	6711824	8869146	6314971
	Total Region Rural Bank	19243990	11930114	16738325	11966792
	SMALL FINANCE BANK				
30	JANA SFB	66650	66144	64174	0
31	UTKARSH SFB	81935	80971	68343	0
32	UJJIVAN SFB	324883	314253	323197	0
	Total Small Financial Bank	473468	461368	455714	0
	TOTAL FOR BIHAR	115955847	58261524	90940056	53515253

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER FARM CREDIT AS ON 30.06.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		Rs. in Lakhs ACHIEV %AGE
		AMOUNT	NO	AMOUNT	NO	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	676809	91530	143758	87156	139893	20.67
2	CENTRAL BANK OF INDIA	247519	24638	36454	24638	26584	10.74
3	PUNJAB NATIONAL BANK	484419	29238	26270	29238	26270	5.42
4	CANARA BANK	224231	13509	27726	11376	25032	11.16
5	UCO BANK	229888	8350	6125	8350	4990	2.17
6	BANK OF BARODA	297552	28950	33474	28950	32223	10.83
7	UNION BANK OF INDIA	82165	7259	7998	7259	7998	9.73
	OTHER BANKS						
8	BANK OF INDIA	169317	11635	10007	9747	8533	5.04
9	BANK OF MAHARASHTRA	362	6	12	6	12	3.31
10	INDIAN BANK	309776	28665	31529	27997	28997	9.36
11	INDIAN OVERSEAS BANK	38252	1573	5158	1573	5158	13.48
12	PUNJAB AND SIND BANK	643	5	8	5	8	1.24
	Total Public Sector Bank	2760933	245358	328519	236295	305698	11.07
	PRIVATE BANKS						
13	IDBI	17491	2525	9785	2525	4698	26.86
14	ICICI BANK	18630	6930	11068	6930	11068	59.41
15	FEDERAL BANK	661	1350	1472	1350	1472	222.69
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	10315	370	1944	370	1944	18.85
19	HDFC BANK	49051	235	2196	235	2196	4.48
20	INDUSIND BANK	13197	0	0	0	0	0.00
21	KARNATAKA BANK	0	0	0	0	0	0.00
22	KOTAK MAHINDRA	0	2932	2112	2932	2112	0.00
23	YES BANK	0	0	0	0	0	0.00
24	BANDHAN BANK	179803	26925	13042	26925	13042	7.25
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	289148	41270	41629	41270	36542	12.64
	Total COMM. BANKS	3050081	286628	370148	277565	342240	11.22
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	328284	61264	62611	61264	62611	19.07
	Total Cooperative Bank	328284	61264	62611	61264	62611	19.07
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	757247	86814	30853	86814	30853	4.07
29	UTTAR BIHAR GRAMIN BANK	802544	58576	63074	58472	49385	6.15
	Total Region Rural Bank	1559791	145390	93927	145286	80238	5.14
	SMALL FINANCE BANK						
30	JANA SFB	6053	167	83	167	83	1.37
31	UTKARSH SFB	266755	4164	1462	4164	1462	0.55
32	UJJIVAN SFB	78836	7008	2941	7008	2941	3.73
	Total Small Financial Bank	351644	11339	4486	11339	4486	1.28
	TOTAL FOR BIHAR	5289800	504621	531172	495454	489575	9.26

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER AGRICULTURE INFRASTRUCTURE AS ON : 30.06.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO.	AMOUNT	NO.	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	53866	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	19700	29	2600	29	2395	12.16
3	PUNJAB NATIONAL BANK	38545	3	23	3	23	0.06
4	CANARA BANK	17847	6	1435	4	1330	7.45
5	UCO BANK	18293	0	0	0	0	0.00
6	BANK OF BARODA	23681	479	1065	479	1065	4.50
7	UNION BANK OF INDIA	6541	5	15	5	15	0.23
	OTHER BANKS						
8	BANK OF INDIA	13475	15	475	15	416	3.09
9	BANK OF MAHARASHTRA	28	0	0	0	0	0.00
10	INDIAN BANK	24648	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	3052	10	477	10	477	15.63
12	PUNJAB AND SIND BANK	51	0	0	0	0	0.00
	Total Public Sector Bank	219727	547	6090	545	5721	2.60
	PRIVATE BANKS						
13	IDBI	1397	0	0	0	0	0.00
14	ICICI BANK	1488	0	0	0	0	0.00
15	FEDERAL BANK	52	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	814	0	0	0	0	0.00
19	HDFC BANK	3909	660	590	660	590	15.09
20	INDUSIND BANK	1052	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	14311	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	23023	660	590	660	590	2.56
	Total COMM. BANKS	242750	1207	6680	1205	6311	2.60
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	26126	0	0	0	0	0.00
	Total Cooperative Bank	26126	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	60268	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	63869	0	0	0	0	0.00
	Total Region Rural Bank	124137	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	485	0	0	0	0	0.00
31	UTKARSH SFB	21228	0	0	0	0	0.00
32	UJJIVAN SFB	6274	0	0	0	0	0.00
	Total Small Financial Bank	27987	0	0	0	0	0.00
	TOTAL FOR BIHAR	421000	1207	6680	1205	6311	1.50

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK-WISE PROGRESS UNDER ANCILLIARY ACTIVITIES AS ON 30.06.2020									
(Rs. In Lacs)									
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	10283	60406	971	1302	971	1261	9.44	2.09
2	CENTRAL BANK OF INDIA	3766	22086	291	6211	291	5904	7.73	26.73
3	PUNJAB NATIONAL BANK	7363	43232	348	16007	348	16007	4.73	37.03
4	CANARA BANK	3415	20009	136	21075	115	18665	3.37	93.28
5	UCO BANK	3495	20530	0	0	0	0	0.00	0.00
6	BANK OF BARODA	4527	26564	3263	28810	3263	28210	72.08	106.20
7	UNION BANK OF INDIA	1255	7330	17	57	17	57	1.35	0.78
	OTHER BANKS								
8	BANK OF INDIA	2573	15110	1250	6794	1250	6648	48.58	44.00
9	BANK OF MAHARASHTRA	6	32	0	0	0	0	0.00	0.00
10	INDIAN BANK	4707	27664	118	169	118	169	2.51	0.61
11	INDIAN OVERSEAS BANK	593	3419	10	317	10	317	1.69	9.27
12	PUNJAB AND SIND BANK	10	57	249	648	249	648	2490.00	1136.84
	Total Public Sector Bank	41993	246439	6653	81390	6632	77886	15.79	31.60
	PRIVATE BANKS								
13	IDBI	251	1538	5	25	5	22	1.99	1.43
14	ICICI BANK	283	1639	0	0	0	0	0.00	0.00
15	FEDERAL BANK	9	59	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	150	899	0	0	0	0	0.00	0.00
19	HDFC BANK	754	4380	55	4140	55	4140	7.29	94.52
20	INDUSIND BANK	204	1184	1930	2022	1930	2022	946.08	170.78
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	2735	16030	23052	11834	23052	11834	842.85	73.82
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	4386	25729	25042	18021	25042	18018	570.95	70.03
	Total COMM. BANKS	46379	272168	31695	99411	31674	95904	68.29	35.24
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	4992	29290	0	0	0	0	0.00	0.00
	Total Cooperative Bank	4992	29290	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	11504	67572	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	12189	71600	0	0	0	0	0.00	0.00
	Total Region Rural Bank	23693	139172	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	91	538	0	0	0	0	0.00	0.00
31	UTKARSH SFB	4048	23794	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1199	7038	0	0	0	0	0.00	0.00
	Total Small Financial Bank	5338	31370	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	80402	472000	32666	100713	32645	97165	40.60	20.59

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER FARM MECHANISATION AS ON : 30.06.2020									
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	10436	31313	313	456	311	451	2.98	1.44
2	CENTRAL BANK OF INDIA	3816	11451	280	38	280	28	7.34	0.24
3	PUNJAB NATIONAL BANK	7471	22405	9	60	9	60	0.12	0.27
4	CANARA BANK	3458	10371	4	20	2	14	0.06	0.13
5	UCO BANK	3543	10635	0	0	0	0	0.00	0.00
6	BANK OF BARODA	4591	13765	26	123	26	123	0.57	0.89
7	UNION BANK OF INDIA	1264	3794	0	0	0	0	0.00	0.00
	OTHER BANKS								
8	BANK OF INDIA	2612	7836	25	35	25	30	0.96	0.38
9	BANK OF MAHARASHTRA	6	16	0	0	0	0	0.00	0.00
10	INDIAN BANK	4777	14328	36	159	36	159	0.75	1.11
11	INDIAN OVERSEAS BANK	594	1769	2	245	2	245	0.34	13.85
12	PUNJAB AND SIND BANK	10	30	0	0	0	0	0.00	0.00
	Total Public Sector Bank	42578	127713	695	1136	691	1110	1.62	0.87
	PRIVATE BANKS								
13	IDBI	273	802	2	6	2	6	0.73	0.75
14	ICICI BANK	284	859	0	0	0	0	0.00	0.00
15	FEDERAL BANK	10	30	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
18	AXIS BANK	153	470	0	0	0	0	0.00	0
19	HDFC BANK	749	2266	82	414	82	414	10.95	18.27
20	INDUSIND BANK	205	611	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	933	1458	933	1458	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	2773	8318	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	4447	13356	1017	1878	1017	1878	22.87	14.06
	Total COMM. BANKS	47025	141069	1712	3014	1708	2988	3.63	2.12
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	5063	15184	0	0	0	0	0.00	0.00
	Total Cooperative Bank	5063	15184	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	11676	35025	2	19	2	19	0.02	0.05
29	UTTAR BIHAR GRAMIN BANK	12374	37122	0	0	0	0	0.00	0
	Total Region Rural Bank	24050	72147	2	19	2	19	0.01	0.03
	SMALL FINANCE BANK								
30	JANA SFB	91	279	0	0	0	0	0.00	0
31	UTKARSH SFB	4117	12345	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	1216	3646	0	0	0	0	0.00	0.00
	Total Small Financial Bank	5424	16270	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	81562	244670	1714	3033	1710	3007	2.10	1.23

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER STORAGE FACILITY AS ON 30.06.2020							
SL. NO.	BANK NAME	Target	SANCTIONED		DISBURSED		ACHIEV %
		AMOUNT	NO.	AMOUNT	NO.	AMOUNT	AMOUNT
	LEAD BANKS						
1	STATE BANK OF INDIA	38789	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	14187	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	27750	1	1	1	1	0.00
4	CANARA BANK	12855	6	1435	4	1330	10.35
5	UCO BANK	13177	0	0	0	0	0.00
6	BANK OF BARODA	17054	8	78	8	78	0.46
7	UNION BANK OF INDIA	4715	0	0	0	0	0.00
	OTHER BANKS						
8	BANK OF INDIA	9700	15	475	15	416	4.29
9	BANK OF MAHARASHTRA	20	0	0	0	0	0.00
10	INDIAN BANK	17744	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	2190	3	27	3	27	1.23
12	PUNJAB AND SIND BANK	37	0	0	0	0	0.00
	Total Public Sector Bank	158218	33	2016	31	1852	1.17
	PRIVATE BANKS						
13	IDBI	1000	0	0	0	0	0.00
14	ICICI BANK	1068	0	0	0	0	0.00
15	FEDERAL BANK	37	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	591	0	0	0	0	0.00
19	HDFC BANK	2810	0	0	0	0	0.00
20	INDUSIND BANK	756	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	10302	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	16564	0	0	0	0	0.00
	Total COMM. BANKS	174782	33	2016	31	1852	1.06
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	18809	0	0	0	0	0.00
	Total Cooperative Bank	18809	0	0	0	0	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	43392	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	45986	0	0	0	0	0.00
	Total Region Rural Bank	89378	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	350	0	0	0	0	0.00
31	UTKARSH SFB	15283	0	0	0	0	0.00
32	UJJIVAN SFB	4518	0	0	0	0	0.00
	Total Small Financial Bank	20151	0	0	0	0	0.00
	TOTAL FOR BIHAR	303120	33	2016	31	1852	0.61

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
BANK WISE PROGRESS UNDER FOOD AND AGRO PROCESSING AS ON : 30.06.2020									
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	3476	41684	0	0	0	0	0.00	0.00
2	CENTRAL BANK OF INDIA	1273	15242	0	0	0	0	0.00	0.00
3	PUNJAB NATIONAL BANK	2490	29834	86	6750	86	6750	3.45	22.63
4	CANARA BANK	1153	13809	57	12440	51	11896	4.42	86.15
5	UCO BANK	1176	14164	0	0	0	0	0.00	0.00
6	BANK OF BARODA	1531	18327	153	3255	153	3155	9.99	17.22
7	UNION BANK OF INDIA	423	5058	9	25	9	25	2.13	0.49
	OTHER BANKS								
8	BANK OF INDIA	870	10425	383	5782	383	5689	44.02	54.57
9	BANK OF MAHARASHTRA	2	22	0	0	0	0	0.00	0.00
10	INDIAN BANK	1585	19081	6	71	6	71	0.38	0.37
11	INDIAN OVERSEAS BANK	205	2361	3	278	3	278	1.46	11.77
12	PUNJAB AND SIND BANK	3	39	249	648	249	648	8300.00	1661.54
	Total Public Sector Bank	14187	170046	946	29249	940	28512	6.63	16.77
	PRIVATE BANKS								
13	IDBI	83	1056	0	0	0	0	0.00	0.00
14	ICICI BANK	95	1121	0	0	0	0	0.00	0.00
15	FEDERAL BANK	3	41	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
18	AXIS BANK	58	625	0	0	0	0	0.00	0
19	HDFC BANK	259	3030	0	0	0	0	0.00	0.00
20	INDUSIND BANK	70	818	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	920	11062	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	1488	17753	0	0	0	0	0.00	0.00
	Total COMM. BANKS	15675	187799	946	29249	940	28512	6.00	15.18
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	1690	20214	0	0	0	0	0.00	0.00
	Total Cooperative Bank	1690	20214	0	0	0	0	0.00	0.00
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	3886	46623	0	0	0	0	0.00	0.00
29	UTTAR BIHAR GRAMIN BANK	4117	49404	0	0	0	0	0.00	0
	Total Region Rural Bank	8003	96027	0	0	0	0	0.00	0.00
	SMALL FINANCE BANK								
30	JANA SFB	29	373	0	0	0	0	0.00	0
31	UTKARSH SFB	1365	16412	0	0	0	0	0.00	0.00
32	UJJIVAN SFB	404	4855	0	0	0	0	0.00	0.00
	Total Small Financial Bank	1798	21640	0	0	0	0	0.00	0.00
	TOTAL FOR BIHAR	27166	325680	946	29249	940	28512	3.46	8.75

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA									
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21									
AGRI TERM LOAN (ATL) - BANKWISE AS ON : 30.06.2020									
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	169656	203393	16745	20112	15320	18003	9.03	8.85
2	CENTRAL BANK OF INDIA	62097	74386	21894	34097	21894	24877	35.26	33.44
3	PUNJAB NATIONAL BANK	121507	145588	3172	16024	3172	16024	2.61	11.01
4	CANARA BANK	56258	67395	6513	20907	5804	18444	10.32	27.37
5	UCO BANK	57628	69087	150	75	150	55	0.26	0.08
6	BANK OF BARODA	74675	89430	2680	4573	2680	3392	3.59	3.79
7	UNION BANK OF INDIA	20602	24699	77	85	77	85	0.37	0.34
	OTHER BANKS								
8	BANK OF INDIA	42480	50889	1528	3786	1528	3552	3.60	6.98
9	BANK OF MAHARASHTRA	90	108	0	0	0	0	0.00	0.00
10	INDIAN BANK	77706	93103	1462	2955	1362	2805	1.75	3.01
11	INDIAN OVERSEAS BANK	9580	11488	298	1777	298	1777	3.11	15.47
12	PUNJAB AND SIND BANK	161	193	0	0	0	0	0.00	0.00
	Total Public Sector Bank	692440	829759	54519	104391	52285	89014	7.55	10.73
	PRIVATE BANKS								
13	IDBI	4433	5266	1139	5478	1139	2706	25.69	51.39
14	ICICI BANK	4679	5591	5719	8711	5719	8711	122.23	155.80
15	FEDERAL BANK	169	199	1350	1472	1350	1472	798.82	739.70
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
18	AXIS BANK	2601	3110	1	441	1	441	0.04	14.18
19	HDFC BANK	12360	14747	105	1567	105	1567	0.85	10.63
20	INDUSIND BANK	3318	3965	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	2932	2112	2932	2112	0.00	0.00
23	YES BANK	0	0	0	0	0	0	0.00	0.00
24	BANDHAN BANK	45102	54034	26925	13042	26925	13042	59.70	24.14
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	72662	86912	38174	32833	38174	30061	52.54	34.59
	Total COMM. BANKS	765102	916671	92693	137224	90459	119075	11.82	12.99
	CO-OPERATIVE BANKS								
27	STATE CO-OP. BANK	82336	98666	41	82	41	82	0.05	0.08
	Total Cooperative Bank	82336	98666	41	82	41	82	0.05	0.08
	REGIONAL RURAL BANKS								
28	DAKSHIN BIHAR GRAMIN BANK	189934	227580	24755	7790	24755	7790	13.03	3.42
29	UTTAR BIHAR GRAMIN BANK	201302	241197	5095	22088	4991	9303	2.48	3.86
	Total Region Rural Bank	391236	468777	29850	29878	29746	17093	7.60	3.65
	SMALL FINANCE BANK								
30	JANA SFB	1517	1817	167	83	167	83	11.01	4.57
31	UTKARSH SFB	66931	80175	4164	1462	4164	1462	6.22	1.82
32	UJJIVAN SFB	19774	23694	7008	2941	7008	2941	35.44	12.41
	Total Small Financial Bank	88222	105686	11339	4486	11339	4486	12.85	4.24
	TOTAL FOR BIHAR	1326896	1589800	133923	171670	131585	140736	9.92	8.85

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER JOINT LIABILITY GROUP AS ON : 30.06.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	14116	0	0	0	0	0.00
2	CENTRAL BANK OF INDIA	7565	71	71	71	20	0.94
3	PUNJAB NATIONAL BANK	12424	20	40	20	40	0.16
4	CANARA BANK	3558	511	766	415	623	11.66
5	UCO BANK	3495	0	0	0	0	0.00
6	BANK OF BARODA	4135	22	41	22	32	0.53
7	UNION BANK OF INDIA	2263	0	0	0	0	0.00
	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	0	0	0	0	0.00
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	624	918	528	715	0.91
	PRIVATE BANKS						
13	IDBI	645	633	1449	633	1449	98.14
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	633	1449	633	1449	18.99
	Total COMM. BANKS	61047	1257	2367	1161	2164	1.90
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	0	41	82	41	82	0.00
	Total Cooperative Bank	0	41	82	41	82	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	19087	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	19866	36	108	36	108	0.18
	Total Region Rural Bank	38953	36	108	36	108	0.09
	SMALL FINANCE BANK						
30	JANA SFB	0	0	0	0	0	0.00
31	UTKARSH SFB	0	4164	1462	4164	1462	*
32	UJJIVAN SFB	0	0	0	0	0	*
	Total Small Financial Bank	0	4164	1462	4164	1462	0.00
	TOTAL FOR BIHAR	100000	5498	4019	5402	3816	5.40

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER SOCIAL INFRASTRUCTURE AS ON 30.06.2020							
SL. NO.	BANK NAME	TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		AMOUNT	NO	AMOUNT	NO	AMOUNT	AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	28498	19	172	19	172	0.60
2	CENTRAL BANK OF INDIA	13800	0	0	0	0	0.00
3	PUNJAB NATIONAL BANK	23932	1	1	1	1	0.00
4	CANARA BANK	8607	0	0	0	0	0.00
5	UCO BANK	5496	0	0	0	0	0.00
6	BANK OF BARODA	9738	0	0	0	0	0.00
7	UNION BANK OF INDIA	7509	0	0	0	0	0.00
	OTHER BANKS						
8	BANK OF INDIA	10516	0	0	0	0	0.00
9	BANK OF MAHARASHTRA	440	0	0	0	0	0.00
10	INDIAN BANK	9080	25	125	25	125	1.38
11	INDIAN OVERSEAS BANK	2048	0	0	0	0	0.00
12	PUNJAB AND SIND BANK	384	0	0	0	0	0.00
	Total Public Sector Bank	120048	45	298	45	298	0.25
	PRIVATE BANKS						
13	IDBI	10621	0	0	0	0	0.00
14	ICICI BANK	13447	0	0	0	0	0.00
15	FEDERAL BANK	1335	0	0	0	0	0.00
16	JAMMU KASHMIR BANK	230	0	0	0	0	0.00
17	SOUTH INDIAN BANK	230	0	0	0	0	0.00
18	AXIS BANK	11789	0	0	0	0	0.00
19	HDFC BANK	13529	0	0	0	0	0.00
20	INDUSIND BANK	3096	0	0	0	0	0.00
21	KARNATAKA BANK	230	0	0	0	0	0.00
22	KOTAK MAHINDRA	1548	0	0	0	0	0.00
23	YES BANK	465	0	0	0	0	0.00
24	BANDHAN BANK	1886	0	0	0	0	0.00
25	RBL BANK	231	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	230	0	0	0	0	0.00
	Total Private Sector Bank	58867	0	0	0	0	0.00
	Total COMM. BANKS	178915	45	298	45	298	0.17
	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	15884	0	0	0	0	0.00
29	UTTAR BIHAR GRAMIN BANK	9611	0	0	0	0	0.00
	Total Region Rural Bank	25495	0	0	0	0	0.00
	SMALL FINANCE BANK						
30	JANA SFB	1132	0	0	0	0	0.00
31	UTKARSH SFB	176	0	0	0	0	0.00
32	UJJIVAN SFB	3382	0	0	0	0	0.00
	Total Small Financial Bank	4690	0	0	0	0	0.00
	TOTAL FOR BIHAR	209100	45	298	45	298	0.14

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE PROGRESS UNDER RENEWABLE ENERGY AS ON 30.06.2020							
(In Rs. Lacs)							
SL. NO.	BANK NAME	TARGET AMOUNT	SANCTIONED NO AMOUNT		DISBURSED NO AMOUNT		ACHIEV %AGE AMT
	LEAD BANKS						
1	STATE BANK OF INDIA	3354	1	7	1	7	0.21
2	CENTRAL BANK OF INDIA	1623	0	0	0	0	0
3	PUNJAB NATIONAL BANK	2814	0	0	0	0	0
4	CANARA BANK	1016	0	0	0	0	0
5	UCO BANK	643	1	1	1	1	0.16
6	BANK OF BARODA	1145	0	0	0	0	0
7	UNION BANK OF INDIA	889	0	0	0	0	0
	OTHER BANKS						
8	BANK OF INDIA	1236	4	20	4	17	1.38
9	BANK OF MAHARASHTRA	52	0	0	0	0	0.00
10	INDIAN BANK	1071	1	1	1	1	0.09
11	INDIAN OVERSEAS BANK	240	0	0	0	0	0
12	PUNJAB AND SIND BANK	47	0	0	0	0	0
	Total Public Sector Bank	14130	7	29	7	26	0.18
	PRIVATE BANKS						
13	IDBI	1259	0	0	0	0	0
14	ICICI BANK	1576	0	0	0	0	0
15	FEDERAL BANK	157	0	0	0	0	0
16	JAMMU KASHMIR BANK	27	0	0	0	0	0
17	SOUTH INDIAN BANK	27	0	0	0	0	0.00
18	AXIS BANK	1382	0	0	0	0	0.00
19	HDFC BANK	1590	0	0	0	0	0
20	INDUSIND BANK	363	0	0	0	0	0
21	KARNATAKA BANK	27	0	0	0	0	0
22	KOTAK MAHINDRA	184	0	0	0	0	0
23	YES BANK	55	0	0	0	0	0
24	BANDHAN BANK	221	0	0	0	0	0
25	RBL BANK	27	0	0	0	0	0
26	IDFC FIRST BANK Ltd	27	0	0	0	0	0
	Total Private Sector Bank	6922	0	0	0	0	0
	Total COMM. BANKS	21052	7	29	7	26	0.12
	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	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	0
	SMALL FINANCE BANK						
30	JANA SFB	130	0	0	0	0	0.00
31	UTKARSH SFB	24	0	0	0	0	0
32	UJJIVAN SFB	392	0	0	0	0	0
	Total Small Financial Bank	546	0	0	0	0	0
	TOTAL FOR BIHAR	24600	7	29	7	26	0.11

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA

(CONVENOR- STATE BANK OF INDIA) FY : 2020-21

BANK WISE PROGRESS UNDER HOUSING LOAN 30.06.2020

SL. NO.	BANK NAME	(Amount in Rs.Lakhs)					
		TARGET	SANCTIONED		DISBURSED		ACHIEV %AGE
		NO.	NO.	AMOUNT	NO.	AMOUNT	NO.
	LEAD BANKS						
1	STATE BANK OF INDIA	5200	8059	47421	7890	43926	154.98
2	CENTRAL BANK OF INDIA	2516	2011	19674	2011	15334	79.93
3	PUNJAB NATIONAL BANK	4364	154	830	154	830	3.53
4	CANARA BANK	1571	224	5042	186	4373	14.26
5	UCO BANK	996	455	9091	455	654	45.68
6	BANK OF BARODA	1776	146	2695	146	1630	8.22
7	UNION BANK OF INDIA	1372	130	1099	130	1099	9.48
	OTHER BANKS						
8	BANK OF INDIA	1922	276	1596	276	1207	14.36
9	BANK OF MAHARASHTRA	78	3	65	3	65	3.85
10	INDIAN BANK	1657	432	9640	432	3944	26.07
11	INDIAN OVERSEAS BANK	380	35	481	35	481	9.21
12	PUNJAB AND SIND BANK	66	71	2852	71	2852	107.58
	Total Public Sector Bank	21898	11996	100486	11789	76395	54.78
	PRIVATE BANKS						
13	IDBI	1938	111	1672	111	534	5.73
14	ICICI BANK	2448	14	226	14	226	0.57
15	FEDERAL BANK	244	14	188	14	188	5.74
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	2150	99	150	99	150	4.60
19	HDFC BANK	2471	67	87	67	87	2.71
20	INDUSIND BANK	562	0	0	0	0	0.00
21	KARNATAKA BANK	42	9	110	9	110	21.43
22	KOTAK MAHINDRA	285	0	0	0	0	0.00
23	YES BANK	85	0	0	0	0	0.00
24	BANDHAN BANK	345	22	78	22	78	6.38
25	RBL BANK	42	0	0	0	0	0.00
26	IDFC FIRST BANK Ltd	42	0	0	0	0	0.00
	Total Private Sector Bank	10738	337	2530	337	1392	3.14
	Total COMM. BANKS	32636	12333	103016	12126	77787	37.79
	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	2897	140	2832	140	2745	4.83
29	UTTAR BIHAR GRAMIN BANK	1753	4	36	2	20	0.23
	Total Region Rural Bank	4650	144	2868	142	2765	3.10
	SMALL FINANCE BANK						
30	JANA SFB	208	4	4	4	4	1.92
31	UTKARSH SFB	28	13	123	13	123	46.43
32	UJJIVAN SFB	608	45	30	45	30	7.32
	Total Small Financial Bank	844	62	157	62	157	7.29
	TOTAL FOR BIHAR	38130	12539	106041	12330	80709	32.88

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
BANK WISE OUTSTANDING AND NPA UNDER HOUSING LOAN AS ON 30.06.2020							
(Amount in Rs.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	62874	630423	1033	6800	1.64	1.08
2	CENTRAL BANK OF INDIA	5818	42073	1403	3398	24.11	8.08
3	PUNJAB NATIONAL BANK	14700	177766	1112	7543	7.56	4.24
4	CANARA BANK	4966	260496	138	747	2.78	0.29
5	UCO BANK	16000	56776	741	3802	4.63	6.70
6	BANK OF BARODA	5996	91741	268	1655	4.47	1.80
7	UNION BANK OF INDIA	2532	73759	90	604	3.55	0.82
	OTHER BANKS						
8	BANK OF INDIA	7376	94511	211	1200	2.86	1.27
9	BANK OF MAHARASHTRA	343	7050	11	98	3.21	1.39
10	INDIAN BANK	8785	79427	559	4925	6.36	6.20
11	INDIAN OVERSEAS BANK	1829	27196	23	167	1.26	0.61
12	PUNJAB AND SIND BANK	1807	5774	27	445	1.49	7.71
	Total Public Sector Bank	133026	1546992	5616	31384	4.22	2.03
	PRIVATE BANKS						
13	IDBI	4068	54348	15	100	0.37	0.18
14	ICICI BANK	2501	66971	0	0	0.00	0.00
15	FEDERAL BANK	66	1090	0	0	0.00	0.00
16	JAMMU KASHMIR BANK	36	375	0	0	0.00	0.00
17	SOUTH INDIAN BANK	3	73	0	0	0.00	0.00
18	AXIS BANK	1543	9213	9	54	0.58	0.59
19	HDFC BANK	1250	9793	9	11	0.72	0.11
20	INDUSIND BANK	0	0	0	0	0.00	0.00
21	KARNATAKA BANK	17	309	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	329	2291	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	9813	144463	33	165	0.34	0.11
	Total COMM. BANKS	142839	1691455	5649	31549	3.95	1.87
	CO-OPERATIVE BANKS						
27	STATE CO-OP. BANK	1	6	0	0	0.00	0.00
	Total Cooperative Bank	1	6	0	0	0.00	0.00
	REGIONAL RURAL BANKS						
28	DAKSHIN BIHAR GRAMIN BANK	4053	32991	449	1702	11.08	5.16
29	UTTAR BIHAR GRAMIN BANK	5565	6818	3935	2923	70.71	42.87
	Total Region Rural Bank	9618	39809	4384	4625	45.58	11.62
	SMALL FINANCE BANK						
30	JANA SFB	1035	398	2	1	0.19	0.25
31	UTKARSH SFB	168	1571	0	0	0.00	0.00
32	UJJIVAN SFB	342	2917	0	0	0.00	0.00
	Total Small Financial Bank	1545	4886	2	1	0.13	0.02
	TOTAL FOR BIHAR	154003	1736156	10035	36175	6.52	2.08

STATE LEVEL BANKERS' COMMITTEE BIHAR, PATNA							
(CONVENOR- STATE BANK OF INDIA) FY : 2020-21							
CUMULATIVE REPORT AS ON 30.06.2020							
Performance under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (PMAY)							
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	22136	4167	77416	8513	3661	8079
2	CENTRAL BANK OF INDIA	4147	586	9442	536	18	40
3	PUNJAB NATIONAL BANK	8340	1018	7799	898	368	792
4	CANARA BANK	5324	726	12772	1671	273	505
5	UCO BANK	3251	204	981	289	23	55
6	BANK OF BARODA	4505	81	1108	139	81	139
7	UNION BANK OF INDIA	2355	329	1984	448	50	105
	OTHER BANKS						
8	BANK OF INDIA	4949	194	3414	289	23	50
9	BANK OF MAHARASHTRA	48	18	796	29	14	23
10	INDIAN BANK	3237	87	1045	152	76	133
11	INDIAN OVERSEAS BANK	3020	133	1573	139	56	68
12	PUNJAB AND SIND BANK	11	11	143	10	0	0
	Total Public Sector Bank	61323	7554	118473	13113	4643	9989
	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	1182	101	2471	142	41	86
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	0	0
22	KOTAK MAHINDRA	0	0	0	0	0	0
23	YES BANK	0	0	0	0	0	0
24	BANDHAN BANK	329	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	4931	267	5622	281	111	217
	Total COMM. BANKS	66254	7821	124095	13394	4754	10206
	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	1180	756	9496	1545	4	8
29	UTTAR BIHAR GRAMIN BANK	190	90	721	67	44	64
	Total Region Rural Bank	1370	846	10217	1612	48	72
	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	67764	8667	134312	15006	4802	10278

Information regarding functioning of RSETIs June 2020

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 June 2020			
									During Financial Year 30.06.2020			Since Inception		AS ON 30.06.2020			
									No. of persons sourced by the branches for training	No of training programmes organised	No. of persons trained	No of training programmes organised	No. of persons trained	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)	
1	Araria	sbi	13-09-2017	YES	YES	YES	YES	YES	1	1	35	170	4656	3416	1630	KVIC SRLM	744
2	Arwal	pnb	12-12-2011	YES	YES	YES	YES	YES	2	0	0	748	17859	6945	2657		0
3	Aurangabad	pnb	29-02-2012	YES	YES	YES	YES	YES	2	0	0	687	15847	873	2456		0
4	Banka	uco	20-07-2011	YES	YES	YES	YES	YES	25	0	0	159	5022	0	0	SRLM	0
5	Begusarai	uco	29-07-2011	YES	YES	YES	YES	YES	44	0	0	185	6242	0	0	NRLM	17
6	Bhagalpur	uco	14-03-2011	YES	YES	YES	YES	YES	18	0	0	167	5304	0	0	SRLM	12
7	Bhojpur	pnb	28-03-2012	YES	YES	YES	YES	YES	2	0	0	689	17852	5364	1689		0
8	Buxar	pnb	26-12-2012	YES	YES	YES	YES	YES	2	0	0	678	12564	4659	1259		0
9	Darbhanga	cbi	27-11-2010	YES	YES	YES	YES	YES	1	0	0	201	5621	3707	1137	RLM & KVIC PATN	10
10	East Champaran	cbi	19-12-2011	YES	YES	YES	YES	YES	1	0	0	191	6001	4293	1846	SRLM	21
11	Gaya	pnb	24-03-2010	YES	YES	YES	YES	NO	2	0	0	1289	25489	13365	5112		0
12	Gopalganj	cbi	10-02-2011	YES	YES	YES	YES	YES	1	0	0	148	4555	3159	1011	C- Rs., NRLM & N	14
13	Jamui	sbi	07-03-2011	YES	YES	YES	YES	YES	1	0	0	152	4340	3169	1286	KVIC SRLM	771
14	Jehanabad	pnb	30-09-2011	YES	YES	YES	YES	YES	2	0	0	1016	19584	6589	3156		0
15	Kaimur	pnb	29-12-2011	YES	YES	YES	YES	YES	2	0	0	789	17564	6984	1475		0
16	Katihar	cbi	01-10-2011	YES	YES	YES	YES	YES	1	0	0	182	5270	4426	2253	SRLM	22
17	Khagaria	ubi	10-02-2010	YES	YES	YES	YES	NO	10	18	596	206	6685	4092	1201		0
18	Kishanganj	sbi	12-07-2011	YES	YES	YES	YES	YES	1	1	35	190	5703	4100	2109	KVIC SRLM	1124
19	Lakhisarai	pnb	28-09-2010	YES	YES	YES	YES	NO	2	0	0	989	15648	6489	2164		0
20	Madhepura	sbi	02-04-2014	YES	YES	YES	YES	YES	1	1	1	167	4435	3235	1389	KVIC SRLM	0
21	Madhubani	cbi	29-01-2011	YES	YES	YES	YES	YES	1	0	0	191	5284	3527	1151	SRLM & KVIC	5
22	Munger	uco	01-02-2011	YES	YES	YES	NO	NO	48	0	0	165	5347	0	0	SRLM	30
23	Muzaffarpur	cbi	19-02-2007	YES	YES	YES	YES	YES	13	1	33	261	7169	5394	2362	SRLM	12
24	Nalanda	pnb	15-02-2010	YES	YES	YES	YES	YES	2	0	0	895	15264	7655	2354		0
25	Nawada	pnb	28-03-2010	YES	YES	YES	YES	NO	2	0	0	859	15245	7889	2459		0
26	Patna	pnb	15-01-2007	NO	YES	YES	NO	NO	2	0	0	798	17845	6124	1456		0
27	Purnea	sbi	18-03-2011	YES	YES	YES	YES	YES	1	1	21	175	4761	3540	1576	KVIC SRLM	582
28	Rohtas	pnb	27-11-2012	YES	YES	YES	YES	YES	2	0	0	783	9784	6778	1254		0
29	Saharsa	sbi	10-03-2011	YES	YES	YES	YES	YES	1	1	1	172	4575	3431	1781	KVIC SRLM	1073
30	Samastipur	ubi	01-07-2010	YES	YES	YES	YES	NO	10	25	750	180	5258	3643	1203		0
31	Saran	cbi	08-02-2011	YES	YES	YES	YES	YES	1	0	0	144	4183	2534	913	SRLM	10
32	Sheikhpura	can	19-01-2010	YES	YES	YES	YES	YES	1	0	0	277	8660	6100	1830	KVIC,NSKSH,GOVT	1335230
33	Sheohar	bob	31-03-2010	YES	YES	YES	YES	NO	155	27	863	268	7898	6138	2414	SRLM	17
34	Sitamarhi	bob	28-03-2012	YES	YES	YES	YES	NO	26	22	569	187	5150	3635	1889	0	0
35	Siwan	cbi	15-03-2011	YES	YES	YES	YES	YES	1	0	0	178	5367	2675	1015	SRLM	11
36	Supaul	sbi	20-03-2014	YES	YES	YES	YES	YES	1	1	1	192	5161	3809	2363	KVIC SRLM	0
37	Vaishali	can	30-01-2008	YES	YES	YES	YES	NO	1	0	0	362	10799	8376	2665	SRLM	7022689
38	West Champaran	cbi	27-01-2011	YES	YES	YES	YES	YES	15	2	51	175	5118	3092	1338	SRLM	2
Total Bihar									9952	3366	75303	12867	306622	144775	52954		3842822

Expanding and Deepening of Digital Payments Ecosystem - Review Format

Expanding and Deepening of Digital Payments Ecosystem - Review Format																					
District:Jehanabad Quarter:31.07.2020	For Bank Customers															For non-customers				4. Digital Financial Literacy	
	1. Digital coverage for individuals (Savings Accounts)										2. Digital coverage for business (Current Accounts)					3. Provision of Digital infrastructure					
	Bank Name	Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	Total No. of Operative SB covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage	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)	No. of FLC camps on Digital FL	No. of people participated
e-ANDHRA BANK#	3759	1679	44.67	155	4.12	317	8.43	1669	44.40	126	91	72.22	3	2.38	2	0	0	2	15	69	
e-UNITED BANK#	3033	1853	61.09	171	5.64	265	8.74	1853	61.09	92	8	8.70	1	1.09	1	0	0	1	0	0	
e-ORIENTAL BANK OF COMMERCE#	3679	3192	86.76	1121	30.47	3046	82.79	3214	87.36	86	21	24.42	8	9.30	0	0	0	0	0	0	
BANK OF BARODA	25280	17281	68.36	323	1.28	2483	9.82	20087	79.46	363	46	12.67	76	20.94	18	0	0	0	0	0	
BANK OF INDIA	64890	35148	54.17	1574	2.43	5377	8.29	35148	54.17	285	59	20.70	73	25.61	0	0	0	0	4	116	
CANARA BANK@	11025	9568	86.78	2024	18.36	10153	92.09	10241	92.89	187	129	68.98	23	12.30	6	0	0	6	0	0	
CENTRAL BANK OF INDIA	3064	2148	70.10	2233	72.88	209	6.82	2233	72.88	61	6	9.84	0	0.00	0	0	0	0	0	0	
INDIAN OVERSEAS BANK	3167	2572	81.21	231	7.29	1091	34.45	2845	89.83	88	37	42.05	23	26.14	0	0	0	0	0	0	
INDIAN BANK	41762	16159	38.69	2872	6.88	30661	73.42	31659	75.81	528	417	78.98	461	87.31	4	0	0	4	4	56	
PUNJAB NATIONAL BANK @	396462	224201	56.55	22013	5.55	24139	6.09	225083	56.77	2405	293	12.18	44	1.83	0	0	0	0	56	2992	
STATE BANK OF INDIA	193194	112571	58.27	19984	10.34	30677	15.88	118295	61.23	1071	255	23.81	616	57.52	0	0	0	0	25	645	
UNION BANK OF INDIA @	46182	18265	39.55	536	1.16	712	1.54	19513	42.25	267	20	7.49	12	4.49	19	0	0	19	3	18	
UCO BANK	5968	4888	81.90	154	2.58	652	10.92	4882	81.80	77	5	6.49	1	1.30	0	0	0	0	0	0	
AXIS BANK	4359	5317	121.98	1351	30.99	2437	55.91	4359	100.00	451	209	46.34	117	25.94	0	0	0	0	1	5	
BANDHAN BANK@	5615	5583	99.43	234	4.17	678	12.07	5583	99.43	749	159	21.23	28	3.74	0	0	0	0	0	0	
HDFC BANK	2969	2590	87.23	1167	39.31	1554	52.34	2590	87.23	357	134	37.54	97	27.17	49	0	0	49	0	0	
ICICI BANK	3838	3786	98.65	1669	43.49	1972	51.38	3719	96.90	230	188	81.74	105	45.65	0	0	0	0	0	0	
IDBI BANK	6570	6570	100.00	1558	23.71	1047	15.94	6570	100.00	318	318	100.00	20	6.29	0	0	0	0	0	0	
DAKSHIN BIHAR GRAMIN BANK	258165	79385	30.75	0	0.00	35399	13.71	99642	38.60	927	0	0.00	302	32.58	0	0	0	0	0	0	
STATE CO-OPERATIVE BANK	4904	474	9.67	0	0.00	0	0.00	474	9.67	140	0	0.00	0	0.00	0	0	0	0	0	0	
UJIVAN SFB	8344	7695	92.22	4292	51.44	2757	33.04	7695	92.22	81	80	98.77	0	0.00	0	0	0	0	0	0	
India Post Payment Bank	35411	0	0.00	0	0.00	35411	100.00	35411	100.00	88	0	0.00	88	100.00	0	0	0	0	5	283	
	1131640	560925	49.57	63662	5.63	191037	16.88	642765	56.80	8977	2475	27.57	2098	23.37	99	0	0	81	113	4184	

^ The field 'no. of mobile banking + UPI + USSD' is an all-inclusive field to be considered for coverage through any one of more of these modes. In case more than one facilities are

*In cases where either of the POS or QR has been provided, coverage may be considered. In cases where both POS & QR facilities have been provided to a single entity, it should be treated as one to

Data of these banks considered as on 31.03.2020 only
@Data of these banks repeated as on 30.06.2020

172

QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FLCs (GOING DIGITAL) : Annexure-2 Part(A)
AS ON 30.06.2020

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	6202	4	23-06-2020	MUZAFFARPUR	KANTI	MADHOPUR MACHHY	12	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	3	22-06-2020	MUZAFFARPUR	MUSHAHARI	NAYAGANW	15	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	2	20-06-2020	MUZAFFARPUR	KURHANI	MANIYARI	21	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	1	19-06-2020	MUZAFFARPUR	MUSHAHARI	DIGHRA	18	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6202	5	24-06-2020	MUZAFFARPUR	MARWAN	JIYANKHURD	16	N	N	N	N	N	Y	Y
CENTRAL BANK OF INDIA	6401	4	25-06-2020	WEST CHAMPARAN	JOGAPATTI	HARPUR	52	N	N	N	Y	Y	N	Y
CENTRAL BANK OF INDIA	6401	3	24-06-2020	WEST CHAMPARAN	NAURAN	DHUMNAGAR PURBI	42	N	N	N	Y	N	Y	Y
CENTRAL BANK OF INDIA	6401	2	12-06-2020	WEST CHAMPARAN	JOGAPATTI	GORA KOIRI TOLA	46	N	N	N	Y	Y	N	Y
CENTRAL BANK OF INDIA	6401	1	05-06-2020	WEST CHAMPARAN	JOGAPATTI	SIKTA KALA	35	N	N	N	Y	Y	N	Y
CENTRAL BANK OF INDIA	8901	2	12-06-2020	VAISHALI	RAGHOPUR	TERASIA	12	N	N	N	N	Y	Y	Y
CENTRAL BANK OF INDIA	8901	1	01-01-0001	VAISHALI	MAHUA	SINGHARA	19	N	N	N	N	Y	Y	Y
BANK OF BARODA	1	1	12-06-2020	Sitamarhi	Patahi	Bairgania	45	N	N	N	N	Y	Y	Y
BANK OF BARODA	2	2	19-06-2020	Sheohar	Mathurapur	Mathurapur	42	N	N	N	N	Y	Y	Y
DAKSHIN BIHAR GRAMIN B	3301	1	15-06-2020	SHEIKHPURA	HATHIYAWAN	BADSHAHPUR	13	N	N	N	Y	N	Y	Y
DAKSHIN BIHAR GRAMIN B	3701	2	19-06-2020	KAIMUR	BHABHUA	KHADAURA	15	N	N	N	N	N	Y	N
DAKSHIN BIHAR GRAMIN B	3701	1	18-06-2020	KAIMUR	BHABHUA	BARE	14	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	4501	2	20-06-2020	BUXAR	DUMRAO	NAYA BHOJPUR	9	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	4501	1	01-01-0001	BUXAR	BRAHMPUR	UMEDPUR	10	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	5101	1	25-06-2020	NALANDA	HARNAUT	SEVDAHCHERO	14	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	5101	2	29-06-2020	NALANDA	EKANGARSARAI	KOSIYAWAN CHAME	12	N	N	N	N	N	Y	N
DAKSHIN BIHAR GRAMIN B	5201	2	19-06-2020	BHOJPUR	BIHIYA	PIPR AIGDISH	12	N	N	N	N	N	Y	N
DAKSHIN BIHAR GRAMIN B	5201	1	17-06-2020	BHOJPUR	JAGDISHPUR	NAYAKA TOLA	10	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	5501	5	29-06-2020	SAMASTIPUR	UIYARPUR	DESUA	15	N	N	N	N	N	Y	N
DAKSHIN BIHAR GRAMIN B	5501	4	25-06-2020	SAMASTIPUR	VIDYAPATINAGAR	SIMARI	12	N	N	N	N	N	Y	N
DAKSHIN BIHAR GRAMIN B	5501	3	23-06-2020	SAMASTIPUR	SARAIANJAN	GANDHI CHOWK	15	N	N	N	N	N	Y	N
DAKSHIN BIHAR GRAMIN B	5501	2	20-06-2020	SAMASTIPUR	TAJPUR	SARSONA	14	N	N	N	N	N	Y	N
DAKSHIN BIHAR GRAMIN B	5501	1	18-06-2020	SAMASTIPUR	PUSA	MADHOPUR CHHAPR	11	N	N	N	N	Y	N	N
DAKSHIN BIHAR GRAMIN B	5801	2	25-06-2020	AURANGABAD	MADANPUR	ORA	13	N	N	N	N	Y	Y	Y
DAKSHIN BIHAR GRAMIN B	5801	1	15-06-2020	AURANGABAD	AURANGABAD	RAMABANDH	14	N	N	N	Y	Y	Y	Y
DAKSHIN BIHAR GRAMIN B	5901	1	25-06-2020	NAWADA	AKABARPUR	MADHOBIGHA	14	N	N	N	N	Y	N	Y
DAKSHIN BIHAR GRAMIN B	6701	2	18-06-2020	ROHTAS	SASARAM	DARIGAON	11	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	6701	1	17-06-2020	ROHTAS	SIVSAGAR	ALAMPUR	14	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	7001	6	22-06-2020	GAYA	PARAIYA	UPHLI	12	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	7001	5	22-06-2020	GAYA	PARAIYA	SOLRA	11	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	7001	4	16-06-2020	GAYA	PARAIYA	KAPASIYA	13	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	7001	3	16-06-2020	GAYA	CHANDAUTI	PARSAWAN	14	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	7001	2	15-06-2020	GAYA	CHANDAUTI	RAJAHARI	11	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	7001	1	15-06-2020	GAYA	BODHGAYA	CHERKI	13	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	7701	2	30-06-2020	BEGUSARAI	GARHPURA	MALIPUR	12	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	7701	1	29-06-2020	BEGUSARAI	BEGUSARAI	BHABHANGAMA	13	N	N	N	N	Y	Y	N
DAKSHIN BIHAR GRAMIN B	8101	2	10-06-2020	JEHANABAD	KAKO	AMTHUA	11	N	N	N	N	Y	N	Y
DAKSHIN BIHAR GRAMIN B	8101	1	09-06-2020	JEHANABAD	HULASGANJ	KOKARSA	10	N	N	N	N	Y	N	Y
DAKSHIN BIHAR GRAMIN B	8501	2	30-06-2020	KHAGARIA	PIPR A	PIPR A	12	N	N	N	N	Y	Y	Y
DAKSHIN BIHAR GRAMIN B	8501	1	24-06-2020	KHAGARIA	KHAGARIA	MAHSURI	13	N	N	N	N	N	Y	Y
DAKSHIN BIHAR GRAMIN B	10901	2	21-06-2020	ARWAL	ARWAL	MAKHDUMPUR KABI	15	N	N	N	N	Y	N	Y
DAKSHIN BIHAR GRAMIN B	10901	1	20-06-2020	ARWAL	KARPI	TIRA	13	N	N	N	N	Y	Y	Y
UTTAR BIHAR GRAMIN BAI	4802	2	21-06-2020	SUPAUL	SUPAUL	SUKHPUR	20	N	N	N	N	N	Y	Y

QUARTERLY REPORT ON CONDUCT OF TARGET GROUP SPECIFIC CAMPS BY FLCs - Annexure-2 Part(B)
AS ON 30.06.2020

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
CENTRAL BANK OF INDIA	6202	1	23-06-2020	MUZAFFARPUR	MARWAN	SUBHANKARPUR	8	N	N	N	N	N	Y	6
CENTRAL BANK OF INDIA	6202	2	25-06-2020	MUZAFFARPUR	MUSHAHARI	BHAGWANPUR	20	N	N	N	N	N	Y	2
CENTRAL BANK OF INDIA	6202	3	26-06-2020	MUZAFFARPUR	BOCHHA	GARHA CHOUK	20	N	N	N	N	N	Y	4
CENTRAL BANK OF INDIA	6202	4	30-06-2020	MUZAFFARPUR	MURDUL	DHOLI	20	N	N	N	N	N	Y	5
CENTRAL BANK OF INDIA	6401	1	22-05-2020	MUZAFFARPUR	MURDUL	VISHUNPUR BAKHA	20	N	N	N	N	N	Y	1
CENTRAL BANK OF INDIA	6401	2	09-06-2020	WEST CHAMPARAN	BAGHA-2	RATANPURAWA	51	N	N	N	N	N	Y	1,2,3 & 6
CENTRAL BANK OF INDIA	6401	3	16-06-2020	WEST CHAMPARAN	JOGAPATTI	SEHURAWA	52	N	N	N	N	N	Y	1,2,3 & 6
CENTRAL BANK OF INDIA	6401	4	20-06-2020	WEST CHAMPARAN	JOGAPATTI	BAHURAWA	56	N	N	N	N	N	Y	1,2,3 & 6
CENTRAL BANK OF INDIA	6401	5	29-06-2020	WEST CHAMPARAN	JOGAPATTI	BARWAT SEVA	47	N	N	N	N	N	Y	5 & 6
CENTRAL BANK OF INDIA	8901	1	17-06-2020	VAISHALI	HAIJIPUR	SULTANPUR	37	N	N	N	N	N	Y	4
CENTRAL BANK OF INDIA	8901	2	23-06-2020	Stamathi	Pupri	DIGHI KALAN	16	N	N	N	N	N	Y	4
CENTRAL BANK OF INDIA	3301	1	18-06-2020	SHEIKHPURA	SHEIKHPURA	GAVAY	36	N	N	N	N	N	Y	5
DAKSHIN BIHAR GRAMIN E	3301	1	17-06-2020	SHEIKHPURA	S SHEIKHPURA	VRPUR	13	N	N	N	N	N	Y	2
DAKSHIN BIHAR GRAMIN E	3301	2	22-06-2020	SHEIKHPURA	BARBIGHA	DOVADH	13	N	N	N	N	N	Y	4
DAKSHIN BIHAR GRAMIN E	3701	1	22-06-2020	KAIMUR	MOHANIYA	CHAINPUR	12	N	N	N	N	N	Y	2
DAKSHIN BIHAR GRAMIN E	3701	2	24-06-2020	KAIMUR	NAWANAGAR	DASAUTI	15	N	N	N	N	N	Y	5
DAKSHIN BIHAR GRAMIN E	4501	1	01-01-0001	BUXAR	CHAUSA	DIYAMAN	12	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	5101	1	25-06-2020	NALANDA	HARNAUT	NIMEI	10	N	N	N	N	N	Y	2
DAKSHIN BIHAR GRAMIN E	5101	2	28-07-2020	NALANDA	HARNAUT	CHERO	15	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	5101	3	28-07-2020	NALANDA	CHANDI	MAHMADPUR BALWA	9	N	N	N	N	N	Y	6
DAKSHIN BIHAR GRAMIN E	5201	1	23-06-2020	BHOJIPUR	UDWANTNAGAR	TETARIYA MORE	16	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	5201	2	24-06-2020	BHOJIPUR	KOILWAR	LODIPIUR	13	N	N	N	N	N	Y	4
DAKSHIN BIHAR GRAMIN E	5501	1	19-06-2020	SAMASTIPUR	BIBHUTIPUR	KALYANPUR	14	N	N	N	N	N	Y	2
DAKSHIN BIHAR GRAMIN E	5501	2	22-06-2020	SAMASTIPUR	MORWA	LARIA	13	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	5501	3	24-06-2020	SAMASTIPUR	WARISNAGAR	KISHANPUR	16	N	N	N	N	N	Y	5
DAKSHIN BIHAR GRAMIN E	5501	4	26-06-2020	SAMASTIPUR	PATARI	MALINAGAR	11	N	N	N	N	N	Y	6
DAKSHIN BIHAR GRAMIN E	5801	1	16-06-2020	AURANGABAD	AURANGABAD	KHARABIND	11	N	N	N	N	N	Y	5
DAKSHIN BIHAR GRAMIN E	5801	2	19-06-2020	AURANGABAD	KULTUMBA	KANCHANPUR	12	N	N	N	N	N	Y	3
DAKSHIN BIHAR GRAMIN E	5801	3	23-06-2020	AURANGABAD	SANDA	BHARTHALI	11	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	5801	4	24-06-2020	AURANGABAD	RAFIGANJ	SANDA	13	N	N	N	N	N	Y	4
DAKSHIN BIHAR GRAMIN E	5801	5	30-06-2020	NAWADA	NAWADA	BHADWA	12	N	N	N	N	N	Y	2
DAKSHIN BIHAR GRAMIN E	5901	1	26-06-2020	NAWADA	NARHAT	PUNAIL	12	N	N	N	N	N	Y	5
DAKSHIN BIHAR GRAMIN E	5901	2	29-06-2020	NAWADA	NARHAT	SAKARA	13	N	N	N	N	N	Y	4
DAKSHIN BIHAR GRAMIN E	5901	3	30-06-2020	NAWADA	ROHTAS	BAILA	11	N	N	N	N	N	Y	4
DAKSHIN BIHAR GRAMIN E	6701	1	19-06-2020	ROHTAS	CHENARI	TELARI	14	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	6701	2	22-06-2020	ROHTAS	SASARAM	TAKIYA	10	N	N	N	N	N	Y	4
DAKSHIN BIHAR GRAMIN E	6701	3	23-07-2020	ROHTAS	DEHARI	JAMUHUAR	15	N	N	N	N	N	Y	5
DAKSHIN BIHAR GRAMIN E	6701	4	24-06-2020	ROHTAS	TILOTHU	RANDIHERA	14	N	N	N	N	N	Y	3
DAKSHIN BIHAR GRAMIN E	6701	5	25-07-2020	ROHTAS	CHANDAUTI	PASWAN CHOWK	13	N	N	N	N	N	Y	3
DAKSHIN BIHAR GRAMIN E	7001	1	17-06-2020	GAYA	BODHGAYA	PARHADA	15	N	N	N	N	N	Y	6
DAKSHIN BIHAR GRAMIN E	7001	2	17-06-2020	GAYA	CHANDAUTI	LALGANJ	13	N	N	N	N	N	Y	5
DAKSHIN BIHAR GRAMIN E	7001	3	18-06-2020	GAYA	CHANDAUTI	DHARAMPUR	14	N	N	N	N	N	Y	6
DAKSHIN BIHAR GRAMIN E	7001	4	18-06-2020	GAYA	PARAIA	RAPIUR	12	N	N	N	N	N	Y	6
DAKSHIN BIHAR GRAMIN E	7001	5	19-06-2020	GAYA	TEKARI	KONCH	15	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	7001	6	19-06-2020	GAYA	KONCH	SIMRA	11	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	7001	7	20-06-2020	GAYA	KONCH	BISAR	11	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	7001	8	20-06-2020	GAYA	MANPUR	AMRA	12	N	N	N	N	N	Y	2
DAKSHIN BIHAR GRAMIN E	7001	9	23-06-2020	GAYA	MANPUR	MOHANPUR	10	N	N	N	N	N	Y	6
DAKSHIN BIHAR GRAMIN E	7001	10	23-06-2020	GAYA	MOHANPUR	MOHANPUR	15	N	N	N	N	N	Y	6
DAKSHIN BIHAR GRAMIN E	7001	11	24-06-2020	GAYA	BELAGANJ	KHANAIDA	13	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	7001	12	24-06-2020	GAYA	TEKARI	BELAHARI	11	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	7001	13	25-06-2020	GAYA	TEKARI	RAPIUR	10	N	N	N	N	N	Y	1
DAKSHIN BIHAR GRAMIN E	7001	14	25-06-2020	GAYA	TEKARI	LAW	13	N	N	N	N	N	Y	6
DAKSHIN BIHAR GRAMIN E	7001	15	25-06-2020	GAYA	TEKARI									
DAKSHIN BIHAR GRAMIN E	7001	16	26-06-2020	GAYA	TEKARI									

DAKSHIN BIHAR GRAMIN E	7001	17-29-06-2020	GAYA	CHANDAUTI	KRISHNAPURI		12	N	N	N	N	N	N	N	N	6
DAKSHIN BIHAR GRAMIN E	7001	18-29-06-2020	GAYA	CHANDAUTI	CHAKAND		10	N	N	N	N	N	N	N	N	6
DAKSHIN BIHAR GRAMIN E	7001	19-30-06-2020	GAYA	TEKARI	MAKPA		15	N	N	N	N	N	N	N	N	6
DAKSHIN BIHAR GRAMIN E	7001	20-30-06-2020	GAYA	TEKARI	MIRABIGHA		14	N	N	N	N	N	N	N	N	1
DAKSHIN BIHAR GRAMIN E	7701	1-12-06-2020	BEGUSARAI	MANJHAUL	BIRPUR		12	N	N	N	N	N	N	N	N	2
DAKSHIN BIHAR GRAMIN E	7701	2-15-06-2020	BEGUSARAI	MANJHAUL	MANJHAUL		11	N	N	N	N	N	N	N	N	3
DAKSHIN BIHAR GRAMIN E	7701	3-18-06-2020	BEGUSARAI	CHERIA BARIYARP	PAHSARA		12	N	N	N	N	N	N	N	N	5
DAKSHIN BIHAR GRAMIN E	7701	4-23-06-2020	BEGUSARAI	GARHPUR	KANAUJI		11	N	N	N	N	N	N	N	N	4
DAKSHIN BIHAR GRAMIN E	7701	5-26-06-2020	BEGUSARAI	BAKHRI BAZAR	SONWAN		13	N	N	N	N	N	N	N	N	4
DAKSHIN BIHAR GRAMIN E	8101	1-13-06-2020	JEHANABAD	JEHANABAD	MANIYAMA		15	N	N	N	N	N	N	N	N	5
DAKSHIN BIHAR GRAMIN E	8101	2-15-06-2020	JEHANABAD	MAKHJUMPUR	DAKRA		13	N	N	N	N	N	N	N	N	3
DAKSHIN BIHAR GRAMIN E	8101	3-16-06-2020	JEHANABAD	GHOSI	OLDIPUR		12	N	N	N	N	N	N	N	N	6
DAKSHIN BIHAR GRAMIN E	8101	4-17-06-2020	JEHANABAD	RATNI FAREDPUR	NEHALPUR		18	N	N	N	N	N	N	N	N	1
DAKSHIN BIHAR GRAMIN E	8101	5-19-06-2020	JEHANABAD	MODANGANJ	MILKI		11	N	N	N	N	N	N	N	N	5
DAKSHIN BIHAR GRAMIN E	8501	1-19-06-2020	KHAGARIA	GOGARI	RAMCHANDARPUR		14	N	N	N	N	N	N	N	N	1
DAKSHIN BIHAR GRAMIN E	8501	2-22-06-2020	KHAGARIA	ALLAULI	HATHANPUR		16	N	N	N	N	N	N	N	N	4
DAKSHIN BIHAR GRAMIN E	8501	3-29-06-2020	KHAGARIA	ALLAULI	JOGIA		13	N	N	N	N	N	N	N	N	2
DAKSHIN BIHAR GRAMIN E	10901	1-22-06-2020	ARWAL	KURTHA	KHATANGI		15	N	N	N	N	N	N	N	N	4
DAKSHIN BIHAR GRAMIN E	10901	2-23-06-2020	ARWAL	KARPI	MIRJAPUR		16	N	N	N	N	N	N	N	N	3
DAKSHIN BIHAR GRAMIN E	10901	3-24-06-2020	ARWAL	KARPI	KHOJAN		12	N	N	N	N	N	N	N	N	6
DAKSHIN BIHAR GRAMIN E	10901	4-25-06-2020	ARWAL	KARPI	BHADASI		11	N	N	N	N	N	N	N	N	3
DAKSHIN BIHAR GRAMIN E	10901	5-27-06-2020	ARWAL	KALER	KANTA		13	N	N	N	N	N	N	N	N	5.6
DAKSHIN BIHAR GRAMIN E	4902	3-19-06-2020	KISHANGANJ	KOCHADHAMAN	SINGHARI		20	N	N	N	N	N	N	N	N	3.4
DAKSHIN BIHAR GRAMIN E	4902	4-22-06-2020	KISHANGANJ	KOCHADHAMAN	LATOR		22	N	N	N	N	N	N	N	N	3.4
DAKSHIN BIHAR GRAMIN E	5002	17-21-06-2020	SITAMARHI	Dumra	Bhairo Bhup		24	N	N	N	N	N	N	N	N	1.3
DAKSHIN BIHAR GRAMIN E	6202	17-21-06-2020	MUZAFFARPUR	GAGHAT	BERUA		20	N	N	N	N	N	N	N	N	1.4
DAKSHIN BIHAR GRAMIN E	6202	18-26-06-2020	MUZAFFARPUR	Kanti	Narsanda		22	N	N	N	N	N	N	N	N	2.6
DAKSHIN BIHAR GRAMIN E	6302	19-24-06-2020	MUZAFFARPUR	Kudhani	Madhopur Susta		21	N	N	N	N	N	N	N	N	1.2
DAKSHIN BIHAR GRAMIN E	6302	13-20-06-2020	GOPALGANJ	Sidhwalia	Kushar		20	N	N	N	N	N	N	N	N	3.4.6
DAKSHIN BIHAR GRAMIN E	6402	5-20-06-2020	WEST CHAMPARAN	Barauli	Badheya		24	N	N	N	N	N	N	N	N	4.6
DAKSHIN BIHAR GRAMIN E	6402	6-23-06-2020	WEST CHAMPARAN	NAUTAN	MANDUWAHA		19	N	N	N	N	N	N	N	N	1.4.6
DAKSHIN BIHAR GRAMIN E	6402	7-27-06-2020	WEST CHAMPARAN	BETIAH	SHAMPUR KOTRAHA		25	N	N	N	N	N	N	N	N	3.4
DAKSHIN BIHAR GRAMIN E	6502	18-29-06-2020	SHEOHAR	Punahiya	SEMRA GHAT		21	N	N	N	N	N	N	N	N	1.6
DAKSHIN BIHAR GRAMIN E	6502	19-19-06-2020	SARAN	Dhankaul	Punahiya		25	N	N	N	N	N	N	N	N	2.5
DAKSHIN BIHAR GRAMIN E	6602	8-16-06-2020	SARAN	EKMA	Dhankaul		20	N	N	N	N	N	N	N	N	1.5.6
DAKSHIN BIHAR GRAMIN E	6602	9-26-06-2020	MADHEPURA	MURLIGANJ	BALIA		22	N	N	N	N	N	N	N	N	2.4
DAKSHIN BIHAR GRAMIN E	6802	20-13-06-2020	MADHEPURA	RAHTA	KHAKI MATHIYA		18	N	N	N	N	N	N	N	N	3.6
DAKSHIN BIHAR GRAMIN E	6802	21-29-06-2020	MADHEPURA	BARSOI	BHATGAMA		19	N	N	N	N	N	N	N	N	4.6
DAKSHIN BIHAR GRAMIN E	7102	23-10-06-2020	KATIHAR	KATIHAR	HATBANGORA		21	N	N	N	N	N	N	N	N	3.6
DAKSHIN BIHAR GRAMIN E	7402	10-17-06-2020	DARBHANGA	Ghandhavyampur	SARIFGANI		25	N	N	N	N	N	N	N	N	1.2.3
DAKSHIN BIHAR GRAMIN E	7402	11-23-06-2020	DARBHANGA	Sanuman nagar	AADHARPUR		24	N	N	N	N	N	N	N	N	1.5
DAKSHIN BIHAR GRAMIN E	7602	22-02-06-2020	SAHARSA	S B PUR	GORHAULA		16	N	N	N	N	N	N	N	N	1.2.5
DAKSHIN BIHAR GRAMIN E	7602	23-28-06-2020	SAHARSA	KAHRA	HAMIDPUR		18	N	N	N	N	N	N	N	N	3.4
DAKSHIN BIHAR GRAMIN E	7802	20-04-06-2020	PURNIA	FALKA	GARAHYAPATTI		23	N	N	N	N	N	N	N	N	1.5
DAKSHIN BIHAR GRAMIN E	7802	21-29-06-2020	PURNIA	PURNIA EAST	ROTHIA		25	N	N	N	N	N	N	N	N	3.4.5
DAKSHIN BIHAR GRAMIN E	7802	22-18-06-2020	PURNIA	DHAMDHAHA	RANIPATRA		20	N	N	N	N	N	N	N	N	1.2
DAKSHIN BIHAR GRAMIN E	8302	1-10-06-2020	ARARIA	SIKTI	SARSI		23	N	N	N	N	N	N	N	N	1.6
DAKSHIN BIHAR GRAMIN E	8302	2-12-06-2020	ARARIA	ARARIA	BENGA		21	N	N	N	N	N	N	N	N	2.3
DAKSHIN BIHAR GRAMIN E	8902	14-19-06-2020	VAISHALI	Mahua	CHATAR		19	N	N	N	N	N	N	N	N	1.6
DAKSHIN BIHAR GRAMIN E	8902	15-26-06-2020	VAISHALI	Bidpur	Madhurapur		21	N	N	N	N	N	N	N	N	1.5
DAKSHIN BIHAR GRAMIN E	8902	16-30-06-2020	VAISHALI	Bidpur	Mile chowk		19	N	N	N	N	N	N	N	N	2.4
DAKSHIN BIHAR GRAMIN E	8902	16-30-06-2020	VAISHALI	Bidpur	Balpur		19	N	N	N	N	N	N	N	N	2.4

ANNEX III- PART C

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS

AS ON 30.06.2020

Sr No.	District Name	No of rural branches in district	No of camps conducted during the quarter
1	Araria	57	38
2	Arwal	35	1
3	Aurangabad	104	6
4	Banka	52	16
5	Begusarai	72	19
6	Bhagalpur	96	47
7	Bhojpur	117	5
8	Buxar	70	14
9	Darbhanga	82	81
10	East Champaran	78	97
11	Gaya	169	15
12	Gopalganj	101	92
13	Jamui	68	22
14	Jehanabad	52	1
15	Kaimur	79	6
16	Katihar	81	83
17	Khagaria	40	14
18	Kishanganj	51	66
19	Lakhisarai	37	4
20	Madhepura	61	23
21	Madhubani	86	91
22	Munger	55	23
23	Muzaffarpur	151	151
24	Nalanda	128	4
25	Nawada	68	3
26	Patna	161	70
27	Purnea	77	97
28	Rohtas	126	10
29	Saharsa	35	25
30	Samastipur	130	16
31	Saran	148	111
32	Sheikhpura	31	9
33	Sheohar	16	26
34	Sitamarhi	42	38
35	Siwan	106	96
36	Supaul	38	24
37	Vaishali	123	87
38	West Champaran	181	92

3204

1623

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 30.06.2020
 (No. in actuals, Amt. in Thousands)

30.06.2020

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)	3165954	322709900
1A(i)	Farm Credit	2989014	276093300
1A(ii)	Agriculture Infrastructure	134947	21972700
1A(iii)	Ancillary Activities	41993	24643900
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	988315	212250000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	424337	84882100
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	105954	31808100
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	1498	4247800
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	456526	91312000
1C	Export Credit	0	0
1D	Education	29657	14828600
1E	Housing	21898	21888600
1F	Social Infrastructure	36370	12004800
1G	Renewable Energy	28260	1413000
1H	Others	409500	20475000
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	4679954	605569900
3	Loans to Weaker Sections under Priority Sector	0	0
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	4638	7390300
4C	Housing	3675	11080000
4D	Personal Loans under Non-Priority Sector	461865	92354100
4E	Others	1293104	258605600
5	Sub Total (4A+4B+4C+4D+4E)	1763282	369430000
	TOTAL (2+5)	6443236	974999900

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2020
(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
1	Priority Sector	243472	38930500	2530331	245201800
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)				
1A(i)	Farm Credit	236295	30569800	2429485	213730600
1A(ii)	Agriculture Infrastructure	545	572100	39321	9697800
1A(iii)	Ancillary Activities	6632	7788600	61525	21773400
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	124015	63620000	584788	207052300
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	84354	31873600	444954	114801000
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	10376	17798800	39816	57218300
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	529	4300100	1578	16955000
1B(iv)	Khadi and Village Industries	258	237800	19526	3487700
1B(v)	Others under MSMEs	28498	9409700	78914	14590300
1C	Export Credit	0	0	0	0
1D	Education	9567	1444100	84743	27138400
1E	Housing	11789	7639500	76943	70672700
1F	Social Infrastructure	45	29800	190	299100
1G	Renewable Energy	7	2600	57	14400
1H	Others	30021	6655600	67189	11765600
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	418916	118322100	3344241	562144300
3	Loans to Weaker Sections under Priority Sector	583829	3443900	1194742	105042600
4	Non-Priority Sector				
4A	Agriculture	14070	7956200	177	1532900
4B	Education	185	122200	3022	3542700
4C	Housing	2565	3190600	56083	84026500
4D	Personal Loans under Non-Priority Sector	35584	14404200	400288	135439100
4E	Others	30448	32174200	328255	134025000
5	Sub Total (4A+4B+4C+4D+4E)	83852	57847400	787825	358566200
	TOTAL (2+5)	502768	176169500	4132066	920710500

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2020 (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)	3165954	322709900	7.69	12.06
1A(i)	Farm Credit	2989014	276093300	7.91	11.07
1A(ii)	Agriculture Infrastructure	134947	21972700	0.40	2.60
1A(iii)	Ancillary Activities	41993	24643900	15.79	31.60
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	988315	212250000	12.55	29.97
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	424337	84882100	19.88	37.55
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	105954	31808100	9.79	55.96
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	1498	4247800	35.31	101.23
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	456526	91312000	6.24	10.30
1C	Export Credit	0	0	0.00	0.00
1D	Education	29657	14828600	32.26	9.74
1E	Housing	21898	21888600	53.84	34.90
1F	Social Infrastructure	36370	12004800	0.12	0.25
1G	Renewable Energy	28260	1413000	0.02	0.18
1H	Others	409500	20475000	7.33	32.51
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	4679954	605569900	8.95	19.54
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	4638	7390300	3.99	1.65
4C	Housing	3675	11080000	69.80	28.80
4D	Personal Loans under Non-Priority Sector	461865	92354100	7.92	15.60
4E	Others	1293104	258605600	2.35	12.44
5	Sub Total (4A+4B+4C+4D+4E)	1763282	369430000	4.76	15.66
	TOTAL (2+5)	6443236	974999900	7.80	18.07

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

30.06.2020

Statement showing Targets of Annual Credit Plans (ACP) for the year 30.06.2020
(No. in actuals, Amt. in Thousands)

		Private Sector Banks	
Sr No.	Categories	Yearly Targets under ACP	Amount
		Number	
1	Priority Sector		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	331655	33790000
1A(i)	Farm Credit	313122	28914800
1A(ii)	Agriculture Infrastructure	14147	2302300
1A(iii)	Ancillary Activities	4386	2572900
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	196539	42240000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	84416	16889700
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	20995	6324300
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	236	840000
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	90892	18186000
1C	Export Credit	0	0
1D	Education	14534	7271600
1E	Housing	10738	10736400
1F	Social Infrastructure	17825	5886700
1G	Renewable Energy	13844	692200
1H	Others	200862	10043100
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	785997	110660000
3	Loans to Weaker Sections under Priority Sector	0	0
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	1683	2686000
4C	Housing	1352	4031700
4D	Personal Loans under Non-Priority Sector	167979	33587400
4E	Others	470225	94034900
5	Sub Total (4A+4B+4C+4D+4E)	641239	134340000
	TOTAL (2+5)	1427236	245000000

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2020 (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)	66972	5515000	1348571	64967600
1A(i)	Farm Credit	41270	3654200	1161099	53780900
1A(ii)	Agriculture Infrastructure	660	59000	4	31500
1A(iii)	Ancillary Activities	25042	1801800	187468	11155200
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	98314	17970600	678934	85169700
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	96949	10820500	662347	55664000
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	1281	5468700	15406	24499700
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	83	1625500	1063	4831900
1B(iv)	Khadi and Village Industries	0	0	22	66400
1B(v)	Others under MSMEs	1	55900	96	107700
1C	Export Credit	0	0	0	0
1D	Education	76	26500	2495	853400
1E	Housing	337	139200	7114	6436200
1F	Social Infrastructure	0	0	7	4200
1G	Renewable Energy	0	0	0	0
1H	Others	1280	49400	257937	3280900
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	166979	23700700	2295058	160712000
3	Loans to Weaker Sections under Priority Sector	82341	2977800	590959	28546600
4	Non-Priority Sector				
4A	Agriculture	0	0	0	0
4B	Education	4	1300	17	17300
4C	Housing	121	397600	2699	8010100
4D	Personal Loans under Non-Priority Sector	1360	589100	39289	13257500
4E	Others	74469	14094000	600567	121722500
5	Sub Total (4A+4B+4C+4D+4E)	75954	15082000	642572	143007400
	TOTAL (2+5)	242933	38782700	2937630	303719400

LBS-MIS-III

Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2020
(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)	331655	33790000	20.19	16.32
1A(i)	Farm Credit	313122	28914800	13.18	12.64
1A(ii)	Agriculture Infrastructure	14147	2302300	4.67	2.56
1A(iii)	Ancillary Activities	4386	2572900	570.95	70.03
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	196539	42240000	50.02	42.54
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	84416	16889700	114.85	64.07
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	20995	6324300	6.10	86.47
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	236	840000	35.17	193.51
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	90892	18186000	0.00	0.31
1C	Export Credit	0	0	0.00	0.00
1D	Education	14534	7271600	0.52	0.36
1E	Housing	10738	10736400	3.14	1.30
1F	Social Infrastructure	17825	5886700	0.00	0.00
1G	Renewable Energy	13844	692200	0.00	0.00
1H	Others	200862	10043100	0.64	0.49
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	785997	110660000	21.24	21.42
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	1683	2686000	0.24	0.05
4C	Housing	1352	4031700	8.95	9.86
4D	Personal Loans under Non-Priority Sector	167979	33587400	0.81	1.75
4E	Others	470225	94034900	15.84	14.99
5	Sub Total (4A+4B+4C+4D+4E)	641239	134340000	11.84	11.23
	TOTAL (2+5)	1427236	245000000	17.02	15.83

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 30.06.2020

30.06.2020

(No. in actuals, Amt. 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)	1788610 182310000
1A(i)	Farm Credit	1688655 155979100
1A(ii)	Agriculture Infrastructure	76262 12413700
1A(iii)	Ancillary Activities	23693 13917200
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	82363 176900000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	35368 7074800
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	8822 2650800
1B(iii)	MediumEnterprises(Manufacturing + Service Advances)	124 352500
1B(iv)	Khadi and Village Industries	0 0
1B(v)	Others under MSMEs	38049 7611900
1C	Export Credit	0 0
1D	Education	6300 3150300
1E	Housing	4650 4649400
1F	Social Infrastructure	7730 2549500
1G	Renewable Energy	6004 300200
1H	Others	87012 4350600
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	1982669 215000000
3	Loans to Weaker Sections under Priority Sector	0 0
4	Non-Priority Sector	
4A	Agriculture	0 0
4B	Education	190 300000
4C	Housing	150 450100
4D	Personal Loans under Non-Priority Sector	18760 3750300
4E	Others	52507 10499600
5	Sub Total (4A+4B+4C+4D+4E)	71607 15000000
	TOTAL (2+5)	2054276 230000000

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2020 (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)	145286	8023800	2217729	145202600
1A(i)	Farm Credit	145286	8023800	2217729	145202600
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)	117749	4891900	481681	30595000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	117749	4891900	476645	30308900
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	0	0	5036	286100
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	170	44100	11807	3268300
1E	Housing	142	276500	7401	2786500
1F	Social Infrastructure	0	0	0	0
1G	Renewable Energy	0	0	533	14400
1H	Others	45	13100	4347	1235700
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	263392	13249400	2723498	183102500
3	Loans to Weaker Sections under Priority Sector	53741	4293800	2097539	137601800
4	Non-Priority Sector				
4A	Agriculture	0	0	0	0
4B	Education	0	0	0	0
4C	Housing	7	18100	2217	1194400
4D	Personal Loans under Non-Priority Sector	114	37000	11237	1405200
4E	Others	4354	302200	31896	3235100
5	Sub Total (4A+4B+4C+4D+4E)	4475	357300	45350	5834700
	TOTAL (2+5)	267867	13606700	2768848	188937200

LBS-MIS-III					
Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2020					
(No. in actuals, Amt. in Thousands)					
Region Rural Banks					
BANK NAME :		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i) + 1A(ii) + 1A(iii)	1788610	182310000	8.12	4.40
1A(i)	Farm Credit	1688655	155979100	8.60	5.14
1A(ii)	Agriculture Infrastructure	76262	12413700	0.00	0.00
1A(iii)	Ancillary Activities	23693	13917200	0.00	0.00
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	82363	17690000	142.96	27.65
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	35368	7074800	332.93	69.15
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	8822	2650800	0.00	0.00
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	124	352500	0.00	0.00
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	38049	7611900	0.00	0.00
1C	Export Credit	0	0	0.00	0.00
1D	Education	6300	3150300	2.70	1.40
1E	Housing	4650	4649400	3.05	5.95
1F	Social Infrastructure	7730	2549500	0.00	0.00
1G	Renewable Energy	6004	300200	0.00	0.00
1H	Others	87012	4350600	0.05	0.30
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	1982669	215000000	13.28	6.16
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	190	300000	0.00	0.00
4C	Housing	150	450100	4.67	4.02
4D	Personal Loans under Non-Priority Sector	18760	3750300	0.61	0.99
4E	Others	52507	10499600	8.29	2.88
5	Sub Total (4A+4B+4C+4D+4E)	71607	15000000	6.25	2.38
	TOTAL (2+5)	2054276	230000000	13.04	5.92

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 30.06.2020
(No. in actuals, Amt. in Thousands)

30.06.2020

		Small Financial Banks	
Sr No.	Categories	Yearly Targets under ACP Number	Amount
1	Priority Sector	403271	41100100
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)		
1A(i)	Farm Credit	380728	35164400
1A(ii)	Agriculture Infrastructure	17205	2798700
1A(iii)	Ancillary Activities	5338	3137000
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	37853	8140000
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	16246	3253400
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	4032	1216800
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	42	159700
1B(iv)	Khadi and Village Industries	0	0
1B(v)	Others under MSMEs	17533	3510100
1C	Export Credit	0	0
1D	Education	1167	579500
1E	Housing	851	855600
1F	Social Infrastructure	1422	469000
1G	Renewable Energy	1092	54600
1H	Others	16026	801300
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	461682	52000100
3	Loans to Weaker Sections under Priority Sector	0	0
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	36	61100
4C	Housing	29	89300
4D	Personal Loans under Non-Priority Sector	3764	750200
4E	Others	10510	2099400
5	Sub Total (4A+4B+4C+4D+4E)	14339	3000000
	TOTAL (2+5)	476021	55000100

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2020

(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)	11339	448600	880230	21476500
1A(i)	Farm Credit	11339	448600	880230	21476500
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)	2496	117700	438444	11739800
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	2495	117600	438421	11724400
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	1	100	23	15400
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	0	0	2051	225000
1E	Housing	62	15700	1194	189100
1F	Social Infrastructure	0	0	67688	1362800
1G	Renewable Energy	0	0	0	0
1H	Others	1112	43600	151599	3582600
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	15009	625600	1541206	38575800
3	Loans to Weaker Sections under Priority Sector	14248	550700	1507641	36652100
4	Non-Priority Sector				
4A	Agriculture	0	0	8	200
4B	Education	0	0	0	0
4C	Housing	2	1600	351	299500
4D	Personal Loans under Non-Priority Sector	12	500	100	13000
4E	Others	413	33100	4600	539700
5	Sub Total (4A+4B+4C+4D+4E)	427	35200	5059	852400
	TOTAL (2+5)	15436	660800	1546265	39428200

LBS-MIS-III					
Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2020 (No. in actuals, Amt. in Thousands)					
Small Financial Banks					
BANK NAME :		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	403271	41100100	2.81	1.09
1A(i)	Farm Credit	380728	35164400	2.98	1.28
1A(ii)	Agriculture Infrastructure	17205	2798700	0.00	0.00
1A(iii)	Ancillary Activities	5338	3137000	0.00	0.00
1B	Micro, Small and Medium Enterprises (Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	37853	8140000	6.59	1.45
1B(i)	Micro Enterprises(Manufacturing + Service Advances)	16246	3253400	15.36	3.61
1B(ii)	Small Enterprises(Manufacturing + Service Advances)	4032	1216800	0.02	0.01
1B(iii)	Medium Enterprises(Manufacturing + Service Advances)	42	159700	0.00	0.00
1B(iv)	Khadi and Village Industries	0	0	0.00	0.00
1B(v)	Others under MSMEs	17533	3510100	0.00	0.00
1C	Export Credit	0	0	0.00	0.00
1D	Education	1167	579500	0.00	0.00
1E	Housing	851	855600	7.29	1.83
1F	Social Infrastructure	1422	469000	0.00	0.00
1G	Renewable Energy	1092	54600	0.00	0.00
1H	Others	16026	801300	6.94	5.44
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	461682	52000100	3.25	1.20
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	36	61100	0.00	0.00
4C	Housing	29	89300	6.90	1.79
4D	Personal Loans under Non-Priority Sector	3764	750200	0.32	0.07
4E	Others	10510	2099400	3.93	1.58
5	Sub Total (4A+4B+4C+4D+4E)	14339	3000000	2.98	1.17
	TOTAL (2+5)	476021	55000100	3.24	1.20

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 30.06.2020

30.06.2020

(No. in actuals, Amt. in Thousands)

Cooperative Banks			
Sr No.	Categories	Yearly Targets under ACP	Amount
1	Priority Sector		
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	376475	38370000
1A(i)	Farm Credit	355425	32828400
1A(ii)	Agriculture Infrastructure	16058	2612600
1A(iii)	Ancillary Activities	4992	2929000
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)	376475	38370000
3	Loans to Weaker Sections under Priority Sector	0	0
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	23	32600
4C	Housing	16	48900
4D	Personal Loans under Non-Priority Sector	2047	408000
4E	Others	5712	1140500
5	Sub Total (4A+4B+4C+4D+4E)	7798	1630000
	TOTAL (2+5)	384273	40000000

LBS-MIS-II

Statement showing Disbursement & Outstanding for the quarter ended 30.06.2020

(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)	61264	6261100	391019	27815500
1A(i)	Farm Credit	61264	6261100	391019	27815500
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)	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	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	33	1500	0	0
2	Sub Total (1A+1B+1C+1D+1E+1F+1G+1H)	61297	6262600	391019	27815500
3	Loans to Weaker Sections under Priority Sector	0	0	0	0
4	Non-Priority Sector				
4A	Agriculture	0	0	61264	6261100
4B	Education	0	0	0	0
4C	Housing	1	600	1	600
4D	Personal Loans under Non-Priority Sector	30	6800	30	6700
4E	Others	11	800	16	1900
5	Sub Total (4A+4B+4C+4D+4E)	42	8200	61311	6270300
	TOTAL (2+5)	61339	6270800	452330	34085800

LBS-MIS-III					
Statement showing Achievement vis-a-vis Targets for the quarter ended 30.06.2020 (No. in actuals, Amt. in Thousands)					
BANK NAME :	Cooperative Banks				
	Priority Sector	Number	Amount	Number	Amount
1					
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	376475	38370000	16.27	16.32
1A(i)	Farm Credit	355425	32828400	17.24	19.07
1A(ii)	Agriculture Infrastructure	16058	2612600	0.00	0.00
1A(iii)	Ancillary Activities	4992	2929000	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)	Medium Enterprises(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)	376475	38370000	16.28	16.32
3	Loans to Weaker Sections under Priority Sector	0	0	0.00	0.00
4	Non-Priority Sector				
4A	Agriculture	0	0	0.00	0.00
4B	Education	23	32600	0.00	0.00
4C	Housing	16	48900	6.25	1.23
4D	Personal Loans under Non-Priority Sector	2047	408000	1.47	1.67
4E	Others	5712	1140500	0.19	0.07
5	Sub Total (4A+4B+4C+4D+4E)	7798	1630000	0.54	0.50
	TOTAL (2+5)	384273	40000000	15.96	15.68