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MINUTES
OF
THE 29TH SLBC MEETING, BIHAR
FOR JUNE'09 QUARTER
HELD ON THE 14TH SEPTEMBER 2009
PATNA



STATE LEVEL BANKERS' COMMITTEE, BIHAR

CONVENOR



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**MINUTES OF THE 29TH MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR
HELD ON THE 14TH SEPTEMBER'2009 AT PATNA FOR JUNE'2009 QUARTER**

The 29th Meeting of the State Level Bankers' Committee, Bihar was held on the 14th September'2009 under the Chairmanship of Shri R.Venkatachalam, Chief General Manager, State Bank of India, Patna Circle. Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister, Bihar attended the meeting as special invitee. The meeting, inter-alia, discussed and reviewed the performance of Banks as on June'2009 under the Annual Credit Plan 2009-10. Other issues which drew special attention of the House were "BIGWIS" a new scheme launched by the State Government, un-Banked Blocks, SHG movement, financial inclusion, Credit Deposit Ratio etc.

Amongst other State Government functionaries, Controlling Heads of Banks, and representatives from other financial institutions, the meeting was attended by the following:-

- ♦ Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister, Bihar.
- ♦ Shri R.Venkatachalam, Chief General Manager, State Bank of India, Patna Circle.
- ♦ Shri K.K.Vohra, Regional director, Reserve Bank of India, Local Office, Patna.
- ♦ Shri Anup Mukerji, Chief Secretary, Government of Bihar.
- ♦ Shri Navin Kumar, Development Commissioner, Government of Bihar.
- ♦ Shri S.Vijayraghvan, Special Advisor (Investment) to the Chief Minister, Bihar.
- ♦ Shri Bhanu Pratap Sharma, Principal Secretary, Finance, Government of Bihar.
- ♦ Shri K.C.Saha, Principal Secretary, Agriculture, Government of Bihar.
- ♦ Shri Vijay Prakash, Principal Secretary, Rural Development, Government of Bihar.
- ♦ Shri A.K.Sinha, Commissioner, Industrial Development, Government of Bihar.
- ♦ Dr.Sandeep Ghosh, Chief General Manager, NABARD, Bihar.
- ♦ Shri Samir Saran, General Manager, State Bank of India, Patna Circle.
- ♦ Shri Sudhir Kumar, Secretary, Minor Irrigation, Water resources, Government of Bihar.
- ♦ Shri Ravind Pawar, Secretary, Resources, Department of Finance, Govt. of Bihar.
- ♦ Shri Arvind Choudhary, Chief Executive Officer, Bihar Livelihood Promotion Society.

On behalf of the convenor Bank, Shri Arvind Priya, Deputy General Manager, State Bank of India, Patna Circle welcomed all the dignitaries, Controlling Heads of Banks and other participants in the House.

Delivering the Keynote address, Shri R.Venkatachalam, the Chief General Manager and Chairman, SLBC, Bihar emphasized the need for suitable orientation of Banks' roles towards credit needs in the better changing environment of the State, and integration of the same with the developmental initiatives being taken by the Government. Shri Venkatachalam also gave the following advices for concerted follow-up

- ♦ Banks should speed up taking relief measures for the drought affected people in the entire 26 drought affected Districts of the State.
- ♦ In all the four un-Banked Blocks which have neither a branch of SCB or RRBs, the Lead Banks concerned or the RRBs functioning in the four Districts under which the four un-Banked Blocks are falling, should take immediate steps to open new branches there latest by the 31st December'2009. In this connection, RBI should also facilitate opening of new branches in the four un-Banked Blocks.

- ♦ Banks concerned should also speed up their efforts to open Bank branches by the end of September'2009 in other un-Banked Blocks, for which RBI Licences have already been obtained.
- ♦ Banks operating in the State should suitably plan expansion of their branches in the State so as to achieve the national average of 16,000 population per branch against the present average of 19,021 population per branch in the State.
- ♦ Concerted efforts should be taken by Banks as well as by the Government to ensure setting up of R-SETI in every district of the State. Further, Banks should immediately open R-SETIs even in rented houses where the Government is presently unable to provide infrastructure supports to Banks for the purpose.
- ♦ Serious attention should be drawn to the status of 100 % Financial Inclusion in the remaining 14 Districts of the State. Mr, Venkatachalam suggested preparing an intensive plan with the help of RBI for accomplishing the task.
- ♦ In all the 19 Districts identified for 100 % FI in the State, Banks should ensure compliance of the observations by an independent agency engaged by RBI for a study on 100 % financial inclusion.
- ♦ Banks should ensure insurance of all eligible crops of borrower farmers as well as of willing non- borrower farmers under NAIS and WBCIS of Agricultural Insurance Company of India Ltd.
- ♦ Banks should also look into the huge gap between the crop loans disbursed and insured by their branches and immediately take remedial measures for non-recurrence of the same in future.
- ♦ The State Government should resolve the long pending issue of modification in PDR Act as demanded by the SLBC, Bihar.
- ♦ Delivery of old registered deeds should be expedited by the Government, which will enable Banks to finance housing sector in a smooth manner.
- ♦ For facilitating opening of smartcard based accounts by Banks for NREGS beneficiaries, the State Government should consider paying 2 % of the transaction cost involved as commission as per RBI Incentive Scheme.
- ♦ Financing under DRI scheme and to women should be stepped up by Banks so that the National Benchmark is achieved.
- ♦ Sub-Committee on CD Ratio already formed in districts with CD Ratio below 40 % should identify the potential areas of financing in respective districts.
- ♦ The PLP and the ACP should be dovetail with Government's, i.e., specific department's plan in a particular district.

Shri Sushil Kumar Modi, the Hon'ble Deputy Chief Minister, Bihar, apart from discussing the relief measures by Banks in drought affected Districts of Bihar, thoroughly reviewed the performances of Banks as on June'2009 under the Annual Credit Plan 2009-10, progress of Banks under financial inclusion, implementation of a new scheme,"BIGWIS" in the State, KCC financing, SHG Bank-linkages, CD Ratio, un-banked Blocks etc. He advised all Banks to endeavor to achieve 100 % of the ACP. For promoting financing dairy, poultry, fisheries in the State, the Deputy Chief Minister felt the need for effective review and suggested including new agenda on the activities for review in SLBC meetings. On financing under Minority Concentrated Districts in the State, he advised SLBC to prepare more detailed

report to place in the next SLBC meeting for review. The salient views and suggestions as expressed by the Hon'ble Deputy Chief Minister, Bihar are summarized hereunder-

- ◆ Banks should accelerate the pace of granting consumption loans to borrowers as well as non-borrowers in the drought affected Districts. He also asked the Banks to increase DRI lending in all the Districts so that the National Benchmark can be achieved.
- ◆ After identifying the poor performing branches, Banks should take suitable steps for increasing financing by those branches during the current year. For the purpose Banks should also furnish to the SLBC their branch-wise performance under ACP during the year 2008-09.
- ◆ Lead Banks should see to it that Banks' performance should be commensurate with the population and potential of their Districts.
- ◆ Banks should open more ATMs in the State, fixing a target for opening at least one ATM in each Block / Sub-Division.
- ◆ Banks should explore how to utilize PACs for banking purposes, i.e., Business Correspondent / Business Facilitators
- ◆ With technology augmentation, Banks should extend Banking services to every people even in the remotest places of the State.
- ◆ New agenda on dairy, poultry and fisheries should be included for review in SLBC Meetings.
- ◆ A detailed report on CD Ratio relating to those districts having CD Ratio below 25 % should be prepared by the SLBC and placed in the next meeting for review. During the current year, no District should have CD Ratio below 30 %.
- ◆ In all the un-banked Blocks, new Bank branches should be opened by Banks concerned on priority basis.
- ◆ DLCC and DLRC meeting should not be held only for the sake of completing the formalities, and holding the same in the fag end of March does not serve any purpose. Therefore, a purposeful time schedule should be fixed for convening the meetings. He suggested holding the first meeting in May, second meeting in August, third meeting in November, and fourth meeting in February preferably in the first week in all the Districts of the State.
- ◆ Banks should ensure that every household in the State has at least one bank-account by the end of 11th Five Year Plan. For the purpose, Shri Modi suggested Banks to utilize the services of "Rojgar Sewaks" posted in every Panchayat.
- ◆ All the beneficiaries under AWDR'08 should be provided fresh loans by Banks.
- ◆ Banks should push up financing under farm mechanization so that eligible farmers can have required farm equipments with the help of Bank finance.

Apart from the above, the Hon'ble Dy. Chief Minister expounded some more opinions which are summed up under discussion on agenda items

Sri Anup Mukerji, Chief Secretary, Government of Bihar took the view that Government and Banks were partners in pursuit of progress in the State, but the decisions taken at State level got diluted at district level, which need to be improved.

- ◆ Shri Mukerji suggested formulation of some measures/ parameters by RBI, NABARD and Banks together to judge the performance of branches. Branch Managers of four to five such good performing branches should be called and rewarded in SLBC Meetings.

Similarly, good performing LDMs should also be recognized and appreciated in the SLBC Meetings, which would serve as catalyst for growth in performance of other Branch Managers and LDMs as well in the State. The experiences of such Branch Managers and LDMs should also be shared with other Branch Managers and LDMs in the State.

- ◆ Shri Mukerji also felt that at least two District Magistrates should be invited to participate in SLBC Meetings to have better insight into the problems and reasons of non-progress in Districts. The practice would help to remove the constraints by better decision, planning and coordinated efforts.
- ◆ Citing an example of Haryana where the prospect of crops is being estimated even better this year due to huge expansion of tube-well network despite drought, Shri Mukerji advised Banks to work for drought affected areas of the State as a mission and convert the challenges in to an opportunity for development. Moreover, the ground water level in the State is much higher, and Banks should finance in a big way under BIGWIS so as to help farmers bravely fight the challenges of present drought in the State.
- ◆ He also suggested launching a campaign for Rabi financing in the State.

Shri S.Vijayraghvan, Special Advisor (Investment) to the Chief Minister, Bihar expressed as under

- ◆ For the rehabilitation of sick SSI units in the State, efforts need to be taken.
- ◆ In this connection, State Bank of India to take some concrete steps for rehabilitation of the 17 sick SSI units in the State.
- ◆ Imbalance in average financing under education loans by Banks should be removed.
- ◆ Banks should explore the possibility to extend limits to those industries / entrepreneurs who are enjoying the same from their own Banks functioning out side of the State, due to which the limits being utilized by the entrepreneurs do not reflect in the CD Ratio of the State.
- ◆ There is a huge scope for financing dairy in the State, and Banks should push up financing under the sector.

Shri Navin Kumar, Development Commissioner, Government of Bihar advised the following in the meeting-

- ◆ Restructuring / rescheduling of loans of the all the affected borrowers in the 26 drought affected Districts should be completed by 30th September'2009.
- ◆ The benefit of interest subvention in case of restructured accounts should also be made available to borrowers.
- ◆ All the drought affected people should be provided with consumption loan of RS.10, 000, that too in one installment.
- ◆ Average financing under crop loan should be increased to Rs.50, 000 from the present average of Rs.34, 000 per beneficiary.
- ◆ Out of the total financing under KCC, data on new farmers covered and renewal cases should be separately compiled.

Shri K.K.Vohra, Regional Director, Reserve Bank of India, Local Office, Patna put before the House the following views and opinions which needed special attention of Banks and the Government as well:-

- ♦ As the State has been hit by a drought, Banks should be proactive in extending consumption loans, rescheduling / restructuring of loans of the affected people as per RBI Master Circular on Relief Measures, and also implement the decisions taken in the Special meeting of the SLBC held on the 10th August'2009.
- ♦ Referring to the CD Ratio of the State as on 30.06.2009, which stood at 30.56 %, Shri Vohra viewed the situation as a matter of concern, particularly while comparing the same with that of Jharkhand where CD Ratio was ranging between 43 to 44 %. Shri Vohra, attributing the poor CD Ratio of the State to lack of bankable proposals, suggested taking serious steps in this regard.
- ♦ For enlightening people, Shri Vohra felt the need of FLCCs in the State and advised Banks to set up at least one FLCC in each district of the State.
- ♦ Banks should take more sincere efforts in extending facilities under EBT (Electronic Benefit Transfer) to more and more people.
- ♦ Shri Vohra suggested formation of an inter-institutional mechanism at District level for facilitating opening of new branches in un-banked Blocks.
- ♦ The website of the SLBC, Shri Vohra felt, should be more vibrant. He advised SLBC to take help from the DGM (Mr. Yadav), RBI in this regard.

Dr.Sandeep Ghosh, Chief General Manager, NABARD, Patna felt that relief extended by Banks to farmers under AWDR'2008, and simultaneously non-extension of fresh loans to the beneficiaries (AWDR) was one of the main reasons of decrease in CD Ratio of the State as on June'2009 over the level of March'2009. Shri Ghosh also informed that the 24th DDM Office was about to be opened at Saharsa which would look after both Saharsa & Supaul Districts. Dr. Ghosh also pointed out some areas where Banks as well as the Government should pay more attention, such as –

- ♦ Long delay in effecting credit of insurance claims in beneficiaries' accounts, received by Bank branches from Agriculture Insurance Company of India Ltd. Banks should look into the matter and take suitable steps so that the delay could be averted.
- ♦ All the beneficiaries under AWDR scheme are eligible for fresh loans and Banks should extend fresh loans to all such beneficiaries.
- ♦ Business Correspondence and Business Facilitator Models should be implemented by Banks in a big way not only for business growth but also for achieving greater financial inclusion in the State.
- ♦ Micro Financing Institutions (MFIs) are performing well in the State, and they should be extended adequate support both by Banks and the Government.

Dr. Ghosh further added that farmers were facing problems in getting LPCs from the "Karamcharis" and suggested assigning a certain office at a certain place with certain office time for the purpose so that farmers could not have any problem in getting the LPCs. He requested the State Government to take steps for the purpose. Dr.Ghosh also cited an example of Patna District where ACP achievement was 30 % of the total achievement under ACP in the State while other Districts fared poorly. He suggested that efforts should be made so as to enable every District to perform in an equitable manner.

DISCUSSION ON AGENDA ITEMS

PERFORMANCE UNDER THE ANNUAL CREDIT PLAN 2009-10 AS ON JUNE'2009-

The Hon'ble Deputy Chief Minister analyzed the performance of Banks along with district – wise performance under ACP 2009-10 as on June 2009. In course of review, the performance in Buxar District was found to be poor. The General Manager, PNB explained that SBI which has the maximum number of branches have not been doing well. However, later on it transpired that while PNB has 10 branches and SBI has 8 branches and the ACP achievement was 47.59 % and 37.61 % for SBI and PNB respectively. Comparing the last year's performance of some districts such as Munger, Bhojpur, Rohtas, Araria, Madhepura, Gopalganj, Khagaria and Jehanabad, with the current year's performances, Shri Modi found the Districts to be performing poorly even during the current year. He suggested that Lead Banks concerned should look in to the matter and put in more efforts to improve the position, especially in those Districts where ACP achievement is 8 % or less as on June'09.

Shri K.K.Vohra, Regional Director, Reserve Bank of India suggested that poor performing Districts should be visited and it should be looked into whether the LDM Offices were adequately staffed and properly equipped.

The Hon'ble Deputy Chief Minister viewed holding of DLCC meetings in Districts to be casual, and advised to hold the same with earnest sentiment and spirit. In this connection, he suggested framing a time schedule for holding DLCC meetings in the State.

The Hon'ble Deputy Chief Minister was of the view that financing in poor performing Districts should be increased and that the performance should be in consonance with the potential and population of each district. He further asked to identify poor performing branches so that the focused attention can be drawn to them for increasing financing during the current year. In this connection, Shri Modi felt the need for compiling branch-wise performance of each bank under ACP during the last year, i.e., 2008-09 for review in the next SLBC meeting.

FINANCIAL INCLUSION:- While reviewing 100 % Financial Inclusion in the 19 identified Districts of the State, Mr.Vijay Prakash, Principal Secretary, Rural Development, Government of Bihar raised question on 100 % FI reportedly achieved in five districts in the State, where the reported achievement were not commensurate with the number of accounts of the entire NREGA beneficiaries so far opened. He advised Banks to look in to the position.

The Hon'ble Deputy Chief Minister, Bihar suggested verification of 100 % FI in Districts by an independent agency and obtaining certificates from respective District Magistrates about completion of 100 % FI. In this connection, the Hon'ble Deputy Chief Minister also informed that PACs election was about to complete in the State, and those would be available as very powerful tools for facilitating credit extension. Banks should utilize them as Business facilitators for achieving greater financial inclusion in the State. In this connection, the services of "Rojgar Sewak" should also be utilized by Banks.

Dr. Sandeep Ghosh, Chief General Manager, NABARD also suggested Banks to utilize the services of District Co-Operatives in this regard.

Shri Vijay Prakash, Principal Secretary, Rural Development, Govt. of Bihar also informed that 13 lakh houses would be constructed under Indira Awas Yojna in the State, for which Banks should extend finance brick- kilns in a big way so that demand of bricks could be met for implementing "Indira Awas Yojna" in the State.

Further, under "Mukhya Mantri Balika Cycle Yojna", 4.5 lakh girls would be provided bicycles, and for facilitating payments under the Scheme, Bank should open accounts of all the girl beneficiaries. Under different schemes, about 47 lakh accounts need to be opened

in the State. The Government has been requested to provide the list of accounts to be opened by banks to the Controlling Heads of Banks for monitoring purposes.

The Hon'ble Deputy Chief Minister set a goal that by the end of 11th Five Year Plan, every household in the State should have at least one Bank account.

RBI RELIEF MEASURES BY BANKS IN DROUGHT AFFECTED DISTRICTS IN BIHAR-

Shri Navin Kumar, Development Commissioner, Government of Bihar briefed the House about the progress made in this regard. Shri Kumar advised Banks to complete restructuring / rescheduling of the affected borrowers' accounts latest by the 30th September'2009. Shri Navin Kumar also desired that the benefit of interest subvention in case of restructured accounts should also be made available to the affected borrowers. Under consumption loans, maximum people should be covered, and average financing under consumption loans should also be increased by Banks. In the flood affected Districts, loans under DRI should also be pushed up and top-up loans under DRI should also be provided to the Indira Awas Yojna beneficiaries. The Hon'ble Deputy Chief Minister, Bihar called upon all Banks to take relief measures in the affected areas with accelerated pace.

PM'S New 15 Point Programme for the benefit of Minority communities- The Hon'ble Deputy Chief Minister suggested taking suitable measures by Banks to increase financing to minority communities in the identified districts of the State. In this regard, the Hon'ble Dy.Chief Minister advised SLBC to prepare a detailed report on financing under minority concentrated Districts and place the same in the next SLBC meeting.

Govt. Sponsored Programme- BIGWIS – The House was unanimous that the new scheme should be implemented by Banks in a big way in the State. Shri Sudhir Kumar, Secretary, Minor Irrigation, Government of Bihar said that the scheme should be demand driven not target oriented, however annual target fixed should be taken as indicative only. Shri Sudhir Kumar clarified some points relating to the scheme raised in the House.

As regards non-stipulation of land holdings for the beneficiaries under the scheme, Shri Sudhir Kumar informed that the position was studiously envisaged in the scheme and left to the discretion of the branch functionaries, since the scheme would cover SC /ST beneficiaries to the tune of 16 % of the total beneficiaries, and in such cases a specific stipulation of land holdings may render the them (SC/STs) ineligible under the scheme.

About provision of compensation for failed dug wells, Shri Sudhir Kumar appreciated the suggestion and said that the possibility of failed dug wells in the State would be remote, yet suitable steps would be taken later to consider the same under the scheme. He further added that insurance of pump sets under the scheme is mandatory.

In view of the drought situation in the State, Shri Mukerji advised Banks to finance in a big way under BIGWIS so as to help farmers bravely fight the challenges of present drought in the State.

The Hon'ble Deputy chief Minister, Bihar has also called upon all Banks to implement the scheme in much bigger way in the State.

Financing to Self Help Groups- Shri Arvind Choudhary, Chief Executive Officer, Bihar Livelihood Promotion Society observed a huge gap between the SHG linkaged and the potential existing in the State, which was also one of the reasons of poor CD Ratio in the State.

Shri Choudhary advised that a Steering Committee under SLBC on SHG issues should be formed under the Chairmanship of CGM/GM of SBI, inducting therein some other Banks as members.

He said that first level SHG financing vary from Rs.7, 000/- to Rs.25, 000 /- in the State. He suggested that the amount should be at least Rs.50, 000 /- or four times the members' fund, whichever is higher, not whichever is lower as followed hitherto.

For overcoming the problems of staff constraint in rural branches of Banks, BRLPS is introducing "Bank Mitra" who would act as a bridge between rural branches and villagers.

Shri Choudhary was also of the view that the Sub-Committee already looking after FI should also monitor the progress under SHG financing in the State.

Shri Choudhary also emphasized the need of holding the BLBC Meetings at regular intervals with letter and spirit, since BLBC is the only fora where Bankers interface with the Government functionaries without any pressure and prejudice. He further suggested participation of senior level Bank functionaries in the meetings, which would give tremendous boost to the development process in the State.

KCC Financing- The Hon'ble Deputy Chief Minister, Bihar advised all Banks to provide KCC to all the beneficiaries of AWDR'2008.

The Deputy Chief Minister advised Banks to organize KCC Credit Camps respectively in the last week of October, in the third weeks of November and December'2009 in the State.

Shri Navin Kumar, Development Commissioner, Government of Bihar desired that the cases of renewal out of the total KCC financed during the current year should be shown separately in next meetings, and the average financing under KCC should be increased to Rs.50,000/- from the present level of Rs.34,000/- per beneficiary.

Shri A.K.Thakur, Deputy Director, DIF, Govt. of Bihar pointed out that six of the 12 Districts identified under Special Campaign for KCC are drought affected, and Banks should pay focused attention on financing KCC in those Districts.

Credit Deposit Ratio - C D Ratio as on June'2009 in the State though improved on the level of March'2009, it is still a matter of concern. The Hon'ble Deputy Chief Minister, Bihar advised that no districts of the State should have C D Ratio less than 30 % during the current year.

Shri Modi suggested that the comparatively high CD Ratio in the bordering Districts such as Supaul, Purnea, Araria, Kishanganj should be analyzed, and also the poor CD Ratio in some bigger and central Districts of the State such as Munger, Siwan need to be analyzed. Shri Modi asked SLBC to prepare a detailed report on C D Ratio of the State, grouping them under 40 %, 30 % and 25 % separately, and place the same in the next SLBC meeting for review.

Un-banked Blocks: - The House reviewed the status of un-banked Blocks as on June'2009 in the State. There are presently 20 un-banked Blocks in the State. For six Blocks out of the 20 Blocks, RBI Licences have already been issued to PNB and SBI, and both the Banks assured to open the branches in all the six Blocks before the 31st October'2009. Further, for five Blocks, PNB have applied to RBI for Branch opening licences. All Banks concerned are taking all necessary steps in this regard.

The House felt the need for opening new of branches on priority basis in four Blocks which have no branches of either Commercial Banks or RRBs.

The House resolved that PNB would open a new branch at Pipariya (Dist-Lakhisarai), Uttar Bihar Gramin Bank at Piprasi (Dist-W.Champaran), UCO Bank at Ismailpur (Dist- Bhagalpur) and Canara Bank at Ghatkutumba (Dist- Shiekhpora). All Branches should be opened by 31st December'2009 respectively.

29TH SLBC MEETING ON 14.09.2009**ACTION POINTS**

[1] Banks should achieve 100 % under the Annual Credit Plan 2009-10

(Action- Banks)

[2] The State Government should resolve the long pending issue of modification in PDR Act as demanded by the SLBC, Bihar.

(Action- State Government)

[3] Delivery of old registered deeds should be expedited by the Government for facilitating smooth financing under housing sector by Banks.

(Action- State Government)

[4] For facilitating opening of smartcard based accounts by Banks for NREGS beneficiaries, the State Government should consider paying 2 % of the transaction cost involved as commission as per RBI Incentive Scheme.

(Action- State Government)

[5] Banks should speed up taking relief measures in all the 26 drought affected Districts in the State.

(Action – All Banks)

[6] In four un-banked Blocks where no branch of either Commercial Banks or RRBs is situated, PNB should open a branch at Pipariya (Dist-Lakhisarai), Uttar Bihar Gramin Bank at Piprasi (Dist-W.Champaran), UCO Bank at Ismailpur (Dist- Bhagalpur) and Canara Bank at Ghatkutumba (Dist- Shiekhpora) latest by 31st December'2009.

(Action- PNB, Uttar Bihar Gramin Bank, Canara Bank, UCO Bank)

[7] In other un-banked Blocks, Banks concerned should open new branches latest by September'2009.

(Action – Lead Banks concerned)

[8] Banks should suitably plan expansion of their branches in the State so as to achieve the national average of 16,000 population per branch.

(Action – All Banks)

[9] Concerted efforts should be taken for setting up of R-SETIs in every District of the State, and Banks should immediately open R-SETIs in rented premises where the Government is presently not able to provide infrastructure support to Banks concerned.

(Action – Banks and the Government)

[10] For accomplishing 100 % Financial Inclusion without further delay in the remaining 14 Districts of the State, an intensive plan should be prepared by the help of RBI.

(Action – Lead Banks concerned and RBI)

[11] For 100 % Financial Inclusion, Banks should also open accounts of the beneficiaries under different Government sponsored programmes such as CM's Balika Cycle Yojna, NREGA, Indira Awas Yojna etc.

(Action- All Banks)

[12] Compliance of the observations on 100 % FI made by an independent agency should be ensured by Banks and also by the Government in the 19 districts identified for 100 % FI in the State.

(Action – Banks and the State Government)

- [13]** Insurance of all eligible crops of the farmers under NAIS and WBCIS of Agricultural Insurance Company of India Ltd should be ensured by Banks. Banks should also look into the huge gap between the crop loans disbursed and insured by their branches.

(Action- All Banks)

- [14]** Financing under DRI and to women should be increased by Banks so as to achieve the National Benchmarks under priority sector lending.

(Action- All Banks)

- [15]** Sub-Committee on CD Ratio already formed in districts with CD Ratio below 40 % should identify the potential areas of financing in respective districts.

(Action- Lead Banks concerned)

- [16]** Banks should submit to SLBC their performance District / branch-wise during the year 2008-09 under the Annual Credit Plan, and thereby identify poor performing branches for taking suitable measures to increase financing by those branches during the current financial year.

(Action- All Banks)

- [17]** Banks should open more ATMs in the State, fixing a target for opening at least one ATM in each Block / Sub-Division.

(Action- All Banks)

- [18]** It should be ensured that the first meeting of the DLCC / DLRC is held in the month of May, the second meeting in August, the third meeting in November, and the fourth meeting in February in each District every year preferably in the first week.

(Action- All Lead Banks & DMs concerned)

- [19]** SLBC should prepare a detailed report on CD Ratio of State, grouping Banks/ District-wise CD Ratio under 40 %, 30 % and 25 % separately for review in the next SLBC meeting.

(Action- SLBC)

- [20]** Some measure / parameters should be formulated jointly by RBI, NABARD and Banks to judge the performance of branches, and on the basis of that four to five Branch Managers should be called and rewarded in the SLBC Meetings. Similarly good performing LDMs should also be appreciated by the SLBC.

(Action- RBI, NABARD, ALL Lead Banks and SLBC)

- [21]** At least two District Magistrates should be invited in the SLBC Meetings to share their views and experiences regarding the problems and reasons of non-progress in districts.

(Action- SLBC & State Government)

- [22]** Banks should implement BIGWIS scheme with very accelerated pace so that the farmers in the drought affected areas may have the much needed support for revival of their farming.

(Action- All Banks)

- [23]** A campaign for Rabi financing should be launched in the State and KCC credit camps should accordingly be organized in October, November, December and January'2010.

(Action- All Banks)

[24] Banks should explore the possibility to extend limits to those industries / entrepreneurs who are enjoying the same from their own Banks functioning outside of the State, which would help Banks not only increase their advance level but also increase the CD Ratio of the State.

(Action- Banks)

[25] Restructuring / rescheduling of loans of the all the affected borrowers in the 26 drought affected Districts should be completed by 30th September'2009. A list be displayed in the branch and outside the branch of such borrowers.

(Action- All Banks)

[26] Banks should provide consumption loans up to Rs.10, 000/- preferably in one installment in the drought affected areas, to the borrowers as well as non-borrowers.

(Action- All Banks)

[27] Average financing under crop loan should be increased to Rs.50, 000 from the present average of Rs.34, 000 per beneficiary.

(Action- All Banks)

[28] For enlightening people in the State, Banks should set up at least one FLCC in each District.

(Action – All Banks)

[29] Banks should take more sincere efforts in extending facilities under EBT (Electronic Benefit Transfer) to more and more people.

(Action- All Banks)

[30] An Inter-Institutional Mechanism should be set up at District level for facilitating opening of new branches in un-banked Blocks.

(Action- Lead Bank and District Magistrate concerned)

[31] Banks should ensure that claims received from Agricultural Insurance Corporation are credited to beneficiaries' accounts within a reasonable time.

(Action Banks)

[32] Banks should extend fresh loans to all the beneficiaries of AWDR'2008.

(Action- All Banks)

[33] Business Facilitators and Business Correspondence Models should be implemented by all Banks not only for business growth but also for greater financial inclusion in the State.

(Action- All Banks)

[34] In minority concentrated Blocks under Darbhanga, West Champaran and Sitamarhi Districts, respective Block Level Bankers' Committees should promote financing to minority communities.

(Action- DLCC and BLBC concerned)

**STATE LEVEL BANKERS' COMMITTEE, BIHAR
29TH SLBC MEETING HELD ON THE 14TH SEPTEMBER'2009**

**CHIEF GUEST
SRI SUSHIL KUMAR MODI,
HON'BLE DY. CHIEF MINISTER & FINANCE MINISTER, BIHAR**

**THE MEETING CHAIRED BY
SHRI R. VENKATACHALAM, CHIEF GENERAL MANAGER STATE BANK OF INDIA, PATNA
CIRCLE**

LIST OF PARTICIPANTS

SL	PARTICIPANTS	DESIGNATION
1	SHRI SUSHIL KUMAR MODI	DY. CHIEF MINISTER & FINANCE MINISTER, BIHAR
2	SHRI R.VENKATACHALAM	CHIEF GENERAL MANAGER, SBI, PATNA CIRCLE
3	SHRI S.VIJAYRAGHVAN	SPL. ADVISOR (INVESTMENT) TO CHIEF MINISTER, BIHAR
4	SHRI ANUP MUKERJI	CHIEF SECRETARY, GOVT. OF BIHAR
5	SHRI NAVIN KUMAR	DEVELOPMENT COMMISSIONER, GOVT. OF BIHAR
6	SHRI B.P.SHARMA	PRINCIPAL SECRETARY, FINANCE, GOVT. OF BIHAR
7	SHRI K.C.SAHA	PRINCIPAL SECRETARY, AGRICULTURE, GOVT. OF BIHAR
8	SHRI VIJAY PRAKASH	PRINCIPAL SECRETARY, RURAL DEVELOPMENT, GOB.
9	SHRI A.K. SINHA	COMMISSIONER, INDUSTRIAL DEVELOPMENT, GOB.
10	SHRI K.K.VOHRA	REGIONAL DIRECTOR, RBI, LOCAL OFFICE, PATNA
11	DR. SANDEEP GHOSH	CHIEF GENERAL MANAGER, NABARD, PATNA
12	SHRI SAMIR SARAN	GENERAL MANAGER, SBI, PATNA CIRCLE
13	SHRI M.S.SOY	GM (RPCD), RBI, PATNA
14	SHRI SHRIMOHAN YADAV	DEPUTY GENERAL MANAGER, RBI, PATNA
15	SHRI SUDHIR KUMAR	SECRETARY, MINOR WATER RESOURCES, GOVT. OF BIHAR
16	SHRI R.PANWAR	SECRETARY, RESOURCES, FINANCE DEPARTMENT. GOB
17	SHRI A. K. CHOUDHARY	CHIEF EXECUTIVE OFFICER, BRLPS
18	SHRI A.K.THAKUR	DEPUTY DIRECTOR, DIF, GOB.
19	SHRI C.M.PRASAD	DY. DIRECTOR, INDUSTRIES, GOVT. OF BIHAR
20	SHRI S.K.JHA	P.S. TO DY. CHIEF MINISTER, BIHAR.
21	SHRI NISHAT AHMAD	DIRECTOR, FISHERIES, GOVT. OF BIHAR
22	SHRI U.N.THAKUR	DIRECTOR, INDUSTRIES, GOVT. OF BIHAR.
23	SHRI PRABHAT KR. SAH	MANAGING DIRECTOR, AJAVINI
24	SHRI M.K.SRIVASTAVA	EXECUTIVE OFFICER, AJAVINI, GOVT. OF BIHAR
25	SHRI A.K.SHARMA	RESEARCH OFFICER, NATIONAL COMMISSION FOR SC /ST
26	SHRI A.K.CHOUDHARY	SECRETARY, SCHEDULED CASTE DEV. CORPORATION
27	SHRI ANIL KUMAR SINGH	DIRECTOR, DAIRY DEVELOPMENT, GOVT. OF BIHAR.
28	SHRI P.P.OJHA	M.D, BIHAR STATE CO-OPERATIVE BANK
29	SHRI S.R.SINGH	DGM, BIHAR STATE CO-OPERATIVE BANK
30	SHRI B.P.SINGH	PRINCIPAL, KVIC, PATNA
31	SHRI ANIL KUMAR	EX. ENGG., MINOR IRRIGATION, GOB, PATNA
32	SHRI D.P,SINGH	SUPT.ENGG.(PROJECT) WATER RESOURCE DEPTT, GOB.
33	MD, EJHAR AHMAD	PROGRAMME MANAGER, WOMEN DEV. CORPORATION
34	SHRI K.K. MISHRA	UNDER SECRETARY, CO-OPERATIVE, GOB.
35	SHRI R.N.MISHRA	DIG, REGISTRATION, GOVT. OF BIHAR.
36	SHRI UMASHANKAR SHARMA	PA TO DEPUTY CM, BIHAR
37	SHRI S.S.CHOPRA	G. M. , PNB, CIRCLE OFFICE, PATNA
38	SHRI V.K.AGRAWAL	G. M. , BANK OF INDIA, CIRCLE OFFICE, PATNA
39	SHRI S.K.RANA	G.M, CANARA BANK, PATNA
40	SHRI C.K.PANDEY	ZONAL MANAGER, CBI, ZO, PATNA

SL	PARTICIPANTS	DESIGNATION
41	SHRI T.K.PAIN	ZONAL MANAGER, CBI, ZO, MUZAFFARPUR.
42	SHRI MOHAR SINGH	DY. GENERAL MANAGER, BANK OF BARODA.
43	SHRI R.D.GROH	DY. GENERAL MANAGER, UNION BANK OF INDIA
44	SHRI GOPICHAND	DY. GENERAL MANAGER
45	SHRI S.K.SIGHARAY	ASSISTANT GENERAL MANAGER, BANK OF BARODA
46	SHRI R.S. CHAUDHARY	ASSISTANT GENERAL MANAGER, SYNDICATE BANK
47	SHRI MANOJ RANJAN	ASSISTANT GENERAL MANAGER, RBI, PATNA
48	SHRI SATISH KR.SINGH	AGM, SBI PATNA SECRT.BRANCH
49	SHRI ARVIND PRIYA	AGM SBI SLBC, BIHAR
50	SHRI R.N.SINGH	CHAIRMAN, MADHYA BIHAR GRAMIN BANK
51	SHRI S.N.SHARMA	GENERAL MANAGER, MADHYA BIHAR GRAMIN BANK
52	SHRI B.K.RATH	CHAIRMAN, SAMASTIPUR GRAMIN BANK
53	SHRI B.K.VISWABARDHAN	GENERAL MANAGER, UTTAR BIHAR GRAMIN BANK
54	SHRI T.K.NATH	CHIEF MANAGER, ZONAL OFFICE, PATNA
55	SHRI K.K.THAKUR	CIRCLE HEAD, INDIAN BANK, PATNA
57	SHRI M.N.SARDAR	DEPUTY GENERAL MANAGER, IDBI, PATNA
58	SHRI B.N.JHA	AGM, ORIENTAL BANK OF COMMERCE
59	SHRI K.K.MOHAPATRA	RM, AGRICULTURAL INSURANCE COMPANY OF INDIA
60	SHRI DHANANJAY KUMAR	BRANCH MANAGER, SOUTH INDIAN BANK
61	SHRI PRAVEEN BHARADWAJ	MANAGER, SIDBI
62	SHRI SANJEEV SINHA	ASSTT.VICE PRESIDENT, AXIS BANK
63	SHRI MANOJ KUMAR BHATT	SR.BRANCH MANAGER, ANDHRA BANK
64	SHRI SANJAY KR.SINHA	DY.MANAGER, DENA BANK
65	SHRI BRIJENDRA LAL	CHIEF MANAGER, BANK OF BIKANER & JAIPUR
66	M.A. HAQUE	MANAGER, BANK OF MAHARASTRA
67	SHRI E.TOPNO	CHIEF MANAGER, INDIAN OVERSEAS BANK, RO, PATNA
68	SHRI R.RANJAN	CHIEF MANAGER, PUNJAB NATIONAL BANK, PATNA
69	SHRI MOHIT SAYANPRIT	AM. NABARD
70	SHRI SURAMYA MOHAN	MANAGER, RBI, PATNA
71	SHRI NIKHIL MOHAN	MANAGER, BANK OF INDIA
72	SHRI RAJIV RANJAN	SR.MANAGER, UNITED BANK OF INDIA, PATNA
73	SHRI SANJEEV KUMAR	MANAGER, ALLAHABAD BANK
74	SHRI B.S.THAKUR	MANAGER,CANARA BANK
75	SHAMSHAD ALAM	MANAGER, HDFC BANK
76	SHRI AMIT BALAJEE	MANAGER, HDFC, PATNA MAIN BRANCH
77	SHRI NIRAJ ROY	MANAGER, PNB, R-BLOCK, PATNA
78	SHRI D.P.SINHA	SR.MANAGER, PNB, PATNA
79	KUMAR RANJIT	CHIEF MANAGER
80	SHRI ABHISHEK VASHISTH	ASSISTANT MANAGER. STPL
81	SHRI ASHOK KUMAR DAS	CHIEF MANAGER, VIJAYA BANK
82	SHRI SANJAY KUMAR SINHA	SENIOR MANAGER, BANK OF INDIA
83	SHRI A.N.JHA	CO (RD), CBI, ZO, MUZAFFARPUR
84	SHRI P.N.TIWARI	CHIEF MANAGER, CBI, ZO, PATNA
85	SHRI RANJAN V.THOMAS	CHIEF MANAGER, FEDERAL BANK
86	SHRI D.K.RAO	SENIOR MANAGER, CORPORATION BANK, PATNA
87	SHRI MINTHILESH KR.SINGH	DIRECTOR (P) LAND DEVELOPMENT BANK
88	SHRI M.C.SHARMA	SPM, JEEWIK
89	SHRI ASHOK SOPARI	EXECUTIVE MANAGER, JAMU & KASHMIR BANK