

MINUTES

OF

THE 36TH SLBC MEETING, BIHAR

HELD ON 18TH MAY, 2011

AT HOTEL CHANAKYA, PATNA



STATE LEVEL BANKERS' COMMITTEE, BIHAR

CONVENOR

STATE BANK OF INDIA

SLBC DEPARTMENT

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MINUTES

OF

THE 36TH REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR FOR THE
YEAR ENDED MARCH 2011 HELD ON 18TH MAY 2011

The 36th review meeting of State Level Bankers' Committee, Bihar was held on 18th May 2011 at Hotel Chanakya, Patna, under the Chairmanship of **Shri Nitish Kumar, Hon'ble Chief Minister**. **Shri Sushil Kumar Modi**, Hon'ble Deputy Chief Minister & Finance Minister, **Shri Giriraj Singh**, Minister of Animal & Fisheries Resources, **Shri Awadhesh Prasad Kushwaha**, Minister of Minor Irrigation, **Smt. Renu Kumari**, Minister of Industries and **Shri Nitish Mishra**, Minister of Rural Development attended the meeting as Special Invitees. Among others, the meeting was also attended by **Shri Shashi Kant Sharma**, Secretary, Department of Financial Services, Ministry of Finance, Government of India, **Shri Pratip Chaudhuri**, Chairman, State Bank of India, **Shri S. Sridhar**, Chairman, Central Bank of India, **Shri J.P.Dua**, CMD, Allahabad Bank, **Shri Arun Kaul**, CMD, UCO Bank, **Shri M. Prasad**, CMD, Agriculture Insurance Company of India Ltd. and **Shri R.V. Verma**, Chairman, National Housing Bank.

In his opening remarks, **Shri Jeevandas Narayan**, CGM-SBI & Convenor of SLBC, welcomed **Shri Nitish Kumar** and **Shri Sushil Kumar Modi** and other distinguished guests and assured that all banks will put in their best efforts for contributing to the overall development of the State as the celebrations of 100 years of formation of our State are underway. He further presented an overview of the performance of banks during FY 2010-11. As to cover the un-banked villages by opening banking outlets, he informed the House that against a target of covering 3,468 villages in FY : 2010-11, only 2,126 unbanked villages could be covered till 31st March 2011. He urged the

concerned banks to put in more focused efforts and accelerate the process with renewed enthusiasm to ensure that the task is completed well before the deadline of 31st March 2012 in the remaining 7087 villages.

Continuing his address, Shri Narayan stated that CD ratio has been a major area of concern for all banks and due to the efforts put in by all of them, CDR has improved by 186 basis points as on March 2011 as compared to the March 2010 position, while Incremental CDR during the period touched a level of 45.98% (in both these parameters, the growth achieved during the year was the highest recorded during the last 5 years). He informed the House that a disbursement target of Rs. 43,200/- Crore has been fixed for FY 2011-12 and the same has already been allocated to different banks. He urged the Controlling Heads of all banks to ensure that the targets allotted to their Banks are achieved well before the end of current financial year. He further stated that banks should take advantage of the conducive business environment provided by the State Government to increase their lending.

Regarding amendment in the PDR Act, he expressed sincere gratitude to the State Government, particularly, the Hon'ble Deputy Chief Minister and Finance Minister of Bihar for taking this progressive step. He further requested the State Government to give urgent attention to raising a special battalion of police for security of Banks to enable the latter to provide unhindered banking services to the customers in a more secure environment, especially in the remote areas of the State.

Thereafter, a short presentation was made by Shri Anupam Kumar Suman, Officer on Special Duty, Institutional Finance Directorate, GoB, on the banking scenario in Bihar. He stated that since banks had done well in disbursing loans under MSE segment during 2010-11, the targets set under MSE for FY: 2011-12 might be revised upwards. Further, he stated that to enable the banks to disburse more loans under AGRI segment, the scale of finance should be revised upwards. He further stated that the achievement of banks in providing credit support to Dairy, Fishery,

Poultry and BIGIWIS has been far from satisfactory. Also, he highlighted the issue of pendency of licences for opening of branches and requested concerned banks to open the branches for which licences have already been procured by them from RBI. He further requested Controlling Heads of banks to pay attention to single-officer branches, which are about 700 in number, as customer service and other activities get affected on this count. He also drew the attention of the House to the fact that two RRBs and Co-operative Banks are still not on CBS platform which is adversely affecting the business of these banks. On the issue of opening of banking outlets in villages having population of over 2000, he expressed concern as some banks have not covered even a single village as on 31st March 2011. Drawing the attention of the House to lack of progress in the implementation of SAMIS in the State, he said that branch-wise monitoring is being affected due to non-stabilisation of SAMIS. He underscored the need for proper maintenance of Application Received and Disposal Register at some of the bank-branches and also highlighted the issue of less than 50% achievement of PMEGP targets. He further desired that banks should finance the proposals cleared by State Investment Promotion Board (SIPB) as this will help in improving the CD ratio in the State.

Addressing the House, Shri Pratip Chaudhuri, Chairman, State Bank of India stated that the Bank is the convenor of SLBC in as many as 12 States and 2 UTs in the country and Bihar is among the most important States in this list. He expressed his happiness over the rapid growth the State has been witnessing in almost all fields of economic development in the last 5 – 6 years under the leadership of Shri Nitish Kumar, the Hon'ble Chief Minister of Bihar. He informed the House that the growth witnessed in bank deposits and advances during FY 2010-11 was better than the national average and due to better growth registered in advances, CD ratio improved by 186 basis points during the year and stood at 33.99% as on 31st March 2011 while Incremental CDR touched an even higher level of about 46%. He opined that CDR should be viewed in a slightly broader perspective, taking into account the

credit extended to units such as IOC, NTPC as also some large sugar mills by the banks from branches outside the State, since the funds were deployed in the State.

He stated that with the active support from the State Government, banks will be drawing up more challenging action plans to tap the potential for credit growth in the State, particularly in the agriculture and agro-based industrial sectors as the State is blessed with abundant water resources. He expressed the hope that with better water-shed management and implementation of action plans for water harvesting, the demand for bank credit would rise significantly. He requested all banks to be in a state of readiness to participate in the mega credit camps whole-heartedly which are scheduled to be held in May-June and again, in October-November, at all Block Headquarters by the State Government to sanction and disburse more loans under Agri sector, to enable the farmers to start their agricultural operations without any difficulty.

Further, he asserted that to achieve the ambitious ACP target for FY: 2011-12, banks need to provide requisite impetus to branch expansion and carrying forward the agenda of financial inclusion and stated that the population served per bank branch in Bihar was around 23,200 (based on 2011 census) which needed to be brought down to around 15,000 to be at par with some of the more developed States and also to take banking services within the reach of the financially excluded population. He said that banks need to open at least 2500 additional branches in order to reach the level of 15,000 people serviced per bank branch and requested all banks to bestow their focused attention to the matter and ensure that more bank branches are opened in the State.

For providing basic banking facilities by setting up ICT- based banking outlets in all villages having population of over 2000, he expressed his concern that banks could

cover only 2126 villages against the target of 3468 villages as on March 2011. Non-achievement of the targets set by banks themselves has increased their responsibility in the current year as the remaining 7087 villages have to be covered by March 2012. He urged the controlling heads of the concerned banks to bestow their personal attention to this area and issue appropriate directives for opening banking outlets in the identified villages within the stipulated time-frame. Before concluding, he thanked the State Government for providing unstinted support to banks to bolster the collective campaign for the development of the State.

Addressing the House, **Shri S. Sridhar, CMD-Central Bank of India** informed that 41 branches of CBI and 25-30 Branches of UBGB (sponsored by CBI) would be opened during 2011-12. Apart from this, 55 ATMs will be installed during FY 2011-12. He further stated that the bank has opened 15 lakh no-frill accounts and OD facility of small amounts ranging from Rs. 500 to Rs. 2500 is being provided to all the No-frill account holders. As regards SHG financing, the bank has entered into an MoU and opened 9000 SB accounts of SHGs formed by JEEVIKA and out of these, 3500 SHGs have already been credit linked. On the issue of providing banking services to villages having population of over 2000, he informed that the bank has already covered 849 villages out of 885 villages allotted to them as on March 2011 and the remaining villages will be covered during the current financial year. He further stated that the villages allotted to UBGB (sponsored by CBI) will be covered after the bank moves on CBS platform by 30th September 2011 and assured the House that the target set for these two banks would be accomplished within the stipulated time frame. He also informed that the bank is working with the State Government on E-Shakti project for financial inclusion and stated that 9 lakh smart cards have already been issued. Further, he said that 9 R-SETIs have been set up by the bank in the State and added that FLCCs are also going to be opened by the bank for providing financial literacy. He further stated that for improving CDR in the State, backward

integration is required. He expressed the hope that the amendment made by the State Government in the PDR Act would further improve the performance of banks in Bihar and asserted that the bank would achieve all its targets and do well in future.

Shri J.P.Dua, CMD-Allahabad Bank, in his brief speech, stated that the State of Bihar provides the most conducive environment for investment as the infrastructural facilities have improved considerably in the State and the State Govt. is providing requisite support to Banks. He stated that the bank is providing credit-linkage to all the No-frills account holders. He added that his bank could only cover 17 villages out of 321 villages allotted to it for opening of banking outlets, but assured that the remaining villages would be covered well before the stipulated deadline. He also informed the House that the bank is expanding more in the State and is committed to open more branches and ATMs in the current year.

CMD-UCO Bank, Shri Arun Kaul in his address said that Bihar has done well in all the spheres under the leadership of Shri Nitish Kumar and asserted that his bank is committed to do well for the development of the State. He informed that the bank has lead responsibility in 4 districts and out of these, R-SETIs have already been set up in 2 districts and in the remaining 2 districts, the same will be established during the current fiscal. He further elaborated that the bank is working hard for improving its CD ratio in the State. As regards, banking services to be provided in villages having population of over 2000, he said that the bank could only cover 10 villages out of 361 villages allotted to it. He was confident that the remaining villages would be covered during the current financial year.

Shri M.K.Singh, Regional Director-Reserve Bank of India addressing the House stated that targets under MSE sector should be revised upwards, as banks have done well in providing finance to this sector. He further added that as per the revised guidelines of the RBI, banks have to open 25% of the branches in tier 5 and tier 6

centres having population of less than 10000 and urged banks to open more branches in the State. He expressed his satisfaction on performance of banks in issuing KCC & GCC and opening No-frills accounts as the achievement of banks in this area has been satisfactory. He stated that opening of No-frills account only would not serve the purpose of financial inclusion and desired that these accounts should be provided small credit facility also.

Deliberating on the need for a 2nd Green Revolution, Shri Amresh Kumar, Executive Director, NABARD stated that the State has potential to become the leader in 2nd Green Revolution in the country. He suggested that banks should exploit the potential available for growing vegetable crops and horticulture. He was of the opinion that soil testing laboratory should be established and water-shed development should be provided due weightage. For increasing storage facility, he suggested that banks should finance Rural Godowns etc. to enable the farmers to store their farm produce. To improve the CD ratio, he outlined the importance of Inter-Institutional Committee in the districts, particularly where CDR is less than 40%. He also suggested that banks may explore financing under JLG model.

In his address, **Shri R.V.Verma, Chairman-National Housing Bank** informed the House that a branch/office of NHB has been opened at Patna recently. Expressing concern over lower credit extension to the Housing Sector in the State, he stated that against the housing availability of 16%, banks have provided only 1% of their outstanding loans under the Sector in Bihar. He urged the controlling heads of banks to finance under the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) as it provides 5% Interest Subsidy to the persons belonging to Economically Weaker Section (EWS) and Lower Income Group (LIG). He also requested banks to provide financial assistance to the rural housing sector since the rural housing shortage is very high in the State.

Addressing the House, **Shri Shashi Kant Sharma, Secretary, Financial Services, Government of India** highlighted that the achievement under Annual Credit Plan is less than the allocated targets and asserted that realistic target should be worked out for achieving the same. He also opined that the brick and mortar branch should be available at all the block-offices in the State. On the issue of providing banking services to villages having population of above 2000, he said that the achievement of banks in this regard was below par and requested the concerned banks to provide further impetus to the drive so that the villages allotted to them may be covered within the stipulated time-frame. For this, he suggested that RRBs should pay special attention as they have covered a very small no. of villages so far. He further stressed that banks should sharpen their focus in regard to financing under Education Loans, Weaker Sections etc.

Shri Sharma suggested that targets under Agri Sector should be fixed proportionately in the State, as Govt. of India has finalized a very ambitious target of Rs.475000 Crore under the Sector for FY 2011-12. For improving the CDR, he recommended that ambitious and achievable targets should be fixed in all respects, and this may be achieved by providing focused attention and constant review and monitoring. He also suggested that banks should explore the possibility of financing MFIs (for onward lending to SHGs) and SHGs in a big way for improving their overall performance.

Shri Sushil Kumar Modi, Hon'ble Deputy Chief Minister & Finance Minister highlighted the achievement of banks and thanked them for their performance shown over the years. As against total disbursement of Rs.6055 Crore in FY: 2005-06, banks have disbursed loans amounting to Rs. 25552 Crore in FY: 2010-11, registering a growth of over 322% in a span of just 5 years. He also expressed his happiness over the fact that banks have achieved a growth of 46% in loans disbursed during 2010-11. However, he added that the performance of banks should

improve further, if detailed analysis is done of the below par achievement of ACP target by some of the banks and districts which has pulled down the overall ACP achievement in the State. Among the major banks, he highlighted that the performance of Bank of Maharashtra, United Bank of India and Syndicate Bank has not been satisfactory. Similarly, 12 districts have achieved less than 50% of ACP targets. If these banks and districts had performed better, we could have easily achieved 85-90% of the targets against the achievement of only 69%.

Continuing his address, the Dy. Chief Minister stated that the performance of banks in issuing new KCCs has not been satisfactory as only 52% of the targets has been achieved whereas in case of Renewal of KCCs, banks have achieved 122% of their targets. He further highlighted that here also, due to non-performance of some banks/ districts, the achievement was on the lower side and stressed that controlling heads should focus on branch-wise monitoring for improving the overall performance. He further drew the attention of the House to the fact that the achievement of a large no. of branches of some of the banks has been less than 50% of their allocated targets and stressed that all such branches need to be pulled up for non-performance. He also expressed his unhappiness over the below par performance in financing to SHGs, Dairy, Fishery and Poultry.

As regards delay in crediting the proceeds of crop insurance claim in the accounts of beneficiary-farmers, he asked the Banks to credit the claims in time. He also raised the issue of Single Officer Branches, which are approximately 700 in number in the State as it is hampering the customer service in general and processing of loan applications in particular. Further, he emphasized that banks should popularize the benefits available under Kisan Credit Card scheme, as this facility is available at only 3% rate of interest to the farmers who are repaying their dues promptly. Further, he desired that Collateral Free loans with CGTMSE cover should also be popularized

likewise to enable new generation entrepreneurs to get financial assistance from banks.

On the issue of providing banking services to villages having population of over 2000, he said that this should be the Top Priority of banks. Concluding his address, he emphasized that the target of Rs. 43200 Crore set under ACP: 2011-12 is achievable and banks should initiate concerted efforts for accomplishing the same. He informed the House that a Senior ADM-rank Officer would be posted in each district by the State Government, who would be responsible for overseeing the work of banks in the district and help banks in recovering the overdues and early disposal of certificate cases.

Addressing the House, Shri Nitish Kumar, Hon'ble Chief Minister of Bihar impressed upon banks to put in their best efforts for achieving 100% of their targets. He stated that the role of Shri Modi in extending cooperation to banks and sharing the concern of the State Govt. with them has been commendable. He further stressed that banks have an important role to play for the development of the State. However, he observed that banks are garnering deposits from the public of the State, and funds are being deployed elsewhere, as the CD ratio is merely 34% against the national average of 72%. He requested the banks to extend higher credit support in the State which would in turn, help in improving the CD ratio.

For improving the overall performance, he desired that all the sectors should be targeted individually. Loans to weavers may be provided in large nos. as huge potential is available in this segment. He also requested the banks to address the issue of Single Officer branches in proper perspective as these branches are not able to dispose of the loan applications promptly.

Continuing his address, he expressed his deep concern that corruption prevailing at some of the Bank branches in granting loans is a major hindrance and impressed

upon the controlling heads of banks to initiate appropriate corrective measures to eliminate the nexus of middle-men and bank officials for better transparency in the sanction and disbursement of KCCs and other loans. He drew the attention of the House to the fact that even in the payment of the amount of grant under Indira Awas Yojana, instances of malpractices have been reported. He also pointed that the role of middle-men has been curtailed to a large extent in the case of BIGIWS and due to this approach, much headway has not been made under the Scheme. He impressed upon bankers to focus on eradicating corruption and bringing in transparency in the day-to-day activities, especially in the disbursement of loans.

Spelling out the importance of Camps/ Melas, he requested all banks to participate in the KHARIF UTSAV MELA being organised by the Agri Department, Government of Bihar and desired that the loan applications should be procured and processed in the MELA and loans may also be disbursed there itself. On the issue of recovery of banks' dues, he stated that all loans should be repaid on time. He suggested that an appropriate decision should be taken for publishing the names of big defaulters in the print media.

Regarding the Security of Banks, he suggested that a separate meeting with senior police functionaries may be organised to address the issue effectively. Further, he desired that banks should expand more as they have a vital role to play in the state. He said that aggressive marketing was the need of the hour and requested banks to organise Campaigns at regular intervals for achieving their targets under ACP 2011-12. He assured the House that the State Government would provide cooperation and the needed support to make these Campaigns meaningful and successful.

The first half of the meeting ended with a vote of thanks proposed by Shri Ashish K. Roy, General Manager, State Bank of India.

In the inaugural part of the second half, State Bank of India, Punjab National Bank and Central Bank of India presented an overview of their Financial Inclusion Plans (FIPs) to provide banking services to villages having population of over 2000.

On the issue of different types of biometric cards being issued to people for different purposes, Shri Modi requested Shri S.K.Sharma, Secretary, Financial Secretary, GoI to take up the matter with the concerned authority/ departments in order to converge the varied features of cards issued by different banks and prepare a single card as most of the rural poor do not have the skills to handle multiple types of cards.

To achieve the ambitious targets set for Agriculture Sector for FY: 2011-12, involving an outlay which is almost double the amount disbursed last year, Shri A.K.Sinha, Agriculture Production Commissioner wanted that NABARD should organise meetings at monthly interval to review and monitor the progress made by different banks. He further desired that separate product-specific meetings may be organised to give the requisite impetus for achievement of the overall targets as well as the granular targets for different products/ activities. He stated that Camps would be organised from 19th May to 10th June during Kharif Season in all the Block-offices of the State and requested banks to participate whole-heartedly in these Camps. He desired that senior functionaries of the banks should also attend these Camps, at least in those Blocks where dates are not common. He wanted that banks should utilise the KHARIF UTSAV MELA for providing more loans to the eligible farmers. Land Possession Certificates (LPCs) could be verified with the land records available with the representatives of the Circle Office who have been directed to be present in the MELA. He suggested that in the Camps organised by the State Government, banks should make appropriate arrangements to provide adequate information about the products/ schemes to the farmers.

The Dy. Chief Minister also raised the issue of non-participation of many branches in the Mega Credit Camps organised by the State Government and desired that reports related to no. of banks/ branches who have not participated in Camps be compiled and made available in the next SLBC review meeting so that appropriate steps may be taken. He further wanted the banks to initiate appropriate steps to link their branches with Video-Conferencing/ Audio-Conferencing facility as it will facilitate in assimilating the information/ instructions down the line. Shri S.Mathew, Principal Secretary, Rural Development expressed the view that since there is a problem of broadband connectivity, banks may utilize Audio Conferencing facility. At this point, Shri Pratip Chaudhuri, Chairman, SBI informed the House that all our offices including RCPCs (Rural Central Processing Cells) of SBI are equipped with the facility of Video/ Audio Conferencing and the instructions/ information related to loans are being provided to them timely.

Shri M. Prasad, CMD-Agriculture Insurance Company of India Ltd. informed the House that there are mainly three Schemes to provide insurance coverage for crops. He highlighted the role of banks and said that it is crucial for implementing the various Schemes. He desired that the process of covering non-loanee farmers should be simplified. He requested Banks to credit the proceeds of crop insurance claims to the account of the beneficiary-farmers without delay and suggested that if the claim amount is not credited within 15 days, Banks should not charge any interest from 16th day onwards on crop loans disbursed to the extent of claims received.

The Deputy Chief Minister stated that the amount of 1% interest subvention being provided by the State Government should be credited to the account of eligible farmers immediately. He desired that benefit of interest subvention may be granted to farmers availing loans for different agricultural purposes viz Dairy, Fishery, and Poultry etc.

Shri Giriraj Singh, Minister of Animal & Fisheries Resources drew the attention of the House to the fact that banks are not focusing on financing live-stock and due to this, the performance of banks under financing to Dairy, Fishery and Poultry activities is far from satisfactory. The performance of RRBs is also below the all-India average achievement. He pointed out that the bank-branches may not be even aware of the Goatery Scheme. He suggested that financing for these activities may also be done under DRI Scheme. He desired that target-oriented initiative should be undertaken. In the matter, Shri Modi wanted that banks should exert more to improve financing for these activities. He also informed the House that the Gol is considering providing Interest Subvention on Loans to Fisheries and requested Shri S.K.Sharma, Secretary-Financial Services, Gol, to take up the matter with the appropriate authority to consider providing the benefit of Interest Subvention to farmers who are willing to avail Bank Loans for pursuing Dairy, Fishery, Poultry and other farm-based activities.

In his address, **Shri Rakesh Sethi, Executive Director, Punjab National Bank** stated that his bank is promoting financing under BIGWIS and credit-linking the SHGs in a big way. Financial Literacy and Credit Counseling Centres (FLCCs) have been established by the bank in each of the 12 districts in which they have lead responsibility. He also informed the house that 18 villages have been adopted by them under PNB Vikas Village Adoption Scheme. He said that the bank will further sharpen focus on Allied Agri activity henceforth.

Smt. Renu Kumari, Minister of Industries, in her address stated that the achievement under PMEGP is abysmally low in the State whereas some other States have achieved more than 100% of their targets. The performance of RRBs is even worse in view of which lower targets may be set for them. She observed that Margin money claims are not utilised and some banks have not submitted utilisation certificate so far. Hence, claim could not be submitted to Central Government. She

desired that spot verification should be done by the officials of DIC and banks in joint visits, after granting Term Loan so that eventual utilisation may be ensured. She also requested the banks to consider granting loans to all the EDP trained beneficiaries under the relevant Schemes. For extending higher quantum of finance to industries, banks may adopt cluster approach in different districts.

Shri C.K.Mishra, Principal Secretary-Industries, expressed his concern that banks finance only conventional type of units. Entrepreneurs setting up similar units may face problems in the marketing of their products and, in the process, they may not be able to repay the bank's dues. He requested banks to avoid financing of units with similar activity at a particular location. He also informed the House that banks are not granting financial assistance to units under any rehabilitation package and wanted that banks should finance more food processing units as the industry has huge potential in Bihar. Shri Modi, the Hon'ble Deputy Chief Minister, desired that banks should not ask for Collateral Security for loans upto Rs.1 Crore which are eligible to be covered under CGTMSE.

Shri Nitish Mishra, Minister of Rural Development brought to the notice of the House that transfer of funds is being delayed by those RRBs, which have not moved on CBS platform. Further, he said that it has been reported that prospective beneficiaries of Indira Awas Yojana are facing problems in opening their bank accounts. He requested banks to instruct their operating functionaries to open the accounts of IAY beneficiaries. He wanted that DRI Scheme should be popularised and financing under the Scheme should be stepped up. Highlighting the role of R-SETIs, he stated that such facilities should be established in all the districts. He informed the House that SGSY Scheme is not in vogue since April 2011 and a new Scheme known as National Rural Livelihood Mission (NRLM), would replace the same. He opined that the projects would be more viable for banks under NRLM as the State Government has engaged BRLPS for capacity building of Groups under

the Scheme. He also desired that data on different Schemes for Rural Development should be posted on the SLBC Website.

Shri N. Seshadri, Executive Director, Bank of India informed the House that his bank has planned to open 142 branches during FY:2011-12. Apart from this, 44 ATMs will also be installed during the current fiscal. The bank is recruiting Agri graduates to strengthen its Rural Processing Centres.

In his brief address, **Shri Jagdish Pai K.L., Executive Director, Canara Bank** stated that improving the preservation facility for Fishery and Dairy products can lead to increase in financing under the related schemes. He also stated that data reconciliation is not a problem in Kerala where Canara Bank is the convenor of SLBC meetings as LBR returns are generated by the system.

Dr. Deepak Prasad, Secretary, Minor Irrigation, GoB stated that the achievement of banks under BIGWIS has been far from satisfactory as they have disbursed only 33000 applications and still 10000 sanctioned applications are pending for disbursement. Further, he informed the House that more than 30000 applications are pending for disposal. He said that banks should initiate concerted efforts to sanction at least 70000 applications during FY: 2011-12. He further stated that strengthening of manpower in branches, awareness about the programme and attitudinal change (farmers as entrepreneurs, instead of borrowers) may lead to improvement in the area of BIGWIS financing.

Before concluding the deliberations, **Shri Modi** emphasised the following action points and observations once again:

- The targets allocated to one/ two RRBs and ICICI Bank under ACP: 2011-12 may be revisited.
- Private banks like ICICI Bank and others should perform better.

- Banks should focus on credit-linking the SHGs.
- SAMIS should be strengthened.
- Efforts should be initiated for achieving the ACP: 2011-12 targets.
- Anomaly in data compiled by SLBC/banks/ RBI should be removed.
- Banks should focus on opening more rural branches in the State.

The meeting concluded with a vote of thanks proposed by Shri V. Mohandoss, Chief General Manager, NABARD. On behalf of SLBC, he stated that banks share the concern of the GoB for the development of the State.

ACTION POINTS

36th SLBC MEETING HELD ON 18TH MAY 2011

1. All banks to put in concerted efforts for achieving their targets under Annual Credit Plan: 2011-12. Private banks to provide requisite impetus for achieving their ACP targets.

(Action- All Banks)

2. Focussed attention to be provided by banks and LDMs for improving the performance under ACP, particularly in the districts which have achieved less than 50% of ACP targets in FY 2010-11

(Action: Concerned LDMs)

3. Agriculture Department, GoB to organise Credit Camps from 19th May to 10th June 2011. Loan applications forwarded to banks for disposal should be complete in all respect alongwith the required enclosures so that they may be processed in time. Banks should whole-heartedly participate in the camps.

(Action: Agriculture Department, GoB & All Banks)

4. Financing of the Dairy, Fishery and Poultry activities to be stepped up.

(Action: All Banks)

5. Banks to make all out efforts for achieving targets for BIGWIS.

(Action: All Banks)

6. Top priority should be given to extension of banking services to un-banked villages having population of over 2000, in order to achieve the target.

(Action: Concerned banks)

7. The Nodal Agency appointed by the State Government to work out the modalities for implementing the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP).

(Action: State Government)

8. All loan applications received to be disposed of within the stipulated time-frame. Applications Received and Disposal Register to be maintained properly by all bank branches.

(Action: All Banks)

9. The proceeds of crop insurance claims to be credited in the account of beneficiary-farmers within 15 days. Banks to monitor both the nodal branches and beneficiary branches. The account details of all beneficiaries to be maintained at both ends.

(Action: All banks)

10. Appropriate steps to be initiated to address security related concerns of banks.

(Action: State Government)

11. Efforts to be initiated for achieving the PMEGP targets.

(Action: All Banks)

12. Banks to provide Collateral Free Loans upto Rs. 1 Crore to units which are eligible for coverage under CGTMSE.

(Action: All Banks)

36TH REVIEW MEETING OF THE SLBC, BIHAR HELD ON 18.05.2011

CHAired BY SHRI NITISH KUMAR

HON'BLE CHIEF MINISTER, BIHAR

SPECIAL INVITEE

SHRI SUSHIL KUMAR MODI

HON'BLE DEPUTY CHIEF MINISTER & FINANCE MINISTER, BIHAR

SHRI GIRIRAJ SINGH

ANIMAL & FISHERIES RESOURCES MINISTER, BIHAR

SHRI AWADHESH PRASAD KUSHWAHA

MINOR IRRIGATION MINISTER, BIHAR

SMT. RENU KUMARI

INDUSTRIES MINISTER, BIHAR

SHRI NITISH MISHRA

RURAL DEVELOPMENT MINISTER, BIHAR

LIST OF PARTICIPANTS IN THE MEETING

Sl.	Name	Designation / Office
1	Shri Anup Mukerjee	Chief Secretary, Government of Bihar
2	Shri K.C.Saha	Development Commissioner, Government of Bihar
3	Shri Shashi Kant Sharma	Secretary, Department of Financial Services, Ministry of Finance, Government of India,
4	Shri A.K.Sinha	Agriculture Production Commissioner, Government of Bihar
5	Shri S. Vijayraghavan	Advisor(Investment) to C M
6	Shri Rameshwar Singh	Pr. Secretary, Finance, Govt of Bihar
7	Shri C K Mishra	Pr. Secretary, Industries Govt of Bihar

8	Shri A Santosh Maithew	Pr. Secretary, Rural Dev.Dept. Govt of Bihar
9	Shri Sudhir Kumar	Secretary, Animal & Fisheries Resources Deptt, GoB
10	Dr. Deepak Prasad	Secretary, Water Resources, Govt. of Bihar
11	Dr. N. Vijaya Lakshmi	Secretary, Agriculture
12	Shri Pratip Chaudhuri	Chairman, State Bank of India,
13	Shri S. Sridhar	Chairman, Central Bank of India,
14	Shri J.P.Dua	CMD, Allahabad Bank,
15	Shri Arun Kaul	CMD, UCO Bank,
16	Shri M. Prasad	CMD, Agriculture Insurance Company of India Ltd.
17	Shri M. K. Singh	Regional Director, Reserve Bank of India
18	Shri J. K. Sinha	Chief General Manager, State Bank of India
19	Shri Jeevandas Narayan	Chief General Manager, State Bank of India
20	Shri R.V. Verma	Chairman, National Housing Bank
21	Shri Amresh Kumar	Executive Director, NABARD
22	Shri Rakesh Sethi	Executive Director ,PNB
23	Shri Jadish Pai K.L.	Executive Director, Canara Bank
24	Shri D Sarkar	Executive Director, Allahabad Bank
25	Shri N Seshadri	Executive Director, Bank of India
26	Shri V.Mohan Doss	Chief General Manager, NABARD
27	Shri D. Mozumdar	General Manager, State Bank of India
28	Shri Ashish K. Roy	General Manager, State Bank of India
29	Shri V Srinivasan	General Manager, PNB
30	Shri N Narasa Reddy	General Manager, Canara Bank, H O Bangalore
31	Shri B.K.Srivastav	General Manager, Allahabad Bank,H.O.,Kolkata
32	Shri A P Ghugal	General Manager ,Bank of India, H.O., Mumbai
33	Shri S.Mandal	General Manager, NABARD, Patna
34	Shri Bimala Nand Jha	Director Industries, Govt of Bihar
35	Shri Anupam Kr. Suman	Officer on Special Duty, Institutional Finance Directorate
36	Shri M.C.Sharan	State Project Manager(MF), JEEVIKA
37	Shri Rajesh Kumar	Director, Animal Husbandry
38	Shri Nishat Ahmad	Director, Fisheries, Bihar
39	Shri Anil Kumar Singh	Director, Dairy Dev., Agl & Fisheries Dept,
40	Shri D.K.Singh	Director, MSME-DI, Patna
41	Smt Irina Sinha	Project Director, Women Development,Corp
42	Shri A.K.Mallick	Add. Director Industries,Govt.of Bihar,Patna
43	Shri R.K.Sharma	Advisor (Planning), Land Development Bank
44	Shri A.V.Sinha	Advisor, Bihar State Planning Board, Patna
45	Shri A.K.Thakur	ADM, Officer, DIF, Govt.of Bihar
46	Shri Birendra Kumar Singh	Asstt. Inspector Gen. of Regst., New Secretariat

47	Shri V.K.Sharma	Deputy General Manager, State Bank of India
48	Shri Vijay Kumar	Deputy General Manager, State Bank of India
49	Shri R. S. Bhargava	Deputy General Manager, State Bank of India
50	Shri T.P.Sinha	Managing Director, Bihar State Co-operative Bank
51	Shri Arun Mishra	Deputy General Manager, Bank of Baroda
52	Shri B.N.Jha	Deputy General Manager, Oriental Bank of Commerce
53	Shri J.K.Gupta	Deputy General Manager, Punjab National Bank
54	Shri C S Azad	Deputy General Manager, RBI Patna
55	Shri M.G.Sudhir Kini	Deputy General Manager, Syndicate Bank
56	Shri P.Mitra	Deputy General Manager, UCO Bank
57	Shri Pawan Kumar	D G M, Allahabad Bank
58	Shri Gadadhar Panda	D G M, UCO Bank, Z.O.Patna
59	Shri Manoj Kumar Jaiswal	D.G.M. & Zonal Head, ICICI Bank Ltd.
60	Shri Rajiv Ranjan	DGM, Dena Bank
61	Shri U.K.Singh	DGM FI, Central Bank of India, Mumbai
62	Shri Manoj Kumar	DGM, UCO Bank
63	Shri K Rajendran	DGM, Bank of India, Patna
64	Shri G S Unnithan	DGM, Canara Bank, C.O., Patna
65	Shri K.B.Jain	Zonal Manager, Bank of India, Patna
66	Shri R.B.Gupta	Zonal Manager, Central Bank of India, Patna
67	Shri S.R.Mishra	Zonal Manager, Corporation Bank
68	Shri Ramesh S Singh	Zonal Manager, CBI, Muzaffarpur
69	Shri S.P. SINGH	Chairman, B. K. G. B. PATNA
70	Shri P.N.Singh	Chairman, Madhya Bihar Gramin Bank
71	Shri S. Prasad	Chairman, Samastipur Kshetriya Gramin Bank
72	Shri R.K.Arora	Chairman, Uttar Bihar Gramin Bank
73	Shri Satish Kumar singh	Assistant General Manager, State Bank of India
74	Shri L K P Singh	Assistant General Manager, State Bank of India
75	Shri Girija Shankar	Assistant General Manager, State Bank of India
76	Shri Ved Prakash	AGM, SIDBI
77	Shri Rakesh Kumar	AGM, IDBI Bank Ltd
78	Shri Rudra Mishra	AGM & Regional Head, ICICI Bank Ltd.
79	Shri B.R.S.Bhandari	AGM, State Bank of Bikaner & Jaipur
80	Shri Anil Kumar	AGM, UCO Bank
81	Shri Mohit Kodnani	Assistant General Manager, ZO, CBI, Patna
82	Shri M.Ravindran	Assistant General Manager, Z.M., Indian Bank, Patna
83	Shri S.N.Singh	Assistant General Manager,
84	Shri K.K.Mohapatra	RM, Agriculture Insurance Company of India Ltd.
85	Shri S.N.Sharma	General Manager, MBGB, H.O., Patna

86	Shri Sandeep Gaupam	DVP & Cluster Head, HDFC Bank Ltd, Patna
87	Shri Deepak Kumar	AVP & BM, INDUSIND BANK, PATNA
88	Shri Ambuja Samanta Ray	A V P, H.S.B.C., Patna
89	Shri Kajesh Kr. Srivastava	A.D.O. KVIC, Patna
90	Shri S P Gupta	ARO, Bank of India
91	Shri Arup Dutta	Circle Head, AXIS BANK, Patna,
92	Shri Mathew George	Chief Manager, Federal Bank, Patna
93	Shri Saurav Kumar	Chief Manager&Branch Head, Kotak Mahindra Bank
94	Shri M.K.Garg	Chief Manager, Andhra Bank, Z O Kolkata
95	Shri S.K.Pandey	Chief Manager, Indian Bank
96	Shri R.Ranjan	Chief Manager, Punjab National Bank
97	Shri D.K.Singh	Chief Manager, United Bank of India, Patna
98	Shri A.N.Singh	Chief Manager, Indian Overseas Bank, R.O.Patna
99	Shri V K Sinha	Chief Manager, Union Bank of India Patna
100	Shri Kuldeep Singh	Group Manager, Punjab & Sind Bank
101	Shri Ashok Kumar Jha	JRCS, COOP Deptt.
102	Shri Praveer Kumar	Dev.Officer, KVIC, Patna
103	Shri S.Bhanja	Lead District Manager, Buxar
104	Shri A.Coomar	Lead District Manager, Jehanabad
105	Shri B D Narayan	LDM Katihar
106	Shri M S Tuli	LDM Kaimur
107	Shri S K Roy	LDM Khagaria
108	Shri S.K.Sinha	for LDM Muzaffarpur
109	Shri M K Nanda	LDM Rohtas,
110	Shri Arvind Kumar	LDM, Sheikhpura
111	Shri Sanjay Pramanick	LDM, Samastipur
112	Shri D.K.Sinha	Lead District Manager, Araria
113	Shri G.Pradhan	Lead District Manager, Arwal
114	Shri M.N.Mishra	Lead District Manager, Aurngabad
115	Shri D.Pandey	Lead District Manager, Banka
116	Shri A.K.Singh	Lead District Manager, Begusarai
117	Shri M.Malaviya	Lead District Manager, Bhagalpur
118	Shri B.P.Gupta	Lead District Manager, Bhojpur
119	Shri A.K.Jha	Lead District Manager, Darbhanga
120	Shri M.K.Jha	Lead District Manager, East Champaran
121	Shri A. Chattopadhyay	Lead District Manager, Gaya
122	Shri N.Dwivedi	Lead District Manager, Gopalganj
123	Shri B K Mishra	Lead District Manager, Jamui
124	Shri Pradeep Kr. Gupta	Lead District Manager, Kishanganj

125	Shri Sanjeev Gupta	Lead District Manager, Lakhisarai
126	Shri B.N.Jha	Lead District Manager, Madhubani
127	Shri R.P.Punia	Lead District Manager, Nalanda
128	Shri P.K.Kanaujiya	Lead District Manager, Nawada
129	Shri P.K.Mohanty	Lead District Manager, Patna
130	Shri S. K. Jha	Lead District Manager, Purnea
131	Shri S. K. Sinha	Lead District Manager, Saharsa
132	Shri S.P.Singh	Lead District Manager, Saran
133	Shri K. Pradeep	Lead District Manager, Sheohar
134	Shri V.N.Dutta	Lead District Manager, Sitamarhi
135	Shri Ashok Kumar	Lead District Manager, Siwan
136	Shjri R.K.Singh	Lead District Manager, Supaul
137	Shri A.K. Sinha	Lead District Manager, Vaishali
138	Shri D D Toppo	Lead District Manager,Munger
139	Shri Lalan Singh	Instructor, M S M E , D I Patna
140	Shri A.K.Sharma	Research Officer, National Commission for SCs
141	Shri Deepak Kumar	RSM,FI Zonal office Patna
142	Shri Ashok Sopori	Branch Head, J&K Bank
143	Shri Narendra Singh	Branch Manager, HDFC, Ex Road, Patna
144	Shri Ashish Kumar	Branch Manager,Bank of Maharashtra, Patna
145	Shri Prashant Kumar	Branch Manager, Karnatka Bank Ltd.
146	Shri A.K. Sinha	Branch Manager,State Bank of Patiala, Patna
147	Shri A N Jha	Senior Manager ,CBI ZO Muzaffarpur
148	Shri P.N.Tiwari	Senior Manager, Central Bank of India, Patna
149	Shri L Panda	Senior Manager, Indian Bank , Z O, Patna
150	Shri D.Chakraborty	Senior Manager, Canara Bank
151	Shri A K Sinha	Senior Manager, United Bank of India
152	Shri S.K.Sinha	Senior Manager, Bank of India, ZO,Patna
153	Shri Dhananjay Kumar	Senior Manager, South Indian Bank
154	Shri N.B.Ojha	Senior Manager,Vijaya Bank
155	Shri Saurabh Suman	Manager CBI ZO Patna
156	Shri Ashutosh Kumar	Manager, Bank of Baroda
157	Shri Vijay Kumar	Manager, National Housing Bank
158	Shri Shashank Kr	Asstt Manager, ING Vysa Bank, Patna
159	Ms. Ritu Sood	Asstt.Manager, State Bank of Patiala, Patna
160	Shri V.K.Prabhakar	Assistant Manager, Union Bank of India