

STATE LEVEL BANKERS' COMMITTEE, BIHAR
63RD REVIEW MEETING
FOR THE QUARTER ENDED 31ST DECEMBER, 2017
VENUE: HOTEL CHANAKYA, PATNA
DATE: 20TH FEBRUARY 2018 TIME: 11.00 AM



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AGENDA-1

1.1 ADOPTION OF THE MINUTES OF 62ND SLBC MEETING OF BIHAR HELD ON 04/11/2017 AND ALSO OF THOSE MEETING HELD AFTER 04.11.2017

The minutes of 62nd SLBC Meeting of Bihar held on 04.11.2017 were circulated to the members of SLBC, LDM and Government department concerned.

The minutes of Sub-Committee meeting held after 04.11.2017 and upto 25.01.2018 were circulated to the members of SLBC, LDM and Government deptt. concerned . The details of meeting held are furnished below:-

SL No.	Name of Meeting	Date of Meeting held
1	62 nd meeting of SLBC, Bihar	04.11.2017
2	Special Review Meeting on KCC	21.11.2017
3	SLBC sub- committee on RSETI/SHG & Financial Inclusion	15.12.2017
4	SLBC sub- committee on Branch opening /IT enabled Financial Inclusion	15.12.2017
5	SLBC sub- committee on Agriculture	19.12.2017
6	Meeting of Finance Minister , GoB with heads of RRBs operating in Bihar	29.12.2017
7	SLBC Sub -committee on Industry	03.01.2018
8	SLBC sub- committee on Agriculture-I	23.01.2018

Minutes of all these meeting except SI No. 8 are placed in Annexure “Minutes of Meetings”.

The minutes may be taken as approved by house as no amendment/changes were received by SLBC, Bihar.

AGENDA-2

2.1 ACTION TAKEN REPORT ON THE ACTION POINTS OF 62ND SLBC MEETING HELD ON 17.05.2017 AT PATNA

1. SUBMISSION OF DATA TO SLBC:

Submission of quality, correct & timely data to SLBC must be ensured by all the member SLBC Banks. It will be the onus on the part of controlling head of respective bank to ensure that data given to SLBC is matching with their MIS data.

(Action: All Banks)

Action Taken:- Controlling Head of all Banks to ensure to submission of quality, correct & timely data to SLBC.

2. ACP ACHIEVEMENT:

a. Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2017--18.

(Action: All Banks)

Action Taken:- All the banks achieved the ACP target to the tune of 66.56% till December 2017 as against an achievement of 42.22% achieved till September 2017. 24.34% of ACP target achieved during quarter. Ideally the achievement of target Dec 2017 should have been more than 75%. Banks need to step up their effort to surpass the ACP target for the year.

B. From next SLBC meeting, LDM & DDM of laggard districts (where ACP achievement is below 35%) should also be present in SLBC meeting. Lead bank of these districts should review the performance under ACP on monthly basis.

(Action: SLBC & controller as well as LDM & DDM of lead banks of these districts)

Action Taken:- Instruction issued to all LDMs in this regard.

3. KISAN CREDIT CARD:

a. SLBC to compile the performance data under KCC scheme by segregating new KCC & renewed KCC. All banks to submit the data on this revised pattern now. Banks to issue Rupay card to all eligible KCC a/c holders by 31.12.2017.

(Action: SLBC & All Banks)

Action Taken:- SLBC has compiled the performance data under KCC scheme by segregating new KCC & renewed KCC. Banks have issued 2488770 RuPAY card to KCC a/c holders out of total KCC account of 7816562.

b. Agriculture Production Commissioner (APC), Govt. of Bihar will convene a special review meeting of Banks on KCC to discuss it at length within 25/11/2017. Position of scale of finance should also be discussed.

(**Action:** Agl. Production Commissioner, Govt. of Bihar/ NABARD/All Banks)

Action Taken:- Agriculture Production Commissioner (APC), Govt. of Bihar has convened a special review meeting on KCC of Banks on 21.11.2017 and discussed the position at length.

4. DAIRY/FISHERY/POULTRY:

Concerned department of Govt. of Bihar to form working group for these sector and should discuss the performance with the banks before SLBC meeting.

(**Action:** Concerned department of Govt. of Bihar / All Banks and NABARD)

Action Taken:- SLBC Subcommittee on Agriculture has since been divided into two parts namely a) SLBC Subcommittee on Agriculture-I (To discuss Agriculture Loan) and b) SLBC Subcommittee on Agriculture-II (To discuss on Allied Agriculture Loan). The meeting of Agriculture Sub-committee of Agriculture-I held on 23.01.2018. The meeting of Agriculture Sub-committee of Agriculture-II could not convened till date. Expected to be held within next 15 days.

5. CO-ORDINATION ISSUE OF BANKS WITH GoB &SLBC:

a. SLBC meeting should be attended by State controlling heads of Bank only.

(Action: SLBC & All Banks)

Action Taken:- Instruction issued to all Banks in this regard.

b. State Controlling Head of some of the banks are positioned outside Bihar and creating co-ordination issue. Principal Secretary (Finance), GoB should take up the matter with the apex office of such banks & Ministry of Finance, GoI, for establishing their controlling office in Bihar. Meanwhile, all the zonal heads of the banks which have multiple zone in Bihar, to attend the SLBC meeting.

(**Action:** Govt. of Bihar & BOI/United Bank/Union Bank/Allahabad Bank/UCO Bank)

Action Taken:- Information in this regards has already been sent by SLBC to these Banks.

6. CONSTRUCTION OF RSETI BUILDING:

Banks should complete its RSETI building by March 2018 in 36 districts where GoB has already allotted land.

(**Action:** All concerned Banks/ SDR, GoB)

Action Taken:- Total number of RSETI in Bihar is 39. Land has so far been allotted to 36 RSETIs. The following is the update position as to status of construction of building.

- 12 RSETIs have already started functioning from its own building.
- 3 RSETIs building is almost complete.
- 10 RSETIs building construction is in progress.
- 11 RSETIs have not started the construction of building.

7. **PRADHAN MANTRI AWAAS YOJNA (PMAY):**

Banks to use various channel of publicity for popularizing the scheme.

A check list as per banks requirement for the scheme be made part of loan application.

(Action: All Banks)

Action Taken:- Instruction issued to all Banks in this regard.

8. **JAM (JANDHAN AADHAR & MOBILE SEEDING IN BANK A/Cs & DBT):**

All Banks to identify one nodal officer for AADHAR & DBT related issue. SLBC to send the list of such nodal officer to Principal Secretary, GoB & UIADI.

(Action: All Banks and SLBC, Bihar)

Action Taken:- List of Nodal Officer has been provided to all concerned.

9. **PM'S SOCIAL SECURITY SCHEME (PMJJBY/PMSBY/APY)**

SLBC to provide updated complete information & detailed position of all social security schemes of all banks within 15 days.

(Action: All Banks and SLBC, Bihar)

Action Taken:- SLBC has provided updated complete information & detailed position of all social security schemes of all banks to all concerned.

10. **PRADHAN MANTRI MUDRA YOJNA :**

SLBC to submit detail position of PMMY in Bihar including new entrepreneurs covered under the scheme by 20/11/2017

(Action: All Banks and SLBC, Bihar)

Action Taken:- SLBC has provided updated complete information & detailed position of PMMY schemes of all banks to all concerned.

11. **DLCC/DLRC MEETING::**

DLCC/DLRC meeting should be held just after (say within 10 days) of SLBC meeting henceforth. LDM/DDM/LDO of all the districts should ensure it and Principal Secretary (Finance), GoB should advise DMs of the district to ensure their presence in these meeting.

(Action: Head of all Lead Banks/ SLBC, Bihar/NABARD/RBI/ GoB)

Action Taken:- Instruction issued to all concerned in this regard.

AGENDA-3

DLCC AND DLRC MEETINGS IN THE DISTRICTS

3.1.REVIEW OF DLCC AND DLRC MEETINGS IN THE DISTRICTS

SI NO.	DISTRICT	DLCC MEETING FOR QTR ENDED 30.09.2017 CONDUCTED ON	DLRC MEETING FOR QTR ENDED 30.09.2017 CONDUCTED ON
1	ARARIA	15.12.2017	15.12.2017
2	ARWAL	05.12.2017	05.12.2017
3	AURANGABAD	02.12.2017	02.12.2017
4	BANKA	29.12.2017	29.12.2017
5	BEGUSARAI	29.01.2018	29.01.2018
6	BHABUA	19.12.2017	19.12.2017
7	BHAGALPUR	01.12.2017	01.12.2017
8	BHOJPUR	16.01.2018	16.01.2018
9	BUXAR	28.12.2017	28.12.2017
10	DARBHANGA	27.12.2017	27.12.2017
11	EAST CHAMPARAN	21.12.2017	21.12.2017
12	GAYA	22.12.2017	22.12.2017
13	GOPALGANJ	21.12.2017	21.12.2017
14	JAMUI	29.01.2018	29.01.2018
15	JEHANABAD	30.11.2017	30.09.2017
16	KATIHAR	22.11.2017	22.11.2017
17	KHAGARIA	17.11.2017	17.11.2017
18	KISHANGANJ	26.12.2017	26.12.2017
19	LAKHISARAI	29.11.2017	29.11.2017
20	MADHIPURA	29.11.2017	29.11.2017
21	MADHUBANI	08.12.2017	08.12.2017
22	MUNGER	19.01.2018	19.01.2018
23	MUZAFFARPUR	23.10.2017	16.12.2017
24	NALANDA	04.11.2017	04.11.2017
25	NAWADAH	NOT YET DONE	NOT YET DONE
26	PATNA	15.12.2017	15.12.2017
27	PURNEA	16.12.2017	16.12.2017
28	ROHTAS	09.12.2017	09.12.2017
29	SAHARSA	21.11.2017	21.11.2017
30	SAMASTIPUR	29.12.2017	29.12.2017
31	SARAN	21.12.2017	21.12.2017
32	SHEIKHPURA	12.12.2017	12.12.2017
33	SHEOHAR	16.11.2017	16.11.2017
34	SITAMARHI	22.12.2017	22.12.2017
35	SIWAN	12.01.2018	12.01.2018
36	SUPAUL	23.11.2017	23.11.2017
37	VAISHALI	29.12.2017	29.12.2017
38	WEST CHAMPARAN	NOT YET DONE	NOT YET DONE

3.2 FUNCTIONING OF DCC/DLRC

The district consultative committee (DCC) and District Level Committee(DLRC) are important coordinating for a among commercial banks, government agencies & other stake holders at district level for review and resolution of issues / problems hindering the development al activities. Further, the public representatives i.e. local MPs / MLAs / Zila Parishad Chief etc. should invariably be invited and their presence should be ensured in the DLRC meetings as far as possible.

IN view of the above, Lead District Managers are advised to scrupulously follow the guidelines of RBI as per master circular on lead bank scheme where in it is advised that Lead Bank should fix the date of the DLRC meeting with due regard s to the convenience of the representative of the public i.e. MPs/ MLAs etc. and invite and involve them in all functions such as opening of new branches, distribution of Kisan Credit Cards, SHG credit linkage programmes etc., conducted by the banks in the districts. Responses to the queries from Public Representatives need to be accorded highest priority and attended to promptly.

3.3 TIMELY SUBMISSION OF DATA TO SLBC BY BANKS & LDMS

It is observed that the reports / data is received from many banks & LDMS with inordinate delay, that too after constant persuasion through mails / personal contacts resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by banks / LDMS and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the district wise data being submitted by the banks to LDMS and SLBC and reconciliation of the same is also delaying the consolidation process.

Controllers are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC TO submit the data to all concern as per as schedule and conduct the meeting of SLBC as per the yearly calendar.

AGENDA-4

PROGRESS OF OPENING OF BANKING OUTLETS (BO)

4.1 PROGRESS OF OPENING OF BANKING OUTLETS IN THOSE UNBANKED VILLAGES WHERE THE POPULATION IS MORE THAN 5000 AND UNBANKED RURAL CENTRE.

As per RBI directions all Banks are requested to ensure that Unbanked Rural Centres (URC) in villages with population above 5000, if any, are banked forthwith "by opening CBS enabled Banking Outlet" before 31.12.2017.

The target of URCs allotted to Banks for opening Banking Outlet (BO) has already been done by SLBC and also made available to the Banks. The information has also been placed on website of SLBC Bihar.

The overall performance of Banks in this regard is as under:

No. of Unbanked Rural Centre(URC) to be covered with CBS enabled Banking Outlet(BO)	602
No. of URCs provided with BO	223

The details of Bank wise target and achievement data is placed on page no 41-43.

It is observed that 26 Banks in Bihar have been allotted target for opening BOs in identified URCs. Out of these 26 Banks, only 09 Banks have altogether opened 223 BOs and the remaining 17 Banks have ZERO achievement. It will be pertinent to add here that due to imposition of Preventive Corrective Action Plan (PCA) of RBI on 09 Banks, they have not been allotted any target.

4.2 COVERAGE OF UNBANKED VILLAGES FROM THE LIST PROVIDED BY DFS, GOI ON THE BASIS OF GPS SURVEY BY NIC

A list of 530 villages was received to SLBC through DFS. Out of 530, 494 villages were having population below 2000. Villages having population above 5000 in the list were already covered with banking facility.

DFS, GoI has sent list of 530 villages in Bihar, provided by NIC, which are uncovered / inadequately covered through banking services. Out of 530 uncovered villages, 128 villages have nil population, while other 366 villages have population below 2000. Out of remaining 36 villages with population greater than 2000, 14 villages are already covered through banking outlets. Remaining 22 villages will be distributed among banks to provide banking facilities through banking outlets during next fiscal.

4.3 CUSTOMER SERVICE POINT(C SP) /BANK MITRA/BUSINESS CORRESPONDENTS (BC)

I. IDENTIFICATION /ESTABLISHMENT:

CSPs are established by the Banks on various locations to cater the banking needs of public as per RBI directives.

II. CONTROL MECHANISM OVER THEIR FUNCTIONING.

Each banks have a separate department for controlling & monitoring the functioning of CSPs through its BC model as BCs are directly answerable to banks for any irregularities report against by any CSPs. CSPs are directly associated with BCs.

Banks are improving their technology to monitor the transactions done through CSP by the customers.

III. COMPLAINT REDRESSAL IN CONNECTION WITH CSP/ BANK MITRA / BC.

Each bank have their complaint redressal mechanism for resolving the complaint against CSP/Bank Mitra/BC

IV. BANKING FACILITY IN STATE

NO OF BANK BRANCHES					No of CSP/Bank Mitra Engaged
	RURAL	SEMI URBAN	URBAN	TOTAL	
COMM BANK	1870	1348	1258	4476	10273
CO-OP BANK	168	65	57	290	0
RRB	1452	553	105	2110	5311
TOTAL	3490	1966	1420	6876	15584

NO OF ATM					ATM CARD	POS
	RURAL	SEMI URBAN	URBAN	TOTAL		
COMM BANK	1533	2357	2811	6701	40191442	31739
CO-OP BANK	54	32	16	102	74574	0
RRB	0	0	0	0	3875010	0
TOTAL	1587	2389	2827	6803	44141026	31739

AGENDA-5

KEY INDICATORS OF BANKS IN BIHAR

5.0 BANKING STATICS AS ON 31.12.2017

(Rs. in Crore)

Sl. No.	ITEMS	DEC'16	DEC'17	Bench-mark
1	DEPOSITS	265647.03	299907.16	
2	ADVANCES	96409.16	116282.30	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	104127.42	124967.30	
4	ADVANCES INCLUDING RIDF	109554.42	130874.30	
5	CD RATIO	41.28%	43.64%	
6	PRIORITY SECTOR ADVANCES	68786.51	82169.01	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	71.35%	70.66%	40%
8	AGRICULTURAL ADV.	37697.69	43722.15	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	39.10%	37.60%	18%
10	MSME ADV.	20015.53	25943.01	
11	SHARE OF MSE ADV. IN PSA (%)	29.10%	31.57%	
12	ADV. TO WEAKER SEC.	28461.59	36894.13	
13	SHARE OF WEAKER SEC. IN PSA (%)	41.37%	44.90%	25%
14	DRI ADV.	59.65	625.79	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) (%)	0.06%	0.54%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	5091.09	14705.16	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	7.82%	20.08%	5%
18	TOTAL NUMBER OF BRANCHES	6775	6876	
A	RURAL	3510	3490	
B	SEMI-URBAN	1902	1966	
C	URBAN	1363	1420	

5.1 CD RATIO (As on 31.12.2017)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	267849	107640	40.19
Co-op. Banks	2499	1997	79.91
RRBs	29559	15330	51.86
Total	299907	124967	41.67
RIDF	-----	5907	-----
Total (Advances +RIDF)	299907	130874	43.64
Investment	-----	6600	-----
Grand Total (Adv.+RIDF+Inv.)	299907	137474	45.84

As at the end of December'2017, CD Ratio of the state stood at 43.64%. The CD ratio of the State would have improved further by 308 basis points, had the State Government utilised the total amount of Rs.15008.81 Crore (as on 31.12.2017), sanctioned under RIDF. As on 31st December, 2017 only 39% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

Here it is pertinent to note that YoY till Dec 2017 the Deposit and Advances growth is Rs 34260 Cr and Rs. 19873 Cr respectively. If we take into this incremental growth in Deposit and Advances made a CD Ratio of 58% is evident during Dec 2016 to Dec 2017. It mean that banks have stepped the credit dispensation in a big way.

Controlling Head of Bank having lead responsibility in the district is requested to instruct the LDM to coordinate with all Banks operating in the district and intensify efforts to adopt suitable strategies for improving CD ratio in the district.

BANKS BELOW 25% OF CD RATIO			
Bank Name	Deposit	Advances	%Ach
Punjab & Sindh Bank	116023	12461	10.74
South Indian Bank	20009	1433	7.16
Karnataka Bank	2281	456	19.99
Yes Bank	33196	5627	16.95

Bank-wise and district-wise details are furnished on Page no. 44 to 48.

It is pertinent to mention here that an amount of Rs.8685.09 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Bank of Maharashtra, Corporation Bank, Indian Overseas Bank, IDBI bank, ICICI Bank, Axis Bank and Federal Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio as per guidelines issued by the Reserve Bank of India vide their circular No.-RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9th November 2005.

5.2. REVIEW OF ACP UPTO 3RD QUARTER AND ROADMAP FOR THE 4TH QUARTER

(i) Target v/s Achievement:

The performance of Banks under the Annual Credit Plan 2017-18 up to December'2017, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	86044	56328	65.46
Co-op. Banks	1036	1997	192.74
RRBs	22920	14890	64.97
Total	110000	73215	66.56

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	49000	30727	62.71
SME	17000	13075	76.91
OPS	13000	7394	56.88
TPS	79000	51196	64.81
NPS	31000	22019	71.03
Total	110000	73215	66.56

Bank-wise and district-wise position is furnished on Page- 52 to 57.

COMPARATIVE PERFORMANCE UNDER ACP **As on December 2017 vis-a-vis December 2016**

(Rs. in Crore)

Banks	2017-18			2016-17		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Comm	86044	56328	65.46	76540	49659	64.88
Co-op	1036	1997	192.74	1000	1469	146.88
RRBs	22920	14890	64.97	22460	13993	62.30
Total	110000	73215	66.56	100000	65121	65.12

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2017-18			2016-17		
	Target	Ach.	% Ach	Target	Ach.	% Ach
Agl.	49000	30727	62.71	48000	30214	62.95
MSME	17000	13075	76.91	15000	11205	74.70
OPS	13000	7394	56.88	12000	6563	54.69
TPS	79000	51196	64.81	75000	47982	63.98
NPS	31000	22019	71.03	25000	17139	68.56
Total	110000	73215	66.56	100000	65121	65.12

The overall achievement of target during the period under review is 66.56%, as against 65.12% recorded during corresponding period last year but in term of amount, Banks have sanctioned Rs.8094 crore more from corresponding period of last year.

5 MAJOR CONTRIBUTING BANKS IN ACHIEVEMENT OF ACP

(Amt in Crore)

Sl No.	Name of the top five major contributor Banks in achievement of ACP	Target (Amt)	Achieve (Amt)	% Achie	Contribution in total achievement of ACP (%)
1	State Bank of India	19000	12029	63.31	16.42
2	Punjab National Bank	12449	8641	69.41	11.80
3	UBGB	11244	6974	62.03	9.52
4	Central Bank of India	9390	6485	69.07	8.85
5	MBGB	7663	5246	68.46	7.16
					53.78
Total ACP vis a vis achievement in Bihar		110000	73215	66.56	100

ROADMAP FOR THE 4TH QUARTER

- It is observed that the above five banks have a contribution of 54% in ACP achievement. Other banks need to improve their performances, for achieving the target of ACP.
- Banks need to improve the credit flow in the area of “other Priority Sector” & Agl Sector.
- Private Sector Banks have only 8.91% achievement in “other Priority Sector “ against the overall achievement of 56.88% by all banks. These banks are needed to focus on it and improve its position as their non-performance is dragging down the overall achievement.
- Govt should consider engaging those companies which are in contract farming field. It will give additional opportunity as the land holding per farmer in Bihar is small.
- Model **Food Processing Unit Park** should be developed by GoB in the state as Bihar has more scope of Food processing units.

(II)BANKS BELOW 50% ACP ACHIEVEMENT

(Amt in Crore)

Sl No.	Name of the Bank	Target (Amt)	Achievement (Amt)	% achievement
1	KARNATAKA BANK	15	1	7.03
2	Corporation Bank	704	68	9.66
3	Dena Bank	759	88	11.63
4	Punjab & Sind Bank	207	32	15.76
5	Vijaya Bank	591	102	17.40
6	Syndicate Bank	1045	266	25.49
7	Federal Bank	139	40	29.23
8	Oriental bank of commerce	895	299	33.45
9	IDBI Bank	1151	482	41.85
10	UBI	1883	930	49.42

(III) DISTRICTS BELOW 50% ACP ACHIEVEMENT

Sl No.	Name of the District	Target (Amount)	Achievement (Amount)	% achievement
1	Sheohar	70134	33740	48.11

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

The LBS MIS- I, II & III of the state is placed at page No.58 to 61 of the Agenda Book for information of the House.

(IV) AGL AND ALLIED AGL ACTIVITIES

FARM CREDIT

A summarised statement of Farm Credit sanctioned and disbursed by Commercial Banks, Co-operative Banks and RRBs, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	25163	2005667	15765	2000775	15292	62.65
Co-op. Banks	891	310219	1984	310219	1984	222.75
RRBs	16055	1287961	11369	1285068	11303	70.81
GRANDTOTAL	42109	3603847	29118	3596062	28579	69.15

Bank-wise performance is furnished on Page No. 62.

AGRICULTURE INFRASTRUCTURE

A summarised statement of Agriculture Infrastructure sanctioned and disbursed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2044	2682	457	2669	414	22.35
Co-op Banks	72	0	0	0	0	0.00
RRBs	1304	165	1	165	1	0.05
GRANDTOTAL	3420	2847	458	2834	415	13.37

Bank-wise performance is furnished on Page No. 63.

ANCILLARY ACTIVITIES

A summarised statement of Ancillary Activities sanctioned and disbursed by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2017-18 is given below:

(Rs. In Crore)

Banks	Target	Sanctioned		Disbursement		% Achiev
	Amount	No.	Amount	No.	Amount	
Comm. Banks	2074	21597	1787	21604	1727	86.13
Co-op Banks	74	0	0	0	0	0.00
RRBs	1324	4	6	4	6	0.48
GRANDTOTAL	3472	21601	1793	21608	1733	51.65

Bank-wise performance is furnished on Page No. 64.

KISAN CREDIT CARD (KCC)

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2017-18 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	896357	296528	584655	881183	33.08
Co-op Banks	31742	4044	116798	120842	12.74
RRBs	571901	92566	925082	1017648	16.19
GRANDTOTAL	1500000	393138	1626535	2019673	26.21

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 2019673 beneficiaries (New-393138 & Renewal-1626535) under KCC amounting to Rs. 17169.82 Crore during the FY 2017-18.

Bank-wise & District-wise performance is furnished on Page No. 65 to 66.

PROVIDING KCC TO ALL ELIGIBLE AND NON-DEFAULTER FARMERS

In the light of the directives issued by the Ministry of Finance, Government of India, Kisan Credit Card is to be provided to all eligible and non-defaulter farmers. Modified Common Application Form, format of affidavit (for loan upto Rs. 50,000) and Checklist for KCC loan has been provided to the Agri Department, GoB with a request to circulate the same down the line to facilitate generation of loan applications from all eligible farmers. The Agriculture Department, GoB has been requested to provide village-wise list of eligible farmers to Banks, to enable them to extend credit facility to all such farmers.

The Revenue & Land Reforms Department, GOB is requested to arrange for timely issuance of the LPCs by the concerned authorities on the prescribed formats, incorporating all required particulars.

KISAN CREDIT CARD OUTSTANDING

(Amt in Cr)

BIHAR	KCC OUTSTANDING		NPA IN KCC		%NPA
	NO.	AMT	NO.	AMT	AMT
	7816562	47045	1197378	6502	13.82

The bank-wise data on outstanding amount of Kisan Credit Card and NPA in KCC as on 31.12.2017 is placed at page no.67 of Agenda Book.

CROP LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

(Amt in Cr)

BIHAR	SMALL & MARGINAL FARMERS		OTHERS FARMERS	
	NO.	O/S AMT	NO.	O/S AMT
	2624628	18444	1488190	10303

The bank-wise data on outstanding amount of Crop Loan provided to Small & Marginal Farmers and Other Farmers as on 31.12.2017 is placed at page no.68 of Agenda Book.

AGRICULTURE TERM LOAN OUTSTANDING TO SMALL & MARGINAL FARMERS & OTHERS

(Amt in Cr)

BIHAR	SMALL & MARGINAL FARMERS		OTHERS FARMERS	
	NO.	O/S AMT	NO.	O/S AMT
	729799	3303	1464575	8854

The bank-wise data on outstanding amount of ATL provided to Small & Marginal Farmers and Other Farmers as on 31.12.2017 is placed at page no.69 of Agenda Book.

ISSUANCE OF ATM CARDS TO KCC HOLDERS

TOTAL KCC A/C (OUTSTANDING)	RUPAY CARD ISSUED DURING CURRENT FY2017-18	CUMMULATIVELY RUPAY CARD ISSUED
NO.	NO.	NO.
7816562	213408	2488770

As per RBI instructions, all KCC borrowers are to be issued ATM cum Debit Cards. The Bank-wise information on ATM Cards issued to KCC borrowers is placed at Page No 70 of the Agenda Book for information of the House. All Banks are requested to ensure that ATM cards are issued to all eligible KCC borrowers both at the time of new sanction as well as at the time of renewal.

CROP INSURANCE SCHEME

Govt. of India has launched a new insurance scheme named Prime Minister Fasal Bima Yojna. The details of the scheme can be downloaded from site www.agricoop.nic.in and www.agri-insurance.gov.in.

Department of Agriculture & Farmers Welfare, Ministry of Agriculture & farmers Welfare, Govt. vide letter dated 24th July, 2017 advised SLBC to issue necessary directives to all the participating banks to:-

- ❖ Debit the premium for all notified crops & notified areas from the loan account of all farmers before the stipulated cutoff date mentioned in the notification/GO and electronically remit the same to the respective Insurance Companies (ICs) within prescribed cutoff date of notification.
- ❖ Issue a crop wise declaration to respective ICs for Kharif 2017 mentioning name of crop, number of farmers covered, area covered (in hect.) sum insured and details of premium remitted by our bank branches with UTRs to the respective Insurance Companies in compliance with the cut off dates as mentioned in OG/notifications issued by concerned States/UTs.

- ❖ In case certain accounts are not updated with the Aadhaar number, the participating banks must ensure to get the same from the individual borrowers and upload the necessary details of individual insured farmers on Crop Insurance Portal through available modules of CBS integrated online/offline utility.

DAIRY, FISHERY & POULTRY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
DAIRY	3178	20305	443	20355	427	13.93
FISHERY	762	534	17	535	16	2.27
POULTRY	1271	2016	176	1982	174	13.92

Bank wise performance is furnished on page no. 72 to 73.

All banks are requested to increase their lending under these sectors in the State.

FARM MECHANISATION

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
FARM MECH	3193	17680	519	17673	515	16.26

Bank-wise target and performance is furnished on Page no. 74 for information.

Controlling head of all Banks are requested to advise their branches to initiate requisite measures to increase lending under the scheme.

ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
STORAGE FACILITY	2735	1114	322	1114	282	11.78

All banks are requested to pay more attention towards financing under the scheme as there is a huge demand for storage facility.

Bank- wise target and performance is furnished on Page No. 75 for information.

FOOD AND AGRO PROCESSING

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
FOOD & AGRO PROC	277728	3184	788	3178	741	28.37

Bank-wise target and performance is furnished on Page no. 76 for information.

Controlling head of all Banks are requested to advise their branches to initiate requisite measures to increase lending under the scheme.

AGRICULTURE TERM LOAN (ATL)

(Amt in Cr)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
ATL	12709	1171888	8455	1177685	8237	66.53

Bank-wise target and performance is furnished on Page no. 77 for information.

FINANCE TO SELF HELP GROUPS (SHGs)

SHGs play a very crucial and effective role in providing timely and adequate credit and other financial services to the vulnerable and weaker sections resulting in overall economic development of the society and Banks play a facilitating role through credit linkages to them.

SCHEME	TARGET	SAVING BANK LINKAGE	CREDIT LINKAGE (SANCTION)		%ACH
	NO	NO	NO	AMT	
SHGs	200000	98810	119497	1440	59.75

Bank wise SHG savings and credit-linkage, on the basis of data provided by BRLPS, during financial year is furnished on Page 78-80.

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

JOINT LIABILITY GROUP

As SHG & JLG are important tools to reach the so far financially excluded rural people, all Banks are requested to reach out of the weaker sections of the society through these two routes during 2017-18.

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	NO	NO	AMT	NO	AMT	
JLGs	100000	14991	228	14766	207	14.99

The Bank-wise performance under JLG is placed at Page No 81 for information of the House.

NATIONAL URBAN LIVELIHOOD MISSION (NULM)-SELF EMPLOYMENT PROGRAMME

Urban SHGs are to be provided financial support under the National Urban Livelihood Mission (NULM) and the target in this regard has been given to the state by Govt. of India. In 42 Urban Local Bodies (ULBs) the state has been given target for financing under Self Employment Program (SEP), Social Mobilization & Institution Development (SM&ID) and Support to Urban Street Vendors (SUSV).

SR NO	COMPONENT	ANNUAL TARGET (NO.)	ACHIEVEMENT (NO.)	% OF ACHIEV
1.	SEP-I(Credit Linkage)	5000	1615	32.3
2.	SEP-G(Credit Linkage)	500	17	3.4
3.	SHG (Bank Linkage)	1000	146	14.6
		6500	1778	27.35

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

Bank wise credit-linkage, on the basis of data provided by UDHD Department, during financial year is furnished on Page 82 to 85.

(V) MSME

MICRO, SMALL & MEDIUM ENTERPRISES

The Reserve Bank of India's instructions to the scheduled commercial banks, as advised vide MSME Development Institute, Patna letter No. SLBC/MSME-DI/2011/1306 dated 14th March, 2012 regarding enhancing credit flow to Micro, Small & Medium Enterprises (MSMEs), is as under:-

1. Achieve a 20% year-on-year growth in credit to Micro & Small Enterprises to ensure enhanced credit flow.
2. Allocation of 60% of the MSE advances to the Micro Enterprises is to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13 and
3. Achieve a 10% annual growth in number of Micro Enterprises accounts.

The performance of Banks in this regard as on 31.12.2017 is placed at page no. 86 of the Agenda Book.

As per the new revised reporting guidelines issued by RBI on priority sector lending- Targets and Classification issued vide RBI Master Circular no. RBI/2015-16/53 FIDD.CO.Plan.BC.4/04.09.01/2015-16 dated 01.07.2015, ACP on 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.

MICRO ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
6799	289584	6251	289289	6158	91.94

Bank-wise target and performance is furnished on Page no. 87 for information.

SMALL ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 5 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
5100	29541	2856	29438	2644	55.99

Bank-wise target and performance is furnished on Page no. 88 for information.

MEDIUM ENTERPRISES (MANUFACTURING + SERVICE ADVANCES UP TO RS. 10 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1700	2832	817	2710	758	48.02

Bank-wise target and performance is furnished on Page no. 89 for information.

KHADI AND VILLAGE INDUSTRIES

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
850	3426	59	3141	54	6.98

Bank-wise target and performance is furnished on Page no. 90 for information.

MICRO ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1298	329	302	329	292	23.26

Bank-wise target and performance is furnished on Page no. 91 for information.

SMALL ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 5 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1298	175	44	175	41	3.42

Bank-wise target and performance is furnished on Page no. 92 for information.

MEDIUM ENTERPRISES (SERVICE) (ADVANCES ABOVE RS. 10 CRORES)

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
2596	21	256	21	245	9.85

Bank-wise target and performance is furnished on Page no. 93 for information.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

(Amt in Cr)

SANCTIONED		DISBURSED	
NO	AMT	NO	AMT
30007	1003	29856	989

Bank-wise performance data is furnished on Page No. 94 for information of the House.

WEAVERS CREDIT CARD

Weavers Credit Card (WCC) scheme aims at providing adequate and timely assistance from the Banks to the Weavers to meet their credit requirements i.e. the investment needs as well as the working capital needs of weavers in a flexible and cost effective manner. The Scheme is valid for both rural and urban areas. Controlling Head of all Banks of the State are requested to initiate requisite steps for proper implementation of the Scheme in the State.

(Amt in Cr)

SANCTIONED		DISBURSED	
NO	AMT	NO	AMT
1574	15	1574	15

The Bank-wise achievement as on 31.12.2017 is furnished on Page No. 95.

(VI) OTHER PRORITY SECTOR

Sector	Target	Achievement	% Ach.
Agriculture	49000	30727	62.71
SME	17000	13075	76.91
OPS	13000	7394	56.88
TPS	79000	51196	64.81

SOCIAL INFRASTRUCTURE

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1300	734	67	726	60	5.17

Bank-wise target and performance is furnished on Page no. 96 for information.

RENEWABLE ENERGY

(Amt in Cr)

TARGET	SANCTIONED		DISBURSED		%ACH
AMT	NO	AMT	NO	AMT	AMT
1300	1782	35	1768	31	2.72

Bank-wise target and performance is furnished on Page no. 97 for information.

(VII) NON PRORITY SECTOR

Sector	Target	Achievement	% Ach.
NPS	31000	22019	71.03
Total NPS	31000	22019	71.03

5.3 BIHAR STUDENT CREDIT CARD / EDUCATION LOAN / HOUSING LOAN

5.3.1 BIHAR STUDENT CREDIT CARD / EDUCATION LOAN

Performances of banks upto 3rd quarter are summarized below:

SCHEME NAME	Application received	Sanctioned	% Achievement
	No	No	No
Bihar Student Credit Card	14835	12583	84.81
	Target	Sanctioned	% Achievement
	No	No	No
Education Loan (Including BSCC)	600000	32002	5.33

Upto 3rd quarter of FY 2017-18, total Bihar Student Credit Card loan was sanctioned for Rs348.97 crore to 12583 students; out of total loan applications received 14835 by the banks.

During the same period, a total Education Loan (Including BSCC) amounting to Rs1986.48 crores was sanctioned to 32002 students.

Bank wise target and achievement is placed on page no.98 to 100 of the agenda book

Bank wise data sheet Education loan outstanding and NPA position in Education loan on page no.101 of the agenda book.

5.3.2 HOUSING LOAN

SCHEME NAME	Target	Sanctioned	% Achievement
	No	No	No
Housing Loan	24000	20642	86.01

Loan amounting to Rs.3470.60 Crore was sanctioned to 20642 beneficiaries by Banks during the FY 2017-18, which shows an achievement of 86.01% of the target allocated. Out of these, Housing Loan amounting to Rs.3003.54 Cr has been disbursed among 19270 beneficiaries. The Bank-wise performance during the review period is placed at Page No.102 to103.

5.4 NON PERFORMING ASSETS

NPAs & WRITE-OFF

As on 31.12.2017, overall position of NPAs and the amount of loans written off is as under:
(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Written off
Comm. Banks	98516	7300	7.41	493
Co-op. Banks	1997	285	12.26	-
RRBs	15330	4302	28.06	06
Total	115843	11847	10.23	499

NPA of Banks at 10.23% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Andhra Bank, ICICI Bank, South Indian Bank, Yes Bank and Bandhan bank have not provided the data related to NPA's. All banks are requested to provide complete data so as to understand the actual position of total Outstanding Loan vis-à-vis NPA.

Segment-wise details of NPA amount is furnished on Page No. 104 for discussion and review by the House.

I. ORGANIZATION OF RECOVERY CAMPS

A summary of the recovery data (as on 31.12.2017) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	14014	8066	57.56
Co-op. Banks	756	244	32.29
RRBs	7862	3708	47.16
Total	22632	12018	53.10

All the Banks to organize recovery camp on 16th of every month with the help of State Govt functionaries/ District Certificate officer at local level.

Bank-wise position of recovery as on 31.12.2017 is furnished on Page No. 105.

II. PROMPT ACTION UNDER SARFAESI ACT BY THE DISTRICT ADMINISTRATION

Application from banks to take physical possession of property under Section 13(4) of SARFAESI Act remains undisposed for unduly long periods in the offices of DM's. the Govt is requested to issue necessary instruction to concerned authorities for disposal of the application with in stipulated time frame.

III. APPOINTMENT / IDENTIFICATION OF DEDICATED CERTIFICATE OFFICER FOR RECOVERY OF BANK'S NPA LOAN/ OVERDUE IN EACH DISTRICT IN THE STATE.

As on 31.12.2017, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (No.) As on 30.09.2017	Total Cases (Amount) As on 30.09.2017	Cases filed (No.) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (No.) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (No.) As on 31.12.2017	Pending Cases (Amount) As on 31.12.2017
Comm	478980	2915.82	23802	179.61	6463	59.08	496319	3036.35
Co-op	11526	78.35	1735	11.68	351	5.69	12910	84.34
RRBs	25567	178.15	4806	56.44	898	6.45	29475	228.14
Total	516073	3172.32	30343	247.73	7712	71.22	538704	3348.83

Govt. of Bihar to look into this aspect as certificate cases are lying indisposed for want of action resulting into locking of huge funds of Banks. Though each district certificate officer are identified but they are burdened with other types of cases also. We request Govt of Bihar to appoint/identify certificate officer for exclusive disposal of certificate case filed by banks/FIs.

The Bank-wise and District-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 106 to 107.

AGENDA-6

FLOW OF AGRICULTURE / MSME CREDIT.AND OTHER PRIORITY SECTORS

6.1 DISCUSSION ON THE REPORT OF AGRICULTURE SUB- COMMITTEE I (AGRI)

The committee has since been formed and first meeting held on 23.01.2018.

6.2 DISCUSSION ON THE REPORT OF AGRICULTURE SUB- COMMITTEE I (ALLIED)

The committee has since been formed. Meeting is yet to be held.

6.3 DIGITIZATION OF LAND RECORD FOR EASY FLOW OF CREDIT TO AGL. SECTOR. FACILITY OF MARKING OF LOAN EXTENDED TO FARMERS AGAINST THEIR LAND RECORDS.

Government of Bihar to look into it on priority basis.

6.4 ENHANCEMENT OF LIMIT FOR REQUIREMENT OF COLLATERAL IN CASE OF AGL. LOAN FROM 1 LAC TO 3 LAC TO BE TAKEN UP WITH APPROPRIATE AUTHORITY AT GOI LEVEL BY STATE GOVERNMENT.

Government of Bihar to pursue the issue with Govt. of India/ RBI.

6.5 SIMPLIFICATION OF PROCESS OF CREATION OF CHARGES/MORTGAGE & WAIVER OF STAMP DUTY

Digitization of record and online creation of charge is the way out

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

Each agreement in Bihar attracts a stamp duty of Rs1000/-. In any loan five to six agreements are entered into with the prospective borrowers. In effect it entails stamp duty of Rs five to six thousand

Stamp duty for entering into agreement for bank loans needs rationalization/reduction.

6.7 REVIEW OF MUDRA LOAN AND STAND UP INDIA PROGRAMME

MUDRA LOAN

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 our partner institutions in achieving economic success and financial security. The loans in

PMMY are extended under 03 categories: Shishu (uptoRs 50000),Kishore (from 50001 to 05 Lakhs) & Tarun (from 500001 to 10 Lakhs). The loans are provided for income generating small business activity in manufacturing, processing, and service sector or trading. From April 2016 onwards, activities allied to agriculture (excluding crop loans, land improvement) 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. Banks are requested to instruct their branches for better implementation of the scheme and advise the progress of the scheme online through SLBC website by 07th of every month, for the preceding month.

(Amt in Crore)

Shishu (Loan upto 50000)			Kishore (Loan from 50001 to 500000)			Tarun (Loan from 500001 to 1000000)			TOTAL		
TGT AMT	NO	SANC AMT	TGT AMT	NO	SANC AMT	TGT AMT	NO	SANC AMT	TGT AMT	NO	SANC AMT
2165	502652	1740	1908	85719	1598	1301	12344	1026	5375	600715	4364

The data of Mudra Loan as on 31.12.2017 is placed on page no.108 to 109 for information of the house.

STAND-UP INDIA PROGRAMME

Stand up India 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) or scheduled Tribe (ST) borrower and women borrower for setting up a Greenfield enterprise. The details of the scheme and its guidelines are uploaded on website www.standupmitra.in. Banks are requested to instruct their branches for better implementation of the scheme and advise the progress of the scheme online through SLBC website by 07th of every month, for the preceding month.

BIHAR	Total No. of Branches in the District	Number of branches which have given loan	LOANS GIVEN TO		
			No. of SC	No. of ST	No. of Women
	6351	652	145	32	581

The data of Stand-up India as on 31.12.2017 is placed on page no.110 for information of the house.

6.8. REVIEW OF LOANS TO MICRO, SMALL AND MEDIUM ENTERPRISES.

The Reserve Bank of India's instructions to the scheduled commercial banks, as advised vide MSME Development Institute, Patna letter No. SLBC/MSME-DI/2011/1306 dated 14th March, 2012 regarding enhancing credit flow to Micro, Small & Medium Enterprises (MSMEs), is as under:-

1. Achieve a 20% year-on-year growth in credit to Micro & Small Enterprises to ensure enhanced credit flow.
2. Allocation of 60% of the MSE advances to the Micro Enterprises is to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13 and
3. Achieve a 10% annual growth in number of Micro Enterprises accounts.

As per the new revised reporting guidelines issued by RBI on priority sector lending- Targets and Classification issued vide RBI Master Circular no. RBI/2015-16/53 FIDD.CO.Plan.BC.4/04.09.01/2015-16 dated 01.07.2015, ACP on 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.

6.9 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
PMEGP	7125	1695	7499	1247	5004	23.79

The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 111 of the Agenda Book for information of the House. Data obtained from KVIC site is placed on 112. There is a difference in the number of project sanctioned as reported by banks vis a vis the report culled from KVIC site. Respective banks are requested to verify the data and confirm the actual position to banks.

6.10 SMALL ROAD TRANSPORT OPERATORS (SRTOs)

SCHEME	TARGET	SANCTIONED		DISBURSED		%ACH
	AMT	NO	AMT	NO	AMT	
Sрто	22000	3331	14278	3324	14041	15.14

Bank-wise performance is furnished on Page No. 113.

Govt. of Bihar should 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 Sрто borrower and Bank shall be in a position to improve its coverage in Sрто financing.

AGENDA-7

SCHEMES OF GOVERNMENT OF INDIA AND GOVERNMENT OF BIHAR

7.1 PRADHAN MANTRI AWAS YOJANA (CREDIT LINKED SUBSIDY SCHEME)

(Amt in Cr)

SCHEME	SANCTIONED		DISBURSED		%ACH
	NO	AMT	NO	AMT	
PMAY	1498	162	1260	138	1498

The Bank-wise performance during the review period is placed at Page No. 114.

7.2 NOTIFICATION OF AUTHORITY FOR APPROVING MAPS OTHER THAN MUNICIPAL AREA

The Authority to approve the Maps in known Municipal Area is not notified by Govt of Bihar. It is hindering the expansion of Housing Loan in the rural areas. We request to Govt of Bihar to notify the authority for the purpose.

7.3 EXTENSION OF PMAY-CLSS BEYOND MUNICIPAL AREAS BE TAKEN UP WITH GOVERNMENT OF INDIA

Govt. of Bihar needs to take up this issue with Govt. of India. This will broaden the scope and help in availability of the housing for all.

7.4 BIHAR STUDENT CREDIT CARD YOJNA

(Already furnished on Agenda 5 of page no. 24)

7.5 PRADHAN MANTRI JAN-DHAN YOJANA

Under this scheme, basic savings bank account with minimal documents is opened on zero balance & Rupay card is issued. The account carries free of cost accidental death insurance of Rs 01 lac for the account holder, subjected to the terms of usage. Three Social Security Schemes were launched by the Hon'ble Prime Minister on 09.05.2015 as a second phase of PMJDY.

BIHAR	NO. OF PMJDY ACCOUNTS OPENED IN FY 2017-2018 As on 31/12/2017 (2)		PMJDY ACCOUNTS IN BIHAR (3)		ACTIVE PMJDY ACCOUNTS IN 3 (4)		TOTAL NO. OF OVERDRAFTS SANCTIONED IN FY 2017-2018 As on 31/12/2017 (5)		TOTAL (CUM.) NO. OF OVER DRAFTS SANCTIONED IN 4 (6)	
	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)
	7357242	11015	35099887	6403	29598212	6146	334590	95	3033124	838

The data is placed on page no.115 for information of the house.

7.6 PRADHAN MANTRI SURAKSHA BIMA YOJNA

Under the scheme, persons having savings bank account and aged between 18 to 70 yrs can be insured for a sum of Rs.2.00 lacs against accidental death on a payment of small 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.

BIHAR	NO. OF PMSBY ENROLLMENTS IN FY 2017-2018 As On 31/12/2017	TOTAL NO. OF PMSBY CLAIMS RECD AS ON 31/12/2017	TOTAL NO. OF PMSBY CLAIMS SETTLED AS ON 31/12/2017	TOTAL (CUM.) NO. OF PMSBY ENROLLMENTS TILL 31.12.2017	TOTAL (CUM.) NO. OF PMSBY CLAIMS RECD TILL 31.12.2017	TOTAL (CUM.) NO. OF PMSBY CLAIMS SETTLED TILL 31.12.2017
	1888438	829	599	6446671	1718	1309

The data is placed on page no.116 for information of the house.

7.7 PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA

This scheme also provides an insurance coverage at a very low premium. Under the scheme any saving bank account holder aged between 18 to 50yrs 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 will be valid from 1st June to 31st May each year and is renewable.

BIHAR	NO. OF PMJJBY ENROLLMENTS IN FY 2017-2018 As On 31/12/2017	NO. OF PMJJBY CLAIMS RECD. IN FY 2017-2018 As On 31/12/2017	NO. OF PMJJBY CLAIMS SETTLED IN FY 2017-2018 As On 31/12/2017	TOTAL (CUM.) NO. OF PMJJBY ENROLLMENTS TILL 31.12.2017	TOTAL (CUM.) NO. OF PMJJBY CLAIMS RECD TILL 31.12.2017	TOTAL (CUM.) NO. OF PMJJBY CLAIMS SETTLED TILL 31.12.2017
	433137	1053	797	1553750	2826	2383

The data is placed on page no.116 for information of the house.

7.7.2 ATAL PENSION YOJNA

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

BIHAR	NO. OF APY ENROLLMENTS IN FY 2017-2018 As On 31/12/2017	TOTAL (CUM.) NO. OF APY ENROLLMENTS TILL 31.12.2017
	439206	1045602

The data is placed on page no.116 for information of the house.

Now, Department of financial services wants comprehensive district wise data of these schemes by 7th of every month, for the preceding month. All the banks are requested to submit it online through SLBC website by 5th of every month, so that the data can be transmitted to Govt. of India well in time.

7.8 AGRICULTURE RELATED LOANS I.E. KCC, PMFBY, RURAL GODOWNS ETC.

(Already furnished on Agenda 5 of page no 17 to 20)

AGENDA-8

FINANCIAL INCLUSION, DIGITAL TRANSACTION/ PAYMENT, FINANCIAL LITERACY

8.1 STATUS OF MOBILE /AADHAR SEEDING

BIHAR	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
	75256155	43821776	52707454	31828791

The data is placed on page no.117 for information of the house.

8.2 DIRECT BENEFIT TRANSFER (DBT)

Banks to ensure immediate transfer of funds from Banks to DBT beneficiaries.

8.3 CREATION OF ALTERNATE DELIVERY CHANNELS LIKE ATM, MICRO ATMS WITH BC AGENTS, NET BANKING, MOBILE BANKING, RU-PAY CARD ETC.

ATM	POS	NET BANKING	MOBILE BANKING	ATM CARD
6803	31739	3875439	5306134	11141026

The data is placed on page no.118 for information of the house.

8.4 WAIVER OF STAMP DUTY FOR AGREEMENT ENTERED INTO WITH MERCHANTS /DEVICE PROVIDER FOR DIGITAL TRANSACTIONS

GoB intervention is solicited

8.5 CONNECTIVITY / SECURITY ISSUES

No Banks have reported any specific cases in this regard.

8.6 REVIEW OF PMJDY AND SOCIAL SECURITY SCHEMES

(Already furnished on Agenda 7)

8.7 REVIEW OF RSETI & FLC

ACHIEVEMENT IN THE FINANCIAL YEAR:

The Annual RSETI DIVAS function was held in Vigyan Bhawan, New Delhi on 07.06.2017, which was inaugurated by Shri Narendra Singh Tomar, Hon'ble Minister for Rural development, Panchayati Raj, Drinking Water & Sanitation, Government of India. Shri Ram Kripal Yadav, Minister of State, Ministry of Rural Development, GoI, Shri Santosh Kumar Gangwar, Minister of State for Finance, GoI, Shri Amarjeet Sinha, Secretary, Rural Development, GoI, Padma Vibhushan Dr. D Veerendra Heggade, Hon'ble Co-Chairman,

National Level Advisory Committee on RSETIs and a host of other dignitaries graced the function.

In the function, Bihar was awarded as Third Top Performing State for RSETIs for FY 2016-17.

PNB RSETI Gaya got the First Prize for being the best performing RSETIs across the country.

Shri Arvind Kumar Chaudhary, IAS, Secretary, Rural Development Department, Bihar Government received the memento and the Citation for the Top Performing State for RSETIs by the Hon'ble Minister.

The data is placed on page no.119 for information of the house.

GRADING OF THE RSETIs in BIHAR

Out of 38 Rsetis graded in 2015-16, 31 have got AA Grading. Rest 7 got AB or BB grade. No RSETI in Bihar is in C or D Grade. The Grading for 2016-17 has already commenced.

RSETI's core offering includes its free, unique and intensive short-term self-employment training programmes with free food and accommodation, designed specifically for rural youth. All these are proposed to be replicated in the RSETI to be aided by Government of India. In Bihar, total 39 RSETIs are established in which different lead banks opened RSETi as PNB-12, SBI-7, CBI-9, Canara Bank-2, UCO Bank-4, BOB-2, UBI-2 & RUDSETI-1.

Performance of RSETIs during FY 2017-18

1. Annual Action plan Target for 2017-18 : No of Courses: 919
: No of trainees: 26911
2. No. of Courses held: 806
3. No. of Candidates trained: 22112
4. No. of BPL candidates trained: 9805
5. No. of APL candidates trained: 12307
6. No of SC trainees: 5282
7. No. of ST trainees: 494
8. No. of trainees settled: 7865
9. No. of trainees credit linked by Banks: 3209

Performance of the RSETIs since 2012-13:

FY	Trained	Settled	Self Employed	
			Bank	Own
2012-13	18917	12512	2960	9552
2013-14	22526	15398	2784	12614
2014-15	24933	16029	3614	12415
2015-16	27448	15706	3903	11803
2016-17	30540	15769	6013	9756
2017-18 (Upto Jan'18)	22112	7865	3202	4663
Total	146476	83279	22476	60803

Other Agenda for RSETIs

A. Land Allotment

1. Land allotted in all districts except Patna & Lakhisarai:
 - a. **Patna:** Fresh land has been identified by the State Government near Bihta. State Government is requested to kindly allot urgently.
 - b. **Lakhisarai:** Land is yet to be allotted.

B. Construction of the Building: Present Status:

1. Total number of RSETIs in the State: 39
2. Land allotted to 36 RSETIs by Govt of Bihar. RSETI Bahora not eligible.
3. Land yet to be finally allotted: (2) PNB RSETIs at Patna & Lakhisarai.
4. Construction of own building completed & RSETI shifted to new premises: 12 Begusarai, Saran, Motihari, Bettiah, Purnea, Gopalganj, Darbhanga, Madhubani, Katihar, Kishanganj, Jamui & Siwan.
5. Construction almost complete: 3: Saharsa, Bhojpur, & Nalanda.
6. Construction going on: 10: Sheikhpura, Arwal, Madhepura, Aurangabad, Kaimur, Rohtas, Jahanabad, Muzaffarpur, Araria & Buxar.
7. Construction not started, even though land allotted: 11:
 - a. Bank of Baroda: 2: Sitamarhi, Sheohar: Under tendering process.
 - b. State bank of India: 1: Supaul: Cancellation of Mutation favouring other party is pending with District administration. Construction delayed due to this reason..
 - c. Uco Bank: 3: Munger, Bhagalpur & Banka: Land allotted but construction is delayed. Poor response from Sponsor Bank.
 - d. Punjab National Bank: 2: Gaya, & Nawada: Construction not started.
 - e. RUDSETI Hajipur: Construction to commence soon.
 - f. Union Bank of India: 2: Samastipur: Contractor finalized. Construction to commence soon. Khagaria: Land allotted, construction to start soon.

C. SETTLEMENT OF THE TRAINED CANDIDATES:

In spite of specific instructions by SLBC & Govt of Bihar the settlement of the trained candidates through Bank finance by the Banks, even by the sponsor Bank (Lead Bank) is extremely poor (just 25%). Directions may kindly be issued by SLBC to the Banks to instruct their branches to ensure lending to at least 5 such trained individuals by each branch every month.

The training under Project LIFE MGNREGA is being strictly monitored by the Ministry of Rural Development, Gol for Skilling under Self Employment. Training of candidates sponsored by NSFDC is yet to take off. Large number of applications has been forwarded by RSETIs to the Banks under MUDRA LOAN but their response is lukewarm. As per guidelines issued by the Ministry, 50% of the RSETI trained candidates are to be provided Bank credit under PM MUDRA Loan. Banks may organize credit campaigns every month for the purpose.

Action by various Banks is solicited.

D. UPLOADING OF MUDRA LOAN APPLICATIONS IN STANDUP MITRA PORTAL:

As per directions, the RSETIs in Bihar are uploading the PM MUDRA Loan applications of their trainees in STANDUP MITRA portal, which, in turn, is being sent

to Bank branches by SIDBI for sanction. The Banks are requested to kindly co-operate in the matter.

E. INFRASTRUCTURAL SUPPORT:

It is relatively poor at RSETIs sponsored by PNB, Central Bank, Uco Bank & Union Bank. Computers, Tool Kits, Beauty Parlour chairs & Cameras, scanners etc. not provided to many RSETIs.

F. SPONSORING TRAINEES TO THE RSETIs:

The trainees are not being sponsored by the Banks, resulting in poor turnout. For PMEGP beneficiaries also, nominations are not forthcoming from KVIC, KVIB & DIC for training of PMEGP candidates.

G. MOU WITH SULM:

An MoU was signed between the National Director for RSETIs, NACER and SULM for training of the urban entrepreneurs at the RSETIs. Now training is being imparted to such candidates by the RSETIs in Bihar.

H. SUPPORT STAFF:

1. No watchman has been provided to the RSETIs for their own premises, This is hindering use of the dormitories by the trainees, especially the ladies.
2. Director to be posted at RSETI Katihar (CBI) & Rohtas (PNB)
3. Samastipur: No Office Assistant & Attender is posted.
5. Khagaria: No Office Assistant is posted.
6. Munger: No Office Assistant is posted.

The Controlling Heads of the Sponsor Banks to kindly provide..

I. REIMBURSEMENT OF TRAINING COST TO RSETIs:

Reimbursement by SRLM to Banks in respect of BPL candidates is getting delayed due to submission of incomplete information by the Banks to SRLM. Banks is to lay importance in this regard.

FINANCIAL LITERACY INITIATIVES

Financial Literacy Centers (FLCs) are functional in all the districts in the State. The information pertaining to FLCs in the State is placed at Page No. 120 -130 for information.

As per instructions received from the GoI, all rural branches are to conduct at least one financial literacy camp in each month and Financial Literacy Guide, Diary & Poster, designed by RBI, is to be used by the branches in the camp to explain the basic financial issues. All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials.

The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 131.

AGENDA-9

9.1 MECHANISM TO BE ESTABLISHED FOR REDRESSED OF COMPLAINTS /GRIEVANCES FORWARDED TO VARIOUS BANKS BY THE STATE GOVT.

Each Bank has online complaint redressal system. Govt. authority may put the complaint through online mode. In that case banks would be able to track the complaint received through Government.

AGENDA-10

10.1 TIMELY SUBMISSION OF DATA BY BANKS / CONCERNED DEPARTMENTS TO SLBC

Timely and accurate data submission is still a cause of concern for SLBC

AGENDA-11

11.1 PM'S NEW 15-POINT PROGRAMME FOR WELFARE OF MINORITY COMMUNITY

In accordance with the guidelines issued by the Government of India in this regard, Banks have to ensure that within the overall target for Priority Sector lending (PSA), 15% of PSA is provided to Minority Communities.

With this objective in view, 121 minority concentrated districts in the country have been identified exclusively for monitoring the credit flow to minority communities. In Bihar, the following seven districts are identified for the purpose :-(i) Kishanganj (ii) Araria (iii) Purnea (iv) Katihar (v) Sitamarhi (vi) Darbhanga and (vii) West Champaran .

In these identified districts, total priority sector loans (PSA) outstanding as on 31.12.2017 was Rs 9710.45 Crore (No. of borrowers: 1518438) out of which loans amounting to Rs.1168.58 Crores (12% of PSA) were provided to 221012 (15 %of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the below mentioned districts ranges from 6 to 28 %. Thus, all the districts except Kishanganj failed to achieve the target of providing more than 15% of their priority sector loans to persons belonging to minority communities.

District-wise performance regarding loans extended to minority communities in the identified districts is furnished below.

LENDING TO MINORITY COMMUNITIES							
AS ON 31 ST DEC '2017 (Amt. in Lacs)							
SL. No.	Minority Concentrated Districts in Bihar	Priority Sector Advance		Out of (A) Total Advances to Minority		%age Share of Minority Advance (B to A)	
		(A)		(B)			
		No.	Amt.	No.	Amt.	No.	Amt.
1	ARARIA	171835	104466	31068	14636	18.08	14.01
2	PURNEA	224016	197419	31910	22031	14.24	11.16
3	KATIHAR	167276	122938	26211	16810	15.67	13.67
4	KISHANGANJ	159095	87016	61344	24270	38.56	27.89
5	DARBHANGA	233027	163681	26702	16790	11.46	10.26
6	SITAMARHI	252056	134591	14238	8200	5.65	6.09
7	W CHAMPARAN	311133	160934	29539	14121	9.49	8.77
	TOTAL	1518438	971045	221012	116858	14.56	12.03

11.2 IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LEFT WING EXTREMISTS (LWE) AFFECTED DISTRICTS IN BIHAR

The Government of India is regularly reviewing the progress made in implementing Financial Inclusion in Left Wing Extremist (LWE) affected districts in the State of Bihar with a focus on development of Infrastructure, Credit availability, Advocacy, Livelihood development etc. **There are 6 worst affected LWE districts in Bihar.**

Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending Banking facilities to these LWE affected areas. Credit extension by Banks during the financial year 2017 - 2018 in these districts is furnished below, which shows improvement in all the districts, over the same period during the last Financial Year:

SL. No.	District	Disbursement under ACP during the Year ended DEC'2016	Disbursement under ACP during the Year ended DEC'2017	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1.	Aurangabad	157960	186716	18.20
2.	Banka	69957	99861	42.75
3.	Gaya	245421	305751	24.58
4.	Jamui	99618	107250	7.66
5.	Muzaffarpur	353851	361497	2.16
6.	Nawada	74699	129047	72.76
	TOTAL	1001506	1190122	18.83

It is evident from the above that in all the worst affected LWE districts, banks have extended higher quantum of credit as compared to last year.

11.3 OPENING OF NO-FRILL ACCOUNTs AND TRANSACTIONS DONE BY BCAs

As per information received from Banks, a total of 6374256 No-Frill accounts were opened during the FY 2017-18. Thus, a total of 51800004 No-frill accounts have been opened till 31.12.2017 cumulatively. Out of these, 33463398 accounts are operational.

Bank & District-wise details with respect to No Frill accounts opened and transactions carried out by BCAs is furnished on Page No. 132 to 135.

11.4 INVESTIGATION OF CYBER FRAUD & COUNTERFEIT NOTES DETECTED BY BANKS

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. Controlling Head of all Banks operating in the State are requested to bring to the notice of the State Government occurrences of cyber fraud and detection of counterfeit notes so that appropriate steps may be initiated by the Government in this regard. At the State Head Quarter a separate wing has been established for speedy investigation and disposal of cases related to cyber crime.

11.5 SECURITY RELATED CONCERN OF BANKS IN GENERAL

During last SLBC, it was announced that Government intends to create Special Police Force on lines of CISF for security of Banks in Bihar. The State Government is therefore requested to expedite the process of raising a special battalion of police personnel for security of Banks so that the Bankers are able to provide unhindered Banking services to the people in a more secured environment, especially in remote areas.

The Banks are facing problem in renewal of Gun Licenses as well as obtaining fresh licenses for their security guards. The State Govt. is requested to issue suitable instructions to district authorities for resolution of such issues and also arrange for regular meeting of district level security committee so that the district related security issues are sorted out.

11.6 SPECIAL CENTRAL ASSISTANCE (SCA) TO SPECIAL COMPONENT PLAN (SCP) FOR SCHEDULED CASTES

The Govt. of India's scheme provides for Special Central Assistance (SCA) to be utilised in conjunction with Special Component Plan (SCP) for Scheduled Castes (SCs).

A Copy of letter of Joint Secretary, Ministry of Social Justice, Govt. of India containing the details of the scheme was placed in the Agenda Book of 46th SLBC meeting held on 26.11.2013

All Banks are requested to provide financial assistance to the Scheduled Caste people to bring about economic development of Scheduled Caste families in the state. The State Govt. is requested to circulate the salient features of the scheme to facilitate financial assistance under the scheme, by the banks.

11.7 Any other items for the discussion with the permission of chair.