

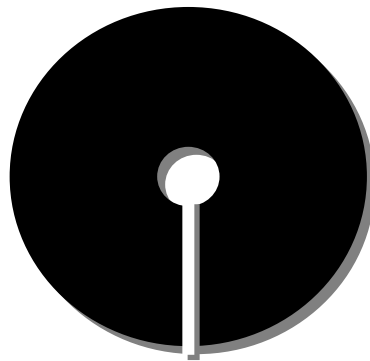
STATE LEVEL BANKERS' COMMITTEE, BIHAR

28TH REVIEW MEETING
AS ON 31st MARCH' 2009

VENUE: HOTEL CHANAKYA, PATNA

DATE: 27.05.2009

TIME: 10 A.M.



CONVENOR:

STATE BANK OF INDIA
LOCAL HEAD OFFICE
P A T N A

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

BIRD'S EYE VIEW

PERFORMANCE OF ALL BANKS UP TO MARCH 2009 UNDER THE ANNUAL CREDIT PLAN 2008-09

SECTOR / SCHEME	BANKS WITH LEAD BANK RESPONSIBILITIES							RRBS	OTHER	AGT
	SBI	PNB	CBI	CAN	UCO	BOB	UNION			
NOS OF LEAD DISTRICTS	7	12	10	1	4	2	2	**	**	38
ACP ACHIEVEMENT – (%)	90.30	84.08	99.88	106.10	66.12	90.36	96.37	68.16	59.91	77.45
SHARE IN TARGETS- (%)	25.06	11.97	9.86	3.57	3.23	2.64	1.67	17.02	24.98	100
CONTRIBUTION-(%)	29.01	12.70	12.99	4.87	2.76	3.08	2.07	14.96	17.35	100
PMRY- 2007-08 (%)										
SGSY-ACHIEVEMENT (%)	24.54	23.95	31.93	25.95	25.40	26.96	54.06	52.07	24.54	34.67
KCC- ACHIEVEMENT (%)	72.45	62.67	80.16	67.99	22.26	77.39	53.14	64.83	39.15	59.80

PERFORMANCE OF ALL BANKS UP TO MARCH 2008 UNDER THE ANNUAL CREDIT PLAN 2007-08

SECTOR / SCHEME	BANKS WITH LEAD BANK RESPONSIBILITIES							RRBS	OTHER	AGT
	SBI	PNB	CBI	CAN	UCO	BOB	UNION			
NOS OF LEAD DISTRICTS	7	12	10	1	4	2	2	**	**	38
ACP ACHIEVEMENT – (%)	96.23	83.85	87.52	110.46	76.56	71.17	102.65	72.73	67.37	80.21
SHARE IN TARGETS- (%)	25.37	11.98	9.84	3.60	3.25	2.66	1.68	16.59	25.03	100
CONTRIBUTION-(%)	30.43	10.10	10.74	4.95	3.10	2.36	2.15	15.03	21.00	100
PMRY- 2007-08 (%)	73.35	49.94	56.51	62.69	57.25	52.07	66.30	**	12.89	58.63
SGSY-ACHIEVEMENT (%)	33.40	35.93	36.77	28.65	55.25	25.56	94.75	52.73	21.62	40.14
KCC- ACHIEVEMENT (%)	79.30	60.80	85.30	101.42	73.92	69.45	82.49	73.92	52.83	67.81

**STATE LEVEL BANKERS' COMMITTEE
28th MEETING**

NOTES ON AGENDA ITEMS

AGENDA NO. I

**CONFIRMATION OF MINUTES OF THE
27th STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON the 26.03.2009**

The House may please confirm the Minutes of the 27th State Level Bankers' Committee meeting held on the 26th March 2009, and circulated to all concerned.

AGENDA NO. II

ACTION TAKEN REPORT ON THE 27th SLBC MEETING

ACTION POINTS

ACTION POINT-1.- All Banks to achieve 100 % of target under the ACP 2008-09.

(Action: All Banks)

ACTION TAKEN: - The overall performance of Banks as on March'2009 stands at Rs.13547.95 cr. which is 77.45 % of the ACP 2008-09. Sector-wise / Bank-wise and District-wise performance is placed on **PAGE No- 11 A to 11 F**

ACTION POINT-2.- In the remaining unbanked Blocks, particularly the 14 Blocks found viable for opening of new branches, all Lead Bank concerned should step up their efforts in opening of new branches thereat. In this connection, SBI & PNB in four Blocks each and CBI in one Block should open new branches by the 30th April'2009

(Action: - All Lead Banks)

ACTION TAKEN: - The latest position on unbanked Blocks is placed under Agenda **No-IX PAGE No.22-24**

ACTION POINT-3.- As per RBI Guidelines dated the 9th February'2009, Punjab National Bank, Central Bank of India should open "Financial Literacy & Counseling Centers"(FLCCs) one each within a month.

(Action: PNB, CBI, Bank of India)

ACTION TAKEN: - As advised by the above named Banks, Punjab National Bank has already opened FLCCs at six centers namely Patna, Gaya, Biharsharif, Arah, Muzaffarpur and Darbhanga, while Central Bank of India & Bank of India have not opened any FLCC so far.

ACTION POINT-4.- Efforts should be made to open RSETIs in all the Districts of the State with the help of the Government. State Bank of India, Punjab National Bank, and Central Bank of India should open more RSETIs.

(Action: - All Lead Banks)

ACTION TAKEN: - Banks are continuing their efforts for setting up RUDSETI type training institutes in each district of the State. So far, 7 RSETIs have been established by Banks. For covering 13 more districts, Lead Banks are making efforts for establishing RSETIs. **Current status on setting up RSETIs is detailed hereunder:-**

SL. NO	BANKS	CENTERS WHERE RSETIS ALREADY ESTABLISHED AND FUNCTIONAL
1	State Bank of India	1. Purnea 2. Madhepura 3. Saharsa 4. Supaul
2	Central Bank of India	1. Muzaffarpur
3	Punjab National Bank	1. Patna
4	Syndicate Bank & Canara Bank	1. Hajipur (Vaishali)

SL. NO	BANKS	PROPOSED DISTRICT	ACTION ALREADY TAKEN / BEING TAKEN BY BANKS
1	PNB	Gaya, Rohtas, Biharsharif, Bhojpur	Punjab National Bank has already submitted proposals to NIRD for opening of RSETIs.
2	CBI	Katihar Darbhanga & Siwan	Setting up of RSETIs at Katihar is under process and expected to be opened shortly. Further, CBI is on the look out of suitable accommodations at Darbhanga and Siwan for opening of RSETIs, but the State Government is, as reported by CBI, not in the position to provide either land or building at both the centers. The Bank is however making very sincere efforts in this direction so that RSETIs may be set up as early as possible.
3	Canara Bank	Sheikhpura	As informed by Canara Bank, one RUDESTI type institute is proposed to be set up at Sheikhpura during the financial year 2009-10. The Bank has already submitted a request to the District Administration for allotment of land for the purpose.
4	Bank of Baroda	Sitamarhi & Sheohar	Bank of Baroda has informed that one house at Dumra has been finalized. Negotiation for monthly rental with the land-lord is underway. The proposed institute, as informed by the Bank, will take care both of Sitamarhi & Sheohar Districts.
5	UCO Bank	Munger	Details of land have been given by the District Administration to the LDM concerned, but the process of transferring the same in favor of Bank is underway. On completion of the formalities, UCO Bank will expedite setting up the institute at Munger.
6	Union Bank Of India	Samastipur & Khagaria	Union Bank of India has almost completed the process of setting up RSETIs at both the centers. The functioning of the institutes is expected to begin within a few months.

ACTION POINT-5.- 350 new branches should be opened by Banks in the State during the year 2009-10

(Action: All Banks)

ACTION TAKEN: - During the year 2009-10, all major Banks have network expansion plans by opening more branches in the State. In this connection, State Bank of India is already having licences for opening 93 branches, which are valid till November'09. Similarly, Bank of India is contemplating on opening 15 branches; Bank of Baroda 6 branches; Canara Bank, 6 branches; SKGB, one branch, and Bihar Kshetriya Gramin Bank, 6 branches in the State during the year 2009-10

ACTION POINT-6.- Effective steps should be taken to increase CD Ratio in the State, particularly in those Districts where CD Ratio is still below 30 %.

(Action: Banks Concerned & Lead Bank Managers)

ACTION TAKEN: - Poor CD ratio of the State has been a matter of concern since long. Banks have been endeavoring to improve the same. Following the recommendations of the Expert group on CD Ratio (Thorat Committee), Special Sub-committees on improving the CD Ratio have already been functional under the DLCCs in all those Districts where CD Ratio is below 40 %. But unfortunately, there has been no marked change so far.

The House is requested to revisit the issue by analyzing the reasons of persisting poor CD Ratio of the State and take some effective measures for improving the same. If need be, Special Sub-committee on CD Ratio under the aegis of SLBC may be considered, which would make detailed study of the state of CD Ratio and recommend remedial measures for improving the same.

ACTION POINT-7.- Separate Action Plan should be prepared for the four most flood affected Districts (Supaul, Saharsa, Madhepura and Purnea) of the State for taking care of the credit needs of farmers and helping affected people salvage their economic pursuit.

(Action: Lead Banks of the respective Districts)

ACTION TAKEN: - The Lead District Managers of all the four above named districts have been advised to prepare Special Credit Plans in addition to the credit plan allocated under the ACP 2009-10. In the next meetings of the SLBC, the performance under the Special Credit Plan in all the four districts will be placed in the House for review.

ACTION POINT-8.- Steps should be speeded up for financing power tillers under “Power Tiller Financing Scheme” recently launched by the State Government.

(Action: All Banks)

ACTION TAKEN: - As the scheme itself came in for implementation in the fag end of 2008-09, Banks have not been able to perform under the scheme as expected. The House is requested to consider envisaging a detailed action plan providing therein Bank-wise specific target for implementation under the scheme.

ACTION POINT-9.- Among other measures under economic stimulus package, restructuring of beneficiaries accounts under MSME sectors should be carried out on priority basis.

(Action: All Banks)

ACTION TAKEN: - Following the economic stimulus package announced by the Government of India, RBI and IBA, SLBC, Bihar has so far conducted three Special meetings respectively on the 23rd January, 26th February and the 30th April 2009 and reviewed the performance of Banks in respect of restructuring of MSME accounts among other measures under the economic stimulus package. In all the meetings, it was resolved that maximum possible accounts under MSME should be restructured. As on March'2009, 3488 accounts under MSME have been restructured by Banks. Bank-wise details are furnished on **Page No-14A**

ACTION POINT-10.- Steps should be taken to help poor people get rid of the clutches of local money lenders, and Banks should support them under “Debt Swap Scheme”

(Action- All Banks & the Government)

ACTION TAKEN: - Banks have since suitably instructed their branches for financing under “Debt Swap Scheme”.

ACTION POINT-11.- Under KCC, average lending should be increased, scale of finance should be taken into consideration for fixing KCC limits, timely renewal of KCCs should be ensured, AWDR beneficiaries should be extended KCCs, LDMs of all the 12 identified Districts under the Spl. Campaign should be proactive in achieving the targets.

(Action: All Banks & LDMs)

Action Taken: - Banks have issued instructions to all their implementing branches to take care of the above measures while financing under KCC. LDMs of all the 12 identified districts are reported to be taking proactive steps in making the campaign successful. At the same time, State Level Task Force under the Chairmanship of the Development Commissioner, Govt. of Bihar is monitoring at regular intervals the performance of Banks under Special Campaign for KCC Financing in 12 identified districts. Bank-wise / District-wise performance is placed on **Page No-19 A & 19 B**

ACTION POINT-12.- Fishery Development Plan should be prepared with the help of Fishery Development Board, and Banks should sort out problems / bottlenecks in financing fishery activities with the help of the state Government.

(Action: All Banks & the State Government)

ACTION TAKEN: - In this regard, Government of Bihar may arrange for holding a meeting of some major Banks and the NABARD, for deciding an action plan on fishery development in the State.

ACTION POINT-13.- For the improvement of DLCC / BLBC functioning, holding of meetings (DLCCs / BLBCs) should be monitored and reviewed in SLBC Meetings.

(Action: SLBC & Lead Banks)

ACTION TAKEN: - From the year 2009-10 onwards, a new agenda item will be included in the quarterly SLBC Meetings for review the functioning / holding of the DLCC meetings.

ACTION POINT-14.- All the applications under PMEGP so far sent to Banks should be disposed off.

(Action: All Banks)

Action Taken: - The position as on 31.03.2009 is very dismal. Details discussed under **Agenda No-16**

ACTION POINT-15.- Banks should ensure that all the pending applications under SRMS and Spl.Component schemes at their different branches are disposed off immediately.

(Action: All Banks)

ACTION TAKEN: - Banks have since issued suitable instructions to their branches in this regard.

ACTION POINT-16.- Banks should necessarily mention category (SC /ST / OBC) of the borrowers in case of agricultural insurance.

(Action- All Banks)

ACTION TAKEN: - Banks have since instructed their branches in this regard.

ACTION POINT-17.- All Lead Bank Managers / Coordinators, BLBC should arrange for holding the DLCC / BLBC meetings regularly and in time. State Government should issue instructions to DMs /BDOs to provide dates of DLCC /BLBC in consultation with LDMs

(Action- All Banks)

ACTION TAKEN:- SLBC has since advised all the Lead Bank Managers / District Coordinators to ensure holding of DLCC / BLBC meetings at regular intervals. In this connection, the State Government is also requested to suitably advise all the DMs /BDOs to provide the dates so as to maintain the periodicity of the meetings.

ACTION POINT-18.- Banks should make efforts to achieve at least 10, 00,000 KCC against the overall target of 15, 00,000 for the year 2008-09.

(Action All Banks)

ACTION TAKEN:- As on 31.03.2009, Bank-wise / District-wise performance under KCC is placed on page no—19A & 19 B

ACTION POINT-19.- SAMIS should be stabilized in the State. NABARD & RBI should take necessary steps in this regard.

(Action – NABARD & RBI)

ACTION TAKEN:- Stabilisation of SAMIS is an old action point. In the SLBC Meetings, the same comes up time and again for discussion, and despite the decisions taken in the meetings SAMIS still needs to be stabilized in the State. In this regard, some effective mechanism should be envisaged for monitoring the position of LBRs being submitted by Bank branches to their respective Lead Bank Managers. SLBC feels that in stabilization of SAMIS, Lead Bank Managers concerned are the key persons who can alone help stabilize the SAMIS. In this connection, if the House permits, Bank-wise / District-wise position of LBRs should also be reviewed in SLBC Meetings.

ACTION POINT-20.- All Banks should ensure that “Applications Received & Disposal Register” is invariably maintained at their branches. Banks should also monitor the position of applications received and disposed off at branches on monthly basis.

(Action – All Banks)

ACTION TAKEN:- In all Banks, there is a system well in place for recording applications received and disposed off. However, Banks have also instructed their branches to ensure maintenance of the same. Controlling Heads of Banks are also monitoring the position at regular intervals.

ACTION POINT-21.- The Special Sub-committee under the Chairmanship of the Development Commissioner, Government of Bihar to review the performance under KCC will also review performance under PMEGP, MSME and Education Loans at regular intervals.

(Action – Special Sub-committee on KCC)

ACTION TAKEN:- On the 14th May ‘2009, the Special Taskforce of KCC under the Chairmanship of the Development Commissioner, Government of Bihar reviewed the position of education loans apart from performance under KCC. The Special Taskforce on KCC is requested to include PMEGP & MSME for review the performance of Banks under these schemes in its next meetings.

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STATE LEVEL BANKERS' COMMITTEE, BIHAR

KEY INDICATORS

(ALL SCHEDULED COMMERCIAL BANKS)

(AMT IN CRORE)

SL. NO	ITEMS	AS ON 31 ST MARCH'08	AS IN QUARTER ENDING LAST YEAR (MARCH.2007)	AS IN QUARTER ENDING THIS YEAR (MARCH.2009)	BENCH MARK
1	DEPOSITS	68243.71	56341.87	83047.56	
2	CREDIT	22077.23	19373.42	25293.56	
3	CD RATIO	32.35	34.38	30.46	60 %
4	PRIORITY SECTOR ADVANCES	14048.67	11225.51	15773.81	
5	SHARE OF PSA IN TOTAL ADV. (%)	65.11 %	58.93 %	65.58 %	40 %
6	AGRICULTURAL ADV.	7717.74	6223.27	8923.39	
7	SHARE OF AGL. ADV IN PSA (%)	35.77 %	32.37 %	37.10 %	18 %
8	MSME ADV.	1669.76	1008.95	1867.48	
9	SHARE OF MSME ADV. IN TO PSA (%)	7.74 %	5.30 %	7.76 %	
10	ADV. TO WEAKER SEC.	5301.27	3684.29	5796.44	
11	SHARE OF WEAKER SEC. IN PSA (%)	24.57 %	19.34 %	24.10 %	10 %
12	DRI ADV.	33.25	17.19	31.25	
13	SHARE OF DRI ADV IN PSA (%)	0.15 %	0.09 %	0.14 %	1 %
14	ADV. TO WOMEN	311.65	105.82	227.69	
15	SHARE OF ADV IN PSA (%)	2.20 %	0.94 %	1.44 %	5 %
16	BRANCH NETWORK (IN NUMBER)				
A	RURAL	2482	2333	2431	
B	SEMI-URBAN	683	479	757	
C	URBAN	553	445	621	
D	METROPOLITAN	*****	*****	*****	
E	TOTAL	3718	3257	3809	

AGENDA NO. III

REVIEW OF ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2008-09

The achievement of all Banks under the Annual Credit Plan 2008-2009 up to the quarter ended 31ST March 2009 is as follows:-

BANKS	TARGET (IN CR.)	ACHIEVEMENT (IN CR.)	% AGE
COM BANKS	13531.98	11202.27	82.78 %
CO-OP BANKS	982.72	316.77	32.23 %
RRBS	2976.86	2028.91	68.16 %
TOTAL	17491.56	13547.95	77.45 %

Sector-wise break-up of target and achievement of all Banks operating in the State is as under

SECTOR	TARGET (IN CR.)	ACHIEVEMENT (IN CR.)	%
AGRICULTURE	7075.73	5697.49	80.52 %
INDUSTRIES	1050.05	653.45	62.23 %
OPS	3360.06	2496.85	74.31 %
TPS	11485.84	8847.79	77.03 %
NPS	6005.72	4700.16	78.26 %
TOTAL	17491.56	13547.95	77.45 %

All banks up to the end of March'09 have extended a credit of Rs. 13547.95 crore, which is 77.45 % of overall the target under the ACP 2008-09.

BANK-WISE & DISTRICT-WISE POSITION FURNISHED ON PAGE NOS 11A TO 11F

COMPARATIVE PERFORMANCE POSITION AS ON 31.03.2009 UNDER ACP 2009

BANKS	2007-08 (RS. IN CR.)		2008-09 (RS. IN CR.)		2007-08	2008-09	% GROWTH	
	TARGET	ACH	TARGET	ACH	% ACH	% ACH	TGT	AMT
COMM.	10239.71	8826.60	13531.98	11202.27	86.20	82.78 %	32	27
Co-OP	687.48	356.09	982.72	316.77	51.80	32.23 %	43	-11
RRBs	2172.81	1580.27	2976.86	2028.91	72.73	68.16 %	37	32
TOTAL	13100.00	10762.96	17491.56	13547.95	82.16	77.45 %	34	26

SECTOR	2007-08 (RS. IN CR.)		2008-09 (RS. IN CR.)		2007-08	2008-09	% GROWTH	
	TARGET	ACH	TARGET	ACH	% ACH	% ACH	TGT	AMT
AGL	4879.67	3755.25	7075.73	5697.49	76.96	80.52 %	45	52
MSME	913.06	572.69	1050.05	653.45	62.72	62.23 %	15	14
OPS	2687.64	2384.43	3360.06	2496.85	88.72	74.31 %	25	5
TPS	8480.37	6712.37	11485.84	8847.79	79.15	77.03 %	35	32
NPS	4619.63	4055.54	6005.72	4700.16	87.79	78.26 %	30	16
TOTAL	13100.00	10767.91	17491.56	13547.95	82.16	77.45 %	34	26

The above comparative performance shows that the overall achievement as on 31.03.2009 is 77.45 % against 82.16 % during the corresponding period last year, i.e., as on 31.03.2008.

Further, Rs. 13547.95 cr. has been disbursed during this year up to 31.03.2009 against Rs.10767.91 cr. during the corresponding period last year 2007-08, recording a growth of 26 %. Financing under different priority sectors except in Agriculture as well as non-priority sector in this year has recorded lower percentage of achievement in comparison to corresponding period last year. Under Agriculture sector this year, achievement percentage is 80.52 % against 76.96 % last year. Under Bank-wise performance, Co-operative Bank has recorded much lower performance this year.

AGENDA NO-IV

EDUCATION LOANS

To help meritorious and needy students to meet the expenses on their studies not only in the State but also out side of the State and abroad, education loans are being provided by Banks under one of the most focused priorities in Bihar.

During the year 2008-09, loans amounting to **Rs.577.56 cr.** have been sanctioned to **23348** students up to March 2009 against **Rs.280.93 cr. to 10181** students during the same period last year. Under education loan this year, 130 % more students have been covered in the State by Banks.

BANK-WISE PERFORMANCE SO FAR IS PLACED ON PAGE NO-12 A

FINANCIAL INCLUSION

On the 31st March'2009, **90.36 %** of financial inclusion has been completed in all the 19 identified districts of the State. Out of them, four districts namely Shiekhpora (Lead Bank- Canara Bank), Sheohar (Lead Bank- Bank of Baroda), Purnea (Lead Bank- State Bank of India) & Supaul (Lead Bank- SBI) have achieved 100 % Financial Inclusion up to 31.03.2009. Further, there are 7 districts- Saharsa (Lead Bank-SBI), Buxar (PNB), Gaya (Lead Bank –PNB), Madhubani (Lead Bank- CBI), Vaishali (Lead Bank- CBI), Saran (Lead Bank-CBI), and Munger (Lead Bank- UCO Bank) where more than 90 % of FI has been achieved. In case of other Districts except in Khagaria, more than 80 % FI has been completed.

On 100 %Financial Inclusion, we bring it to the kind attention of the House that Reserve Bank of India has since conducted studies in 26 such Districts which have been declared by the respective SLBC Convenors to have already achieved 100 % FI.

The studies reveal the following:-

- Actual financial inclusion in those Districts has not been to the extent as declared.
- Most of the accounts that have been opened under financial inclusion have been found inoperative due to various reasons.
- The studies also found that there is an urgent need for SLBCs / DCCs to actively step up the awareness regarding no-frills accounts.
- It is also found that efforts need to be taken on urgent basis for making those no-frill accounts fully functional through financial education / banking awareness involving the State Government and the Banking sector.
- The State Government / UTs will have to launch a systematic plan for awareness and education of the literate and poor population in rural areas by involving functionaries of RDDA, NGOs, Local Bodies and Local Medias etc.
- The studies also found that role clarity for the Bankers should be established at SLBC / DLCC and State Government / UTs functionaries so that they take more responsibilities in educating people about banking services.

Reserve Bank of India has since advised all the Controlling Heads of Banks and SLBC, Bihar as well on the above findings and suggestions.

In this connection, all the Controlling Heads of Banks particularly all the identified lead responsibility Banks should issue suitable instruction to their Lead District Managers to prepare a suitable action plan on the basis of the above findings, and the progress should be monitored at their Controlling Office level. Further the action taken in this regard should also be intimated to RBI and the SLBC.

DISTRICT-WISE PERFORMANCE AS COMPILED BY THE SLBC IS PLACED ON PAGE NO-12B

FLOOD IN BIHAR- RELIEF MEASURES BY BANKS

This year in the month of August, the entire Kosi division was literally swept out by the Kosi. The devastation by the floods was so horrible and wide spread that the Hon'ble Prime Minister declared it as “**National Calamity**”, while the Hon'ble Chief Minister, Bihar termed it as “**Jal Pralaya**”. Banks in coordination with the Government Agencies did appreciable works also in providing non-banking relief to the affected people. At the same time, Banks tried their best to continue the banking facilities to their customers particularly in the areas where Bank-branches were shut down due to flood water.

This agenda item has already been discussed at length in the last 26th & 27th SLBC Meetings held respectively on the 25th November'2008 & 26th March'2009.

The performance of Banks in accordance with the RBI guidelines on the relief measures for natural calamity affected areas is placed on **page no-13 A** for review by the House.

HOUSING NEEDS IN FLOOD AFFECTED REGIONS IN BIHAR RURAL HOUSING SCHEMES OF NATIONAL HOUSING BANK

For assessing the housing needs of the flood affected people in Bihar, NHB convened a meeting under the chairmanship of the Development Commissioner, Government of Bihar, with Banks and the Government functionaries on the 25th September 2008 in the Board Room, Reserve Bank of India, Regional Office Patna. The meeting deliberated on the need for reconstruction of housing in an organised manner with due regard to technology, designing, infrastructure planning and financing inputs. The meeting also deliberated on the nature of participation in the pursuit by different stakeholders.

This agenda item was also discussed in the previous 26th & 27th meetings of the SLBC held respectively on 25.11.2008 and 26.03.2009, and details of a new housing scheme named “**Productive Housing in Rural Areas (PHIRA)**” of NHB were also placed in the House as the scheme is taking care not only of the housing needs but also of the income generation of the beneficiaries apart from providing them insurance coverage and refinance by NHB to Bank.

Banks are requested to extend finance under the scheme particularly in the flood affected areas of the state so that the affected people may be assisted for building or renovation of their houses and generation of their sustainable income.

PRIME MINISTER'S NEW 15 POINT PROGRAMME FOR THE WELFARE OF MINORITY COMMUNITY

The 26th & 27th SLBC Meetings held respectively on the 25th November'08 and 26th March 2009 discussed the issue at length. Under the programme, Banks have to ensure that within the overall target for priority sector lending and the sub-target of 10 % for the weaker sections, minority communities receive an equitable portion of the credit.

With this objective in view, 121 minority concentrated districts all over the country have been identified exclusively for monitoring the credit flow to minority communities. In Bihar, the following seven districts are among the 121 minority concentrated districts:-

(i).Kishanganj (ii) Araria (iii) Purnea (iv) Katihar (v) Sitamarhi (vi) Darbhanga (vii) West Champaran

Performance in all the seven identified districts is placed on **Page No-13 B** for review by the House.

CREDIT GUARANTEE SCHEME FOR MICRO & SMALL ENTERPRISES SECTORS

Credit Guarantee Scheme being the flagship scheme of the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, is operated by the Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) set up by the Government of India and Small Industries Development Bank of India, with a committed corpus of Rs.2500 crore for guaranteeing collateral-free / third party guarantee free credit facility **up to Rs.1 crore** extended by Banks and other Member Lending Institutions (MLIs) to units in the Micro and Small Enterprises sector.

Recently, the Hon'ble Union Finance Minister indicated that all Banks should increase both the number and average size of loans covered under the scheme during the current financial year.

As on March 2009, **5098** proposals under SME sector sanctioned by different Banks have been accorded guarantee approval amounting to Rs.98.73 crore under CGS.

BANK-WISE DETAILS ARE FURNISHED ON PAGE NO- 15 A

NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS) **COVERAGE OF ELIGIBLE CROPS DURING KHARIF SEASON**

All the eligible crop loans disbursed should compulsorily be covered under NAIS. As advised by the Agriculture Insurance Company of India Ltd, the total crop loans insured as on the 31st March '2009 is Rs.**1260.44** crore , covering 566346 farmers.

BANK-WISE POSITION IS PLACED ON PAGE NO-15 B

THE HOUSE IS REQUESTED TO ADVISE ALL BANKS IN THIS REGARD

AGENDA NO. V

REVIEW OF PERFORMANCE GOVT. SPONSORED SCHEMES/PROGRAMMES

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

The Government of India has introduced a new programme "Prime Minister's Employment Generation Programme (PMEGP)" by merging two programmes - Prime Minister Rojgar Yojna (PMRY) and Rural Employment Generation Programme (REGP).

The Ministry of Micro, Small and Medium Enterprises (MOMSME) will administer the programme under central sector scheme. Khadi & Village Industries Commission (KVIC), a statutory organisation under the administrative control of MOMSME will implement the scheme as the single nodal agency at the National level. At the State level, the implementing agencies will be State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and Banks. Subsidy under the scheme will be routed by KVIC through identified Banks for eventual distribution to the beneficiaries / entrepreneurs in their bank accounts.

Copies of detailed guidelines on the scheme released by MOMSME have already been circulated for information and guidance in the House during the 26th SLBC Meeting held on the 25th November 2008.

Under the scheme the following budget for 2008-09 has been allocated by the Directorate of PMEGP / REGP

Items	KVIC	KVIB	DIC		Total
No of projects	1610	1610	1074	1073	5367
Margin Money (In lakh)	1932.07	1932.06	1288.05	1288.04	6440.22
Employment (In Nos)	16099	16099	10734	10733	53665

Bank-wise / District-wise target under the scheme worked out by the SLBC in consultation with KVIC, has already been approved in the 26th SLBC Meeting and circulated amongst all Banks for implementation.

The performance under the scheme during the year is very decimal, since the scheme itself has been launched very late and is involving multiple agencies causing delays in coordination. Further, delay in setting up of Task Force has resulted in generation of inadequate number of applications for the financing institutions.

However, SLBC, Bihar after receiving an advice form KVIC, Patna, has written to all the Controlling Heads of Banks that projects cleared by the District Task Force Committees up to the 2nd March'2009 and sent to Banks are to be processed for further course of action, and KVIC in this connection desires Banks to technically sanction all such projects within the financial year 2008-09 and release the fund up to 30th June'2009 for the said projects.

HOUSE IS REQUESTED TO DISCUSS THE ISSUE

B) SWARN JAYANTI GRAM SWAROZGAR YOJNA (SGSY)

Disposal of loan applications as on 31.03.2009 under SGSY during the year 2008-2009 has been shown below:

PARTICULARS	NUMBER	AMT (IN CR.)
TARGET	1,96,260	490.78
PROPOSALS RECEIVED	75015	
PROPOSALS SANCTIONED	69027	183.40
PROPOSALS DISBURSED	68156	170.16
ACHIEVEMENT IN % (SANCTION / TARGET)		37.37 %
ACHIEVEMENT IN % (DISB / TARGET)		34.67 %
PROPOSALS RETURNED/REJECTED	4991	
PROPOSALS PENDING	997	

(Number of applications sanctioned includes applications for individuals plus number of groups)

Bank wise performance is furnished on Page Nos.19 A & 19 B

Performance of all Banks under the scheme is 34.67 % as on 31.03.2008.

OUT OF THE ABOVE PERFORMANCE, BANK-WISE GROUP FINANCING (SHGS) vis-à-vis PHYSICAL TARGETS IS GIVEN HEREUNDER-

BANKS	GROUPS		% ACH
	TARGET (No)	ACH (No)	
STATE BANK OF INDIA	3600	2131	59.19 %
CENTRAL BANK OF INDIA	2323	973	41.88 %
PUNJAB NATIONAL BANK	3065	1143	37.29 %
CANARA BANK	458	267	58.30 %
UCO BANK	867	477	55.01 %
BANK OF BARODA	481	380	79.00 %
UNION BANK	256	155	60.55 %
BANK OF INDIA	803	293	36.89 %
ALLAHABAD BANK	1009	487	48.27 %
INDIAN BANK	86	16	18.61 %
SYNDICATE BANK	43	42	97.67 %
UNITED BANK	462	196	42.42 %
MADHYA BIHAR GRAMIN BANK	1615	3684	288.11 %
BIHAR KSHETRIYA GRAMIN BANK	512	781	152.53 %
SAMASTIPUR KSHETRIYA GRAMIN BANK	271	515	190.04 %
UTTAR BIHAR GRAMIN BANK	3775	6189	163.35 %
TOTAL	19626	17463	88.98 %

As on March 2009, Banks have extended loans to 17463 groups under SGSY, which is 88.98 % of the physical targets fixed for group-financing.

HOUSE IS REQUESTED TO REVIEW.

ANNUAL TARGET UNDER SGSY FOR 2009-10

Bank-wise / District-wise Annual targets both physical and financial (Rs.570.85 cr for the State) under SGSY are placed on Page No-17C & 17 D in the House for approval. Banks are requested to allocate the same to their branches functioning in respective districts. Branch-wise allocated targets in respect of districts should also be advised to the Lead Bank Managers concerned for eventual approval by DLCC.

THE HOUSE IS REQUESTED TO ACCORD APPROVAL TO THE ANNUAL TARGET

C) SWARNJAYANTI SHAHARI ROJGAR YOJANA (SJSRY)

Against the receipt of 301 applications, 292 applications have been sanctioned and disbursed
Bank-wise position is furnished on **Page No 18 A & 18 B**

D) SELF EMPLOYMENT SCHEME FOR THE REHABILITATION OF MANUAL SCAVENGERS (SRMS)

The Government of India, Ministry of Social Justice and Empowerment, has decided to implement the captioned scheme as national priority. The objective of the scheme is to rehabilitate, in a time bound manner, all those remaining scavengers who are yet to be assisted. The Ministry of Social Justice and Empowerment, Government of India and also the Finance Department (Banking Division), Government of India have issued directives to CMDs of all Banks and Reserve Bank of India for extending full cooperation in implementation of the scheme.

Under the scheme, the identified scavengers and their dependents are to be financially assisted through bank loans / subsidies.

In this connection, the State Level Bankers' Committee, Bihar has already advised the district-wise target for 2008-09 to all the LDMs vide our Letter No. RBU-I/ SLBC/ 70 dated the 9th April 2008.

No performance under the scheme has been reported by any Bank. The House is requested to advise all Banks to submit to SLBC the performance under the Scheme on regular basis from the next SLBC meetings for review.

AGENDA NO VI

FINANCE TO SELF HELP GROUPS (SHGs)

The access to timely and adequate credit and other financial services by the vulnerable and weaker sections of the society at an affordable cost is essential for the overall economic development of the society. With this objective in view, SHGs play a very crucial and effective role, and Banks spearhead their efficacies through credit linkages with them.

Banks have credit-linked 25696 SHGs as on 31.03.2009 with Bank-finance of Rs.211.44 crore.

Review of the Bank-wise progress made under the scheme is shown as under:

SHG Financing (Under NABARD regular scheme)

(Amt. in Crore)		
YEAR	LINKAGE OF NEW GROUPS	BANK FINANCE
UP TO 2000-04	16246	51.82
DURING 2004-05	11769	37.42
DURING 2005-06	18206	31.20
DURING 2006-07	26517	82.54
DURING 2007-08	49738	240.99
DURING 2008-09	25696	211.44

Bank-wise comparative year-wise performance under SHG Bank-linkage as on 31.12.2008 is enclosed on **page No18 C & 18 D**

AGENDA VII

KISAN CREDIT CARD (KCC) REVIEW OF PROGRESS AS ON 31. 03 .2009

A summarized statement of targets vis-à-vis cards issued by Commercial Banks & RRBs up to 31/03/2009 is given below:

BANKS	TARGET (NUMBER)	ACH. SANC.(Nos)	%ACH
COM. BANK	8,61,429	505008	58.62 %
RRBs	4,78,571	310257	64.83 %
CO-OPERATIVE BANKS	1,60,000	81725	51.08 %
TOTAL	15,00,000	896990	59.80 %

Average financing under KCC by Commercial Banks as on March '09 stands at Rs.36 thousand approximately; while by RRBs, Rs.38 thousand and by Co-operative, Rs.17 thousand approx.

BANK WISE PERFORMANCE IS FURNISHED ON PAGE NO 19 A & 19 B

SPECIAL CAMPAIGN FOR FINANCING UNDER KCCs IN BIHAR

There are twelve districts namely Madhubani, Samastipur, W.Champaran, Gaya, Rohtas, Khagaria, Purnea, Bhagalpur, Saran, Saharsa, Nalanda and Munger , which have been identified for the Special Campaign for 100 % coverage under KCC.

District-wise performance as on 31.03.2008 in all the 38 districts in Bihar is placed on **Page No19 C**

THE HOUSE MAY REVIEW THE POSITION

ANNUAL TARGET UNDER KCC FOR 2009-10

In the Steering Committee Meeting under SLBC, Bihar, held on the 23rd April'2009, apart from finalization the Annual Credit Plan 2009-10 it was resolved to retain the target of the last year (15,00,000 new KCCs for 2008-09) for the year 2009-10.

Bank-wise target under KCC for 2009-10 is placed on **Page No- E** in House for approval.

In this connection, Controlling Heads of Banks are requested to arrange for allocating their Bank's target amongst their branches district-wise, and their District-wise targets so allocated should be advised to the SLBC and also to the Lead Bank Managers of the Districts concerned.

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AGENDA NO. VIII

DISCUSSIONS ON FOLLOWING ISSUES

C D RATIO-

The C D Ratio in the State as on 31.03.2009 is as under:

<i>(Rs. in Crore)</i>			
BANK	DEPOSIT	CREDIT	C D RATIO
COMM. BANKS	70806.22	19575.78	27.65 %
CO-OP. BANKS	1116.66	619.98	55.52 %
RRBs	11124.68	3855.33	34.66 %
TOTAL	83047.56	24051.09	28.96 %
RIDF		1242.47	
GT	83047.56	25293.56	30.46 %

As on March'09, CD Ratio in Bihar stands at 30.46 %

Bank-wise and other details (March'09) are furnished on **Page Nos. 20 A to 23 G**

Efforts to bring in huge investments for infrastructure development such as urban development, transport, tourism, civil aviation and industries need to be made, so that Banks may also commit themselves in the process whereby credit flow would automatically increase manifolds and which would also help increase C D Ratio in the desired way in the State. State Government should also utilise more and more money from the RIDF.

There were no districts in Bihar except Siwan, where CD Ratio was below 20 % as on March 2009.

District-wise position as on 31.03.2009 is placed on **Page No-20 E**

However, the House is requested to review the position.

RECOVERY-

A summary of the recovery data (As on 31.03.2009) as collected by the SLBC is given below.

<i>(Rs. in crore)</i>			
BANK	DEMAND RAISED	AMOUNT RECOVERED	RECOVERY %
COM. BANKS	11060.19	2990.75	27.04
CO-OP	433.30	247.02	57.01
RRBs	1455.33	544.53	37.42
TOTAL	12948.82	3782.30	29.21

The recovery percentage as on the 31st March 09 stands at only 29.21 % of the total demand raised by Banks, which clearly indicates that NPAs are on the rise in the State. Bank-wise position of recovery as on 31.03.2009 is furnished on **Page Nos 20 H & 23 I**

THE HOUSE MAY REVIEW THE POSITION

NPA & WRITE-OFF-

As on 31.03.2009, overall position of NPA and the amount of loans written off are as under

BANKS	TOTAL ADV.	TOTAL NPA	% OF NPA	AMT WRITTEN OFF	% OF WRITTEN OFF
COMM.	19575.78	1787.96	9.13 %	1 124.64	5.75 %
CO-OP	619.98	115.89	18.69 %	0	0
RRBS	3855.33	345.06	8.95 %	172.21	4.47 %
TOTAL	24051.09	2248.91	9.35 %	1298.85	5.39 %

The NPA level as on 31.03.2009 is 9.35 % of the overall advances. The position is not encouraging and all efforts need to be taken for bringing down the NPA level below 5%, At the same time, advances written off is a matter of concern for Banks. Due to advances written off every year, C D Ratio has also been affected. Details on **Page NO-231A & 21 B**

THE HOUSE MAY REVIEW THE POSITION

PRIORITY SECTOR LENDING:-

As on 31.03.2009, the national benchmark of 40% in respect of the share of priority sector advances in over all advances has been achieved by all Banks except a few Banks.

Bank-wise position is furnished on **Page No 21C J & 21 D**

The House may notice that the ratio of priority sector advances to total advances is as high as 65.58 %, which is well above the stipulated benchmark of 40%.

AGRI CREDIT:-

At the State level, the ratio of Agri Credit is at 37.10 % against the national benchmark of 18%. However, a few banks are below the benchmark. Bank-wise position is furnished on **Page Nos.21C & 21D**

DIFFERENTIAL INTEREST RATE (DIR):-

As on the 31st March '09, the aggregate advance level under DRI scheme is 31.25 against Rs.33.25 cr. as on March'08. In terms of National Benchmark, the level of advances under DRI as on March'09 accounts for 0.14 % of the total advances (Rs.22077.23 cr.) as on 31.03.2008.

As per the Union Finance Minister's directives, all Banks have been requested to finance at least 10 beneficiaries per branch under the scheme. We requested member Banks to monitor the progress in this regard so that the benchmark stipulated was achieved.

Bank-wise position is furnished on **Page Nos 21C J & 21 D**

WEAKER SECTION:-

Against the benchmark of 10% under weaker sections, performance of all Banks as on 31.03.2009 is 24.10 %. Bank-wise position is furnished on **Page Nos. 21 C & 21D**

AGENDA -IX

STATUS OF UNBANKED BLOCKS - BRANCH EXPANSION

SUB-COMMITTEE ON UNBANKED BLOCKS

As on date, there are 23 unbanked Blocks in the State, out of which 14 Blocks have already been surveyed afresh by a small Committee under the Sub-committee of the SLBC, Bihar on Unbanked Blocks, The eight Blocks which have been found viable for opening of new branches are Chugain (Buxar), Chausa (Madhepura), Shankarpur (Madhepura), Srinagar (Purnea), Dagarua (Purnea), Lakhnaur (Madhubani), Chourat (Sitamarhi) & Chewra (Shiekhpora). As regards Dagarua (Purnea), Central Bank of India has opened a new branch there on 30.07.2008. However, State Bank of India is also in the process of opening a new branch there for which RBI Licence has already been received by the Bank.

LATEST POSITION AS REGARDS OPENING OF NEW BANK BRANCHES IS GIVEN AS UNDER

NAME OF THE BANK: PUNJAB NATIONAL BANK

S.N	DISTRICT	BLOCK	STATUS
1	BUXAR	KESATH	Fresh survey to be conducted.
2	BUXAR	CHAUGAIN	PNB has already e received licence for opening a new branch there.
3	ROHTAS	RAJKHAR	Found non-viable by Bank.
4	GAYA	PARAIYA	Punjab National Bank has already received licence for branch opening there.
5	GAYA	MOHRA	PNB has already received licence for branch opening there.
6	NALANDA	BAIN	PNB has already applied to RBI for branch opening licence.
7	NALANDA	THARTHARI	PNB has already applied to RBI for branch opening licence.
8	NAWADA	MESKAUR	PNB has already applied to RBI for branch opening licence.
9	LAKHISARAI	PIPARIYA	PNB has already applied to RBI for branch opening licence.

NAME OF THE BANK: STATE BANK OF INDIA

S.N	DISTRICT	BLOCK	STATUS
1	MADHEPURA	CHAUSA	RBI has already issued licences to SBI for all the four new branches, and SBI has since initiated the process for opening the branches. For the purpose, advertisements have already been published in newspapers, seeking offers from the interested people for providing suitable premises for the new branches at all the centres. Process in this regard is underway, and branches are expected to be opened by the end of June'2009 (RBI Licences are valid up to November'2009). [Central Bank of India has already opened a branch at Dagarua on 30.07.2008]
2	MADHEPURA	SHANKARPUR	
3	PURNEA	DANGARUA	
4	PURNEA	SRINAGAR	

NAME OF THE BANK: CENTRAL BANK OF INDIA

S.N	DISTRICT	BLOCK	STATUS
1	DARBHANGA	GAURABAURAM	Found Nonviable
2	MADHUBANI	LAKHNAUR	As reported by CBI, Zonal Office, Muzaffarpur, one branch of CBI and one branch of SBI are already functioning at Jhanjharpur within eight kilometers from the Block Head Quarter of Lakhnaur. Jhanjharpur incidentally falls under Lakhnaur Block. Apart from the two branches of CBI & SBI, one branch of Uttar Bihar Gramin Bank has also been functioning in the vicinity since long.
3	W.CHAMPARAN	BHITAHA	Nonviable
4	W.CHAMPARAN	PIPRASI	Nonviable

NAME OF THE BANK: BANK OF BARODA

S.N.	DISTRICT	BLOCK	STATUS
1	SITAMARHI	CHIRAUR	Branch opening process is in the final phase. Bank of Baroda is contemplating on opening the branch thereat by the 20 th July 2009.
2	SHEOHAR	DUMRIKUTSARI	NOT VIABLE

NAME OF THE BANK: UCO BANK

S.N	DISTRICT	BLOCK	STATUS
1	BHAGALPUR	ISMAILPUR	Found nonviable

NAME OF THE BANK: CANARA BANK

S.N	DISTRICT	BLOCK	STATUS
1	SHIEKHPURA	SHIEKHOPUR SARAI	Found nonviable
2	SHIEKHPURA	CHEWARA	Found Viable for a new branch by Canara Bank, which is waiting for viability report from their Head Office and thereafter will initiate action for obtaining branch opening licence from the RBI.
3	SHIEKHPURA	GHATKUTUMBA	Found non-viable

NAME OF BANK: UNION BANK OF INDIA

S.N	DISTRICT	BLOCK	STATUS
1	SAMASTIPUR	SHIBAJINAGAR	Found nonviable

OTHER AGENDA ITEMS - X

ELECTRONIC BENEFIT TRANSFER (EBT)- PAYMENT BY STATE GOVERNMENT

With a view to facilitating quickly and timely payments through Bank accounts to the beneficiaries of NREGS, the State Government has launched the e-Shakti Project. This involves using a contact less smartcard (32 KB memory) based on SCOSTA operating system. This card is also envisaged to be used for the purpose of making payment under other Government supported programmes. M/S Smaarftech has been entrusted with the task of operationalizing the project.

The objective of the State Government is to get more and more accounts of people opened under EBT by Banks for the above purpose, while Banks can achieve greater financial inclusion in the process. The objective of the initiative can only be met through the integrated approach jointly by Banks, Government, RBI and the intermediaries, if any.

At present, different Banks are taking different initiatives for greater financial inclusion either by the help of their own network or by the help of Business Correspondents, while the Government wants Banks to use SMAARFTECH as Business Correspondent. The State Government desires that Banks should utilise the data base prepared by them for opening accounts of the beneficiaries. The State Government had earlier desired the Banks to get into dialogue with the vendor (SMAARFTECH) for rolling out the banking part of this programme.

However, in some other States the State Government, Banks and the Business Correspondents / vendors have entered into a Tripartite Agreement whereby cost sharing by Banks, BCs / Vendors & government's subsidy on opening of accounts is defined.

In our State too, Banks, the Government and the vendor / BCs should also enter into a tripartite agreement on cost sharing with the provision of Government subsidy / financial support on each account opened.

In this connection, RBI has recently rolled out an incentive scheme for quickening the pace of adoption of biometric, smart card based EBT mechanism by Banks. The scheme provides an incentive to Banks at the rate of Rs.50/- for each account opened by Banks, provided that the state Government concerned agrees to pay 2 % of the transaction amount as commission to Banks.

The House may appreciate that establishing a large Business Correspondent net work / sharing data base with the Government entails considerable expenditure by Banks, and they consequently need to be compensated for the same to make the initiative successful in the State.

The House is requested to discuss the issue so that a uniform approach may be taken by Banks with the State Government.

Thus by investing in a house through a housing loan and repaying the loan during his working life time, one will not only have a roof over his head throughout his life time, but also secure a joint life pension, that keeps in step with inflation, after retirement. Seen in this perspective, reverse mortgage would motivate people to build or buy their homes and, thereby, save for their retirement voluntarily. Hence reverse mortgage results in a double-whammy: it spurs economic activity and provides economic security.

Reserve Bank of India has also constituted Working Group for prudential framework for “Reverse Mortgage Loan”(RML), and Government of India is also considering proposal regarding review of the some of the operational guidelines on the scheme.

The House is requested to take a view and allow the SLBC to include the Scheme under the regular agenda items for review in the next SLBC Meetings.

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**CREDIT LINKED SUBSIDY SCHEME FOR TECHNOLOGY
UPGRADATION OF SMALL SCALE UNITS**

- ❖ 15% upfront capital subsidy is provided, subject to maximum ceiling of Rs. 15.00 lacs per unit, to existing as well as new SSI units for technology upgradation (for existing units) and adopted approved technologies (for new units).
- ❖ Maximum loan amount under the scheme is Rs. 1.00 crore.
- ❖ Admissible capital subsidy is calculated on the purchase price of Plant & Machinery and not on the loan amount disbursed.
- ❖ 45 broad categories of SSI units are eligible for subsidy under CLCSS.
- ❖ The eligible beneficiaries include sole proprietorship, partnerships, Co-operative societies, private & public limited companies in SSI sector. Priority is given to the women entrepreneurs.
- ❖ Industries graduating to medium scale on account sanction of additional loan under CLCSS are also eligible.
- ❖ Replacement of existing equipments/ technologies with same equipments/ technologies does not qualify for subsidy under the scheme.
- ❖ There is no binding obligation on the part of the nodal banks/ agencies to obtain sanction from GOI for the governmental assistance in respect of the proposals covered under CLCSS.
- ❖ The beneficiary units should remain in commercial production for at least three years from the date of installation of plant and machinery on which subsidy under CLCSS has been provided.
- ❖ The scheme will be in force till 11th plan period i.e. till March 2011.

In view of the Global economic meltdown and the economic stimulus package for MSME, Housing and Auto sectors announced by the Government of India, RBI and IBA for countering the affect of the economic recession on our economy, financing under the above mentioned scheme would further help MSME sector not only neutralise the impact of recession but also improve itself manifold.

The House is requested to advise all Banks to step up financing under the scheme.

ANNUAL CREIT PLAN 2009-10

As resolved in the Steering Committee Meeting held on the 23rd April'2009, Rs.21127.79 crore have been fixed as an overall target under the Annual Credit Plan 2009-10 with the following sector-wise break-up :-

ANNUAL CREDIT PLAN 2009- 10

(Rs.in crore)

AGL	MSME	OPS	TPS	NPS	GT
8727.17	1321.74	3871.43	13920.34	7207.45	21127.79

ANNUAL CREDIT PLAN 2008-09

(Rs.in crore)

AGL	MSME	OPS	TPS	NPS	GT
7075.73	1050.05	3360.06	11485.84	6005.70	17491.54

GROWTH IN ACP 2009-10

AGL	MSME	OPS	TPS	NPS	GT
23.34 %	25.87 %	15.20 %	21.18 %	20.11	20.79

Bank-wise/ district-wise / sector wise targets under ACP 2009-10 placed on page no-28 for the approval by the house.

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