

AGENDA NO.	1
DATE OF MEETING	14.11.14
MEETING NO.	49

Urgent Matters Requiring Immediate Attention of the House

■ **“Pradhan Mantri Jan Dhan Yojna” (PMJDY)**

Pradhan Mantri Jan Dhan Yojana – The Scheme for Comprehensive Financial Inclusion was launched in the State on 28th August,2014,by Sh.Hemant Soren , Hon’ble Chief Minister of Jharkhand, in a Grand function organized for this purpose. Since the launching of the Scheme the main Goal/Task before the Bank was set as ,

- i. Conducting Household wise Survey in all the SSAs/Wards of the State allotted to various Banks, for finding out the excluded HH having no Bank Accounts.**
- ii. Opening of Bank Accounts in camp mode, with a focus on excluded HH.**
- iii. Issuing of Rupay Cards.**
- iv. Activation of Fixed Location BC/BCA covering all the SSA,equiped with on line Banking services.**
- v. Imparting Financial Literacy to the people at large.**

The above job has been conducted by all the Banks and reaching fast towards completion. However, there are still some issues,related to the Scheme, as given below,which needs to be immediately addressed ,

- i. Slow rate of Activation of of BC/BCA by some of the Banks viz.VGB,JGB,UCO Bank,UBI ,Indian Bank etc.**
- ii. Slow rate of conducting HH Survey by some Banks in SSA/Wards allotted to them viz. UBI,VGB etc.**
- iii. Reluctance of Banks in producing Field Verification Report of SSA.**
- iv. Lack of proper Publicity being done by individual Banks.**
- v. Delay in submission of Weekly Reports by some of the Banks.**
- vi. Making use of the Survey and Opening of Accounts in the excluded HH.**
- vii. Inadequate involvement of District level functioneries of State Government .**

The Updated information and Detailed review on Bank wise performance under PMJDY is available in Page No :

■ **Credit linkage programme of SHG**

The slow rate of Credit Linkage of SHG in Jharkhand is turning out to be a matter of causing concern .In spite of lot of efforts being taken up by SLBC,JSLPS & NABARD, the progress is not at the required speed. The Bankers of the State should take up the matter on war footing and instruct the Branches for speeding up the process of Credit Linkage of eligible SHGs with close monitoring set up.

■ **Holding of National Lok Adalat on 6th December ,2014**

Hon'ble Supreme Court is holding Second National Lok Adalat on 6th December,2014.The Debt-Recovery Tribunal is also arranging Lok Adalat on this Day. The Lok Adalat will also take place in all the District/Sub-Division Courts. All the Banks are expected to take part in these Lok Adalats and take advantage for settlement of NPA & Written-Off Accounts.

■ **Poor Telecom Connectivity at SSA Level and even in existing branches is causing problem for Activation of BC/BCA and affecting continuity of Banking Services.**

■ **Disbursement of Agricultural Credit during “Rabi Season”**

We observe that out of the Annual ACP Target of Rs.6335.00 Crore in Agriculture Sector, only Rs1343.58 Crore has been Disbursed by the Banks during the 1st Half Year. That shows that there is an huge gap of Rs. 4981.42 Crore, which is left to be disbursed.

The cropping season of Khariff is already over. Hence, the Banks are expected to make additional efforts for sanctioning new Agricultural Advances during the “Rabi Season”, for fulfilling the Target. The Cut-Off Date for Coverage of Crop Insurance has also been extended up to 31.03.15 for Crops under Rabi. The Bankers' should take advantage of this and Start Advancing in Agriculture during Rabi season with additional speed and in camp mode.

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Confirmation of the minutes of 48th SLBC meeting held on 12th August,2014.

- Minutes of 48th SLBC meeting of Jharkhand State held on 12th August,2014 circulated to all concerned.
- Minutes may please be confirmed by the house as no further communication requesting amendments has been received.

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 two Meetings 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.</p> <p><u>Not being followed up at some of the Districts. The GOJ is expected to instruct the District Level functionaries' for adhering to and following the Notification.</u></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 two Meetings of SLBC -NIL</p>
3.1.5.	29.09.2010	<p>Deployment of Dedicated Certificate Officers for Recovery of Bank's dues.</p> <p>Time Line Suggested in 46th SLBC Meeting- 1 Month.</p>	<p>Matter referred to Board of Revenue, modalities being worked out for implementation.</p> <p>Development Since Last two Meetings of SLBC -NIL</p>

3.1.6.	19.02.2002	Security arrangement for safety & security of Banks Treasure in Jharkhand	<p>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.</p> <p>Further to the above Developments the IG Operation has asked for additional facilities for the SISF personnels posted at Currency Chests viz.Quarter,Entertainment & Medical Facilities, Education of Wards,Parade Ground etc.</p> <p>Matter referred to Issue department, RBI.</p>
		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 – 2 (Garhwah,Palamau) Dtails of RSETI Land allotment & Building construction is in Enclosure.</p> <p>➤ Development Since Last Meeting of SLBC –Land allotted at Pakur.</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 two Meetings 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.	<p>Government of Jharkhand have earlier assured to provide land for for controlling offices of major PS Bank,SLBC,RBI,NABARD</p> <p>Development Since Last two Meetings of SLBC –NIL</p>

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. Total 4077 SSA formed by Banks for coverage under PMJDY.
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). Development Since Last SLBC - NIL
	2013	Reporting of sub sector wise performance of Districts to be done by LDM offices in LBR I,ii,iii format.	1.All the LDM offices has been advised to report in the prescribed format of LBR I,ii,iii 2. NABARD, R.O, Ranchi is on the process of obtaining the reporting software of "Samriddhi" from their H.O.

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**KEY INDICATORS OF
ALL SCHEDULED COMMERCIAL BANKS**

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

:

(Rs. in crore)

Sl. No	Items	30.09.2013	31.03.2014	30.09.2014	Bench Mark
1	Deposit	108738.99	118646.05	128163.93	
2	Credit	53595.59	58202.91	61540.98	
	Core CD Ratio (%) (without RIDF etc.)	49.28	49.05	48.01	
3	Credit as per place of utilization* & RIDF**	7497.98	12552.84	11238.65	
4	Total Credit	61093.57	70755.75	72779.63	
5	CD Ratio (%)	56.18	59.63	56.78	60
6	Priority Sector Advances (PSA)	37210.17	41890.05	31047.89	
7	Share of PSA to Total Advances(%)	69.42	71.97	50.45	40
8	Agricultural Advances	8942.60	10186.33	10848.88	
9	Share of Agricultural Advances to Total Advances (%)	16.68	17.50	17.62	18
10	i.Micro & Small Enterprises Advances	20256.77	23391.42	11665.60	
	ii.Share of Micro Enterprises in MSE	37.80	38.89	49.02	
11	Share of Micro & Small Enterprises to Total Advances (%)	37.79	40.18	18.95	
12	Advances to Weaker Sections	8424.83	8304.03	10305.35	
13	Share of Weaker Section Advances to Total Advances (%)	15.71	14.26	16.75	10
14	DRI Advances	34.06	32.90	27.88	
15	Share of DRI Advances to Total Advances of last March (%)	0.06	0.06	0.04	1
16	Advances to Women	9349.19	10211.79	11834.09	
17	Share of advances to women in Total advances (ANBC) (%)	17.44	17.54	19.23	5
18	Advances to Minorities (Amount)	3758.81	3976.40	4446.21	
19	Share of Advances to Minorities under PSC (%)	10.10	9.49	14.32	15
20	N.P.A	3243.45	3332.80	3639.41	
	PERCENTAGE TO GROSS-CREDIT	6.05	5.72	5.91	
21	Branch Net-Work (in no.)-Rural	1294	1341	1373	
	Semi-Urban	610	695	691	
	Urban	600	635	633	
	Total	2504	2671	2697	
22	ATM installed in Jharkhand	1947	2265	2485	

*Annexure- V ,** Enclosure no -1 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.19424.94 crore on YoY basis as on 30th September,2014, (**17.86 % growth**) , and **8.02% growth in half year ended on Sep.,14 over March,14.**

Credit Growth

The Net Credit of the Banks in the State as on 30th Sep.,14 grew by **Rs.11686.06** Crore on YoY basis (**19.12 %**),and also a Growth of Rs.2023.88 Crore in net Credit was experienced in the half year ended on Sep.14.

CD ratio

CD ratio of the Banks slightly increased from **56.18 %** to **56.78 %** ,(from 30th Sep,2013. To 30th Sep,2014).However, the CD Ratio decreased to 56.78% from 59.63% in March,14, in spite of Rs.3338.07 Crore enhancement in Advances, because the Growth of Deposit i.e Rs.9517.88 Crore was more than the Advances Growth.

Priority Sector Advance

Priority Sector Advance registered a Negative Y-to-Y growth of (-)**Rs. 6162.28 Crore** representing Negative growth of 16.56 % on Y-to-Y basis as on 30th Sep,2014.This is primarily due to sharp decline of Rs.8336.86 Crore in the Priority Sector Advances figure of SBI ,from Sep.,2013.However the overall Priority Sector being **50.45 %** of gross credit is well above the National benchmark for Banks of **40%**.

Agriculture Credit

Agriculture Credit stands as on 30th Sep,2014 at **Rs.10848.88 Crores** , which is **17.62%** of Gross Credit. In absolute term Agriculture credit grew by **Rs. 1906.28** crore on Y-to-Y basis, representing a growth of **21.31%**. Agriculture Credit Grew by Rs.662.55 Crores in the half year ending registering a growth of 6.50%.

Weaker Section

Advance to Weaker Section by the Banks in Jharkhand is Rs.10305.35 crore (**16.75%**), is well above the National bench mark of **10%**.

Advance to Women

Advances to women as on September,2014 is Rs 11834.09 Crore showing an increasing trend from Sep. ,2013 and reached to 19.23 % of total credit, which is above the National benchmark of **5%**.

Advance to Minority Community

Advance to Minority community is increased from **3758.81** crore to **4446.21** Crore on Y-to-Y basis representing a growth of 18.28 %. However, it is **14.32 %** of Priority Sector as on Sep ,2014, which is below the stipulation of **15%**.

C D Ratio of the State as On 30th September,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		September,2013	September,2014	
Deposit		108738.99	128163.93	
Core Advances	53595.59	61093.57	61540.98	72779.63
As per Place of Utilization	5092.45		8440.85	
RIDF	2405.53		2797.80	
Net Advances	61093.57		72779.63	
CD Ratio		56.18	56.78	

(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	Sep.,2013	March,2014	Sep.,2014	Variations (Y-to-Y)
Rural	34.44	36.57	34.51	(+)0.13
Semi -Urban	35.99	34.32	34.81	(-)1.18
Urban	65.42	64.59	63.14	(-)2.28
Total	49.29	49.06	48.02	(-)1.27

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

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■ **Inclusion of “Written-Off” Advances with Total Advances for computation of CD Ratio.**

A huge amount of defaulted Loan Amount is lying as “Written off Debts”, for Accounting purpose ,in the Books of various Banks. This amount for all the practical purposes is Advances made by the Banks in the State of Jharkhand. Representations are coming from various Banks for including this amount in Total Advances for the purpose of computing C.D Ratio. The House is expected to deliberate in this subject and take a proper decision

AGENDA NO	6
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6.1 REVIEW OF ACHIEVEMENT
UNDER ANNUAL CREDIT PLAN (ACP) : 2014-15
As on 30th September,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 30.09.13		Annual Target (2014-15)	Achievement as on 30.09.14	
	Amount	Amount	%	Amount	Amount	%
1	2	3	4	5	6	7
Agriculture	5566.75	936.06	16.81	6335.00	1343.58	21.21
MSE	4690.40	1667.93	35.56	5532.95	1719.38	31.07
OPS	5211.69	729.97	14.01	2962.73	914.97	30.88
Total Priority	15468.84	3343.96	21.61	14830.68	3977.93	26.82
Non Priority	7484.69	2646.54	35.36	9689.48	2898.75	29.91
Total	22953.53	5980.50	26.05	24520.16	6876.68	28.04

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

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

Sector	Disbursement made Upto Sep. During AFY 2013-14	Disbursement made Upto Sep. During AFY 2014-15	GROWTH IN Disbursement In 1 ST Half-Year Of AFY 2014-15 OVER AFY 2013-14	Percentage Growth
1	2	3	4	5
Agriculture	936.06	1343.58	407.52	43.53
MSE	1667.93	1719.38	51.45	3.08
OPS	729.97	914.97	185.00	25.34
Total Priority	3343.96	3977.93	643.97	19.25
Non Priority	2646.54	2898.75	252.21	9.52
Total	5980.50	6876.68	896.18	14.98

OBSERVATIONS

- ✚ The Total Disbursement during the 1st Half year of AFY 2014-15 under ACP has experienced Steep Growth in all the sectors. The Disbursement made by the Banks during 1st Half Year of AFY 2014-15 is higher than Disbursement during AFY 2013-14.
- ✚ Specially the Net Disbursement of Rs.1343.58 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.
- ✚ Furthermore, the low Disbursement percentage of the R.R.Bs in Agriculture and Total PSA is also causing concern,as these segments are considered to be their thrust and focused area of operation.
- ✚ The Cooperative Banks are showing more inclination towards financing in NPS.
- ✚ The achievement of Public & Private sector Banks in MSE &NPS , in sanctioning Credit to these segments, is found to be satisfactory,however there is further scope of gearing up credit in MSE sector.
- ✚ 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 30.09.14	Amt. Disb. In Lacs				Average Disb. Per Branch (Rs.in Lacs)			
		In Agri Sector	In MSE	In NPS	In Total Advances	In Agri Sector	In MSE	In NPS	In Total Advances
Public Sector	1973	106785	153287	159830	500496	54.12	77.69	81.00	253.67
Pvt. Sector	162	6082	14709	105695	130880	37.54	90.79	652.43	807.90
RRB	442	18049	3901	5278	32507	40.83	8.82	73.54	73.54
Co-operative	120	3442	41	19072	23785	28.68	0.34	158.93	198.20
TOTAL	2697	134358	171938	289875	687668	49.81	63.75	107.48	254.97

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

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7. REVIEW OF LENDING

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

Total Agriculture credit of all Banks in the state is Rs.10848.88 crore which constitutes **17.62 %** 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 30.09.14			
	A/C	Amt.	A/C	Amt.	A/C	Amt.
PSB	256470	605.45	1112599	3322.83	2431001	4952.49
Pvt. Banks	2091	21.12	5251	55.25	12108	162.29
Total	258561	626.57	1117850	3378.08	2443109	5114.78
RRB	111946	197.97	432229	709.96	1060476	1513.78
Coop.Banks	6352	9.35	13886	22.83	141633	61.74
Total	376859	833.89	1563965	4110.87	3645218	6690.30

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. A total number of 346320 upay Cards have been issued in KCC Accounts.(Details given in enclosure).

Endeavour is being made to make Rupay Cards available to all the KCC beneficiaries.

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

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

Sl. No.	Particular		Outstanding position as at the end of		
			Sep'2013	Sep'2014	
(1)	(2)		(3)	(4)	
1	Micro Enterprises		Accounts	308818	244019
			Amount	7656.83	5718.24
	a.	Manufacturing Sector	Accounts	87114	40179
			Amount	2538.45	1377.23
	b.	Service Sector	Accounts	221704	203840
			Amount	5118.38	4341.01
2	Small Enterprises		Accounts	165176	104097
			Amount	12599.93	5947.36
	a.	Manufacturing Sector	Accounts	57095	19695
			Amount	7081.91	2853.80
	b.	Service Sector	Accounts	108081	84402
			Amount	5518.02	3093.56
3	Total Micro and Small Enterprises (MSE sector)		Accounts	473994	348116
			Amount	20256.76	11665.60
4	a.	Share of Credit to Micro Enterprises in total credit to MSE sector	Percent share of amounts (stipulation: 60%)	37.80	49.01%
			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		
			Sep.2013	Sep'2014	
(1)	(2)		(3)	(4)	
a.	Manufacturing Sector	Accounts	22393	6634	
		Amount	1105.29	1075.86	
b.	Service Sector	Accounts	23548	76230	
		Amount	311.40	485.70	
c.	Total of Medium Enterprises		Accounts	45941	82864
			Amount	1416.69	1561.56

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.
14337	775.56	42443	1966.45

Observation:-

- In Jharkhand, share of Micro sector credit in total MSE stands at **49.01%** as on September,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.

7.3. Education loan

Performance of Banks under Education loan Scheme

(Amt. in crore)

Particulars	As on 30.09.13	As on 30.09.2014				Total As on 30.09.14	GROWTH Y-O-Y IN EDU.LOAN	DISBURSEMENT MADE DURING AFY 2014-15 in ACP 14-15
		Public Sector Banks	Private Sector Banks	RRB	Coop. Banks			
No. of Account	56978	61262	95	1038	3	62398	5420	9190
Amount (In crore)	1981.68	2153.35	2.04	23.59	0.07	2179.05	197.37	280.70

CATEGORY WISE DISBURSEMENT BY BANKS

CATEGORY	NO OF ACCT.	AMT. IN CRORE
PSB	9052	278.35
PVT.SECTOR BANKS	55	1.29
RRB	82	0.99
COOP. BANK	1	0.07
TOTAL	9190	280.70

- The Performance of all the Banks taken together, in Sanction of Education Loan has improved during the last quarter. However, on further Analysis it is observed that the performance of the Private Sector Banks are not encouraging in this segment.
The Controlling heads of all the Private Sector Banks are advised to pay focused attention on this matter.
- 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 proactive role by sanctioning Educational Loan to this segment.
- The Banks in Jharkhand have disbursed **30.21%** (Amount Rs. 280.70 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.

7.4. Housing loan

Performance of Banks under Housing loan Scheme

(Amt.in Crore)

Particulars	As on 30.09.13	As on 30.09.2014				Total As on 30.09.14	GROWTH Y-O-Y IN Hsg..LOAN	DISBURSEMENT MADE DURING AFY 2014-15
		Public Sector Banks	Private Sector Banks	RRB	Coop. Banks			
No. of Account	59761	57248	5642	730	5	63625	3864	6684
Amount (In crore)	4113.78	3806.31	398.66	20.32	1.02	4226.31	112.53	556.11

- The Achievement in ACP 2014-15 in housing sector is 36.06% 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.
- The Scheme of Rajiv Rinn Yojna is not yet started in the State because matter not yet initiated by the Nodal Agencies and no MOU has yet been entered between the Nodal Agencies i.e HUDCO & NHB and the disbursing Banks.

CATEGORY WISE DISBURSEMENT BY BANKS

CATEGORY	NO OF ACCT.	AMT. IN CRORE
PSB	6074	506.15
PVT.SECTOR BANKS	529	46.81
RRB	76	2.12
COOP. BANK	5	1.03
TOTAL	6684	556.11

7.5 CREDIT FLOW TO SPECIAL CATEGORY OF BORROWERS

7.5.1 CREDIT FLOW TO MINORITY COMMUNITIES

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

(Rs. in Crore)

As on 30.09.2013		%	As on 30.09.14		Target 15% of PSC
PSC	Minority Community		PSC	Minority Community	Share of Minority (%)
37210.17	3758.81	10.10	31047.89	4446.21	14.32

Advances to Minority Communities as on 30.09.14 is 14.32% and is below bench mark of 15%.However , share has increased(y-to-y) from 10.10% to 14.32% in Sep,2014.

7.5.2 CREDIT FLOW TO WOMEN

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

As on 30.09.13		PERCENTAGE OF CREDIT TO WOMEN	As on 30.09.14		Target of lending to Women (%)
Gross Credit	Of which to Women		Gross Credit	Of which to Women	5% of NBC
53595.59	9349.19	17.44	61540.98	11834.09	19.23

7.5.3 CREDIT FLOW TO DRI

The performance of the banks in this area as on 30.09.14,stands as under:

(` in Crore)

As on 30.09.13		As on 30.09.14		PERCENTAGE OF DRI TO NET CREDIT
Gross Credit	Of which to DRI	Gross Credit	Of which to DRI	
53595.59	34.06	61540.98	27.88	0.04

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.The PMJDY Scheme provides wide scope and ready clientele for making Advances to these downtrodden section of the society.

CREDIT FLOW TO SC/STs

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

(Rs. in Crore)

Position as on Sep., 2013		% to Total Credit	Position as on Sep, 2014		% to Total Credit
Total Credit	Of which to SC/ST		Total Credit	Of which to SC/ST	
53595.59	7782.69	14.52	61540.98	9971.06	16.20

7.6. 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, 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 30.09.14 is given below ,

No. of Districts	18
No. of Blocks	210
No. of NGO	127
No of WSHG promoted	34235
No. of SHG Savings Linked	21638
No of SHG credit Linked	3667
Amt. of Grant Released during 2014-15	Rs.51.00 lacs
Amt. of Credit Disbursement	Rs.1293.00 Lacs

It is observed that out of 19906 eligible WSHGs(up to Mar,14) only 3667 WSHGs have been credit linked i.e a coverage of 18.42% only,however the rate of Cr. Linkage has increased during AFY 14-15 and 3181 WSHGs have been Credit linked during this period, SLBC has already taken up the matter with NABARD.Nevertheless the matter demands a serious deliberation from the Participants.

AGENDA NO	8
DATE OF MEETING	14.11.14
MEETING NO	49

7. FINACIAL INCLUSION

“Pradhan Mantri Jan Dhan Yojna (PMJDY)”

Pradhan Mantri Jan Dhan Yojna (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 the necessity of a comprehensive scheme for Financial Inclusion was felt and the Scheme of PMJDY was launched with an objective of ensuring access to various Financial Services like availability of basic Savings Bank Accounts, access to need based Credit, Remittances facilities, Insurance and Pension to the excluded section. This deep penetration at affordable cost is possible only with effective use of Technology.

It was also felt that the benefit of Financial Inclusion should reach to the Urban poor also and for the first time the Urban Wards were also included in the Target group. The Households were made as the basic unit for coverage and it was decided that at least one BSBID Accounts will be ensured to be opened in each HH and the Accounts will bear the Additional features of Rupay ATM Cards, Accidental Insurance Cover of Rs. 1.00 Lac etc. It was also perceived that for the purpose of providing basic Banking Services near the door step of the rural population living in the remote centers “Sub Service Area” (SSA) will be formed on the basis of 1 SSA per 1500- 2000 households and these SSA will be covered by BC/BCA/Bank Branches providing on-line & real time Banking services with the help of Technology.

The PMJDY Scheme was launched in Jharkhand by Sh. Hemant Soren ,Hon’ble Chief Minister,Jharkhand on 28.08.14, along with other States of the Country. It was decided in the Special SLBC Meeting , specially held for launching of the Scheme, that the Banks will be forming SSA in the Service Area Panchayats allotted to them by DLCC/SLBC depending upon the no of house hold in the Panchayat and covering 1500-2000 HH per SSA and these SSAs will be covered by BC/BCA/Branch of the Particular Bank to whom it is allotted. Similarly the Urban areas will be devided in wards and the Wards will be allotted by the DLCC/SLBC to various Banks for coverage. Accordingly, a total no of 4077 SSA and 1084 Urban wards were distributed among various Banks for Coverage. The

Banks started the job in following ways ,

- Conducting Household survey in the SSA/Wards allotted to them for finding out the excluded HH.
- Opening of BSBD Accounts in the excluded HH.
- Conduct of Weekly & Monthly Mega Camps for Account opening at all levels.
- Imparting basic Financial Literacy in these Camps.
- Activation of BC/BCA (also known as Bank-Mitra) in the SSA by on line Banking Services.

1. Mission Mode Objectives (6 Pillars):

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

- 1.1 **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.
- 1.2 **Financial Literacy Programme:-** To be extended to the block level from district level at present by March, 2016.The Rural Branches to make arrangement for FLC camps on weekly basis.
- 1.3 **Providing Basic Banking Accounts:-** To all families and to all beneficiaries of Government schemes by March 2016 and then on an ongoing basis. 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.
- 1.4 **Creation of Credit Guarantee Fund for coverage of defaults in such accounts.**
- 1.5 **Micro Insurance:-** By March,2017 and then on an ongoing basis.
- 1.6 **Unorganized sector Pension schemes like Swavlamban:-** By March 2017 and then on an ongoing basis.

ROLE OF VARIOUS STAKE HOLDERS IN IMPLEMENTATION OF “Pradhan Mantri Jan Dhan Yojna”

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.
- ▶ One Officer of State Government on Deputation to oversee implementation issue.

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 26th January, 2015.
- ▶ SLBC Convenor GM to act as Secretary to state implementation Committee.
- ▶ SLBCs should complete the allocation of Service Areas/Wards among the Banks .
- ▶ Coordination with all the Banks for Financial Literacy Activity.

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.

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.

Present Status of Implementation of PMJDY in Jharkhand

A. Conduct of House Hold Survey

Total No of SSA	Total No of Wards	Survey Completed In		Survey Started But not Completed		Survey Not Started	
		SSA	Wards	SSA	Wards	SSA	Wards
4077	1084	3620	658	328	270	129	156

B. Status of Coverage of SSA by BC (Bank Mitra)

Total No of SSA	SSA Covered by Fixed Location BCs	SSA Covered By Branch	Uncovered
4077	2766	760	551

C. POSTION OF BSBD ACCOUNTS OPENED UNDER PMJDY

Total No of BSBD Accounts Opened Up to 27.10.14			Total No Of Rupay Cards Issued
Rural	Urban	Total	
742394	567276	1321730	436778

SALIENT FEATURES OF BSBD ACCOUNTS OPENED UNDER PMJDY

- ➔ Facilities Provided under BSBD Schemes viz. Rupay Cards, Accidental Insurance Cover are Free of Charges.
- ➔ Illiterate customers can be issued RuPay Cards.
- ➔ A person already having SB Account can avail the facilities of PMJDY Accounts by getting Rupay Card issued in his existing Account.
- ➔ Overdraft facility upto Rs.5000/- will be available to only one person in the family (preferably lady of the house).
- ➔ "Those persons who do not have any of the 'officially valid documents' can open "Small Accounts" with banks. A "Small Account" can be opened on the basis of a self-attested photograph and putting his/her signatures or thumb print in the presence of an officials of the bank. Such accounts have limitations regarding the aggregate credits (not more than Rupees one lac in a year), aggregate withdrawals (nor more than Rupees ten thousand in a month) and balance in the accounts (not more than Rupees fifty thousand at any point of time).
- ➔ In case of Multiple Accounts opened by a Single person in different Banks , Benefits shall be available in only one Aadhaar enabled account.
- ➔ If Aadhaar Card/Aadhaar Number is available then no other documents is required. If address has changed, then a self certification of current address is sufficient.
- ➔ Only 4 Withdrawals (Bank +ATM) in a Month are allowed from a BSBD Account .

Time Line For Implementation of PMJDY

Phase – I (15 th August,14 to 26 th January,15)	Phase – II (27 th January,15 to 14 th August,14)
1.Universal access to Banking facilities In all Areas except areas with Infrastructure & connectivity constraints and 82 LWE Districts. 2.Providing BSBD Accounts & Rupay ATM Cards. 3.Seeding of Aadhar Number to make Accounts ready for DBT/ABPS.	1.OD facility up to Rs. 5000/- after 6 months of Satisfactory operation history. 2.Creation of Credit Guarantee Fund for coverage of Defaults in A/Cs with OD Limit of Rs.5000.00 3.Micro Insurance. 4.Un organized Sector Pension Scheme Like Swavalamban.

Impediments in Roll out of PMJDY in Jharkhand

- ▶ 18 Districts out of Total 24 are Left Wing Effected.
- ▶ Lack of Telecom Connectivity and other basic infra structure viz. Power, Communication etc. in many villages.
- ▶ Slow rate of Activation by the CSC Agents , compelling the Banks to search for other alternatives.
- ▶ General Law & Order situation in the State.

Direct Benefit Transfer (D.B.T)

The Main Goal of the scheme of comprehensive Financial Inclusion or PMJDY is providing the Government benefits to the rightful Citizen in their Bank Accounts, by use of Technology and through Aadhar Numbers, that too near to their habitations by implementing "Direct Benefit Transfer" or DBT. This scheme mainly aims to biometric identification of the beneficiaries through Aadhar numbers. Hence the success of the scheme mainly depends upon the expeditious Seeding of Aadhar Number in the Bank Accounts as well as in the beneficiary data base of the Government . In a recently conducted work shop by GOJ following areas under DBT, were decided to be focussed ,

- i. Opening of Accounts preferably using Aadhar based e-KYC.
- ii. Collection of UID for every beneficiaries.
- iii. De duplication of data base.
- iv. Ensuring faster seeding of existing Bank Accounts with Aadhar numbers.
- v. Launching of extensive campaign by Govt as well as Banks for Aadhar seeding in Bank Accounts.
- vi. Elimination of failures for uploading Seeded Data in NPCI Mapper.
- vii. Roll out of Aadhar Enabled Payment System, as envisioned in PMJDY, to effect last mile delivery, by all Banks.(PSB/Pvt. Banks, RRB, Coop Banks)

The world Bank group , working in the Area of FI. Have extended its' support by deputing its professional in the DBT Cell with I.T Department of GOJ. All the stake holders of the scheme of DBT may take the advantage of these DBT cell professionals by contacting with them. (E-Mail: dbtcellranchi@gmail.com) .

The Scheme of DBT has been running successfully in the 7 pilot districts of the State . DBT has already been implemented in these Districts. Subsidy etc. are being transferred to beneficiary Accounts through DBT in various schemes of the Government like Payment of Scholarships to students, Janani Suraksha Yojna Wages to MGNREGA workers. Jharkhand is claimed to be among the better States of the Country having 82% Aadhar coverage, nevertheless during the latest conducted survey it has been observed that a large number of enrolled citizen are yet to receive their Aadhar Number or Card. For ensuring fast implementation of DBT Aadhar Number has to be made available to these citizen by the implementing Agency i.e UIADI.

AGENDA NO.	9
DATE OF MEETING	14.11.14
MEETING NO.	49

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

Particular	30.09.13	30.09.14	[Amt. in Crore]	
			Y-TO-Y Growth	% Growth
Gross Credit	53595.59	61540.98	7945.39	14.82
Gross NPA	3243.45	3639.41	395.96	12.20
% to Gross Credit	6.05	5.91		

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	30.09.13		30.09.14	
	Number	Amount	Number	Amount
Commercial Banks	100903	313.52	105361	361.83
RRBS	7736	8.00	6163	13.88
Total	108639	321.52	111524	375.71

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

[Amt. in Crore]

Banks	30 TH Sep,2014	
	Number	Amount
1	2	3
Commercial Banks	191	3.68
RRBs	306	0.54
Total	497	4.22
	(Out of Total 111524 Cases)	

POSITION OF DRT CASES

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

[Amt. in Crore]

DRT cases As on June,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
1479	527.65	208	48.06	34	13.88	1653	561.83

RECOVERY MATTERS

(Rs. In crores)

PARTICULAR	Demand	Recovery	%	PARTICULAR	Demand	Recovery	%
1	2	3	4	5	6	7	8
Agriculture	2668.90	1610.80	60.35	SGSY	269.37	87.98	32.66
MSE	4794.32	2731.77	56.98	PMRY /PMEGP	152.30	63.12	41.45
OPS	1062.09	617.82	58.17	Total	421.67	151.10	35.84
Total PSC	8525.31	4960.39	48.66				

Agenda No	10
DATE OF MEETING	14.11.14
MEETING NO	49

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

9.1 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Overall Position during 2014-15 as on 30th September,14 is as under:

(Amt in Crore)

Target	Application Received	Application Sanctioned		Disbursed		Ach. %		Reject ed/returned	Pend ing
		No.	Amt	No.	Amt.	Sanction to Target	Disb. To Target		
1	2	3	4	5	6	7	8	9	10
4245	2794	2392	29.09	2244	21.60	56.34	52.86	162	266

***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 2014-15

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 SEP , 2014)

Key Progress (up to 30th September, 2014) Cumulative and Annual in Intensive Area

Indicators	Status as on March'2014	Annual Target (2014-15)	Achievement (2014-15) in Apr –Aug'14	Cumulative achievement till date since Inception
Total No. of blocks entered	23	40	06	29
Number of villages entered	1239	1348	775	2014
Total Number of SHGs supported by SRLM	8102	10846	5060	13162
Total estimated families supported by SRLM	105326	131671	60720	166046
No. of VOs formed	162	700	349	511
No. of SHGs with bank account	4654	7548	3672	8326
No. of SHGs that have received RF	3992	8863	3287	7279
Amount of RF disbursed (Rs. lakh)	598.75	1329.5	439.05	1091.80
No. of SHGs that have received CIF	2341	4468	2185	4526
Amount of CIF disbursed (Rs. lakh)	1170.40	2234	1092.50	2262.90
Total amount of RF/CIF disbursed (Rs. in lakh)	1769.15	3563.5	1531.55	3354.70
No. of SHGs credit linked to Banks	228	2923	1071	1299
Amount of credit leveraged from Banks (Rs. Lakh)	264.5	1458	600.00	864.5
No. of farmers practicing SCI	NA	80,000	39,620	NA
No. of farmers practicing CMSA	NA	200	100	NA
No. of farmers with goat interventions	NA	4500	1274	NA
No. of Community Cadres developed	NA	600	496	NA
No. of farmers taken Lac Cultivation	NA	2000	200	NA
No. of Micro Entrepreneurs Developed	NA	225	176	NA
Total youths Trained & Placed under Skill Dev. Program		53,727 (cumulative target)	NA	32,717

Agenda No	11
DATE OF MEETING	14.11.14
MEETING NO	49

10. Operation of RSETI/FLC

The current status of R-SETIs in the state of Jharkhand is given below :
(As of 30.09.14)

- **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>
Total	-	24 Districts
- **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	-	22 Centres
Land Not Allotted-		02 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)	-	21 Centres
Claim not Received	-	03 Centres
- Training of Directors:**

No. of Directors undergone TTP training	-	22 Directors
No. of Directors not undergone TTP Training	-	02 Directors

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

1. Regular training programme are:

Training Programme conducted in	-	24 Centres
---------------------------------	---	------------

TRAINING COURSES CONDUCTED BY RSETIs DURING AFY 2014-15

TRAINING PROGRAMMES		NO OF AWARENESS PROGRAMMES
NO OF PROGRM.	NO OF TRAINEES	
257	6953	624

 DETAILED SHEET IN ENCLOSURE

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

Financial Literacy Camps Organized During the Quarter

NO OF FLC CAMPS	
By Financial Literacy Centers	193
By Rural Branches	2875
Total	3068

AGENDA NO	12
DATE OF MEETING	14.11.14
MEETING NO	49

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	29.09.14	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	24.09.14	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	24.09.14	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.)	24.09.14	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)	21.10.14	
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	7.08.14	

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Miscellaneous

1. 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.

2. As a step under “Green Initiative” , Soft Copies of Minutes of SLBC Meetings to be Distributed among the participants/members.

3. Proposal of JSLPS

Uniform documents for all Banks to be introduced for opening Saving Bank Account of SHGs and SHGs-Credit linkage in Jharkhand.

In the 7th SLBC Sub-Committee meeting (SHGs-Bank Linkage and NRLM Coordination) it has been decided to adopt uniform documents for opening Saving Bank Account of SHGs and SHGs-Credit linkage in Jharkhand (as is being used and followed by many banks in Bihar). It has been decided to put this matter in coming SLBC meeting for approval.

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Any other matter with the permission of the Chair

