

AGENDA NO.	1
DATE OF MEETING	12.08.14
MEETING NO.	48

Urgent Matters Requiring Immediate Attention of the House

■ “Sampoorna Vittiya Samaveshan”

A scheme for Comprehensive Financial Inclusion under Mission mode has been launched by Department of Financial Services , Ministry of Finance ,Government of India under the Title of “संपुर्ण वित्तीय समावेशन” | The Scheme has been designed as per the instruction of The Office of Hon’ble Prime Minister of India and aims for 100% Financial Inclusion of all the households of the country and effective roll out of BC/BCA & other mode of delivery channels on the basis of Time Bound Action Plan for the same. The Time Line of all the Activities has been communicated to all the Banks and also being Attached herewith(Enclosure No: 1).

The Matter has been discussed in details in the Special SLBC held specifically for this purpose on 8th August, 2014.

■ Crop Insurance Cover for Khariff/Rabi , 2014 Crops

The Matter of extension of Cut-off Date for Crop Insurance Cover for Khariff,2014 Crop , from 31st July to 15th September , 2014, was escalated jointly by SLBC and Government of Jharkhand, to Ministry of Agriculture, Govt. of India. In response to that, Government of India has advised to the State Government to convene a special SLCCCI Meeting for the same and take a suitable decision and adopt a suitable revised cut-off date. The matter has been referred to The Secretary, Department of Cooperatives, Govt. of Jharkhand for convening a special SLCCCI Meeting for recommending a suitable revised cut off Date. The Meeting was convened on 7.08.14 and suitable recommendation is being forwarded by GOJ to Ministry of Agriculture , Government of India.

■ Pending Application in K.C.C

A total number of 22126 K.C.C Applications are pending for sanction at Branch level. The District and Bank wise list of Pendency is Attached as Enclosure Number : 2 . All those Banks , in which K.C.C Applications are kept pending are requested to take up the Matter with Branch Managers and arrange to either Sanction or send back the invalid Applications to the various Blocks from where they have been generated.

■ Credit linkage programme of SHG

The rate of Credit Linkage of SHG is very slow in Jharkhand .The Bankers of the State should take up the matter seriously and instruct the Branches for speeding up the process of Credit Linkage of eligible SHGs.

■ Launching of Mother Dairy and project of “National Dairy Development Board” (NDDDB) in Jharkhand.

A remarkable development, in the field of Dairy Ddevelopment has taken place in the State ,to augment the milk production in collaboration with “National Dairy Development Board”(NDDDB). The Scheme aims at Backward & Forward Linkage of Dairy Activities in the State. The Plan is to develop a Scheme in which the Entrepreneurs interested in taking up the activity of Mini Dairy, will be enrolled with the NDDDB. NDDDB in turn will recommend the Names of the entrepreneurs to the various Banks for Financing their units. NDDDB will directly collect Milk from these Entrepreneurs and will make payment through their Bank Accounts only, thus assuring the payment of E.M.I.

This Scheme has got the potential of a game changer and has been running quite effectively in many other States of the country.This scheme will prove to be boon Specially for a State like Jharkhand, which is infested with mono cropping, fallow land and depending mainly on monsoon.Bankers in the State to come forward to finance in such activities under tie-up arrangements.

■ Continuation of Divisional Task Force

As per the Decision Taken at the meeting of Sub-Committee of SLBC on Agriculture & Allied Activities Division Level Task Forces have been constituted at all the five divisions of the State under the Chairmanship of The Divisional Commissioners. The first Meeting of all the Divisions was attended by The G.M., SLBC. This step has already started giving results, in most of the divisions The Task Force is continuing to monitor the activities of Agricultural Credit and have initiated steps for organizing the Next Quarterly Meeting to be held during August,2014.

■ Decrease in Number in Sanction of Fresh Education Loan.

The Education Loan in Jharkhand state has been experiencing a negative growth. The Matter is a causing concern and should be adequately taken up by all the Banks in the State and adopt aggressive Marketing Strategy for growth in Education Loan.

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Confirmation of the minutes of 47th SLBC meeting held on 27th May,2014.

- Minutes of 47th SLBC meeting of Jharkhand State held on 27th May,2014 along with the Addendum of the same ,circulated to all concerned, enclosed for ready reference as Enclosure No.- 3.
- Minutes may please be confirmed by the house as no further communication requesting amendments has been received.
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AGENDA NO	3
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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
3.1.1	22.03.2002	<p>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.</p>	<p>(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.</p> <p>Development Since Last Meeting of SLBC -NIL</p>
3.1.2.	22.03.2005	<p>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</p>	<p>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, Copy of, the Notification of Government of Jharkhand is given in Enclosure No :</p>
3.1.4.	20.03.2009	<p>"Amendment to the Bihar Money Lenders Act 1974 and Rules" as prevalent in Jharkhand.</p> <p>Time Line Suggested in 46TH SLBC Meeting- 1 Month.</p> <p>*Copy of the Act applicable in Bihar has been provided to GOJ by SLBC</p>	<p>Matter in Advanced stage, Notification to be issued SHORTLY BY GOJ. (Matter referred to Deptt. of IF & PI, GOJ by Deptt. of Law on 25.4.14)</p> <p>Development Since Last Meeting of SLBC -NIL</p>
3.1.5.	29.09.2010	<p>Deployment of Dedicated Certificate Officers for Recovery of Bank's dues.</p>	<p>Matter referred to Board of Revenue, modalities being worked out for implementation.</p>

		Time Line Suggested in 46 TH SLBC Meeting- 1 Month.	Development Since Last Meeting of SLBC -NIL
3.1.6.	19.02.2002	Security arrangement for safety & security of Banks Treasure in Jharkhand	The I.G ,Operation , GOJ has convened a meeting on 3.06.14 for discussing the details of Modalities for deployment of the SISF. In this Meeting the expected Monthly Charges, depending upon the No of Forces has been communicated to the Banks. The Matter was also informed to the R.B.I, Issue Department . The Bankers at their Meeting held on 28.07.14 have agreed to bear the expenses in deployment of SISF to currency chests.The Letter in this regard has been sent to I.G operation.
		Time Line Suggested in 46 TH SLBC Meeting- 2 Months	
3.1.7.	01.12.2008	Allotment of land to R-SETIs	<p>➤ Land not allotted – 3 (Garhwah,Pakur,Palamau) Dtails of RSETI Land allotment & Building construction is in Enclosure-)</p> <p>➤ Development Since Last Meeting of SLBC –NIL</p>
3.1.8	9.05.13	Notification for declaration of competent authority for approval of Building Plan in localities outside/below the area of Municipal authorities.	<p>A high level Committee has been formed under the Chairmanship of The Principal Secretary,Planning & Development.The Committee has submitted its report that The Jharkhand Panchayati Raj Act does not permit the Panchayati Raj institutions to approve building plans. Hence the matter needs to insert suitable amendment in the Act.The Draft bye-laws are under process of preparation.</p> <p>Development Since Last Meeting of SLBC –NIL</p>
3.1.9	27.05.14	Allotment of suitable Land for controlling offices of various PS Banks,SLBC,RBI & NABARD in Ranchi.	Government of Jharkhand have earlier assured to provide land for for controlling offices of major PS Bank,SLBC,RBI,NABARD
			Development Since Last Meeting of SLBC –NIL

Issues Pertaining To Banks

SN	Pending since	ISSUES	PRESENT STATUS
3.1.9	25.10.2011	Uploading of Service Area Plan on the respective district websites maintained by NIC	The Latest Service Area Allotment is uploaded in SLBC website and communicated to all the Banks.
3.1.10	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.	<p>1. Calendar of DLCC/DLRC Meeting for all the Districts of the State for AFY 2014-15 is attached.</p> <p>2. Dates of DLCC/DLRC Meetings, that took place in all the Districts during the Last 2 years is attached. (Encl. – 4)</p>
3.1.11	2013	Construction of RSETI building not being started by BOI, SBI, Allahabad Bank, PNB, Canara Bank. Details of pendency in Enclosure No-12(D)	Construction started in Deoghar & Singhbhum (E). About to start in Gumla, Lohardaga, Singhbhum (W).
	2013	Reporting of sub sector wise performance of Districts to be done by LDM offices in LBR I,ii,iii format.	<p>1. All the LDM offices has been advised to report in the prescribed format of LBR I,ii,iii</p> <p>2. NABARD, R.O, Ranchi is on the process of obtaining the reporting software of “Samridhhi” from their H.O.</p>

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**KEY INDICATORS OF
ALL SCHEDULED COMMERCIAL BANKS**

Overall Position under Key Business Parameters as on 30th June,2014 is as under :

(Rs. in crore)

Sl. No	Items	30.06.2013	31.03.2014	30.06.2014	Bench Mark
1	Deposit	101795.59	118646.05	121331.13	
2	Credit	53424.35	58202.91	59047.69	
	Core CD Ratio (%) (without RIDF etc.)		49.05	48.67	
3	Credit as per place of utilization* & RIDF**	7119.74	12552.84	12193.97	
4	Total Credit	60544.09	70755.75	71241.66	
5	CD Ratio (%)	59.48	59.63	58.72	60
6	Priority Sector Advances (PSA)	36504.28	41890.05	42089.68	
7	Share of PSA to Total Advances(%)	68.32	71.97	71.28	40
8	Agricultural Advances	8769.57	10186.33	10485.74	
9	Share of Agricultural Advances to Total Advances (%)	16.41	17.50	17.75	18
10	i. Micro & Small Enterprises Advances	19315.93	23391.42	23203.22	
	ii. Share of Micro Enterprises in MSE	37.95	38.89	31.84	
11	Share of Micro & Small Enterprises to Total Advances (%)	36.15	40.18	39.29	
12	Advances to Weaker Sections	8941.24	8304.03	10105.46	
13	Share of Weaker Section Advances to Total Advances (%)	16.73	14.26	17.11	10
14	DRI Advances	106.44	32.90	26.66	
15	Share of DRI Advances to Total Advances of last March (%)	0.20	0.06	0.05	1
16	Advances to Women	7837.37	10211.79	10998.89	
17	Share of advances to women in Total advances (ANBC) (%)	14.67	17.54	18.63	5
18	Advances to Minorities (Amount)	3408.00	3976.40	4320.28	
19	Share of Advances to Minorities under PSC (%)	9.33	9.49	10.26	15
20	N.P.A	2826.09	3332.80	3556.19	
	PERCENTAGE TO GROSS-CREDIT	5.28	5.72	6.02	
21	Branch Net-Work (in no.)-Rural	1269	1341	1353	
	Semi-Urban	607	695	695	
	Urban	574	635	635	
	Total	2450	2671	2683	
22	ATM installed in Jharkhand	1832	2265	2338	

*Annexure- V ,** Enclosure no -.5 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. **19535.54** crore on YoY basis as on 30th June, 2014, (in absolute term), representing a YoY growth of **19.19 %**, and **2.26% growth in June, 14 quarter over March, 14.**

Credit Growth

The Net Credit of the Banks in the State grew by Rs. 10697.57 Crore on YoY basis as on 30th June, 2014. Depicting a growth of **17.67 %**, and 1.45% growth in June, 14 quarter over March, 14 quarter.

CD ratio

CD ratio of the Banks slightly decreased from 59.63 % to **58.72 %**, (from 30th June, 2013. To 30th June, 2014), as growth of the deposit 19.19% exceeded the Credit growth of 17.67%.

Priority Sector Advance

Priority Sector Advance registered a Y-to-Y growth of Rs. 5585.40 Crore representing growth of 15.30 % on Y-to-Y basis as on 30th June, 2014. Priority Sector being **71.28 %** of gross credit is well above the National benchmark for Banks of **40%**.

Agriculture Credit

Agriculture Credit stands as on 30th June, 2014 at Rs. **10485.74 Crores**, which is **17.75%** of Gross Credit. In absolute term Agriculture credit grew by Rs. **1716.17** crore on Y-to-Y basis, representing a growth of 19.57 %. The Growth is substantial, 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. 10105.46 crore (**17.11%**), is well above the National benchmark of **10%**.

Advance to Women

Advances to women as on June, 2014 is Rs 10998.89 crore showing an increasing trend from June, 2013 and reached to 18.63 % of total credit, which is above the National benchmark of **5%**.

Advance to Minority Community

Advance to Minority community is increased from **3408.00** crore to 4320.28 crore on Y-to-Y basis representing a growth of 26.77 %. However, it is **10.26 %** of Priority Sector as on June, 2014, which is below the stipulation of **15%**.

C D Ratio of the State as On 31st March,2014

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	June,2013	June,2014
Deposit	101795.59	121331.13
Credit(As per place of utilization+RIDF)	60544.09	71241.66
CD Ratio	59.48	58.72

(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.

Category of Branch Wise Distribution of C.D.Ratio

Category	March,2014	June,2014	Variations
Rural	36.57	36.22	(-)0.35
Semi -Urban	34.32	33.22	(-)1.10
Urban	64.59	65.06	0.47
Total	49.06	48.67	(-)0.39

 C.D Ratio of Banks in various Performance brackets are given in Page No-. 9(a)

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5.1 REVIEW OF ACHIEVEMENT
UNDER ANNUAL CREDIT PLAN (ACP) : 2014-15
As on 30th June,2014

OVERALL POSITIONS:

Sector wise achievement of Banks in implementation of Annual Credit Plan (2014-15) as on 30th June,2014, vis-a-vis previous year is as under:
(Rs. in crore)

Sector	Annual Target (2013-14)	Achievement as on 30.06.13		Annual Target (2014-15)	Achievement as on 30.06.14	
	Amount	Amount	%	Amount	Amount	%
1	2	3	4	5	6	7
Agriculture	5566.75	343.30	6.16	6335.00	696.52	10.99
MSE	4690.40	930.76	19.84	5532.95	1188.28	21.47
OPS	5211.69	385.77	7.40	2957.73	430.82	14.56
Total Priority	15468.84	1659.83	10.73	14830.68	2321.62	15.65
Non Priority	7484.69	1479.29	19.76	9689.48	2584.69	26.67
Total	22953.53	3139.12	13.67	24520.16	4906.31	20.00

5.1.2 Bank/District wise and sector wise Target and Achievement under ACP as on 30th June,2014 is given in Annexure – VI

Comparitive Disbursement made During 1st Quarter of AFY 2013-14 & AFY 2014-15

Sector	Disbursement made During 1 st Qr. of AFY 2013-14	Disbursement made During 1 st Qr. of AFY 2014-15	GROWTH IN Disbursement In 1 st Qr. Of AFY 2014-15 OVER AFY 2013-14	Percentage Growth
1	2	3	4	5
Agriculture	343.30	696.52	353.22	102.89
MSE	930.76	1188.28	257.52	27.66
OPS	385.77	430.82	45.05	11.67
Total Priority	1659.83	2321.62	661.79	39.87
Non Priority	1479.29	2584.69	1105.40	74.72
Total	3139.12	4906.31	1767.19	56.29

OBSERVATIONS

- ❖ The Total Disbursement during the 1st Quarter of AFY 2014-15 under ACP has experienced Steep Growth in all the sectors. The Disbursement made by the Banks during 1st Qr. of AFY 2014-15 is higher than Disbursement during AFY 2013-14.
- ❖ Specially the Net Disbursement of Rs.696.52 Crore in Agri.Sector is highly encouraging.
It is clear that the Pro Active measures adopted by the Sub Committee of SLBC on Agriculture has been effective and started giving results.
- ❖ Target of Rs.6335.00 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.8.00 Lac Crore given by GOI In this segment).
- ❖ The Banks in Jharkhand State to take up the matter with their Corporate Office to earmark the credit limits sanctioned outside state but utilized within State with their Branches located inside Jharkhand.

❖ **Category & Segment Wise ACP Achievement in Percentage (%) vis-à-vis Target for AFY 14-15.**

Category Of Banks	Agriculture	MSE	TOTAL PSA	TOTAL NPS	TOTAL ADV.
Public Sector	12.41	24.57	17.89	17.86	17.87
Pvt. Sector	16.44	15.12	13.59	8067	46.71
R.R.B	3.96	4.31	4.45	6.53	4.83
Co-operative	14.67	1.31	15.36	162.86	55.57
TOTAL	10.99	21.47	15.65	26.67	20.00

- Furthermore, the low Disbursement percentage of the R.R.B in Agriculture and Total PSA is also causing concern. because these segments are considered to be their thrust and focused area of operation.
- The achievement of Public & Private sector Banks in MSE &NPS , in sanctioning Credit to these segments, is found to be satisfactory.
- Non availability of current land records, stringent Acts on Land mortgage, Limited period availability of crop insurance that too for selective crops only coupled with security environment and recovery climate are acting as deterrent factors for disbursement in Agriculture sector.

➤ **Category Wise Average Disbursement Per Branch ,**

Category of Banks	No of Branch As of 30.06.14	Amt. Disb. In Lacs		Average Disb. Per Branch (Rs.in Lacs)	
		In Agri Sector	In Total Advances	In Agri Sector	In Total Advances
Public Sector	1923	57843	343868	30.07	178.81
Pvt. Sector	205	3511	110887	17.12	540.91
RRB	442	4865	12005	11.00	27.16
Co-operative	113	3433	23871	30.38	211.24
TOTAL	2683	69652	490631	25.96	182.86

- A.C.P Achievements (2014-15) of Banks in various Performance brackets are given in Page No- 12 (a)

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6. REVIEW OF LENDING

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

Total Agriculture credit of all Banks in the state is Rs.10485.74 crore which constitutes **17.75 %** of the gross credit. Very near to 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 yielding satisfactory result in this segment.

STATUS OF KCC IN JHARKHAND

(Amt. In Crores)

Type Of Banks	Disbursement During 14-15		Outstanding In KCC Accounts		Farmers Covered By KCC Since Inception	
			AS OF 30.06.14			
	A/C	Amt.	A/C	Amt.	A/C	Amt.
PSB	67428	176.39	1039105	3035.45	2241959	4523.42
Pvt. Banks	1093	9.58	4630	45.38	11110	150.76
Total	68521	185.97	1043735	3080.83	2253069	4674.18
RRB	27730	47.82	398784	645.91	976260	1363.63
Coop.Banks	3176	4.67	13886	22.83	138457	57.07
Total	99427	238.46	1456405	3749.57	3367786	6094.88

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.

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

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

Sl. No.	Particular		Outstanding position as at the end of		
			June'2013	June'2014	
(1)	(2)		(3)	(4)	
1	Micro Enterprises		Accounts	2.94	2.51
			Amount	7331.98	7387.65
	a.	Manufacturing Sector	Accounts	0.80	0.56
		Amount	2769.54	2315.27	
	b.	Service Sector	Accounts	2.14	1.95
		Amount	4562.44	5072.38	
2	Small Enterprises		Accounts	1.70	2.61
			Amount	11983.94	15815.57
	a.	Manufacturing Sector	Accounts	0.64	0.75
		Amount	6790.85	8472.70	
	b.	Service Sector	Accounts	1.06	1.86
		Amount	5193.09	7342.87	
3	Total Micro and Small Enterprises (MSE sector)		Accounts	4.64	5.12
			Amount	19315.92	23203.22
4	a.	Share of Credit to Micro Enterprises in total credit to MSE sector	Percent share of amounts (stipulation :60%)	37.95	31.84
			b.	Share of credit to MSE sector in NBC/ ANBC	Percent share of amount

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




Sl. No.	Particular		Outstanding position as at the end of		
			June'2013	June'2014	
(1)	(2)		(3)	(4)	
a.	Manufacturing Sector	Accounts	0.10	0.12	
		Amount	1915.61	1058.95	
b.	Service Sector	Accounts	0.80	0.83	
		Amount	383.09	553.22	
c.	Total of Medium Enterprises		Accounts	0.90	0.95
			Amount	2298.70	1612.17

COVERAGE UNDER CGTMSE(Collateral Free Loans Upto RS. 1.00 Crore in MSME)

(Rs. In Crore)

COVERAGE UNDER CGTMSE			
MANUFACTURING		SERVICES	
A/C	AMT	A/C	AMT.
13697	618.34	39476	1517.36

Observation:-

-  In Jharkhand, share of Micro sector credit in total MSE stands at **31.84%** as on June,14, 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.
-  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.

6.3. Education loan

Performance of Banks under Education loan Scheme

(Amt. in crore)

Particulars	As on 30.06.2013	As on 30.06.2014				Total As on 30.06.2014	GROWTH Y-O-Y IN EDU.LOAN	DISBURSEMENT MADE DURING QR. ENDING JUNE,2014
		Public Sector Banks	Private Sector Banks	RRB	Coop. Bank s			
No. of Account	57647	58528	108	994	3	59633	1986	7301
Amount (In crore)	2063.17	2010.56	2.01	22.22	0.07	2034.86	(-)28.31	210.47

- The performance under Educational Loan for all Banks put together is not encouraging. At all. Only 1986 beneficiaries were financed during the last one year against the huge potential. Negative growth in this particular segment is a causing concern. All the Banks of the Jharkhand State should take up the matter with due seriousness so that adequate disbursement can be made in this segment during the remaining part of AFY 2014-15.
- 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 22.65% (Amount Rs. 210.47 Crore) vis-à-vis Target of Rs.929.10 Crore in Educational Loan(PSA) during AFY 2014-15.
- 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
- Apart from this the state offers lot of scope for extending Loan facilities for skill development of youth to take up employment opportunities.

6.4. Housing loan

Performance of Banks under Housing loan Scheme

(Amt.in Crore)

Particulars	As on 30.06.2013	As on 30.06.2014				Total As on 30.06.2014	GROWTH Y-O-Y IN Hsg..LOAN	DISBURSEMENT MADE DURING QR. ENDING JUNE,2014
		Public Sector Banks	Private Sector Banks	RRB	Coop. Banks			
No. of Account	69952	55640	6988	707	5	63340	(-)/6612	9292
Amount (In crore)	4221.51	3499.35	750.39	18.79	.98	4269.51	48.00	589.46

■ The Achievement in ACP 2014-15 in housing sector is 37.50% vis-a-vis Target of the full year.

■ 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.

6.5 CREDIT FLOW TO SPECIAL CATEGORY OF BORROWERS

6.5.1 CREDIT FLOW TO MINORITY COMMUNITIES

The position as on 30th June ,2014 is as under:

(Rs. in Crore)

As on 30.06.2013		%	As on 30.06.14		Target 15% of PSC
PSC	Minority Community		PSC	Minority Community	Share of Minority (%)
36504.28	3407.96	9.33	42089.68	4320.28	10.26

Advances to Minority Communities as on 30.06.14 is 10.26% and is below bench mark of 15%.However , share has increased from 9.37% to 10.26% in June,2014.

6.5.2 CREDIT FLOW TO WOMEN

The comparative position of 30th June,2014 is given below: (Rs. in Crore)

As on 30.06.13		PERCENTAGE OF CREDIT TO WOMEN	As on 30.06.14		Target of lending to Women (%)
Gross Credit	Of which to Women		Gross Credit	Of which to Women	5% of NBC
53424.35	7837.37	14.67	59047.69	10998.89	18.63

6.5.3 CREDIT FLOW TO DRI

The performance of the banks in this area as on 30.06.14,stands as under:

(` in Crore)

As on 30.06.13		As on 30.06.14		PERCENTAGE OF DRI TO NET CREDIT
Gross Credit	Of which to DRI	Gross Credit	Of which to DRI	
53424.35	106.44	59047.69	26.66	0.05

Steps to Boost DRI Advances :The participation of various Banks under DRI is gradually decreasing.The Banks should take new initiative to finance BPL people for small activities such as vegetable vendors, rickshaw puillers, small street vendors,hawkers etc. under DRI scheme.

CREDIT FLOW TO SC/STs

The comparative position of credit flow to SC/ST for quarter ended 30th June,2014 is given below:-

(Rs. in Crore)

Position as on June,2013		% to Total Credit	Position as on June,2014		% to Total Credit
Total Credit	Of which to SC/ST		Total Credit	Of which to SC/ST	
53424.35	7089.29	13.26	59047.69	9784.55	16.57

6.6. 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 31.03.14 is given below ,

No. of Districts	18
No. of Blocks	210
No. of NGO	127
No of WSHG promoted	33522
No. of SHG Savings Linked	19985
No of SHG credit Linked	3315
Amt. of Grant Released during 2014-15	4.32
Amt. of Credit Disbursement	Rs.991.22 Lacs

Please see Enclosure – 5

-  **The Slow pace of Conversion of SB Linked Groups to Credit Linkage is a matter of concern. The participants from NABARD are advised to apprise the House about the Strategy and Action Plan for increasing the pace.**

AGENDA NO	7
DATE OF MEETING	27.05.2014
MEETING NO	47

7. FINANCIAL INCLUSION

“सपुण वृत्ताय समावशन” - Scheme on Comprehensive Financial Inclusion

1. Introduction:

The efforts to include the financially excluded segments of the society in India are not new. The concept was first mooted by the Reserve Bank of India in 2005. In the year 2011, the Government of India gave a serious push to the programme by undertaking the “Swabhimaan” campaign to cover more than 73,000 villages, with population more than 2,000 (as per 2001 census), with banking facilities.

However, one of the learnings from the campaign was that the efforts need to be converged so as to cover the various aspects to ensure Comprehensive Financial Inclusion. The campaign had focussed only on the supply side by providing banking outlets but the entire geography could not be covered. It also came out that some technology issues hampered further scalability of the campaign, the deposit accounts so opened under the campaign had very limited number of transactions and the task of credit counselling and Financial Literacy did not go hand in hand. Consequently the desired benefits were not visible. Learning from the past, the present proposal of SVS is, therefore, an integrated approach to bring about comprehensive financial inclusion.

2. Financial Inclusion – Background:

‘Sampoorn Vitteeyea Samaveshan(SVS)’ (or Comprehensive Financial Inclusion) incorporates ensuring access to financial services and timely & adequate credit to the excluded sections i.e. weaker sections & low income groups.

It is a known fact that in India, while one segment of the population is deluged with assortments of banking services encompassing regular banking facilities & portfolio counselling, the other segment of underprivileged and lower income group is totally deprived of even basic financial services.

Exclusion of large segments of the society from financial services affects the overall economic growth of a country. It is for this reason that Financial Inclusion is a global concern. In Sweden and France, banks are legally bound to open an account for anybody who approaches them. In Canada, law requires Banks to provide accounts without minimum balance to all Canadians regardless of employment / credit history. In the United States, the Community Reinvestment Act

(1977) is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighbourhoods, consistent with safe and sound operations.

In India, the Banking industry has grown both horizontally and vertically but the branch penetration in rural areas has not kept pace with the rising population and the need for accessible financial services. Even after decades of bank nationalization, whose rationale was to shift the focus from class banking to mass banking, we still find usurious money lenders in rural areas continuing to exploit the poor. After economic reforms of 1991, the country can ill-afford not to include the poor in the growth paradigm. Financial Inclusion of the poor will help in bringing them to the mainstream of growth and would also provide the Financial Institutions an opportunity to be partners in inclusive growth.

3. Mission Mode Objectives (6 Pillars):

The present proposal of SVS under the Mission Mode envisages provision of affordable financial services to all citizens within a reasonable distance. It comprises of the following six pillars:-

- 3.1 Universal access to banking facilities:-** Mapping of each district into Sub Service Area(SSA) catering to 1000-5000 households in a manner that every habitation has access to banking services within 5 km by March,2016.
- 3.2 Financial Literacy Programme:-** To be extended to the block level from district level at present by March, 2016.
- 3.3 Providing Basic Banking Accounts:-** To all families and to all beneficiaries of Government schemes by March 2016 and then on an ongoing basis.
- 3.4 Micro Credit availability & Creation of Credit Guarantee Fund for coverage of defaults in such accounts:-** Facility of an overdraft of Rs.5000/- through debit card to every basic banking account holder on completion of financial literacy training by March,2016.
- 3.5 Micro Insurance:-** By March,2017 and then on an ongoing basis.
- 3.6 Unorganized sector Pension schemes like Swavlamban:-** By March 2017 and then on an ongoing basis.

4. Strategy for achievement of Objectives :

In order to achieve the above objectives, a broad collaborative strategy with all stake holders is proposed. It is proposed to encourage Public-Private partnerships. Moreover the existing national infrastructure of post offices and the proposed setting up of payment banks would be optimally utilized to deliver the results. It is also envisaged that competition amongst multiple channels including Micro Finance Institutions (MFIs) would be encouraged. The strategy is to take forward the Business Correspondent model for expansion of banking services by modifying it to ensure both operational flexibility and viability of the Business Correspondents (BCs).

5. Implementation of Financial Inclusion in Mission Mode :

5.1 Reaching out – Network expansion and Geographical coverage of the banks:

- ➔ The first and basic pillar of SVS is the expansion of banking network of the country to reach out to the financially excluded segments of the population. In the year 2013-14 the Public Sector Banks, set up 7840 branches across the country of which about 25% were in rural areas. However given the staff constraints of banks and the viability of opening full fledged branches in rural areas, the demands for branch expansion far exceed the supply. The only efficient and cost effective method is by way of mapping the entire country through Sub Service Area(SSA) approach and deploying fully enabled Business Correspondents. Public Private Partnerships in this area shall facilitate the process and promote efficiency and pace of coverage.
- ➔ All about 6 lakh villages across the entire country are to be mapped according to the Service Area of each Bank to have at least one fixed point Banking outlet catering to 1000 to 1500 households, called as Sub Service Area (SSA). Villages with Panchayat offices can be made the nodal point.
- ➔ Villages without Brick and Mortar branches of banks would be covered by fixed location BC preferably in the panchayat office/ bus station/local market. He may cater to the neighbouring villages in his area on pre defined time and days. The working and visit timing would be prominently displayed at his place of working.
- ➔ The BC would be fully equipped with the required infrastructure including the computers and other peripherals like micro ATM, Bio metric scanners and internet connectivity etc.
- ➔ BCs need to carry out on-line transactions for which internet connectivity is essential. However as per the present status there may be certain connectivity related issues which need to be addressed particularly in the remote areas. Hence there would be a committee consisting of various stakeholders to sort out technology related issues.
- ➔ Each BC would be given proper training about basic banking, insurance and pension products and also on customer handling.
- ➔ Adequate compensation to the BC Agents would be ensured for enabling him to provide uninterrupted services particularly in the difficult rural and remote areas.

- ➡ The suggested remuneration to reach the last mile BC agent would be Rs.5,000/- pm. While deciding upon the remuneration structure it would be ensured that his costs on Rent, electricity, internet, travelling etc are also accounted for.
- ➡ Regular and timely payment to the BC agent for the services rendered by him would be the Key word.

➡ **Summary of Action Points:**

- ▶ Map the entire country with SSAs:- Identification of SSAs would need to be done at the district level through the District Level Coordination Committees (DLCCs)
- ▶ The identified SSAs would need to be allocated to different banks
- ▶ Coverage of the SSAs with Bank branches and Business Correspondents
- ▶ Monitoring and follow up

NOTE : The Scheme of “सपुण ँवताय समावशन” is in the Topmost Priority List of Department of Financial Services, Ministry of Finance, Government of India. A special Meeting of SLBC, Jharkhand was convened on 8.08.2014 for sensitizing the Stake Holders of the Scheme . Sh. Mihir Kumar , Director , DFS attended the Meeting , the operational details of the said scheme has been thoroughly discussed in the Meeting. Sh. Kumar also explained the latest guidelines of the Ministry, on this Scheme.

**ROLE OF VARIOUS STAKE HOLDERS IN
IMPLEMENTATION OF “सपुण ँवताय समावशन”**

Role of State Governments:

Appointment of Mission Director at State level

- ▶ Monitoring of financial inclusion campaign in coordination with SLBC & all the stake holders
- ▶ Direct Benefit Transfer of the State schemes in the bank accounts of the beneficiaries

Role of SLBC:

- ▶ In order to achieve this plan, banks through SLBCs should set up phase-wise and State-wise targets for the period 15th August, 2014 to 14th August, 2015
- ▶ SLBC Convenor GM to act as Secretary to state implementation Committee
- ▶ SLBCs should complete the allocation of Service Areas among the Banks immediately
- ▶ Similarly allocation of wards to the Bank branches in the Urban centres should be completed by the SLBCs before 30th July, 2014
- ▶ All SLBC Convener Banks have to convene a Special SLBC meeting in the first week of August 2014 and finalize the roadmap for allocation and coverage of villages, SSAs and Urban wards by member banks before 14th August 2015. Respective SLBCs or SSAs shall remain responsible for survey to be completed within 3 months time.
- ▶ Wards to be allotted by DLCCs with due approval from SLBCs.
- ▶ Telcos to share information on their network information and BSNL be invited for special SLBC meeting.

Role of District Administration:

- ▶ Key role in implementation of FI in the districts
- ▶ District Collector (DC) to act as chairman of District level implementation committee

Role of Lead District Manager:

- ▶ Lead District Manager (LDM) to act as Secretary to the District Implementation Committee
- ▶ LDM to coordinate with all the Banks in FI implementation in the District
- ▶ Banks should strengthen the LDM Offices, as lot of responsibilities will be given to the LDMs for achieving the coverage of villages/SSAs, Urban wards and opening of accounts, as per the timelines.
- ▶ Reporting mechanism will be weekly for State-wise and monthly for district/ward wise by implementing bank at LDM level. Banks should strengthen LDM offices with adequate manpower and infrastructure.

Role of Local Bodies:

- ▶ Representatives of local bodies (panchayats in rural areas and municipalities in urban areas) to assist in implementation of FI in various ways like in organising camps in opening of accounts, identification of persons for opening of account , in financial literacy campaign etc.

National Payment Corporation of India (NPCI):

- ▶ Coordination and necessary guidance and supports to banks for in providing and proper operations of RuPay cards
- ▶ To facilitate Interoperability among BCs
- ▶ Necessary supports to Banks in making available USSD based mobile banking with low end mobile phones so that customer can avail basic banking services like deposit, withdrawal, fund transfer, balance enquiry, etc. across the banks. This product may be enabled at BC outlets also.

AGENDA NO.	8
DATE OF MEETING	12.08.2014
MEETING NO.	48

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, in enactment of long Pending issues such as amendment in various Acts, by providing adequate support in matters related to recovery etc, 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	30.06.13	30.06.14	Y-TO-Y Growth	% Growth
Gross Credit	53424.35	59047.69	5623.34	
Gross NPA	2826.09	3556.19	730.10	
% to Gross Credit	5.28	6.02		

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	30.06.13		30.06.14	
	Number	Amount	Number	Amount
Commercial Banks	97760	297.23	103141	365.12
RRBS	7518	7.55	7836	8.75
Total	105278	304.78	110977	373.87

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

[Amt. in Crore]

Banks	30 TH June,2014	
	Number	Amount
1	2	3
Commercial Banks	177	3.18
RRBs	7	0.17
Total	184	3.35
	(Out of Total 110977 Cases)	

POSITION OF DRT CASES

The position of DRT Cases of Banks as on **30th June ,2014** is as under:-

[Amt. in Crore]

DRT cases As on March,14		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
1470	550.79	159	45.12	48	10.22	1581	585.68

RECOVERY MATTERS

(Rs. In crores)

PARTICULAR	Demand	Recovery	%	PARTICULAR	Demand	Recovery	%
1	2	3	4	5	6	7	8
Agriculture	2464.89	1484.69	60.23	SGSY	144.32	60.01	41.58
MSE	4598.72	2634.02	57.28	PMRY /PMEGP	236.24	82.55	34.94
OPS	1017.12	601.79	59.17	Total	380.57	142.56	37.46
Total PSC	8080.74	5480.51					

Agenda No	9
DATE OF MEETING	12.08.2014
MEETING NO	48

10. REVIEW OF PROGRESS UNDER GOVT. SPONSORED SCHEMES FOR THE YEAR 2014-15 AS ON 30th June ,2014


9.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Overall Position during 2014-15 as on 31st March,2014 is as under:

(Amt in Crore)

Target	Application Received	Application Sanctioned		Disbursed		Ach. %		Rejected /returned	Pending
		No.	Amt	No.	Amt.	Sanction to Target	Disb. To Target		
1	2	3	4	5	6	7	8	9	10
4245	918	1237	13.63	1170	9.92	21.62	27.56	69	196

*The Date of Availment of subsidy for AFY 2013-14 was extended upto 30.05.14 , thus some Applications recd. During 2013-14 were sanctioned during 2014-15.

 The Prescribed Service of E Tracking of Applications under PMEGP, has not been incorporated in the website of Majority of Banks. These Banks should take up the matter with their H.O for starting of this Service in their website.

National Rural Livelihood Mission (NRLM)

SHGs-credit linkage target For AFY 2013-14

In the Financial Year 2014-15 total Rs. 350 crores credit target for SHGs-credit linkage has been proposed for the State. This credit target is calculated based on the minimum number of eligible SHGs district wise. Further, it has been suggested by members of the sub-committee that SHGs credit target should be also fixed bank wise (based on the number of rural and semi urban branches exist).

ACHIEVEMENTS OF NRLM(UP TO 30TH JUNE , 2014)

S.N.	Indicators	Cumulative Achievement Since Inception
1	Total No. of districts	12
2	No. of blocks entered	29
3	Number of villages entered (Progress since Inception)	1916
4	Number of panchayat entered (Progress since Inception)	451
5	Total Number of SHGs supported by SRLM (Progress since Inception)	10484
6	No. of VOs formed (Progress since Inception)	366
7	No. of SHGs with bank account (Progress since Inception)	6157
8	No. of SHGs that have received Revolving Fund (RF)	5455
9	Amount of RF disbursed (Rs. lakh)	818.2
10	No. of SHGs completed Micro Investment Plan	3494
11	No. of SHGs that have received Community Investment Fund (CIF)	3459
12	Amount of CIF disbursed (Rs. lakh)	1729.40
13	No. of SHGs credit linked to Banks (Progress since Inception)	722
14	Amount of credit leveraged from Banks (Rs. Lakh)	511.5
15	Number of Bank Branch Managers exposed and immersed in Resource Organization (SERP, AP)	79
16	No. of farmers support for SRI	22,300
17	No. of farmers support for Vegetable cultivation	4,830
18	No. of farmers support for Goat rearing	1500
19	No. of Persons Trained (through PIAs)	42,081
20	No. of Persons provided Placement (through PIAs)	29,648

The Latest Guidelines of DFS,MOF,GOI on Interest Subvention regarding Bank loans to WSHG under NRLM is Attached as Encl. No.- 8

Agenda No	10
DATE OF MEETING	12.08.2014
MEETING NO	48

10. Operation of RSETI/FLC

The current status of R-SETIs in the state of Jharkhand is given below :
(As of 30.06.14)

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

Bank of India	-	11 Districts
State Bank of India	-	08 Districts
Allahabad Bank	-	03 Districts
<u>Punjab National Bank</u>	-	<u>02 Districts</u>
<u>Total</u>	-	<u>24 Districts</u>
- **Posting of Independent Directors:**

Independent Directors are posted in	-	24 Centres
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- **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	-	21 Centres
Land Not Allotted	-	03 Centres

State Bank of India-02 (Garhwa, Palamu)
- **Position of Land transfer:**

Land Transferred	-	20 Centres
Land Transfer under progress	-	04 Centres

Position of MORD Claim received:

Claim Received (Partial, ` 50 Lakhs each district)	-	18Centres
Claim not Received	-	06 Centres
- Training of Directors:**

No. of Directors undergone TTP training	-	19 Directors
No. of Directors not undergone TTP Training	-	05 Directors

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

1. **Regular training programme are:**

Training Programme conducted in	-	24 Centres
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PERFORMANCE OF RSETIs IN JHARKHAND

ACTIVITIES	PERFORMANCE DURING 2013-14	PERFORMANCE DURING 2014-15	PERFORMANCE SINCE INCEPTION
No of Programmes Conducted	437	110	1539
No of Youth Trained	12515	2930	43435

Refer to Enclosure No -

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

1. It has been instructed by R.B.I vid. 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 have been sent to the LDMs for delivery bto FLC Co -Ordinators

(For Details of Campaign undertaken by the FLCs of Jharkhand State during qr. ending June ,2014 , please refer to Enclosure No : 7)

AGENDA NO	11
DATE OF MEETING	12.08.2014
MEETING NO	48

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	11.08.14	Will be provided separately.

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	06.08.14	Will be provided separately.
3.	Security	Principal 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	21.05.14	

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 & Programme 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	06.08.14	Will be provided separately.
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.)	6.08.14	Will be provided separately.
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)	20.05.14	
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	07.08.14	

AGENDA NO.	12
DATE OF MEETING	12.08.2014
MEETING NO.	48

Miscellaneous

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.

AGENDA NO.	13
DATE OF MEETING	12.08.2014
MEETING NO.	48

Any other matter with the permission of the Chair

Next Meeting of SLBC - 7th November , 2014