

<b>AGENDA NO.</b>	<b>1</b>
<b>DATE OF MEETING</b>	<b>14.08.13</b>
<b>MEETING NO.</b>	<b>44</b>

**Confirmation of the minutes of 43<sup>rd</sup> SLBC meeting held on 9<sup>th</sup> May '2013.**

- Minutes of 43<sup>rd</sup> SLBC meeting of Jharkhand State held on 9<sup>th</sup> May' 2013, circulated to all concerned, enclosed for ready reference as Enclosure No.1  
Page no.-108
- Minutes may please be confirmed by the house as no communication requesting amendments has been received.

<b>AGENDA NO</b>	<b>2</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
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## **2.IMPORTANT ISSUES FOR IMPLEMENTATION AS PER MOF, GOI INSTRUCTION**

### **2.1 - Rollout of Direct Benefit Transfer from 01-01-2013**

Direct Benefit Transfer Scheme is implemented by the Government of India from 01-01-2013 on pilot basis in selected districts of the country. It is technology-backed initiative that leads to seamless transition to a new transparent system to deliver entitlement to citizens by the Government. The objective is to eliminate leakages, delays, duplicities and falsification with high degree of efficiency and transparency. The scheme was rolled out on 01-01-2013 with 26 selected benefit scheme in 43 districts of 16 states of the country. In Jharkhand state four districts viz. Ranchi, Ramgarh, Hazaribagh and Seraikrela- Kharsawan were indentified for the first phase of roll out. The Department of Financial Services , Ministry of Finance, Government of India vide Notification Ref. No. F.NO.6/41/2012-FI(VOL.III) dated 01-04-2013. has started second phase w.e.f. 01-07-2013 and included another 78 more districts through out the country. In the State of Jharkhand , Khunti, Lohardaga and Bokaro districts are included in the 2<sup>nd</sup> phase of DBT . Thus presently seven districts are under DBT scheme in Jharkhand.

Government has further decided to introduce DBT for LPG (DBTL) consumers with effect from 01-06-2013 in 20 districts in the country. None of the district in Jharkhand State is identified for the scheme.

### **2.2 Seeding of Aadhar number in CBS of the Banks**

Direct Benefit Transfer involves a few simple steps- digitizing data, enrolling in Aadhar, opening of Bank accounts and seeding of Aadhar no. in these accounts and finally mapping with NPCI for delivery channels. In terms of Planning Commission, Government of India guidelines user Departments are advised to collect beneficiary data base in digitized format for each scheme containing Bank name , Account number and Aadhar number and forward to the Bank for seeding. On receipt of data base from the user Departments, Banks are advised to seed i.e enter the Aadhar number in respective accounts. However, Aadhar numbers are directly seeded in Bank Accounts, whenever a customer / beneficiary approaches directly to the Bank with his/her Aadhar card ,with a request to seed Aadhar number in his account .This is being done as per prevailing practice. **A total of 516885 Aadhar numbers are seeded in customer accounts with various Banks in the State.** All controlling Head of the Banks are requested to ensure quick and error free seeding of Aadhar number whenever received from Govt. Departments.

After The seeding of Aadhar no. in the Bank Accounts , the seeded Accounts are to be uploaded/mapped in the NPCI server, which ultimately enables the Transfer of benefit by the APBS method. A facility of "Aadhar Look-up" has been provided in the NIC centres at the District head quarters, by which the status of uploading in NPCI mapper

can be found out. The controlling Heads are requested to monitor the seeding of Aadhar number on daily basis and ensure that seeded accounts are finally mapped / uploaded in NPCI server through their CBS Project Office on daily basis which would help in smooth implementation of DBT.

SLBC Jharkhand has initiated several steps for sensitizing people in general for opening of bank account and seeding of Aadhar number in the account vide display of Banners , Posters in Branches , ATM booths etc. and through FLCCs. Steps are also taken for acceleration of the process of seeding and mapping as per the directives of Ministry of Finance.

The position of District wise seeding and mapping as on 26-07-2013 is given in Enclosure No- 9,Page No- 164

### **2.3 Installation of ATMs in all banks branches in DBT district**

DFS , MOF, GOI vide letter no. 6/77/2012 – FI dated 28-12-2012 communicated to all Banks and RRBs to complete the process of installation of Bio-Metric enabled onsite ATM in all branches in the DBT districts by 30th June, 2013. It was also advised to ensure that all the account holders in these districts, particularly the beneficiaries of Direct Benefit Transfer are issued ATMs cum Debit Cards to enable them to transact at the ATMs.

Though the time frame prescribed by Govt. of India is now expired , the controlling Heads are of the Banks are requested to manage to speed up the process of installation of ATMs and issuance of ATM cards to the beneficiaries.

Present Positron of installation of ATMs in Banks in Jharkhand.

ATM INSTALLED AS OF 31.03.13		ATM INSTALLED AS OF 30.06.13		TOTAL ATM	NO OF Branches
ON-SITE	OFF-SITE	ON-SITE	OFF-SITE		
804	947	867	965	1832	2450

### **2.4. Installation of Biometric Cash dispenser/Micro ATM in Rural/SU Areas**

DFS, MOF, GOI vide letter no F. No. 6/35/2012-FI dated 07<sup>th</sup> January'2013, advised the PSBs to ensure that the Cash Dispenser provided, particularly in Rural and Semi- urban areas have facility for biometric authentication to enable customers to use the same.

Hence, controlling heads of the Banks are requested to ensure the compliance of the same as the RFP finalized by the PSBs for “Outsourcing of Installation and Managed Services of Cash Dispensers” had a provision that bidder should provide all new CDs with biometric functionality. As per the objective of the GOI,the delivery channels are to be so planned and located that no beneficiary has to go beyond 4-5 kms. for availing services.

**Micro ATM** – Banks have started procuring Bio-Metric enabled Micro ATM/Hand Held Devices for installation at CSC,BC centres etc.Some of the Banks have procured and installed Micro ATM .viz.- BOI-481,CBI-49,PNB-88 etc.

### **2.5. Uploading of Service Area Plan on the District website maintained by NIC**

Service area plan in the format as advised by the DFS for villages above 2000 population is uploaded in the district website. LDMS have been provided the Data of village wise mapping and have been advised to upload the Data in the website of the district. The revised Service Area Plans need to be updated every month and date of last updation is to be indicated on the service Area Plan. Service area plan of all 24

districts is uploaded in SLBC website. The LDMs of all the 24 Districts are requested to update the revised Service Area Plan in the district website.

## **2.6. Micro Insurance and Non-Life Insurance through BCs.**

For inclusive growth of the service area villages, Life/Non-life insurance policies should be given to villagers. Govt. Insurance companies should take initiative to cover the insurance of villagers, their crop, animals etc actively. It has to be ensured that all BCAs are also appointed as specified persons of the life & non –Life Insurance Companies.

It was instructed by MoF, Gol that a nodal officer for each state is to be appointed who will be responsible for non-life insurance coverage in the state.

National Insurance Company has appointed Sri D. S. Pante as Sate Nodal officer for Jharkhand, however, LIC has to nominate their Nodal Officer.

Representative of Life/Non-life insurance company may appraise the house.

### 3. FINACIAL INCLUSION

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

As per the direction of RBI vide their letter no. RBI/2011-12/606 RPCD.CO.LBS.BC.No.86/02.01.001/2011-12 dated June 19(enclosure no 9 page no.148 ,Agenda Note -42<sup>nd</sup> SLBC), 2012, the roadmap for covering all unbanked villages of population less than 2000(2001 census) had been prepared by the Lead District Managers and approved by the District Consultative Committees (DCCs) of their respective district and submitted the same to SLBC Jharkhand .SLBC Jharkhand had forwarded the finalized roadmap with details of allocated villages to various banks & to the Regional office of Reserve Bank of India, Ranchi. Further to this RBI had instructed vid. Their Letter No.-RPOD.CO.LBS.NO/02.20.05/2012-13 , Dt. – 8.02.13 to review the Roadmap and increase the proportion of Branches for covering the unbanked villages allotted to them, such that about 5% of the unbanked villages identified in a state are covered through branch mode and submit the revised Roadmap to their R.O.In light of above developments a revised roadmap has been prepared and submitted to RBI, R.O.The revised roadmap has been sent to the LDM of all the districts of the state along with the controlling heads of different Banks.The revised roadmap along with the copy of the above mentioned Letter of RBI is also being annexed herewith.( Enclosure No-2 Page No-138 ).

The Progress report of Roadmap as of 30<sup>th</sup> June,2013 is also annexed. (Enclosure No-3,Page -146).

All the uncovered villages of population below 2000 have been allotted to various Banks for coverage ( Mapping of villages).The District wise details are available in the website of SLBC.The respective Bank should hasten to implement the Roadmap as scheduled.

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

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

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

- d) In case existing BCA is functioning satisfactory, the same should be continued and remaining households in the allocated sub service areas should be covered through the BCA.
- e) In case the existing BCA is stationed at a place other than Gram Panchayat headquarter, it should be ensured that the BCA serves the entire Sub- service area allocated to it.
- f) Wherever, there is either no BCA functioning or the performance of the existing BCA is less than satisfactory, the Common Service Centre (CSC) should engage as BCA.
- g) In the Sub- Service area where neither a BCA nor a functional CSC is available, new CSC or BCA should engage.

Mapping of Gram Panchayat has been completed in all 24 districts and roadmap has been prepared. The same has been enclosed in Agenda Booklet of 42<sup>nd</sup> SLBC.

### **3.3- Operationalization of CSC as Business Correspondent**

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

Common Service Centres have been set up in the country under the Department of Electronics and Information Technology, Govt. of India under the National e-Governance Plan. In order to extend the outreach of BCAs, Public Sector Banks have signed an agreement with the CSC e-Governance Services India Ltd (CSC SPV), a special purpose vehicle setup by the Government of India to monitor and manage the Common Services Centre, for engaging CSCs as BCA

.Although, DFS, MOF, GOI has advised the Banks vide letter no F. No. 6.36/2012-FI dated 26<sup>th</sup> December'2012, to have agreement with CSC e-Governance Service India Ltd. and there should be no need to enter into any fresh agreement with Service Centre Agencies (SCA), who are Sub-BC for the CSC e-Governance Service India Ltd, but UTL who is service provider for the CSC e- Governance is forcing Banks for having separate agreement to take off the job. Due to this deadlock CSC is not taking off in Jharkhand. However, SBI and BOI have separate agreement with UTL and that's why these two Banks have started operations with the CSC.

The District & Panchayat wise list of CSC is available in the website of SLBC.

**3.4. Branch Expansion Plan as per para 5.3. of Strategy & Guidelines on FI by DFS, MOF, GOI.**

In terms of DFS, MOF, GOI, Strategy and Guidelines on Financial Inclusion F.No.21/13/2009-FI (PT) dated 21<sup>st</sup> October, 2011 and as per the plan submitted by the Banks in Jharkhand 82 new Bank branches was proposed to be opened by the end of **December'2012**. Bank wise position of the opening of Bank branches is as under:-

Banks	No. of branch to be opened	Branch opened up to 31st March ,2013	Yet to be opened
Allahabad Bank*	6	6	-
Bank of India	23	23	-
Central Bank of India	1	1	0
Indian Overseas Bank	1	1	0
Punjab National Bank	2	2	0
State Bank of India	32	32	-
Syndicate Bank	1	1	-
UCO Bank	2	2	-
Union Bank of India	1	1	-
United Bank of India	1	1	0
Jharkhand Gramin Bank	5	5	0
Vananchal Gramin Bank	7	6	1
Total	82	81	1

\*Allahabad Bank was allocated to open 06 USB but actually opened 07 USB

Vananchal Gramin Bank is requested to expedite their effort to achieve compliance of GOI instruction.

**House may discuss**

## **Financial Inclusion Fund & Financial Inclusion Technology Fund**

**Objective of FIF:** To support “developmental and promotional activities” with a view to securing greater financial inclusion, particularly among weaker section, low income groups and in backward regions/ hitherto unbanked areas.

**Objective of FITF:** To enhance investment in Information Communication Technology (ICT) aimed at promoting financial inclusion, stimulate the transfer of research and technology in financial inclusion, increase the technological absorption capacity of financial service providers/ users and encourage an environment of innovation and cooperation among stakeholders.

During the FY 2013-14 Financial support from Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund(FITF) for 100% financial inclusion was extended by NABARD as under:-

(Amt. in lacs)

	<b>Disbursed during quarter (June' 2013)</b>	<b>Cumulative since 01.04.2013</b>	<b>Cumulative since inception</b>
<b>FIF</b>	7.12	7.12	148.30
<b>FITF</b>	0	0	433.65

Utilization of FIF and FITF is still poor and needs improvement in light of huge investment is required under FI by Banks. Administration of the fund is done by NABARD. Looking into high poverty ratio and low literacy ratio greater utilization of the fund is necessary whereas in FITF the first disbursement is made in 3<sup>rd</sup> Quarter by NABARD.

## **Support to Lead Banks for setting up of Financial Literacy and Credit Counseling Centres (FLCCs) / Financial Literacy Centres (FLCs) from FIF**

The agenda has already been discussed in the 42<sup>nd</sup> SLBC meeting held on 14.02.2013 Latest Position of FLCs in the state of Jharkhand as on 31.12.2012 is given as below:

<b>Sl. No.</b>	<b>Name of the Bank</b>	<b>No. of lead district</b>	<b>FLCs opened</b>
1	Bank of India*	15	15
2	State Bank of India	7	Nil
3	Allahabad Bank	2	2

\*Details given in Annexure

All the controllers of Banks with Lead District in Jharkhand are requested to take up the matter of opening FLC in their LDMs offices in a time bound manner.

**House may discuss.**



**Position of Debit Card issued / Aadhar No. seeded in SB A/Cs so far:**

No. of Debit Cards issued upto 30.06.2013	No. of SB A/Cs seeded with Aadhar No.
6068355	516885

For compliance of the instruction of the MOF, GOI, in regard to the 100% Direct Benefit Transfer more and more Debit Cards should be issued and SB A/Cs should be seeded with Aadhar no. which may be helpful in implementing the Electronic payment of all social benefit schemes.

**AnnexureXVI , Page no- 93**

**Position of General Purpose Credit Card (GCC)**

Cumulative since inception	
A/c	Amt. in Crore
31321	66.41

Jharkhand is a state mostly covered with mono-cropping areas. In order to facilitate alternative channels of employment by way of micro business enterprises ,Banks need to popularize General Credit Card. Pvt. Banks should participate in issuance of GCC. Bank wise position of flow of credit under GCC is enclosed as per **Annexure-XII, Page – 83**

**SELF HELP GROUPS**

**Status of promotion and Savings /Credit Linkage are given below.**

**(Amt in Crore)**

As on 30 <sup>th</sup> June, 2013			
Savings Bank A/C Opened		Credit Linkage established/Financed	
A/C	Amt	A/C	Amt
86165	313.89	58231	545.98

Bank-wise position of SHGs linkage as on 30.06.2013 is given in **Annexure –15 (Page - 91 )**

<b>AGENDA NO.</b>	<b>4</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO.</b>	<b>44</b>

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

**Issues pertaining to State Govt.**

<b>SN</b>	<b>Pending since</b>	<b>ISSUES</b>	<b>PRESENT STATUS ( AS OF 31.12.12 )</b>
<b>2.1.1</b>	<b>22.03.2002</b>	<p><b>Updating of land records and Amendment in tenancy Act (S.P.T Act &amp; C.N.T. Act)</b>            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>Updation of land records completed in Lohardaga and East Singhbhum district and updation is complete to the extent of 75-80% in 10 districts viz Khunti, Sahibganj, Chatra, Gumla, Latehar, Jamtara, Garhwa, West Singhbhum, Ranchi and Dumka. In next phase the work will start in Palamu, Giridih, Godda &amp; Simdega districts            Amendments in C.N.T. Act and S.P.T. Act can be taken up only after nod of Tribal Advisory Committee which is still awaited.</p>
<b>2.1.2.</b>	<b>22.03.2005</b>	<p><b>Amendment in PDR Act-</b> State Govt. in line with MP &amp;UP recovery Acts, which are model PDR Acts, shall make necessary amendment on the issue of paying fees upfront and incentives to Recovery Officer. Govt. of Bihar vide Gazzet no. 417 dt 22.06.2010 amended. Bihar and Orissa public demand recovery Act 1914.As per amendments a nationalized bank shall be required to pay 25% of the requisite court fee at the time of filing certificate and the balance 75% shall be on subsequent installment of the certificate amount realized.</p>	<p>The proposal for making necessary changes has been referred to the Law department. The notification in this connection will be issued by the Member, Board of Revenue after getting clearance from Law Department.</p>
<b>2.1.3.</b>	<b>09.02.2012</b>	<p><b>UP Agriculture Money recovery Act</b> –In Uttar Pradesh special Act for recovery of Agriculture dues is in place, where no processing fee is required to pay for filing the case. 10% Recovery Charges are realized by Govt. officials and deposited in Govt. A/C, rest 90% depositing in loan account.</p>	<p>The Revenue and Land Reform deptt. Is analyzing the proposal in the context of CNT and SPT Act. The matter is also under consideration of Tribal Advisory Committee.</p>

2.1.4.	20.03.2009	<p><b>“Amendment to the Bihar Money Lenders Act 1974 and Rules” as prevalent in Jharkhand.</b></p> <p>The State Govt. assured to initiate the process very soon for making amendment to “The Bihar Money Lenders Act 1974 and Rules” and also in the provision of PDR Act.</p>	<p>On 18.12.2012, the Principal Secretary, Revenue &amp; Land Reforms held a meeting in which the articles of amendment in the Bihar Money Lender’s Act-1974 were finalized and necessary formalities to make the amendment are under process.</p>
2.1.5.	29.09.2010	<p><b>Recovery of Bank’s dues</b></p> <p>“Dedicated Certificate Officer” in some of the districts was started but could not work well due to various reasons.</p>	<p>Revenue &amp; Land reforms department has since examined the proposal and is taking action for bringing amendments in the Act for employing the retired Govt. officials as dedicated certificate officer.</p>
2.1.6.	19.02.2002	<p><b>Security arrangement for safety &amp; security of Banks Treasure in Jharkhand</b></p> <p>Owing to regular incidence of looting of Banks treasure in Jharkhand, the Govt. may initiate urgent step for setting up of special Battalion for Banks.</p>	<p><b>02</b> battalion of State Industrial Security Force for industries including Banks have already been raised and are under training at Bokaro . Final order for deployment is yet to be issued by GOJ.</p>
2.1.7.	01.12.2008	<p><b>Allotment of land to R-SETIs</b></p> <p>For allotment of one acre land to R-SETIs on 30 years lease basis, Govt. of Jharkhand has delegated the power to Commissioners. In most of Districts transfer of land is finalize.</p>	<p>The detailed R-SETIs wise position of allotment of land is given in <b>Agenda No.9 Page no-33</b> and summarized below.</p> <ul style="list-style-type: none"> <li>➤ <b>Land allotted – 22</b></li> <li>➤ <b>Land Transferred- 17</b></li> <li>➤ <b>Land not allotted – 2 (Garhwa and Latehar District)</b></li> </ul>
12.1 (43 <sup>rd</sup> SLBC )	9.05.13	<p><b>Notification to be issued for inclusion of Khunti &amp; Ramgarh districts in the list of authorized centres for creation of Equitable Mortgage.</b></p>	
13.1	9.05.13	<p><b>Notification for declaration of competent authority for approval of Building Plan in localities outside/below the area of Municipal authorities.</b></p>	

14.1	9.05.13	Clarification for acceptability for Equitable Mortgage for the purpose of sanctioning of Bank Loan in the cases of Land/ Bldg which were not declared as "Chapparbandi" in Khatian of 1932, but subsequently Mutated with C.O in the name of present owner with Chapparbandi right.	
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### Issues Pertaining To Banks

SN	Pending since	ISSUES	PRESENT STATUS
2.1.8.	04.04.2012	<b>Establishment of USB as per Master Circular of DFS, MOF, GOI</b> A target was set for opening of <b>82 USBs</b> in identified villages over 5000 population by the end of september'2012	Total <b>81</b> USBs have been opened till Mar'2013, remaining one USB will have to be opened which has been allotted to <b>Vananchal Gramin Bank</b> .
2.1.9.	18.05.2012	<b>Extension of Swabhimaan</b> Coverage of villages having population between 1600 to 2000 as per 2001 census under Swabhimaan scheme	<i>The coverage in terms of population bracket below 2000 ,would no longer be relevant , as per the revised instruction of RBI all the villages below 2000 population are to be covered by any form of Banking outlet i.e either by Brick&amp; Mortar Branch or BC/BCA,for which a roadmap has been prepared and submitted to RBI,(furthermore, as per RBI instruction 5% of these villages are to be covered by Brick &amp; Mortar branches.Revised Roadmap as per the Latest instruction of RBI is annexed.) Total no of 26135 uncovered villages in the state, have been allotted to various Banks for opening of Banking outlet as per the Roadmap</i>
2.1.10	25.10.2011	<b>Uploading of Service Area Plan</b> on the respective district websites maintained by NIC (Dept. of Financial Services, MOF, GOI, letter F.No.11/4/2011-FI dated 24 <sup>th</sup> October, 2011.	The 01 <sup>st</sup> phase service area plan is uploaded on SLBC as well as district NIC web site. However, LDMs are now advised to upload the revised plan along with the bankwise allotment of villages below 2000 ,on NIC website.

13.4	9.05.13	<b>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.</b>	SLBC had suggested quarter wise date for all the districts, consent is being sought from the DCs
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<b>AGENDA NO</b>	<b>5</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO</b>	<b>44</b>

**5.KEY INDICATORS OF  
ALL SCHEDULED COMMERCIAL BANKS**

3.1. Overall Position under Key Business Parameters as on 30<sup>th</sup> June' 2013, is as under  
(Rs. in crore)

Sl. No	Items	30.06.2012	31.03.2013	30.06.2013	Bench Mark
1	Deposit	87116.82	100210.31	101795.59	
2	Credit	44558.02	52234.31	53424.35	
3	Credit as per place of utilization* & RIDF**	5996.03	7361.28	7119.74	
4	Total Credit	50554.05	59595.59	60544.09	
5	CD Ratio (%)	58.03	59.47	59.48	60
6	Priority Sector Advances (PSA)	24055.09	32916.11	36504.28	
7	Share of PSA to Total Advances(%)	53.99%	63.01%	68.32	40
8	Agricultural Advances	5824.27	6963.43	8769.57	
9	Share of Agricultural Advances to Total Advances (%)	13.07	13.33	16.41	18
10	Micro & Small Enterprises Advances	12799.35	18126.60	19315.93	
11	Share of Micro & Small Enterprises to Total Advances (%)	28.73	34.70	36.15	
12	Advances to Weaker Sections	9222.05	7230.49	8941.24	
13	Share of Weaker Section Advances to Total Advances (%)	20.70	13.84	16.73	10
14	DRI Advances	114.37	92.62	106.44	
15	Share of DRI Advances to Total Advances of last March (%)	0.26	0.18	0.20	1
16	Advances to Women	3363.75	6830.47	7837.37	
17	Share of advances to women in Total advances (ANBC) (%)	7.55	13.08	14.67	5
18	Advances to Minorities (Amount)	1955.14	3040.00	3408.00	
19	Share of Advances to Minorities under PSC (%)	8.13	9.23	9.33	15
20	N.P.A	2068.75	2766.88	2826.09	
	PERCENTAGE TO GROSS-CREDIT	4.64	5.29	5.28	
21	Branch Net-Work (in no.)-Rural	1241	1262	1269	
	Semi-Urban	523	584	607	
	Urban	498	539	574	
	Total	2262	2385	2450	
22	ATM installed in Jharkhand		1751	1832	

\*Annexure- V Page No- 59 , \*\* Enclosure no - 5 Page No- 151.

As per Annexure - I Page- 48 , Annexure-II Page-50, Annexure-III Page-52 , Annexure-IV Page- 54

## **Observations:**

### **Deposit growth**

The Aggregate Deposit of the Banks in the State of Jharkhand grew by Rs. **14678.77** crore on Y-TO-Y basis as on 30<sup>th</sup> June'2013, in absolute term, representing a Y-TO-Y growth of **16.85 %**.

### **Credit Growth**

The Net Credit of the Banks in the State grew by Rs.9990.04 Crore on Y-to-Y basis as on 30<sup>th</sup> June ,2013. Thus credit expended by **19.76 %** during the review period which is quite satisfactory.

### **CD ratio**

CD ratio of the Banks increased from 58.03 % to **59.48 %** on Y-TO-Y basis. This growth has taken place in spite of decreasing trend in RIDF & Credit as per place of utilization, which depicts a trend of steady growth in Gross credit.

### **Priority Sector Advance**

Priority Sector Advance registered a growth of Rs.12449.19 Crore representing growth of 51.75 % on YoY basis as on 30<sup>th</sup> June,2013 Priority Sector being **68.32 %** of gross credit is well above the National benchmark for Banks of **40%**.

### **Agriculture Credit**

Agriculture Credit stands as on 30<sup>th</sup> June,2013, at Rs.8769.57, which is **16.41%** of Gross Credit. In absolute term Agriculture credit grew by **Rs. 2945.30** crore on YoY basis, representing a growth of 50.56 %. The Growth is substantial considering that the review period is upto 30.06.13. The Monsoon has just begun and the Khariff season is likely to pick up in next few months, and during the next few months maximum amount of credit disbursement in Agricultural Sector will take place , however there is scope for further growth in this sector , which the Banks will have to explore.

### **Weaker Section**

Advance to Weaker Section by the Banks in Jharkhand is Rs.8941.24 Crore, which is 16.73% of Net Credit. This is well above the National bench mark of **10%**.

### **Advance to Women**

Advances to women as on 30<sup>th</sup> June,2013 , is Rs 7837.37 crore showing an increase of Rs. 4473.62 Crore from June,2013 and reached to 14.67 % of total credit, which is above the National benchmark of **5%**.

### **Advance to Minority Community**

Advance to Minority community is increased from 1955.14 crore to 3408.00 crore on YoY basis representing a growth of 74.30 %. However, it is **9.33 %** of Priority Sector as on June' 2013, which is below the stipulation of **15%**. This demands the attention of all the stakeholders in light of Sachhar Committee recommendation.

### **Share of DRI advance**

Share of DRI advances as on June'13 in Gross Credit stood at Rs.106.44 Crores, which is only **0.20 %** of Gross Credit of previous financial year against minimum benchmark of **1%**. The present position attracts special focus of all the stakeholders to improve the situation.

## 5.2 C D Ratio of the State as On 30<sup>th</sup> June' 2013.

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

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

Particulars	(Rs in crore)	
	June'2012	June' 2013
Deposit	87116.82	101795.59
Credit(As per place of utilization+RIDF)	50554.05	60544.09
CD Ratio	58.03	59.48

(Annexure-4 Page no , Annexure-V Page no. )

### **Banks having CD Ratio below 30%/ meagre improvement over previous quarter**

The CD Ratio of UCO Bank(30.06 %) has gone above 30 % , whereas in the cases of Punjab & Sindh Bank(17.67 %), South Indian Bank(14%) CD Ratio is still hovering below 30% mark. Moreover, in the cases of Indian overseas Bank (25.12%),Oriental Bank of Commerce (23.16%),Indian Bank(17.17%),Vijaya Bank (19.93%),Andhra Bank(20.14%),State Bank Of Patiala(24.07%), Federal Bank(22.21%), J & K Bank(24.19%), Laxmi Vilas Bank(0.32%) , the CD Ratio is observed to be very low. The controlling Heads of the Banks having CD ratio below 50 % should take immediate steps for improving the same.

### **Districts having CD Ratio below 30%**

Now, only one district in Jharkhand i.e. Chatra (26.79%) is having CD Ratio below 30% mark. However, it is observed that CD Ratio of the districts of Deoghar ,Dhanbad,Garwah,Godda,Gumla,Jamtara,Khunti,Koderma,Pakur,Palamau,Ramgar ,Simdega & Singhbhum (w) is very low. The controlling heads of the Banks operating in these districts should take immediate steps in consultation with the LDMs of these districts , for improving the CD ratio.



**5.3. POPULATION GROUP (RURAL/SU/U) WISE DISTRIBUTION OF DEPOSIT & CREDIT AS ON 30.06.2013(as per place of sanction & excluding RIDF)**

5.3.1. The position of Deposit, Advance and C D Ratio in rural, semi-urban and urban branches as on 30<sup>th</sup> June'2012, 31<sup>st</sup> Mar.'2013 & 30<sup>th</sup> June'2013 is as under:

(Rs. in crore)

Category of Area	Particulars	June'2012	Mar.'2013	June'2013	Increase over June' 2012	
		Amt.	Amt.	Amt.	Amt.	%
Rural	Deposit	19966.15	20622.85	21035.98	1069.83	5.35
	Advance	7432.71	8500.24	8931.38	1498.67	20.16
	C: D Ratio	37.23	41.22	42.46		5.23
Semi Urban	Deposit	23374.46	32362.56	32644.77	9270.31	39.66
	Advance	9371.27	12616.80	12070.56	2699.29	28.80
	C: D Ratio	40.09	38.99	36.98		(-)-3.11
Urban	Deposit	43776.21	47224.88	48114.84	4338.63	9.91
	Advance	27754.04	31117.26	32422.42	4668.38	16.82
	C: D Ratio	63.40	65.89	67.39		3.99
Total*	Deposit	87116.82	100210.31	101795.59	14678.77	16.85
	Advance	44558.02	52234.31	53424.35	8866.33	19.90
	C: D Ratio	51.15	52.12	52.48		1.33

\*Without RIDF etc.

- Advances in Rural and Semi-urban and Urban area are showing increasing trend.C D Ratio of Rural & Urban areas are showing an increasing trend on YoY basis, however CD Ratio of Semi-Urban areas are on declining trend over June,2012.
- In rural areas Deposit grew by 5.35 % where as Advance grew by 20.16 % on YoY basis.
- Disparity in the CD Ratio of Rural & Semi-Urban vis-à-vis Urban area is to be set right by taking more pro-active steps.

**5.3.2 Incremental Deposit & Credit during June'2012 to June'2013**

Incremental CD Ratio being an indicator of credit growth in comparison to deposit growth, the position as on 30<sup>th</sup> June' 2013 over June '2012, is given below:

(Rs in crore)

	Increase in Deposit	Increase in Credit	Incremental CD Ratio
Rural	1069.83	1498.67	140.08%
Semi Urban	9270.31	2699.29	29.11%
Urban	4338.63	4668.38	107.60%
Total	14678.77	8866.33	60.40 %

- It is obvious from the above that incremental CD Ratio is more than 50%.
- Bank wise, District wise, Comparative position of Deposit, Advance and C: D Ratio in Rural, Semi-Urban and Urban Centers as on 30<sup>th</sup> June' 2013 is given in **Annexure – IV Page – 58**

## **OBSERVATION**

- In rural areas CD ratio has increased from 37.23% to **42.46%** on YoY as on 30<sup>th</sup> June'2013. Overall CD ratio has increased from **51.15 %** as of June,12 to **52.48%** as on June'2013.( without the element of RIDF and Credit as per place of utilization.
- CD Ratio of **East Singhbhum, Saraikela** district is above **60%**.
- **Chatra district is still having CD Ratio below 30%.**
- Districts having CD Ratio less than 40%, should discuss the matter in each DLCC meeting for improvement in CD Ratio to the minimum of State ratio and to evolve plan for improvement.
- Enabling factor for credit expansion as given in the “Approach paper on CD ratio” (Ref. Agenda booklet of 32<sup>nd</sup> SLBC) needs focused attention by all concerned departments and organizations.

<b>AGENDA NO</b>	<b>6</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO</b>	<b>44</b>

**6. REVIEW OF ACHIEVEMENT**  
**UNDER ANNUAL CREDIT PLAN (ACP) : 2013-14**  
**As on 30<sup>th</sup> June' 2013**

**6.1. OVERALL POSITIONS:**

**6.1.1.** Sector wise achievement of Banks in implementation of Annual Credit Plan (2013-14) as on 30<sup>th</sup> June' 2013, vis-a-vis previous year is as under:

(Rs. in crore)

Sector	Annual Target (2012-13)	Achievement as on 30.06.2012		Annual Target (2013-14)	Achievement as on 30.06.2013	
	Amount	Amount	%	Amount	Amount	%
1	2	3	4	5	6	7
Agriculture	2636.62	497.64	18.87	<b>4060.97*</b>	343.30	<b>8.45</b>
MSE	3815.53	994.50	26.06	4690.40	930.76	<b>19.84</b>
OPS	3012.14	637.49	21.16	5248.40	385.77	<b>7.35</b>
Total Priority	9464.28	2129.63	22.50	13999.77	1659.83	<b>11.85</b>
Non Priority	9535.72	1469.62	15.41	7484.69	1479.29	<b>19.76</b>
<b>Total</b>	<b>19000.00</b>	<b>3599.25</b>	<b>18.94</b>	<b>21484.46</b>	<b>3139.12</b>	<b>14.61</b>

**At the end of June quarter of current financial year, achievement under ACP is 14.61% of annual target. The achievement under Priority sector is 11.85% of annual target.**

**6.1.2 Bank wise and sector wise target and achievement under ACP as on 31<sup>st</sup> Mar' 2013, is given in Annexure – VI Page no- 65**

**6.1.3 District wise and sector wise target and achievement under ACP as on 31<sup>st</sup> Mar' 2012, are given in Annexure – VI Page No- 61**

**\* Target has been further revised to Rs.5500.00 Crores as per the directive of GOI & as per decision taken in the Sub-Committee meeting of SLBC held on 24.06.13**

### **OBSERVATIONS**

- ❖ Over all achievement under ACP upto June' qr. Of FY 13-14 stands at 14.61% of the annual target. Achievement under Agriculture sector is 8.45% of annual target, whereas achievement under MSE stands at 19.84%. The total achievement under PSC is 11.85%.
- ❖ Achievement under ACP in Agriculture, MSE ,OPS and total priority sector is lower than quarter ending June'2012 achievement. The overall achievement under ACP is slightly lower than previous year achievement of the corresponding quarter, **which is only due to less financing in Priority sector in current financial year.**
- ❖ **This is a matter of concern and demands focused and added attention of all the Stake holders, for making up the deficit during the remaining quarter of the FY 2013-14.**

#### **Suggestion:**

- ACP targets should be treated as sacrosanct and must be achieved by all Banks.
- Achievement under ACP should be discussed effectively in each DLRC/BLBC meetings, with special emphasis on Agriculture Sector. Controllers of the Banks should invariably attend the DCC/DLRC meeting to make the discussion effective.
- Controlling Heads of the banks may intensify their visits to branches for stepping up financing and to put in place close and continuous monitoring of achievement under ACP. Sensitization of field functionaries is also needed.
- In order to facilitate 100 % achievement of ACP targets “issues needing focused attention-Enabling factor “as identified in the Approach paper on credit deposit ratio of the state needs to be attended .
- **The private sector Banks should involve themselves more actively to improve ACP achievement in the state.**
- Sub-Committee on ACP is requested to monitor the progress at frequent interval.
- More thrust need to finance under AFD & OPS sector for which ample scope is available.
- The Government departments should involve themselves in a pro-active manner, Specialty for the Generation of Agricultural Loan applications.They should help by identifying the Genuine borrowers and send Loan applications complete in all respects on which Loan may be sanctioned.

## **6.2. Preparation of ACP for Financial Year 2013-14**

- The State Focus paper is a plan document prepared by NABARD, by aggregating the Potential Linked Plan of 24 districts of the state, prepared in consultation with all stakeholders at the district level for FY 2013-14. Taking into account the PLP so prepared, LDMs of all districts were required to prepare the ACP for 2013-14 and get it approved before 31<sup>st</sup> March, 2013 in respective DLCCs. The ACP was approved in The DLCC meeting of all the districts. However it was decided in the 43<sup>rd</sup> SLBC Meeting that the ACP thus proposed by the DLCC will be revised, keeping in mind that in all the Districts the Target in ACP of 2013-14, will not be less than either of Target or Achievement of 2012-13. The revised Target in light of the above decision along with the Achievement for the qr. Ending June, 2013 in the ACP 2013-14 is Annexed.

**( Annexure - VI , Page No. - 61 TO 68)**

## **6.3 Enhancement in Target in Disbursement in Agricultural Sector, In light of MOF, GOI directives.**

- The Hon'ble Union Finance Minister, Govt. of India has set a Target of Rs.7.00 Lac Crore for disbursement in Agriculture Sector during FY 2013-14, in the Union Budget of 2013-14. The state of Jharkhand has been allotted a Target of Rs.5500.00 Crore from this overall target of Rs.7.00 lac crore set for the country as a whole. In light of the above developments The Sub-committee of SLBC, Jharkhand, on Agriculture & Allied activities, has decided to revise the Target of disbursement in Agriculture sector in the state during 2013-14 to Rs.5500.00 Crore. This Target has been proportionately distributed among all the Districts of the state as per the annexed sheet ( **Enclosure No.- 4(a), Page no- 149** ). The LDMs have been advised to allocate this revised Target among the various Banks operating in the District, inclusive of the Private Banks, and ensure achievement of the same. The House has to take a decision for adopting method & ways to achieve this challenging Target. ( Letter No . NB.CPD.GOD/394/54-B/2013-14 Dt.-24.05.13 issued by NABARD H.O is annexed as **Enclosure No.- 4, Pg. no-147 for reference**)

<b>AGENDA NO</b>	<b>7</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO</b>	<b>44</b>

## 7. REVIEW OF LENDING

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

**7.1.1.** Total Agriculture credit of all Banks in the state is Rs.8769.57 crore which constitutes **16.41%** of the gross credit. Agriculture credit in the State is lower than the National bench mark of **18%**. However, it is showing an increasing trend over the years. Focused attention of all the stake holders i.e. state Govt., Banks, NABARD and other agencies is needed.

**7.1.2.** The position of achievement under Agriculture Credit and KCC as on **30.06.2013** (cumulative from 1<sup>st</sup> April, 2013) is appended:

(Rs. in crore)

Sl.No.	Particulars	Commercial Banks	Regional Rural Banks/ co-operative Bank	Total
1				
1.a.	Target Agr. Credit (2013-14)	3162.79	898.18	4060.97
1.b.	Disbursement under ACP	301.88	41.42	343.30
1.c.	Achievement %	<b>9.54</b>	<b>4.61</b>	<b>8.45</b>
2	TARGET ( NO)	510845	208655	719500
2.a.	KCC issued – No	49034	16015	65049
2.b.	Achievement %	<b>9.59</b>	<b>7.68</b>	<b>9.04</b>

Bank wise position is given in **Annexure – VII Page – 69**

**Bank wise progress of issuance of KCC up to 30<sup>th</sup> June'2013** is enclosed (Annexure-VIII Page- 72) and summarized below:-

<b>Sl. No.</b>	<b>Banks</b>	<b>Fresh / New KCC sanctioned during the Year</b>
<b>1</b>	Public Sector Banks	48385
<b>2</b>	Pvt. Sector Banks	649
<b>3</b>	RRBs	10886
<b>4</b>	Co-operative Banks	5129
<b>5</b>	<b>Grand Total</b>	<b>65049</b>

#### **7.1.4. RuPay Credit Card**

All normal KCC had to be upgraded as Smart KCC by 31<sup>st</sup> March, 2013 with the new system of credit limit assessment, to make it functional with ATM & POS. NABARD has started a pilot project extending financial support for RuPay cards & POS machines to all KCC holders in 100 villages under service area of Jharkhand Gramin Bank. POS machines can be supplied to BCAs & input suppliers as well to have cash less transaction.

NABARD has also sanctioned Rs. 70.32 lakh from FITF to Jharkhand Gramin Bank for implementing the project for providing Aadhaar Enabled RuPay Kisan Credit Cards to farmers in 100 villages. Rs. 6.00 lakh has also been sanctioned to JGB for capacity building of its staff for implementation of the pilot project.

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

### 7.2.1. FINANCING TO MICRO & SMALL ENTERPRISES (MSE) (Priority Sector):

(Account: in lakh) (Amt. in crore)

Sl. No.	Particular		Outstanding position as at the end of		
			June'2012	June'2013	
(1)	(2)		(3)	(4)	
<b>1</b>	<b>Micro Enterprises</b>		<b>Accounts</b>	2.02	2.94
			<b>Amount</b>	4706.17	7331.98
	a.	Manufacturing Sector	Accounts	0.57	0.80
			Amount	1835.16	2769.54
	b.	Service Sector	Accounts	1.45	2.14
			Amount	2871.01	4562.44
<b>2</b>	<b>Small Enterprises</b>		<b>Accounts</b>	0.98	1.70
			<b>Amount</b>	8093.18	11983.94
	a.	Manufacturing Sector	Accounts	0.37	0.64
			Amount	4920.05	6790.85
	b.	Service Sector	Accounts	0.61	1.06
			Amount	3173.13	5193.09
<b>3</b>	<b>Total Micro and Small Enterprises (MSE sector)</b>		<b>Accounts</b>	3.00	4.64
			<b>Amount</b>	12799.35	19315.92
<b>4</b>	a.	Share of Credit to Micro Enterprises in total credit to MSE sector	Percent share of amounts (stipulation :60%)	36.77	37.95
	b.	Share of credit to MSE sector in NBC/ ANBC	Percent share of amount	28.73	36.15



**Credit Flow to Medium ENTERPRISES (Non Priority Sector):**

**( Accounts in Lacs , Amounts in Crore )**

Sl. No.	Particular		Outstanding position as at the end of	
			June'2012	June'2013
(1)	(2)		(3)	(4)
a.	Manufacturing Sector	Accounts	0.03	0.10
		Amount	436.72	1915.61
b.	Service Sector	Accounts	0.02	0.80
		Amount	486.33	383.09
c.	<b>Total of Medium Enterprises</b>	<b>Accounts</b>	0.28	0.90
		<b>Amount</b>	923.05	2298.70

Bank wise position of MSE and Credit Flow to MSME is given in **Annexure-9 page No.-**

**Observation:-**

1. In Jharkhand, share of Micro sector credit in total MSE stands at **37.95%** as on March,13, and thus Banks in Jharkhand could not achieve the target of **60%** as per RBI Guidelines.
2. Banks with less than **30%** share of Micro enterprise in overall MSE are PNB, **IOB,Syndicate Bank, SBP & Corporation Bank,ICICI Bank,Axis Bank,Indusind Bank etc.**
3. Banks are requested to increase lending under PMEGP to increase percentage of Micro credit in MSE.
4. All Banks should gear up to increase the share of Micro credit in overall credit to MSE sector in order to achieve the stipulated target of 60 %.

**Guidelines on financing under MSE & RBI Stipulated revised growth Targets:**

All Banks should ensure adherence to the guidelines and growth targets stipulated by RBI.

**National Mission on Food Processing(NMFP):**

Ministry of Food Processing Industries (MFPI) has launched a new Central Sponsored Scheme (CSS) -National Mission on Food Processing (NMFP) during 12th Plan (2012-13) for implementation through States / UTs. The basic objective of NMFP is decentralization of implementation of Ministry's schemes, which will lead to substantial participation of State Governments / UTs. The NMFP contemplates establishment of a National Mission as well as corresponding Missions in the State and District level. NMFP is likely to improve significantly the Ministry's outreach in terms of planning, supervision and monitoring of various schemes.

The detailed Guidelines for various schemes of National Mission for Food Processing as suggested by Department of Industries, Govt. of Jharkhand is enclosed as **Enclosure No.3 Page No.122. of the Agenda Note of 42<sup>nd</sup> SLBC**

Further details can be downloaded from web site of Department of Industry,GOJ [http://jharkhandindustry.gov.in/national\\_mission\\_food\\_Processing.htm](http://jharkhandindustry.gov.in/national_mission_food_Processing.htm)

### 7.3. Education loan

Providing proper & adequate Education to the future generation of the country is of prime importance for the Government. Poor financial condition should not be an obstacle in the way of getting proper education for any needy and meritorious student. Education Loan Schemes of Indian Banking Industry ensures to provide financial support to all needy and meritorious students and has since been included in Priority Sector. Bank finance in the Education Loan sector is playing a pivotal role in delivering to this cause.

Performance of the Banks under Education Loan Scheme in state of Jharkhand is as given below:-

#### Performance of Banks under Education loan Scheme

(Amt. in crore)

Particulars	As on 30.06.2012	As on 31.03.2013	As on 30.06.2013	GROWTH Y-O-Y IN EDU.LOAN
No. of Account	51034	55762	57647	6613
Amount (In crore)	1844.85	1827.67	2063.17	218.32

Bank wise progress under education loan is enclosed as **Annexure- 10,Page no- 77**  
Banks should ensure that all eligible students should get the benefit of the scheme and also claim of Interest subsidy filed within stipulated time as per the guidelines of IBA.

## 7.4. Housing loan

Providing Housing to all the citizens of the country is one of the prime concern of the Government because housing is one of the basic necessities for human life. Due to continued double digit growth in India's housing sector provides vast opportunity to the Banking sector. Housing loan up to **25** lakhs comes under Priority Sector Credit. Financing under this sector needs to be further sped up by the Banks.

### Performance of Banks under Housing loan Scheme

Particulars	As on 30.06.2012	As on 31.03.2013	As on 30.06.2013	GROWTH Y-O-Y IN EDU.LOAN
No. of Account	51070	67446	69952	18882
Amount (In crore)	3080.81	3749.71	4221.51	1140.70

State Apartment Act Passed/Placed by State Govt. should be meticulously followed. State Govt. may amend CNT and SPT Act to enhance performance in the sector which is pending since long with State Govt.

(Bank wise progress in housing loan is enclosed as **Annexure No.11 Page no-80**)

## 7.5.1 ARTISAN CREDIT CARD

The position as on **30<sup>th</sup> June'2013**, is as under:

[Amt. In Crore]

CUMULATIVE	ACHIEVEMENT
Number	Amount
3579	13.17

(Detailed Bank wise position is given in **Annexure –XII Page- 83**)

**Bank of India, Central Bank of India has shown good performance. Overall progress may be considered satisfactory. However, more participation of all other Banks would make the scheme popular.**

### 7.5.2. SWAROJGAR CREDIT CARD

The position under SCC as on 31st Mar' 2013 is given below:

**[Amt. In Crore]**

<b>CUMULATIVE</b>	<b>ACHIEVEMENT</b>
Number	Amount
8568	23.90

(Detailed Bank wise position is given in **Annexure-12 Page- 83** )

The participation of Pvt. Sector Banks, and some public sector banks is required in order to achieve the bankwise target. The sub-committee on MSME and Govt. Sponsored Schemes may review the progress in issuance of SCC.

## 7.6 CREDIT FLOW TO SPECIAL CATEGORY OF BORROWERS

### 7.6.1 CREDIT FLOW TO MINORITY COMMUNITIES

The position as on 30<sup>th</sup> June'2013 is as under:

( ₹. in Crore)

As on 30.06.2012		(%)	As on 31.03.2013		%	As on 30.06.2012		Target 15% of PSC
PSC	Minority Community		PSC	Minority Community		PSC	Minority Community	Share of Minority (%)
24055.09	1955.14	8.12	32916	3040.00	9.23	36504.28	3407.96	9.33

The share of Minority community in priority sector credit has increased to 9.33 % as on June2013. Though, credit to minority community is showing increasing trend, substantial improvement is needed so as to reach benchmark level of **15%** of priority sector credit. **(Annexure –13,Page-86)**

### 7.6.2 CREDIT FLOW TO WOMEN

The comparative position of 30<sup>th</sup> June, 2013 is given below:

( Rs. in Crore)

As on 30.06.2012		PERCENTAGE OF CREDIT TO WOMEN	As on 30.06.2013		Target of lending to Women (%)
Gross Credit	Of which to Women		Gross Credit	Of which to Women	5% of NBC
44558.02	3363.75	7.54	53424.35	7837.37	14.67

At the Quarter end of June,13, outstanding credit to women has increased by Rs.4473.62 crore on YoY basis. It has also increased in percentage term from 7.54% to 14.67 %, surpassing the Benchmark of **5%** lending to women is appreciable. **(Annexure –13,Page -86 )**

### 7.6.3 CREDIT FLOW TO DRI

The performance of the banks in this area as on 30.06.2013, stands as under:  
( ₹ in Crore)

As on 30.06.2012		As on 30.06.2013		Target of lending to DRI (%)
Gross Credit	Of which to DRI	Gross Credit	Of which to DRI	1% of Credit December'12
44558.02	114.37	53424.35	106.44	0.20

**DRI lending has decreased** from Rs. 114.37 cr to Rs.106.44 cr on YoY basis and it remains below benchmark of 1%. (**Annexure-1 Page no-48**)

Only Bank Of India has achieved the Bench Mark of 1%

It was proposed in the 37<sup>th</sup> SLBC meeting on 09.02.2012 that by March'12, all Rural Bank Branches should lend 10 DRI loans and Semi-Urban and Urban Bank Branches should lend 15 DRI loans. All the Banks should pro actively implement this in the Fin yr. 2013-14. The hohse may take a firm decision in this matter and decide for a revised Branch wisw Target in FY 2013-14.

### 7.6.4 CREDIT FLOW TO SC/STs

The comparative position of credit flow to SC/ST for quarter ended 30<sup>th</sup> June'2013, is given below:-

( Rs. in Crore)

Position as on June , 2012		% to Total Credit	Position as on June , 2013		% to Total Credit
Total Credit	Of which to SC/ST		Total Credit	Of which to SC/ST	
44558.02	4052.30	9.09	53424.35	7089.29	13.26

The over all credit to SC/STs has increased by 3036.99 crore (from `4052.30 crore to ` 7089.29 cr) as on June,13 over June ,12. In percentage term the share of credit has increased from 9.09% to **13.26** %.  
(**Annexure-13,Page- 86**)

Banks should make all out efforts to improve the position of credit flow to ST/SC for their overall development.

## **7.7. Scheme for Revival, Reform and Restructuring of Handloom Sector**

### **Status of implementation of Revival, Reform and Re-structuring (3R) package scheme for Handloom Sector in Jharkhand as on 30.06.2013**

The “3R Package for Handloom Sector” is being implemented, as a Centrally Sponsored Plan Scheme with a total outlay of Rs.3884 crore. NABARD is designated as the implementing agency for the scheme. Under the scheme, funds will be provided for repayment of 100% of principal and 25% interest as on date of loan becoming NPA which is overdue as on 31.3.2013 in respect of Apex/ Primary Weavers Cooperative Societies (A/PWCS), individual weavers, master weavers, SHGs and JLGs who have taken such loans for handloom weaving purposes.

In Jharkhand , total 27 PWCS & 369 individual weavers were found eligible for assistance under the scheme. Out of the total assistance of Rs.288.35 Lacs approved by the State Implementation Monitoring and Review Committee (SIMRC), a sum of Rs.255.97 Lacs ( Rs.155.21 lakh to 27 PWCS & Rs. 100.76 Lakh to 369 IW) has been released. The balance amount i.e 10% share of GOI will be released after the state govt. completes the legal & institutional reforms as committed by them in the MOU.

### **Weavers Credit Card**

Development Commissioner for Handlooms, Ministry of textiles, Govt. of India vide letter no 8/4/2010-DCH/Project-1 dated 16<sup>th</sup> May’2012, advised the target for Weavers Credit card to be issued during 2012-13. SLBC allocated the target to all the Banks operating in Jharkhand. Against the target of 3000 weavers credit card, total no of 236 cards have been issued in Jharkhand.

## 7.8. Scheme for financing of Women SHG

Govt. of India, MoF, DFS vide their letter no. F. No. 3/6/2011-AC (Vol. II) dated 04<sup>th</sup> 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 30.06.13 is given below ,

<b>No. of Districts</b>	18
<b>No. of Blocks</b>	209
<b>No. of NGO</b>	127
<b>No. of Nodal Branches</b>	440
<b>No of SHG formed</b>	26571
<b>No. of SHG Savings Linked</b>	11471
<b>No of SHG credit Linked</b>	52
<b>Amt. of Grant released</b>	Rs.268.54 lacs

District wise details is given in Enclosure - 5, Page No.- 153

**House May discuss**



<b>Agenda No</b>	<b>8</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO</b>	<b>44</b>

**8. REVIEW OF PROGRESS UNDER GOVT. SPONSORED SCHEMES FOR  
THE YEAR 2013-14 AS ON 30<sup>th</sup> June' 2013**

**PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

Overall Position during 2013-14 as on 30<sup>th</sup> June , 2013 is as under:

(Amt in Crore)

Target	Applicati on Received	Application Sanctioned		Disbursed		Ach. %		Reject ed/ret urned	Pendi ng
		No.	Amt	No.	Amt.	Sanction to Target	Disb. To Target		
1	2	3	4	5	6	7	8	9	10
<b>2790</b>	<b>1431</b>	<b>712</b>	<b>28.83</b>	<b>687</b>	<b>1647</b>	<b>25.52</b>	<b>24.62</b>	<b>316</b>	<b>442</b>

Bank wise and District wise position as on 30<sup>th</sup> June,2013 under PMEGP Scheme is given in **Annexure- XIV (Page-88 )**.

Out of 1431 applications sponsored, 712 applications have been sanctioned upto 30.06.2013. Disbursement has been effected in 687 cases so far at different Bank branches. Timely disposal and subsidy claim norms should be adhered by the Banks as per RBI guideline. Banks in Jharkhand as a whole have achieved the physical targets under PMEGP.

**National Rural Livelihood Mission (NRLM)**

The Government of India, Ministry of Rural Development has launched a new programme known as the National Rural Livelihood Mission (NRLM), to be implemented in a mission mode across the country. NRLM replaces the earlier scheme SGSY that had the underlying principle of promoting self- employment through the organization of the poor in self help groups. The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

The targets were conveyed to the LDMs of respective district for allocating the same to the Banks of their district.

The detailed guidelines for the role of Banks in NRLM is given in the **Enclosure no. 8 Page no. 140 . Of Agenda Note of 42<sup>nd</sup> SLBC**

## **Revised “Swarna Jayanti Shahari Rozgar Yojana” Programme**

### **Salient Features**

#### Objectives

. The objectives of the revised Swarna Jayanti Shahari Rozgar Yojana (SJSRY) are :

- \* Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self employment ventures (individual or group), with support for their sustainability; or undertake wage employment;
- \* Supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment; and
- \* Empowering the community to tackle the issues of urban poverty through suitable self-managed community structures like Neighborhood Groups (NHGs), Neighborhood Committees (NHC), Community Development Society (CDS), etc.

The delivery of inputs under the Scheme shall be through the medium of urban local bodies and community structures. Thus, Swarna Jayanti Shahari Rozgar Yojana seeks to strengthen these local bodies and community organizations to enable them address the issues of employment and income generation facing the urban poor.

#### Coverage

2.2. The target population under SJSRY is the urban poor - those living below the poverty line, as defined by the Planning Commission from time to time.

The Department of Urban Development, Govt. Of Jharkhand, has shown a very positive gesture and pro-activeness that beneficiaries under the scheme should be selected and trained in those business/commercial activities which offer ample scope in their area of operation so that they may not only be gainfully employed but should give adequate comforts to the financing bank by timely repayment of the loan. The department have also suggested illustrative list of activities to be covered under the scheme depending upon the the scope in a particular area. They are also open to cover more innovative schemes/Area Based Scheme/Special schemes etc. to be covered under the programme and to train the beneficiaries as per the scope of the activity in the area.

**TOTAL FINANCIAL TARGET FOR FY 2013-14 - Rs. 25.14 Crore**

**Different Municipal Corporation( Nodal Agency) wise Targets for FY 2013-14 is given in Enclosure No- 6, Page - 154**

**House may discuss**

<b>AGENDA NO.</b>	<b>9</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO</b>	<b>44</b>

**A. RSETIs**

**The current status of R-SETIs in the state of Jharkhand is given below :  
( As of 31.03.13)**

➤ **RSETI in all 24 districts are functional**

Bank of India	-	11 Districts
State Bank of India	-	08 Districts
Allahabad Bank	-	03 Districts
Punjab National Bank	-	02 Districts
<b>Total</b>	-	<b>24 Districts</b>

➤ **Posting of Independent Directors:**

Independent Directors are posted in - 24 Centres

➤ **Position of premises for RSETI is as below:**

Rented Premises - 07 Centres

Premises provided by Govt. (Temporary) - 17 Centres

➤ **Position of Land Allotment:**

Land Allotted - 22 Centres

Land Not Allotted - 02 Centres

**State Bank of India-02 (Garhwa, Palamu)**

➤ **Position of Land transfer:**

Land Transferred - 17 Centres

Land Transfer under progress - 07 Centres

**(Bokaro, Garhwa, Palamu, Giridih, Jamtara, Latehar, West Singhbhoom)**

**State Govt. may expedite Allotment and transfer of land to R-SETIs.**

➤ **Position of NIRD Claim received:**

Claim Received (Partial, ` 50 Lakhs each district) -17 Centres

Claim not Received - 07 Centres

**Fate of claims for grant/subsidy submitted may be advised by the concerned Banks.**

➤ **Training of Directors:**

No. of Directors undergone TTP training - 18 Directors

No. of Directors not undergone TTP Training - 06 Directors

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

**1. Regular training programme are:**

Training Programme conducted in - 24 Centres

**Construction Status :**

- None

In all 17 districts where Lease dead executed, the Bank Architect visited the site and plan for construction prepared. For construction of RSETI, as per prevailing practice, first the plan is to be approved by LAC (Local Advisory Committee), which is under process. After approval of LAC the plan is to be vetted by Corporate Office of the Bank and after approval of Corporate office, tender for construction can be invited.

## **HURDLES FACED FOR CONSTRUCTION OF RSETI BUILDING**

The cost of construction as suggested by the Bank Architect ( according to the suggested Model plan of the RSETI bldg. given by MORD) is coming out to be around **2.50-3.00** Crore, whereas the amount allotted from MORD for this purpose is Rs. 1.00 crore only. From this 16 RSETIs have received the 1<sup>st</sup> instalment of Rs.50.00 lacs. The cost of construction has been the main hurdle for the construction to take off. All efforts were made to reduce the estimates by adopting some innovative cost-effective methods, however the estimate could not be brought down within 1.00 crore. The matter was discussed in length in the Meeting of Sub-Committee of NRLM held on 6.06.13, in which it was submitted by the State co-ordinator of RSETI that as per the instruction of the Ministry the additional expenses has to borne by the Banks. However no such instruction has been received by SLBC. Clear cut instruction on the matter has been sought from MORD through H.O of diff. Banks.

\*Out of 22 districts where land has been allotted to RSETI, possession of land is given in only 17 districts.

The road to approach the land is also not proper and in some districts there are several encroachments in the land allotted.

The State Govt. is requested to give possession in the land allotted.

District wise details of RSETI is given in the **Annexure no.21,Page No- 107**

<b>AGENDA NO</b>	<b>10</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO</b>	<b>44</b>

### 10.1 RECOVERY POSITION UNDER PRIORITY SECTOR ADVANCES

#### REVIEW OF NPA/ RECOVERY MATTERS

(Rs. In crores)

Particular	30 <sup>th</sup> June,2012			30 <sup>th</sup> June' 2013		
	Demand	Recovery	%	Demand	Recovery	%
1	2	3	4	5	6	7
<b>Agriculture</b>	1522.54	824.81	<b>54.17</b>	1913.60	1129.96	<b>59.04</b>
<b>MSE</b>	2478.14	1349.94	<b>54.39</b>	2950.76	1560.34	<b>52.88</b>
<b>OPS</b>	1007.00	465.60	<b>46.24</b>	851.52	517.54	<b>60.78</b>
<b>Total PSC</b>	5007.68	2638.34	<b>49.33</b>	5715.88	3207.84	<b>56.12</b>

The recovery position in the state of Jharkhand is found to be increasing, which is a positive sign. OBC, Indusind Bank, Vananchal Gramin Bank etc. should frame some strategy to improve recovery for overall improvement in the recovery position. Support from State Govt. can be a useful tool to increase recovery.

Bank-wise position of recovery under Priority Sector as on **30<sup>th</sup> June' 2013** is given in **Annexure -18 (Page -98)**

### 10.2 RECOVERY POSITION UNDER GOVT. SPONSORED SCHEMES

[ Amt. in Crore ]

PARTICULAR	30 <sup>th</sup> June'2012			30 <sup>th</sup> June'2013		
	Demand	Recovery	%	Demand	Recovery	%
1	2	3	4	5	6	7
<b>SGSY</b>	238.69	97.78	<b>40.97</b>	235.31	77.88	<b>33.10</b>
<b>PMRY/PMEGP</b>	88.60	36.42	<b>41.11</b>	125.35	56.77	<b>45.29</b>
<b>Total</b>	327.29	134.20	<b>41.00</b>	360.66	134.64	<b>37.33</b>

Dismal position of recovery in Govt. sponsored scheme is continuing, Recovery in SGSY has decreased, but Recovery position has improved in PMRY/PMEGP scheme. An alternative measure has to be found to restrict slippages in these schemes. Proper selection & identification of borrowers along with some awareness campaign may possibly be of some help. Support from concerned Govt. Deptt. is desired to improve recovery position in the Govt. Sponsored Schemes.

Bank wise position of recovery under Govt. Sponsored Schemes as on **30<sup>th</sup> June'2013** is given in **Annexure-17 (Page - 96)**

**10.3****NON PERFORMING ASSETS**

The position of NPA and written off debts of Banks in the state, is as under

[Amt. in Crore]

Particular	30 <sup>th</sup> June'2012	30 <sup>th</sup> June '2013
<b>Gross Credit</b>	44558.02	53424.35
<b>Gross NPA</b>	2068.75	2826.09
<b>% to Gross Credit</b>	<b>4.64</b>	<b>5.28</b>
<b>Written off</b>	465.96	541.22
<b>% to Gross Credit</b>	<b>1.05</b>	<b>1.01</b>
<b>Total (Gross NPA +Written Off)</b>	<b>2534.71</b>	<b>3367.31</b>
<b>% of Gross Credit</b>	<b>5.69</b>	<b>6.30</b>

On YoY basis NPA increased by Rs. 757.34 crore from Rs. 2068.75 cr to Rs. **2826.09** crore which is **5.28%** of Gross Credit. This is highly alarming, taking into consideration of prudential write off done by banks (without absolving borrowers from repayment), the total NPA comes to **Rs. 3367.31 crore**.

To speed up the recovery of NPA a/c following action is required by Banks/State Govt.:

**Action by Banks**

1. Follow up with the NPA borrowers to ascertain the condition of assets financed by bank, and to ascertain the repaying capacity of borrowers.
2. In case of loss to business/ assets, possibility of compromise as per norms to be explored.
3. In case of willful default, legal action should be initiated as per norms.
4. If mortgage property is available, action under SARFESI Act to be initiated as per norms without further delay.

**Action to be taken by State Govt.**

1. To speed up the process of disposal of all certificate cases filed in order to increase recovery performance under filed Certificate Cases.
2. Early disposal of application filed by banks before Deputy Commissioner for physical possession under SARFASI Act.
3. Organization of Lok Adalat at frequent intervals to dispose of the cased comes under Lok Adalat.

Bank wise position of the NPA advances as on **30<sup>th</sup> June'2013** is given in **Annexure - 19 (Page - 100)**

**10.4 BANK WISE POSITION OF CERTIFICATE CASES**

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

[Amt. in Crore]

BANKS	30 <sup>th</sup> June'2012		30 <sup>th</sup> June'2013	
	Number	Amount	Number	Amount
<b>Commercial Banks</b>	95634	263.02	97760	297.23
<b>RRBS</b>	6791	20.39	7518	7.55
<b>Total</b>	<b>102434</b>	<b>283.41</b>	<b>105278</b>	<b>304.78</b>

Filing of certificate cases has increased over June, 2012. The progress under recovery is not satisfactory. Support from State Govt. is necessary for significant improvement. Posting of Certificate officer will further boost the disposal of certificate cases.

Bank wise position of pending Certificate Cases as on **30<sup>th</sup> June ,2013** is given in **Annexure –20(Page-103)**

10.4.2 The position of **quarterly disposal** of **Certificate Cases** is as under:

[Amt. in Crore]

Banks	30 <sup>th</sup> June '2013	
	Number	Amount
<b>1</b>	<b>2</b>	<b>3</b>
<b>Commercial Banks</b>	341	6.58
<b>RRBs</b>	0	0
<b>Total</b>	<b>341</b>	<b>6.58</b>

**10.5. POSITION OF DRT CASES**

The position of DRT Cases of Banks as on **30<sup>th</sup> June , 2013** is as under:-

[ Amt. in Crore ]

Total Credit	Pending Cases		To Gross Credit
Amount	No.	Amt.	%
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
53424.35	1096	366.36	0.68

Bank wise position as on **30<sup>th</sup> June'2013** is given in **Annexure –20(Page-105)**

**OBSERVATIONS**

1. Recovery position in the state of Jharkhand continued to deteriorate during FY 2013-14.
2. There is also no significant outcome in terms of recovery in certificate cases.

Only improved recovery scenario may help in recycling the Banks loans and free flow of credit to Priority Sector and Govt. sponsored scheme.



<b>AGENDA NO</b>	<b>11</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO</b>	<b>44</b>

### 11.1 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

<b>S N</b>	<b>Name of Sub-Committee</b>	<b>Chairman of Sub Committee</b>	<b>Other Members of Sub Committee</b>	<b>Terms of Reference</b>	<b>Date of Last Meeting</b>	<b>Annexed Minutes</b>
1.	Agriculture & Allied Sub Committee	Principal Secretary/Secretary (Agriculture) GOJ <b>Convenor-NABARD</b>	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	1) Agriculture & Allied activities including KCC. 2)New Projects/Schemes 3)Development of Potentials for Lending	30.07.13	Encl.-10 Page - 165

S N	Name of Sub- Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Annexed Minutes
			Cooperative Societies			
2.	Export Promotion	Convenor Bank of SLBC <b>Convenor- SLBC</b>	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	11.06.12	
3.	Security	Principal Secretary/ Secretary (Home), GOJ <b>Convenor- SBI</b>	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	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	13.06.13	Encl. 7,Page- 155

S N	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Annexed Minutes
			or representative not below the level of AGM) 9) Jharkhand Gramin Bank (Zonal Head or representative not below the level of AGM )			
4.	CD Ratio & ACP Sub-Committee	Convenor Bank of SLBC <b>Convenor-SLBC</b>	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	10.04.13	
5.	Steering Committee on SLBC	Convenor Bank of SLBC <b>Convenor-SLBC</b>	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.)	29.01.13	
6.	Sub Committee on Legislature & Other issue	Secretary, Institutional Finance <b>Convenor-SLBC</b>	1) Secretary, Rural development 2) Secretary, Co-operative 3) Secretary, Revenue 4) Secretary, Agriculture	All issues relating to legislature, amendment and other Activities received from the State	05.11.12 29.01.13	

S N	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Annexed Minutes
			5)Secretary, Planning 6) .State bank of India 7)Bank of India 8) Allahabad bank 9)Reserve bank of India	Govt. for Development through credit in the State.		
7.	Sub-committee on MSME and Govt. Sponsored Schemes	Secretary(Rural Development) <b>Convenor- BOI</b>	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	
8	Sub-committee on Housing finance	Secretary(Urban Development) <b>Convenor- SBI</b>	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)	04.08.11	
9	Sub-committee on National Rural Livelihood Mission	Secretary (Rural Development) <b>Convener- Jharkhand State Livelihood Promotion Society</b>	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	6.06.13	Encl. No. 8 Page-160
10	Sub-committee on EBT	Secretary (Information Technology) <b>Convener- SLBC</b>	1)Secretary, Information Technology, GoJ 2)Secretary, IF&PI,	Detailed strategy and approach for Electronic Benefit	30.04.13	.

<b>S N</b>	<b>Name of Sub- Committee</b>	<b>Chairman of Sub Committee</b>	<b>Other Members of Sub Committee</b>	<b>Terms of Reference</b>	<b>Date of Last Meeting</b>	<b>Annexed Minutes</b>
			GoJ 3)MGNREGA Commissioner 4)RBI 5)Secretary, Welfare, GoJ 6)Tribal Welfare Commissioner 7)SBI 8)Bank of India	Transfer		

The convener of Sub-committee of Agriculture & Allied activities, Security, MSME & Govt. Sponsored Scheme and Housing finance requested to convene the meeting on at-least quarterly basis.

In addition to the aforesaid regular sub-committees Bankers' Small committee was constituted in terms of instruction of the Govt. of India letter dated 17<sup>th</sup> August, 2011.

The status of holding meeting of the Bankers' Small committee is given below:

<b>SL. No.</b>	<b>Name of Committee</b>	<b>Chairman of Committee</b>	<b>Other Members of Committee</b>	<b>Terms of reference</b>	<b>Date of Last Meeting</b>	<b>Annexed Minuets</b>
<b>1</b>	Small Group of Bankers for Financial Inclusion	Convenor - SLBC	RBI, Convenor Bank of SLBC, NABARD, OSD, Major Banks, Both RRBs	Providing Banking services to all villages with population below 2000 in Jharkhand	10.12.2012 19.12.2012	

<b>AGENDA NO.</b>	<b>12</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO.</b>	<b>44</b>

## **12. Miscellaneous**

### **12.1. Extension of Equitable Mortgage in Khunti and Ramgarh.**

Ramgarh and Khunti, which have been carved out from Hazaribagh and Ranchi districts respectively are not having the equitable mortgage facility as these two districts have not been notified for creation of Equitable mortgage by the State Govt. At present Equitable Mortgage of these two districts are executing in nearby districts, which is posing hurdle in financing by the Banks. SLBC has requested to IF & PI department, GOJ to take up the matter with the concerned department of Govt. to notify these two districts as notified centres for Equitable Mortgage.

### **12.2.Financing to Special category of Borrowers**

As per prevailing practices mortgage of properties for loans to the members of ST/SC/OBC category under CNT Act is being permitted by Dy. Commissioner of respective districts. In case of Housing Loan to the employees of Central Govt./State Govt./ Banks and other PSU, Education Loans to the ward of Central Govt./State Govt./ Banks and other PSU employees and for Investment credit, SLBC proposes that a time frame should be fixed to minimize the delay in granting the permission for mortgage by DCs to facilitate these type of Loans which generally otherwise gets unduly delayed.

**House may discuss**

### **12.3. Provision of space for DRT Ranchi**

MoF, Gol vide letter no F. No. 26/7/2011-DRT dated 27.04.2012 advised the convener of SLBC to locate/find out the suitable space for shifting of office of DRT Ranchi. The matter was also discussed in 38<sup>th</sup> SLBC meeting held on 09<sup>th</sup> May'2012, in which SLBC requested Govt. of Jharkhand to provide suitable space in any Govt. building for DRT Ranchi. SLBC Jharkhand once again request the State Govt. to provide space for DRT Ranch.

**House may discuss**

### **12.4. 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.

**House may discuss**

<b>AGENDA NO.</b>	<b>13</b>
<b>DATE OF MEETING</b>	<b>14.08.2013</b>
<b>MEETING NO.</b>	<b>44</b>

### 13. Fresh Issues & any other matter with the permission of the chair

- 13.1 During the course of review of performance of Banks under ACP below par performance was observed by some Banks .While RBI advised SLBC to bring the matter to the Notice of Head-Offices of such Banks. .Shri Debasish Gupta, the then Development Commissioner in the 41<sup>st</sup> SLBC meeting (Extracts of minutes given in Encl- 7 )had observed that SLBC should collect data of Govt. deposits held with Banks so that Govt. may take a view on the matter. In this regard it may be added that in terms of minutes of the 39<sup>th</sup> Meeting of Bihar SLBC (Extracts of minutes given in Encl-8 ), held on February 10, 2012, Govt. of Bihar has decided to keep government deposits in only those banks which have achieved the minimum benchmark on four parameters formulated by them viz. **CD ratio, Priority Sector Lending, Agriculture finance & KCC loans**. With a view to collect information, SLBC, Jharkhand (Allahabad Bank) vide its letter No.SLBC/AB/135/592 dated November 10, 2012 had issued a letter to controlling Heads of all the Banks operating in Jharkhand, seeking details of deposits (including govt. deposits). The details are still awaited from Banks , which would help in formulating a grading pattern.
- 13.2. The Government of Jharkhand has recently enhanced the charge for providing Arm escort for cash remittances. This enhancement is being proved to be a burden over the small rural branches. The issue was discussed in the 3<sup>rd</sup> Meeting of SLBC sub-committee on Security. As per the decision taken at the meeting, the matter was referred to The I.G Police (operations). The GOJ is expected to have a re-look in the issue.
- 13.3 The RSETI Ranchi has not been allotted the fund for construction of Building by MORD , although the land has been allotted by GOJ.This is causing hinderance for construction of bldg. for RSETI,Ranchi. The problem should be resolved at earliest and the fund should be released.