

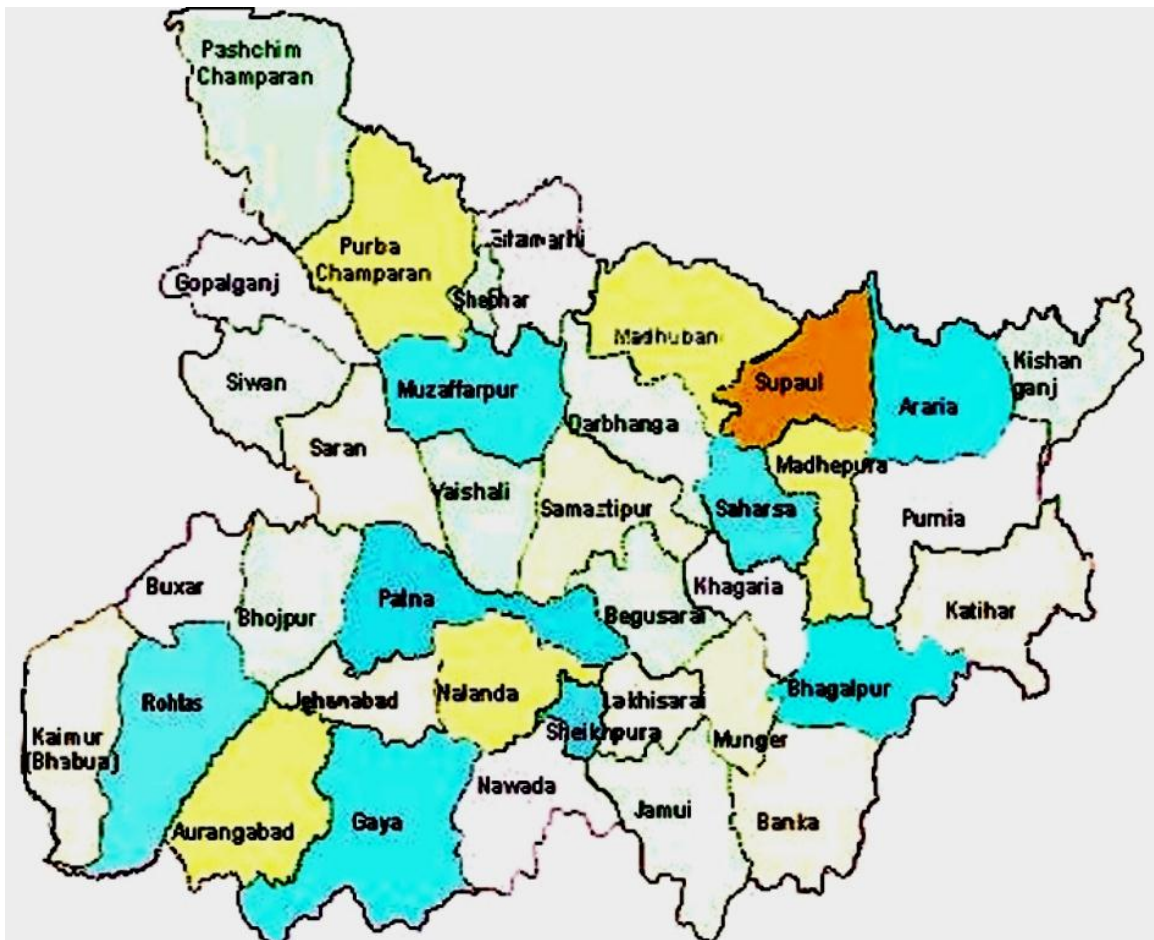
STATE LEVEL BANKERS' COMMITTEE, BIHAR

**40th REVIEW MEETING
FOR THE QUARTER ENDED 31ST MARCH 2012**

VENUE: HOTEL CHANAKYA, PATNA

DATE: 16.05.2012

TIME: 10.30 AM



CONVENOR:

STATE BANK OF INDIA

SLBC DEPARTMENT (5TH FLOOR)

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**STATE LEVEL BANKERS' COMMITTEE
40th MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
39th STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 10.02.2012**

The House may please confirm the Minutes of the 39th State Level Bankers' Committee meeting held on the 10th February 2012.

AGENDA-II

ACTION TAKEN REPORT ON THE 39TH SLBC MEETING

[1] ACTION POINT- Banks should put in concerted efforts to ensure that 100% of targets set under Agriculture as well as 90% of targets set under ACP for FY: 2011-12 are achieved.

(Action: All Banks)

ACTION TAKEN: - Due to focussed attention provided by all banks operating in the State an amount of Rs.14957.91 Crore (70.88% of the annual target) was disbursed under Agriculture during FY: 2011-12, registering Y-o-Y growth of 40.22%. During the corresponding period last year, banks could disburse loans amounting to Rs. Crore 10667.49 under Agriculture sector. An amount of Rs.32415.92 Crore (75.04% of the annual target) was disbursed under ACP during FY: 2011-12, registering Y-o-Y growth of 26.86%. During the corresponding period last year, banks could disburse loans amounting to Rs. 25551.56 Crore.

[2] ACTION POINT- All the crop loans disbursed should invariably be covered under crop insurance. The claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period beyond 15 days till date of credit. Such interest amount already applied should be refunded to the beneficiaries.

(Action: All Banks)

ACTION TAKEN: - Controlling Head of all banks operating in the State have been requested to instruct their operating functionaries to ensure to cover all the crop loans under crop insurance and the claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period beyond 15 days till date of credit and if such interest amount already applied should be refunded to the beneficiaries. Controlling Head of all banks operating in the State have also been requested to instruct their

operating functionaries to ensure submission of statement of crop insurance at monthly intervals to the Insurance Companies. It should also be ensured that the statement so submitted is complete in all respects. As per information received from Patna Regional Office, Agriculture Insurance Company of India Ltd, 339708 farmers have been covered under NAIS while 1611823 farmers have been extended the benefit of crop insurance coverage under WBCIS and 80787 farmers have been covered under MNAIS Thus, a total of 2032318 farmers have been provided the crop insurance cover, the sum insured being Rs. 5575.84 Crores and the area covered being 2217191.52 hectares by Agriculture Insurance Company of India Ltd. The information on crop insurance received from various insurance companies are as under:

NAME OF THE INSURANCE COMPANY	NO. OF FARMER	AREA (IN HA.)	SUM INSURED (IN CR)
AGRICULTURE INSURANCE COMPANY OF INDIA LTD	2032318	2217191.52	5575.84
ICICI LOMBARD GENERAL INSURANCE CO. LTD	56803	75831.30	181.31
HDFC ERGO	17847	18382.19	44.23
CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD	28471	28476.37	73.09
IFFCO-TOKIO	36543	36803.40	93.40
TOTAL	2171982	2376684.78	5967.87

Thus, as per information received from the above said 5 insurance companies, a total of 2171982 farmers have been provided crop insurance cover, the sum insured being Rs. 5967.87 Crores and the area covered being 2376684.78 hectares.

[3] ACTION POINT- ATM Cards should be issued to all eligible KCC holders.

(Action: All Banks)

ACTION TAKEN: - Controlling Head of all banks have been requested to instruct their operating functionaries to issue ATM Cards to all the eligible farmers under Kisan Credit Card. However, the requisite information in this regard has been made available only by a few banks. As per information received from them, a total of 28313 KCC holders have been provided with ATM Cards for operating their KCC accounts.

[4] ACTION POINT- Village-wise list of farmers to be prepared and circulated among bank branches.

(Action: Agri Deptt., GoB, SDCs and LDMs)

ACTION TAKEN: -The Agriculture Department, Government of Bihar, Senior Deputy Collector- Banking and all others concerned have been requested to prepare village-wise list of farmers and circulate among bank branches so that all eligible farmers may avail agricultural loan especially KCC facility at an early date.

[5] ACTION POINT- Village-wise list of existing KCC holders as well as list of all defaulters to be prepared.

(Action: All Banks)

ACTION TAKEN: Controlling Heads of all banks have been requested to instruct their operating functionaries to prepare village-wise list of existing KCC holders as well as list of all defaulters. In this regard, the list of existing KCC borrowers and defaulters received from following banks have been handed over to Agri Department, Government of Bihar with a request to arrange for procuring loan applications from remaining eligible farmers.

THE LIST OF EXISTING KCC HOLDERS RECEIVED FROM BANKS	THE LIST OF ALL DEFAULTERS RECEIVED FROM BANKS
i. Allahabad Bank	i.Canara Bank
ii.Bank of Baroda	ii.Central Bank of India
iii.Central Bank of India	iii.Punjab National Bank
iv.Punjab National Bank	iv.State Bank of India
v.State Bank of India	v.Samastipur Kshetriya Gramin Bank
vi.Uttar Bihar Gramin Bank	vi.Uttar Bihar Gramin Bank
vii. Samastipur Kshetriya Gramin Bank	-----

Controlling Head of remaining banks are once again requested to expedite the process of submission of the village-wise list of existing KCC borrowers and should also arrange for early submission of village-wise list of all defaulters to the Agri Department, GoB to enable them to generate loan applications from remaining eligible farmers.

[6] ACTION POINT- Applications under KCC to be procured from all willing, eligible and non-defaulter farmers of the State.

(Action: Agri Deptt., GoB & All Banks)

ACTION TAKEN: - For giving a fillip to generation of applications in adequate numbers KCC Registration Camps need to be organized, on the lines of the initiative taken by district administration of Begusarai. The State Government is requested to explore the possibilities of replicating the same in all the districts for a longer period (a fortnight long or if required for a month) so that all eligible farmers may register their name for availing KCC loan /JLG and subsequently applications may be procured from them for extending KCC/JLG facility to them. For this, the services of Subject Matter Specialist (SMS) and Kisan Salahkar may be utilized by the Agri

Department, Govt. of Bihar. At the same time, banks' branches should also continue their endeavors for generating KCC loan applications and the possibility of utilizing the services of BC Agents may also be explored.

[7] ACTION POINT- Controlling head of all banks should provide special attention to extend more finance under Dairy, Fishery and Poultry activities.

(Action: All Banks)

ACTION TAKEN: - Comparative performance of loans sanctioned during the period is furnished as under:

(Amt. in Lakh)

Activity	March,12		March,11		% Growth	
	No.	Amt.	No.	Amt.	No.	Amt.
Dairy	26091	35481	23883	18742	9.24	89.31
Fishery	1187	2026	1617	1657	-26.59	22.27
Poultry	2124	2354	1308	1903	62.39	23.70

The performance of banks has improved in terms of no. of units financed under Dairy and Poultry activities whereas in case of fishery, decline has been observed. Further, a Coordination Committee meeting had been organised in few months at some district for effective coordination among all concerned to improve financing under Dairy, Fishery, Poultry etc.

[8] ACTION POINT- All out efforts should be made to achieve the targets set under BIGWIS.

(Action: All Banks)

ACTION TAKEN: Credit support of Rs. 108.80 Crore under BIGWIS has been provided to 23847 farmers during the period under review. Further, as regards disbursement made under the Scheme, loans amounting to Rs.96.79 Crore were provided to 21753 farmers. All concerned are requested to put in concerted efforts for improving the performance under the Scheme. Sponsoring of applications in

adequate nos. will also help in improving the performance of banks under the Scheme. The State Government is requested to initiate requisite steps in this regard.

[9] ACTION POINT- Concerted efforts should be put in for improving the performance under credit extension to farmers for purchasing farm-implements.

(Action: All Banks)

ACTION TAKEN: Controlling Heads of all banks operating in the State have been requested to issue appropriate instructions to their operating functionaries to provide credit extension to farmers for purchasing farm-implements. Due to impetus provided by banks, the performance has witnessed impressive Y-o-Y growth of 46.92% in terms of amount of financial assistance provided and 2.08% in terms of no. of farmers provided credit support, as loans amounting to Rs. 357.93 Crore were provided to 11213 farmers for purchasing farm-implements while during the corresponding period last year loans amounting to Rs. 243.62 Crore were extended to 10985 farmers.

[10] ACTION POINT- Recovery Camps should be organized at all Panchayats/Blocks on the line of Block Level Mega Credit Camps.

(Action: State Government)

ACTION TAKEN: - Recovery percentage at 59.32 % of the total demand raised by banks as on the 31st March, 2012 indicates a poor recovery rate in the State. This is a matter of great concern for the Banks and the State Government is requested to help the banks by organizing Recovery Camps at all Panchayats/Blocks on the line of Block Level Mega Credit Camps. A better recovery culture will act as an incentive for banks to lend more.

[11] ACTION POINT- Registration Camp for “Registration of willing farmers for availing KCC” should be organized at all panchayats in the State for the next agriculture season.

(Action: State Government)

ACTION TAKEN: - The State Government has been requested to organize Registration Camp for “Registration of willing farmers for availing KCC at all panchayats in the State”. It is worth mentioning here regarding initiative taken by the District Magistrate, Begusarai by organizing a week long KCC Registration Camp in each panchayat of the district. The State Government is requested to replicate the same in all the districts for a longer period (a fortnight long or if required for a month) so that all eligible farmers may register their name for availing KCC loan and simultaneously applications may be procured from them for extending KCC facility to them. In this regard, the services of Subject Matter Specialist (SMS) and Kisan Salahkar may be utilized by the Agri Department, Govt. of Bihar. At the same time, banks’ branches should also continue their endeavors for generating loan applications under KCC and the possibility of utilizing the services of BC Agents may also be explored.

[12] ACTION POINT- Banks should take up the matter of enhancing limit of Collateral Free Loan for Agriculture Segment from Rs. 1 lakh to Rs. 2 Lakhs, from their Head Office.

(Action: All Banks)

ACTION TAKEN: - Controlling Head of all Banks have been requested to enhance limit of Collateral Free Loan for Agriculture Segment from Rs. 1 lakh to Rs. 2 lakhs by taking up the matter from their Head Office. It will be more beneficial to Agriculture Segment and thus disbursement of Agriculture loan will increase substantially. In this regard instructions in case of SBI are in place where Collateral free loan for Agriculture Segment is available upto Rs. 2 lacs.

[13] ACTION POINT- All Banks should put in concerted efforts for covering all the identified villages with population above 2000 by March 2012.

(Action: All Banks)

ACTION TAKEN: -Banks have covered a total of 9177 out of 9213 unbanked villages with population above 2000 by March, 2012 in the State. The concerned Banks are requested to cover the remaining 36 villages.

Bank-wise target and achievement is furnished on **Page No. 27AB to 27AC.**

[14] ACTION POINT- All Banks should put in concerted efforts for setting up Brick and Mortar branches in all the identified villages with population above 5000 by September, 2012.

(Action: All Banks)

ACTION TAKEN: Controlling Head of all banks operating in the State have been requested to put in concerted efforts for setting up Brick and Mortar branches in all the identified villages with population above 5000 by September, 2012. Till April, 2012 only in 10 villages with population above 5000 out of 1727 villages have been set up by Banks.

Bank-wise target and achievement is furnished on **Page No.27AA.**

[15] ACTION POINT- The functioning/ conduct of CSPs of BCs should be monitored and reviewed at periodical intervals.

(Action: All Banks)

ACTION TAKEN: Controlling Head of all banks have been requested to monitor and review the functioning/conduct of CSPs of BCs at periodical intervals. As per information received, the outlets opened by BCs are being regularly visited by banks and their performance is being monitored at regular intervals. Further, banks have also opened Financial Inclusion Centres (FICs) and these FICs have become the Nodal Point for overseeing the performance of CSPs on regular basis. Senior Officials of Banks are also visiting the CSPs.

Banks have been requested to identify an officer who visits the CSPs at a fixed day and time, for minimum one day in a week with a Laptop with VPN connectivity so that the people could be helped in daily banking transaction, other than Cash transaction.

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

(Action: State Government)

ACTION TAKEN: - The State Government is requested to initiate requisite steps to address security related concerns of banks. This needs attention of the Govt. of Bihar in view of the spate of bank robberies, murder of bank official occurred in the recent past. The Zonal Manager, Central Bank of India, Zonal Office, Patna has advised that anti-social elements are interrupting normal banking functions at Shahjapur branch, Police Station- Udakishanganj, District- Madhepura.

[17] ACTION POINT- SDCs-Banking should be conferred the powers of Certificate Officer.

(Action: State Government)

ACTION TAKEN: - The Department of Institutional Finance, Finance Department, Government of Bihar, Patna has been requested to issue appropriate instructions for conferring the power of the Certificate Officer on all the Senior Deputy Collectors (SDCs)-Banking. It will enable the Senior Deputy Collector (Banking) to dispose of the pending certificate cases of banks on priority basis. However, communication in this regard is yet to be received by SLBC for circulation among all concerned.

[18] ACTION POINT- Appropriate steps to be initiated by SDCs-Banking to dispose of the Top 10 Certificate Cases of each district.

(Action: State Government)

ACTION TAKEN: - SDCs-Banking of respective districts are requested to dispose of the Top 10 Certificate Cases of districts on priority basis.

[19] ACTION POINT- Setting up of five remaining RSETIs at an early date in Aurangabad, Bhojpur, Buxur, Rohtas (Lead Bank-PNB) & Sitamarhi (Lead Bank-BOB).

(Action: PNB & BOB)

ACTION TAKEN: - R-SETIs have been set up in all districts of the State.

[20] ACTION POINT- All Banks to ensure success of “Saving Bank Campaign” in the State.

(Action: All Banks)

ACTION TAKEN: - Controlling Head of all Banks have been requested to initiate requisite steps to drive the campaign in the state in order to open maximum number of Savings Bank accounts by the banks’ branches. In this regard, the Publicity materials received from the Indian Banks’ Association (IBA) have been sent to the LDMs on DVD with a request to customise the same to suit local environment, and to utilize the materials for preparing handbills to be distributed along with the local newspapers, hoardings, posters, dangles, wall paintings or any such other forms for popularizing the campaign. All Banks should ensure success of “Saving Bank Campaign” in the State.

[21] ACTION POINT- District Service Area Plan to be formulated by 15.02.2012

(Action: All LDMs)

ACTION TAKEN: District Service Area Plan has been prepared in all districts by respective Lead District Manager and the District Service Area Plan of 22 districts has been uploaded on respective District Website. LDMs of remaining districts are requested to prepare their respective District Service Area Plan and arrange for its uploading on respective District Website at an early date. The position with respect to District Service Area Plan and its uploading on District Websites is placed on **Page 16C** for information of all concerned.

[22]. ACTION POINT- Annual Credit Plan for F.Y. 2012-13 to be finalised at an early date.

(Action: SLBC, NABARD, RBI & State Government)

ACTION TAKEN: - Annual Credit Plan for F.Y. 2012-13 with a target of Rs. 51400 Crore has been finalized. The SLBC, in consultation with all the Banks, has worked out the Bank-wise and District-wise ACP target and advised all Banks and LDMs for further distribution among Branches and ratification by the respective DLCC.

A copy of the Bank-wise and District-wise allocated ACP target is placed on **Page No. 16D to 16I.**

[23] ACTION POINT- Financing under SHG and JLG model to be given more impetus.

(Action: All Banks)

ACTION TAKEN: - In view of the directives issued by the Ministry of Finance, Government of India, the Controlling Head of all Banks have been requested to give more impetus to financing under SHG and JLG model. Banks have credit-linked 22714 SHGs in the F.Y. 2011-12 with total Bank-finance of Rs. 179.64 Crore. Banks have opened SB A/c of 31558 SHGs in F.Y. 2011-12. The total finance of 56.45 Crore has been given to 5581 JLGs during F.Y. 2011-12.

[24] ACTION POINT- Modalities for effective implementation of EBT guidelines in the State to be finalized.

(Action: RBI, State Govt. & Banks)

ACTION TAKEN: - For implementation of EBT in the State, a meeting of head of all banks with GOB, RBI and NABARD representatives was held on 04.02.2012. The issue of Leader Bank in the State & District was discussed and the Banks having Lead bank responsibility in the district were identified as leader bank for the district under EBT. Issue of sharing of cost of transaction was also discussed in the meeting. The Banks and the State Government have been requested to work towards finding an acceptable method of sharing of cost. The RBI has also been requested to play a coordinating role in it. The state government has been

requested to instruct the concerned Departments to provide the list of beneficiaries of social welfare schemes to the Controlling Head of Banks to enable them to suitably instruct their branches for opening of their accounts so that the fund transfer can be done electronically.

[25] ACTION POINT- State Government to ensure early computerization of land records as it would further facilitate bankers in granting of loan to farmers in a hassle-free manner.

(Action: State Government)

ACTION TAKEN: - State Government has been requested to ensure early computerization of land records. It will prevent Agriculture finance on fake LPC and it would facilitate bankers in granting of Agriculture finance in a convenient and hassle-free manner. In this connection, NABARD, Patna has informed that the Revenue Department in Karnataka, with the technical assistance from NIC Bangalore, has built and operationalised the Bhoomi System throughout Karnataka. Bhoomi is the project of on-line delivery and management of land records in Karnataka which has brought transparency in land records management with better citizen services.

STATE LEVEL BANKERS' COMMITTEE, BIHAR

KEY INDICATORS**(ALL BANKS)**

(Rs. in Crore)

Sl. No.	ITEMS	Mar'11	Mar'12	Bench-mark
1	DEPOSITS	113909.10	138163.08	
2	ADVANCES INCLUDING RIDF	38723.19	50703.87	
3	CD RATIO	33.99	36.70	
4	PRIORITY SECTOR ADVANCES	25230.46	30187.84	
5	SHARE OF PSA IN TOTAL ADV. (%)	69.51%	62.61%	40 %
6	AGRICULTURAL ADV.	13981.70	16231.01	
7	SHARE OF AGL. ADV IN TOTAL ADV (%)	36.11%	33.66%	18 %
8	MSE ADV.	5747.49	6823.10	
9	SHARE OF MSME ADV. IN PSA (%)	22.78%	14.15%	
10	ADV. TO WEAKER SEC.	9049.35	13023.27	
11	SHARE OF WEAKER SEC. IN PSA (%)	35.87%	43.14%	10 %
16	DRI ADV.	50.98	91.92	
17	SHARE OF DRI ADV IN TOTAL ADV (%)	0.17%	0.25%	1 %
18	ADV. TO WOMEN (DISBURSEMENT)	1312.89	1840.76	
19	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	5.14%	5.70%	5 %
20	NUMBER OF BRANCHES			
A	RURAL	2747	2761	
B	SEMI-URBAN	978	983	
C	URBAN	824	1142	
D	TOTAL	4549	4886	

AGENDA-III

NOMINATION BY GOVERNMENT OF INDIA FOR STATE LEVEL BANKERS' **COMMITTEE**

The Government of India has nominated Ms. Priya Kumar, Director in the Department of Financial Services, Ministry of Finance as Nodal Officer for the State of Bihar. A copy of Government of India letter No. F.No.2/6/2011-FI dated 10th February, 2012 is placed at **Page No. 19A and 19B** for information of all concerned.

AGENDA-IV

REVIEW OF PERFORMANCE UNDER **ANNUAL CREDIT PLAN: 2011-12**

The performance of all banks under the Annual Credit Plan 2011-12 upto the quarter ended March 2012 is as under:-

(Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	31591.19	25180.53	79.71
Co-op. Banks	2018.74	386.86	19.16
RRBs	9590.07	6848.53	71.41
Total	43200.00	32415.92	75.04

Sector-wise break-up of targets and achievement:

(Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	21101.95	14957.91	70.88
MSE	2441.25	2873.32	117.70
OPS	4600.45	3514.04	76.38
TPS	28143.65	21345.47	75.84
NPS	15056.35	11070.65	73.53
Total	43200.00	32415.92	75.04

Bank-wise and district-wise position is furnished on **Page- 19C TO 19J.**

COMPARATIVE PERFORMANCE UNDER ACP

As On March, 2012 vis-a-vis March, 2011

(Rs. in Crore)

Banks	2011-12			2010-11			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	31591.19	25180.53	79.71	27467.69	20386.96	74.22	23.51
Co-op	2018.74	386.86	19.16	1841.13	421.92	22.92	-8.31
RRBs	9590.07	6848.53	71.41	7691.18	4742.68	61.66	44.40
Total	43200.00	32415.92	75.04	37000.00	25551.56	69.06	26.86

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2011-12			2010-11			YOY increas e in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Agl.	21101.95	14957.91	70.88	15868.11	10667.49	67.23	40.22
MSE	2441.25	2873.32	117.70	1947.30	2324.85	119.39	23.59
OPS	4600.45	3514.04	76.38	4343.62	3150.95	72.54	11.52
TPS	28143.65	21345.47	75.84	22159.03	16143.29	72.85	32.23
NPS	15056.35	11070.65	73.53	14840.97	9408.23	63.39	17.67
Total	43200.00	32415.92	75.04	37000.00	25551.56	69.06	26.86

Comparative performance shows that the overall achievement during the period under review is 75.04%, as against 69.06% recorded during the corresponding period last year. Further, 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 RRBs have recorded impressive growth in their loan disbursements vis-a-vis their performance during last year while Cooperative Banks have recorded a negative growth over their last year's performance. Growth of 23.51% has also been registered by Commercial Banks over last FY's performance. In case of sector-wise growth, it will be observed that advances to Agri segment has significantly increased during the period under review, as growth of approximately 40% has been registered under the Segment over last years' disbursements.

AGENDA-V

EDUCATION LOAN

One of the main priorities of banks operating in the State is to provide education loan to all the meritorious and needy students to enable them to meet the expenses of higher studies not only in the State but also outside the State in India and abroad.

Loan amounting to Rs763.51Crore were sanctioned to 26975 students and out of these, loans amounting to Rs. 525.05 Crore were disbursed among 26820 students under Education Loan as on 31st March, 2012. The achievement of all banks taken together is only 77.07% of the targets allocated. Controlling Heads of all banks are requested to provide further impetus so that the targets set under the Scheme are achieved. Bank-wise performance is furnished on **Page- 21A**.

The information regarding interest subsidy claimed and received during the last 3 Financial Years is placed at **Page No.21B to 21C** for information of the House.

HOUSING LOAN

Loan amounting to Rs. 770.33 Crore was sanctioned to 12039 beneficiaries by Banks during F.Y. 2011-12. Out of these, Housing Loan upto Rs. 15 Lac with project cost upto Rs. 25 Lac was provided to 5544 beneficiaries.

INTEREST SUBVENTION ON HOUSING LOAN

We all are aware that the Scheme of 1% Interest Subvention on Housing Loan upto Rs. 15 lakh and with cost of the house not exceeding Rs. 25 lakh is in operation for the current financial year, as announced in the Union Budget: 2011-12. The scheme is being implemented throughout the country by Scheduled Commercial Banks (SCBs) and Housing Finance Companies (HFCs) registered with National Housing Bank (NHB). A copy of letter dated 27th January 2012 received from the National Housing Bank (NHB) is placed on **Page- 21D & 21E** for information. The NHB is the common Nodal Agency for both Banks and HFCs. The Interest Subsidy of 1% is applicable for first 12 months only of eligible loans sanctioned and disbursed during the currency of the Scheme. After sanctioning and disbursing the eligible loans, the Implementing Agencies can claim Interest Subsidy from NHB. It needs to be mentioned here that in a large number of eligible cases subsidy is not being claimed by Commercial Banks. Controlling Head of all banks operating in the State are requested to ensure that the benefit of Interest Subsidy is made available to all eligible borrowers. The information containing details of loans sanctioned and amount of Interest Subsidy provided to borrowers is placed on **Page No. 21A to 21C** to Page No. for information of the House.

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 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). The notified agency will certify eligibility norms based on the income certification of the beneficiaries by the concerned State revenue authorities. Interest subsidy of 5% from Government of India, Ministry of Housing & Urban

Poverty Alleviation (MoHUPA) is provided under the Scheme. Bihar State Housing Board is the Nodal Agency for the state of Bihar.

AGENDA-VI

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

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

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

In these identified districts, total priority sector loans outstanding as on 31.03.2012 was Rs. 4955.05 Crore (No. of borrowers: 746601) out of which loans amounting to Rs.2017.57 Crore (40.72% of PSA) were provided to 238011 (31.88% of PSA) borrowers belonging to minority communities. The amount provided to Minority communities by banks in the above mentioned districts ranges from 25 to 77%. Thus, 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 regarding loans extended to minority communities in the identified districts is furnished on **Page-22A**.

AGENDA-VII

FINANCIAL INCLUSION

The Government of India has issued Master Circular on "Strategy and Guidelines on Financial Inclusion" vide its letter No. F.No. 21/13/2009-FI (Vol II-Pt.) dated 4th April, 2012. A copy of the Master Circular is placed on **Page No. 27A to 27Z** for information of all concerned. The various issues covered under the strategy is as under:

1. SERVICE AREA ALLOCATION/ RE-ALLOCATION ON GRAM PANCHAYAT BASIS AND UPLOADING ON DISTRICT WEBSITE :

As Gram Panchayats are at the centre of the various developmental and welfare schemes and would play an important role in the Electronic Benefit Transfer, Service Area of the banks needs to be defined in terms of the Gram Panchayats. Lead District Managers of all districts in the State of Bihar have been requested by SLBC to advise the BLBC Convenor Banks in their respective lead districts to convene urgent meeting and allocate/ re-allocate the Service Area of Banks in terms of Gram Panchayats. Further, all banks have also been requested to instruct their operating functionaries to do the needful in this regard. The Principal Secretary, Finance, Government of Bihar has also been requested to advise the District Magistrate and SDC-Banking of all districts in the State suitably to arrange for allocation/re-allocation of Service Area among bank-branches operating in their respective districts on the basis of Gram Panchayats. The House is requested to discuss the issue and a deadline may be fixed for completion of the task.

The position with respect to preparation and uploading of Service Area Plan on district website is placed on **Page No. 16C.**

All LDMs of remaining districts are requested to complete the task of preparation of District Service Area Plan with all required information and also arrange for its uploading on the district website at an early date.

2. ALLOCATION OF ENTIRE GRAM PANCHAYAT TO BCs (CSPs) BY BANKS:

Entire Gram Panchayat should be allocated to BCs (CSPs) by banks to ensure viability of CSPs. In this regard, Controlling Head of all banks operating in Bihar have been requested by SLBC to allocate the entire Gram Panchayat to the Business Correspondents appointed/ engaged by them for opening banking outlets in their allotted villages to comply with the instructions of the Ministry of Finance.

3. PREPARATION OF STATE/DISTRICT FINANCIAL SERVICES PLAN:

The Comprehensive Annual Financial Service Plan are to be prepared at both the State & District level to ensure coverage through banking, rural development, insurance etc. in the State.

At the State level, in this connection, two meetings with the Nodal Officer of Life and Non-Life Insurance Companies with NABARD officials and major Banks of the State have been held. The Life and Non-Life Insurance Companies have been requested to bring out their approach paper with a plan to saturate the State with micro insurance products.

Details with regard to preparation and uploading of Service Area Plan on District Website and preparation of Financial Services Plan is placed at **Page No. 16C** for information of the House.

4. OPENING OF A BRICK AND MORTAR BRANCH IN VILLAGES HAVING POPULATION OF 5000 & ABOVE:

Brick and Mortar branches are to be opened in all un-banked villages having population of 5000 & above in under-banked districts (except Patna) and in Patna district all villages having population of 10000 & above should be covered by opening a brick and mortar branch by 30th September 2012. Altogether 1727 such unbanked villages have been identified by the Lead District Managers of all districts

in the State and allocated among banks on the basis of Service Area of banks, for opening of Brick and Mortar branches. All banks have been requested to open the Brick and Mortar branches thereat by 30th September, 2012 in the light of Government of India's guidelines as above. The LDMs have been advised to get the list of unbanked villages with population above 5000 (10000 for Patna district) approved in DLCC meeting, at an early date.

Till March, 2012, only 10 brick and mortar branches have been opened. All concerned are requested to arrange for compliance of the directives of the Ministry of Finance, Government of India in this regard within the scheduled time-frame.

Bank-wise details of villages covered vis-a-vis villages allocated to them are furnished on **Page No. - 27AA.**

5. ULTRA SMALL BRANCHES:

As per Government of India guidelines, Ultra Small Branches are to be set up at all places where opening of a brick and mortar branch is presently not viable and in all FI villages covered or to be covered through BC agents. The detailed guidelines with respect to opening and functioning of USBs are provided in Master Circular on "Strategy and Guidelines on Financial Inclusion" under reference and all concerned are advised to be guided accordingly.

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

Till March, 2012, banks have covered a total of 9177 un-banked villages out of 9213 un-banked villages with population above 2000 in the State. Thus, the banks have covered 99.61% of the un-banked villages allotted to them and still 36 un-banked villages are left to be covered. As reported, Andhra Bank, Punjab National Bank, Allahabad Bank, Central Bank of India, Dena Bank, Indian Bank & UCO Bank have to cover a few more villages. As the target had to be achieved by March 2012, the remaining villages also need to be covered at an early date for achieving the goal of covering 100% of unbanked villages with population above 2000. Considering that Andhra Bank

has been allotted only one village for coverage in Samastipur district, SBI has decided to cover that village. The House is requested to approve the same. Bank-wise details of villages covered and break-up of 36 uncovered villages as on 31.03.2012 is furnished on **Page No. 27AB to 27AC.**

7. PREPARATION OF LIST OF VILLAGES HAVING POPULATION OF 1000 TO 2000:

The Ministry of Finance, Government of India has desired that the un-banked villages having population of 1000 to 2000 should also be provided with banking facilities. For this, the Lead District Managers of all districts of the State have been requested to initiate requisite steps for preparation of the list containing details of un-banked villages having population of 1000 to 2000. Such villages should be allocated to Banks as per their service area for extending banking services thereat. The said list has been submitted by some of the districts. However, the same has not been approved by DLCC. LDMs of all districts have been requested to submit the list, duly approved by DLCC, so that the same may be compiled at the State-level and all banks may be requested to extend banking services to villages allotted to them at an early date. Controlling Head of all banks are requested to instruct their LDMs suitably in the matter for early submission of the said list.

8. ELECTRONIC BENEFIT TRANSFER:

For implementation of EBT in the State, a meeting of head of all banks with GOB, RBI and NABARD representatives was held on 04.02.2012. The issue of Leader Bank in the State & District was discussed and the Banks having Lead bank responsibility in the district were identified as leader bank for the district under EBT. Issue of sharing of cost of transaction was also discussed in the meeting. The Banks and the State Government were requested to work towards finding an acceptable method of sharing of cost. The RBI has also been requested to play a coordinating role in it. The state government has been requested to instruct the concerned Departments to provide the list of beneficiaries of the 35 social welfare

schemes to the Controlling Head of Banks to enable them to suitably instruct their branches for opening of their accounts so that the fund transfer can be done electronically. Further, the Chief Secretary, Finance, GoB is likely to convene a meeting in this month on "Transfer of Fund through E-Payment" to finalize the modalities for implementing EBT in the State of Bihar which will further our endeavour in this regard. The Reserve Bank of India, Regional Office, Patna has also been requested to play a coordinating role for early implementation of the EBT Scheme in the State.

AGENDA-VIII

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. A total of 23847 applications for loans amounting to Rs. 108.80 Crore were sanctioned by banks during the period under review. Further, as regards disbursement, a total of 21753 applications were disbursed, amount involved being Rs. 96.79 Crore. The Bank-wise & District-wise cumulative details of finance made under BIGWIS as on November, 2011, provided by Minor Water Resources Department, Government of Bihar, is placed on Page-29N to 29O for information of the House. Bank-wise performance during FY. 2011-12 is furnished on **Page-29 A.**

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

Against the physical target of 5298 projects, banks have sanctioned loans to 4987 projects, i.e. 94.13% of the target, (taking into account of sanction of 113 projects by SKGB, the actual total no. of sanctioned projects comes to 5100) a total amount involved being Rs. 312.77 Crore and amount of margin money involved being Rs. 100.89 Crore during the F.Y. 2011-12. During the last F.Y., banks had sanctioned loans to 3035 projects, thus an impressive growth of approximately 64% has been registered Y-o-Y in terms of no. of projects sanctioned loans by banks. Bank-wise

performance data received from KVIC, Patna is furnished on **Page- 29B to 29C** for information of all concerned.

The Ministry of Micro, Small & Medium Enterprise, Government of India has extended the PMEGP scheme for the F.Y. 2012-13. The application duly approved by District Task Force Committee for F.Y. 2011-12 and pending for sanction at various stages may be cleared in the light of letter No. DB/PMEGP/2011-12/705 dated 27th April, 2012 received from KVIC, Patna, a copy of which is placed on **Page 29D to 29F**, for information of all concerned.

C) SWARNA JAYANTI GRAM SWAROZGAR YOJNA (SGSY)

Disposal of loan applications under SGSY during FY 2011-12:

PARTICULARS	NUMBER	AMOUNT (Rs. In Crore)
	251554	764
Targets for individual swarojgaris (including individuals of groups)		
No. of applications sponsored (Individuals)	13227	
No. of individual swarojgaris financed	12040	41.96
%age of sanction to applications sponsored (ind.)	91.03%	
No. of applications sponsored (Groups)	20577	
No. of Groups financed	19929	
%age of sanction to applications sponsored (group)	96.85%	
No. of individuals in groups	208088	274.82
Total no. of swarojgaris provided loans	220128	316.77
Achievement in % (disb / target)	87.51%	41.46%

It is evident from the above Table that 220128 beneficiaries were provided loans under the Scheme during the period under review, amounting to Rs. 316.77 Crore, as against 236567 beneficiaries assisted, amounting to Rs. 310.03 Crore in the corresponding period last year, thereby registering a decline of 6.95% in terms of no. of swarojgaris and a growth of 2.17% in terms of amount of loan disbursed over last year's disbursement under the Scheme.

Bank-wise and district-wise performance is furnished on **Page-29G to 29H**.

The State Government is requested to advise the status of the scheme.

D) SWARNJAYANTI SHAHARI ROJGAR YOJANA (SJSRY)

Under the Scheme, loans amounting to Rs. 18.40 Crore were sanctioned to 1184 beneficiaries during the period under review while during the corresponding period last year loans amounting to Rs. 3.85 Crore were sanctioned to 1261 beneficiaries. Thus, a growth of 377.92% and decline of 6.11% were registered Y-o-Y in terms of amount of financial assistance extended and no. of beneficiaries provided loans under the Scheme, respectively. Further, loans amounting to Rs. 11.01 Crore were disbursed to 1039 beneficiaries during F.Y. 2011-12.

Bank-wise position is furnished on **Page-29I**.

AGENDA-IX**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 play a facilitating role through credit linkages with them. Banks have credit-linked 22714 SHGs during FY 2011-12, with total Bank-finance of Rs. 179.64 Crore. Year-wise performance under SHG Financing is given hereunder:

(Rs. in Crore)

Year	Number of SHGs Credit Linked	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
DURING 2011-12	22714	179.64

SHG credit-linkage during F.Y. 2011-12 is furnished on **Page- 29J**

JOINT LIABILITY GROUP

All Banks could finance 5581 number of JLGs during the F.Y. 2011-12 amounting to Rs. 56.45 Crores.

The Bank-wise performance under JLG is placed at **Page No.29J** for information of the House.

As SHG & JLG are important tools to reach the so far financially excluded rural people, all Banks are requested to enhance financing under these schemes during F.Y. 2012-13. In this regard, the target for financing under SHG & JLG is placed at **Page No.29K to 29M** for information of the House.

AGENDA-X

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 31.03.2012

A summarised statement of targets vis-à-vis Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks during 2011-12 is given below:

Banks	Target (No.)		Sanctioned (No.)		% Achievement	
	New	Renewal	New	Renewal	New	Renewal
Comm. Banks	811209	540804	579456	390307	71.43	72.17
RRBs	467080	311387	204488	469607	43.78	150.81
Co-op. Banks	221711	147809	34946	168633	15.76	114.09
TOTAL	1500000	1000000	818890	1028547	54.59	102.85

It is evident from the above Table that banks operating in the State have sanctioned loans to a total of 1847437 beneficiaries (New-818890 & Renewal-1028547) under KCC amounting to Rs. 10333.28 Crore upto 31.03.2012 in the FY 2011-12 while during the F.Y. 2010-11, only 1402830 beneficiaries were extended loans under KCC, the amount involved being Rs.6446.48 Crore. Thus, an impressive growth of 31.69% and 60.29% has been witnessed in terms of no. of KCCs issued and amount of finance extended Y-o-Y. The growth in amount is mainly attributable to revision of Scale of Finance in all the districts of the State. Nevertheless, a large number of farmers are still left out. All banks need to make more focussed efforts to reach this 'excluded' segment of our rural population.

Bank-wise performance is furnished on **Page- 34A to 34J**

PROVIDING KCC TO ALL ELIGIBLE AND NON-DEFAULTER FARMERS

In the light of the directives issued by the Ministry of Finance, Government of India, Kisan Credit Card is to be provided to all eligible and non-defaulter farmers. A sub-committee was constituted to review the progress made in this regard in all the 38 districts of the State under the chairmanship of the District Magistrate of the respective districts.

Modified Common Application Form and Checklist as regards KCC loan had been provided to the Agri Department, GoB with a request to circulate the same at the district-level to ensure generation of loan applications from all eligible farmers. Also, detailed advertisement regarding KCC was also published in Hindi dailies by the State Government as well as by major banks operating in the State. In monthly meetings, the Agri Department, Government of Bihar has been reviewing the performance under Agriculture Segment. The minutes of the last such meeting held on 26th March, 2012 is placed on **Page 24K to 24M** for information of all concerned.

Further, Agri Department, GoB has been requested to provide village-wise list of farmers. At the same time, Banks are also preparing village-wise list of existing

KCC borrowers and list of all defaulters so that loan applications may be procured from remaining eligible farmers of the State for issuing KCC to them. The list of existing KCC holders has been received from 7 banks- Allahabad Bank, Bank of Baroda, Central Bank of India, Punjab National Bank, State Bank of India, Uttar Bihar Gramin Bank & Samastipur Kshetriya Gramin Bank. The list of all defaulters received from 6 Banks- Canara Bank, Central Bank of India, Punjab National Bank, State Bank of India, Samastipur Kshetriya Gramin Bank & Uttar Bihar Gramin Bank. Controlling Head of remaining banks are once again requested to expedite the process of submission of the village-wise list of existing KCC borrowers and should also arrange for early submission of village-wise list of all defaulters to the Agri Department, GoB to enable them to generate loan applications from remaining eligible farmers.

For giving a fillip to generation of applications in adequate numbers KCC Registration Camps need to be organized, on the lines of the initiative taken by district administration of Begusarai. The State Government is requested to explore the possibility of replicating the same in all the districts for a longer period (a fortnight long or if required for a month) so that all eligible farmers may register their name for availing KCC loan and subsequently applications may be procured from them for extending KCC facility to them. At the same time, banks' branches should also continue their endeavors for generating KCC loan applications and the possibility of utilizing the services of BC Agents may also be explored.

**TIMELY ISSUANCE OF LAND POSSESSION CERTIFICATES AND
VERIFICATION OF LAND REVENUE RECORDS BY BANK OFFICIALS**

The issue of submission of fake Land Possession Certificates (LPCs) by farmers for availing KCC loans and other Agri advances has been brought to the notice on many occasions. Further, issuance of discrepant/ incomplete LPCs by Circle Officers has also been observed. Revenue officials are not allowing the Bank officials to view the land record (Register II) in order to ascertain the genuineness of the LPCs submitted by farmers for availing Agriculture Loan. The State Government is requested to issue appropriate instructions to the revenue officials to make

available land records to bank officials for verification. The operating functionaries may please also be instructed by the State Government for timely issuance of LPCs with all particulars including family-tree (wherever required) and boundary of the land as well as respond in a time bound manner to the request of the Banks for verifying the genuineness of the LPC.

In this regard, Zonal Office, Allahabad Bank has advised that 34 applications were still pending for disposal as no response was received from Circle Office, Pandarak, District Patna to the various communications sent to them in this regard by the concerned Branch Manager for verification of Land Possession Certificate. A copy of Allahabad Bank, Zonal Office, Patna, letter No. 940 dated 14th February, 2012 is placed at **Page No. 34N** for information. The State Government is again requested to issue instructions for early verification of LPCs on the request of bankers.

The Revenue Department in Karnataka, with the technical assistance from NIC Bangalore, has built and operationalised the Bhoomi System throughout Karnataka. Bhoomi is the project for on-line delivery and management of land records in Karnataka which has brought transparency in land records management with better citizen service.

NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS)

As per information received from Patna Regional Office, Agriculture Insurance Company of India Ltd, 339708 farmers have been covered under NAIS while 1611823 farmers have been extended the benefit of crop insurance coverage under WBCIS and 80787 farmers have been covered under MNAIS Thus, a total of 2032318 farmers have been provided the crop insurance cover, the sum insured

being Rs. 5575.84 Crores and the area covered being 2217191.52 hectares by Agriculture Insurance Company of India Ltd. The information on crop insurance received from various insurance companies are as under:

NAME OF THE INSURANCE COMPANY	NO. OF FARMER	AREA (IN HA.)	SUM INSURED (IN CR)
AGRICULTURE INSURANCE COMPANY OF INDIA LTD	2032318	2217191.52	5575.84
ICICI LOMBARD GENERAL INSURANCE CO. LTD	56803	75831.30	181.31
HDFC ERGO	17847	18382.19	44.23
CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD	28471	28476.37	73.09
IFFCO-TOKIO	36543	36803.40	93.40
TOTAL	2171982	2376684.78	5967.87

Thus, as per information received from the above said 5 insurance companies, a total of 2171982 farmers have been provided crop insurance cover, the sum insured being Rs. 5967.87 Crores and the area covered being 2376684.78 hectares.

Controlling Head of all banks operating in the State have been requested to instruct their operating functionaries to ensure to cover all the crop loans under crop insurance and the claims of agriculture crop insurance should be credited into the beneficiary's account within 15 days of receipt of claim and no interest should be charged in the loan account of borrowers on the claim amount, for the period

beyond 15 days till the date of credit. In case of interest being applied on the claim amount received by the Branch it should be refunded to the beneficiaries. Controlling Head of all banks operating in the State have also been requested to instruct their operating functionaries to ensure submission of statement of crop insurance at monthly intervals to the Insurance Companies. It should also be ensured that the statement so submitted is complete in all respects.

The position of insurance as advised by Agriculture Insurance Company of India Ltd, ICICI Lombard General Insurance Co. Ltd, HDFC Ergo, Cholamandalam MS General Insurance Co. Ltd & Iffco-Tokio is furnished on **Page- 340 to 34U.**

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 354.81 Crore to 26091 beneficiaries under various Dairy Development schemes, Rs.20.26 Crore to 1187 beneficiaries under Fishery schemes and Rs. 23.54Crore to 2124 beneficiaries under Poultry schemes. The performance has improved in financing under Dairy (increase 9.25% in no. and 89.31% in amount of dairy units financed) and Poultry activity (62.39% increase in no. of poultry units financed) whereas in fishery (26.59% decrease in no. of fishery units financed) decline has been observed Y-o-Y.

Bank-wise performance data is furnished on **Page- 37A to 37C,** for discussion and review by the House.

All concerned are requested to put in concerted efforts and initiate appropriate steps for increasing credit support under these activities.

With regard to Dairy Entrepreneurship Development Scheme (DEDS), Banks have not received the subsidy portion from the State Government. As such, many such applications already sanctioned by banks have not yet been disbursed due to non-receipt of subsidy amount.

A copy of letter No. 41/2011/403 dated 26th March, 2012 received from Animal Husbandry and Fisheries Resources Department, Government of Bihar is placed at **Page No.37D to 37I** for information of all concerned.

FARM MECHANISATION

Against the disbursement target of Rs.1156.26 Crore for the current financial year, banks have sanctioned loans amounting to Rs. 357.93 Crore to 11213 farmers for purchasing farm equipments during the review period of the current financial year. As regards disbursement, loans amounting to Rs.357.59 Crore were provided for purchasing farm implements to 11178 farmers. Since the achievement of all banks taken together is only 30.93% of the target, the Controlling heads of all banks are requested to advise their branches to initiate requisite measures so that the target set under the activity is achieved.

Bank-wise performance data is furnished on **Page- 37J**, 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. As per information received, all banks taken together have sanctioned loans amounting to Rs.251.22 Crore to 240 units during the period under review and out of these Rs. 236.39 Crore were disbursed to 230 units for providing storage facility. 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- 37K**.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of 11321 units, banks have sanctioned loans amounting to Rs. 358.13 Crore for purchasing 9914 vehicles by SRTOs and loans amounting to Rs.343.35 Crore have been disbursed for purchasing 9734 vehicles during the F.Y. 2011-12. Thus, the achievement of banks during F.Y. 2011-12 was 87.57%. The growth of 30.14% has been recorded as compared to banks' performance of F.Y. 2010-11 when 7618 vehicles were financed

Bank-wise performance vis-a-vis targets allotted to them is furnished on **Page- 37L.**

ADVANCES GRANTED UNDER CGTMSE SCHEME

A total of 19691 units were financed by banks involving Rs.648.43 Crore with Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) cover during the period under review while during the corresponding period last year, only 11503 units could be financed by banks involving Rs. 450.28 Crore with CGTMSE cover. Thus, an impressive growth of 71.18% Y-o-Y registered in terms of no. of units while the growth was 44.01% in terms of amount of financial assistance provided. Further, as regards disbursement, loans amounting to Rs. 618.01 Crore were provided to 19491 units under CGTMSE cover. Controlling Head of all banks operating in the state are requested to instruct their operating functionaries to cover all the eligible units under CGTMSE as per extant guidelines of the Reserve Bank of India.

Bank-wise performance data is furnished on **Page- 37M,** for discussion and review by the House.



CD RATIO (As on 31.03.2012)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. banks	120147.72	38753.79	32.26
Co-op. banks	2830.59	2418.34	85.44
RRBs	15184.77	7040.75	46.37
Total	138163.08	48212.88	34.90
RIDF	-----	2490.99	-----
Total (Advances +RIDF)	138163.08	50703.87	36.70
Investment	-----	5695.92	-----
Grand Total (Adv.+RIDF+Inv.)	138163.08	56399.79	40.82

As at the end of March, 2012, CD Ratio stood at 36.70% which shows an increase of 271 basis points as compared to March, 2011. The incremental CD ratio for the period under review is 49.40%. Due to large amount of advances written off every year, CD Ratio has also been adversely affected. If the amount of Rs.836.43 Crore had not been written-off this year, the CD ratio would have been 37.30%. Apart from it, the CD ratio of the State may improve further, if the State Government utilise the total amount of Rs.5593.50 crore (As on 31.03.2012) sanctioned under RIDF. As on 31st March, 2012 only 44 % of the amount sanctioned had been utilised by the Government of Bihar.

INCREMENTAL CD RATIO AS ON 31.03.2012

Amt. In Crore	March'11	March'12
Deposits	113909.10	138163.08
Advances including RIDF	38723.19	50703.87
Incremental CDR	-----	49.40%

It is pertinent to mention here that an amount of Rs.2856.07 Crore was provided to units functioning in Bihar by SBI, PNB, Canara Bank, Union Bank of India, Indian Bank, State Bank of Bikaner & Jaipur and Axis Bank by their branches operating outside the State and the amount has been taken into account for calculating the CD ratio as per guidelines issued by the Reserve Bank of India vide its circular No.-RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9th November 2005, which reads as under:

Institution/ Level	Indicator
Individual banks at Head Office	Cu+RIDF
State Level (SLBC)	Cu+RIDF
District Level	Cs

Note:

Cu= Credit as per place of Utilisation

Cs= Credit as per place of Sanction

RIDF= Total Resource support provided to States under RIDF

RECOVERY

A summary of the recovery data (as on 31.03.2012) is given below.

(Rs.in Crore)			
Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	10289.95	6081.67	59.10
Co-op. Banks	941.30	485.95	51.63
RRBs	1144.79	773.89	67.60
Total	12376.04	7341.51	59.32

Recovery percentage is at 59.32% of the total demand raised by banks as on the 31st March, 2012. The position needs to be improved and the State government is requested to help the banks in their efforts for recovery of Bad Loan. A better recovery culture will act as an incentive for bank to lend more.

Bank-wise position of recovery as on 31.03.2012 is furnished on **Page- 40A to 40D.**

With regard to Revenue Recovery Act in the State, NABARD, Regional Office, Patna has forwarded a copy of letter of the Department of Financial Services, GOI for inclusion of the same for discussion during SLBC. Copy of NABARD letter No. NB.Bihar.CPD/65/PLAN3/2012-13 dated 4th April, 2012 is placed at **Page No.40E to 40F** for information of all concerned.

NPAs & WRITE-OFF

As on 31.03.2012, 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	35897.72	3121.08	8.69	716.48	2.00
Co-op. Banks	2418.34	60.00	2.48	0	0.00
RRBs	7040.75	268.52	3.81	119.95	1.70
Total	45356.81	3449.60	7.61	836.43	1.84

The position of NPAs as on 31.03.2012 was far from satisfactory. Therefore, all out efforts need to be made for bringing down the NPA level well below 5%.

Bank-wise details are furnished on **Page- 41A to 41F** for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 31.03.2012, 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.	317042	1364.67	1901	15.36	315141	1349.31
Co-op	35238	53.19	1204	2.17	34034	51.02
RRBs	36317	34.63	438	0.43	35879	34.20
Total	388597	1452.49	3543	17.96	385054	1434.53

It is evident from the above Table that only 0.62% cases have been disposed of, and still 385054 cases involving Rs. 1434.53 Crore are pending at different stages.

This is a large amount which, if recovered and recycled, can further enhance disbursements under ACP: 2012-13. The State Government is earnestly requested to confer the powers of Certificate Officer to all Senior Deputy Collector (Banking) at the district level and instruct them to bestow their attention for early disposal of these cases. The district-wise information as provided by LDMs, regarding power of Certificate Officer being conferred to Senior Deputy Collector (Banking) is furnished on **Page 42A**. Further, a list containing details of top 10 Certificate Cases of each district has been provided to the SDC-Banking of the respective district for effecting recovery in these cases. The list of top ten Certificate Cases of each district has been placed on **Page 42B to 42H** for information and perusal of the House. The State Government is requested to instruct the district-administration of all districts of the State to initiate requisite steps at their end for early disposal of the top 10 Certificate Cases of the respective district. At the same time, Block-level recovery camps on the lines of credit camp, need to be organised which will help Banks in improving their asset quality besides conveying a message of **TIMELY REPAYMENT** to the borrowers.

Bank-wise no. of certificate cases pending with amount is furnished on **Page- 42I**.

PRIORITY SECTOR LENDING

As on 31.03.2012, the National Benchmark of 40% for the share of priority sector advances in total advances has been achieved by majority of the banks. The House may notice that the ratio of priority sector advances to total advances is as high as 62.61% in the State, which is well above the Benchmark of 40%. Bank-wise position is furnished on **Page- 43A to 43D**.

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 33.67% as on 31.03.2012, against the national benchmark of 18%. However, a few banks have failed to achieve the benchmark. Bank-wise position is furnished on **Page- 43A,B,E&F.**

DIFFERENTIAL RATE OF INTEREST (DRI)

As on the 31st March, 2012, the aggregate advances level under DRI Scheme stands at Rs. 91.92 Crore, which is 0.25 % of the total advances of Rs. 36298.77 Crore as on 31.03.2011. In terms of the national benchmark, the minimum level of DRI Advances should be 1% of the aggregate advances as at the 31st March of the previous year. Further, a total of 6034 beneficiaries were provided loans amounting to Rs. 33.00 Crore under Differential Rate of Interest Scheme during the period under review. In addition to this, 2307 beneficiaries were provided credit support of Rs. 22.95 Crore to complete their dwelling units under Indira Awas Yojana. Banks should provide more loans under the Scheme to the needy and eligible beneficiaries, and ensure maximum coverage of people belonging to SC/ST and women categories, apart from providing Top-up Loans to the beneficiaries of Indira Awas Yojana. 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, washermen, cobblers etc. under the Scheme.

Bank-wise position is furnished on **Page- 43C, D & G.**

WEAKER SECTIONS

Banks extended financial assistance amounting to Rs. 13023.27 Crore out of the aggregate advances of Rs.48212.88 Crore to Weaker Sections of society, during the period under review, which stood at 27.01% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement was much better at 43.14% against the Benchmark of 25%.

Bank-wise position is furnished on **Page- 43C to 43D.**

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AGENDA-XII

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 placed before the House for more focussed and meaningful interaction. As per information gathered from majority of banks, a total of 4231510 No-Frills accounts were opened during the review period of FY 2011-12. Thus, a total of 9614783 No-frills accounts have been opened till 31st March, 2012 mobilising deposits of Rs.719.42 Crore. Out of these, 7328625 accounts are operational. Further, overdraft facility has been extended to 127938 No-frills account holders; the amount involved being Rs. 9.33 Crore. Apart from this, 70888 General Credit Cards have been issued to No-frills account holders, with aggregate credit limits of Rs.130.16 Crore.

Bank-wise & District-wise details are furnished on **Page- 44A to 44B.**

Further, it is pertinent to mention here that in accordance with the directives issued by the Ministry of Finance, Government of India credit support is to be provided to families which do not have any land and live in the rural areas by way of Savings-cum-OD with OD limit of upto Rs. 10000/- (Rs. Ten thousand only) against the personal guarantee of the villagers. Controlling Head of all banks operating in the State are requested to issue suitable instructions to their operating functionaries to provide loans to such landless persons who are residing in the rural area.

EXTENDING MOBILE BANKING AND INTERNET BANKING FACILITY

The extension of banking services through alternate channels of delivery has gained significant importance in the present scenario and for serving large no. Of customers banks are required to extend mobile banking and internet banking facility to customers as these are customer friendly and also at the same time the cost involved in extending banking services through these channels is very less. As per information received by SLBC, all banks taken together have provided Mobile Banking facility to 358968 customers whereas the facility of Internet Banking was provided to 419262 customers. Controlling Head of all banks operating in the State are requested to bestow their attention and initiate requisite steps for extending these facilities to large no. of customers as it would facilitate in serving the customers in a better way.

Bank-wise information regarding Mobile Banking and Internet Banking facility provided is furnished on **Page- 44C.**

AGENDA-XIII

IMPLEMENTATION OF FINANCIAL INCLUSION PLANS IN LWE AFFECTED DISTRICTS

The Government of India is regularly reviewing the progress made in implementing Financial Inclusion in Left Wing Extremist (LWE) affected districts in the State of Bihar. There are 15 LWE affected districts in Bihar as under:

1. Arwal, 2. Aurangabad, 3. Bhojpur, 4. East Champaran, 5. Gaya 6. Jamui, 7. Jehanabad, 8. Kaimur, 9. Munger, 10. Nalanda, 11. Nawada, 12. Patna, 13. Rohtas, 14. Sitamarhi & 15. West Champaran.

Banks operating in these districts are implementing financial inclusion plans on a priority basis for extending banking facilities to these LWE affected areas.

The Government of India is reviewing the progress under these broad headings:

1. Infrastructure:

- i. Preparation of Service Area Plan
- ii. Appointment of BCAS
- iii. Branch Expansion Strategy
- iv. Extension of Micro Insurance facilities through BCAs
- v. Currency Chest and Clearing Houses
- vi. E-payment and Alternative Delivery Channels of Banking Services
- vii. Manpower in Rural Branches and Back up Power for Branches

- 2. Credit Availability:** NABARD and Banks should focus on credit growth in rural areas, particularly in LWE districts, by financing SHG and JLG. Help of NGO can be taken for SHG formations and no MFI is to be employed/financed in this regard.

It has been decided that Banks:

- i. Select the NGO and sign MOU with them by 15th May, 2012.
- ii. Set up targets for the NGO to saturate the district with SHGs.

As per letter No. NB.Bihar.MCID/FAX No. 1831/MCID 3A/2011-12 dated 26th March, 2012 received from NABARD, Patna on "Scheme for Promotion of Women SHGs in LWE and backward districts in BIhar", a copy placed on **Page 48A to 48N**, some of the salient features of the scheme are:

- i. An anchor NGO to be selected by LDM in consultation with DDM, NABARD and approved by DLCC in each of the district for implementation of the project.
- ii. The scheme would be implemented primarily through two nodal bank branches, having CBS facility, in each Block of the identified districts.

- 3. Advocacy:** There is urgent need to strengthen the FLCC so that the communication with people can be done effectively in local dialect and in a cost effective manner.

Publicity of various products such as KCC, SHG bank linkage scheme, Micro insurance, e-payment etc. should also be undertaken through BCAs and at the Ultra Small Branches.

4. **Livelihood Development:** NABARD should ensure integration of schemes for rural development so that the complete income cycle is taken care of. Area Development programme is required to be monitored jointly by Ministry of Rural Development and Department of Land Resources, Govt. of India.

NABARD will choose one key intervention for each district and get it fully implemented.

The minutes of the Video-Conference Meeting held on 24.04.2012 under the Chairmanship of Secretary (FS) to work out an action plan for F.I. in LWE affected States including Bihar is placed on **Page 480 to 48T** for information and necessary action of all concerned.

Performance of financing by banks in these districts is furnished below, which shows improvement in all the districts over their performance during the last Financial Year 2010-11.

SL.No.	District	Disbursement under ACP during	Disbursement under ACP	%Growth
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		2011-12(Rs. in Lakh)	during 2010-11 (Rs. in Lakh)	
1.	Arwal	17917	11977	49.60
2.	Aurangabad	78929	59088	33.58
3.	Bhojpur	98842	64812	52.51
4.	East Champaran	101275	99811	1.47
5.	Gaya	106585	84366	26.34
6.	Jamui	32316	30756	5.07
7.	Jehanabad	32129	20765	54.73
8.	Kaimur	61418	43832	40.12
9.	Munger	53681	53306	0.70
10.	Nalanda	76033	58433	30.12
11.	Nawada	36682	30448	20.47
12.	Patna	691937	594253	16.44
13.	Rohtas	108987	72304	50.73
14.	Sitamarhi	62173	42349	46.81
15.	West Champaran	103696	67924	52.66

It is evident from the above that banks have extended higher quantum of credit as compared to last year in all the LWE affected districts. The credit extension in Bhojpur, Jehanabad, Rohtas and West Champaran districts have improved considerably as growth of more than 50% have been witnessed Y-o-Y, while other districts have also recorded growth over their last year's disbursement. Further, the State Government is also requested to provide necessary infrastructural support to facilitate larger credit extension by banks in these areas.

Information in respect of Preparation of Service Area Plan, ATM & POS in these LWE affected districts is placed on **Page No.48U** for information of all concerned.

**OPENING BRANCH OF COMMERCIAL BANK AT GHATKUSUMBA AND
ISMAILPUR BLOCK**

There are only two Blocks, namely, Ghatkusumba in Sheikhpura district (Lead responsibility-Canara Bank) and Ismailpur in Bhagalpur district (Lead responsibility-UCO Bank), which do not have a brick-and-mortar branch. However, Canara Bank has informed about opening of an Ultra Small Branch in Dihkusumba village under Ghatkusumba Block at 27th March, 2012. Basic banking facilities are however, available to the people of Ismailpur Block as a Satellite branch of Bihar Kshetriya Gramin Bank is operational at Ismailpur Block. Controlling Head of Bank having lead responsibility in Bhagalpur district is requested to apprise the House regarding progress made towards opening of a brick and mortar branch in the above mentioned Block.

AGENDA-XV

**SLOW PROGRESS IN INVESTIGATION OF CYBER FRAUD & COUNTERFEIT
NOTES DETECTED BY BANKS**

A meeting of Public Sector Banks was held on 17th August 2011 at Department of Financial Services, New Delhi regarding Status of Technology Adoption and Integration on the Banking Network. In the meeting concern was expressed on the slow progress in investigation of Cyber fraud and counterfeit notes being detected by Banks. It was suggested that the issue should be taken up in the SLBC meeting and State Government may be requested to expedite the process of investigation of cyber fraud and other related issues by providing infrastructural support. Further,

Controlling Head of all banks operating in the State are requested to bring to the notice of the State Government and others concerned occurrences of cyber fraud and detection of counterfeit notes so that appropriate steps may be initiated by the Government of Bihar in this regard.

AGENDA-XVI

FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)

The Hon'ble Deputy Chief Minister and Finance Minister, Bihar during the 39th SLBC review meeting on 12th February'2012 requested the concerned Lead Banks to accord top priority in setting up of RSETI in the remaining 5 districts. During the year the RSETIs organised 547 training programmes for various vocations and imparted training to 13128 participants. As report received from various districts, total no. 3102 trainees have set up their self-employment ventures. The requisite information has been obtained by SLBC on functioning of RSETIs in the State of Bihar and is placed on **Page- 50A** for information.

AGENDA-XVII

SAVINGS BANK ACCOUNT OPENING CAMPAIGN

A campaign for opening of Savings Bank Accounts has been launched by the Public Sector Banks in accordance with the guidelines received from the Indian Banks' Association (IBA). The Lead Bank of the district is the Nodal Point for the entire activity and the Lead District Managers (LDMs) would be responsible for the entire campaign.

The Publicity materials received from the Indian Banks' Association (IBA) has also been sent to the LDMs on DVD with a request to customize the same to suit local environment, and to utilize the materials for preparing handbills to be distributed along with the local newspapers, hoardings, posters, danglers, wall paintings or any such other forms for popularizing the campaign.

We have advised all concerned to initiate requisite steps to drive the campaign in the state in order to open maximum number of Savings Bank accounts by the banks' branches.

AGENDA-XVIII

INFORMATION ON MEDIUM & SMALL ENTERPRISES

The Reserve Bank of India has sought additional information with regard to disbursement made to MSE sector as the same is sought by members of Parliamentary committee / top management of RBI / GoI on various occasions. The information on the same has been obtained by the SLBC and the same is placed on Page No. **51A & 51B** for information of all concerned.

In this connection, a copy of letter No. SLBC/MSME-DI/2011/1306 dated 14th March, 2012 is placed on **Page No. 51C to 51D** for information of the House.

AGENDA-XIX

WEAVERS CREDIT CARED

As we all know, the Government of India has implemented a number of Schemes for the development of handloom sector in the past. Based on the past experience in this regard, the Government of India has formulated a new Scheme called Weavers Credit Card (WCC), which aims at providing adequate and timely assistance from the Banking institutions to the Weavers to meet their credit requirements i.e. the investment needs as well as the working capital needs of weavers in a flexible and cost effective manner. The Scheme is to be implemented both in rural and urban areas. A copy of letter No.- SB/CIR/WCC/4221 dated 5th October 2011 received from the Indian Banks' Association, Mumbai containing salient features of the Scheme and enclosing therewith a letter received from the Ministry of Finance, Government of India providing detailed guidelines of the same is placed on **Page No. 53A to 53G** for information. Controlling Head of all banks and LDMs of all districts of the State have already been advised by the SLBC to initiate requisite steps for implementation of the Scheme in the State of Bihar.

A meeting of SLBC Convenor of all the States and others concerned was held on 4th January 2012 at New Delhi under the Chairmanship of Development Commissioner (Handlooms), Ministry of Textiles, Government of India. During the meeting, threadbare discussion was held regarding implementation of the Scheme in right earnest in all the States.

It is also worth mentioning here that Awareness Camps are being organized on Pan-India basis to generate awareness about the Scheme and to provide first hand information to the operating functionaries of banks and other concerned institutions as well as to general public and registration of weavers for availing Weavers Credit Cards. A meeting of all stake holders including major banks and Lead District Managers of districts having huge potential for issuance of Weaver Credit Card was also organized under the Chairmanship of the Principal Secretary, Industries, GoB, Patna for finalising the modalities for implementing the Scheme in the State in true spirit. Controlling Head of all banks are requested to bestow their attention and

instruct the operating functionaries to initiate appropriate steps for issuing maximum No. of Cards to weavers and ensure implementation of the Scheme in right earnest in the State.

AGENDA-XX

RE-ALLOCATION OF LEAD BANK RESPONSIBILITY

In accordance with the decision taken in the sub-committee meeting of SLBC, Bihar held on 6th August 2011 and subsequent discussions held during the 37th review meeting of SLBC, Bihar held on 11th August 2011 for re-allocation of lead bank responsibility in Samastipur, Saharsa and Sitamarhi districts, the Rural Planning and Credit Department, Reserve Bank of India, Regional Office, Patna was requested to initiate requisite steps for re-allocation of lead responsibility in these districts. However, the RPCD, Reserve Bank of India, Patna has suggested vide their letter No.- RPCD (Pat) No.472/02.01.101/2011-12 dated 21st October 2011 that reallocation of lead bank responsibility in the above mentioned districts should be re-examined by all stake holders .

This was discussed in the 39th quarterly review meeting of SLBC and it was decided to take up the matter separately. The status quo is thus maintained in this regard and the issue will therefore be taken out from the agenda items henceforth.

AGENDA-XXI

SCHEDULE OF SLBC MEETING FOR F.Y. 2012-13

In terms of Reserve Bank of India guidelines, yearly calendar of programme for conduction the SLBC meeting during the Year 2013-13 has been prepared. A copy of the same is placed at **Page No. 53H** information of the House. All Banks and other agencies (AIC, NABARD etc) are requested to adhere to the timeline for providing information/data to SLBC so that the meetings could be held on schedule.

AGENDA-XXII

SECURITY RELATED CONCERN OF BANKS

Few incidences of Dacoity, Robbery and other security related events have been reported by banks as under:

Incidents of Daicoty/Loot etc.						
Sl. No.	Name of the Bank	Branch Name	District	Date of Incidence	Loss of property (Amount in Lac)	Life affected/Injury /death (nature of Loss)
1	SBI	Hajipur	Jehanabad	16.12.2011	5.63	Dacoity & Staff assaulted
2	SBI	B I Estate	Begusarai	30.01.2012	2.18	Theft in Night
3	PNB	Bharatpura	Patna	06.03.2012	0	Shooting & death of Manager
4	PNB	Veer	Patna	20.04.2012	4	Theft
5	PNB	Nagwa imamganj	Gaya	23.11.2011	8.2	Theft
6	BOB	Noka	Rohtas	16.03.2012	62.44	Dacoity
7	BOB	Raghunathpur	Araria	21.11.2011	9.49	Dacoity
8	Canara	Pareo	Patna	27.02.2012	17.96	Dacoity
9	BKGB	Pasraha	Khagaria	27.10.2011	2.5	Loot
10	BKGB	Dhapri	Munger	27.12.2011	4.91	Dacoity
11	BKGB	Gauradih	Munger	28.02.2012	1.71	Theft in Night
12	CBI	AMC, Gaya	Gaya	14.09.2011	7.0	Dacoity

From the above, it is observed that criminal activities have risen in the area of operation of banks in general and as such staff members have developed sense of insecurity due to violence, kidnapping and murder. It is also worth-mentioning that of late, the law and order issue for the bankers has become a matter of concern. The Zonal Manager, Central Bank of India, Zonal Office, Patna has advised that some anti-social elements are interrupting normal banking works in their Shahjampur Branch which is under the preview of Police Station, Udakishanganj in Madhepura District. The Branch Manager and other officials are scared and feel insecure. In the above backdrop, the State Government is requested to please expedite the process of raising a special battalion of police personnel for security of banks so that the bankers are able to provide unhindered banking services to the people in a more secured environment, especially in remote areas. In addition to this, all district administration may please be instructed by the State Government for holding and for ensuring participation of senior police officials of the respective districts in quarterly meeting of District Level Security Committee (DLSC).