

STATE LEVEL BANKERS' COMMITTEE, BIHAR

**36TH REVIEW MEETING
FOR THE YEAR ENDED 31ST MARCH 2011**

VENUE: HOTEL CHANAKYA, PATNA

DATE: 18.05.2011

TIME: 11.00 AM



**CONVENOR:
STATE BANK OF INDIA
SLBC DEPARTMENT (5TH FLOOR)
LOCAL HEAD OFFICE, WEST GANDHI MAIDAN
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A G E N D A I T E M S

ITEM NO.	SUBJECT	PAGE NO.
I	CONFIRMATION OF THE MINUTES OF THE 35TH SLBC MEETING HELD ON THE 5 TH MARCH 2011	2
II	ACTION TAKEN REPORT ON THE 35 TH SLBC MEETING	3 – 10
	BRANCH NETWORK, CBS BRANCHES, ATM	10A-D
	KEY INDICATORS	11
III	REVIEW OF ACHIEVEMENT AS ON 31 ST MARCH 2011	12-14
	FINANCIAL INCLUSION	14-15
IV	EDUCATION LOANS	15
	PM'S NEW 15 POINT PROGRAMME FOR THE WELFARE OF THE MINORITIES	16
	GOVERNMENT SPONSORED SCHEMES/ PROGRAMMES	16-18
V	(A) BIHAR GROUND WATER IRRIGATION SCHEME (BIGWIS)	16
	(B) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)	17
	(C) SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY)	17-18
	(D) SWARNJAYANTI SHAHARI ROZGAR YOJANA (SJSRY)	19
VI	FINANCING TO SELF HELP GROUPs	19
	KISAN CREDIT CARD (KCC)	20
	NATIONAL AGRICULTURE INSURANCE SCHEME (NAIS) & ICICI LOMBARD	21
	DAIRY, FISHERY AND POULTRY	21
VII	FARM MECHANISATION	21
	ADVANCES GRANTED TO UNITS PROVIDING STORAGE FACILITY	21
	SMALL ROAD TRANSPORT OPERATORs (SRTOs)	22
	ADVANCES GRANTED UNDER CGTMSE COVERAGE	22
	CD RATIO	23
VIII	RECOVERY, NPA & WRITE-OFF	24
	CERTIFICATE CASES & PRIORITY SECTOR LENDING AND AGRI CREDIT	25
	SMALL, MARGINAL & OTHER FARMERS AND DRI SCHEME & WEAKER SECTION	26
IX	EXTENSION OF BANKING SERVICES TO VILLAGES HAVING POULATION OF MORE THAN 2000 BY MARCH 2012	27
X	OPENING OF NO-FRILLS ACCOUNTS AND PROVIDING OVERDRAFT AND GENERAL CREDIT CARD TO NO-FRILLS ACCOUNT HOLDERS	27
XI	INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)	28
XII	IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN SECURITY SENSITIVE AREAS	29
XIII	ANNUAL CREDIT PLAN 2011-12	30
	PROVIDING LEAD BANK RESPONSIBILITY TO BANK OF INDIA&ALLAHABAD BANK	31
XIV	DISPOSAL OF COMPLAINTS	31
	PERFORMANCE UNDER MEGA CREDIT CAMPS	31
	GOVT. SPONSORED SCHEMES- DISBURSING CASH TO BORROWERS	32

**STATE LEVEL BANKERS' COMMITTEE
36TH MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
35TH STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 05.03.2011**

The House may please confirm the Minutes of the 35th State Level Bankers' Committee meeting held on the 5th March 2011.

AGENDA-II

ACTION TAKEN REPORT ON THE 35TH SLBC MEETING

[1] ACTION POINT- All banks should put in concerted efforts for achieving at least 80% of their targets under Annual Credit Plan 2010-11.

(Action- All Banks)

ACTION TAKEN: - An amount of Rs.25552 Crore was disbursed by all banks taken together under ACP 2010-11 while during the corresponding period last year loans amounting to Rs.17537 Crore only were disbursed. Thus, due to the concerted efforts put in by banks, a Y-o-Y growth of Rs.8015 Crore (46%) was witnessed.

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

(Action: All Banks)

ACTION TAKEN:- A total of 1402830 KCCs were sanctioned amounting to Rs. 6446.48 Crore whereas during last year 1339539 farmers were provided credit support of Rs. 5067.20 Crore, thereby registering a growth of 4.72% in terms of no. of KCCs issued. However, in terms of amount of financial assistance extended, the performance of banks is better as a Y-o-Y growth of 27.22% has been recorded. As regards insurance coverage of crop loans disbursed, the performance of banks has also improved, as a total of 27.97 lakh farmers were covered by extending the benefit of crop insurance coverage, the amount of sum insured being Rs. 6594 Crore while during FY 2009-10, 22.58 lakh farmers were extended the benefit of crop insurance coverage, the sum insured being Rs.5351 Crore , thereby registering a growth of approximately 24% and 23% Y-o-Y in terms of no. of farmers covered and amount of sum insured respectively.

[3] ACTION POINT- LPC is required invariably for insurance of crop loans disbursed. LPC should be issued to all the farmers willing to avail crop loans.

(Action: State Government)

ACTION TAKEN: - State Government is requested to instruct the Circle Officers to issue Land Possession Certificates to all the farmers who are willing to avail crop loans from banks as this will enable them to get coverage of crop insurance.

[4] ACTION POINT- Banks should make all out efforts for achieving targets set under BIGWIS. Adequate no. of applications should be sponsored by the Government agencies.

(Action: All Banks & State Government)

ACTION TAKEN: - A total of 30454 farmers were sanctioned loans amounting to Rs. 145.26 Crore under BIGWIS during FY 2010-11 whereas the achievement of all banks taken together last year was only Rs. 82.75 Crore sanctioned to 18322 farmers. Thus, a Y-o-Y growth of about 66% and 76% has been witnessed in terms of no. of units financed and amount of financial assistance extended respectively. As regards disbursement under the Scheme, loans amounting to Rs. 133.82 Crore have been provided to 28892 farmers. Further, since inception of the Scheme, a total of 48776 farmers have been sanctioned involving Rs. 228.01 Crore upto March 2011. To achieve the ambitious targets set under the current financial year, adequate no. of applications should be generated by utilizing the four Mega Credit Camps to be organised at the Block-level in May & June and again, in October & November.

[5] ACTION POINT- Problems related to release of advance subsidy of BIGWIS and delay in verification of assets by the multi-level agency to be sorted out expeditiously.

(Action: NABARD, Minor Irrigation Deptt, GoB and Banks)

ACTION TAKEN: - To address the issues, meetings are being held at stipulated intervals. As reported, the problems related to release of advance subsidy under BIGWIS have been resolved to a major extent. However, as regards verification of assets purchased out of bank-finance, the multi-level agency still needs a push to carry out the inspection/ verification of

assets expeditiously which will in turn help banks in releasing the 2nd installment of the loan.

[6] ACTION POINT- The tentative target of Rs. 40500/- Crore set under Annual Credit Plan 2011-12 should be reviewed. A meeting should be organised for fixing the target. A sub-committee may also be constituted for arriving at the modalities for distributing the same among banks/ districts. The targets should be allocated among banks/ districts by 31st March 2011.

(Action: IFD, GoB & SLBC)

ACTION TAKEN: A meeting was held on 8th April 2011 under the chairmanship of the Principal Secretary-Finance, Government of Bihar to review the targets fixed under Annual Credit Plan: 2011-12. A revised and enhanced target of Rs.43200.00 Crore was finalized after due deliberations in the said meeting. For allocation of targets to banks, the task was assigned to respective LDMs. Further, on the basis of targets distributed among banks in the different districts, the state-level targets of banks were arrived at and a copy of the same has already been circulated to all concerned. A statement of the allocated targets is furnished on **Page- 30A to 30 F** for ratification by the House.

[7] ACTION POINT- Banks should submit their branch-wise performance report for the current financial 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- 10 E**. However, only a few banks have provided their branch-wise performance data under ACP 2010-11, which is available with SLBC for review by the House.

[8] ACTION POINT- Computerisation of land records to be completed at the earliest.

(Action: State Government)

ACTION TAKEN: - The concerned department of the State Government is requested to apprise the present position in this regard. Further, the state Government is requested to instruct all

concerned to initiate appropriate steps for early computerization of land records to facilitate extension of loans under Agri segment, in order to augment the credit flow to the sector, as banks will then be able to verify the land records of the prospective borrower in a hassle-free manner and without any unwarranted delay.

[9] ACTION POINT- Benefit of Interest-Subvention on Education Loans should be provided to all the eligible students. All banks to submit the information regarding no. of students eligible under the Scheme and the details of claim lodged with the nodal bank/ agency for extending benefit of interest subvention under the Scheme.

(Action: All Banks)

ACTION TAKEN: - Banks are requested to apprise the House regarding no. of students eligible under the Scheme of Interest Subvention on Education Loans and no. of claims lodged with the nodal agency. Further, controlling heads of banks are also requested to instruct their operating functionaries to ensure that all the eligible borrowers are provided the benefit of interest subvention under the Scheme.

[10] ACTION POINT- The Nodal Agency appointed by the State Government should work out the modalities for implementing the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP).

(Action: State Government)

ACTION TAKEN: - The Nodal Agency has been requested to initiate requisite steps to make the Scheme operational in the State of Bihar at the earliest.

[11] ACTION POINT- Agriculture Department, GoB to organise 4 credit camps every year (May & June and October & November) to enhance credit flow to agriculture. The detailed modalities for holding these camps should be finalized. Loan applications forwarded to banks for disposal should be complete in all respect alongwith the required enclosures. Banks should whole-

heartedly participate in them.

(Action: Agriculture Department, GoB & All Banks)

ACTION TAKEN: - To work out the modalities, a meeting was convened by NABARD on 5th May 2011. NABARD is requested to apprise the House regarding the modalities finalized so that banks may utilise this platform to generate loan applications in large numbers. Check-lists of documents to be attached with the applications have already been provided to the Agriculture Department. The State Government is requested to ensure that officials from the Circle Officers department are present in the Camps for on-the-spot authentication of the LPCs.

[12] ACTION POINT- Top priority should be given to extension of banking services to un-banked villages having population of over 2000 and banks should put in concerted efforts for achieving the target of covering the identified 3468 villages by March 2011. Concerned Banks to present details of modalities worked out by them for coverage of villages allotted to them.

(Action: Concerned banks)

ACTION TAKEN: - Against the target of covering 3468 un-banked villages having population of over 2000 by 31st March 2011, banks have covered only 2126 villages within the stipulated timeframe. The remaining villages will be covered during FY 2011-12. This is mainly because some banks have not covered even a single village during the period. However, banks like CBI & SBI have covered more villages during the period against their targets. The details are given on **Page- 27A**, for discussion and review by the House.

[13] ACTION POINT- Banks should initiate appropriate steps for providing Education Loans to 35000 students in the current financial year.

(Action: All banks)

ACTION TAKEN: - A total of 24854 students were provided credit support of Rs.744.28 Crore, as against Rs.704.82 Crore to 23616 students during the corresponding period last year, registering a marginal Y-o-Y growth of 5.24% and 5.60% in terms of no. of students receiving credit support for pursuing higher education and amount of financial assistance provided

respectively. Further, as regards disbursement under the Scheme, banks have extended loans to 26426 students amounting to Rs. 549.50 Crore during the period under review. Banks should gear up their machinery to provide more loans during the current financial year under the Scheme.

[14] ACTION POINT- Appropriate steps may be initiated to address security related concerns of banks.

(Action: State Government)

ACTION TAKEN: - State Government is requested to initiate necessary steps in this regard.

[15] ACTION POINT- Controlling heads of all banks should give special attention to financing more units under Dairy, Fishery and Poultry schemes.

(Action: All banks)

ACTION TAKEN: - Loans amounting to Rs. 187.42 Crore were sanctioned to 23883 beneficiaries under various Dairy Development schemes (30.92% of the allocated targets), Rs.16.57 Crore to 1617 beneficiaries under Fishery schemes (10.02% of the allocated targets) and Rs. 19.03 Crore to 1308 beneficiaries under Poultry schemes (9.43% of the allocated targets) by banks operating in the State. The performance of banks is considered far from satisfactory and calls for urgent and effective steps to be taken by banks for extending more loans under these activities during FY 2011-12.

[16] ACTION POINT- Banks should provide focused attention for achieving the targets set under Farm-Mechanisation.

(Action: All banks)

ACTION TAKEN: - Banks have sanctioned loans to 10985 farmers involving Rs. 243.62 Crore for purchasing farm equipments against the target of 21011 units. Further, as regards disbursement, a total of 10977 farmers were provided credit support of Rs.243.38 Crore during the period under review. Thus, the achievement of all banks taken together works out to 52.28% of the targets allocated for FY 2010-11.

Bank-wise performance data is furnished on **Page- 21H**.

[17] ACTION POINT- 100% financial inclusion to be completed by June 2011 in the remaining 18 districts of the State.

(Action: Concerned LDMs & Banks)

ACTION TAKEN: - Out of 19 districts identified for 100% FI during the 2nd Phase, only 12 districts have submitted the desired information. As per information received, 10 districts have achieved more than 70% of their targets whereas 2 districts have achieved less than 35%. Further, some of the districts, namely, Araria, Kishanganj and Madhepura have completed more than 90% of the Households. LDMs of the remaining districts, who have not furnished detailed information, are once again requested to submit the same to SLBC. Also, since the last date for covering all the households was fixed as 30th June 2011, controlling heads of concerned lead banks should instruct their LDMs suitably to make all out efforts for accomplishing the task.

[18] ACTION POINT- Small amount of loans by way of OD/ GCC should be provided to all the No-frills account holders.

(Action: All banks)

ACTION TAKEN: - Banks operating in the State have provided overdraft facility to 94830 No-frills account holders amounting to Rs. 7.19 Crore. Apart from this, 26833 General Credit Cards have been issued to No-frills account holders, with aggregate credit limits of Rs. 35.37 Crore.

[19] ACTION POINT- Credit extension to be intensified in 6 security sensitive districts, namely, Aurangabad, Arwal, Jehanabad, Rohtas, Gaya and Jamui as identified by Gol.

(Action: Lead Bank and banks operating in these districts)

ACTION TAKEN: - Banks have extended higher quantum of credit in all the six security sensitive districts as compared to last year. The growth in the amount of loans provided is more than 30% Y-o-Y, except in Jehanabad where the growth is only 8.48%.

Details are placed on **Page- 29**

[20] ACTION POINT- A proposal to be sent to the Gol for setting up a National level agency to look after SHG related issues.

(Action: State Government)

ACTION TAKEN: - State Government is requested to do the needful in this regard.

[21] ACTION POINT- A meeting should be organised with banks to discuss issues related to non-stabilisation of SAMIS in Bihar.

(Action: SLBC, RBI & NABARD)

ACTION TAKEN: - A meeting of banks having lead responsibility in the State to be convened to discuss the issue and initiate appropriate measures for stabilization of SAMIS in the State.

[illegible]

STATE LEVEL BANKERS' COMMITTEE, BIHAR

KEY INDICATORS

(ALL BANKS)

(Rs. in Crore)

Sl. No.	ITEMS	MAR 2009	MAR 2010	MAR 2011	Bench-mark
1	DEPOSITS	83047.56	98558.28	113909.10	
2	ADVANCES INCLUDING RIDF	25293.56	31678.55	38723.19	
3	CD RATIO	30.46	32.13	33.99	
4	PRIORITY SECTOR ADVANCES	15773.81	21247.50	25230.46	
5	SHARE OF PSA IN TOTAL ADV. (%)	65.58%	71.15%	69.51%	40 %
6	AGRICULTURAL ADV.	8923.39	11915.98	13981.70	
7	SHARE OF AGL. ADV IN TOTAL ADV (%)	35.28%	37.62%	36.11%	18 %
8	MSE ADV.	1867.48	3255.20	5747.49	
9	SHARE OF MSME ADV. IN PSA (%)	11.84%	15.32%	22.78%	
10	ADV. TO WEAKER SEC.	5796.44	7966.49	9049.35	
11	SHARE OF WEAKER SEC. IN PSA (%)	36.75%	37.49%	35.87%	10 %
16	DRI ADV.	31.25	31.71	50.98	
17	SHARE OF DRI ADV IN TOTAL ADV (%)	0.14%	0.11%	0.17%	1 %
18	ADV. TO WOMEN (DISBURSEMENT)	227.69	1097.74	1312.89	
19	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	1.44%	5.17%	5.14%	5 %
A	RURAL	2431	2554	2747	
B	SEMI-URBAN	757	889	978	
C	URBAN	621	730	824	
D	TOTAL	3809	4173	4549	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN: 2010-11

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

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	27467.69	20386.96	74.22
Co-op. Banks	1841.13	421.92	22.92
RRBs	7691.18	4742.68	61.66
Total	37000.00	25551.56	69.06

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	15868.11	10667.49	67.23
MSE	1947.30	2324.85	119.39
OPS	4343.62	3150.95	72.54
TPS	22159.03	16143.29	72.85
NPS	14840.97	9408.23	63.39
Total	37000.00	25551.56	69.06

Bank-wise and district-wise position is furnished on Page- 15A TO 15H.

**COMPARATIVE PERFORMANCE UNDER ACP
AS ON MARCH 2011 vis-a-vis MARCH 2010**

(Rs. in Crore)

Banks	2010-11			2009-10			YOY increase in disburse ment (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	27467.69	20386.96	74.22	16373.55	14495.14	88.53	40.65
Co-op	1841.13	421.92	22.92	1182.33	353.15	29.87	19.47
RRBs	7691.18	4742.68	61.66	3574.91	2688.60	75.21	76.40
Total	37000.00	25551.56	69.06	21127.79	17536.89	83.00	45.70

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2010-11			2009-10			YOY increase in disbursem ent (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Agl.	15868.11	10667.49	67.23	8727.17	7163.26	82.08	48.92
MSE	1947.30	2324.85	119.39	1321.74	1351.61	102.26	72.01

OPS	4343.62	3150.95	72.54	3871.43	3044.86	78.65	3.48
TPS	22159.03	16143.29	72.85	13920.34	11559.73	83.04	39.65
NPS	14840.97	9408.23	63.39	7207.45	5977.16	82.93	57.40
Total	37000.00	25551.56	69.06	21127.79	17536.89	83.00	45.70

Comparative performance shows that the overall achievement during FY 2010-11 is 69.06%, as against 83.00% 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 period 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, banks have surpassed the targets allotted to them under SME, which is partly due to focussed monitoring and review of loans granted under schemes for SRTOs and with CGTMSE coverage. As regards, performance under Agl. segment, banks could only achieve 67.23% of the targets, which is mainly because of quantum increase in the targets. However, banks have achieved a growth of 48.92% under this sector, against the overall growth of 45.70% in total disbursement under the ACP.

AGENDA-IV

FINANCIAL INCLUSION

All the 19 districts out of 38 districts of the State, which were identified for the purpose of 100% Financial Inclusion in the first phase, have already achieved the goal. In the 2nd phase, remaining 19 districts were identified for opening bank account(s) of at least one person from each household of these districts. In the last review meeting, the Hon'ble Deputy Chief Minister had desired that the task of 100% FI may be achieved in these districts also by 30th June 2011. However, despite our repeated requests, the latest performance data regarding the same has not been submitted by some of the Lead District Managers. The detailed report obtained from

some of the districts is placed on **Page- 15 I** for review by the House. Controlling heads of the concerned lead banks are once again requested to instruct their LDMs suitably to put in concerted efforts for early completion of the task of 100% FI in their respective districts. They are also requested to advise the LDMs to submit the progress report in this regard to SLBC at fortnightly intervals so that the same may be advised to all concerned.

District-wise position is shown below under different groups where identified districts have achieved respectively above 90%, above 80% & upto 90%, above 70% & upto 80% and less than 50% alongwith the names of the districts which have not submitted the desired information:

% Achievements as on 31.03.2011	Identified Districts
Above 90%	Araria, Kishanganj and Madhepura
Above 80% and upto 90%	Jamui, Darbhanga, Patna and Lakhisarai
Above 70% and upto 80%	Jehanabad, Nalanda and Bhagalpur
Less than 50%	Arwal and Nawada
Districts not reported any data	East Champaran, Darbhanga, Muzaffarpur, Aurangabad, Kaimur, Begusarai and Samastipur

EDUCATION LOANS

One of the main priorities of banks operating in the State is to provide education loans to all the meritorious 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. Loans amounting to Rs.744.28 Crore were sanctioned to 24854 students, as against Rs.704.82 Crore sanctioned to 23616 students during the corresponding period last year, thereby registering only marginal Y-o-Y growth of 5.24% and 5.60% in terms of no. of students benefited and amount of financial assistance provided respectively. Further, as regards disbursement under the Scheme, banks have extended loans to 26426 students amounting to Rs. 549.50 Crore during the period under review. The up-to-date position of loans provided to SC/ST students is not known as only a few banks have furnished the desired information. It is estimated that 1550 SC/ST students have been provided financial assistance to pursue higher education, amounting to Rs.50 Crore. Bank-wise performance is furnished on **Page- 15J**.

Interest Subsidy claims to the tune of Rs.4.40 Crore has been lodged with the Nodal Bank (Canara Bank) covering 5806 education loans. Controlling heads of all banks are requested to advise their operating functionaries suitably to cover all the eligible education loan borrowers under “**Central Scheme to provide Interest Subsidy for the period of moratorium on Education Loans**”.

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, 15% of PSA should be provided to Minority Communities in accordance with the guidelines issued by the Government of India in this regard.

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

In these identified districts, total priority sector loans outstanding as on 31.03.2011 were Rs. 3369.10 Crore (No. of borrowers: 506734) out of which loans amounting to Rs.1182.61 Crore (35.10% of PSA) were provided to 163033 (32.17% of PSA) borrowers belonging to minority communities. All the districts have achieved the target of providing more than 15% of their priority sector loans to the persons belonging to minority communities.

District-wise performance in the identified districts is furnished on **Page-16A**.

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 the end of the 11th Five Year Plan, ending March 2012.

Banks have extended loans to 30454 farmers amounting to Rs.145.26 Crore under BIGWIS and out of these loans worth Rs. 133.82 Crore were disbursed among 28892 farmers during the year gone by. Further, since inception of the Scheme, a total of 48776 farmers have been

sanctioned involving Rs. 228.01 Crore upto March 2011. District-wise/ bank-wise targets under the Scheme for FY: 2011-12 have been finalised by NABARD. The details of the allocated targets are placed on **Page- 16B TO 16E** for information of the House. Concerted efforts should be put in by all concerned for achieving the targets under the Scheme during the current financial year. The four Mega Credit Camps to be organised this year should be utilised fully for disbursing more loans under the Scheme. Bank-wise performance is furnished on **Page-16F**.

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

A total of 3035 projects involving Rs.160.79 Crore have been sanctioned against the physical targets of 6258 projects by all banks taken together. Out of these, loans amounting to Rs.146.19 Crore have been disbursed to 2924 units. It may be noted that banks have achieved only 48.50% of the physical targets fixed for FY 2010-11.

Bank-wise performance is furnished on **Page-17A**.

C) SWARN JAYANTI GRAM SWAROZGAR YOJNA (SGSY)

Disposal of loan applications 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 applications sponsored (Individuals)	10878	
No. of individual swarojgaris financed	10551	34.61
%age of sanction to applications sponsored (ind.)	96.99%	
No. of applications sponsored (Groups)	21232	
No. of Groups financed	20955	
%age of sanction to applications sponsored (group)	98.69%	
No. of individuals in groups	226016	275.42
Total no. of swarojgaris provided loans	236567	310.03
Achievement in % (disb / target)	85.01%	47.24%

It is evident from the above Table that 236567 beneficiaries were provided loans under the Scheme during the period under review, amounting to Rs. 310.03 Crore, as against 138017 beneficiaries assisted in the corresponding period last year, thereby registering an impressive growth of 71.40% over last year's performance in terms of no. of swarojgaris assisted under the Scheme.

Bank-wise performance is furnished on **Page- 17B**.

BANK-WISE FINANCING OF SELF HELP GROUPS (SGSY) AS ON 31.03.2011

BANKS	GROUPS FINANCED			
	Target (No.)	Ach. (No.)	Ach. (Amt.)	%Ach. (No.)
State Bank of India	4336	2397	3482	55.28
Central Bank of India	2796	1712	3085	61.23
Punjab National Bank	3409	2622	4646	76.91
Canara Bank	554	554	465	100.00

Bank of Baroda	556	481	654	86.51
Union Bank	307	163	405	53.09
UCO Bank	1431	518	512	36.20
Oriental Bank	----	9	15	---
Bank of India	1051	914	856	86.96
Allahabad Bank	1155	590	1229	51.08
Indian Bank	117	173	242	147.86
Syndicate Bank	56	47	133	83.93
Indian Overseas Bank	0	06	12	---
United Bank of India	624	205	239	32.85
MBGB	1639	2486	2772	151.68
BKGB	779	800	563	102.70
SKGB	248	409	326	164.92
UBGB	4652	6869	7906	147.66
Total	23710	20955	27542	87.36

As on 31st March 2011, banks have extended loans to 20955 SHGs under SGSY amounting to Rs.275.42 Crore, achieving 87.36% of the targets allocated in terms of no. of SHGs to be financed.

D) SWARNJAYANTI SHAHARI ROJGAR YOJANA (SJSRY)

Under the Scheme, loans amounting to Rs.3.85 Crore were sanctioned among 1261 beneficiaries as against 1189 beneficiaries assisted with loans of Rs.4.58 Crore during the same period last year. Further, loans amounting to Rs. 3.86 Crore were disbursed under the Scheme during the period under review among 1270 beneficiaries while during the same period last year loans worth Rs. 4.50 Crore were disbursed among 1186 beneficiaries. Thus, in terms of no. of beneficiaries provided financial assistance , the position under the Scheme has improved whereas in terms of amount of finance it has registered a significant deterioration.

Bank-wise position is furnished on **Page-19A**.

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 26055 SHGs during FY: 2010-11, with total Bank-finance of Rs. 198.13 Crore whereas during the corresponding period last year 30241 groups were provided credit support of Rs.295.05 Crore. Year-wise performance under SHG Financing is given hereunder:

(Rs. in Crore)

Year	Number of new SHGs	Amt. of 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
DURING 2009-10	30241	295.05
DURING 2010-11	26055	198.13

Year-wise position of SHG bank-linkage is furnished on **Page-19B TO 19C**.

AGENDA-VII

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 31.03.2011

A summarised statement of targets vis-à-vis Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks up to 31/03/2011 is given below:

Banks	Target (No.)		Sanctioned (No.)		% Achievement	
	New	Renewal	New	Renewal	New	Renewal

Comm. Banks	861430	287144	474628	178856	55.10	62.29
RRBs	478570	159523	276129	199507	57.70	125.06
Co-op. Banks	160000	53333	40021	233689	25.01	438.17
TOTAL	1500000	500000	790778	612052	52.72	122.41

It is evident from the above Table that banks have sanctioned loans to 1402830 farmers under KCC during the period under review while during the corresponding period last year, only 1339539 farmers were provided loans under KCC. However, while only a marginal growth of approximately 5% has been registered in terms of no. of KCCs issued, banks have registered an impressive growth of over 27% Y-o-Y in terms of amount of financial assistance provided as loans amounting to Rs.6446.48 Crore were provided during FY 2010-11, while during the same period last year, the amount of financial assistance extended was only Rs.5067.20 Crore. Further, while the performance of banks in issuing new KCC was only 52.72% of the targets fixed for FY 2010-11, they were able to achieve 122.41% of the renewal targets under the Scheme. Further, taking a cue from this fact, we may consider fixing up of a higher target for renewal of KCCs. Nevertheless, a large number of farmers admittedly have still little or no access to bank credit. 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- 21A to 21B.**

NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS) & ICICI LOMBARD

As advised by the Patna Regional Office of Agriculture Insurance Company of India Limited, 27.97 lakh farmers and 34.57 lakh hectares of cultivated land have been covered under the benefit of crop insurance during 2010-11, the amount of sum insured being Rs.6594 Crore. The position of insurance as furnished by NAIS and the data gathered from ICICI Lombard GIC Limited, is furnished on **Page-21C to 21D.**

DAIRY, FISHERY & POULTRY

Loans amounting to Rs. 187.42 Crore were sanctioned to 23883 beneficiaries under various Dairy Development schemes (30.92% of the allocated targets). Likewise, loans amount to

Rs.16.57 Crore were sanctioned to 1617 beneficiaries under Fishery schemes (10.02% of the allocated targets) while 1308 beneficiaries received financial assistance of Rs. 19.03 Crore under Poultry schemes (9.43% of the allocated targets). Considering the vast potential, as assessed in the relevant State Focus Paper prepared by NABARD, banks need to further intensify their efforts for extending more loans under these activities during FY 2011-12.

Bank-wise performance data is furnished on **Page-21E to 21G**, for discussion and review by the House.

FARM MECHANISATION

During FY: 2010-11, banks have sanctioned loans amounting to Rs. 243.62 Crore to 10985 farmers for purchasing farm equipments, against the target of 21011 units. Further, as regards disbursement, a total of 10977 farmers were provided credit support of Rs.243.38 Crore during the period under review. Thus, the achievement of all banks taken together comes to 52.28% of the targets allocated for FY 2010-11.

Bank-wise performance data is furnished on **Page-21H**, 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.49.50 Crore were sanctioned to 116 units during FY 2010-11 and out of these, loans amounting to Rs. 42.68 Crore were disbursed to 113 units. Bank-wise performance is furnished on **Page- 21-I**.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of 9428 units, banks have sanctioned loans amounting to Rs. 209.45 Crore for purchasing 7618 vehicles by SRTOs, out of which loans amounting to Rs.208.64 Crore have already been disbursed for purchasing 7587 vehicles. Thus, the achievement of banks during the period under review was just 80.80% of the target. However, a very impressive growth of 170.81% has been recorded as compared to banks' performance last year when only 2676

vehicles were financed.

Bank-wise performance vis-a-vis targets allotted to them is furnished on **Page- 22A**.

ADVANCES GRANTED UNDER CGTMSE SCHEME

A total of 11503 units were sanctioned loans amounting to Rs.450.28 Crore by banks with Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) cover; out of these, loans amounting to Rs.435.79 Crore were disbursed to 11271 units during the period under review whereas during last year, only 4001 units were provided loans amounting to Rs.149.25 Crore with CGTMSE cover. Thus, an impressive growth of 187.50% Y-o-Y registered in terms of no. of units provided collateral free loans but in terms of amount of financial assistance provided, the performance was even better at 201.69 %.

Bank-wise performance data is furnished on **Page-22B**, for discussion and review by the House.

AGENDA-VIII

CD RATIO (As on 31.03.2011)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. banks	98572.38	29593.69	30.02%
Co-op. banks	1550.73	713.48	46.01%
RRBs	13785.99	5991.60	43.46%

Total	113909.10	36298.77	31.87%
RIDF		2424.42	
Total (Advances +RIDF)	113909.10	38723.19	33.99%
Investment		4892.48	
Grand Total (Adv.+RIDF+Inv.)	113909.10	43615.67	38.29%

As at the end of 31st March 2011, CD Ratio stood at 33.99% which shows an increase of 186 basis points Y-o-Y (32.13% as on March 2010) . This growth was achieved despite the fact that banks received a substantially large amount under ADW&DR Scheme 2008, which adversely impact the Advances level. The incremental CD ratio over March 2010 stood at 45.98%. Due to large amount of advances written off every year, CD Ratio has also been adversely affected. If the amount of Rs.1236.52 Crore had not been written-off this year, banks could have achieved the targetted CD ratio of 35%. Further, the average CD ratio during the year 2010-11 works out to 33.37%. However, there are four districts, namely, Siwan (21.63%), Saran (24.35%), Bhojpur (23.90%) and Lakhisarai (24.95%) where CD Ratio is still less than 25%.

INCREMENTAL CD RATIO AS ON 31.03.2011

Amt. In Crore	Mar.' 10	June'10	Sept.'10	Dec.'10	Mar.'11
Deposits	98588.28	99636.00	101762.67	107017.52	113909.10
Advances including RIDF	31678.55	32108.78	33901.78	36322.71	38723.19
CD Ratio	32.13%	32.23%	33.31%	33.94%	33.99%
Incremental CDR	-----	-----	-----	-----	45.98%

Bank-wise and district-wise details are furnished on **Page-23A TO 23G**.

RECOVERY

A summary of the recovery data (as on 31.03.2011) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	7022.14	3300.98	47.01%
Co-op. Banks	1117.35	418.20	37.43%

RRBs	292.72	182.99	62.51%
Total	8432.21	3902.17	46.28%

Recovery percentage at 46.28% of the total demand raised by banks as on the 31st March 2011 indicates a significant increase in NPAs. The position need to be improved and State government is requested to extend full support to banks in this drive.

Bank-wise position of recovery as on 31.03.2011 is furnished on **Page- 24A TO 24B**.

NPAs & WRITE-OFF

As on 31.03.2011, overall position of NPAs and the amount of loans written off is as under:

(Rs. in Crore)

Banks	Total Adv.	Total NPA	% of NPA	Amt. written-off	% of written- off amt. to total advances
Comm. Banks	29593.69	1845.41	6.24%	1008.98	3.41%
Co-op. Banks	713.48	69.95	9.80%	-----	-----
RRBs	5991.60	266.02	4.44%	227.54	3.80%
Total	36298.77	2181.38	6.01%	1236.52	3.41%

The position of NPAs as on 31.03.2011 was far from satisfactory, especially when it is compared with national average. Therefore, all out efforts need to be made for bringing down the NPA level below 5%.

Bank-wise details are furnished on **Page- 24C TO 24D** for discussion and review by the House.

CERTIFICATE CASES

As on 31.03.2011, 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.	284531	1039.90	9000	26.58	275531	1013.33

Co-op	4651	26.12	303	2.29	4348	23.83
RRBs	37177	34.24	1372	1.11	35805	33.12
Total	326359	1100.26	10675	29.98	315684	1070.28

It is evident from the above Table that only 3.27% cases have been disposed of and 315684 cases involving Rs. 1070.28 Crore are still pending at different stages. This is a substantially large amount which, if recovered and recycled, can further enhance disbursements under ACP: 2011-12. In accordance with the decision taken in the 33rd 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, this action is yet to produce the desired result. The State Government is once again earnestly requested to instruct all concerned to ensure early disposal of the pending cases.

Bank-wise details of certificate cases filed are furnished on **Page-25A**.

The House may review the position.

PRIORITY SECTOR LENDING

As on 31.03.2011, 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 69.51% in the State, which is well above the Benchmark of 40%. Bank-wise position is furnished on **Page-26A TO 26D**.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 36.11% as on 31st March 2011, against the National Benchmark of 18%. However, a few banks have failed to achieve the Benchmark. Bank-wise position is furnished on **Page-26A TO 26D**.

LOANS PROVIDED TO SMALL & MARGINAL FARMERS AND OTHER FARMERS

Loans amounting to Rs.8166.26 Crore have been provided to small & marginal farmers out of the total advances of Rs.11659.16 Crore granted under Direct Agriculture. Thus, about 70% of the total loans under Direct Agriculture have been provided to farmers belonging to 'small & marginal' category with land holdings upto 2.50 acres of irrigated land, and the remaining 30% to farmers belonging to 'other' farmers category with land holdings of more than 2.50 acres of

irrigated land as on 31st March 2011.

Bank-wise details regarding loans provided to Small & Marginal and Other Farmers is furnished on **Page-26E TO 26F**.

DIFFERENTIAL INTEREST RATE (DIR)

A total of 9609 beneficiaries were extended credit support of Rs. 33.06 Crore under Differential Rate of Interest Scheme during FY: 2010-11. Apart from this, 411 beneficiaries were extended financial assistance amounting to Rs.0.72 Crore to enable them to construct their dwelling units under Indira Awas Yojana. Bank-wise position is furnished on **Page-26A TO 26B and 26G**.

WEAKER SECTIONS

Banks extended financial assistance amounting to Rs. 9049.35 Crore out of the aggregate advances of Rs.36298.77 Crore to Weaker Sections of society, during the year under review, which stood at 24.93% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement was much better at 37.49% against the Benchmark of 25%.

Bank-wise position is furnished on **Page-26A TO 26B**.

AGENDA-IX

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

Banks have covered a total of 2126 un-banked villages as against the target of 3468 villages to

be covered by March 2011. Only a few banks like CBI and SBI have covered more villages than their allocated targets during FY 2010:11, while CBI has covered 849 villages against the target of 355 villages, SBI has opened banking outlets in 657 villages against the target of 628 villages as on March 2011. Thus, the remaining 7087 un-banked villages (out of total 9213 identified villages) have to be covered during the current financial year. Banks need to intensify their efforts manifold for setting up of banking outlets in the villages allotted to them.

Bank-wise/ district-wise details are furnished on **Page-27A**.

AGENDA-X

OPENING OF NO-FRILLS ACCOUNTS AND PROVIDING OD-FACILITY AND GENERAL CREDIT CARDS TO NO-FRILLS ACCOUNT HOLDERS

The issue is of immense importance as far as 100% Financial Inclusion is concerned and as such it has been discussed and reviewed in almost all the review meetings of SLBC. 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 1872623 No-Frills accounts were opened during FY 2010-11. Thus, a total of 6204743 No-frills accounts have been opened till 31st March 2011 mobilising deposits of Rs.479.29 Crore. Out of these, 4915676 accounts are operational. Further, overdraft facility has been extended to 94830 No-frills account holders; the amount involved being Rs. 7.19 Crore. Apart from this, 26833 General Credit Cards have been issued to No-frills account holders, with aggregate credit limits of Rs. 35.37 Crore.

Bank-wise details are furnished on **Page-27B TO 27C**.

AGENDA-XI

INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR (ISHUP)

The Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) was launched on 26th 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 Sections (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 level. 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 to some extent. 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 nodal agency identified for implementing the Scheme in the State of Bihar is requested to initiate requisite steps so that the modalities may be framed and the Scheme may be implemented in the State by all concerned.

AGENDA-XII

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, Jehanbad 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; all banks are requested to provide necessary financial support to

people of these districts on a priority basis. 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 31.03.2010	ACP Ach as on 31.03.2011	%Growth
1.	Arwal	7060	11977	69.64%
2.	Aurangabad	41646	59088	41.88%
3.	Gaya	64267	84366	31.27%
4.	Jamui	17458	30756	76.17%
5.	Jehanabad	19141	20765	8.48%
6.	Rohtas	51689	72304	39.88%

It is evident from the above Table that banks have extended higher quantum of credit in the all the six security sensitive districts as compared to last year. While all the districts have achieved a growth of more than 30% Jehanabad has registered growth of only 8.48% Y-o-Y, which calls for urgent action by the banks operating in the area. Further, the State Government is also requested to provide necessary infrastructural support so that banks may be able provide larger coverage which will in turn also facilitate larger credit extension in these areas.

AGENDA-XIII

ANNUAL CREDIT PLAN 2011-12

In accordance with the decision taken in the last review meeting of SLBC, a meeting was held on 8th April 2011 under the chairmanship of the Principal Secretary, Finance, Government of Bihar to review the targets fixed under Annual Credit Plan: 2011-12. The revised target of Rs.43200.00 Crore was finalized in the said meeting. For distribution of targets to different banks, the task was assigned to respective LDMs. Further, on the basis of targets allocated to

banks in the different districts as reported by the respective LDMs, the state-level targets of banks have been arrived at and a copy of the same has already been circulated to all concerned. A statement of the allocated targets is furnished on **Page-30 A TO 30F** for perusal and ratification by the House.

The sector-wise targets finalised under ACP: 2011-12 is as under:

TARGETS UNDER ACP 2011-12 VIS-A-VIS 2010-11

(Rs. in Crore)

YEAR	AGL	SME	OPS	TPS	NPS	ACP
2010-11	15868.11	1947.30	4343.62	22159.03	14840.97	37000.00
2011-12	21101.95	1951.86	5089.84	28143.65	15056.35	43200.00
GROWTH	5233.84	4.56	746.22	5984.62	215.38	6200.00
%GROWTH	32.98	0.23	17.18	27.01	1.45	16.76

AGENDA-XIV

**PROVIDING LEAD BANK RESPONSIBILITY TO BANK OF INDIA AND
ALLAHABAD BANK IN THE STATE OF BIHAR**

Smt. Shyamala Gopinath, Hon'ble Deputy Governor, Reserve Bank of India visited Patna on 11th April 2011 and discussed the banking scenario in Bihar with the State Government and SLBC, Bihar. During the discussions, the Dy. Governor desired that major banks like Bank of India and Allahabad Bank which have sizeable presence in the State should be entrusted with Lead Bank responsibility in one or two districts since despite having more than 100 branches, these banks do not have lead responsibility in any district. Relevant information compiled by SLBC is furnished on **Page-31A** for discussion and review by the House. Appropriate decision

may be taken by the House after considering the various factors and discussion with the concerned banks.

DISPOSAL OF COMPLAINTS

A total of 3200 complaints were received by banks operating in the State, out of these 2875 complaints have already been redressed and the remaining 325 complaints are still pending for disposal. Bank-wise details of complaints received and disposed are furnished on **Page- 31B** for discussion and review by the House.

PERFORMANCE UNDER MEGA CREDIT CAMPS

As per the detailed information received from 24 districts, loans amounting to Rs. 271.03 Crore to 35150 persons, Rs. 232.14 Crore to 33616 persons and 371.46 Crore to 40706 persons were sanctioned on 10th of January , February and March 2011 respectively. District-wise/ scheme-wise detailed are furnished on **Page-31C TO 31E** for discussion and review by the House.

GOVT. SPONSORED SCHEME

DISBURSING CASH TO BORROWERS

A study was conducted by National Institute of Rural Development, Hyderabad. On perusal of the study conducted, the Committee of Central Board of Reserve Bank of India has suggested to consider the case of pure cash transfer Schemes as against the present system being followed by banks with regard to Government Sponsored Schemes. In turn, Regional Office, of RBI at Patna has sought the view of banks in the context of Bihar. The House is requested to discuss the issue for taking an appropriate decision in the matter. Some of the suggestions made by the said study group received vide letter No.-RPCD.Patna.NO.1054/02.01.101/2010-11 dated 2nd May 2011 received from RBI is placed on **Page-32 A TO 32B** for information of the House.
