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# ***MINUTES***

**OF**

**THE 37<sup>TH</sup> SLBC MEETING, BIHAR  
HELD ON 11<sup>TH</sup> AUGUST, 2011  
AT HOTEL CHANAKYA, PATNA**



**STATE LEVEL BANKERS' COMMITTEE, BIHAR  
CONVENOR**

**STATE BANK OF INDIA**

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## MINUTES

### OF

#### THE 37<sup>TH</sup> REVIEW MEETING OF THE STATE LEVEL BANKERS' COMMITTEE, BIHAR FOR THE QUARTER ENDED JUNE 2011 HELD ON 11<sup>TH</sup> AUGUST 2011

The 37<sup>th</sup> review meeting of State Level Bankers' Committee, Bihar was held on the 11<sup>th</sup> August 2011 at Hotel Chanakya, Patna under the Chairmanship of **Shri Sushil Kumar Modi, Deputy Chief Minister and Finance Minister, Government of Bihar**. The meeting reviewed the performance of banks during the first quarter of the current fiscal under Annual Credit Plan 2011-12 and discussed other relevant issues.

Delivering the keynote address, **Shri Jeevandas Narayan, Chief General Manager, State Bank of India & Convenor, SLBC** welcomed **Shri Sushil Kumar Modi** and other distinguished guests and presented an overview of the performance of banks during the first quarter of FY 2011-12. He expressed the hope that the appointment of Senior Deputy Collectors (Banking) in all the districts by the State Government to oversee and co-ordinate the banking activities in the districts will prove beneficial in the long run and it is expected that the co-ordination between the banks and the district administration at the operating level will be further strengthened. He requested the State Government to delegate the powers of Certificate Officers to these newly appointed SDCs so that they may take action against defaulter-borrowers and ensure early disposal of more than 3 lacs pending certificate cases, in which loans of approximately Rs.1000 Crores have remained blocked in the state for a long time.

Expressing his happiness over improvement in the CD ratio of the state, Sri Narayan informed that CDR has crossed the level of 35% and stood at 36.51% as on 30<sup>th</sup> June 2011. He reiterated that concerted efforts should be put in by all concerned to achieve a CD ratio of 40% by the end of this financial year.

As to data purity, he informed the House that a meeting of the steering committee of SLBC was held on 06/08/2011 and the issue was discussed threadbare in the meeting and it was decided that a system should be followed whereby each bank branch will submit data to its respective controller. The controllers, after due

scrutiny, will in turn, forward the collated data to the respective LDMs and SLBC, thus doing away with any possibility of discrepancy in the data. On implementation of NRLM i.e. National Rural Livelihood Mission from 01<sup>st</sup> of January 2012, Shri Narayan informed that JEEVIKA is the Nodal Agency for this project. He expressed hope that working in collaboration with JEEVIKA will write a new success story when the programme is implemented.

Regarding extension of banking services to villages having population of over 2000 by March 2012, he expressed his concern over slow progress in this area as banking outlets could be opened in only 2449 villages out of 9213 identified villages in the State till 30<sup>th</sup> June 2011. He stressed that in the remaining nine months of the current fiscal, banks should chalk out their plans and deploy appropriate strategies to complete the task within the stipulated time frame.

Continuing his address, he informed the House that banks have disbursed loans amounting to Rs. 5270.14 Crores i.e. 12.20% of the annual target, as against an amount of Rs. 4160.93 Crores disbursed during the same period last year, thus registering Y-o-Y growth of approximately 27% which may be considered satisfactory.

As regards security of banks in the State, Shri Narayan requested the State Government to create a special battalion of police so that banks may provide services to the people in a more secured environment, especially in remote areas.

Concluding his address, he acknowledged the unstinted support extended to all banks in general and SLBC in particular by Shri Modi and the State Government and assured them that the banks are committed to remain an active partner in the development of the State as well as in its unique growth story.

Reviewing the performance of banks as on 30<sup>th</sup> June 2011 under ACP 2011:12, Shri Modi expressed that although banks have lent a larger quantum of funds during the period under review, significant increase is not witnessed Y-o-Y as banks have registered a growth of only 27% as compared to last year's disbursement. Further, he pointed out that UCO Bank and Central Bank of India

have reported the lowest percentage achievement among all banks having lead responsibility in the State and among other major commercial banks, the performance of Syndicate Bank is also not satisfactory. He requested the Controlling Heads of these banks to provide more focussed attention and initiate necessary steps for posting better performance. He drew the attention of the House to the mismatch between the data reported by SLBC and DLCCs.

Analysing the performance of banks during the first quarter of FY: 2011-12 under Agriculture Segment, Shri Modi observed that there was some discrepancy in allocation of targets under KCC as Buxar district has been given the highest target for issuing KCCs. The Hon'ble Deputy Chief Minister was informed that the targets under KCC were allocated on the basis of disbursement potential under Agri segment in different districts as prepared by NABARD (PLP). In the matter, Shri M.K.Singh, Regional Director, Reserve Bank of India suggested that the no. of eligible households in each district should be taken into account for allocation of targets under KCC. Shri A.K.Sinha, Agriculture Production Commissioner, Government of Bihar stated that Mega Credit Camps were held in all districts in the State during May-June 2011. However, this drive did not yield expected fruitful results in some of the districts. He requested Controlling Heads of all banks to instruct their operating functionaries to actively participate in the camps to be held in future for improving their performance. He further informed the House that the performance of banks under Agri segment was reviewed at length on 4<sup>th</sup> August 2011 in a meeting and it was suggested that the Scale of Finance (SoF) be revised since the existing SoF was quite low. He stated that banks had assured to achieve 40% of their allocated targets under Agri Segment by September 2011. He also informed the House that in the said meeting it was suggested by NABARD that the loan applications pertaining to Agri segment should be processed in a Special Drive by Agri Deptt, Government of Bihar by utilizing the services of Panchayat-level workers. Further, it was resolved in that meeting that a checklist and a Common Application Form should be provided to Agri Deptt., GoB by SLBC to enable them to generate KCC application forms. It was also decided that a meeting would be held on 25<sup>th</sup> of every month to review the performance of banks under Agri Segment. He opined that targets for issuing new

KCCs only should be fixed and targets for renewal of existing KCCs should not be fixed as it was a routine continuation of credit facility already extended by banks. Shri Modi stated that information regarding no. of KCCs due for renewal and the no. of KCCs actually renewed should also be furnished from the next SLBC meeting.

As regards issuance of new KCCs, Shri Modi observed that the performance of banks like UCO Bank, Punjab National Bank, Canara Bank, Central Bank of India and Madhya Bihar Gramin Bank was not satisfactory. He pointed out that UCO Bank had also not furnished information regarding renewal of KCCs. He stressed that ATM Card should be issued to all the eligible KCC holders. He concluded that the response of holding Mega Credit Camps was not good as reported by some of the LDMs, and informed the House that Mega Camps would be organised on 9<sup>th</sup> September 2011 at all the Block-offices of the State for generating adequate number of applications for KCC, BIGWIS and Farm-Mechanisation and a follow-up Camp would be organised on 23<sup>rd</sup> September 2011 for disbursing these loans to farmers. He requested the Controlling heads of all banks operating in the state to initiate appropriate steps to achieve their respective disbursement targets for Agriculture segment, particularly for issuing new KCCs. On the issue of revision of Scale of Finance (SoF), Shri V. Mohan Doss, Chief General Manager, NABARD informed the House that SoF has been revised in 28 out of total 38 districts of the State. For the remaining 10 districts, Shri Modi requested the Senior Deputy Collectors (Banking) present in the meeting to facilitate revision of the same in their respective districts at the earliest. Further, Shri A.K.Sinha, Agriculture Production Commissioner informed the House that only a few banks have availed the amount of interest subvention being provided by the State Government. In this regard, Shri S.K.Singh, AGM-SLBC informed that some problems are being experienced in claiming interest subvention due to different dates of repayment set by the Central and State Governments. Shri Modi opined that there is a strong need to popularize the Scheme of Interest Subvention provided by the Central as well as by the State Government and farmers should be familiarized with the fact that on prompt repayment of loans under KCC, KCC upto Rs. 3 lac will be available at only 3% rate of interest. For this, he suggested that a banner showing

benefits of repaying KCC on time should be displayed at all the Agri-oriented branches. Shri S.K.Singh, AGM-SLBC informed the House that SBI has launched Rural Publicity Vans and arranged for Nukkad Nataks in rural areas to this effect. Shri Modi appreciated the initiative of SBI and requested other banks to give due publicity to various schemes and benefits for information of the farmers.

Further, during discussions, Shri Sudhir Kumar, Secretary-Animal & Fisheries Resources, informed the House that Insurance Scheme has been launched for inland fishery in which 50% of the cost of insurance will be borne by the State Government and the remaining 50% by the beneficiary farmers. Hence, banks should not hesitate in financing the fishery activity on account of non-insurance. He also informed that the department would shortly be coming out with a book detailing important features of Dairy, Fishery and Poultry Schemes/ activities. Shri A.K.Sinha, Agriculture Production Commissioner stated that due to low level of financing by banks for purchasing farm-implements, the State Government has withdrawn the stipulation of availing bank loan for claiming subsidy for purchasing farm-implements other than Combined Harvester where availing bank loan is a prerequisite for claiming subsidy from the State Government. He also drew the attention of the House that no headway has been made in financing for cultivation of medicinal plants and because of this the amount of subsidy available could not be utilized by farmers. Shri Modi requested Controlling Heads of all banks to expand their reach and extend credit support to all the eligible farmers to enable them to purchase farm-implements.

On the issue of 100% crop insurance coverage, Shri K. K. Mohapatra, AGM-Agriculture Insurance Company of India Ltd., stated that not many farmers have been provided the benefit of crop insurance coverage during the first quarter of the current fiscal, since only a few banks have submitted statement of crop insurance coverage. He emphasized that all banks should submit the statement of crop insurance at regular intervals. In the matter, Shri Modi urged banks to ensure that loans disbursed to farmers are invariably insured by extending crop insurance coverage to eligible farmers. To ensure 100% coverage of loanee farmers, Shri Modi requested all banks to submit the statement of crop insurance coverage at monthly intervals. Shri

Mohapatra also drew the attention of the House regarding submission of incorrect declaration form by some banks which causes delay in coverage of crop loans disbursed by banks. Shri S.K. Negi, Principal Secretary-Co-operative, brought to the notice of the House instances of non-deposit of crop insurance claim amount in the accounts of the beneficiary-farmers and requested Controlling Heads of all banks to see to it that crop insurance claims are credited in the accounts of the beneficiaries at the earliest and in no case, actual beneficiary should be denied the benefit of crop insurance claims.

During the discussions on achievement of banks under Bihar Ground Water Irrigation Scheme (BIGWIS), Shri Deepak Prasad, Secretary, Minor Water Resources, informed the House that against the target of installing 66936 tube wells during FY 2011-12, the achievement reported by all banks taken together is only 15% of their allocated targets. He stated that bank-wise/ district-wise targets have already been allocated and concerted efforts should be put in by banks for achieving the same. He suggested that to improve the performance of banks, loans under BIGWIS may be provided to all the eligible farmers willing to avail KCC loans. He informed the House that suitable MIS has been developed and it would facilitate availability of information to all concerned. He admitted that awareness among farmers is lacking and because of this, the progress is somewhat tardy. He requested banks to publicize the Scheme, adding that the performance of banks in some of the districts has been reasonably good as they utilized the services of Business Facilitators for extending credit support to farmers under the Scheme.

Thereafter, a presentation on "AADHAAR" detailing salient features of the project was made by Shri Rajesh Bansal, Assistant Director General, UIDAI. He informed that 5 lac persons are being enrolled daily and the no. is expected to increase to 10 lac persons daily from October 2011. He presented an overview of how AADHAAR no. is facilitating opening of bank accounts. Shri Modi suggested that UIDAI be included in the SLBC Agenda from the next meeting and banks appointed as registrar should start enrolling persons as early as possible since it will help in opening of more no. of accounts by utilizing UIDAI number.

Presenting a detailed overview of National Rural Livelihood Mission (NRLM), Shri Arvind Choudhury, CEO, BRLPS informed the House that JEEVIKA has been appointed as Nodal Institute to roll out State Rural Livelihood Mission (SRLM), which is to be launched from 1<sup>st</sup> January 2012 in the State. He expressed his satisfaction that banks have done well in extending credit support to Self Help Groups (SHGs) formed by JEEVIKA as 60% eligible groups have already been credit linked. He asserted that the Bank Mitras appointed by JEEVIKA have further facilitated SHG-related work at bank-branches. He informed that under NRLM, beneficiaries of a particular group may choose different types of economic activity and forward and backward linkages would be provided to enable beneficiaries to undertake their chosen economic activity which in turn would improve the recovery percentage. He stated that under NRLM, focus would be on already functional SHGs so that banks would be able to lend more under the Scheme. He said that targets under SGSY have been allocated by SLBC and the same may be adopted by the House. He expected that by 2014, each Block of the State would be covered under NRLM.

Shri V. Mohan Doss, CGM-NABARD informed the House that a total of 2 lakh SHGs have been formed in the State. However, he opined that a lot needs to be done in this regard as Bihar constitutes about 8% of Indian population whereas it has only 3% of total SHGs formed in the country. He requested the Controlling Heads of all banks operating in the State to lend more to SHGs as recovery percentage is high as compared to other loans. Shri Modi requested all banks to achieve their respective targets under SGSY by 31<sup>st</sup> December 2011 as thereafter, from 1<sup>st</sup> January 2012, NRLM would become operational. He requested Shri Arvind Choudhury to design a booklet in simple language, containing salient features of NRLM so that bankers and other concerned officials may be familiarized with the salient features of the scheme and it would also facilitate implementation of the Scheme in the State.

As regards RSETIs, Shri Choudhury informed the House that UCO Bank had not attended the last meeting held on RSETIs and requested the representative of



UCO Bank to advise the progress made regarding opening of RSETIs in their lead districts in the State. He requested all banks to nominate a Nodal Officer to exclusively look after the work related to RSETIs and provide the details of the Nodal Officer viz. Name, Designation, Contact No. and Address etc. to the State Government. He further desired that Independent Directors should be posted in RSETIs for their smooth functioning. Shri S.K.Singh, AGM-SLBC requested Shri Choudhury to finalise the Agreement that is to be entered into by RSETIs and DRDAs in every district for sponsoring the trainees so that it may help RSETIs to provide training to a large no. of beneficiaries. Shri Modi directed that at the level of RSETIs, concerted efforts should be put in by all concerned for increasing the no. of trainees.

On the issue of opening bank accounts of Indira Awas Yojana beneficiaries, Shri Modi wanted that bank accounts should be opened and passbooks be given to all the beneficiaries in special camps organised for the purpose to avoid the involvement of middlemen. He further desired that IAY beneficiaries should be provided credit support under DRI Scheme also to enable them to complete their dwelling units as the amount of grant being provided by the Government does not seem to be adequate for the purpose. He requested the Controlling Heads of banks to lend aggressively to achieve the target of 1% of total advances under DRI.

Regarding the performance of banks under PMEGP, Shri S.K.Singh, AGM-SLBC informed the House that sanction and disbursement figures compiled by the State Government show unsatisfactory performance whereas banks have actually posted much better performance, as reported in the Agenda papers placed before the House. Shri C.K.Mishra, Principal Secretary-Industries, informed that four meetings were held with banks to provide impetus to improve financing under the Scheme, but desired result could not be achieved. Expressing his concern about the performance of banks, he stated that the target for 2011-12 under the Scheme has been brought down due to non utilization of margin money by banks. He stressed that for value addition in Agri Sector, Industries Sector has to be improved. Shri B.N.Jha, Director-Industries, opined that one of the main reasons

for poor performance of banks under PMEGP is lack of monitoring by KVIC. He informed the House that camps are being organised regularly for generating applications for industrial ventures. Shri Modi expressed the hope that banks would show a more positive stance in extending credit to industrial undertakings and stated that industry related matters/ Schemes would be discussed in detail from the next SLBC meeting.

Initiating the discussions on extension of Banking Services to villages having population of more than 2000 by opening a banking outlet either by way of a brick and mortar branch or through alternate channels of delivery, Shri Modi stated that in the present context, this is the most important programme as it would facilitate in providing banking facilities to the entire rural masses of the State. He expressed the view that in due course, the service net-work thus created would be a very effective tool for making available other banking and financial services also to the people at their door-step. Thereafter, a short presentation was made by SARC Systems (BC appointed by SBI) regarding their functioning in the State. The representative of SARC Systems stated that Vasudha Kendra has been opened by them at Panchayat-level for extending the basic banking services. In addition to this, BCs appointed by Punjab National Bank, Central Bank of India and Bank of India informed the House regarding their functioning in the State and underscored the problems being faced by them on account of poor infrastructural facility like lack of road connectivity, net connectivity and power supply, especially in rural areas. Shri Modi requested the Controlling Heads of banks to visit the outlets opened by the Business Correspondents appointed by them and oversee their functioning. In the matter, Shri Narayan, CGM-SBI, informed that Financial Inclusion Centres (FICs) are being opened by SBI to oversee/ monitor the working of CSPs of BCs and facilitate extension of basic banking services by them. The General Manager, Punjab National Bank, informed that daily reports are being obtained from the CSPs of BCs to monitor their functioning.

Expressing his concern about the performance of banks like Allahabad Bank, Bank of Baroda and Bank of India in this area, Shri Modi stated that controlling heads of these banks need to bestow their personal attention and gear up their

machinery for covering all the allotted villages within the stipulated time frame of March 2012. He further stated that the performance of RRBs, United Bank, UCO Bank and Union Bank of India also needs improvement. He advised all banks to make concerted efforts and accord TOP PRIORITY to achieve the goal of opening banking outlets in all the villages by March 2012. He requested banks to examine the functioning of BCs and the Model adopted by them for extending banking services. He affirmed that by utilizing the services of BCs, 100% Financial Inclusion may be accomplished by 31<sup>st</sup> March 2012. Shri Modi also desired that the data on BC-wise no. of accounts opened and amount of transactions done should be provided from the next SLBC meeting.

On the issue of shifting of lead bank responsibility, Shri Modi stated that all major banks should shoulder the lead responsibility for betterment of the State. It was brought to the notice of the House that in the Steering Committee Meeting of SLBC held on 6<sup>th</sup> August 2011, it was proposed to shift the lead bank responsibility in some of the districts, namely, Samastipur (Present Lead Bank- Union Bank of India, Proposed- State Bank of India), Saharsa (Present Lead Bank- State Bank of India, Proposed- Bank of India) and Sitamarhi (Present Lead Bank- Bank of Baroda, Proposed- Allahabad Bank). Shri Modi stated that the concerned banks should accept the new responsibility and in right earnest.

Shri Modi, thereafter, reviewed the banks' performance regarding credit extension in security sensitive areas, and observed that the performance of banks in Jamui, Gaya and Aurangabad districts needed further improvement. On the issue of data purity, Shri Rameshwar Singh, Principal Secretary-Finance, informed the House that a meeting was held on 6<sup>th</sup> August 2011 and a sub-committee was formed consisting of the representatives from the Directorate of Institutional Finance-GoB, RBI, NABARD, SBI, PNB and CBI to design a format so that data may be obtained uniformly from the Controlling Heads of all banks operating in the State by SLBC and LDMs to avoid any data mismatch. Shri Modi stated that the agenda papers of SLBC meetings should have proper analysis of performance to facilitate the review by the House.

The matter of CD ratio also came up for discussion in the meeting. Shri Modi stated that the CD ratio of the State has improved considerably as compared to last quarter. However, he wanted to know whether the credit extended by banks' branches operating outside the State to units functioning in Bihar could be taken into account for calculation of CD ratio of the State. In the matter, Shri Shri Mohan Yadav, General Manager, Reserve Bank of India informed the House that in accordance with Circular No.- RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 9<sup>th</sup> November 2005 issued by the Reserve Bank of India the amount of credit on the basis of "where it is being utilized", should be included while calculating CD ratio. He requested all banks to provide such data so that true CD ratio of the State gets reflected. Further, Shri Modi stated that while the CD ratio has improved, there are still four districts where CD ratio is below 25%. He requested the Controlling Heads of the concerned lead banks to initiate requisite steps for improving CDR in these districts. He also desired that a copy of the Study Report, detailing the reasons for low CD ratio of these districts should be placed in SLBC meeting for information of all concerned.

A few issues were brought to the notice of the House by the newly appointed Senior Deputy Collectors (Banking) e.g. shortage of staff at rural area branches etc, and that banks are not keen in extending credit support to persons under Government Sponsored Schemes, and applications for education loans are not being disposed on priority basis. The issue of delayed processing of loan applications too, was raised. Further, non-maintenance of Application Received and Disposal Register was also brought to the notice of the House.

Shri R. Parmar, Secretary, SC/ST, Government of Bihar drew the attention of the House towards problems being faced by the students belonging to SC/ ST community in opening bank accounts and as such, these students are not being able to get the benefit of scholarships being provided by the Government and other departments. He also informed that distribution of pre-matric scholarship is to be done through banks. The House resolved that bank accounts of students belonging to SC/ ST should be opened by all the banks on the basis of Identity Card issued by School and Photo attested by the Principal of the School, attested copy of Residential Certificate and introduction from Principal of the School or other account holders of the banks' branch. Shri Parmar requested the Controlling Heads of banks to instruct their

operating functionaries to open the bank accounts of all the eligible students belonging to SC/ ST category before the 30<sup>th</sup> September 2011 to enable them get the benefit of Scholarship.

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

- Banks should put in more concerted efforts for achieving their respective ACP targets during the remaining 8 months of the current financial year. Focussed attention should be provided to achieve the targets set under Agri Segment.
- The Scheme of providing KCC at 3% rate of interest should be publicised.
- No. of BCs/ BF's to be increased.
- Extending banking services through Mobile/ Internet mode to be explored and the services should be extended to a large no. of customers. Also number of Point of Sales (PoS) terminal to be increased.
- Information regarding Mobile Banking coverage should be provided by banks in the next SLBC meeting.
- SDC (Banking) appointed in the districts should devote their full time for banking related work, requisite infrastructural facilities are being provided to them.
- Full-time LDMs should be posted by the respective banks in their lead districts. LDM's office should be adequately staffed and all infrastructural facilities should be provided to enable them to function smoothly.
- LDMs and SDCs should organise a JANTA DARBAR jointly for atleast two hours on a pre-decided date once in a week to hear the grievances of the customers and redress the same expeditiously. This would certainly help in improving the functioning of the banks and would also reduce the no. of complaints at the district-level.
- In the accounts opened by utilizing the services of BCs, the possibility of providing all types of banking facilities viz. OD facility, remittances and

savings (RD accounts) and extending credit support through GCCs/ KCCs should be explored to make it more effective for achieving the goal of Financial Inclusion in the true sense.

- Block-level Mega Credit Camps will be organised on 9<sup>th</sup> September 2011 to generate applications under Agri Segment and a follow-up Camp will be organised on 23<sup>rd</sup> September 2011 for disbursement of loans. He requested the Controlling Heads of all banks to instruct their operating functionaries to whole heartedly participate in the Camps and make them successful, which would in turn facilitate achieving the targets under Annual Credit Plan 2011-12.

The meeting concluded with a vote of thanks proposed by **Shri R.B. Gupta, Zonal Manager, Central Bank of India**, who assured the House on behalf of all the banks that senior officers are being posted as LDMs by all banks in their respective lead districts and all banks are committed for further improvement in ACP achievement and CD ratio of the State.

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## **ACTION POINTS**

### **37<sup>th</sup> SLBC MEETING HELD ON 11<sup>th</sup> AUGUST 2011**

1. Banks should put in concerted efforts for achieving the targets under Annual Credit Plan 2011-12.

**(Action- All Banks)**

2. Banks should ensure that the targets for issuing Kisan Credit Cards are achieved.

**(Action: All Banks)**

3. All the crop loans disbursed should invariably be covered under crop insurance. The Statement of Crop Insurance, duly filled in, should be submitted at monthly intervals.

**(Action: All Banks)**

4. Data regarding no. of KCCs due for renewal and no. of KCCs actually renewed should be furnished by all banks in the next SLBC meeting.

**(Action: All Banks)**

5. All out efforts should be made to achieve the targets set under BIGWIS. Adequate no. of applications should be sponsored by the Government agencies.

**(Action: All Banks & State Government)**

6. Adequate publicity should be given to the State Government's Scheme of Interest and the benefits available in case of prompt repayment of KCC loans.

**(Action: State Government, All Banks)**

7. Banks should make all out efforts for improving their performance under PMEGP.

**(Action: All Banks)**

8. LDMs and SDCs should organise a JANTA DARBAR jointly once in a week to hear the grievances of the customers.

**(Action: LDMs & SDCs-Banking)**

9. Banks should accord Top Priority to extension of banking services to villages having population of over 2000 and all banks should put in concerted efforts for covering all the identified villages by March 2012.

**(Action: All Banks)**

10. State Government should organise Block Level Mega Credit Camps on 9<sup>th</sup> and 23<sup>rd</sup> September 2011 and Block/ Circle authorities as well as the representatives of all banks should participate whole-heartedly in these camps.

**(Action: State Government, All Banks and LDMs)**

11. Controlling heads of all banks should provide special attention to extending more finance under Dairy, Fishery and Poultry activities.

**(Action: All banks)**

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

**(Action: State Government)**

13. Small amount of loans as OD/ GCC should be provided to all the No-frills account holders.

**(Action: All banks)**

14. The draft Agreement to be entered into between RSETIs and DRDAs in every district for sponsoring the trainees should be finalized at the earliest and the same should be executed to enable RSETIs to provide training to large no. of beneficiaries.

**(Action: State Government)**

15. Newly appointed Senior Deputy Collectors-Banking (SDCs) should be conferred upon with the power of the Certificate Officer so that the certificate cases pending at different levels may be disposed at an early date.

**(Action: State Government)**



16. Scale of Finance (SoF) should be revised in the remaining ten districts, namely, Arwal, Aurangabad, Buxar, Gaya, Gopalganj, Jamui, Kaimur, Lakhisarai, Katihar and Sheohar.

**(Action: NABARD, Concerned LDMs and SDCs-Banking)**

17. All Banks should provide information regarding the amount of finance extended by their branches/ offices operating outside the State to units functioning in Bihar so that actual CD ratio of the State may be worked out.

**(Action: All Banks)**

18. Special Camps should be organised by banks to extend credit support to Indira Awas Yojana beneficiaries under DRI Scheme to enable them to complete their dwelling units and achieve the target of 1% of outstanding advances under DRI.

**(Action: All Banks)**

19. ATM Cards should be issued to all the eligible KCC holders.

**(Action: All Banks)**

20. Reallocation of lead bank responsibility in Samastipur, Saharsa and Sitamarhi districts should be completed at an early date, following the laid down procedures.

**(Action: SLBC and Reserve Bank of India)**

21. Desired information/ data for compiling agenda papers of DLCC meetings should be obtained by LDMs from the respective Controlling Heads of banks operating in the district to avoid the mismatch between data compiled by SLBC and DLCCs.

**(Action: LDMs and All Banks)**

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