

STATE LEVEL BANKERS' COMMITTEE, BIHAR

52ND REVIEW MEETING

FOR THE QUARTER ENDED 31ST MARCH, 2015

VENUE: HOTEL CHANAKYA, PATNA

DATE: 20.05.2015 TIME: 11.00 AM



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**STATE LEVEL BANKERS' COMMITTEE
52ND REVIEW MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
51ST STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 14.02.2015**

The House may please confirm the Minutes of the 51st State Level Bankers' Committee meeting held on the 14th February, 2015.

ACTION TAKEN REPORT ON THE ACTION POINTS OF 51ST SLBC MEETING HELD ON 14.02.2015 AT PATNA

[1] ACTION POINT Banks should put in concerted efforts to ensure achievement of 100% target set under ACP for 2014-15.

(Action: All Banks)

ACTION TAKEN: - Due to sincere efforts made by Banks in the State, ACP achievement during FY 2014-15, has been to the tune of 92.97% of the annual target as against 91.95% achieved during 2013-14. In absolute terms 21% increase in disbursement is observed in 2014-15 over previous year's corresponding figure.

[2] ACTION POINT – Banks should give focus on issuance of new and renewal of KCC and also increase financing in other Agri. Areas such as Dairy, Fishery and other allied activities in order to achieve the ACP target for Agri. Segment.

(Action: All Banks)

ACTION TAKEN: During the FY 2014-15, Banks in the State have extended credit to the tune of Rs.34680 Cr under Agriculture segment as compared to Rs. 28770 Cr provided during the same period last year, thus registering a growth of 21%.

[3] ACTION POINT – Banks to ensure achievement of branch opening target under Financial Year 2014-15. Proposed centres for branch opening during March 2015 to be provided to State Govt to sort out premises issues.

(Action: All Banks)

ACTION TAKEN: -The Banks in the State have opened 389 branches during the FY 2014-15 out of which 181 has been opened in rural area.

[4] ACTION POINT – Private Banks to focus on education loans and housing loan in order to achieve their current year annual target.

(Action: Concerned Private Sector Banks)

ACTION TAKEN: - The private sector Banks in the State have sanctioned 95 education loan & 837 housing loans during the FY 2014-15 which is 22% & 44% respectively of their target .

[5] ACTION POINT – Banks to ensure issuance of acknowledgement on receipt of loan application form from borrowers. Checklist of documents required to process the loan should also be enclosed with the application form.

(Action: All Banks)

ACTION TAKEN: - Banks have started issuing acknowledgement of loan application. Checklist are also provided with the application form.

[6] ACTION POINT – Details of incentive mechanism for KCC recovery adopted by Uttar Pradesh Govt. to be obtained and put up for discussion.

(Action: State Government)

ACTION TAKEN: - The State Govt. is requested to provide the Details of incentive mechanism for KCC recovery adopted by Uttar Pradesh Govt.

[7] ACTION POINT – Rupay cards to be issued to all eligible farmers, while issuing and renewal of KCC.

(Action: All Banks)

ACTION TAKEN: -. The Banks have issued 749742 ATM cards to farmers up to March 2015. All Banks are requested to issue Rupay Cards to all the eligible KCC borrowers.

[8] ACTION POINT – Banks to achieve target under PMEGP and claim of margin money to be expedited.

(Action: All Banks)

ACTION TAKEN: The Banks have sanctioned 3087 PMEGP loans during FY 2014-15.

[9] ACTION POINT - Banks to give more focus on advances under DRI schemes to achieve the benchmark of 1% of total aggregate advances during the previous year.

(Action: All Banks)

ACTION TAKEN: During 2014-15 Rs. 49.86 Cr was disbursed by banks under DRI scheme which is 0.07 % of the total advances of Rs.66568.11Crore as on 31.03.2014.All banks are requested to give adequate attention on this area and achieve the benchmark of 1% of total advances under DRI scheme.

[10] ACTION POINT – Notification on Waiver of Stamp duty on JLG loan Agreement to be issued.

(Action: State Government)

ACTION TAKEN: The matter is still unresolved. The State Govt. is requested to issue the notification on Waiver of Stamp duty on JLG loan Agreement.

[11] ACTION POINT – Workshop to be organised with Revenue Deptt, Govt of Bihar for speedy disposal of certificate cases in all districts.

(Action: State Government)

ACTION TAKEN: Workshop organized, if any, has not been brought to the notice of SLBC, Bihar. The State Govt. is requested to direct to concerned authorities to organise the workshop for speedy disposal of certificate cases in all districts.

[12] ACTION POINT – Banks to ensure updation of register 9 &10 related to certificate cases for faster disposal of certificate cases.

(Action: State Government)

ACTION TAKEN: Updation of register 9 & 10 is taking place. Banks are requested to bring into notice of SLBC any difficulty faced by them in this regard.

[13] ACTION POINT – Notification to be issued by the State Govt. with regard to implementation of Interest Subvention scheme in the accounts of Self Help Groups, in the 27 non-IAP districts, on the same line as in the 11 IAP districts.

(Action: State Government)

ACTION TAKEN: Notification on the matter is still awaited from State Govt.

[14] ACTION POINT – Banks to ensure use of common format for account opening & 1st dose credit linkage of SHGs.

(Action: All Banks)

ACTION TAKEN: Most banks have started using the common format but confirmation from all the banks is still awaited. All banks to confirm the use of common format for the purpose.

STATE LEVEL BANKERS' COMMITTEE, BIHAR
KEY INDICATORS
(ALL BANKS)

(Rs. in Crore)

Sl. No.	ITEMS	MARCH'14	MARCH'15	Bench-mark
1	DEPOSITS	183458.24	211302.05	
2	ADVANCES	66687.77	79640.10	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	74717.83	88459.61	
4	ADVANCES INCLUDING RIDF	78678.00	93027.61	
5	CD RATIO	42.89	44.03%	
6	PRIORITY SECTOR ADVANCES	48005.69	55481.85	
7	SHARE OF PSA IN TOTAL ADV (SL.NO.2)(%)	71.99%	69.67%	40%
8	AGRICULTURAL ADV.	25379.65	30652.12	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	38.06%	38.49%	18%
10	MSE ADV.	11042.33	13594.02	
11	SHARE OF MSE ADV. IN PSA (%)	23.00%	24.50%	
12	ADV. TO WEAKER SEC.	17510.92	20973.47	
13	SHARE OF WEAKER SEC. IN PSA (%)	36.48	37.80%	25%
14	DRI ADV.	72.36	49.86	
15	SHARE OF DRI ADV TOTAL ADV (Sl.No.2) of March (%)	0.11%	0.06%	1%
16	ADV. TO WOMEN (DISBURSEMENT)	4444.90	5039.84	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	7.79%	7.32%	5%
18	TOTAL NUMBER OF BRANCHES	5908	6297	
A	RURAL	3468	3649	
B	SEMI-URBAN	1362	1454	
C	URBAN	1078	1194	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ACP DURING THE FINANCIAL YEAR 2014-15 UP TO MARCH'2015

The performance of Banks under the Annual Credit Plan 2014-15 up to March'2015, is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	57166	52250	91.40
Co-op. Banks	1003	362	36.07
RRBs	15831	16185	102.24
Total	74000	68797	92.97

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	36000	34680	96.33
SME	8500	8875	104.40
OPS	7500	6484	86.45
TPS	52000	50038	96.23
NPS	22000	18759	85.27
Total	74000	68797	92.97

Bank-wise and district-wise position is furnished on **Page- 7A to 7D.**

COMPARATIVE PERFORMANCE UNDER ACP **As on Mar' 2014 vis-a-vis Mar' 2015**

(Rs. in Crore)

Banks	2014-15			2013-14			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	57166	52250	91.40	47938	43573	90.90	20%
Co-op	1003	362	36.07	802	310	38.64	17%
RRBs	15831	16185	102.24	13260	13124	98.98	23%
Total	74000	68797	92.97	62000	57007	91.95	21%

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2014-15			2013-14			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Agl.	36000	34680	96.33	30286	28770	95.00	21%
MSE	8500	8875	104.40	4821	6238	129.40	42%
OPS	7500	6484	86.45	5723	4978	86.98	30%
TPS	52000	50038	96.23	40830	39986	97.93	25%
NPS	22000	18759	85.27	21170	17022	80.40	10%
Total	74000	68797	92.97	62000	57007	91.95	21%

The overall achievement of target during the period under review is 92.97%, as against 91.95% recorded during last year. In absolute terms, Banks have disbursed substantially higher quantum of loan (68797 Cr. i.e 121% of last year) during the period under review, than that of last year. It may be observed that the Commercial Banks & RRBs have recorded impressive growth in their loan disbursements vis-a-vis their performance over the same period last year. sector-wise performance growth in all segments except NPS, has been quite healthy.

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

In terms of RBI's instructions in this regard, the LBS MIS- I, II & III of the state has been prepared and is placed at page No. 7E to 7H of the Agenda Book for information of the House.

LBS-IV and V which relates to financial inclusion, is also placed at page no. 7I to 7 P of the Agenda Book.

The target for the current financial year has been fixed and circulated among all concerned. A copy of target under LBS I,II & III for FY 2015-16 is placed at page no. 28G to 28AJ for information of the House.

**ANNUAL CREDIT PLAN: 2015-16
TARGET 2015-16**

The ACP of the state for FY 2015-16 has been decided to be Rs.84000 Crore which is 13.51% increase over last year's target of Rs 74000 Cr.

On the basis of deliberations held during the meeting organised in this regard, the ACP has been disaggregated and circulated among all concerned.

The Bank-wise and district-wise ACP of FY 2015-16 is placed at page No. 28A to 28F of the Agenda Book for information of the house.

AGENDA-IV

PROPOSED BRANCH OPENING DURING FY 2014-15

Against the annual target of opening of 600 branches, in 2014-15 all Banks have opened 389 branches during the year.

The Bank-wise target and achievement during the FY 2014-15, is placed at page No. 8A for information of the House.

While opening the brick & mortar branches in rural areas during the current year all Banks are requested to give preference to unbanked villages having population of 10000 & above a detailed list of which has already been provided.

The Bank & District-wise information on Branch Network, ATM Network, ATM Card issued and Point of Sale Terminals is placed at Page No. 8B & 8C for information.

The Minutes of the 24th Sub-committee meeting on Branch Opening and IT enabled financial inclusion held on 23.03.2015 is placed at page no. 8D to 8F for information of the House.

AGENDA-V

EDUCATION LOAN

Providing Education loan to the meritorious and needy students to enable them meet the expenses of higher studies not only in the State but also outside the State in India and abroad is one of the priorities of the Banks in the state.

A copy of the Bank-wise target and achievement thereagainst is placed at page No. 8G of the Agenda Book.

During the FY 2014-15, Education Loan amounting to Rs 870.56 Crores was sanctioned to 25229 students and loan amounting to Rs. 805.30 Crore were disbursed among 25096 students. The achievement of all banks taken together is 50.46% of the targets allocated. Controlling Head of all banks are requested to give focussed attention to financing under Education Loan in order to cover all the deserving student.

The bank-wise data on outstanding amount of Education loan as on 31.03.2015 is placed at page no.8H of Agenda Book.

Major Private Sector banks' performance under education loan is below 5%.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AG to 28AH for information of the House.

HOUSING LOAN

Loan amounting to Rs.2322.39 Crore was sanctioned to 14641 beneficiaries by Banks during the FY 2014-15, which shows an achievement of 61%of the target allocated. Out of these, Housing Loan amounting to Rs. 2233.79 Cr has been disbursed among 14496 beneficiaries. The Bank-wise performance during the review period is placed at Page No. 8I.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AI to 28AJ for information of the House.

AGENDA-VI

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 31.03.2015 was Rs 8060.03 Crore (No. of borrowers: 959831) out of which loans amounting to Rs.3790.36 Crore (47% of PSA) were provided to 419653 (44% of PSA) borrowers belonging to minority communities. The amount provided to minority communities by banks in the above mentioned districts ranges from 31 to 77%. Thus, all the districts have achieved 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 March'2015 (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	76760	77170	59022	47073	74	61
2	PURNEA	145535	144726	62580	62232	43	43
3	KATIHAR	208615	112226	60498	47135	29	42
4	KISHANGANJ	77165	60325	57873	46450	75	77
5	DARBHANGA	212065	176224	93308	88112	44	50
6	SITAMARHI	89365	98225	23235	30449	26	31
7	W CHAMPARAN	150326	137107	63137	57585	42	42
	TOTAL	959831	806003	419653	379036	44	47

AGENDA-VII

PRADHAN MANTRI JAN-DHAN YOJANA

Three Social Security Schemes were launched by the Hon'ble Prime Minister on 09.05.2015 as a second phase of PMJDY.

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 premium is to be debited automatically from the SB A/C on the basis of authorisation by the customer. The insurance is effective from 1st June to 31st May each year and is renewable.

PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA

This scheme also provides an insurance coverage at 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/-.The premium is to debited from his saving account. The insurance will be valid from 1st June to 31st May each year and is renewable.

ATAL PENSION YOJNA

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

EXTENSION OF BANKING SERVICES TO ALL THE REMAINING UNBANKED VILLAGES IRRESPECTIVE OF POPULATION CRITERIA BY MARCH, 2016:

Reserve Bank of India has instructed for providing banking facilities in all the remaining unbanked villages irrespective of population criteria i.e. all villages with population below 2000 by August'2015 instead of earlier guidelines to cover by March'2016. All Banks have submitted their Roadmap for providing banking services in villages with population below 2000. The total No. of such identified villages is 27343. Till March'2015 25620 **such villages as against the target of 20018** villages were covered by the Banks. Bank-wise allotment and progress as on 31.03.2015 is placed at Page No10A for information of the House.

AGENDA-VIII

GOVT. SPONSORED SCHEMES/ PROGRAMMES

(A) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Against the physical target of 7648 projects for FY 2014-15, Banks have sanctioned 3087 projects amounting to Rs. 201.18 Cr, which is 40% of the target. The information regarding loan sanctioned & disbursed by Banks is provided on Page No. 11A of the Agenda Book for information of the House.

Banks in the state could not debit the margin money to the tune of Rs. 32.27 Cr before 30.04.2015 (the extended timeline for debiting margin money) for 1231 projects sanctioned till 30.03.2015 for want of fund. KVIC has advised vide their letter no. DB/PMEGP/Target Allocation/2015-16/592 dated: 05.05.2015 (placed at 11B) that the margin money of these 1231 projects is to be adjusted from the fund allotted to the state for the year 2015-16.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. As Rs. 32.27 crores is to be adjusted for the 1231 proposals sanctioned & disbursed by the banks in 2014-15, from Rs. 90.72 crores of margin money allocated for the state for 2015-16, the remaining Rs. 58.44 crores has been distributed among banks/districts against the state target of 4245 for the year 2015-16. A copy of target of FY 2015-16 is placed at page no. 28AK to 28AL for information of the House.

(B) 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).

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.

AGENDA-IX

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. Banks have opened savings bank account of 116952 SHGs and have credit-linked 51403 SHGs during the financial year 2014-15, with total Bank-finance of Rs. 283.52 Crore. Bank wise SHG savings and credit-linkage during 2014-15 is furnished on Page 12A.

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.

The Minutes of the 24th Sub-committee meeting on SHGs and RSETI held on 23.03.2015 is placed at page no. 12C to 12E for information of the House.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AM to 28AN for information of the House.

JOINT LIABILITY GROUP

Against the yearly target of 50,000 units, Banks have sanctioned 50296 number of JLGs amounting to Rs. 562.93 Crores which is 100% of the annual target during F.Y. 2014-15. The RRBs have performed much better than the Commercial Banks with regard to credit linkage of JLGs & SHGs. 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 2015-16.

The Bank-wise performance under JLG is placed at Page No 12B for information of the House.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AO for information of the House.

AGENDA-X

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 31.03.2015

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks, vis-à-vis their respective targets, during FY 2014-15 is given below:

Banks	Target (No.)	Sanctioned (No.)			% Achievement
	New	New	Renewal	TOTAL	New
Comm. Banks	903944	628370	422668	1051038	69.51
RRBs	537590	353841	908455	1262296	65.82
TOTAL	1441534	982211	1331123	2313334	68.14
Co-op. Banks	58466	13057	144962	158019	22.33
GRANDTOTAL	1500000	995268	1476085	2471353	66.35

It is evident from the above Table that Banks operating in the state have sanctioned loans to a total of 2471353 beneficiaries (New-995268 & Renewal-1476085) under KCC amounting to Rs. 20674.42 Crore during the FY 2014-15.

Bank-wise & District-wise performance is furnished on Page No. 14A & 14B.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AP to 28AQ for information of the House.

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.

Private Sector Banks have also been assigned crop loan targets but their achievement during the financial year under review, is less than 10%.

ISSUANCE OF ATM CARDS TO KCC HOLDERS

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 14C 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

As per information received from Patna Regional Office of Agriculture Insurance Company of India Ltd, 889497 farmers have been covered under WBCIS Kharif 2014, 391249 farmers have been extended the benefit of crop insurance coverage under MNAIS Kharif 2014 and 888111 farmers have been covered under NAIS RABI 2014-15. Thus, a total of 2168857 farmers have been provided the crop insurance cover, the sum insured being Rs. 5339.07 Crores and the area covered being 2654527.60 hectares by Agriculture Insurance Company of India Ltd. The information on crop insurance received from three insurance companies are as under:

NAME OF THE INSURANCE COMPANY	NO. OF FARMERS WHOSE CROPS INSURED	AREA (IN HA.)	SUM INSURED (IN CR)
Agriculture Insurance Company Of India Ltd	2168857	2654527.60	5339.07
Chola Mandalam	346759	53227.57	39.25
SBI General Insurance	96145	76917	173.06
TOTAL	2611761	2707755.17	5551.38

Thus, as per information received from the above said 3 insurance companies, a total of 2611761 farmers have been provided crop insurance cover, the sum insured being Rs. 5551.38 Crores and the area covered being 2707755.17 hectares.

Controlling Head of all banks operating in the State have been requested to instruct their operating functionaries to ensure to cover all the crop loans under crop insurance and the claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period beyond 15 days of receipt of claim till the date of credit. In case of interest being applied on the claim amount credited with delay beyond 15 days, it should be refunded to the beneficiaries. Controlling Head of all banks operating in the State have also been requested to instruct their operating functionaries to ensure submission of statement of crop insurance at monthly intervals to the Insurance Companies. It should also be ensured that the statement so submitted is complete in all respects.

The position of insurance as advised by Agriculture Insurance Company of India Ltd is furnished on Page- 14D.

AGENDA-XI

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 438.04 Crore to 23814 beneficiaries under various Dairy schemes, Rs. 48.75 Crore to 2139 beneficiaries under Fishery schemes and Rs. 96.08 Crore to 1492 beneficiaries under Poultry schemes during the FY 2014-15. Bank wise performance is furnished on page no. 15A to 15C.

Frequent changes in the policy & implementation mechanism has adversely impacted the performance of banks under Dairy.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AR to 28AT for information of the House.

FARM MECHANISATION

Against the financial target of Rs.2221.87 Crore for the year 2014-15, Banks have sanctioned loans amounting to Rs. 671.52 Crore to 26210 farmers for purchasing farm equipments. While during the same period last year Banks could sanction loans amounting to Rs 611.51 Crore to 14120 farmers, registering Y-o-Y growth of 09% in terms of amount sanctioned and 86% in term of no. of beneficiaries. Bank-wise target and performance is furnished on Page no. 15D for information.

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

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AV for information of the House.

ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

Banks have sanctioned loans amounting to Rs. 90.01 Crore to 1232 farmers for storage facility during the financial year 2014-15. 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. 15E for information.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AU for information of the House.

AGRICULTURE TERM LOAN (ATL)

Against the financial target of Rs.10343.96 Crore for the year 2014-15, Banks have sanctioned loans amounting to Rs. 14572.83 Crore to 727168 farmers.

Bank-wise target and performance is furnished on Page no. 15F for information.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AW for information of the House.

AGENDA-XII

CD RATIO (As on 31.03.2015)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. Banks	187478	75407	40.22
Co-op. Banks	2265	1211	53.49
RRBs	21560	11841	54.92
Total	211302	88460	41.86
RIDF	-----	4567	-----
Total (Advances +RIDF)	211302	93027	44.03
Investment	-----	7234	-----
Grand Total (Adv.+RIDF+Inv.)	211302	100261	47.45

As at the end of March'2015, CD Ratio of the state stood at 44.03% which shows an increase of 114 basis points as compared to March'2014. If write-off to the tune of Rs.550.44 Crores had not taken place during the period, the CD ratio of the State would have increased by another 26 bps. The CD ratio of the State would have improved further by 245 basis points, had the State Government utilised the total amount of Rs.9756.08 Crore (as on 31.03.2015), sanctioned under RIDF. As on 31st March, 2015 only 47% of the amount sanctioned under RIDF was utilised by the Government of Bihar.

Bank-wise and district-wise details are furnished on Page no. 19A to 19D.

A positive feature of the CD Ratio of the districts is that no district is having a CD Ratio of less than 25%. This has happened for the first time in the state.

It is pertinent to mention here that an amount of Rs.8819.51 Crores have been financed to units functioning in Bihar by SBI, PNB, Allahabad Bank, Corporation Bank, Indian Overseas Bank, Punjab & Sind Bank, IDBI bank, State Bank of Bikaner & Jaipur, Federal Bank and Axis 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.

RECOVERY

A summary of the recovery data (as on 31.03.2015) is given below. (Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	21270	11794	55.45
Co-op. Banks	701	234	33.39
RRBs	6096	5287	86.73
Total	28067	17315	61.69

Recovery percentage is at 61.69% of the total demand raised by Banks as on 31st March, 2015. The recovery position needs improvement in order to drive the financing by Banks in the State. While the Banks are following up with the borrowers for recovery of their dues, the State government is requested to help the Banks in their efforts. A better recovery culture will act as an incentive for Banks to lend more.

Bank-wise position of recovery as on 31.03.2015 is furnished on Page No. 19E.

With regard to disposal of top ten certificate cases of the districts, the progress has not been very encouraging. The State Government is requested to sensitize the functionaries at district level to give adequate attention towards disposal of certificate cases, execution of Possession Notice under SARFAESI Act and action against big defaulters of the district so that Banks may recover their dues from the defaulters. In the first Sub-Committee meeting of SLBC on Industries held on 30.10.2013, it was decided that monthly meeting should be conducted by SDC (Banking) in each district on Recovery & Certificate Case related issues of Banks. In the 51st SLBC meeting held on 21.02.2015, top 10 certificate cases of each district was incorporated in the agenda book for recovering the dues from the defaulters. The State Govt. is requested to suitably instruct the concerned district authorities to hold the said meeting in all Districts on regular basis for discussing all recovery related issues of Banks.

NPAs & WRITE-OFF

As on 31.03.2015, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Amt. written-off
Comm. Banks	66368	4018	6.05	474
Co-op. Banks	1211	299	24.66	0
RRBs	11841	268	2.26	76
Total	79420	4585	5.77	550

NPA of Banks at 5.77% is a matter of great concern. All steps should be taken for bringing the NPA level below 3%.

Amount Written off and Segment-wise details of NPA amount is furnished on Page No. 19F for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 31.03.2015, overall position of Certificate Cases filed by all Banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (No.) As on 31.12.2014	Total Cases (Amount) As on 31.12.2014	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 31.03.2015	Pending Cases (Amount) As on 31.03.2015
Comm	340690	1749.74	8059	79.27	3016	20.01	345733	1809.00
Co-op	34614	70.12	0	0	0	0	34614	70.12
RRBs	29699	24.94	4243	4.27	5378	4.29	28564	24.92
Total	405003	1852.49	12302	83.54	8394	24.30	408911	1911.73

It is evident from the above Table that during the fourth quarter of FY 2014-15, 12302 cases were filed and 8394 cases were disposed off and 408911 cases involving Rs. 1911.73 Crore are pending at different stages. A disturbing trend in this data is that the disposal rate of certificate cases is much slower than the fresh cases filed, which results in increasing the no. and amount of pending cases in each successive quarter. This large amount of bad loans, if recovered and recycled, can further enhance disbursements by Banks. The list containing details of top 10 Certificate Cases of each district has been provided to the SDC-Banking of the respective districts for effecting recovery in these cases. However, very meagre recovery has been made in these accounts despite regular follow up by Banks at the district level. The State Government is requested to instruct the district-administration of all districts to initiate requisite steps at their end for early disposal of the top 10 Certificate Cases. At the same time, Block-level recovery camps on the lines of credit camp, need to be organised which will help Banks in improving their asset quality besides conveying a message to the borrowers, for timely repayment of loans.

Bank-wise no. & amount of pending certificate cases pending with amount is furnished on Page No. 19G.

PRIORITY SECTOR LENDING

As on 31.03.2015, the Benchmark of 40% for Priority Sector advances has been achieved by majority of the Banks. The House may notice that the ratio of Priority Sector advances to total advances is as high as 69.67% in the State, which is well above the Benchmark. Bank-wise position is furnished on Page No. 19H & 19I.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 38.49% as on 31.03.2015, against the national benchmark of 18%. However, a few Banks have failed to achieve the benchmark. Bank-wise position is furnished on Page No19H.

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 31st March, 2015 the aggregate advances level under DRI Scheme stands at Rs. 49.86 Crore, which is 0.07 % of the total advances of Rs.66568.11Crore as on 31.03.2014.

A total of 3957 beneficiaries were provided loans amounting to Rs. 6.27 Crore under DRI Scheme during the period under review. Out of this, 309 beneficiaries were provided credit support of Rs. 0.71 Crore to complete their dwelling units under Indira Awas Yojana. Banks should provide more loans under the Scheme to the needy and eligible beneficiaries, and ensure maximum coverage of people belonging to SC/ST and women categories, apart from providing top-up Loans to the beneficiaries of Indira Awas Yojana. Also, Banks should step up financing to the rural artisans like carpenters, blacksmiths, washermen, cobblers etc. under the Scheme. Bank-wise position is furnished on Page No. 19I & 19J.

WEAKER SECTION

Total loan extended by Banks to the weaker section, as on 31st March' 2015 was Rs. 20973.47 Crore out of the aggregate advances of Rs.79640.10 Crore i.e. 26.34% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement comes to 37.80% which is much better than the Benchmark of 25%.

Bank-wise position is furnished on Page No. 19I.

AGENDA-XIII**OPENING OF NO-FRILL ACCOUNTs AND TRANSACTIONS DONE BY BCAs**

As per information received from Banks, a total of 13648111 No-Frill accounts were opened during FY 2014-15. Thus, a total of 27407774 No-frill accounts have been opened till 31st March, 2015 cumulatively. Out of these, 21975270 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. 20A to 20D.

EXTENDING MOBILE BANKING AND INTERNET BANKING FACILITY

All Banks should extend mobile Banking and internet Banking facility to customers as these are not only cost-effective but also adds to customer-convenience. As per information received by SLBC, Banks have provided Mobile Banking facility to 2793248 customers whereas the facility of Internet Banking has been provided to 1866926 customers. Controlling Head of all Banks operating in the State are requested to bestow their attention and initiate requisite steps for extending these facilities further as it would facilitate the service delivery of Banks.

Bank-wise information regarding Mobile Banking and Internet Banking facility provided, is furnished on Page 20E.

AGENDA-XIV

IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS

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 15 LWE affected 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 2014 - 2015 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 quarter ended March'15	Disbursement under ACP during the quarter ended March'14	Growth (%)
		(Rs. in Lakh)	(Rs. in Lakh)	
1	Arwal	38764	31783	21.96
2	Aurangabad	155992	141335	10.37
3	Bhojpur	188770	167029	13.02
4	East Champaran	270860	200762	34.92
5	Gaya	234588	203553	15.25
6	Jamui	84870	67376	25.96
7	Jehanabad	62735	48791	28.58
8	Kaimur	155226	118489	31.00
9	Munger	96487	75595	27.64
10	Nalanda	152713	130259	17.24
11	Nawada	83764	70380	19.02
12	Patna	1184625	1034628	14.50
13	Rohtas	232535	190596	22.00
14	Sitamarhi	133358	110235	20.98
15	West Champaran	257201	208457	23.38
	TOTAL	3332488	2799268	19.05

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

AGENDA-XV

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.

AGENDA-XVI

FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)

RSETIs are functional in all the 38 districts of the State. They are engaged in skill development of the unemployed youth for undertaking self employment venture/ wage employment. Up to the quarter ending MArch'2015 of the financial year, 759 training programmes have been organised and 20819 youth were imparted training by the RSETIs. Altogether 90818 persons have been trained by the RSETIs in the State by organizing 3272 programmes since inception. The detailed information pertaining to RSETIs in the State is placed on Page No. 23A for information.

Controlling Head of all Banks operating in the State have been requested to arrange to issue instructions to all their branches to sponsor at least 5 trainees in a financial year to the RSETI functioning in the district and also to provide credit-linkage to at least 5 RSETI trained persons in a financial year. This will help the trained youth to start their own venture and also improve the grading of RSETIs as settlement of trainees is a key parameter for grading by GoI.

Under the PMEGP Scheme, the beneficiaries are to be provided training before loan is disbursed to them. The KVIC, KVIB & DIC are requested to utilise the Training facilities available at the RSETIs for PMEGP beneficiaries.

LAND ALLOTMENT AT RSETIs

Allotment of land in two districts is pending in Nawada and Patna in connection with construction of RSETI building. The state government has already advised the District Magistrates of these districts to make available land at the earliest so that building of RSETI may be constructed thereat. The encroachment in the allotted land for RSETI at Jamui has come in the way of construction of building. State Govt. is requested to help resolve the issue to enable RSETI Jamui complete construction. All Banks which have been provided with land and fund, are requested to complete construction of RSETI building at the earliest. MoRD, Govt. of India has now issued specific instructions for withdrawal of fund from the banks where construction work does not commence on or before 01.07.2015.

REIMBURSEMENT OF EXPENSES

The State Govt. has directed the District Magistrates of all districts for payment of training expenses to concerned RSETIs. However there are still many instances of bills pending with distt. authorities. The Deputy Secretary, MoRD, GoI, New Delhi has advised that MoRD would be reimbursing the cost of training BPL candidate in RSETIs which are graded A/B/AA/AB/BA/BB through the State Rural Livelihood Mission.

The modalities for reimbursement of training expenses of RSETI has been provided by MoRD. Modalities for reimbursement of training cost of RSETIs for 2013-14, 2014-15 has been advised to all banks having RSETI responsibilities. Banks are requested to submit reimbursement claim for 2013-14 onwards to SRLM, Govt. of Bihar at the earliest for settlement.

AGENDA-XVII**FINANCIAL LITERACY INITIATIVES**

Financial Literacy Centers (FLCs) are functional in all the districts in the State. 152977 persons participated in 2029 camps organised by the FLCs during the fourth quarter of FY 2014-15. The information pertaining to FLCs in the State is placed at Page No. 24A 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. The data of Financial Literacy Camps organised by rural branches in the districts is placed at page no. 24B.

The Financial Literacy materials, as per requirement of Banks has been printed and distributed by SLBC among Banks in the state. All Banks are requested to ensure that their rural branches undertake Financial Literacy activities using the standard Financial Literacy materials at the required intervals.

AGENDA-XVIII

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 31.03.2015 is placed at page no. 25A of the Agenda Book.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of financing 22000 units, Banks in the state have sanctioned loan amounting to Rs. 593.06 Crore for purchasing 14619 vehicles by SRTOs during the FY 2014-15 which is 66% of the annual target. Bank-wise performance is furnished on Page No. 25B.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AX for information of the House.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 46259 units were financed by Banks involving Rs.1629.65 Crore with CGTMSE cover, up to March'2015 during the FY under review. Further, loans amounting to Rs. 1614.96 Crore were disbursed to 46211 units under CGTMSE cover. Considering the wide scope available for coverage of loans under CGTMSE, controlling Head of all Banks in the state are requested to instruct their operating functionaries to cover all the eligible units under CGTMSE.

Bank-wise performance data is furnished on Page No. 25C for information of the House.

ADVANCES GRANTED UNDER MANUFACTURING SECTOR

Against the financial target of Rs.850 Crore for the year 2014-15, up to March'2015, during the FY under review loan amounting to Rs 1165.62 Crores were sanctioned to 14637 units and out of that Rs. 1132.07 Crores were disbursed among 14634 units under Manufacturing Sector. The achievement of all banks taken together is 137.13% of the targets allocated.

Bank-wise performance data is furnished on Page No. 25D for information of the House.

The Bank-wise and district-wise target of FY 2015-16 has been fixed and circulated among all concerned. A copy of target of FY 2015-16 is placed at page no. 28AY for information of the House.

AGENDA-XIX

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.

Against the target of 5000, only 1543 applications for loans amounting to Rs. 14.22 Crore have been sanctioned by Banks during the period under review. The Bank-wise achievement as on 31.03.2015 is furnished on Page No. 26A.

FOOD PROCESSING UNITS

In the 44th SLBC meeting Food Processing industry was identified as focus area for the State

Banks have sanctioned loans amounting to Rs.409.59 Crore to 1421 Food Processing Units during financial year 2014-15. Controlling Head of all Banks are requested to instruct their operating functionaries to intensify efforts for increasing finance to such units.

Bank- wise performance is furnished on Page No. 26B for information.

The Minutes of the 24th Sub-committee meeting on Branch Opening and IT enabled financial inclusion held on 23.03.2015 is placed at page no. 25E to 25H for information of the House

AGENDA-XX

SECURITY RELATED CONCERN OF BANKS

Many instances of Dacoity, Theft and other security related incidents have been reported by Banks as under:

Incidents of Dacoity /Theft etc.						
Sl. No.	Name of the Bank	Branch Name	District	Date of Incidence	Loss of property (Amount in Lac)	Nature of Incidence
1.	UBGB	Bhalpatti	Darbhangha	15.04.2014	BR. Manager Shot Dead	Dacoity
2.	Union Bank	Fathua	Patna	14.05.2014	100.00	Dacoity
3.	Allahabad Bank	Jalhara	Buxur	17.09.2014	15.59	Dacoity
4.	Canara Bank	Rajla Oraiya	Jamui	02.02.2015	Kidnapping	Kidnapping

The Above mentioned data suggests that criminal activities have increased in the area of operation of Banks in general and as such staff members have developed a sense of insecurity.

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.

AGENDA-XXI

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.

AGENDA-XXII**MISCELLANEOUS ISSUES****REGISTRATION OF SECURITY INTEREST WITH CENTRAL ELECTRONIC
REGISTRY (CERSAI)
MEMBERSHIP FOR CERSAI IN SLBC MEETINGS**

Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) is a Government Company which provides the platform for filing registrations of transactions of securitisation, asset reconstruction and security interest by the banks and financial institutions to avoid multiple loaning on the same security. The Banks are requested to register their transaction on CERSAI portal for avoiding multiple loaning on security which will help in reduction of NPA.

ESCALATION IN STAMP DUTY PAYABLE ON SECURITY DOCUMENTS

The escalation in stamp duty payable on security documents pertaining to non-Agri loans from Rs. 100/- to Rs. 1000/- is acting as a hurdle in credit dispensation to small borrowers, particularly under retail lending, DRI, WCC etc. The State Government is earnestly requested to look into the matter so that the credit growth, particularly under small loan segment, is not adversely affected.