

STATE LEVEL BANKERS' COMMITTEE, BIHAR

**41ST REVIEW MEETING
FOR THE QUARTER ENDED 30th June, 2012**

VENUE: HOTEL CHANAKYA, PATNA

DATE: 17.08.2012 TIME: 10.30 AM



**CONVENOR:
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**STATE LEVEL BANKERS' COMMITTEE
41ST MEETING**

NOTES ON AGENDA ITEMS

AGENDA-I

**CONFIRMATION OF MINUTES OF THE
40th STATE LEVEL BANKERS' COMMITTEE MEETING
HELD ON 16.05.2012**

The House may please confirm the Minutes of the 40th State Level Bankers' Committee meeting held on the 16th May, 2012.

AGENDA-II

ACTION TAKEN REPORT ON THE 40TH SLBC MEETING

[1] ACTION POINT- Banks should put in concerted efforts to ensure achievement of targets set under ACP for FY: 2012-13.

(Action: All Banks)

ACTION TAKEN: - Due to focussed attention provided by all banks operating in the State an amount of Rs. 7126.55 Crore was disbursed during the period under review, registering Y-o-Y growth of 35.23%. During the corresponding period last year, banks could disburse loans amounting to Rs.5270.14 Crore. Controlling Heads of all banks are requested to monitor the low-performing Branches in the coming quarters so that the target under ACP is achieved.

[2] ACTION POINT- KCC should be provided to all eligible & willing farmers of the State. Applications under KCC to be procured from all willing, eligible and non-defaulter farmers of the State. Registration Camp for "Registration of willing farmers for availing KCC" should be organized at all panchayats in the State.

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

ACTION TAKEN: - In the light of the directives issued by the Ministry of Finance, Government of India, Kisan Credit Card is to be provided to all eligible and non-defaulter farmers. Modified Common Application Form, format of affidavit (for loan upto Rs. 50,000) and Checklist for KCC loan have 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. The same is also uploaded on the website of SLBC. Banks have been advised to provide KCC upto Rs. 50,000 to eligible farmers on the strength of Affidavit (instead of LPC) and Current Rent Receipt.

In the review meeting of Secretary, Financial Services, GOI and Chief Secretary, GOB with Banks and Insurance Companies held at Patna on 26th July, 2012, it was decided that Government will provide the complete application of KCC and Banks will expedite the process of issuance of KCC.

The Agriculture Department, GoB has sent lists of existing KCC holders and list of all defaulters, provided by banks, to District Agriculture Officers of all districts for utilization of these lists during generation of KCC applications.

[3] ACTION POINT- KCC upto Rs. 50,000/- to eligible farmers should be provided on

the basis of affidavit and current Rent Receipt and without insisting for Land Possession Certificate (LPC).

(Action: All Banks)

ACTION TAKEN: - All Banks have been requested to finance KCC upto Rs. 50,000/- to eligible farmers on the basis of affidavit and current Rent Receipt and without insisting for Land Possession Certificate (LPC).

[4] 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 from the date of receipt 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.

[5] ACTION POINT- Banks should timely claim interest subvention for prompt repayment in KCC accounts.

(Action: All Banks)

ACTION TAKEN: All Banks have been requested to timely claim interested subvention for prompt repayment in KCC accounts.

[6] ACTION POINT- ATM Cards/Smart Card should be issued to all eligible KCC holders.

(Action: All Banks)

ACTION TAKEN: - In the revised KCC, it is incorporated in the scheme itself to issue smart cards to KCC holders. Accordingly, Banks have started implementing the instructions.

[7] ACTION POINT- Banks to participate in credit camps for providing Education loan to eligible students. Common Application Form, Eligibility Criteria & Checklist to be uploaded on the SLBC website.

(Action: State Government, All Banks, SLBC)

ACTION TAKEN:

The Sub-Committee of SLBC has finalised the common eligibility criteria, checklist, application form etc. and advised to all banks, LDMs of all districts and State Government and also uploaded on the SLBC Website. The State Government has organised Credit Camps at all the District Headquarters of the State on 9th June, 23rd June & 7th July, 2012 for generation of Education Loan applications. The camps were attended by representative of banks, SDCs (Banking) & LDMs and all applications received were distributed among the concerned banks for disposal. The LDMs coordinated the efforts of banks for receiving and recording the applications received, distributed among concerned banks and follow up for disposal.

[8] ACTION POINT- Interest on subsidy portion of SGSY loan not to be charged by Banks and it should be refunded, if already charged.

(Action: All Banks)

ACTION TAKEN: Controlling Head of all banks operating in the State have been requested to instruct their operating functionaries for not charging interest on subsidy portion of SGSY loan and refund the amount if already charged.

[9] ACTION POINT- The status of continuation of SGSY and BIGWIS scheme during F.Y. 2012-13 to be clarified so that adequate steps could be initiated by all concerned in this regard.

(Action: RDD & Minor Water Resources Department, GoB)

ACTION TAKEN: BIGWIS scheme is continued in F.Y. 2012-13.

SGSY scheme has ceased to exist wef 31st Dec, 2011 and NRLM scheme has been introduced wef 1st April, 2012. BRLPS, the agency implementing NRLM in the State, is requested to provide the modalities of financing under the Scheme so that the Bankers start lending under this scheme.

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

(Action: All Banks)

ACTION TAKEN: - The Controlling Head of all Banks have been requested to give more impetus to financing under SHG and JLG model. Banks have credit-linked 3734 SHGs in the 1st quarter of F.Y. 2012-13 with total Bank-finance of Rs. 29.57 Crore. The total finance of 9.87 Crore has been given to 1056 JLGs during 1st quarter of F.Y. 2012-13.

[11] ACTION POINT- Acknowledgement to be provided to applicants for loan applications submitted at the branches.

(Action: Banks)

ACTION TAKEN: - All Banks have been requested to provide acknowledgement to applicants for loan applications submitted by them at the branches.

[12] ACTION POINT- The concerned Banks should put in concerted efforts for covering all the remaining 36 unbanked villages with population above 2000 by opening banking outlet thereat, at an early date.

(Action: The concerned Banks)

ACTION TAKEN: - Banks have covered a total of 9197 out of 9213 unbanked villages with population above 2000 by June, 2012 in the State. The concerned Banks are requested to cover the remaining villages.

Bank-wise target and achievement is furnished on **Page No. 20B.**

[13] 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/ USBs in all the identified villages with population above 5000 by September, 2012. Till June, 2012, 265 villages with population above 5000 out of 1727 villages have been covered.

Bank-wise target and achievement is furnished on **Page No.20F & 20FA.**

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

(Action: All Banks)

ACTION TAKEN: 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 monitoring the performance of CSPs on regular basis. Senior Officials of Banks are also visiting the CSPs.

Banks have been directed by GOI to identify an officer for visiting the CSPs on a fixed day and time, for minimum one day (in case of villages with population above 2000) and all 6 days (in case of villages with population above 5000) in a week with a Laptop with VPN connectivity in order to carry out non-cash transaction while BCAs are doing cash transaction.

[15] ACTION POINT- Appropriate steps should be initiated to address security related concerns of the 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 in the recent past.

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

(Action: State Government)

ACTION TAKEN: - The State Government 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.

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

(Action: SDC-Banking & State Government)

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

[18] ACTION POINT- Opening of Clearing Houses at all eligible Sub-Divisional Headquarters of the State to be done at an early date.

(Action: Banks & RBI)

ACTION TAKEN: - Apart from all the district head quarters, Clearing Houses are also available in 6 Sub-Divisions (Sub-Divisions situated outside of district headquarters- Barh-SBI, Bikramganj-SBI, Dalmiyanagar-SBI, Forbesganj-SBI, Birpur-CBI & Rajgir-HDFC). In a meeting convened by RBI on 13th July, 2012 it has been decided to set up clearing houses in 21 more Sub-Divisions in the State.

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

(Action: RBI, State Govt. & Banks)

ACTION TAKEN: - The issue of Electronic Benefit Transfer has been discussed with the State Government at various levels and the Chief Secretary, Government of Bihar has decided to convene a meeting in this regard on 20th August, 2012. The Reserve Bank of India, Regional Office, Patna is further requested to play a coordinating role for early implementation of the EBT Scheme in the State.

[20] ACTION POINT- State Government to ensure early computerization of land records and providing access to Banks 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 for early computerization of land records. It will take care of the problem of fake LPC and also enable bankers to do Agriculture finance in a convenient and hassle-free manner. It has been advised by the State Government that the digitization of land records has been completed and the records have been put online for 7 districts in the State.

State Government is requested to complete the task of digitization of land records in all districts and also provide the facility of online creation/release of charge so that loan disbursement could be facilitated in the State.

[21] ACTION POINT- Signing of MOU between Banks and JEEVIKA to saturate the 15 LWE affected districts of the State with SHGs at an early date.

(Action: Banks, NABARD & JEEVIKA)

ACTION TAKEN: Signing of MOU between Banks and JEEVIKA was held on 24th May, 2012 to saturate the 15 LWE affected districts of the State with SHGs.

[22] ACTION POINT- Workshop on Agri Road Map & Special SLBC for the purpose to be organized by June, 2012.

(Action: SLBC, Banks & State Govt.)

ACTION TAKEN: - Workshop on Agri Road Map was held on 4th June, 2012.

STATE LEVEL BANKERS' COMMITTEE, BIHAR

KEY INDICATORS**(ALL BANKS)**

(Rs. in Crore)

SL. No.	ITEMS	MAR'12	JUNE'11	JUNE'12	BENCH-MARK
1	DEPOSITS	138163.08	115327.90	140254.40	
2	ADVANCES	45356.81	37299.00	46124.65	
3	ADVANCES INCLUDING ADVANCES GRANTED TO UNITS IN BIHAR BY BRANCHES OPERATING OUTSIDE BIHAR	48212.88	39670.00	51118.49	
4	ADVANCES INCLUDING RIDF	50703.87	42110.59	53716.91	
5	CD RATIO	36.70	36.51	38.30	
6	PRIORITY SECTOR ADVANCES	32247.11	25112.57	34072.58	
7	SHARE OF PSA IN TOTAL ADV(SL.NO.2) (%)	71.10%	63.30%	73.87%	40 %
8	AGRICULTURAL ADV.	18290.07	14259.79	20716.15	
9	SHARE OF AGL. ADV IN TOTAL ADV (SL.NO.2) (%)	40.32%	35.95%	44.91	18 %
10	MSME ADV.	6823.10	5781.62	6945.01	
11	SHARE OF MSME ADV. IN PSA (%)	21.16%	23.02%	20.38%	
12	ADV. TO WEAKER SEC.	13023.27	8992.05	12157.89	
13	SHARE OF WEAKER SEC. IN PSA (%)	40.39%	35.81%	35.68%	25 %
14	DRI ADV.	91.92	53.61	79.75	
15	SHARE OF DRI ADV IN TOTAL ADV (SL.NO.2) OF MAR'12 (%)	0.25%	0.14%	0.18%	1 %
16	ADV. TO WOMEN (DISBURSEMENT)	1840.76	436.75	464.12	
17	SHARE OF ADV. TO WOMEN IN DISBURSEMENT (%)	5.68%	8.29%	6.51	5 %
18	TOTAL NUMBER OF BRANCHES	4860	4590	4882	
A	RURAL	2898	2756	2750	
B	SEMI-URBAN	1070	993	1208	
C	URBAN	892	841	924	

AGENDA-III

REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN: 2012-13

The performance of all banks under the Annual Credit Plan 2012-13 during the quarter ended June 2012 is as follows:- (Rs. in Crore)

Banks	Target	Achievement	% Ach.
Comm. Banks	38028.05	5720.44	15.04
Co-op. Banks	2322.12	34.26	1.48
RRBs	11050.22	1371.85	12.41
Total	51400.39	7126.55	13.86

Sector-wise break-up of targets and achievement: (Rs. in Crore)

Sector	Target	Achievement	% Ach.
Agriculture	25400.52	2995.07	11.79
MSE	3400.03	725.20	21.33
OPS	4600.56	675.57	14.68
TPS	33401.11	4395.39	13.16
NPS	17999.28	2731.16	15.17
Total	51400.39	7126.55	13.86

Bank-wise and district-wise position is furnished on **Page- 11 G to 11 N.**

COMPARATIVE PERFORMANCE UNDER ACP As On June , 2012 vis-a-vis June, 2011

(Rs. in Crore)

Banks	2012-13			2011-12			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Comm	38028.05	5720.44	15.04	31591.19	4427.85	14.02	29.19
Co-op	2322.12	34.26	1.48	2018.74	38.23	1.89	-10.38
RRBs	11050.22	1371.85	12.41	9590.07	804.06	8.38	70.62
Total	51400.39	7126.55	13.86	43200.00	5270.14	12.20	35.23

SECTOR-WISE PERFORMANCE:

(Rs. in Crore)

Sector	2012-13			2011-12			YOY increase in disb. (%)
	Target	Ach.	% Ach	Target	Ach.	% Ach	
Agl.	25400.52	2995.07	11.79	21101.95	2184.99	10.35	37.07
MSE	3400.03	725.20	21.33	2441.25	476.51	19.52	52.19
OPS	4600.56	675.57	14.68	4600.45	605.69	13.17	11.54
TPS	33401.11	4395.39	13.16	28143.65	3267.19	11.61	34.53
NPS	17999.28	2731.16	15.17	15056.35	2002.95	13.30	36.36
Total	51400.39	7126.55	13.86	43200.00	5270.14	12.20	35.23

Comparative performance shows that the overall achievement during the period under review is 13.86%, as against 12.20% 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 and Commercial Banks have recorded impressive growth, particularly RRBs, in their loan disbursements vis-a-vis their performance over the same quarter last year. In case of sector-wise growth, it will be observed that advances to Agri, MSE & NPS segment have increased significantly in the quarter under review.

AGENDA-IV

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 meet the expenses of higher studies not only in the State but also outside the State in India and abroad.

Loan amounting to Rs 154.09 Crore were sanctioned to 5175 students and out of these, loans amounting to Rs. 93.85 Crore were disbursed among 5001 students under Education Loan during the first quarter of current financial year. Further, as the period from June to August is supposed to be the peak time for admission of students in different academic institutions, financing under education loan scheme is expected to increase in the coming quarter. Bank-wise performance is furnished on **Page-13 A**.

The achievement of all banks taken together is only 12.94% of the targets allocated i.e. 40000 (in number) for F.Y.2012-13. The Sub-Committee of SLBC has finalised the common eligibility criteria, checklist, application form etc. and has been advised to all banks, LDMs of all districts and State Government. The State Government has organised Credit Camps at all the District Headquarters of the State on 9th June, 23rd June & 7th July, 2012 for generation of Education Loan applications. The camps were attended by representative of banks, SDCs (Banking) & LDMs and all applications received were distributed among the concerned banks for disposal. The LDMs coordinated the efforts of banks for receiving and recording the applications received, distributed among concerned banks and follow up for disposal. Controlling Head of all banks are requested to provide further impetus to financing under Education Loan so that the target set under the Scheme is achieved. The information regarding district-wise application generated, sanctioned and disposal in the camps organised during June and July, 2012 is placed at **Page No. 13 B** for information of all concerned.

The information regarding interest subsidy claimed and received during the last 2 Financial Years is placed at **Page No.13D to 13E** for information of the House.

HOUSING LOAN

Loan amounting to Rs. 235.04 Crore was sanctioned to 3227 beneficiaries by Banks during the review period of F.Y. 2012-13. Out of these, Housing Loan upto Rs. 15 Lac with project cost upto Rs. 25 Lac was provided to 1189 beneficiaries. For the first time, the target for Housing Loan has been fixed among banks and advised to all banks (15000 in number). The allocated target distributed among banks and the performance during the review period are placed at **Page No.13C**.

INTEREST SUBVENTION ON HOUSING LOAN

1% Interest Subvention on Housing Loan upto Rs. 15 Lacs for project upto Rs. 25 Lacs, is in operation for the current financial year also, as advised by NHB, the Nodal Agency for the Scheme.

The Interest Subsidy of 1% is applicable for first 12 months only. After sanctioning and disbursing the eligible loans, the Financing 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 claim raised and claim received of 1% interest Subvention on Housing Loan is placed on **Page No.13D to 13E** for information of the House.

AGENDA-V

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 30.06.2012 was Rs. 5122.39 Crore (No. of borrowers: 761533) out of which loans amounting to Rs.2129.05 Crore (41.56% of PSA) were provided to 249264 (32.73% of PSA) borrowers belonging to minority communities. The amount provided to Minority communities by banks in the above mentioned districts ranges from 26 to 78%. 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-14A**.

AGENDA-VI

FINANCIAL INCLUSION

The Government of India has issued several guidelines on "Strategy and Guidelines on Financial Inclusion". The various issues covered under the strategy are as under:

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

Lead District Managers of all districts in the State of Bihar have been requested to advise the BLBC Convenor Banks in their respective lead districts to convene urgent meeting of bankers 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 District Service Area Plan has been prepared by all LDMs and uploaded on the district website of all districts in the State.

However, the complete details of BCAs have not yet been provided in the Service Area Plan.

All Lead District Managers are requested to ensure that the Service Area Plan of all the districts in their respective State is prepared in accordance with the latest instructions issued by the Department of Financial Services, Government of India and uploaded on the website of the District. Service Area Plan should also include village-wise name of BCAs, their contact numbers so that they may be contacted in case of need. It should also be ensured that all villages having population of 1600 to 2000 as per census of 2001 should also be covered for preparation of Service Area Plan and appointment of BCAs.

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 the State 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 is 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, several meetings with the Nodal Officer of Life and Non-Life Insurance Companies, 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.

LDMs are also advised to convene a meeting of Insurance Companies, NABARD officials and banks in their districts and prepare a Comprehensive Financial Service Area Plan of their districts with regard to banking and insurance related coverage of the districts.

4. EXTENSION OF BANKING SERVICES TO VILLAGES HAVING POPULATION OF 1600 to 2000 BY MARCH 2013:

3052 unbanked villages with population of 1600 to 2000 have been identified and advised to concerned LDMs and banks, which are to be covered by providing banking facility by March, 2013. All LDMs were advised to get the list ratified by their DLCCs by 30th June, 2012, but only 4 DLCCs (Jamui, Kaimur, Nawada & Rohtas) have ratified the same. The remaining 34 DLCCs are requested to get it done immediately.

All Banks are requested to cover the allotted villages by providing banking facility by March, 2013 and send us the month-wise schedule of covering the allotted villages as well as the progress report of previous month at the earliest. District-wise and Bank-

wise allotted list is placed at **Page No. 20A** for information of the House.

5. EXTENSION OF BANKING SERVICES TO VILLAGES HAVING POPULATION OF MORE THAN 2000:

Banks have covered 9197 out of 9213 un-banked villages with population above 2000 in the State. Thus, the banks have covered 99.83% of the un-banked villages allotted to them and still 16 un-banked villages are left to be covered.

Out of these 16 villages, 3 villages are repeated in the list of 9213 and therefore the allottee Bank i.e. Punjab National Bank have requested for their deletion from the list. CBI has also requested for deletion of 4 other villages because 2 villages are now covered under municipal area and 2 others presently are uninhabited.

It is, therefore, proposed to revise the number of unbanked villages of population above 2000 from **9213 to 9206** by deleting 7 villages because of the aforesaid reasons. The house is requested to ratify the proposal.

The allottee Banks for the remaining 9 villages are requested to complete the job at the earliest.

The Bank-wise details is furnished is as under:

Punjab National Bank : 2	UCO Bank : 3
Union Bank of India : 3*	Bank of Baroda : 1*

*These 4 villages were earlier allotted to UCO Bank. As they have reported that they do

not have any Branch in Gopalganj district, the target was re-allotted to Union Bank of India & Bank of Baroda as per their Service Area.

Bank-wise details of villages covered and break-up of 16 (9+7) uncovered villages as on 30.06.2012 is furnished on **Page No. 20B.**

As per the guidelines of Department of Financial Services, Government of India, One Bank officer has to visit the CSP in the FI village on a predetermined day and time at-least once a week. The frequency of visit may be raised depending upon the business potential. It should be ensured that the same person visits the outlets regularly in order to build the confidence of local people on these outlets.

As per the recent guidelines of GOI, transport facility should be provided to the bank officials for visiting the villages. In this regard, a copy of letter No. F.No. 21/13/2009-FI dated 25th June, 2012 of Department of Financial Services, Government of India is placed at **Page No. 20C to 20E** for information of all concerned.

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

Brick and Mortar branches/Ultra Small branches are to be opened by 30th September, 2012 in all un-banked villages having population of 5000 & above in under-banked districts (all districts except Patna in Bihar) and in Patna district all villages having population of 10000 & above.

In the meeting of banks with State Govt., RBI & NABARD held on 20th July, 2012, all the major banks raised the issue that some of the villages allotted to them does not match with the list of 9213 villages having population of over 2000 allotted to banks for

Financial Inclusion. It was decided in the meeting that the villages with population above 5000 should be reallocated among the banks by the SLBC after matching the existing list with the list of 9213 villages. Copy of the minutes of the aforesaid meeting dated 20th July, 2012 is placed at **Page No. 20G to 20K** for perusal of the House.

State Level Bankers' Committee has accordingly re-organised the list of villages with population of over 5000. During scrutiny, 32 villages were not found in the census data. As such, it is proposed to delete these 32 villages from the list of unbanked villages having population of 5000 and above and the house is requested to ratify the proposal. Accordingly, the revised list of 1695 villages has been advised to all Banks for coverage by the scheduled date of 30th September, 2012

Bank-wise details of villages covered vis-a-vis villages allocated to them are furnished on **Page No. 20F&20FA**. However, this data for coverage of villages provided by the Banks requires to be revised in view of recent instructions of GOI as contained in letter no.F.No.21/13/2009-FI-(Pt.) dated 1st August, 2012 which clarifies that the USB in villages having 5000 and above population should be managed full time by at least one bank officer with laptop having VPN connectivity on all the working days in a week in lieu of weekly visit by a bank officer as per earlier guidelines. A copy of the GOI guidelines is placed at **Page No. 20L to 20N** for perusal of the House.

7. PLAN FOR COVERAGE OF HILLY, TRIBAL AND DESERT AREA IN THE DISTRICT:

In terms of instructions of GOI, LDMs have been requested to identify hilly and tribal areas, if any, in their district and prepare a plan for coverage of all such villages by BCs of the respective Banks as per service area. The plan, duly approved by DLCC must be forwarded to SLBC for ratification. However, it must be ensured that each BC Agent is assigned a sub-service area within the service area of the branch and Gram Panchayat shall be retained as a unit.

8. OPENING ACCOUNT OF EACH HOUSEHOLD IN THE DISTRICT:

Under Financial Inclusion, various measures have been initiated by Government of

India and Reserve Bank of India and are being implemented by all Banks in the State in order to open the account of at least one member of each family. In order to achieve 100% FI in the districts, branches need to verify the existing account holders with the voters' list and in case of any family not having any account, the same need to be opened at an early date. LDMs have also been advised to coordinate the efforts of the banks branches in this regard and ensure that each family has at least one bank account. The soft copy of voters list of all districts has been received from the State Government and the same has been forwarded to all LDMs to enable them send the village-wise voters list to the respective service area branch and ensure that account of at least one member of each household is opened by banks. The branch should furnish a certificate of having opened the account of each household in their service area villages, to the LDMs so that coverage of all households through account opening could be ascertained.

9. OPENING ACCOUNT OF MIGRANT LABOURERS & STREET VENDORS/HAWKERS IN URBAN AREAS:

All banks have also been requested to arrange to open bank accounts of all eligible persons including migrant labourers and street vendors/hawkers, who are working within 500 metres of the branches in urban and metro areas, through branch or CSPs so that financial inclusion and remittance in urban area could be facilitated. In this regard, the Lead District Managers of all districts have also been requested for initiating necessary steps and sensitizing the branches in their district so that account of all migrant labourers and street vendors/hawkers could be opened.

10. ELECTRONIC BENEFIT TRANSFER:

The issue of Electronic Benefit Transfer has been discussed with the State Government at various levels and the Chief Secretary, Government of Bihar has decided to convene a meeting in this regard on 20th August, 2012. 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. The Reserve Bank of India, Regional Office, Patna is further requested to play a coordinating role for early implementation of the EBT Scheme in the State.

The review meeting of Secretary (FS), GOI and Chief Secretary, GoB with Banks/FIs and Insurance Companies was held on 26th July, 2012 at Patna and the minutes of this meeting is placed at **Page No. 20 O to 20U**, for information of all concerned.

AGENDA-VII

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 2735 applications for loans amounting to Rs. 13.42 Crore were sanctioned by banks during the period under review. Further, as regards disbursement, a total of 2712 applications were disbursed, amount involved being Rs. 12.58 Crore. Bank-wise performance during the review period of current FY. 2012-13 is furnished on **Page-22C**.

The physical target (in number) set under BIGWIS for all banks taken together for the F.Y. 2012-13 is 44520. A copy of the target is placed at **Page No.22A & 22B** for information of all concerned.

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

The targets for the current year have already been fixed and circulated amongst all concerned. A copy of the allocated targets is placed at **Page-22D & 22E** for information of the House. Against the physical target of 6290 projects, banks have sanctioned only 28 projects involving a total amount of Rs. 237.10 Lac and amount of margin money involved being Rs. 70.30 Lac during the first quarter of FY 2012-13. As regards projects disbursed during the period under review, loans were disbursed to only 8 project of amount of Rs. 38.19 Lac and the amount of margin money involved being Rs. 12.03 Lac against the yearly target of Rs. 14468.88 Lac. As financing under PMEGP has not yet picked up during the year, all concerned are requested to pay more focussed attention towards financing under the Scheme. The performance under the Scheme should also be reviewed in DLCC meetings and effective measures should be initiated for improving the performance of poorly performing branches. Bank-wise performance data received from KVIC & DIC is furnished at **Page-22F TO 22G & Page- 22H** respectively for information of all concerned.

C) SWARNA JAYANTI GRAM SWAROZGAR YOJNA (SGSY)

SGSY scheme has ceased to exist wef 31st Dec, 2011 and NRLM scheme has been introduced wef 1st April, 2012. BRLPS, the agency implementing NRLM in the State, is requested to provide the modalities of financing under the Scheme so that the Bankers start lending under this scheme.

D) SWARNJAYANTI SHAHARI ROJGAR YOJANA (SJSRY)

Under the Scheme, loans amounting to Rs. 1.01 Crore were sanctioned to 275 beneficiaries during the period under review while during the corresponding period of last financial year loans amounting to Rs. 1.42 Crore were sanctioned to 245 beneficiaries. Thus, decline of 28.87% and 11.02% 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. 1.00 Crore were disbursed to 269 beneficiaries during the review period of current financial year.

Bank-wise position is furnished on **Page-22I.**

AGENDA-VIII

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 3734 SHGs during the period under review of current FY 2012-13, with total Bank-finance of Rs. 29.57 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
DURING 2012-13 (UPTO JUNE, 2012)	3734	29.57

SHG credit-linkage during the review period of current F.Y. 2012-13 is furnished on **Page- 23A to 23 B & 23 C.**

JOINT LIABILITY GROUP

Against the yearly target of 50,000 units, all Banks could sanction 1095 number of JLGs during the review period of F.Y. 2012-13 amounting to Rs. 10.22 Crores.

The Bank-wise performance under JLG is placed at **Page No.23C** 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 the current F.Y. 2012-13.

AGENDA-IX

KISAN CREDIT CARD (KCC)

REVIEW OF PROGRESS AS ON 30.06.2012

A summarised statement of Kisan Credit Cards issued by Commercial Banks, RRBs and Co-operative Banks during April-June, 2012, vis-a-vis target for the year 2012-13 is given below:

Banks	Target (No.)		Sanctioned (No.)		% Achievement	
	New	Renewal	New	Renewal	New	Renewal
Comm. Banks	811207	648964	91397	76389	11.27	11.77
RRBs	467081	373665	27328	102202	5.85	27.35
Co-op. Banks	221712	177371	1598	14092	0.72	7.94
TOTAL	1500000	1200000	120323	192683	8.02	16.06

It is evident from the above Table that banks operating in the State have sanctioned loans to a total of 313006 beneficiaries (New-120323 & Renewal-192683) under KCC amounting to Rs. 2101.04 Crore upto 30.06.2012 in the FY 2012-13 while during the

corresponding period last year, only 283393 beneficiaries were extended loans under KCC, the amount involved being Rs.1302.46 Crore . Thus, growth of 10.45% and an impressive growth of 61.31% have been witnessed in terms of no. of KCCs issued and amount of finance extended Y-o-Y.

Bank-wise performance is furnished on **Page- 29D to 29J**. Bank-wise & District-wise target of New & Renewal of KCC are placed at **Page No. 29A to 29C** for information to all concerned.

PROVIDING KCC TO ALL ELIGIBLE AND NON-DEFAULTER FARMERS

In the light of the directives issued by the Ministry of Finance, Government of India, Kisan Credit Card is to be provided to all eligible and non-defaulter farmers. Modified Common Application Form, format of affidavit (for loan upto Rs. 50,000) and Checklist for KCC loan have 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. The same is also uploaded on the website of SLBC. In the meeting on disbursement of KCC loan and holding of camps for Education loan held on 21st May, 2012, it was decided that banks should finance, without insisting for LPC, for KCC upto Rs. 50,000/- and instead of LPC, Affidavit and current rent receipt should be demanded by banks. The minutes of this meeting is place on **Page no.29K to 29L** for information of all concerned. Also, detailed advertisement regarding "Krishi Mahotsav Shivir", which was held in the month of May & June 2012, was also published in some Daily Newspapers by the State Government for generation of applications of KCC and various schemes of Agriculture.

In the review meeting held at Patna on 26th July, 2012, it was decided that Government will provide the complete application of KCC and Banks will expeditiously issue KCC. The minutes of the meeting is placed on **Page 20 O to 20 U** 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- Bank of Baroda, Central Bank of India, Punjab National Bank, State Bank of India, Uttar Bihar Gramin Bank, Samastipur Kshetriya Gramin Bank & Allahabad Bank. The list of all defaulters received from 7 Banks- Bank of Baroda, Central Bank of India, Punjab National Bank, State Bank of India, Uttar Bihar Gramin Bank, Samastipur Kshetriya Gramin Bank & Canara 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 to the Agri Department, GoB to enable them to generate loan applications from remaining eligible farmers. The Agriculture Department, GoB has sent lists of existing KCC holders and list of all defaulters, received from banks, to District Agriculture Officers of all districts for utilization of these lists during generation of KCC applications.

The branches of banks need to continue their endeavours for generating KCC loan applications from all eligible farmers and the services of BC Agents may also be utilized for the purpose.

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 of the House on many occasions. Further, issuance of discrepant/ incomplete LPCs by Circle Officers has also been observed. Revenue officials are, in many cases, neither verifying the LPCs nor 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 in this regard to facilitate verification of LPCs/Land records.

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.

It has been advised by the State Government that the digitization of land records has been completed and the records have been put online for 7 districts in the State. However, the facility for online creation/release of charge, is yet to start.

State Government is requested to complete the task of digitization of land records in all districts and also provide the facility of online creation/release of charge so that loan disbursement could be facilitated in the State.

WEATHER BASED CROP INSURANCE SCHEME (WBCIS)

The Cooperative Department, Government of Bihar has issued Notification vide Memo No. 3132 dated 19th July, 2012 for continuation of WBCIS during Kharif-2012 season for 31 districts of the State of Bihar. The same is placed at **Page No.29M to 29O** for information of the House.

Controlling Head of all banks operating in the State are 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.

DAIRY, FISHERY & POULTRY

Banks have sanctioned loans amounting to Rs 55.20 Crore to 3166 beneficiaries under various Dairy Development schemes, Rs.9.37 Crore to 347 beneficiaries under Fishery schemes and Rs. 16.17 Crore to 630 beneficiaries under Poultry schemes during the review period of current financial year. During the same period of last F.Y., Banks had

extended loans amounting to Rs. 42.50 Crore to 3168 beneficiaries under various Dairy Development schemes, Rs.2.60 Crore to 199 beneficiaries under Fishery schemes and Rs. 5.22 Crore to 309 beneficiaries under Poultry schemes. Thus 0.06% decrease in no. and 29.88 % increase in amount of dairy units financed, 74.37% increase in no. and 260.38% increase in amount of fishery units financed and 103.88% increase in no. and 209.77% increase in amount of Poultry units financed has been observed Y-o-Y.

Bank-wise performance data is furnished on **Page- 29S to 29U**, 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 in many cases. Similarly release of subsidy by NABARD is also pending for cases sanctioned during F.Y. 2011-12. NABARD is requested to expedite the process and also clarify the status in this regard for F.Y. 2012-13.

Bank-wise District-wise target allocated to Banks has been placed at **Page No.29P to 29R** for information of the House.

FARM MECHANISATION

Against the disbursement target of Rs.1503.02 Crore for the current financial year, banks have sanctioned loans amounting to Rs. 62.64 Crore to 2246 farmers for purchasing farm equipments during the first quarter of the current financial year while during the same period last year banks could sanction loans amounting to Rs 55.03 Crore to 2176 farmers, registering Y-o-Y growth of 13.83% and 3.22 % in terms of amount sanctioned and no. of farmers financed respectively. As regards disbursement, loans amounting to Rs.61.72 Crore were provided for purchasing farm implements to 2200 farmers.

Bank-wise/ district-wise targets under Farm-Mechanisation for current financial year

have been fixed and circulated among all concerned. A copy of the allocated targets is placed on **Page-29V** for ratification by the House. Controlling head of all banks are requested to advise their branches to initiate requisite measures so that the targets set under Annual Credit Plan are achieved.

Bank-wise performance data is furnished on **Page-29 W**, 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 are requested to finance for enhancing storage facilities in the State. As per information received, all banks taken together have sanctioned loans amounting to Rs.20.19 Crore to 23 units during the period under review and Rs. 16.34 Crore were disbursed to 22 units for providing storage facility. During the Ist quarter of F.Y. 2011-12, loans amounting to Rs.2.86 Crore were sanctioned to 9 units and out of these, loans amounting to Rs. 2.33 Crore were disbursed among 9 units. Controlling Head of all banks are requested to instruct their operating functionaries to intensify efforts for financing such units.

Bank- wise performance is furnished on **Page- 29X**.

AGENDA-X

CD RATIO (As on 30.06.2012)

(Rs. in Crore)

Bank	Deposits	Advances	CD ratio
Comm. banks	122829.06	41136.39	33.49
Co-op. banks	3104.20	3204.74	103.24
RRBs	14321.14	6777.36	47.32
Total	140254.40	51118.49	36.45
RIDF	-----	2598.42	-----
Total (Advances +RIDF)	140254.40	53716.91	38.30
Investment	-----	5278.62	-----
Grand Total (Adv.+RIDF+Inv.)	140254.40	58995.53	42.06

As at the end of June, 2012, CD Ratio stood at 38.30% which shows an increase of 179 basis points as compared to June, 2011. The incremental CD ratio for the period under review is 144.07%. Due to large amount of advances written off every year, CD Ratio has also been adversely affected. The CD ratio of the State may improve further, if the State Government utilise the total amount of Rs.5601.89 crore (As on 30.06.2012) sanctioned under RIDF. As on 30th June, 2012 only 46 % of the amount sanctioned had been utilised by the Government of Bihar.

However, there are four districts, namely, Siwan (21.46%), Saran (24.05%), Bhojpur (24.49%) and Lakhisarai (24.82%) where CD Ratio is still less than 25%. Controlling head of banks having lead responsibilities in these districts are requested to instruct their concerned LDMs to coordinate with all banks operating in their districts and intensify efforts to adopt suitable strategies for improving CD ratio in these districts.

Bank-wise and district-wise details are furnished on **Page-30A to 30F.**

INCREMENTAL CD RATIO AS ON 30.06.2012

Amt. In Crore	March'12	June'12
Deposits	138163.08	140254.40
Advances including RIDF	50703.87	53716.91
Incremental CDR	-----	144.07%

It is pertinent to mention here that an amount of Rs.4993.84 Crore was provided to units functioning in Bihar by SBI, PNB, Canara Bank, Union Bank of India, Allahabad Bank, 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 30.06.2012) is given below.

(Rs.in Crore)

Bank	Demand raised	Amount recovered	Recovery %
Comm. Banks	6584.94	3596.83	54.62
Co-op. Banks	943.31	536.61	56.89
RRBs	1548.91	1177.84	76.04
Total	9077.16	5311.28	58.51

Recovery percentage is at 58.51% of the total demand raised by banks as on 30th June, 2012. The recovery position needs improvement to drive the financing by banks in the State. While the banks are following up with the borrowers for recovery of the dues, 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 banks to lend more.

Bank-wise position of recovery as on 30.06.2012 is furnished on **Page- 32A to 32B.**

With regard to disposal of top ten certificate cases of the districts, though the list has been furnished to all the SDCs (Banking), the progress with regard to disposal of certificate cases and action against big defaulters has not been very encouraging. The State Government is requested to sensitize the functionaries at district level to give adequate attention towards disposal of certificate cases, execution of Possession Notice under SARFAESI Act and action against big defaulters of the district so that banks are able to recover their dues from the defaulters.

NPA's & WRITE-OFF

As on 30.06.2012, 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	36142.6	3026.3	8.37	41.07	0.11
Co-op. Banks	3204.74	202.51	6.32	0	0
RRBs	6777.36	1096.8	16.2	120	1.77
Total	46124.7	4325.6	9.38	161	0.35

The position of NPAs as on 30.06.2012 is far from satisfactory. Therefore, all our efforts need to be made for bringing down the NPA level well below 5%.

Bank-wise details are furnished on **Page- 34A to 34C** for discussion and review by the House.

CERTIFICATE CASES & DISPOSAL OF TOP 10 CASES

As on 30.06.2012, overall position of Certificate Cases filed by all banks is furnished below:

(Rs. in Crore)

Banks	Total Cases (Accounts) (As on 31.03.12)	Total Cases (Amount) (As on 31.03.12)	Cases filed (Accounts) (During the quarter)	Cases filed (Amount) (During the quarter)	Cases disposed of (Accounts) (During the quarter)	Cases disposed of (Amount) (During the quarter)	Pending Cases (Accounts) As on 30.06.12	Pending Cases (Amount) As on 30.06.12
Comm.	315141	1349.31	5486	45.2	2907	21.19	317720	1373.32
Co-op	34034	51.02	-	-	1054	6.34	32980	44.68
RRBs	35879	34.2	75	0.93	24	0.01	35930	35.12
Total	385054	1434.53	5561	46.13	3985	27.54	386630	1453.12

It is evident from the above Table that only 0.39% cases have been disposed of, and still 386630 cases involving Rs. 1453.12 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 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 34E to 34K** for information and perusal of the House. It has been observed that in districts where the District Magistrate has taken interest towards disposal of the Certificate Cases, there has been good recovery in the loan accounts. As it is evident from the position with regard to Certificate Cases in Nalanda district. Out of the top 10 cases, 4 cases have been disposed and warrant has been issued against another 4 resulting into recovery of more than Rs. Twenty Lacs out of case amount of Rs. 33 Lacs. 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- 34D**.

PRIORITY SECTOR LENDING

As on 30.06.2012, 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 73.87% in the State, which is well above the Benchmark of 40%. Bank-wise position is furnished on **Page- 36A to 36D.**

AGRI CREDIT

At the State level, the ratio of Agri Credit to Total Advances stands at 44.91% as on 30.06.2012, against the national benchmark of 18%. However, a few banks have failed to achieve the benchmark. Bank-wise position is furnished on **Page- 36A to 36B 36E to 36F.**

DIFFERENTIAL RATE OF INTEREST (DRI)

As on 30th June, 2012, the aggregate advances level under DRI Scheme stands at Rs. 79.75 Crore, which is 0.18 % of the total advances of Rs. 45356.81 Crore as on 31.03.2012. 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 1264 beneficiaries were provided loans amounting to Rs. 2.08 Crore under DRI Scheme during the period under review. In addition to this, 89 beneficiaries were provided credit support of Rs. 0.18 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- 36C to 36D & 36H.**

WEAKER SECTIONS

Banks extended financial assistance amounting to Rs. 12157.89 Crore out of the aggregate advances of Rs.46124.65 Crore to Weaker Sections of society, during the period under review, which stood at 26.36% of the total advances, against the benchmark of 10%. Further, as percentage of Priority Sector Advances, the achievement was much better at 39.38% against the Benchmark of 25%.

Bank-wise position is furnished on **Page- 36C to 36D.**

AGENDA-XI

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 713359 No-Frills accounts were opened during the review period of FY 2012-13. Thus, a total of 10052751 No-frills accounts have been opened till 30th June, 2012. Out of these, 8182555 accounts are operational. Further, overdraft facility has been extended to 414373 No-frills account holders; the amount involved being Rs. 7.82 Crore. Apart from this, 43535 General Credit Cards have been issued to No-frills account holders, with aggregate credit limits of Rs.79.01 Crore.

Bank-wise details are furnished on **Page- 37A to 37B.**

EXTENDING MOBILE BANKING AND INTERNET BANKING FACILITY

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 at the same time the cost involved is less than the normal Banking channel. As per information received by SLBC, all banks taken together have provided Mobile Banking facility to 407110 customers whereas the facility of Internet Banking was provided to 474004 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- 37C.**

AGENDA-XII

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 performance of banks towards ACP achievement during the first quarter of the F.Y. 2012-13 has been as under:

SL.No.	District	Disbursement under ACP during the Ist quarter of 2012-13 (Rs. in Lakh)	Disbursement under ACP during the Ist quarter of 2011-12 (Rs. in Lakh))	%Growth
1	Arwal	4016	1913	109.93
2	Aurangabad	14233	9517	49.55
3	Bhojpur	17893	11790	51.76
4	East Champaran	19767	16911	16.89
5	Gaya	20786	15374	35.2
6	Jamui	6239	4490	38.95
7	Jehanabad	4680	3941	18.75
8	Kaimur	16586	10429	59.04
9	Munger	20145	6017	234.8
10	Nalanda	11728	9821	19.42
11	Nawada	4896	4737	3.36
12	Patna	189471	175002	8.27
13	Rohtas	26690	16819	58.69
14	Sitamarhi	10679	9275	15.14
15	West Champaran	17737	13118	35.21

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 Arwal, Bhojpur, Kaimur, Munger & Rohtas 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.

The Government of India is regularly reviewing the progress made with regard to action points concerning financial development of these districts. The Secretary, Financial Services held the Video Conference with SLBC, NABARD & Life and Non-life Insurance Companies on 2nd July, 2012. The action points emerged in the meeting and the actions taken by the banks in this regard are as under.

ATR ON THE MEETING THROUGH VIDEO CONFERENCE HELD ON 02.07.2012

ATTN ON THE FLEETING THROUGH VIDEO CONFERENCE HELD ON 06/07/2012

a. INFRASTRUCTURE																											
1. Preparation of Service Area Plan:		District Service Area Plan (DSAP) Latest Position No. of District-15 Uploaded on Website-15 The District Service Area Plan should also contain the name of BC and LDMs have been advised to incorporate the Mobile/contact no. in the existing plan.																									
2. Appointment of BCAs:		Coverage of Banking Outlets in villages with population over 2000 Through Branch : 72 Through BCA : 3148 Through Others : 134 Left : 6 TOTAL : 3360 As against target of 3360 villages identified with population of over 2000 for providing banking facilities in the 15 LWE affected districts a total number of 3354 villages have been covered by banks as on 30.06.2012. No. of Villages district wise bank wise yet to be covered are :																									
		<table><tr><th>District</th><th>No of village</th><th>Bank Name</th><th>District</th><th>No of village</th><th>Bank Name</th></tr><tr><td>Gaya</td><td>1</td><td>UCO Bank</td><td>W. Champaran</td><td>2</td><td>CBI</td></tr><tr><td>Kaimur</td><td>2</td><td>PNB</td><td rowspan="2">Total</td><td rowspan="2">6</td><td rowspan="2"></td></tr><tr><td>Nalanda</td><td>1</td><td>UCO Bank</td></tr></table>					District	No of village	Bank Name	District	No of village	Bank Name	Gaya	1	UCO Bank	W. Champaran	2	CBI	Kaimur	2	PNB	Total	6		Nalanda	1	UCO Bank
		District	No of village	Bank Name	District	No of village	Bank Name																				
		Gaya	1	UCO Bank	W. Champaran	2	CBI																				
		Kaimur	2	PNB	Total	6																					
Nalanda	1	UCO Bank																									
Presently Most of the BCs are operating on Broadband Connectivity/Data Card.																											
Between VSAT & Broadband connectivity, VSAT is a better option but due to high cost of installing VSAT, CSPs are preferring Broadband connectivity.																											
For visiting the CSPs on predetermined day and time as per guidelines received. the officials have been identified by the Banks. The list of Visiting official with date of visit, once in a week, on predetermined date to individual CSPs has been provided by all the banks. All the Banks have been suitably advised to evaluate the performance of BCAs in terms of growth in CA and SB (CASA) deposits, additional growth in credit & recovery.																											

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3. Branch Expansion Strategy:

The Branch Expansion Plan for opening of Brick & Mortar branches in villages with population above 5000 has been advised to all concerned banks with a request to start the process of opening of the branches so that the task gets completed by 30th September, 2012.

The number of villages identified in 15 LWE districts for opening Brick & Mortar branches are as under:

SI	DISTRICT	NO. OF VILLAGE ALLOTTE D	COVER-AGE AS ON 30.06. 2012	MODE OF COVERA GE		NAME OF BANK				
				B R	USB	P N B	B O I	C A N A R A	M B G B	S B I
1	ARWAL	12	3		3	3				
2	AURANGABAD	16	6		6	4				2
3	BHOJPUR	41	7		7	6		1		
4	EAST CHAMPARAN	126	5		5					5
5	GAYA	11	4	1	3	2	1		1	
6	JAMUI	18								
7	JEHANABAD	6								
8	KAIMUR	4								
9	MUNGER	12								
10	NALANDA	50	10	1	9	7			1	2
11	NAWADAH	33	4		4	4				
12	PATNA	6	3		3	3				
13	ROHTAS	17	4		4	3				1
14	SITAMARHI	59	3		3					3
15	WEST CHAMPARAN	43	1		1					1
		454	50	2	48	32	1	1	2	14

4.Extension of Micro Insurance facilities through BCAs

For inclusive growth in identified LWE districts by providing Life/Non-life insurance policies through BCAs, a meeting of Life & Non-Life Insurances Companies was convened by the SLBC, Bihar on 27th March'2012 to discuss the issues & draw an action plan.

A meeting with the Nodal Officers of Non-Life Insurance Companies and Life Insurance Corporation of India (LIC) for Bihar also took place on 17th & 19th April, 2012 and discussions held for selling the Insurance products through BCAs.

As advised by Nodal Officer, Non Life, the nodal officers at district level have also been appointed and have been instructed to facilitate insurance of assets financed by Banks/RRBs under Financial Inclusion Plan. They have also advised us their further plan for appointing the BCs as their micro agents by entering into MoU with them for marketing the Non life insurance products in these LWE affected districts. The BCAs, thereafter, will be provided necessary training in this regard.

A meeting of LIC officials dealing with Micro Finance products and 9 BCs of SBI was organised on 20th April'2012 to work out modalities for providing Insurance products in the 15 LWE districts. Officials of LIC explained about their Micro Insurance Products namely Jeevan Madhur and Jeevan Mangal. They advised the BCs that they will meet separately to decide other details to enable the BCs to sell the products. The LIC is also imparting training to the BCs of all banks in phased manner. BCs are also being appointed as MI agents.

APPROACH PAPER ON FINANCIAL INCLUSION SUBMITTED BY MICRO INSURANCE(MI) DEPARTMENT, LIC , ECZ PATNA

Topics	Progress
Training of BCs on Micro Insurance	- Imparted training to BCs on Micro Insurance as under: SBI-9 BCs, UCO Bank -2 BCs, PNB – 3 BCs - Scheduled for imparting training to BCs are: BOB –2 BCs, Corporation Bank - 2 BCs
Appointment of BC as MI agent	Eligible BCs appointed as MI Agent are: SBI – 1 BC, PNB – 1 BC, UCO Bank – 1 BC
Training to CSPs/BCAs	Training to CSPs/BCAs have been imparted as under: SBI – 161 CSPs, PNB & UCO Bank – 19 CSPs
Procurement of MI Policies through BCs	Procured 215 Micro Insurance Policy through BCs
MI Activities in LWE Districts in Bihar	MI Agents present in 14 LWE districts (2011-12) No. of MI policies sold in LWE districts – 59614 during 2011-12.

Insurance Companies have informed that no circular has been issued yet detailing salient feature of various products such as AABY, JSBY etc.

5.Currency Chest and Clearing Houses:	Currency Chest and Clearing Houses are operational in all the LWE affected districts.					
	Sl. No.	Name of District	Name of Bank	No. of Currency Chest	Name of Bank	No. of Clearing House
	1	ARWAL	BOI	01	BOI	01
	2	AURANGABAD	SBI	02	PNB	01
	3	BHOJPUR	SBI	01	SBI	01
	4	EAST CHAMPARAN	SBI	01	SBI	01
	5	GAYA	SBI	02	SBI	01
	6	JAMUI	SBI	01	SBI	01
	7	JEHANABAD	SBI	01	SBI	01
	8	KAIMUR	SBI	01	SBI	01
	9	MUNGER	SBI	01	SBI	01
	10	NALANDA	SBI	02	SBI	01
	11	NAWADA	SBI	01	SBI	01
	12	PATNA	SBI	07	SBI	01
	13	ROHTAS	SBI	04	SBI	01
	14	SITAMARHI*	SBI	03	SBI	01
	15	WEST CHAMPARAN	SBI	04	SBI	01
	TOTAL			32		15
*Besides Bank of India and Central Bank of India are also having one each.						
All Blocks/Sub-Division where 3 or more branches exists & Clearing House is not present, data has been sought from LDMs.						

6.E-Payment and alternative Delivery channels of Banking Services:	State Government has been requested for implementation of EBT in the State.	
	The banks are extending ATM Card, PoS, Moblie Banking, RTGS, NEFT on a large scale in the LWE districts.	
		NO.
	Branch Network	1973
	ATM	1248
	DEBIT CARD	3140372
	POS	2854
	Bio-metric ATMs have not been installed as yet anywhere in the state.	
Gaya district has been identified for saturation of POS machine.		

7.Manpower in Rural Branch and Back up Power for Branches:	Banks have been advised to arrange for adequate manpower in accordance with the instructions on Financial Inclusion issued by MoF, GoI. Many banks including RRBs have initiated recruitment exercise to provide adequate number of Manpower in Rural Branches.	
	Adequate power back up has been arranged through generator by all the concerned banks for coverage of villages through Banking outlets under Financial Inclusion plan. Banks are being advised to install Solar Power devices utilising the subsidy provided by Govt.of India for Solar Power Projects to mitigate power problem.	

8.Visit of branch officer to FI villages and establishment of USB:	Bank officials from the link branches are visiting the CSPs.	
	The list of Visiting officials with date of visit, once in a week, on predetermined date to individual CSPs has been provided by all the banks. However, as per recent guidelines of Government of India, in villages with population above 5000 bank officer has to be present at the USB on all the 6 days of the week. All banks are requested to arrange to comply with the instruction of Government of India in this regard.	

b. CREDIT AVAILABILITY

MoU has been signed on 24.05.2012 between Bihar Rural Livelihood Promotion Society (BRLPS) and the Banks operating in the 15 LWE affected Districts for promotion & Establishment of Self Help Groups (SHG). NABARD has granted Rs. 1 Crore each to the BRLPS for linkage of 1000 SHGs in each of the 15 LWE affected districts.

BRLPS has chosen 2 districts Nalanda & Gaya to saturate with SHGs in F.Y. 2012-13.

The district-wise targets have already been advised to all the Banks and LDMs for achievement during 2012-13.

Sl.No.	Name of District	SHG Targets		JLG Targets
		Savings Linkage	Credit Linkage	Credit Linkage
1	ARWAL	704	352	450
2	AURANGABAD	2432	1216	1600
3	BHOJPUR	2880	1440	1950
4	EAST CHAMPARAN	3280	1640	2000
5	GAYA	3280	1640	2200
6	JAMUI	1408	704	1100
7	JEHANABAD	840	420	550
8	KAIMUR(BHABHUA)	1428	714	1000
9	MUNGER	1440	720	400
10	NALANDA	3060	1530	2100
11	NAWADA	2080	1040	1400
12	PATNA	2960	1480	2600
13	ROHTAS	2800	1400	700
14	SITAMARHI	2184	1092	1300
15	WEST CHAMPARAN	2724	1362	1650
TOTAL		33500	16750	21000

b. Advocacy:

Financial Literacy & Credit Counseling Centres (FLCC):	FLCC is functional in all districts except Khagaria. These FLCCs at LWE affected districts have counseled 21477 persons so far.
Rural Self Employment Training Institute:	RSETIs are imparting training to entrepreneurs in starting/setting-up their new business/venture. The RSETIs are functional in all the LWE affected districts. The RSETI imparted training to 13128 no. of youth during 2011-12 in the State of Bihar, 3753 no. of youth in these 15 LWE affected districts.
Publicity of Various Products:	The promotional exercise is being undertaken by the banks towards extending credit support. Various melas/camps are also being organised by banks to promote the products of the SHGs. Some banks have extended the promotional exercise through Rural Publicity Van publicity materials alongwith Nukkad Natak in these LWE districts. Besides, leaflets & other publicity materials have also been distributed by some banks through the BCAs at the CSPs.

d. Livelihood Development: NABARD is taking initiatives for integration of various rural development schemes for overall development of these LWE affected districts.

AGENDA-XIII

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 with the Banking Network. Concern was expressed in the meeting 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 occurrences of cyber fraud and detection of counterfeit notes so that appropriate steps may be initiated by the Government in this regard.

AGENDA-XIV

FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)

RSETIs are functional in all the districts in the State. 871 training programmes for various vocations have been organized by RSETIs and 20596 participants have been imparted training. 8785 trainees have set up their self-employment ventures. The information pertaining to RSETIs in the State of Bihar is placed on **Page- 43A** for information.

AGENDA-XV

FUNCTIONING OF FINANCIAL LITERACY CENTRES (FLCs)

FLCs are functional in all the districts except Khagaria in the State. 4519 persons have been counselled in these centres so far. Additionally, 1600 outdoor activities have also been undertaken during the quarter by FLCs in the State. The information pertaining to FLCs in the State of Bihar is placed on **Page -43B** for information.

AGENDA-XVI

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 has accordingly been obtained by the SLBC and the same is placed on Page No. **46A** for information.

A copy of SIDBI, Patna letter No. FI/SIDBI/122 dated 3rd August, 2012 enclosing the list of clusters in the State of Bihar identified by MSME Development Institute, Patna (under Ministry of MSME, GOI) is placed at **Page No. 46B to 46D** for information. Banks are requested to consider financing to these clusters for increasing the pace of MSME finance in the State.

SMALL ROAD TRANSPORT OPERATORS (SRTOs)

Against the target of 12500 units, banks have sanctioned loans amounting to Rs. 77.99 Crore for purchasing 2673 vehicles by SRTOs till June, 2012, out of it finance of Rs.77.85 Crore have already been disbursed for purchasing 2653 vehicles during this period. During the corresponding period last year loans amounting to Rs. 75.69 Crore was sanctioned for purchasing 1638 vehicles registering Y-o-Y growth of 3.04% and 63.19% in terms of amount sanctioned and no. of units financed respectively. Bank-wise targets under SRTO for current financial year have been fixed and circulated among all concerned. A copy of the allocated targets is placed on **Page- 46E** for ratification by the House. Bank-wise performance vis-a-vis targets allotted to them is furnished on **Page- 46F**.

ADVANCES GRANTED UNDER CGTMSE COVERAGE

A total of 11117 units were financed by banks involving Rs.289.22 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 3587units could be financed by banks involving Rs. 100.96 Crore with CGTMSE cover. Thus, an impressive growth of 209.92% Y-o-Y registered in terms of no. of units while the growth was 186.47% in terms of amount of financial assistance provided. Further, as regards disbursement, loans amounting to Rs. 286.72 Crore were provided to 11107 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- 46G**, for discussion and review by the House.

AGENDA-XVII

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. 46H to 46N** 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.

NABARD, Patna has advised about the scheme of GOI for revival, reforms and restructuring package for Handloom Sector for which NABARD is the implementing agency. Meetings at national and state level have been held in this regard in recent months and all banks have been requested to provide data in respect of accounts of individual weavers, SHG weavers, JLG weavers and Master weavers whose accounts are overdue as on 31.03.2010. A copy of NABARD, Patna letter No. 767/57/12-13 dated 13th July, 2012 enclosing a proforma for reporting by the banks is placed at **Page No. 46O to 46P** and all banks are requested to provide data in the prescribed format to NABARD on an urgent basis to enable them arrive at the total claim and for the State and refund the eligible amount to Banks.

As per directives from the Government of India, the State Government is requested to do the needful with regard to execution of MOU, audit of Weavers society etc. so that the scheme is implemented in the State. The allocated target (in number) among banks for the F.Y. 2012-13 is placed at **Page No.46Q** for information of House.

AGENDA-XVIII

DLCC, DLRC & BLBC MEETINGS: CONSTITUTION AND FUNCTIONS

In the meeting dated 16th June, 2012 of LDMs, SDCs (Banking) & DDMs (NABARD) with State Government, RBI, NABARD and Banks, it was decided that SLBC would advise the constitution, role and functions of committees at District and Block level for information of all concerned so as to be helpful in organization of various meetings. Relevant portions of Lead Bank Scheme, 1969 containing the constitution and functions of DLCC, DLRC and BLBC meetings, as received from Reserve Bank of India, Patna is placed at **Page No.46R to 46AH** for information of all concerned. Considering the posting of SDC (Banking) in the districts, they become a member of both DLCC and BLBC meetings.

AGENDA-XIX

SECURITY RELATED CONCERN OF BANKS

Few instances of Murder of employee, Theft and other security related incidents during review period of current financial year, 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.	PNB	Veer	Patna	20.04.2012	4	Theft
2.	UBGB	Bheja	Madhubani	22.05.2012	30	Dacoity
3.	SBI	Patliputra	Patna	14.06.2012	-	Murder of employee

From the above, it is observed that criminal activities have increased in the area of operation of banks in general and as such staff members have developed a sense of insecurity. The State Government is therefore requested to expedite the process of raising a special battalion of police personnel for security of banks so that the bankers are able to provide unhindered banking services to the people in a more secured environment, especially in remote areas. 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).