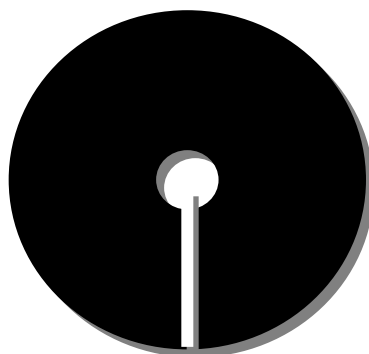


**STATE LEVEL BANKERS' COMMITTEE, BIHAR**  
**35<sup>TH</sup> REVIEW MEETING**  
**FOR THE QUARTER ENDED 31<sup>ST</sup> DECEMBER 2010**

**VENUE: HOTEL CHANAKYA, PATNA**

**DATE: 05.03.2011**

**TIME: 10.30 AM**



**CONVENOR:**

**STATE BANK OF INDIA**  
**SLBC DEPARTMENT (5<sup>TH</sup> FLOOR)**  
**LOCAL HEAD OFFICE, WEST GANDHI MAIDAN**  
**P A T N A- 800 001**

**PH.NO. 0612-2209076 / FAX- 0612-2209075**  
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**STATE LEVEL BANKERS' COMMITTEE**

**35<sup>TH</sup> MEETING**

**NOTES ON AGENDA ITEMS**

**AGENDA-I**

**CONFIRMATION OF MINUTES OF THE**

**34<sup>TH</sup> STATE LEVEL BANKERS' COMMITTEE MEETING**

**HELD ON THE 13.12.2010**

The House may please confirm the Minutes of the 34<sup>th</sup> State Level Bankers' Committee meeting held on the 13<sup>th</sup> December 2010.

## AGENDA-II

### ACTION TAKEN REPORT ON THE 34<sup>TH</sup> SLBC MEETING

**[1] ACTION POINT-**Banks should put in concerted efforts for achieving the targets under Annual Credit Plan 2010-11. The targets set for Agriculture Sector should be achieved by January as Rabi season sowing ends by that time.

**(Action- All Banks)**

**ACTION TAKEN:** - Due to the concerted efforts put in by all banks operating in the State, an amount of Rs. 17449.51 Crore was disbursed during the period under review, while only Rs.12879.28 Crore was disbursed during the corresponding period last year. Thus, a growth of 35.49% has been registered Y-o-Y. Further, banks have also registered an impressive growth of 38.57% under Agriculture Sector as compared to the last year disbursement of Rs.5143.53 Crore last year.

**[2] ACTION POINT-** Banks should ensure that the targets for issuing Kisan Credit Cards are achieved. All the crop loans disbursed should invariably be covered under crop insurance.

**(Action: All Banks)**

**ACTION TAKEN:-** Banks have issued 1097815 Kisan Credit Cards amounting to Rs.4417.63 Crore during the period under review against 711471 KCCs amounting to Rs. 2976.39 Crore issued during the same period last year. A growth of about 54.30% and 48.42% has been witnessed in terms of no. of KCCs issued and amount of finance extended Y-o-Y. Further, 943123 farmers, who have been provided financial assistance by banks, are covered by crop insurance as on 31<sup>st</sup> January 2011. Besides, under short term production credit, loans amounting to Rs.96.87 Crore have been provided to 25840 persons belonging to tenant farmers, landless labourers and oral lessee etc. category. Controlling heads of all banks are requested to sensitize their operating functionaries to ensure that all the crop loans disbursed by them are insured.

**[3] ACTION POINT-** Applications sanctioned under BIGWIS should be disbursed without further loss of time and Banks should make necessary efforts for achieving the targets set under the Scheme. Adequate no. of applications should be sponsored by the Government agencies.

**(Action: All Banks & State Government)**

**ACTION TAKEN:** - A total of 21531 applications for loans amounting to Rs.106.15 Crore were sanctioned by banks and out of these 19506 applications were disbursed, amount involved being Rs.78.18 Crore. SLBC has already provided the list of pending BIGWIS applications to the Controlling Heads of banks with a request to disburse these loans expeditiously. All out efforts should be made by all concerned for achieving the targets set under the Scheme.

**[4] ACTION POINT-** Banks should submit their branch-wise performance report for the quarter under review and cumulative for the current year in soft copy only to the SLBC.

**(Action: All Banks)**

**ACTION TAKEN:** - All banks operating in the State were advised by the SLBC to submit the desired information in the revised format. Most of the banks have submitted the data detailing No. of branches and ACP targets achieved in percentage terms, categorized in different buckets viz. less than 25%, 25 to 50%, above 50% and upto 70%, above 70% and upto 90%, above 90% and upto 100% and above 100%. The bank-wise details are furnished on **Page- 7A**.

**[5] ACTION POINT-** The State Government should appoint a Nodal Agency for implementing the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP).

**(Action: State Government)**

**ACTION TAKEN:** - The concerned department of the State Government is requested to apprise the present position in this regard.

**[6] ACTION POINT-** Adequate publicity should be given to the Scheme of Interest-Subvention on Education Loans to weaker sections of the society. For extending the last date for submitting interest-subvention claim under the Scheme for 2009-10 till 31<sup>st</sup> March 2011, concerned department/ Ministry of the Government of India may be requested to do the needful in this regard. The State Government will please nominate the authority for issuing the Income Certificate.

**(Action: State Government, All Banks and Canara Bank)**

**ACTION TAKEN:** An advertisement detailing the salient features of the Scheme was published by Canara Bank, the nodal bank for administering Interest Subsidy under the Scheme. Competent authority for issuing Income Certificate under the Scheme has been nominated by the State Government vide their letter No.-87 dated 13<sup>th</sup> January 2011 (copy placed on **Page-12B**). Controlling heads of all banks are requested to instruct their operating functionaries to bestow their personal attention on quick disposal of applications so that all the eligible students may be provided benefit of interest subsidy under the Scheme.

**[7] ACTION POINT-** A suitable advertisement should be published by all banks in local print media regarding their complaint redressal mechanism.

**(Action: All banks)**

**ACTION TAKEN:** - Both SBI & PNB have reported that suitable advertisements have been published by them advising the customers about their complaint redressal mechanism on. Controlling heads of other major banks may also please apprise the House regarding the steps taken by them to comply with the instructions. Further, details regarding No. of complaints received and disposed of has been compiled on the basis of information submitted by some of the banks. A total of 561 complaints were received through Government of Bihar by banks and out of these 420 complaints were disposed of. Apart from this, 1774 complaints were received from other sources and out of these 1558 complaints were redressed. Bank-wise details are furnished on **Page-7B**.

**[8] ACTION POINT-** Top priority should be given to extension of banking services to unbanked and under-banked areas by banks and all banks should put in concerted efforts for covering more and more no. of villages by March 2011. The list of un-banked villages should be finalized by incorporating the identified villages of Patna and Siwan district.

**(Action: All banks and SLBC)**

**ACTION TAKEN:** - The roadmap for providing banking service to villages having population of over 2000 has been finalized. A total of 9213 unbanked villages have been identified in the State for providing banking services by March 2012 and out of these 283 villages have already been covered by banks. Out of the remaining 8928 villages, banks have planned to cover 3185 villages by March 2011 and the remaining 5745 villages during 2011-12. The bank-wise/ district-wise details are furnished on **Page- 24F TO 24G**.

**[9] ACTION POINT-** A separate meeting should be convened by SLBC for all LDMs to discuss the local level issues as well as to fine tune their plan of action for dovetailing the decisions taken in the SLBC meetings into the agenda of ensuing DLCC meetings and implementation thereof in coordination with the district coordinators of other banks in the district.

**(Action: SLBC)**

**ACTION TAKEN:** - A meeting of Lead District Managers functioning in different districts of the State was convened by SLBC at Patna on 28.01.2011. The Action Points of the meeting containing detailed information are placed on **Page- 7C TO 7D** for information.

**[10] ACTION POINT-** All banks should participate whole-heartedly in Block Level Mega Credit Camps to be organised on the 10<sup>th</sup> of January, February and March 2011.

**ACTION TAKEN:** - The detailed information regarding camps organised on 10<sup>th</sup> of January and February is yet to be received by SLBC. However, organization of such credit camps at monthly intervals seems to have provided a big impetus to financing under Agri segment and the performance of banks is expected to improve considerably.

**[11] ACTION POINT-** Banks should make concerted and strenuous efforts for providing Education Loans to (at least) 35000 students in the current financial year.

(Action: All banks)

**ACTION TAKEN:** - Banks have further accelerated the process of sanction of Education loans to the needy and deserving students. As upto December, loans amounting to Rs. 550.54 Crore were provided to 19026 students during the current year against loans of Rs. 491.41 Crore provided to 15715 students during the corresponding period last year. Thus, Y-o-Y growth of 12.03% and 21.07% has been witnessed in terms of amount of financial assistance provided and no. of education loans sanctioned respectively. However, banks still have to cover a long distance for achieving the target of disbursement of 35000 Education Loans in the remaining period of the current financial year. Bank-wise details are furnished on **Page-12A**.

**[12] ACTION POINT-** Controlling heads of all banks should provide special attention to achieving the targets set under Dairy, Fishery and Poultry schemes.

(Action: All banks)

**ACTION TAKEN:** - The performance of banks by way of credit support provided to farmers under Dairy, Fishery and Poultry has been far from satisfactory. All banks taken together have extended loans amounting to Rs. 91.71 Crore only to 9557 beneficiaries under various Dairy Development schemes (12.37% of the allocated targets), Rs.10.06 Crore to 1044 beneficiaries under Fishery schemes (6.47% of the allocated targets) and Rs. 14.48 Crore to 918 beneficiaries under Poultry schemes (6.62% of the allocated targets). Controlling heads of all banks are requested to take serious note of such lack lustre performance and instruct their operating functionaries to intensify their efforts for financing more and more projects under these schemes so that the overall



performance may improve. Bank-wise details are furnished on Page-18E TO 18G.

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## STATE LEVEL BANKERS' COMMITTEE, BIHAR

### KEY INDICATORS

(ALL BANKS)

(Rs. in Crore)

Sl. No.	ITEMS	MAR 2010	December 2009	December 2010	Bench-mark
1	DEPOSITS	98558.28	89137.44	107017.52	
2	ADVANCES INCLUDING RIDF	31678.55	28992.91	36322.71	
3	CD RATIO	32.13	32.53	33.94	
4	PRIORITY SECTOR ADVANCES	21247.50	18410.85	23692.75	
5	SHARE OF PSA IN TOTAL ADV. (%)	71.15%	67.33%	69.41%	40 %
6	AGRICULTURAL ADV.	11915.98	10491.33	14820.15	
7	SHARE OF AGL. ADV IN PSA (%)	39.90%	38.37%	43.42%	18 %
8	MSE ADV.	3255.20	2905.74	4852.77	
9	SHARE OF MSME ADV. IN PSA (%)	10.90%	10.63%	14.22%	
10	ADV. TO WEAKER SEC.	7966.49	7199.43	7805.97	
11	SHARE OF WEAKER SEC. IN PSA (%)	26.68%	26.33%	22.87%	10 %
16	DRI ADV.	31.71	24.38	44.20	
17	SHARE OF DRI ADV IN PSA (%)	0.11%	0.09%	0.15%	1 %
18	ADV. TO WOMEN (Disbursement)	1097.74	434.04	585.03	
19	SHARE OF ADV. TO WOMEN IN total disbursement (%)	5.17%	1.50%	3.35%	5 %

### BRANCH NETWORK

A	RURAL	2554	2514	2707	
B	SEMI-URBAN	889	802	946	
C	URBAN	730	670	794	

D	TOTAL	4173	3986	4447	
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(NOTE- SHARE OF AGL.ADV./ MSME ADV/ WEAKER SECTION ADV. DRI ADVANCES & ADVANCES GRANTED TO WOMEN WORKED OUT IN TOTAL ADVANCES)

## AGENDA-III

### REVIEW OF PERFORMANCE UPTO DECEMBER 2010 ANNUAL CREDIT PLAN: 2010-11

The performance of all banks under the Annual Credit Plan 2010-11 upto the quarter ended December 2010 is as follows:-

(Rs. in Crore)

Banks	Annual Target	Achievement as upto 31.12.2010	% Ach.
Comm. Banks	27467.69	14375.44	52.34
Co-op. Banks	1841.13	345.35	18.76
RRBs	7691.18	2728.72	35.48
Total	37000.00	17449.51	47.16

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Annual Target	Achievement as upto 31.12.2010	% Ach.
Agriculture	15868.11	7127.44	44.92
MSE	1947.30	1689.07	86.74
OPS	4343.62	2140.45	49.28
TPS	22159.03	10956.96	49.45

NPS	14840.97	6492.55	43.75
Total	37000.00	17449.51	47.16

Bank-wise, district-wise position is furnished on **Page- 10A TO 10F**.

### COMPARATIVE PERFORMANCE UNDER ACP UPTO DECEMBER 2010

(Rs. in Crore)

Banks	2010-11		2009-10		2010-11	2009-10	YOY increase in disbursement (%)
	Annual Target	Ach. upto 31.12.10	Annual Target	Ach. upto 31.12.09	% Ach	% Ach	
Comm.	27467.70	14375.44	16373.55	10866.85	52.34	66.38	32.29
Co-op	1841.13	345.35	1182.33	250.11	18.76	21.15	38.08
RRBs	7691.17	2728.72	3574.91	1762.32	35.48	49.30	54.84
Total	37000.00	17449.51	21127.79	12879.28	47.16	60.96	35.49

### SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2010-11		2009-10		2010-11	2009-10	YOY increase in disbursement (%)
	Annual Target	Ach. upto 31.12.10	Annual Target	Ach. upto 31.12.09	% Ach	% Ach	
Agl.	15868.11	7127.44	8727.17	5143.53	44.92	58.94	38.57
MSE	1947.30	1689.07	1321.74	1037.97	86.74	78.53	62.73
OPS	4343.62	2140.45	3871.43	2121.45	49.28	54.80	0.90
TPS	22159.03	10956.96	13920.34	8302.95	49.45	59.65	31.96
NPS	14840.97	6492.55	7207.45	4576.33	43.75	63.49	41.87
Total	37000.00	17449.51	21127.79	12879.28	47.16	60.96	35.49

Comparative performance shows that the overall achievement as on 31<sup>st</sup> December 2010 is

47.16%, as against 60.96% recorded during the corresponding period last year. This is primarily attributable to the sharp increase in targets under ACP this year. In fact, in absolute terms, banks have disbursed substantially higher quantum of loans during the quarter under review, as compared to the amount disbursed in the corresponding period last year. It will be seen that Cooperative Banks, RRBs and Commercial Banks have all recorded impressive growth in their loan disbursements vis-a-vis their performance during the same quarter last year. As to sector-wise growth, it will be observed that advances to MSE segment have increased significantly in the quarter under review, which is partly due to focussed monitoring & review of loans granted under SRTOs and CGTMSE coverage.

## AGENDA-IV

### FINANCIAL INCLUSION

The remaining three districts, namely, Khagaria (Lead Bank-Union Bank of India), Munger and Banka (Lead Bank-UCO Bank in both the districts) have accomplished the task of 100% financial inclusion since the last review meeting held on 13<sup>th</sup> December 2010. Thus, all the 19 districts which were identified for the purpose in the 1<sup>st</sup> phase have achieved the goal. The name of the districts is furnished below:

% age achievement as on date	Identified Districts
100%	1. Purnea 2. Supaul 3. Saharsa 4. Gopalganj 5. Sheohar 6. Sheikhpura 7. Siwan 8. Buxar 9. Vaishali 10. Gaya 11. Bhojpur 12. Sitamarhi 13. Rohtas 14. Katihar, 15. Madhubani. 16. Saran 17. Khagaria, 18. Munger and 19. Banka

The issue of 100% financial inclusion was also reviewed and discussed at length in the Steering Committee meeting of SLBC on SHG & IT-enabled financial inclusion held on 29<sup>th</sup> December 2010. In the said meeting, it was resolved that efforts for covering the remaining 19 districts should be initiated by the concerned lead banks. For this, controlling heads of all banks were urged to instruct their respective lead district managers to initiate requisite steps in this regard. Banks having the lead responsibility in the districts

where the task of 100% FI has been completed were also requested to obtain a certificate regarding accomplishment of the goal of 100% FI from the respective district administration and furnish the same to the SLBC for information and necessary record. However, the same is yet to be received by SLBC except from Sheohar district.

District-wise position is furnished on **Page-11A**.

### **EDUCATION LOANS**

To provide education loans to all the meritorious and indigent students to enable them to meet the expenses of higher studies not only in the State but also out-side the State in India and abroad is one of the main priorities of banks operating in the State. Loans amounting to Rs.550.54 Crore have been sanctioned to 19026 students, as against Rs.491.41 Crore sanctioned to 15715 students during the corresponding period last year, registering Y-o-Y growth of 21.07% and 12.03% in terms of no. of students assisted and amount of financial assistance extended respectively Y-o-Y. Further, as regards disbursement under the Scheme, banks have extended loans to 21169 students involving Rs. 386.36 Crore during the period under review.

Bank-wise performance is furnished on **Page- 12A**.

Competent authority for issuing Income Certificate under "**Central Scheme to provide Interest Subsidy for the period of moratorium on Education Loans**" has been nominated by the State Government, vide their letter No.-87 dated 13<sup>th</sup> January 2011 (copy placed on **Page-12B**). SLBC has advised the same to all banks. Controlling heads of all banks are requested to instruct their operating functionaries to bestow their personal attention to facilitating all the eligible students to claim the benefit of interest subsidy under the Scheme. Further, an advertisement has also been published by the Finance Department, Government of Bihar regarding "**Interest Subsidy on Education Loans for the Moratorium Period**" on 23<sup>rd</sup> January 2011 in (copy placed on **Page-12C**).

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

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 proportion 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 identified for the purpose:- (i) Kishanganj (ii) Araria (iii) Purnea (iv) Katihar (v) Sitamarhi (vi) Darbhanga, and (vii) West Champaran

In these identified districts, banks have provided loans amounting to Rs.717.28 Crore to minority communities out of total priority sector advances of Rs.2242.67 Crore (31.98% of total PSA).

District-wise performance regarding loans extended to minority communities in the identified districts is furnished on **Page-12D**.

## **AGENDA-V**

### **GOVT. SPONSORED SCHEMES/ PROGRAMMES**

#### **(A) BIHAR GROUND WATER IRRIGATION SCHEME (BIGWIS)**

Bihar Ground Water Irrigation Scheme (BIGWIS) is being implemented by the Department of Minor Water Resources, Government of Bihar in co-ordination with NABARD, Regional Office, Patna with the objective of providing irrigation facility to the needy farmers covering 9.28 lakh hectares of land in the State by helping beneficiaries in installing 4,64,000 tube-wells/ dug-wells with pump-sets, by the end of the 11<sup>th</sup> Five Year Plan, ending March 2012.

Only 21531 applications for loans amounting to Rs.106.15 Crore have been sanctioned by banks and out of these 19506 loans have been disbursed, amount involved being Rs.78.18 Crore. SLBC has already provided the list of pending BIGWIS applications to the Controlling Heads of banks with a request to disburse these loans expeditiously. Further, all the Lead District Managers have been advised to allocate the targets amongst the banks operating in individual districts and provide a copy of the same to SLBC to enable us to compile bank-wise targets at the State level. While LDMs of most districts have submitted information about allocated targets under the Scheme, the requisite statements are yet to be received from West Champaran, Muzaffarpur, Saran, Katihar, Banka and Munger districts. The LDMs of these districts are once again earnestly requested to submit the desired information to SLBC in this regard. Further, to improve the achievement under the Scheme, concerted efforts need to be put in by all concerned. Bank-wise performance is furnished on **Page-13A**.

#### **(B) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

Against the physical targets of 6258 projects, banks have sanctioned 2297 projects involving loans of Rs. 131.45 Crore during the period under review, as compared to 1684 projects financed during the same period last year, involving Rs70.24 Crore. A growth of over 36% and 87% has been registered in terms of no. of projects financed and amount of financial assistance provided Y-o-Y. It may be noted that banks have achieved only 36.71% of the physical targets fixed for FY 2010-11. Therefore, for timely and quick sanction and disbursement of loans under the Scheme, all banks need to put in more efforts. The performance under the Scheme should also be reviewed in DLCC meetings and effective measures should be initiated for improving the performance of poorly performing banks/ branches. Bank-wise performance is furnished on **Page-13B**.

### (C) SWARN JAYANTI GRAM SWAROZGAR YOJNA (SGSY)

Disposal of loan applications as on 31.12.2010 under SGSY during FY 2010-11:

(Rs. in Crore)		
PARTICULARS	NUMBER	AMOUNT
Targets for individual swarojgaris (including individuals of groups)	278264	656.25
No. of individual swarojgaris financed	4397	14.77
No. of Groups financed	13149	
No. of individuals in groups	143782	192.20
Total no. of swarojgaris provided loans	148179	206.97
Achievement in % (disb / target)	-----	53.25%

(Number of applications sanctioned includes both individuals and groups)

It is evident from the above table that 148179 beneficiaries were provided loans under the Scheme during the period under review amounting to Rs. 206.97 Crore, as against 101908 beneficiaries assisted in the corresponding period last year, thereby registering an impressive growth of 45.40% over last year's performance. Further, a list of zero-lending branches under SGSY was provided by the Rural Development Department,

Government of Bihar and the same has already been circulated to the concerned banks by SLBC with a request to go through the list of branches and initiate requisite steps at their end so that none of these branches remain as zero-lending as on March 2011.

Bank-wise targets for FY 2010-11 and performance are furnished on **Page- 14A**.

#### **BANK-WISE FINANCING OF SELF HELP GROUPS (SGSY) AS ON 31.12.2010**

BANKS	GROUPS FINANCED			
	Target (No.)	Ach. (No.)	Ach. (Amt.)	%Ach. (No.)
State Bank of India	4336	1797	3190	41.44
Central Bank of India	2796	1129	2074	40.38
Punjab National Bank	3409	1317	1956	38.63
Canara Bank	554	212	358	38.27
Bank of Baroda	556	291	296	52.34
Union Bank	307	125	308	40.72
UCO Bank	1431	275	185	19.22
Oriental Bank	----	9	2	-----
Bank of India	1051	744	856	70.79
Allahabad Bank	1155	501	1027	43.38
Indian Bank	117	166	218	141.88
Syndicate Bank	56	46	70	82.14
Indian Overseas Bank	0	14	15	-----
United Bank of India	624	217	2228	34.78
MBGB	1639	1271	1427	77.55
BKGB	779	785	549	100.77
SKGB	248	253	220	102.02
UBGB	4652	3997	4241	85.92
Total	23710	13149	19220	55.46



As on December 2010, banks have extended loans to 13149 SHGs under SGSY, which is 55.46% of the target fixed for the current financial year.

#### **D) SWARNJAYANTI SHAHARI ROJGAR YOJANA (SJSRY)**

825 beneficiaries were extended financial assistance involving Rs370 lakh during the period under review, while during the corresponding period last year, loans amounting to Rs.280 lakh were provided to 699 beneficiaries. Thus, a Y-o-Y growth of over 18% has been witnessed in terms of no. of beneficiaries and a more creditable growth of over 32% has been registered in terms of amount of credit assistance provided.

Bank-wise position is furnished on **Page-15A**.

### **AGENDA-VI**

#### **FINANCE TO SELF HELP GROUPS (SHGs)**

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 21613 SHGs upto 31.12.2010 in the current FY, with total Bank-finance of Rs. 159.39 Crore whereas during the corresponding period last year only 18354 groups were provided credit support of Rs.171.95 Crore. Thus, a growth of 17.76% has been witnessed in terms of no. of groups credit-linked. However, in terms of amount of financial assistance provided, the figure has slumped by 7.30% Y-o-Y. Banks should look into this aspect also so that average financing under the Scheme should not dwindle. Year-wise performance under SHG Financing is given hereunder:

**(Rs. in Crore)**

Year	Number of new SHGs	Bank finance provided
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
DURING 2009-10	30241	295.05
DURING 2010-11 (UPTO Dec. 2010)	21613	159.39

Year-wise position of SHG bank-linkage as on 31.12.2010 is furnished on **Page-16A TO 16B.**

## AGENDA-VII

### KISAN CREDIT CARD (KCC)

#### REVIEW OF PROGRESS AS ON 31.12.2010

A summarised statement of targets vis-à-vis Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks up to 31/12/2010 is given below:

Banks	Target (No.)		Sanctioned (No.)		% Achievement	
	New	Renewal	New	Renewal	New	Renewal
Comm. Banks	861430	287144	408865	130968	47.46	45.61
RRBs	478570	159523	157182	203806	32.84	127.76
Co-op. Banks	160000	53333	34772	162222	21.73	304.17
TOTAL	1500000	500000	600819	496996	40.05	99.40

It is evident from the above Table that since banks have sanctioned loans to 1097815 beneficiaries under KCC during period under review while during the corresponding period last year, only 711471 beneficiaries were extended loans under KCCs, a very impressive growth of over 54% has been witnessed Y-o-Y. However, the performance of banks in issuing new KCC being only 40.05% of the targets fixed for FY 2010-11, it follows that a

large number of farmers have still little or no access to bank credit. Apart from this, loans have been provided to tenant farmers, landless labourers and oral lessee etc. under short term production loans amounting to Rs.96.87 Crore to 25840 persons. All banks need to make more focussed efforts to reach this 'excluded' segment of our rural population. Bank wise/ district-wise performance is furnished on **Page- 18A**.

### **NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS) & ICICI LOMBARD**

As advised by the Patna Regional Office of Agriculture Insurance Company of India Limited, 541780 loanee farmers have been covered under NAIS while 202247 loanee farmers have been extended the benefit of crop insurance coverage under WBCIS. Thus, a total of 744027 loanee farmers have been provided the crop insurance cover for KHARIF & RABI 2010. Apart from this, 199096 loanee farmers were extended crop

insurance coverage under KHARIF 2010 by ICICI Lombard GIC Limited. Thus, a total of 943123 loanee farmers were provided the benefit of crop insurance coverage.

The position of insurance under WBCIS and NAIS for Kharif 2010 upto 31<sup>st</sup> January 2011, as advised by Agriculture Insurance Company of India Ltd and under KHARIF 2010 reported by ICICI Lombard GIC Limited, is furnished on **Page-18B TO 18D**.

### **DAIRY, FISHERY & POULTRY**

Banks have extended loans amounting to Rs. 92.87 Crore to 9764 beneficiaries under various Dairy Development schemes (12.64% of the allocated targets), Rs.10.27 Crore to 1053 beneficiaries under Fishery schemes (6.52% of the allocated targets) and Rs. 14.48 Crore to 918 beneficiaries under Poultry schemes (6.62% of the allocated targets). Controlling heads of all banks are requested to initiate concerted efforts for achieving the targets set for these schemes as the achievement is far from satisfactory.

Bank-wise performance data is furnished on **Page-18E TO 18G**, for discussion and review by the House.

### **FARM MECHANISATION**

Against the target of 21011 units for the current financial year, banks have sanctioned to

7939 farmers with loans amounting to Rs. 187.34 Crore for purchasing farm equipments. Further, as regards disbursement, a total of 7919 farmers were provided credit support of Rs.169.29 Crore during the period under review. Thus, the achievement of all banks taken together comes to 37.78% of the targets allocated for FY 2010-11. The credit camps for KCC and farm equipments have given an impetus to increase these loans. Controlling heads of all banks are requested to advise their branches to initiate requisite measures so that the targets set under Annual Credit Plan are achieved.

Bank-wise performance data is furnished on **Page-18H**, for discussion and review by the House.

### **SMALL ROAD TRANSPORT OPERATORS (SRTOS)**

Upto the quarter ended December 2010, banks have sanctioned loans for purchase of 4663 vehicles involving Rs. 148.07 Crore, whereas loans amounting to Rs.146.15 Crore were disbursed to Small Road Transport Operators (SRTOS) for purchasing 4634 vehicles, against the target of 9428 vehicles. The achievement of banks during the period under review at 49.46% needs improvement. Controlling Heads of all banks are requested to instruct their operating functionaries to ensure that targets set under the Scheme for FY 2010-11 are achieved.

Bank-wise performance vis-a-vis targets allotted to them is furnished on **Page- 19A**.

### **ADVANCES GRANTED UNDER CGTMSE COVERAGE**

A total of 6041 units were sanctioned loans amounting to Rs.236.31 Crore by banks with Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) cover; out of these, loans amounting to Rs.229.49 Crore were disbursed to 5895; units during the period under review. Banks are requested to extend more finance to units willing to avail loans under CGTMSE cover as per extant guidelines of the Reserve Bank of India.

Bank-wise performance data is furnished on **Page-19B**, for discussion and review by the House.

### ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY

In view of the improvement in the production of cereals in the last few years and the need for safe-keeping the agricultural produce, banks were requested to extend financial assistance for enhancing storage facilities. Loans amounting to Rs.46.85 Crore were sanctioned to 101 units during the period under review and out of these; loans amounting to Rs. 39.41 Crore were disbursed to 95 units. Controlling Heads of all banks are requested to instruct their operating functionaries to intensify efforts for financing such units.

Bank-wise performance is furnished on **Page- 19C**.

### **AGENDA-VIII**

#### **CD RATIO (As on 31.12.2010)**

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. banks	91243.20	26974.24	29.56%
Co-op. banks	2972.69	1543.23	51.91%
RRBs	12801.63	5615.16	43.86%
Total	107017.52	34132.63	31.89%
RIDF	-----	2190.08	
Total (Advances +RIDF)	107017.52	36322.71	33.94%
Investment	-----	4864.41	
Grand Total (Adv.+RIDF+Inv.)	107017.52	41187.12	38.49%

As at the end of December 2010, CD Ratio stood at 33.94% which shows an increase of 141 basis points Y-o-Y (32.53% as on December 2009). Moreover, an improvement of 181 basis points has been witnessed in the CD Ratio as compared to March 2010. The incremental CD ratio during this period is 55.10%. Further, there are four districts, namely, Siwan (20.45%), Munger (21.66%), Lakhisarai (23.89%) and Saran (24.32%), where CD Ratio is less than 25% as on 31<sup>st</sup> December 2010. All out efforts need to be initiated for improving the position so that none of these districts may be categorised as 'poor

performer' for achieving less than 25% CDR as on 31<sup>st</sup> March 2011.

### INCREMENTAL CD RATIO AS ON 31.12.2010

Amt. In Crore	March' 2010	June' 2010	Sept.' 2010	Dec.'2010
Deposits	98588.28	99636.00	101762.67	107017.52
Advances including RIDF	31678.55	32108.78	33901.78	36322.71
CD Ratio	32.13%	32.23%	33.31%	33.94%
Incremental CDR (over Mar'10)	-----	-----	-----	55.10%

Bank-wise and district-wise details as on December 2010 are furnished on **Page-20A TO 20G**.

### RECOVERY

A summary of the recovery data (as on 31.12.2010) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	6152.56	2715.20	44.13
Co-op. Banks	533.65	225.30	42.22
RRBs	792.49	559.97	70.66
Total	7478.70	3500.47	46.81

Recovery percentage at 46.81% of the total demand raised by banks as on the 31<sup>st</sup> December 2010 indicates an increase in NPAs. The position need to be improved as recovery is very poor.

Bank-wise position of recovery as on 31.12.2010 is furnished on **Page- 21A TO 21B**.

### NPAs & WRITE-OFF

As on 31.12.2010, overall position of NPA and the amount of loans written off are as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Amt. written-off	% of written-off amt. to total advances
Comm. Banks	26974.24	2007.80	7.44	815.42	3.02
Co-op. Banks	1543.23	72.34	4.69	-----	-----
RRBs	5615.16	270.86	4.82	214.15	3.81
Total	34132.63	2351.00	6.89	1029.57	3.02

The position of NPA as on 31.12.2010 is far from satisfactory, especially when it is compared with national average. As such, all out efforts need to be made for bringing down the NPA level below 5%. Due to large amount of advances written off every year, CD Ratio has also been adversely affected. Bank-wise details are furnished on **Page- 21C TO 21D**.

The House may review the position.

#### **CERTIFICATE CASES**

As on 31.12.2010, overall position of Certificate Cases filed by all banks is furnished below:  
(Rs. in Crore)

Banks	Total Cases (Accounts)	Total Cases (Amount)	Cases disposed of (Accounts)	Cases disposed of (Amount)	Pending Cases (Accounts)	Pending Cases (Amount)
Comm.	283374	86954	6198	1220	277176	85734
LDB	N.R.	N.R.	N.R.	N.R.	N.R.	N.R.
RRBs	37288	3466	111	34	37177	3432
Total	320662	90420	6309	1254	314353	89166

It is evident from the above Table that only 1.97% cases have been disposed of and 314353 cases involving Rs. 891.66 Crore are still pending at different stages. This is a substantially large amount which, if recovered and recycled, can further enhance disbursements under ACP: 2010-11. In accordance with the decision taken in the 33<sup>rd</sup> review meeting of SLBC held on 08.09.2010, a list of top 10 certificate cases have already been handed over to the district administration by the respective lead district managers for recovery. However, the action is yet to produce the desired result. The State Government is once again earnestly requested to instruct all concerned for early disposal of the pending cases. As most banks are not submitting the SLBC return on the revised

format, sector-wise details of certificate cases filed could not be compiled. All banks are requested to submit the **SLBC return, duly filled in, on the revised format only.**

Bank-wise details of certificate cases filed are furnished on **Page-22A.**

The House may review the position.

### **PRIORITY SECTOR LENDING**

As on 31.12.2010, the national benchmark of 40% for the share of priority sector advances in total advances has been achieved by almost all banks.

The House may notice that the ratio of priority sector advances to total advances is as high as 69.41%, which is well above the benchmark of 40%. Bank-wise position is furnished on **Page-24A TO 24D.**

### **AGRI CREDIT**

At the State level, the ratio of Agri Credit to Total Advances stands at 43.42% as on 31.12.2010, against the national benchmark of 18%. However, a few banks have failed to achieve the benchmark. Bank-wise position is furnished on **Page-24A TO 24D.**

### **LOANS PROVIDED TO SMALL & MARGINAL FARMERS AND OTHER FARMERS**

Loans amounting to Rs.8952.91 Crore have been provided to small & marginal farmers out of the total advances granted under Direct Agriculture of Rs.13046.43 Crore. Thus, about 69% of the total loans under Direct Agriculture have been provided to farmers belonging to 'small & marginal' category with land holding upto 5 acres of irrigated land and the remaining 31% to farmers belonging to 'other' farmers category with land holding of more than 5 acres of irrigated land as on December 2010.

Bank-wise details regarding loans provided to Small & Marginal and Other Farmers is furnished on **Page-24E TO 24F.**

### **DIFFERENTIAL INTEREST RATE (DIR)**

As on the 31<sup>st</sup> December 2010, the aggregate advances level under DRI Scheme stands at Rs. 44.20 Crore, which is 0.15% of the total advances of Rs. 29863.53 Crore as on 31.03.2010. In terms of the national benchmark, the minimum level of DIR Advances should be 1% of the aggregate advances as at the 31<sup>st</sup> March of the previous year. In view



of the present drought situation in the State, 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. The Industries and Rural Development departments of the State Government are requested to sponsor/ help source such proposals. Also, banks should step up financing of the rural artisans like carpenters, blacksmiths, dhobis, cobblers etc. under the Scheme. All banks are also requested to monitor the progress in this regard so that not only the benchmark is achieved but the drought affected people of the State also get the much needed financial assistance under the Scheme. Further, as per information received by SLBC, banks operating in the State have provided loans to 5809 beneficiaries involving Rs. 7.06 Crore under Differential Rate of Interest Scheme during the quarter ended December 2010 and 309 beneficiaries were extended financial assistance amounting to Rs.0.54 Crore under Indira Awas Yojana to enable them to construct their dwelling units.

Bank-wise outstanding position is furnished on **Page-24A TO 24B** & Bank-wise performance under DRI and DRI-IAY under ACP 2010-11 is given on **Page-24G**

### **WEAKER SECTIONS**

Banks have extended finance amounting to Rs. 7805.97 Crore out of the aggregate advances of Rs.34132.63 Crore to Weaker Sections of society, which stands at 22.87% of the total advances, against the benchmark of 10%. Bank-wise position is furnished on **Page-24A TO 24B**.

## **AGENDA-IX**

### **EXTENSION OF BANKING SERVICES TO VILLAGES HAVING POPULATION OF MORE THAN 2000 BY MARCH 2012**

The 'Roadmap' prepared by banks in accordance with the guidelines issued by the Reserve Bank of India aims at providing banking outlets by way of a branch or through a BC-based model in all villages having a population of more than 2000 by the end of the current Five Year Plan i.e. March 2012. Accordingly, 9213 villages have been identified on the basis of

DLCC approved lists submitted by the Lead District Mangers for setting up such banking outlets. Out of these, as on December 2010, 283 villages have already been covered by opening a banking outlet thereat and the remaining 8930 villages are yet to be covered. Banks have planned to cover 3185 more villages by March 2011 and the remaining 5745 villages in the next financial year. Banks need to intensify their efforts manifold for setting up of banking outlets in the identified villages.

Bank-wise/ district-wise details are furnished on **Page-24H TO 24I.**

## **AGENDA-X**

### **INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)**

The Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) was launched on 26<sup>th</sup> December 2008 for financing the housing needs of the urban poor. The Ministry of Housing & Poverty Alleviation (MoHUPA) is implementing the Scheme. The Scheme is meant for ameliorating the living conditions of the Economically Weaker Section (EWS)/ Low Income Group (LIG) population in the urban areas through affordable loans from primary lending institutions like banks and Housing Finance Institutions (HFIs). BPL beneficiaries are covered under EWS/ LIG and, therefore, they are part of the Scheme. This is a Central Sector Scheme where State government is requested to identify a Nodal Agency at the State and district levels. The notified agency will certify eligibility norms based on the income certification of the beneficiaries by the concerned State revenue authorities. This is a demand driven loan scheme aiming at facilitating institutional loans to EWS/ LIG beneficiaries. Interest subsidy of 5% from Government of India, Ministry of

Housing & Poverty Alleviation (MoHUPA) is provided under the Scheme. The subsidy under the Scheme itself improves affordability and mitigates the default risk. Primary security is the dwelling unit which can be mortgaged and the lenders are free to satisfy themselves about the security and other aspects without diluting their lending norms. The Scheme has not yet started in the State. The State Government is once again earnestly requested to identify a nodal agency for implementing the Scheme in the State of Bihar.

## **AGENDA-XI**

### **OPENING OF NO-FRILLS ACCOUNTS AND PROVIDING OD-FACILITY AND GENERAL CREDIT CARDS TO NO-FRILLS ACCOUNT HOLDER**

The issue is being discussed and reviewed in almost all the review meetings of SLBC, Bihar and details of No-frills accounts opened, operational No-frills accounts, Overdraft facility provided and General Credit Card issued to No-frills account holders are required to be placed before the House for more focussed and meaningful interaction. As per information gathered from majority of banks, a total of 3481262 No-frills accounts have been opened as on December 2010 mobilising deposits of Rs.353.42 Crore and out of these, 3341196 accounts are operational. Further, overdraft facility has been extended to 364384 No-frills account holders; the amount involved being Rs. 21.04 Crore. Apart from this, 18498 General Credit Cards have been issued to No-frills account holders, with aggregate credit limits of Rs. 31.26 Crore.

Bank-wise details regarding no. of No-frills accounts opened, operational No-frills accounts, Overdraft provided to No-frills account holders and General Credit Card

provided to No-frills account holders are furnished on **Page-26A TO 26B**.

## **AGENDA-XII**

### **REFUND OF ADVANCE SUBSIDY PROVIDED BY NATIONAL HORTICULTURE BOARD FOR DEVELOPMENT OF COMMERCIAL HORTICULTURE THROUGH PRODUCTION AND POST HARVEST MANAGEMENT**

It has been advised by the National Horticulture Board, Patna vide their letter No.- NHB/Part Subsidy/2010-11-2309 dated 19<sup>th</sup> February 2011 that several cases are pending with different banks on account of advance/part subsidy released to them for development of commercial horticulture through production and post harvest management since the projects are not implemented in the spirit of the Scheme and the term loan sanctioned/ released by bank, the full amount of subsidy released by the board to concerned banks should be refunded to Board immediately. Controlling heads of concerned banks are requested to initiate appropriate measures for resolving the issue at an early date. The letter along with its enclosures containing details of pending cases in the State of Bihar received from the NHB is furnished on **Page-26 C TO 26E**.

## **AGENDA-XIII**

### **IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN SECURITY SENSITIVE AREAS**

The Central Government has advised banks vide their letter No. - F.No.-20/57/2010-FI dated 22.09.2010 (copy placed on **Page-29A**) to give special attention to implementing financial inclusion plans in security sensitive areas which are affected by Left-Wing extremism. The districts of Arwal, Aurangabad, Gaya, Jamui, Jehanabad and Rohtas have been identified as left-wing extremism affected districts by the Central Government. Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending banking facilities to unbanked areas as we all know that one of the main reasons for extremism is lack of support for developmental activities; we request all banks to provide necessary financial support to people of these districts on a priority basis. The details of no. of villages having population of over 2000 in these districts and no. of bank-branches operating in these districts are furnished below:

SL. No.	District	Branches	No. of Villages identified for opening of banking outlets
1.	Arwal	29	99
2.	Aurangabad	116	159
3.	Gaya	191	296
4.	Jamui	57	152
5.	Jehanabad	44	110
6.	Rohtas	140	203

Comparative performance of banks in these districts is furnished below, which shows impressive improvement over their performance in the same period last year:

SL.No.	District	ACP Ach as on 31.12.2009	ACP Ach as on 31.12.2010	%Growth
1.	Arwal	5491	6352	15.68%
2.	Aurangabad	35222	35005	-0.62%
3.	Gaya	52018	50810	-2.32%
4.	Jamui	13574	21331	57.15%
5.	Jehanabad	12823	10084	-21.36%
6.	Rohtas	37241	49021	31.63%

It is evident from the above Table that banks have extended higher quantum of credit in the districts of Arwal, Jamui and Rohtas but the amount of financial assistance has declined marginally in Aurangabad and Gaya districts and in case of Jehanabad, it has plunged substantially. LDMs of these districts are requested to coordinate with all banks and ensure that the targets set under ACP 2010-11 are achieved. Further, the State Government is also requested to provide necessary infrastructural support so that banks may be able to expand more in these districts for larger coverage which may in turn also facilitate in larger credit extension in these areas.

## AGENDA-XIV

### PROVIDING INTEREST SUBSIDY ON LOANS PROVIDED FOR PURCHASING AGRICULTURAL EQUIPMENTS

Interest rate on loans for Agricultural Equipments is more than that being charged for

KCC. This is because Interest subvention by Central Government is available only on KCC and not for Agriculture Term Loans. A resolution may be taken by the house for taking up the matter with the Central Government by the State Government authorities for providing subvention for ATL as well.

## AGENDA-XV

### CALENDAR FOR CONVENING STATE LEVEL BANKERS' COMMITTEE MEETING

In terms of RBI circular No.RPCD.CO.LBS.BC.No.44/02.19.10/2010-11 dated December 29, 2010 a calendar for conducting SLBC meeting during 2011-12 has been worked out.

2. In order to implement this calendar, co-operation of all member Banks is sought with regard to correct & prompt submission of data as per the schedule mentioned in the Calendar.

#### State Level Banker's Committee, Bihar: Calendar for 2011-2012

Annexure - SLBC Calendar.

Intimation for Submission of Data for Quarter ending	To be Completed by Date
March'2011	March 15,2011
June'2011	June 15,2011
September'2011	September 15,2011
December'2011	December 15,2011

Dead line for receipt of information/ data by SLBC Convenor Bank	To be Completed by Date
March'2011	April 15,2011
June'2011	July 15,2011
September'2011	October 15,2011
December'2011	January 15,2012

Distribution of Agenda cum background papers	To be Completed by Date
March'2011	April 30,2011
June'2011	July 31,2011
September'2011	October 31,2011
December'2011	January 30,2012

Holding of Review Meeting for the for the Quarter Ended	To be Completed by Date
March'2011	14th May,2011
June'2011	14th August,2011
September'2011	14th November,2011
December'2011	14th February,2012

Forwarding the minutes of the meeting to all stakeholders for quarter ending	To be Completed by Date
March'2011	24th May,2011
June'2011	24th August,2011
September'2011	24th November,2011
December'2011	24th February,2012

Follow-up of the action points emerged from the meeting	To be Completed by Date
March'2011	23rd June,2011
June'2011	23rd September,2011
September'2011	23rd December,2011
December'2011	23rd March,2012

## AGENDA-XVI

### ANNUAL CREDIT PLAN 2011-12

A meeting was held on 14<sup>th</sup> February 2011 to finalise the total outlay under Annual Credit Plan 2011-12 for the State of Bihar. The Hon'ble Deputy Chief Minister & Finance Minister, Bihar presided over the meeting. The Director, Institutional Finance Directorate, Government of Bihar, Chief General Manager, NABARD, General Manager-RPCD, Reserve Bank of India, General Manager, State Bank of India, General Manager, Punjab National Bank, General Manager, Canara Bank and representatives of other major banks also attended the meeting.

The targets under Annual Credit Plan 2011-12 unanimously fixed at Rs.40500.00 Crore. Under the Plan, the Potential Linked Credit Plan (PLP) of Rs.25528.93 Crore has been fully adopted for total outlay under Priority Sector Advances, whereas under Non-Priority Sector a target of Rs.14971.07 Crore has been fixed.

Accordingly, the following sector-wise plan has been made out for the year 2011-12:

(Rs. in Crore)

<b>AGL</b>	<b>SME</b>	<b>OPS</b>	<b>TPS</b>	<b>NPS</b>	<b>ACP</b>
<b>18487.23</b>	<b>1951.86</b>	<b>5089.84</b>	<b>25528.93</b>	<b>14971.07</b>	<b>40500.00</b>

The House is requested to approve the target and a committee may also be formed to distribute these targets bank-wise and district-wise.

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