

AGENDA NO.	1
DATE OF MEETING	18.02.2014
MEETING NO.	46

Confirmation of the minutes of 45th SLBC meeting held on 12th November '2013.

- Minutes of 45th SLBC meeting of Jharkhand State held on 12th November' 2013, circulated to all concerned, enclosed for ready reference as Enclosure No.- 1
Page no.- 34
- Minutes may please be confirmed by the house as no further communication requesting amendments has been received.

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Action taken report on the decision taken in previous SLBC meetings.

Issues pertaining to State Govt.

SN	Pending since	ISSUES	PRESENT STATUS (AS OF 29.10.13)
2.1.1	22.03.2002	Updating of land records and Amendment in tenancy Act (S.P.T Act & C.N.T. Act) State Govt. is to update land records and consider necessary amendment in tenancy Act to enable the farmers and entrepreneurs to offer land as collateral security for raising credit from Banks.	(a) Digitization of Land records already started in 13 Districts. Fresh Tendering process started for selection of New Agency for the remaining Districts. (b) On-Line Mutation of Land records started in 6 Circles of 3 Districts viz. Ranchi, Hazaribagh & Bokaro (c) A sub-committee has been formed by the "Jharkhand Tribal Advisory Committee", the sub committee would submit recommendation/report on availability of Education Loan to the Tribal Students against mortgage of Land . The Recommendations are awaited.
2.1.2.	22.03.2005	Amendment in PDR Act- State Govt. in line with MP & UP recovery Acts, which are model PDR Acts, shall make necessary amendment on the issue of paying fees upfront and incentives to Recovery Officer , as per the Pattern adopted by Govt. of Orissa & Bihar	Modification has been done in Section -5 of the Act on the Matter of Payment of Court Fee by the Nationalised Banks vid. Notification No-127 Dt.-16.02.13 ,But, the Gazette Notification has not been made available as yet.
2.1.4.	20.03.2009	"Amendment to the Bihar Money Lenders Act 1974 and Rules" as prevalent in Jharkhand.	Matter in Advanced stage , Notification to be issued SHORTLY BY GOJ.
2.1.5.	29.09.2010	Deployment of Dedicated Certificate Officers for Recovery of Bank's dues.	Matter referred to Board of Revenue, modalities being worked out for implementation.

2.1.6.	19.02.2002	Security arrangement for safety & security of Banks Treasure in Jharkhand	The Principal Security , Department of Home ,GOJ, informed in the 3 rd Meeting of SLBC sub committee on security held on 20.12.2013 , that the deployment of the Batallion of State Industrial Security Force will be done shortly for the purpose of security of Banks.
2.1.7.	01.12.2008	Allotment of land to R-SETIs	➤ Land not allotted – 2 (Garhwa and Latehar District) Garwah – 1. Buiding provided by District Administration. 2.Matter initiated for Allotment of Land within Garwah Block premises. Latehar – Suitable Land will be allotted soon.
12.1 (43 rd SLBC)	9.05.13	Notification to be issued for inclusion of Khunti & Ramgarh districts in the list of authorized centres for creation of Equitable Mortgage.	NOTIFICATION ISSUED (Enclosure No.-2 , Page No - 51)
13.1	9.05.13	Notification for declaration of competent authority for approval of Building Plan in localities outside/below the area of Municipal authorities.	1. Matter being enquired by GOJ on practices being followed in neighboring states for taking urgent decision on the subject.

Issues Pertaining To Banks

SN	Pending since	ISSUES	PRESENT STATUS
2.1.10	25.10.2011	Uploading of Service Area Plan on the respective district websites maintained by NIC	SLBC is pursuing the matter with the LDM for periodic updation of the already uploaded Data
13.4	9.05.13	Pre fixation of calendar of DLCC/DLRC at the District level with the prior consent of The Chairman of the Committee i.e Dy. Commissioner.	1.Decided in the 45 th Meeting of SLBC that DLCC Meeting will take place on the Second Saturday in the next month following the qr. Ending month in all the Districts as far as possible.All the LDMs are informed accordingly. 2. It was instructed by the GOJ that the DLCC meetings should be conducted under the Chairmanship of DC/DDC only.

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3. FINANCIAL INCLUSION

3.1. Roadmap- Provision of Banking Services in villages with population below 2000 as per RBI guidelines.

As per the direction of RBI the roadmap for less than 2000(2001 census) had been prepared and modified so that about 5% of the unbanked villages identified in a state are covered through branch mode. The revised Roadmap has been submitted to RBI, R.O. and also sent to the LDM of all the districts of the state along with the controlling heads of different Banks. All the uncovered villages of population below 2000 have been allotted to various Banks for coverage (Mapping of villages). The Bank wise details have been uploaded in the website of SLBC.

However , it has been observed that out of the Target of 12018 villages to be covered By 31.03.2014 only 8013 villages have been covered by various Banks in Jharkhand , thus reaching only 66.67% of the Target of March,2014. The Top Management of R.B.I central office has expressed concern over this tardy progress in coverage of villages below 2000. All the controllers of the various Banks are hereby requested to allocate desired priority in the subject and hasten to achieve the Target as of March,2014 allotted to them.

As per the Latest Guidelines received from DFS ,MOF,GOI vide Letter No : F.N/21/13/2009-FI(VOL.II-Pt.) Dt.-20.01.2014 (copy attached in Encl-3, Pg. No.-53) the villages below 2000 in which Banking services are provided by a Movable B.C , at the village it self, by moving to the village on a fixed day, at least once in a Fortnight, will be considered as covered . The Banks should take advantage of this clarification and start employing the BCs for increasing the coverage of villages with a fast pace.

Branch Opening – So far as , 136 Branches have been opened by various Banks during AFY 13-14. 140 more branches have been planned to be opened in the remaining part of the AFY 13-14.

3.2 Mapping of Gram Panchayats and Planning for BCA/CSC for Sub- service area approach

Detailed guidelines of DFS , MOF, GOI has been incorporated as encl.15 Page 184 of the Agenda Notes of 42nd SLBC, the same is reproduced here as under:

- a) It shall be the endeavor to ensure that there is at least one bank branch/business correspondence Agent (BCA) in every Gram Panchayat.
- b) Bank need to ensure that about 1000 to 1500 households are available in Sub – service area of BCA.
- c) The first step that LDM has to take is to form Sub- Service area based on group of Gram Panchayat taking the population and geographical condition into consideration such that one Branch/BCA/CSC extend service to each sub-

Service area. In case any Panchayat requires more than one BCA/CSC , the sub service area for each BCA/CSC, within gram Panchayat must be specified.

- d) In case existing BCA is functioning satisfactory, the same should be continued and remaining households in the allocated sub service areas should be covered through the BCA.
- e) In case the existing BCA is stationed at a place other than Gram Panchayat headquarter, it should be ensured that the BCA serves the entire Sub- service area allocated to it.
- f) Wherever, there is either no BCA functioning or the performance of the existing BCA is less than satisfactory, the Common Service Centre (CSC) should engage as BCA.
- g) In the Sub- Service area where neither a BCA nor a functional CSC is available, new CSC or BCA should engage.
- h) The adoption of CSC centres for operationalisation of USB at SSA level is still lagging behind . Bank should immediately start USBs at the SSA allotted to them.

Mapping of Gram Panchayat has been completed in all 24 districts and roadmap has been prepared.

It has further been clarified by DFS, MOF, GOI by the above mentioned L etter. Dt.- 20.01.14 that if BCs posted at SSA Level move to villages on a fixed Day , then those villages will be taken to be covered.

3.3- Operationalization of CSC as Business Correspondent

In the view of roll out of Direct Benefit Transfer, the coverage in terms of population would be no longer be relevant and entire area of districts/states, as per roll out plan, would need to be covered with banking facilities.

Common Service Centres have been set up in the country under the Department of Electronics and Information Technology, Govt. of India under the National e-Governance Plan. In order to extend the outreach of BCAs, Public Sector Banks have signed an agreement with the CSC e-Governance Services India Ltd (CSC SPV), a special purpose vehicle setup by the Government of India to monitor and manage the Common Services Centre, for engaging CSCs as BCA. The Controlling Heads of various Banks are advised to deploy their CSC Agencies in the service area of various Branches , for activation of the USB , which are in turn to be made operational at SSA level. The USB thus set-up in the SSA level will be functional on kiosk mode with a Micro ATM essentially being deployed at all the USBs. 4287 Villages have since been covered by CSC/BCA in the state. It has been decided by various Stake holders that in order to strengthen the Delivery Channels at the village level , the Micro ATMs would be proved to be most effective mode and accordingly 739 Micro ATMs have been already deployed by the Banks across the state , however the process of deployment needs to be made faster.

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4. IMPORTANT ISSUES FOR IMPLEMENTATION AS PER MOF, GOI INSTRUCTION

4.1. Rollout of Direct Benefit Transfer in Jharkhand State.

- Direct Benefit Transfer Scheme is implemented by the Government of India from 01-01-2013 on pilot basis in selected districts in the country.
- The scheme was rolled out on 01-01-2013 in four districts viz. Ranchi, Ramgarh, Hazaribagh and Seraikrela- Kharsawan of Jharkhand State.
- The second phase of Direct Benefit Transfer Scheme has started w.e.f. 01-04-2013 which include Khunti, Lohardaga and Bokaro districts in the State of Jharkhand .
- All the remaining 17 Districts of Jharkhand state have been covered by The DFS, MOF, GOI vide Notification No. F.NO.6/41/2012-FI(VOL.V) Dt.-28th January ,2014(copy in Encl.-4. Page No.- 55)
- However , in Jharkhand state all the 24 Districts of the state have since been covered under DBT for Scholarship Amount to be paid to Pre-Matric & Post-Matric students under E-Kalyan schemed and also for Pension amount to be paid under NSAP Scheme.

(The District Wise Position of Seeding/Mapping on various schemes viz. 26 Schemes , MNREGA in 7 Pilot Districts and E-Kalyan & NSAP in all the 24 Districts is given in Enclosure No – 5,Page No. –58)

Issues For DBT :

1. The implementation details of the proposed method of uploading the Data for seeding in **various Portals by GOJ**, for Downloading the Data by LDMs at various Districts , for the purpose of seeding at Bank Accounts at District level , should be clearly communicated .
2. The present method of sending the soft copy of the Data to the LDMs for mass uploading of Aadhar numbers in Bank Accounts for seeding/mapping should be formalized.
3. The Task Force on “Aadhar Enabled Unified Payment Infrastructure” had suggested (**copy attached in Encl.-6,Pg. No.-62**), that Banks to be paid Processing Fee for Aadhar Enabled Payment system @3.14% with a cap of Rs. 20.00 per Transaction. This should be implemented in Jharkhand to incentivize the Banks for working pro-actively in the scheme.
4. Proper coordination should be established at State/District level between the Govt. and Banks and any change in the methodology of implementation or expansion in

coverage should be preferably done after detailed discussion in a Meeting between Govt. Officials , SLBC and Nodal officers of DBT of various Banks.

Strengthening of “ Aadhar Based Payment System”

Keeping in view the large volume of Transaction to be taken place for Transfer of subsidy, wage etc. for 26 schemes, NSAP,Mnrega etc., the Delivery Channels viz. Micro ATM,USB,ATM etc. should be adequately strengthened . The house also may discuss on development of an in-built system for passing on the information of benefit being transferred to the Bank Accounts of the beneficiary by SMS etc.

4.2.-Installation of ATMs in all banks branches in DBT district:

DFS , MOF, GOI has advised that all the account holders in DBT districts, particularly the beneficiaries of Direct Benefit Transfer are to be issued ATM cum Debit Cards on priority basis to enable them to transact at the ATMs. Moreover , all the Branches of the Pilot Districts must have an on-site ATM, it has been further clarified that an ATM within 500 mtrs.of the Branch will be considered an on –site ATM.

However, it is observed that out of the 723 Branches in the 7 Pilot Districts, only 587 ATMs have been opened, the remaining 136 Branches should be immediately equipped with on-site ATMs. Moreover, it is further observed that out of 2548 Branches operating in the State, only 2075 ATMs are operational. The controlling Heads of all the Banks are advised to plan for bridging the gap.

The controlling Heads are of the Banks are requested to speed up the process of installation of ATMs and issuance of ATM cards to the beneficiaries.

Present Positron of installation of ATMs in Banks in Jharkhand.

ATM INSTALLED AS OF 31-12-2012			ATM INSTALLED AS OF 31-12-2013		
ON-SITE	OFF-SITE	TOTAL	ON-SITE	OFF-SITE	TOTAL
719	875	1594	1092	983	2075

4.3 . Roll Out of DBTL in Jharkhand

Direct benefit Transfer for LPG consumer (DBTL) is the scheme for subsidy administration of LPG across the country, as per the scheme the consumer will get the nine LPG cylinders during the year at full market price and the difference between subsidized price and market price will be credited in bank account.

DBTL scheme is successfully implemented in 20 selected districts in phase I w.e.f. 01-07-2013 on pilot basis and there after it is implemented in another 34 districts under phase II. In the state of Jharkhand , none of the district is selected for implementation of DBTL in Phase I & II. The scheme is implemented in Jharkhand State , in the 3rd phase commenced from 01-10-2013 in following five districts:

1. Ranchi, 2. Hazaribagh, 3. Khunti, 4. Ramgarh & 5.Lohardaga.

There is a Press Report published in varios News Papers on 31.01.14 ,that the scheme of Transfer of subsidy available to LPG Consumer direct to their Bank Accounts have been deferred. However, no such official communication has yet been received from DFS, MOF, GOI in this matter.

Presently, DBTL scheme will be implemented in Jharkhand State in 22 districts out of all 24 districts in phased manner as under:

DBTL Start Date	No of Districts	Name of districts
01-11-2013	7	Bokaro, Saraikrela –Kharsawan, Gumla, Garhwa, Dumka, Dhanbad, Palamau.
01-12-2013	5	Giridih, Koderma, Sahibganj, Deoghar, Godda
01-01-2014	5	Simdega, Purbi-Singhbhum, Pashchimi-Singhbhum, Pakur, Jamtara

Position of seeding and mapping of bank's account under the DBTL scheme as of 03.02.2014 is given in Enclosure No: 7 Pg. No.- 64

Steps taken for creating awareness amongst consumers for seeding of bank account

1. Organizing exclusive camps for seeding of Bank account by Bank branches, and acceptance of seeding applications by the nearest branch of the bank regardless of maintenance of account with other branch of the same bank.
2. Arrangement of drop box at OMC distributor locations , Bank branches and ATMs for submission of seeding requests.
3. Huge publicity to inform consumers through SMS, paper publication, poster and banners etc., display for seeding of under DBTL scheme in Bank's branches and ATMs by Banks,

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N.P.A & Recovery - Controll Measures for arrest of NPA/Stressed Assets of Banks And Measures related to Recovery.

The Matter of Mounting amount in N.P.A and Stressed Assets in the State of Jharkhand is gradually Turning out to be a matter of very serious concern. It is being experienced that the amount in N.P.A is gradually increasing in a fast pace. A sizeable portion of the amounts disbursed by the Banks turning out to be N.P.A and banks are facing lots of problem to recover this amount. This phenomenon is one of the prime reason behind slow pace of Advances in the State. Because the Statutory Provisioning required to be done for amount in N.P.A Accounts is adversely effecting the Banks capital and profitability. The Reserve Bank of India has been showing serious concern over the fact of rising NPA in the state of Jharkhand. Toning up and creation of conducive conditions in the areas of Law & order,dedicated Certificate officers and support of State Govt. Administration will definitely improve the recovery climate of the State.

Considering the important role of Bank finance in the Economic development of the state ,a proper strategy has to be evolved by the State and the Bankers as well to counter this problem .

The latest position of NPA and related matters being given below may be referred in this context ,

NON PERFORMING ASSETS

The position of NPA of Banks in the state, is as under

[Amt. in Crore]

Particular	31st December ,2012	31st December ,2013	Y-TO-Y Growth	% Growth
Gross Credit	48226.76	54846.85	6620.09	13.72
Gross NPA	2732.18	3373.12	640.94	23.45
% to Gross Credit	5.67	6.15	0.48	

Note : The above mentioned amounts are excluding the Amount written-off for Accounting Purpose.

BANK WISE POSITION OF CERTIFICATE CASES

The position of pending **Certificate Cases** of Banks in the state is as under:

[Amt. in Crore]

BANKS	31 st December ,2012		31 st December ,2013	
	Number	Amount	Number	Amount
Commercial Banks	95677	263.45	101839	322.04
RRBS	6791	20.39	7803	8.29
Total	102468	283.84	109642	330.33

The position of **quarterly disposal** of **Certificate Cases** out of Table is given as under:

[Amt. in Crore]

Banks	31 st December ,2013	
	Number	Amount
1	2	3
Commercial Banks	309	3.28
RRBs	0	0
Total	309 (out of 109642)	3.28 (out of 330.33 Crores)

POSITION OF DRT CASES

The position of DRT Cases of Banks as on **31st December ,2013** is as under:-

[Amt. in Crore]

DRT cases As on Sep,2013		Cases Filed During the Qr.		Cases Disposed During the Qr.		Cases Pending At the End Of the Qr.	
No.	Amt.	No.	Amt	No.	Amt	No.	Amt
1	2	3	4	5	6	7	8
1163	411.64	164	83.92	39	4.35	1288	491.21

RECOVERY MATTERS

(Rs. In crores)

PARTICULAR	Demand	Recovery	%	PARTICULAR	Demand	Recovery	%
1	2	3	4	5	6	7	8
Agriculture	2363.65	1432.74	60.62	SGSY	230.97	82.40	35.68
MSE	3830.24	2139.31	55.85	PMRY /PMEGP	135.39	54.66	40.37
OPS	988.87	576.74	58.32	Total	366.36	137.06	37.41
Total PSC	7182.76	4148.79	57.76				

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**KEY INDICATORS OF
ALL SCHEDULED COMMERCIAL BANKS**

Overall Position under Key Business Parameters as on 31st December , ' 2013, is as under :

(Rs. in crore)

Sl. No	Items	31.12.2012	31.03.2013	31.12.2013	Bench Mark
1	Deposit	93661.83	100210.31	112104.73	
2	Credit	48226.76	52234.31	54846.85	
3	Credit as per place of utilization* & RIDF**	6239.55	7361.28	8148.58	
4	Total Credit	54466.31	59595.59	62995.43	
5	CD Ratio (%)	58.15	59.47	56.19	60
6	Priority Sector Advances (PSA)	30607.07	32916.11	38836.08	
7	Share of PSA to Total Advances(%)	63.46	63.01%	70.81	40
8	Agricultural Advances	6554.19	6963.43	9219.54	
9	Share of Agricultural Advances to Total Advances (%)	13.59	13.33	16.80	18
10	Micro & Small Enterprises Advances	16653.61	18126.60	21469.82	
11	Share of Micro & Small Enterprises to Total Advances (%)	34.53	34.70	39.14	
12	Advances to Weaker Sections	7305.85	7230.49	7739.72	
13	Share of Weaker Section Advances to Total Advances (%)	15.15	13.84	14.11	10
14	DRI Advances	63.45	92.62	32.00	
15	Share of DRI Advances to Total Advances of last March (%)	0.14	0.18	0.05	1
16	Advances to Women	4196.40	6830.47	9560.20	
17	Share of advances to women in Total advances (ANBC) (%)	8.70	13.08	17.43	5
18	Advances to Minorities (Amount)	2496.75	3040.00	3598.84	
19	Share of Advances to Minorities under PSC (%)	8.15	9.23	9.26	15
20	N.P.A	2732.18	2766.88	3373.12	
	PERCENTAGE TO GROSS-CREDIT	6.68	5.29	6.15	
21	Branch Net-Work (in no.)-Rural	1262	1262	1314	
	Semi-Urban	572	584	639	
	Urban	508	539	595	
	Total	2342	2385	2548	
22	ATM installed in Jharkhand	1594	1751	2075	

*Annexure- V , ** Enclosure no -8. Pg. No.-65

As per Annexure - I,, Annexure-II ,Annexure-III, ,Annexure-IV

Observations:

Deposit growth

The Aggregate Deposit of the Banks in the State of Jharkhand grew by Rs.**18442.90** crore on YoY basis as on 31st Dec' 2013, in absolute term, representing a YoY growth of **19.69 %**.

Credit Growth

The gross credit of the Banks in the State grew by Rs.8529.12 Crore on YoY basis as on 31st Dec. ,2013. Thus credit expanded by **15.66 %** during the review period which is quite satisfactory.

CD ratio

CD ratio of the Banks decreased from 58.15 % to **56.19 %** ,(from 31st December'2012. To 31st December ,2013).

Priority Sector Advance

Priority Sector Advance registered a Y-to-Y growth of Rs. **8229.01** Crore representing growth of **26.88 %** on Y-to-Y basis as on 31st Dec., 2013. Priority Sector being **70.81 %** of gross credit is well above the National benchmark for Banks of **40%**.

Agriculture Credit

Agriculture Credit stands as on 31st Dec ,2013, at Rs.**9219.54**, which is **16.80%** of Gross Credit. In absolute term Agriculture credit grew by **Rs. 2665.35** crore on Y-to-Y basis, representing a growth of **40.67 %**. The Growth is substantial considering the poor rainfall in most part of the state during the last monsoon , however there is scope for further growth in the sector , which the Banks will have to explore.

Weaker Section

Advance to Weaker Section by the Banks in Jharkhand is Rs.7739.72 crore (**14.11%**), is well above the National bench mark of **10%**.

Advance to Women

Advances to women as on December' 2013, is Rs 9560.20 crore showing an increasing trend from March ,2013 and reached to **17.43 %** of total credit, which is above the National benchmark of **5%**.

Advance to Minority Community

Advance to Minority community is increased from **2496.75** crore to **3598.84** crore on Y-to-Y basis representing a growth of **44.14 %**. However, it is **9.26 %** of Priority Sector as on Dec' 2013, which is below the stipulation of **15%**, it requires the attention of all the stakeholders in light of Sachhar Committee recommendation.

C D Ratio of the State as On 31st December ,2013

In terms of the guidelines of the Govt. of India and RBI Letter No. RPCD(Ran) no/373/11.4.07/2010-11 dated 10.02.2011 and Circular no. RBI/2005-06/ref RPCD.LBS.BC.No.47/02.13.03/2005-06 dated 09.11.2005, **C D Ratio of the Banks should be monitored at the State Level (SLBC) considering indicators viz credit as per place of utilization & RIDF.**

Accordingly, the C D Ratio of the state of Jharkhand stands as under:-

(Rs in crore)

Particulars	DEC.2012	DEC.2013
Deposit	93661.83	112104.73
Credit(As per place of utilization+RIDF)	54466.31	62995.43
CD Ratio	58.15	56.19

(Annexure-4, Annexure - 5)

NOTE : Please Refer to Data Sheets given in Annexures for Detailed Analysis of CD Ratio on the basis of Various Parameters viz.on the basis of R/SU/U Centres, Bankwise & District wise reviews etc.

Monitorable Action Plan for Improvement in C.D Ratio

The LDMS of the Districts having CD Ratio below 40% , have been advised to prepare separate Monitorable Action Plan for their Districts for improvement in CD Ratio. This Action Plan is to be approved by the DLCC of each of the Districts and implemented at the District level. The Plans were prepared and submitted and discussed in a special meeting convened by The Principal Secretary ,The Department of Institutional Finance , GOJ. Suitable instruction has also been passed by GOJ to the Dy. Commissioner of the above mentioned Districts for implementation of the Plan.

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7.1 REVIEW OF ACHIEVEMENT
UNDER ANNUAL CREDIT PLAN (ACP) : 2013-14
As on 31st December ,2013

OVERALL POSITIONS:

Sector wise achievement of Banks in implementation of Annual Credit Plan (2013-14) as on 31st December' 2013, vis-a-vis previous year is as under:

(Rs. in crore)

Sector	Annual Target (2012-13)	Achievement as on 31.12.12		Annual Target (2013-14)	Achievement as on 31.12.13	
	Amount	Amount	%	Amount	Amount	%
1	2	3	4	5	6	7
Agriculture	2636.62	1898.28	72.00	5566.75	1672.83	30.05
MSE	3815.53	3331.66	87.32	4690.40	3032.18	64.65
OPS	3012.14	1370.63	45.50	5211.69	2890.00	55.45
Total Priority	9464.28	6600.57	69.74	15468.84	7595.01	49.10
Non Priority	9535.72	5893.23	61.80	7484.69	4569.70	61.05
Total	19000.00	12493.80	65.76	22953.53	12164.71	53.00

8.1.2 Bank wise and sector wise target and achievement under ACP as on 31st December , 2013, is given in Annexure – VI

8.1.3 District wise and sector wise target and achievement under ACP as on 31st December, 2013 are given in Annexure – VI

OBSERVATIONS

- ❖ Achievement under ACP in Agriculture, MSE ,OPS and total priority sector is lower than qr. ending Dec'2012 achievement. The overall achievement under ACP is also lower than previous year achievement of the corresponding quarter, The Achievement in Agricultural Sector is only 30.05 % of the Target. This is a matter of concern and demands immediate attention. However the percentage of Achievement is lower because of almost 111% jump in Target of Agricultural Sector in AFY 2013-14, over the Target given in Agricultural Sector in AFY 2012-13. (Target of Rs.5500.00 Crore in Agriculture Sector has been Allotted by the Sub-Committee of SLBC on Agriculture & Allied Activities , being the share of Jharkhand of the National Target of Rs.7.00 Lac Crore given by GOI In this segment).
- ❖ The matter of less disbursement of Rs.329.09 Crore in Total Advances, than the Disbursement figure in qr. ending Dec.2012 is a matter of concern . This gap has been reduced from the qr. Ending Sep,2013. However this demands focused and added attention of all the Stake holders, for making up the deficit during the remaining period of the FY 2013-14. The SLBC sub-committee on CD Ratio & ACP has suggested to all the Banks to allot Daily Target in Advances for the remaining part of the FY, and this is showing result.
- ❖ Category & Segment Wise ACP Achievement in Percentage (%) vis-à-vis Target for AFY 13-14.

Category Of Banks	Agriculture	MSE	TOTAL PSA	TOTAL NPS	TOTAL ADV.
Public Sector	33.53	66.66	55.28	49.67	53.27
Pvt. Sector	10.15 (Of revised Target)	86.50	72.33	192.69	124.61
R.R.B	19.75	33.11	23.48	23.31	23.45
Co-operative	5.02	0	11.45	15.70	12.28

- 📌 On Analysing the above Table it is observed that the Disbursement in Agriculture is inadequate for all the categories of Banks, during the current FY. However , the Achievement of 10.15% for Private Banks, vis-à-vis revised Target given to them , is a matter of deep concern, specially in the background of quite a number of special Meetings of controllers of the Pvt. Sector Banks, convened by diff. stake holders viz. SLBC,NABARD & also Govt. of Jharkhand, appealing for the improvement in disbursement by these Banks in Agri. Sector. The Private sector Banks are once again advised to enhance their participation in the Agriculture sector.

- ✚ Furthermore, the low Disbursement percentage of the R.R.B & Co-operative Banks in Agriculture and Total PSA is also alarming. Because these segments are considered to be their focused area of operation.
- ✚ The satisfactory achievement of Public & Private sector Banks in MSE &NPS suggests about their comfort level in sanctioning Credit to these segments.
- ✚ Non availability of current land records, stringent acts on Land mortgage, Periodical availability of crop insurance that too for selective crops only added with poor law & order situation and recovery environment are acting as deterrent factors for disbursement in Agriculture sector.
- ✚ **Category Wise Average Disbursement Per Branch** ,

Category of Banks	No of Branch	Amt. Disb. In Lacs	Average Disb. Per Branch (Rs.in Lacs)
Public Sector	1833	940955	513.34
Pvt. Sector	157	197116	1255.51
RRB	442	74806	169.24
Co-operative	116	3594	30.98
TOTAL	2548	1216471	477.42

AGENDA NO	8
DATE OF MEETING	18.02.2014
MEETING NO	46

8. REVIEW OF LENDING

8.1. Agriculture and Kisan Credit Card, including new KCC scheme

Total Agriculture credit of all Banks in the state is Rs.9219.54 crore which constitutes **16.80%** of the gross credit. Agriculture credit in the State is lower than the National bench mark of **18%**. However, it is showing an increasing trend over the years. Focused attention of all the stake holders i.e. state Govt., Banks, NABARD and other agencies is needed.

STATUS OF KCC IN JHARKHAND

(Amt. In Crores)

Type Of Banks	Disbursement During 13-14		Outstanding In KCC Accounts				Farmers Covered By KCC Since Inception	
			AS 31.12.12		AS OF 31.12.13			
	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
PSB	197484	589.60	906854	2152.50	995140	2801.97	2088572	4136.25
Pvt. Banks	2576	30.12	3476	60.71	4196	53.35	8761	130.35
Total	200060	619.72	910330	2213.21	999336	2855.32	2097333	4266.60
RRB	122640	245.24	74811	125.45	395788	626.52	858514	1063.08
Coop.Banks	14082	10.27	10786	14.77	13771	25.48	132105	47.72
Total	336782	875.23	995927	2353.43	1408895	3507.32	3087952	5377.40

RuPay Credit Card

All normal KCC had to be upgraded as Smart KCC by 31st March, 2013 with the new system of credit limit assessment, to make it functional with ATM & POS. It is experienced that all the KCC holders have not been issued Rupay Cards due to one reason or another. Endeavour is being made to make Rupay Cards available to all the KCC beneficiaries.

So, far 255623 Rupay Cards have been issued by all the Banks in Jharkhand. Bankwise details is given in Enclosure No:14 ,Page-81.

**SUGGESTIVE MEASURES FOR BOOSTING UP BANK CREDIT IN
AGRICULTURAL SECTOR IN JHARKHAND**

1. Non- Availability of up-to date record of Land holding of Farmers is causing hindrance for sanction KCC & other Crop -loans for amount above Rs. 50,000.00 ,which is otherwise necessary as per R.B.I Guidelines. Due to increase in Scale of Finance etc. the Loan requirement is gradually increasing and proper land records such as LPC/Rent Receipt etc. are not regularly available at various Block Levels. Some , alternative measure for certification of Land holding from the revenue authorities should be explored to boost Credit flow in the Agriculture segment more particularly for Loan proposals above Rs. 50,000.00 in consonance with RBI guidelines.
2. Presently , Crop Insurance cover is available upto very limited cut-off dates during Kharif & Rabi seasons.Apart from this, the crop insurance cover is not available for various other crops & vegetables.The above said factors are acting as deterrent factor for sanction & disbursement of crop Loan throughout the year. This warrants the need to re-look the procedure & method for providing crop insurance , with the following suggestions deliberated with various stake holders ,
 - (a) Removal of cut-off date for availing Crop Insurance throughout the year.
 - (b) The list of crops eligible for Crop Insurance cover should include vegetables and should be exhaustive in context of crops grown in Jharkhand.
 - (c) Simultaneously , the method of claim settlement under crop insurance should be simplified from it's present form.
3. In order to have further vision of growth in Agriculture Sector , and to augment institutional coverage under BGREI in the Jharkhand State vis-à-vis limitation posed in CNT/SPT Act , The House may deliberate on other alternatives viz. extending the State Govt. guarantee on Agricultural advances, advances to SC/ST, developing similar pattern on line of CGTMSE coverage for Agriculture Sector.
4. Augmenting Agriculture Credit through the share croppers, land less cultivators through feasible & Bankable Joint Liability Group to be identified by NABARD in consonance with the RBI guidelines.
5. Increasing the cropping intensity , bringing cultivable fellow land into cultivation and shifting from mono-crops to two crops or multiple crops by sensitization from subsistence to commercial Agriculture.
6. Early finalization of Scale of Finance by District Level Technical Committee , by m/o December for the coming year.
7. The co-operative sector should be adequately strengthened & equipped, so that they are able to play a significant contribution in Agriculture Advances.

8.2. Finance to Micro & Small Enterprises (MSE) and Medium Enterprises

8.2.1. FINANCING TO MICRO & SMALL ENTERPRISES (MSE) (Priority Sector): (Accounts in Actuals) (Amt. in crore)

Sl. No.	Particular		Outstanding position as at the end of		
			Dec.2012	Dec'2013	
(1)	(2)		(3)	(4)	
1	Micro Enterprises		Accounts	257664	293910
			Amount	5468.21	7972.69
	a.	Manufacturing Sector	Accounts	73597	58573
			Amount	2180.57	2612.41
	b.	Service Sector	Accounts	184067	235337
			Amount	3287.64	5360.28
2	Small Enterprises		Accounts	99686	181423
			Amount	11185.41	13497.12
	a.	Manufacturing Sector	Accounts	40113	59987
			Amount	7032.45	7541.24
	b.	Service Sector	Accounts	59573	121436
			Amount	4152.96	5955.88
3	Total Micro and Small Enterprises (MSE sector)		Accounts	357350	475333
			Amount	16653.62	21469.81
4	a.	Share of Credit to Micro Enterprises in total credit to MSE sector	Percent share of amounts (stipulation :60%)	32.83	37.13
	b.	Share of credit to MSE sector in NBC/ ANBC	Percent share of amount	34.53	39.14

Credit Flow to Medium ENTERPRISES (Non Priority Sector): (Amounts in Crore)

Sl. No.	Particular		Outstanding position as at the end of		
			Dec'2012	Dec'2013	
(1)	(2)		(3)	(4)	
a.	Manufacturing Sector	Accounts	3080	10575	
		Amount	1175.07	942.38	
b.	Service Sector	Accounts	4431	81362	
		Amount	352.71	534.07	
c.	Total of Medium Enterprises		Accounts	7511	91937
			Amount	1527.78	1476.45

Observation:-

- ✚ In Jharkhand, share of Micro sector credit in total MSE stands at **37.13%** as on Dec.,13, against Bench Mark of **60%** as per RBI Guidelines.
- ✚ The MSME sector has a large scope in this State .Because the State of Jharkhand is an Industrially rich State having many Public as well as Private sectors giants operating in the State, along with so many Mines of diff. types of Minerals, Coal etc .The proper ancillary sector to these industries needs to be grown up. This segment should be further exploited for further growth in MSME in the State.
- ✚ There is a good potential of developing of Handloom & Silk Weavers of the Santhal Parganas region . NABARD is also ready to play a supportive role for development of this segment .The Banks operating in the districts of this region should come forward by sanctioning credit to the Handloom weavers, by issuing weavers credit card etc.(discussed in a separate chapter).
- ✚ It is observed that Export Credit is being done for products of Jharkhand from the various foreign exchange dealing Bank branches located at Kolkata, Mumbai etc. The local Bank branches should be adequately strengthened to deal in Export Finance to facilitate the Entrepreneurs.

8.3. Education loan

Performance of Banks under Education loan Scheme

(Amt. in crore)

Particulars	As on 31.12.2012	As on 31.03.2013	As on 31.12.2013	GROWTH Y-O-Y IN EDU.LOAN
No. of Account	53919	55762	59013	5094
Amount (In crore)	1928.50	1827.67	2020.61	92.11

- Educational Loan plays a Pivotal Role for development of the Human Capital of the country. This segment should be encouraged keeping the view of creation of human wealth for the coming generations and future of country as well.
- Every year large numbers of students from Jharkhand get admission in various Technical & Professional colleges of the country. Banks in Jharkhand should pay a pro-active role by sanctioning Educational Loan to this segment.
- The Banks in Jharkhand have disbursed 69.10% vis-à-vis Target in Educational Loan(PSA) during AFY 2013-14.This further confirms the scope of development in this sector.
- A sub-committee has been formed by the “Jharkhand Tribal Advisory Committee” , the sub committee would submit recommendation/report on availability of Education Loan to the Tribal Students against mortgage of Land . The Recommendations are awaited

8.4. Housing loan

Performance of Banks under Housing loan Scheme

Particulars	As on 31.12.12	As on 31.03.2013	As on 31.12.13	GROWTH Y-O-Y IN Hsg..LOAN
No. of Account	56559	67446	62270	6111
Amount (In crore)	3580.74	3749.71	4249.94	669.20

- The Banks in Jharkhand have disbursed 51% of Target allotted in Housing sector (PSA) in the ACP of 2013-14.
- However there is a further scope of development in this sector .The absence of State Apartment Act, Non-Availability of Notification declaring competent authority for Approval of Building plan in places below Municipality level , are acting as deterrent factor for growth of this sector.
- The sub-committee of SLBC on Housing Finance has recently suggested to GOJ for enactment of Apartment Act in the state and also for finalization of the competent authority for approval of Building plan in places below Municipal level.

SUGGESTION :

Bankers of the State face difficulty for creation of charge by Mortgage and sanction Housing Loan during the construction stage of the Apartments , because presently the Sale Deeds are executed only after completion of construction of the Apartments. After enactment of State Apartment Act, this difficulty will be overcome and Bankers will be able to sanction Housing Loans during construction stage also. With enactment of this Act , agreement for sale for the full amount can be registered beforehand thus creating the Title Deed which will be available for creation of Mortgage. The Govt. will also be able to get upfront stamp duty for the entire sale consideration.

8.5 CREDIT FLOW TO SPECIAL CATEGORY OF BORROWERS

8.5.1 CREDIT FLOW TO MINORITY COMMUNITIES

The position as on 31st December,2013 is as under: (Rs. in Crore)

As on 31.12.12		(%)	As on 31.03.2013		%	As on 31.12.13		Target 15% of PSC
PSC	Minority Community		PSC	Minority Community		PSC	Minority Community	Share of Minority (%)
30607.07	2496.75	8.15	32916	3040.00	9.23	38836.08	3598.84	9.26

8.5.2 CREDIT FLOW TO WOMEN

The comparative position of 31st December , 2013 is given below:

(Rs. in Crore)

As on 31.12.12		PERCENTAGE OF CREDIT TO WOMEN	As on 31.12.13		Target of lending to Women (%)
Gross Credit	Of which to Women		Gross Credit	Of which to Women	5% of NBC
48226.76	4196.40	8.70	54846.85	9560.20	17.43

8.5.3 CREDIT FLOW TO DRI

The performance of the banks in this area as on 31.12.13,stands as under:

(Rs. in Crore)

As on 31.12.12		As on 31.12.13		PERCENTAGE OF DRI TO NET CREDIT
Gross Credit	Of which to DRI	Gross Credit	Of which to DRI	
48226.76	63.45	54846.85	32.00	0.06

CREDIT FLOW TO SC/STs

The comparative position of credit flow to SC/ST for quarter ended 31st December,2013 is given below:-

(Rs. in Crore)

Position as on Dec , 2012		% to Total Credit	Position as on Dec , 2013		% to Total Credit
Total Credit	Of which to SC/ST		Total Credit	Of which to SC/ST	
48226.76	5108.83	10.59	54846.85	8004.65	14.59

8.6. Scheme for financing of Women SHG

Govt. of India, MoF, DFS vide their letter no. F. No. 3/6/2011-AC (Vol. II) dated 04th January, 2012 has issued detailed guideline for promotion and support of Women SHGs in backward district of India.

This scheme is for promoting Women Self Help Groups in select districts of the country through identified NGOs/ other support organizations. Lead Bank of the selected district in coordination with the District Development Manager of NABARD who shall be responsible for implementation, monitoring and coordination of the scheme in the district. The scheme would be implemented through bank branches, having CBS facility, in each block of the identified districts. The LDM in coordination with DDM, NABARD and with the approval of DLCC will select the implementing branches, which may be from his own bank or that of any other Commercial Bank, RRB, Local Area Bank, Urban Cooperative Bank. It is desirable that each such branch of the bank has one nodal person for handling all matters related to SHGs including opening of SB accounts, processing for credit requests etc.

Progress of Women SHGs in the LWE effected Districts in the State of Jharkhand as of 31.12.13 is given below ,

No. of Districts	18
No. of Blocks	210
No. of NGO	127
No. of Nodal Branches	409
No of SHG formed	27755
No. of SHG Savings Linked	17057
No of SHG credit Linked	1248
Amt. of Grant released	Rs.365.83 lacs

Please see Enclosure – 9 , Pg. -67 For District wise Details.

Agenda No	9
DATE OF MEETING	18.02.2014
MEETING NO	46

**9. REVIEW OF PROGRESS UNDER GOVT. SPONSORED SCHEMES FOR
THE YEAR 2013-14 AS ON 31ST December , 2013**

9.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Overall Position during 2013-14 as on 31st December , 2013 is as under:
(Amt in Crore)

Target	Applicati on Receive d	Application Sanctioned		Disbursed		Ach. %		Reject ed/ret urned	Pendi ng
		No.	Amt	No.	Amt.	Sanction to Target	Disb. To Target		
1	2	3	4	5	6	7	8	9	10
4245	2485	3635*	65.36	3421	48.53	85.63%	80.58%	694	717

*The Date of Availment of subsidy for AFY 2012-13 was extended upto 31.05.13 , thus some Applications recd. During 2012-13 were sanctioned during 2013-14.

National Rural Livelihood Mission (NRLM)

1. Bank wise and district wise SHGs-Credit linkage against the total annual target of Rs. 350 crores as decided by the 4th SLBC sub-committee (SHG-Bank linkage and NRLM Coordination) meeting held on 10th August 2013 and approved in the 44th SLBC meeting. This SHGs-Credit target was further reviewed and discussed in the 5th SLBC sub-committee (SHG-Bank linkage and NRLM Coordination) meeting held on 3rd December 2013. In this meeting it was requested to the representatives of different banks to take necessary action for credit linkage of 1000 eligible SHGs in the JSLPS operational blocks and districts.
2. Around 3000 SHGs are eligible for saving bank account opening and 1000 SHGs are eligible for credit linkage in the 22 intensive blocks of 8 districts where Jharkhand State Livelihoods Promotion Society is directly working/working through partnership.

Issues on NRLM

1. There is lack of clarity on the Implementing/Nodal Agency of N.R.L.M at both the Cat –I & Cat –II Districts and also at Block level. Bankers should be specifically intimated about the Agencies authorized to sponsor N.R.L.M applications to Bank branches of all levels.

2. Eligibility criteria of Groups for interest subvention in both the Intensive /Non Intensive Districts along with modalities for payment of the same, should be specifically communicated to the Controlling Heads of the Banks.

National Rural Livelihood Mission (NRLM), Jharkhand – Progress till 31st December, 2013

S.N.	Indicators	Annual Target (2013-14)	Achievement
1	Total No. of districts	12	12
2	No. of blocks entered	40	23
3	Number of villages entered (Progress since Inception)	1062	1134
4	Number of panchayat entered (Progress since Inception)	800	482
5	Total Number of SHGs supported by SRLM (Progress since Inception)	7496	6995
6	No. of VOs formed (Progress since Inception)	330	49
7	No. of SHGs with bank account (Progress since Inception)	5502	4102
8	No. of SHGs that have received Revolving Fund (RF)	6000	1468
9	Amount of RF disbursed (Rs. lakh)	900	220.15
10	No. of SHGs completed Micro Investment Plan	3900	549
11	No. of SHGs that have received Community Investment Fund (CIF)	3300	536
12	Amount of CIF disbursed (Rs. lakh)	1980	267.90
13	No. of SHGs credit linked to Banks (Progress since Inception)	1451	186
14	Amount of credit leveraged from Banks (Rs. Lakh)	745.3	125.81
15	Number of Bank Branch Managers exposed and immersed in Resource Organization (SERP, AP)	248	60
16	No. of farmers support for SRI		1,989
17	No. of farmers support for Vegetable cultivation		4,830
18	No. of farmers support for Goat rearing		800
19	No. of Persons Trained (through PIAs)	53,727	42,081
20	No. of Persons provided Placement (through PIAs)		29,648

Swarn Jayanti Sahari Rozgar Yojna (SJSRY)

The Data Collection for SJSRY scheme is not in the in-built format . Hence, it has been decided that the review of the scheme will be done after collection of the Data for the whole FY 13-14 , in the forthcoming 47th SLBC. However , this aspect is regularly reviewed at the DLCC level.

9.2 Operation of RSETI/FLC

The current status of R-SETIs in the state of Jharkhand is given below :
(As of 31.12.13)

- **23 RSETI +1 RUDSETI are Functional in 23 districts . All Districts are covered excepting Chatra**

Bank of India	-	10 Districts
State Bank of India	-	08 Districts
Allahabad Bank	-	03 Districts
Punjab National Bank	-	02 Districts
<u>Total</u>	-	<u>23 Districts</u>
- **Posting of Independent Directors:**

Independent Directors are posted in	-	24 Centres
-------------------------------------	---	------------
- **Position of premises for RSETI is as below:**

Rented Premises	-	07 Centres
Premises provided by Govt. (Temporary)	-	17 Centres
- **Position of Land Allotment:**

Land Allotted	-	22 Centres
Land Not Allotted	-	02 Centres
- State Bank of India-02 (Garhwa, Palamu)**
- **Position of Land transfer:**

Land Transferred	-	19 Centres
Land Transfer under progress	-	05 Centres
- Position of MORD Claim received:**

Claim Received (Partial, ` 50 Lakhs each district)	-	21Centres
Claim not Received	-	03 Centres
- Training of Directors:**

No. of Directors undergone TTP training	-	21 Directors
No. of Directors not undergone TTP Training	-	03 Directors

Regarding functioning of the above R-SETIs the position stands as under:

1. **Regular training programme are:**

Training Programme conducted in	-	24 Centres
---------------------------------	---	------------
- Construction Status :** - None

District wise details of RSETI is given in the **Enclosure No- 10 Page No- 68**

Operation of Financial Literacy Centre (F.L.C)

1. It has been instructed by R.B.I vide Their Letter No: RBI/2011-12/590 , RPCD.FLC.NO.12452/12.01.018/20122-12,Dt.- 6.06.12 , that all the Lead Banks operating at different District level should set up a Financial Literacy Centres(FLCs) in each of the LDM offices in a time bound manner. In addition to above the Banks may consider setting up need based FLCs in other locations as well.The FLCs will impart financial literacy in the form simple messages, guide books, posters etc.

2. Presently 19 FLC s are operational in the state of Jharkhand.

Name of Bank	FLC operational At (Districts)	Number
BOI	Ranchi, Gumla, Lohardaga ,Singhbhum (E) & (W) Giridih,Dhanbad ,Koderma,Hazaribagh, Ramgarh	10
SBI	Deoghar,Pakur, Sahibganj,Jamtara,Garwa, Latehar Palamau	7
Allahabad Bank	Dumka & Godda	2

No FLC is functional at Bokaro, Chatra,Simdega, Khunti & Seraikela District.The Standard Financial Literacy Materials have been printed by SLBC, and will be sent soon to all the above functional FLCs.

AGENDA NO	10
DATE OF MEETING	18.02.2014
MEETING NO	46

10. Bank Loans to Handloom Weavers. Issue of Weaver Credit Card

GOI has introduced a Weavers Credit Card (WCC) for the development of weavers. The WCC Scheme aims at providing adequate and timely assistance from the Banking Institution to the weavers to meet their credit requirements. i.e. for investments need as well as for working capital in a flexible and cost effective manner.

Salient Features of the Weaver Credit Card (W.C.C)

Eligibility: All weavers and ancillary workers involved in weaving activities.

Credit limit: based on the assessment of working capital requirements (limit will be upto Rs. 2 Lakh)

Margin Money: upto Rs. 25000/- no margin money required. 20% margin will be required for limits above that.

Validity: 3 years subject to the annual review by the Bank.

Govt Support: Margin money support upto Rs. 4200/- per borrower and /or interest subsidy upto 3% on bank loan.As on 31 December 2013 WCC is being issued only by IDBI, Dena Bank and Union Bank of India.

Under the 3 'R' Handloom Package, 369 individual weavers A/cs of State Bank of India, Punjab National Bank and Vananchal Gramin Bank were recapitalized in Jharkhand. These Banks have to issue the WCC to these individual Weavers.

For more details Please Login in the following website ,

http://handlooms.nic.in/hl_wcc_scheme.pdf

Issues relating to weaver Credit Card in the State

(1) No target has been given to Jharkhand State under WCC.

(2) Banks have not been allotted any target.

(3) Progress made by the banks under WCC is slow.

(4) Few Banks have issued loans under WCC. Dena Bank is the main player. It has disbursed loans to weavers in collaboration with JHARCRAFT.

(5) Co-operative Banks and RRBs have not disbursed loans to weavers under WCC so far.

(6) All India Target for issue of WCC is very low.

(7) NABARD ,Ranchi R.O is requested to allot Bank wise Target , on the basis of the All India Target and submit the same in the forthcoming Meeting of SLBC.

AGENDA NO	11
DATE OF MEETING	18.02.2014
MEETING NO	46

11. FUNCTIONING OF VARIOUS SUB-COMMITTEES OF SLBC

In terms of the decision taken in the earlier SLBC meetings, the following sub-committees of SLBC are functioning. The status of last meeting conducted is given below:

Sub- Committees of SLBCs

SN	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Minutes
1.	Agriculture & Allied Sub Committee	Principal Secretary/Secretary (Agriculture) GOJ Convenor-NABARD	1) Pr.Secretary/Secretary, Institutional Finance 2)Pr.Secretary/Secretary, Water Resources Deptt. 3) Secretary, Forest Deptt. 4) NABARD (Chief General Manager or not below the level of DGM 5) Convenor Bank SLBC (Zonal Head or representative not below the level of AGM) 6) SBI (Zonal Head or representative not below the level of AGM) 7) BOI (Zonal Head or representative not below the level of AGM). 8) Any two major Banks (Zonal Head or representative not below the level of AGM) 9) Registrar Cooperative Societies	1) Agriculture & Allied activities including KCC. 2)New Projects/Schemes 3)Development of Potentials for Lending	24.01.14	Refer to Enclosure no.11 (Pg.No-73)

SN	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Minutes
2.	Export Promotion	Convenor Bank of SLBC Convenor- SLBC	1). Pr. Secretary / Secretary Institutional Finance & Programme Implementation, GOJ 2) RBI (foreign exchange dept. AGM) 3) Local Export Association 4) Deptt. Of Industry 5) EXIM Bank 6) Other member Bank, SBI, BOI, & PNB	1) Review of Progress of lending under Export credit 2) Suggestion for improvement Export in Agriculture /Handicraft 3)Enabling factor for export promotion	27.01.14	
3.	Security	Principal Secretary/ Secretary Secretary (Home), GOJ Convenor- SBI	1) Pr. Secretary/ Secretary Home Department 2) ADG/ IG – Operation 3) Pr. Secretary / Secretary Institutional Finance & Programme Implementation, GOJ 4) RBI (Zonal Head or representative not below the level of AGM) 5)Convenor Bank SLBC (Zonal Head or representative not below the level of AGM) 6) SBI (Zonal Head or representative not below the level of AGM) 7) BOI (Zonal Head or representative not below the level of AGM). 8) Any two major Banks (Zonal Head or representative not below the level of AGM) 9) Jharkhand Gramin Bank (Zonal Head or representative not below the level of AGM)	1)Discuss the various issues related to security of Treasury of Bank 2) Discuss about the law & order situation of State specially in Naxalite area 3) final report Bank robbery cases 4) deployment of Police Force at Bank Branches/ Currency Chests	20.12.13	Refer to Enclosure No:13 Pg. No -78

SN	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Minutes
4.	CD Ratio & ACP Sub-Committee	Convenor Bank of SLBC Convenor- SLBC	1) Pr.Secretary / Secretary Institutional Finance & Progamme Implementation, GOJ. 2) Reserve bank of India 3) NABARD 4) SBI 5) Bank of India 6) Punjab National Bank. 7) Jharkhand Gramin Bank 8) Canara bank 9) Union Bank	1) Monitoring Achievement of ACP & Projected CD Ratio 2) Special strategy for poor performing Distt. 3) Development of enabling factors for increasing lending under ACP	16.01.14	Refer to Enclosure No.12 (Pg.- 77)
5.	Steering Committee on SLBC	Convenor Bank of SLBC Convenor- SLBC	1) Deptt. Of Institutional Finance 2) RBI 3) NABARD 4) Director, Industry 5) ICICI Bank 6) Canara Bank 7) Punjab national bank 8) Bank of India 9) State Bank of India	1) Latest Position and pending issues with Govt. /Banks. 2) Improvement in SLBC functioning (Banks/Govt.)	16.01.14	
6.	Sub Committee on Legislature & Other issue	Secretary, Institutional Finance Convenor- SLBC	1) Secretary, Rural development 2) Secretary, Co-operative 3) Secretary, Revenue 4) Secretary, Agriculture 5) Secretary, Planning 6) .State bank of India 7) Bank of India 8) Allahabad bank 9) Reserve bank of India	All issues relating to legislature, amendment and other Activities received from the State Govt. for Development through credit in the State.	22.01.14	
7.	Sub-committee on MSME and Govt. Sponsored Schemes	Secretary(Rural Development) Convenor- BOI	1) Secretary, Rural development 2) Secretary, Institutional finance 3) Secretary, Industries 4) State bank of India 5) Bank of India 6) Allahabad bank	All issues relating to MSME financing and financing under Govt. Sponsored schemes.	01.02.13	

SN	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Minutes
8	Sub-committee on Housing finance	Secretary(Urban Development) Convener- SBI	1) Secretary, Urban Development 2)Secretary, Institutional finance 3)Representative of NHB 4)State bank of India 5)Bank of India 6) Allahabad bank 7) Chairman of both Gramin bank	All issues relating to housing financing (Urban & Rural Area)	03.02.14	
9	Sub-committee on National Rural Livelihood Mission	Secretary (Rural Development) Convener- Jharkhand State Livelihood Promotion Society	1)Principal Secretary, Rural Development 2)Secretary, IF&PI, GoJ 3)RBI 4)SLBC 5)SBI 6)Bank of India 7)Canara Bank 8)PNB 9)JGB 10)NABARD	State-Level Support to Livelihood Promotion Strategies- Jharkhand	03.12.13	

Proposal For Boosting Bank Credit to the persons of SC/ST/OBC Communities in Jharkhand Against Mortgage of Landed Properties.

As per the Instruction of “SC/ST Welfare Committee” of Hon’ble Jharkhand Vidhan Sabha ,a Committee was formed by SLBC ,Comprising Controlling Heads of some Major Banks , to suggest some Alternative Measures for Boosting Bank credit to persons of SC/ST/OBC community. The Committee thus formed submitted a report to the SC/ST Welfare Committee of Hon’ble Vidhan Sabha. The salient features of the report is given below,

1. Suitable legislation to be passed in Assembly by which state Govt. will be able to extend Guarantee to Banks extending advance facilities to persons of SC/ST/OBC communities ,simultaneously against Mortgage of landed properties. If the State Govt. has to discharge their liability as Guarantor, in case of default, the legislation should allow the State Govt. the right of subrogation.

2. A sinking fund to be created by suitable budgetary provision, in view of quantum of advance to be extended every year to the persons of SC/ST/OBC communities , to settle the claim of Banks in case of default. The quantum of advance to be decided on the Basis of aggregate ACP of all the Districts.

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12. Miscellaneous

12.2. Allotment of suitable land for controlling office in Ranchi for RBI, NABARD, SLBC and major PSBs.

The Govt. of Jharkhand have earlier assured for providing land for the Controlling office of the RBI, NABARD, SLBC and Major PSBs in Ranchi. Govt. of Jharkhand is requested to expedite the allotment of the land.

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Any other matter with the permission of the Chair