

STATE LEVEL BANKERS' COMMITTEE, JHARKHAND

AGENDA NOTES FOR 38th SLBC MEETING

DATE	09.05.2012
TIME	10.30 A.M.
VENUE	Hotel Capitol Hill ,Ranchi

CONVENOR: ALLAHABAD BANK

**AGENDA FOR 38th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, JHARKHAND**

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AGENDA NO.	1
DATE OF MEETING	09.05.2012
MEETING NO.	38

CONFIRMATION OF THE MINUTES OF 37th JHARKHAND STATE LEVEL BANKERS' COMMITTEE MEETING HELD ON 09th February, 2012.

- *Minutes of 37th Meeting of Jharkhand State Level Bankers' Committee held on 09th February, 2012, circularized to all concerned vide letter No SLBC/AB/02/1106, dated 25th Feb'12 may please be confirmed by the house, as no communication requesting amendment has been received.*
- *Copy of the aforesaid minutes is enclosed for ready reference (enclosure no.01 page No 110 to 124)*

AGENDA NO.	2
DATE OF MEETING	09.05.2012
MEETING NO.	38

**Follow up action on compliance of the decisions taken in previous
SLBC Meeting**

2.1 Issues pertaining to State Government

SL.NO	Pending since	ISSUES	PRESENT STATUS
2.1.1	22.03.2002	<p>Updating of land records and Amendment in tenancy act (S.P.tenancy 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>	Updating of Land Record is a National Plan where State Govt. has been asked to update the Land record. As advised in 37 th SLBC meeting, updation of land record is going on in only 4 districts and for rest of 20 districts the work is yet to be started. Till date land record is updated, only in Lohardaga district. JS, Revenue Deptt informed that in 4 districts updation will be completed in six months time.
2.1.2	23.06.2005	<p>Waiver of stamp duty up to ₹ 5.00 Lacs for Agriculture advance Some of the states such as U.P., Bihar has already liberalized stamp duty for farmers. In case of Agricultural loan, stamp duty has been waived up to loan limit of ₹.5.00 lacs. State Govt. may consider exemption of stamp duty up to ₹ 5.00 lacs for agriculture loan to encourage farmers. Presently it is ₹ 3.00 lacs in Jharkhand.</p>	As per the information provided by land & Revenue Deptt. GOJ, proposal for amendment has been sent to Finance Deptt. GOJ, and after the approval of the Finance Deptt. the matter will be put before cabinet for final approval on both issues.
2.1.3.	22.03.2005	<p>Amendment in PDR Act- State Govt. in line with MP &UP recovery acts, which are model PDR act, shall make necessary amendment on the issue of paying fees upfront and incentives to Recovery Officer. Govt. of Bihar vide Guzzet 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>	

SL.NO	Pending since	ISSUES	PRESENT STATUS
2.1.4.	09.02.2012	<p>UP Agriculture Money recovery Act – 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 is realized by Govt. officials and deposited in Govt. A/C, rest 90% depositing in loan account.</p>	<p>SLBC has provided the copy of Act to the State Govt. with request to enforce the said act in the State of Jharkhand.</p>
2.1.5.	20.03.2009	<p>“Amendment to the Bihar Money Lenders Act 1974 and Rules” as prevalent in Jharkhand. 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>In the meeting with Revenue deptt. officials & SLBC Convenor Bank, held in the chamber of Revenue Minister, it was informed that Revenue Deptt. will finalize the amendment to put before Cabinet for approval.</p>
2.1.6.	10.01.2007	<p>Formation of State Co-operative Bank in Jharkhand State</p>	<p>In a Secretary level meeting at RBI Patna on 9.12.2010, the proposal for take-over of 5 branches of Bihar State Cooperative bank to Jharkhand State was approved. RBI central office vide letter no rpcd.co.rcb.no.11113/07.06.14/2010-11 dated 30.03.11 approved the proposal for bifurcation of Assets & Liabilities of the branches of Bihar State Cooperative bank located in Jharkhand and their transfer to the Govt. of Jharkhand paving the way for the formation of Jharkhand State Co-operative bank. In the last 37th SLBC meeting held on 9th Feb'12, the co-operative Deptt was advised to coordinate with Bihar Govt. for early transfer of these branches and appraise the RBI of the efforts made in this regard. Co-operative Deptt. may appraise the House about the latest developments</p>

SL.NO	Pending since	ISSUES	PRESENT STATUS
2.1.7.	29.09.2010	Recovery of Bank's dues "Dedicated Certificate Officer" in some of the districts was started but could not work well due to various reasons.	As per SLBC direction, recommendation of "Task force" for revamping the scheme with elimination of anomalies submitted for consideration By GOJ.
2.1.8.	19.02.2002	Security arrangement for safety & security of Banks Treasure in Jharkhand 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.	In the meeting of SLBC Sub-committee on State level security committee(SCSLSC) for Jharkhand held on 28.12.2011,in the office of the Principal Secretary(Home), the PS (Home) informed that 02 battalion of State Industrial Security Force for industries including Banks have already been raised and will be available to Banks within couple of months time.
2.1.9.	01.12.2008	Allotment of land to R-SETIs 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 yet to finalize.	The details R-SETIs wise position of allotment of land is given in Agenda No 10 (Page no-38 and summarized below. <ul style="list-style-type: none"> ➤ Land allotted & transferred- 13 Districts. ➤ Land allotted but not transferred-9 Districts ➤ Land not allotted – 2 (Garhwa & Palamu District)
2.1.10.	21.09.2011	e-payment to the benefit under central/State Govt. Scheme w.e.f.01st October, 2011. (The Secretary, MOF, GOI vide letter No. D.O.No.8/11/2011 FI dated 19 th August, 2011, addressed to the Chief Secretary, GOJ.)	<ul style="list-style-type: none"> ➤ Targeted FIP implementation up to 31.03.2012 for villages with population more than 2000 have been fully achieved by the banks. ➤ Convergence of EBT with FIP as per regulatory/Administrative guidelines issued by RBI & GOI has been requested for implementation by the State Govt. <p>The detailed status under Agenda no 9.1 page no-33</p>

SL.NO	Pending since	ISSUES	PRESENT STATUS
2.1.11.	25.10.2011	Uploading of Service Area Plan on the respective district websites maintained by NIC (Dept. of Financial Services, MOF, GOI, letter F.No.11/4/2011-FI dated 24 th October,2011	Service Area Plan has been prepared in all the 24 districts in the State. However, uploading of Service Area plan is still pending in Five districts viz Dhanbad, Ramgarh, West Singhbhum, Deoghar and Pakur, although soft copy of Service Area Plan has been submitted to District NIC. In Ramgarh and Deoghar district NIC website is not yet launched. Service area plan not uploaded in LWE districts-Dhanbad, Ramgarh, West Singhbhum

2.2 Issues Pertaining To Banks

SL.NO.	Pending since	ISSUES	PRESENT STATUS
2.2.1.	16.04.2010	Branch Expansion in Rural Areas A target was set for opening of 216 branches during 2010-11, preferably in Rural & Semi-urban areas.	Total 136 new Bank branches have been opened, out of which 48 in rural & 51 in Semi Urban, against target of 216 new branches up to Mar'11. During current FY 2011-12 total 135 bank branches were opened (Rural- 62 , Semi Urban- 45 & Urban- 28) as detailed in Agenda No-04(Page-14)
2.2.2.	30.12.2010	Financial Inclusion Plan for the Village, having population above 2000	FIP target of extending Banking outlet to identified 1541 villages with population over 2000 by 31 st Mar'12 has been FULLY ACHIEVED . Details in Agenda no-8.1 page no-29

SL.NO.	Pending since	ISSUES	PRESENT STATUS
2.2.3	30.01.2012	Hon'ble Minister, Revenue, Govt. of Jharkhand, in a meeting on 30.01.2012 which was also attended by Secretary (Revenue), Spl Secretary Rev & land Reform, OSD, IF& PI and convenor SLBC instructed NABARD being developmental institution take the lead role in formation of various investment credit loan duly protecting the interest of specified categories under CNT act and simultaneously following viability and regulatory guidelines for such financing.	NABARD may appraise the House.

Revalidation of Previous Action Points

Lending of KCC upto Rs.50,000/- without LPC (Land Possession Certificate)

In consideration of the non-availability of updated land records in Jharkhand State, the then Principal Secretary, D.I.F, GOJ, in "The Standing Committee of SLBC" held on 04.02.2010, decided that for sanctioning of KCC upto Rs.50,000/-, a suitable alternative system be evolved.

Accordingly in the Special SLBC meeting held on 20.02.2010, it was discussed in length and the following decision was taken

Action Points of Special SLBC Meeting held on 20.02.2010	
3.2.1.	<p>It was decided that KCC up to Rs. 50000/- may be sanctioned without insisting for Land Possession Certificate. A suitable affidavit along with any of the following records/certificate be obtained to identify the eligible farmers and the extent of their area of cultivation.</p> <ol style="list-style-type: none"> i. Certificate by village revenue authorities i.e. Pradhan/ Maanaki-Mundas etc. ii. Certificate by Agriculture Department iii. Any list provided by Agriculture/Revenue or any other Govt. Department on the tenant farmers. iv. Certificate from active farmer clubs. v. Certificate from reputed NGOs to the satisfaction of Bank. vi. Certificate given by reputed corporate/firms with whom the farmer is undertaking cultivation under contact farming. vii. Certificate from two other/ neighboring farmers of the

	<p>village whose lands are located near the lands cultivation/proposed to be cultivated by the applicant.</p> <p>viii. Certificate from any other agencies to the satisfaction of the Bank.</p> <p>The above relaxation will be application to the following categories of farmer:-</p> <p>i. All tenant farmers including Share croppers/ Oral Lessees cultivating lands on all type of tenancy and contractual methods.</p> <p>ii. Farmers cultivating lands under contractual arrangements with land owners, not by way of complete leasing.</p> <p>iii. Farmers cultivating land without proper land records.</p> <p>iv. Farmers with tiny land holding.</p> <p>v. Any other type of farmers who are cultivating lands and cannot be brought under our regular Agriculture Lending Schemes.</p> <p>vi. Not a defaulter to other Institutions.</p> <p>vii. Finance to be extended to only person from a family.</p> <p><u>Purpose of Loan</u></p> <p>i. Cultivation expenses 50% of the limit</p> <p>ii. Maintenance of animals, farm machinery.</p> <p>iii. Repair and replacements of animals/farm machinery.</p> <p>iv. Consumption expenses.</p> <p>The SLBC will review the above model after 1 year. The Banks in State should get required approval from their Head Office within 30 days.</p>
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Present Status:

- The Land Record has so far been updated in only one district (Lohardaga).
- During Last 37th SLBC meeting held on 09.02.2012, Joint Secretary, Revenue & Land Record Department, GOJ informed that updation of land record in 04 districts are in progress.
- The Joint Secretary, DFS-MOF, GOI, in the 37th SLBC meeting pointed out that being National Plan, the State Government has been asked to update the land records and Interim arrangement should be made by GOJ for un-interrupted flow of credit.

- To ensure smooth credit flow to agriculture sector, especially under KCC. The matter was discussed in each and every SLBC meeting and Bankers were asked not to insist for LPC for KCC loan up to Rs.50,000/-.

Observations of BANKER'S SMALL COMMITTEE

During the course of review of status of various important issues in the Banker's Small Committee (constituted as per GOI instructions) meeting held on 20.01.2012. It was observed as under

As regards KCC lending up to Rs 50000/- without LPC, it was pointed out by the member Banks that since it was initially agreed for One Year period, so fresh suitable SLBC mandate needs to be communicated for according relaxation from respective corporate offices. It was generally felt that since GOJ has assured that the land record will be updated in next six month the maximum extension upto 31st March, 2013, may be consider for lending up to 50000/- under KCC without LPC (for the districts where land record is not updated) need be placed in the next SLBC meeting on 09th May, 2012.

Issue for Consideration

In view of foregoing, having regard to the Special incentive Scheme for mobilization of KCC proposals has been launched by the State Government in a massive way for providing KCC to all eligible farmers within current FY (kindly see agenda 6.1). the SLBC may consider to revalidate the decision of "KCC lending up to Rs.50,000/- without LPC" for a period up to 31st March 2013.

The State Government may kindly expedite updating of Land Records to ensure uninterrupted flow of Priority sector and Agriculture sector credit in the state of Jharkhand.

. The member banks may kindly take up the matter suitably with respective Head Office or Corporate office within 30 days.

HOUSE MAY DISCUSS AND DECIDE.

AGENDA NO	3
DATE OF MEETING	09.05.2012
MEETING NO	38

**KEY INDICATORS OF
ALL SCHEDULED COMMERCIAL BANKS**

3.1. Overall Position under Key Business Parameters as on 31st March, 2012, is as under

TABLE

(₹ in crore)

Sl. No.	Items	Position as on 31.03.2010	Position as on 31.03.2011	Position as on 31.03.2012	Bench Mark
1	Deposit	59804.23	72367.21	84957.89	
2	Credit	26924.95	33161.37	44127.81	
3	Credit (As per place of utilization +RIDF)	26924.95	35152.86	51042.22	
4	CD Ratio (%)	45.02	48.58	60.08	60%
5	Priority Sector Advances (PSA)	15234.49	18873.27	23828.49	
6	Share of PSA to Total Advances	56.58	56.91	54.00	40%
7	Agricultural Advances	3294.01	4118.71	5732.38	
8	Share of Agricultural Advances to Total Advances (%)	12.23	12.42	12.99	18%
9	Micro & Small Enterprises Advances	6621.98	8033.38	12089.03	
10	Share of Micro & Small Enterprises to Total Advances	24.59	24.23	27.40	
11	Advances to Weaker Sections	3020.23	4712.86	7988.85	
12	Share of Weaker Section Advances to Total Advances (%)	11.21	14.21	18.10	10%
13	DRI Advances	60.84	137.47	270.92	
14	Share of DRI Advances to Total Advances of last March	0.23	0.51	0.82	1%
15	Advances to Women	1446.03	1766.89	2821.59	
16	Share of advances to women in Total advances	5.37	5.33	6.39	5% of ANBC
17	Advances to Minorities (Amount)	1337.28	1429.13	1783.75	
18	Share of Advances to Minorities of PSA (%)	8.78	7.57	7.48	15% of PSC
19	Branch Net-Work (in no.) *				
	a) Rural	1114	1152	1234	
	b) Semi-Urban	407	468	513	
	c) Urban	414	451	484	
	d) Total Branches	1935	2071	2231	

(* Excluding 42 branches of LDBs, which are non-functional in the State.)
As per Annexure -I Page-48 ,Annexure-II Page-50 Annexure-III Page-52

Observations

Deposit growth

During the review period, the Aggregate Deposit of the Banks in the State of Jharkhand grew by Rs. **12590.68** crore on YOY basis, representing a YOY growth of **17.40%**.

Credit Growth

The gross credit of the Banks in the State grew by Rs. **10966.44** Crore on YOY basis. Thus credit expended by **33.07%** during the review period which is quite satisfactory.

CD ratio

CD ratio of the Banks increased from **48.58% to 60.08%** on YOY basis in the State of Jharkhand, which is once again representing a very good Banking development in the State of Jharkhand. Deposit grew by **17.40%** and credit grew by **33.07%**, hence the higher growth in Credit, reflected in CD Ratio, which is for the very first time reach the National benchmark of **60%**.

Priority Sector Advance

Priority Sector Advance registered a growth of Rs. **4955.22** Crore representing growth of **26.25%** on YOY basis. Priority Sector being **54%** of gross credit is well above the benchmark of **40%**.

Agriculture Credit

Agriculture Credit stands as on 31st March, 2012, Rs. **5732.38**, which is **12.99%** of Gross Credit. The growth in outstanding Agriculture Credit during the FY2011-12 is Rs. **1613.67** crore. Agriculture Credit portfolio of the State showing an increasing trend but it is still below the National Benchmark of **18%**, which requires attention of all stake holder.

Weaker Section

Advance to Weaker Section by the Banks in Jharkhand is Rs. **7988.85** crore (**18.10%**), is well above the National benchmark of **10%**.

Advance to Women

Advances to women are on an increasing trend from March, 2011 and reached to **6.39%**, which is above the National benchmark of **5%** but there is a need to extend more credit to women for their empowerment and social justice as desired by Hon'ble Chief Minister in his speech in 36th SLBC meeting held on 09th November 2011.

Advance to Minority Community

Advance to Minority community is **7.06%** of Priority Sector which requires the attention of all the stakeholders.

Share of DRI advance

Share of DRI advances is **0.82 %** which is below the stipulated **1%** of Gross credit as at the end of previous year. However, it may be noted that outstanding DRI credit has increased almost **100%** during FY 11-12, i.e. from Rs. **137.47** crore to Rs **270.92** crore.

House may discuss.

3.2 C: D Ratio of the State as On 31st March, 2012.

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) With the indicators i.e. credit as per place of utilization + RIDF.

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

(₹ in crore)

Particulars	March,2011	March,2012
Deposit	72367.21	84957.89
Credit(As per place of utilization+RIDF)	35152.86	51042.22
C:D Ratio	48.58	60.08

(Annexure-IV page no.54, Annexure-V page no.57 Annexure XXVIII page no. 109)

C: D ratio: projection vis-à-vis actual for 2011-12

In pursuance of the decision taken in the meeting of the RBI Governor and Chief Minister of Jharkhand with senior State Govt. Officials and Banks at Ranchi on 14.12.2010, it was decided in 32nd SLBC on 09.02.2011 to achieve **50.30%** C: D Ratio in the State by March'12. (Annexure- VI Page No.58)

In compliance of the aforesaid decision, the C: D Ratio of the State as sanctioned by Bank branches in Jharkhand:

(₹ in crore)

Particulars	MARCH'11		March,2012	
	Projection	Actual	Projection	Actual
Deposit	71161	72367.21	81093	84957.89
Credit	32543	33161.37	40793	44127.81
C:D Ratio	45.73	45.82	50.30	51.94

Banks achieved projected C: D Ratio for March, 2012.

State Bank of India(60.91%), Bank of India(56.26%), Allahabad Bank(54.63%), Canara Bank(44.37%), Dena Bank(38.37%), Indian Bank(51.68%), Corporation (Bank 74.10%), Bank of Maharashtra(34.41%), HDFC Bank(62.57%), Karnataka Bank(41.88%), Axis Bank(81.32%), Indus Ind Bank(108.29%), Kotak Mahindra Bank(62.40%), Vananchal Gramin Bank(39.72%) & Cooperative Bank(50.70%)

Banks not achieved projected C: D Ratio

Central Bank of India (32.22%), PNB(55.18%), United of India(33.35%), Union Bank of India(32.62%), UCO Bank(20.85%), Bank of Baroda (52.23%), IOB (28.29%), Syndicate Bank(34.91%), OBC(25.63%)P& S Bank(11.42%), Vijaya Bank(26.97%), SBBJ(31.15%), Andhara Bank(23.06%), IDBI(55.65%), Federal Bank(213.33%), ICICI Bank(45.44%), J& K Bank(20.47%)Yes Bank(31.48%), South Indian Bank(14.12%)Laxmi Vilas Bank(9.89%) & Jharkhand Gramin Bank39.72%).

Observation:

- As some Banks failed to achieve the projected CD Ratio, as per the commitment made to the Hon'ble Governor RBI on his visit to Ranchi, such Banks are requested to gear up their activities to get that mark very soon.
- LDMS of poor CD Ratio districts are also requested to put all out endeavor to achieve projected CD Ratio in FY 2012-13.

The district wise CD Ratio is enclosed as Annexure -IV Page No. 56

3.3. POPULATION GROUP (RURAL/SU/U) WISE DISTRIBUTION OF DEPOSIT & CREDIT AS ON 31.12.2011(excluding RIDF)

3.3.1. The position of Deposit, Advance and C: D Ratio in rural, semi-urban and urban branches as on 31st March' 2010, 31st March' 2011, & 31st March'2012 is as under:

Category of Area	Particulars	March'2010	March'2011	March,2012	Increase over March'2011	
		Amt.	Amt.	Amt.	Amt.	%
Rural	Deposit	12317.64	14806.47	21002.24	6195.77	41.85
	Advance	4195.92	5416.71	8062.12	2645.41	48.84
	C: D Ratio	34.06	36.58	38.39	1.81	
Semi Urban	Deposit	17693.65	21324.97	25211.94	3886.97	18.23
	Advance	5543.80	7431.30	9976.66	2545.36	34.25
	C: D Ratio	31.33	34.85	39.57	4.72	
Urban	Deposit	29091.79	36235.76	38743.70	2507.94	6.92
	Advance	17086.46	20313.35	26089.03	5775.68	28.43
	C: D Ratio	58.73	56.06	67.34	11.28	
Total	Deposit	59804.23	72367.21	84957.89	12590.68	17.40
	Advance	26924.96	33161.36	44127.81	10966.45	33.07
	C: D Ratio	45.02	45.82	51.94	6.12	

- Deposit and Advance in Rural and Semi-urban area is showing sharp growth, which is a welcome move.
- C: D Ratio of Rural and Semi –Urban areas are on increasing trend during the previous year, which indicate the inclusive growth of the State.

3.3.2 Incremental Deposit & Credit during March, 2011 to March,2012

Incremental C:D Ratio being an indicator of credit growth in comparison to deposit growth, the position during FY2011-12 is given below:

(₹ in crore)

	Increase in deposit	Increase in Credit	Incremental C:D ratio
Rural	6195.77	2645.41	42.70
Semi Urban	3886.97	2545.36	65.48
Urban	2507.94	5775.68	230.29
Total	12590.68	10966.45	87.10

- Incremental growth in Deposit as on 31st March'2011, was Rs. **12562.98** Crore and in credit it was Rs. **6236.42** crore, over March'2010 figure. Comparing it with incremental growth as on 31st March'2012, it is obvious that the deposit during 2011-12, increased by almost same amount but credit grew by almost double during the period.

Bank wise, District wise, Comparative position of Deposit, Advance and C: D Ratio in Rural, Semi-Urban and Urban Centers as on 31st March'2012 is given in **Annexure -IV (Page – 54)**

OBSERVATION

- In rural areas CD ratio has increased from **36.58%** as of March'2011 to **38.39%** as on March'2012. In Semi Urban areas also CD ratio has improved from **34.85%** as of March'2011 to **39.57%** as on March'2012. In urban areas CD ratio has increased from **56.06%** as of March'2011 to **67.34%** as on March'2012. Overall CD ratio has increased from **45.82%** as of March'2011 to **51.94%** as on March'2012(excluding RIDF).
- C:D ratio of **East Singhbhum, Saraikela** district is above **60%**.
- 02 districts, **Gumla, Latehar** are still having C: D Ratio below **30%**.
- Controlling Heads of the Banks, who failed to achieve the projected CD ratio for March, 2012 are required to initiate suitable steps to achieve the Projected CD Ratio in the very first quarter of the FY 2012-13.
- Sub- Committee of SLBC on C: D Ratio is requested to monitor the progress at frequent interval.
- Enabling factor for credit expansion as given in the "Approach paper on C:D ratio" (Ref. Agenda booklet of 32nd SLBC) needs focused attention by all concerned departments and organization.

AGENDA NO.	4
DATE OF MEETING	09.05.2012
MEETING NO.	38

Branch Expansion

4.1. A target was decided for opening of 216 Bank Branches in Jharkhand during the financial year 2010-11 against which 136 branches were opened. The backlog of 80 branches was decided to be opened during 2011-12, out of which 135 Bank branches has been opened during the FY2011-12.

Meantime, in terms of strategy and guidelines on Financial Inclusion issued by DFS, MOF, GOI, new branch expansion plan has been introduced.

Hence, the existing Branch Expansion plan since been discontinued.

4.2. 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 21st October, 2011, as per the plan submitted by the Banks in Jharkhand 58 new Bank branches was proposed to open by the end of **September'2012**. Bank wise position of the opening of Bank branches is as under:-

Banks	No of branch to be opened	Branch opened upto 31 st March'2012.	Yet to open by the end of September'2012
Allahabad Bank	2	-	2
Bank of India	20	19	1
State Bank of India	15	4	11
Syndicate Bank	2	1	1
UCO Bank	4	1	3
Vananchal Gramin Bank	15	-	15
Total	58	25	33

- Banks having backlog are requested to expedite their effort to achieve compliance of GOI instruction.
- To start with Banks may consider opening of Ultra Small Branch in terms of GOI instructions.

Details of the Bank wise branch opening is enclosed as Annexure VII Page No. 59A

AGENDA NO	5
DATE OF MEETING	09.05.2012
MEETING NO	38

5. REVIEW OF ACHIEVEMENT
UNDER ANNUAL CREDIT PLAN (ACP) : 2011-12
As on 31st March,2011

5.1. OVERALL POSITIONS:

5.1.1. Sector wise achievement of Banks in implementation of Annual Credit Plan (2011-12) as on 31st March'2012, vis-a-vis previous year is as under:

(₹ in crore)

Sector	Annual Target (2010-11)	Achievement as on 31.03.2012		Annual Target (2011-12)	Achievement as on 31.03.2012	
	Amount	Amt	%	Amount	Amount	%
1	2	3	4	5	6	7
Agriculture	3035.66	1495.30	49.26	2403.00	1717.26	71.46
MSE	2724.57	2397.63	88.00	3307.50	3018.47	91.26
OPS	3532.11	2659.06	75.28	3186.00	1364.60	42.83
Total Priority	9292.35	6551.99	70.51	8896.50	6100.33	68.57
Non Priority	6807.99	6344.42	93.19	6103.50	9612.12	157.49
Total	16100.34	12896.41	80.10	15000.00	15712.46	104.75

5.1.2 Bank wise and sector wise target and achievement under ACP as on 31st March'2012, is given in Annexure -VIII (Page - 60)

5.1.3 District wise and sector wise target and achievement under ACP as on 31st March'2012, are given in Annexure - VIII (Page - 62)

OBSERVATIONS

- Over all achievement under ACP at the end of Financial Year 2011-12 stands at **104.75%** of the yearly target. Achievement under Agriculture sector is **71.46%** of annual target, whereas achievement under MSE is **91.26%**. The commendable performance of Banks during FY 11-12 for surpassing the ACP target with full support of the State Govt. efforts are highly appreciated.
- Districts like E. Singhbhum, Sahibganj, Bokaro & Dhanbad have perform very good and achieved **cent-percent target**.
- The Districts which have **performed extremely poor** are –Jamtara & Khunti. **LDM should convene monthly BLBC/DLCC to chalk out suitable strategy to improve the position in FY 2012-13.**
- The Banks which have **Zero Percent achievement under ACP** during 2011-12 are- Indus Ind Bank, Yes Bank, Kotak & Mahindra Bank. **Karur Vasya Bank has not submitted the Data.**
- The Banks which have performed extremely poor in ACP are- **J & K Bank 0.98%, Laxmi Vilas Bank 6%, South Indian Bank 16.39%, P & Sindh Bank 16.73%, State Bank of Patiala 23.23% & Dena Bank 27.58%.**
- Achievement under ACP of HDFC Bank (951.82%) showing short term lending to corporate client, in NPS category repaid during the FY, hence not reflecting in outstanding figure.

Suggestion:

- ACP targets should be treated as sacrosanct and must be achieved by all Banks.
- Banks should speed up lending activities to achieve cent percent ACP Targets.
- 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 “issued needing focused attention-Enabling factor “as identified in the Approach paper on credit deposit ratio of the state under Agenda No-3 of 32nd SLBC held on 9th Feb'11 needs to be attended on priority basis.
- **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.

5.2. Proposed ACP for FY2012-13

In order to prepare the ACP for FY2012-13 in realistic yet challenging manner as also at the beginning of the year, an overall guidance was provided to all the LDMs who attended the SLBC meeting.

ACP2012-13 for all the 24 District duly approved by the concerned DCC have since been received.

On examination, it is observed that the proposed growth is in commensurate with the potential as well realistic yet challenging, the summary position is given below:

Parameters	ACP Achievement (2011-12)	Proposed Target for FY 2012-13	Increase in Amount	Percentage Increase
Agriculture	1717.26	2636.62	919.36	53.54%
MSE	3018.47	3815.53	797.06	26.41%
OPS	1364.60	3012.13	1647.53	120.73%
TPS	6100.33	9464.28	3363.95	55.14%

The salient features of the ACP 2012-13 are as under:-

- Total fresh credit expansion, excluding renewal/enhancement has been made to the tune of Rs.**15790.21** crore.
- In Agriculture sector the proposed growth over last FY is Rs.**919.36** crore which is **53.54%** growth over previous year's achievement.
- MSE sector growth is Rs.**797.06**crore (26.41%) and in OPS growth is **3363.95**crore (**120.73%**) over the FY 2011-12 achievement.
- Total growth in priority sector constitutes Rs.**3363.95**crore (**55.14%**) over the last FY 2011-12 achievements.
- DCC approved ACP 2012-13 for all the 24 Districts as detailed in enclosed (Annexure XXVI Page 106) and may be considered as approved by the SLBC Jharkhand.
- The controlling head of the Banks should ensure that DCC approved Annual Credit Plan 2012-13 is duly sub-allocated to the respective branch for implementation right from the beginning of current Financial Year.

5.2.1. KCC for FY2012-13

As per the MoF, GoI instruction, all eligible non-defaulter farmers is to provide with KCC. In the Sub committee of SLBC on Agriculture and Allied activities, held on 01.02.2012 in the chamber of Secretary, Agriculture, GOJ, Convener Bank requested the Secretary to boost up KCC lending in the state. Subsequently, an incentive scheme has been prepared by Convener of SLBC, Jharkhand with major Banks and NABARD and approved by Secretary, Agriculture. The special incentive scheme, from application generation to extending credit, was inaugurated by Hon'ble Chief Minister of Jharkhand in the meeting on 09.04.2012.

The draft of the same has been circulated to all Banks operating in the state of Jharkhand and enclosed as Enclosure No. 5 (Page No.150)

Now, it is proposed that all Banks operating in Jharkhand endeavor for covering all eligible farmers at the earliest, but for the monitoring purpose, we propose the KCC target of Kharif for FY2012-13 as under:

Particulars	Achievement during 2011-12	Target for 2012-13 (Kharif Crop)
Public Sector Banks	388645	207000
Pvt. Sector Banks	2279	6000
RRBs	112224	75000
Co-operative Banks	8245	12000
Total	511393	300000

For successful implementation of incentive scheme all stakeholders are requested to co-operate with the line officers and ensure that:

- I. List of defaulter to be made available to Block Agriculture Officer.
- II. Draft letter of SLBC for KCC lending to be circulated to all branches under the administrative control of controlling heads of different Bank.
- III. Each Bank branch will maintain loan application cum disposal register to record the receipt and disposal of KCC application.
- IV. KYC norms will be complied in all fresh loan sanctioned by Bank branches.

AGENDA NO	6
DATE OF MEETING	09.05.2012
MEETING NO	38

6. REVIEW OF LENDING

6.1. Agriculture and Kishan Credit Card, including compliance report on Action Plan as advised by GOI on lending to Agriculture Sector

6.1.1. Total Agriculture credit of all Banks in the state is Rs. **5732.38** crore which constitutes **12.99%** of the gross credit. Agriculture credit in the State is much lower than the National bench mark of **18%**. However, it is showing a increasing trend over the year. Focused attention of all the stake holders i.e. state Govt., Banks, NABARD and other agencies is needed.

6.1.2. The position of achievement under Agriculture Credit and KCC as on **31.03.2012** (From 1st April, 2011) is appended:

(₹ in crore)				
Sl.No.	Particulars	Commercial Banks	Regional Rural Banks/ co-operative Bank	Total
1				
1.a.	Agriculture (Amount)	1469.51	247.75	1717.26
1.b.	Target	2148.00	255.00	2403.00
1.c.	Achievement %	68.41	97.15	71.46
2	KCC issued – No.	390924	120469	511393
2.a.	Target	332100	118000	450100
2.b.	Achievement %	117.71	100.19	113.61

Bank wise position is given in **Annexure – IX (Page - 63)**

Bank wise progress of issuance of KCC upto 31st March, 2012 is enclosed (**Annexure-X, Page- 66**) and summarized below:-

Sl. No.	Banks	Target of KCC (No.) for current FY	Fress / New KCC issued during the Year
1	Public Sector Banks	332100	388645
2	Pvt. Sector Banks	4800	2279
3	RRBs	116000	112224
4	Co-operative Banks	2000	8245
5	Grand Total	450100	511393

Observation:-

1. During the FY 2011-12, the Banks in Jharkhand issued **511393** KCC against the target of **450100** KCC, achievement in percentage term is 113.61%.
2. Nationalized banks have surpassed their annual target and achieved **117.02** % of the Annual target of issuance of KCC for the financial year 2011-12
3. Pvt. Sector Banks achieved only **47.48** % of the Annual target of issuance of KCC for the financial year 2011-12.
4. Both the RRBs achieved **96.74** % of the Annual target of issuance of KCC for the financial year 2011-12.
5. **Co-operative banks have done excellent** and against the target of issuance of 2000 KCC, 8245 KCC card issued which is **412.25 % of Target**.
6. **Excellent performer Banks are-**

Name of Bank	Annual Target(No)	Achievement	% of achievement
Cooperative Banks	2000	8245	412.25 %
Bank of India	110000	156415	142.19
State Bank of India	120000	142395	121.16
Canara Bank	11000	11609	105.53
Allahabad bank	35000	27510	78.60
United Bank of India	9500	8105	85.31
UCO BANK	4500	3673	81.62

7. **Poor performer Banks are-**

Name of Bank	Annual Target(No)	Achievement	% of achievement
Bank of Baroda	6500	3806	58.55
ICICI Bank	3000	494	16.47

8. **Zero lending Banks in KCC**

State bank of Bikaner & Jaipur, State bank of Patiala, Bank of Maharashtra, Federal Bank, Karnataka bank Ltd, Axis Bank, Indus Ind bank, Jammu & Kashmir Bank, Yes Bank, Kotak Mahindra Bank, South Indian Bank, Laxmi Vilas Bank.

Status of Providing Agriculture Credit to all farmers as per GOI instruction

The Secretary, Ministry of Finance, Department of Financial Services, GOI vide his letter dated 19th August, 2011, advised that in view of the importance of priority sector lending in eradication of poverty and thereby contributing to economic growth of India, lending to agriculture sector for crop loan is of great importance. **The target set is to ensure that each farmer gets an agriculture credit limit by 15th October'2011.**

6.1.3. Compliance report on Action Plan as advised by GOI on lending to Agriculture Sector

Compliance report of Action Plan as suggested by Ministry of Finance, Dept. of Financial Services, GOI letter D.O.No.1(4)2011-CP dated 19th August'2011:-

Sl No.	Issues	Present Status
1.	Centralized Printing of the format and copies to be made available to each District Agriculture Officer	<ul style="list-style-type: none"> As advised by IF&PI, GOJ, common application form has been made available by Agriculture and Sugarcane Development Dept. in all 24 Districts in sufficient number.
2.	Assignment of a group of villages to various field functionaries for collection of application form for crop loan (This could include functionaries for Rural Development Dept. Agriculture Dept. Cooperative Dept. Panchayat Dept. and Sugarcane Dept. etc to name a few)	<ul style="list-style-type: none"> As per the special incentive scheme launched by GOJ, Krishak Mitra will mobilize the KCC application from the village allotted to them and submit it to Bank branches through Block Agriculture Officer (BAO).
3.	Application to be submitted to each bank in whose 'service area' the village falls.	<ul style="list-style-type: none"> KCC loan application will be submitted by BAO to each bank in whose 'Service Area' the village falls.
4.	DDMs should coordinate with LDMs in providing list of farmers to Bank branches	<ul style="list-style-type: none"> Instead of providing list of farmers to Bank branches, in terms of new Special Incentive Scheme, Bank branches are required to provide list of defaulter farmers to BAO.
5.	For providing KCC to each non defaulter farmer LDMs of each district work through DCC to obtain and provide the list of farmers to service area bank branch.	<ul style="list-style-type: none"> In the new Special Incentive Scheme, the BAO is required to collect KCC application of all non-defaulter farmers through Krishak Mitra and submit it to concerned Bank branch.

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

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

(Account: in lakh) (**₹ in crore**)

Sl. No.	Particular		Outstanding position as at the end of		
			March'2011	March'2012	
(1)	(2)		(3)	(4)	
1	Micro Enterprises Sector		Accounts	1.54	2.00
			Amount	2857.50	4653.87
	a.	Manufacturing Sector	Accounts	0.36	0.55
			Amount	621.97	1573.60
	b.	Service Sector	Accounts	1.18	1.45
			Amount	2235.53	3080.27
2	Small Enterprises		Accounts	0.62	0.87
			Amount	4569.83	7435.16
	a.	Manufacturing Sector	Accounts	0.25	0.31
			Amount	2857.50	4808.49
	b.	Service Sector	Accounts	0.37	0.56
			Amount	1712.33	2626.67
3	Total Micro and Small Enterprises (MSE sector)		Accounts	2.16	0.86
			Amount	7427.34	12089.03
4	a.	Share of Credit to Micro Enterprises in total credit to MSE sector	Percent share of amounts (stipulation :60%)	30.09	38.49
	b.	Share of credit to MSE sector in NBC/ ANBC	Percent share of amount	22.40	27.40

Credit Flow to Medium ENTERPRISES (Non Priority Sector):

(**₹ in crore**)

Sl. No.	Particular		Outstanding position as at the end of		
			March'2011	March'2012	
(1)	(2)		(3)	(4)	
a.	Manufacturing Sector	Accounts	0.13	0.17	
		Amount	436.72	1390.47	
b.	Service Sector	Accounts	0.15	0.24	
		Amount	486.33	493.69	
c.	Total of Medium Enterprises		Accounts	0.28	0.41
			Amount	923.05	1884.16

(Bank wise position of MSE and Credit Flow to MSME is given in Annexure No. XI & XII Page No. 68 & 71

Observation:-

1. In Jharkhand, share of Micro sector credit of total MSE stands at **38.49%** as on March'2012, and this way Banks in Jharkhand failed to achieve the target of **55%** by the end of March'2011.
2. As per RBI guideline, Banks in Jharkhand has to achieve **60%** by the end of 2012-13.
3. 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 % by March'13.

Bank with zero lending under MSE:

State Bank of Patiala, Indusind Bank, Yes Bank, Laxmi Vilas Bank, Karur Vasya Bank. Kotak Mahindra Bank

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

A detailed discussion held in the 36th SLBC meeting (refer to Agenda No. 6.2 in the Agenda Booklet of 36th SLBC meeting).

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

6.3. Education loan

In the emerging global scenario, India is trying to position itself as a knowledge economy. Higher Education assumes tremendous importance in this context. To open new avenues for deserving students who were earlier deprived of Higher education from top institutes in India and abroad due to weaker financial background, banks are extending education loans. Deserving students can now get admission in premium institutes of India and abroad to get into high flying career as banks have now taken the responsibility of financing in this sector.

The Education Loan scheme, aims at providing financial support from the Banking system to deserving meritorious student for pursuing higher education in India and abroad. The main emphasis is that every meritorious student though poor is provided with an opportunity to pursue education with the financial support from the Banking system with affordable terms and condition. No deserving student is denied an opportunity to pursue higher education for want of financial support.

Performance of the Banks in state of Jharkhand is as under:-

Performance of Banks under Education loan Scheme
(₹ in crore)

Particulars	As on 31 st March'2011	As on 31 st March'2012	Growth in Advance
No. of Account	36227	45659	9432
Amount (In crore)	914.14	1757.07	842.93

Bank wise progress under education loan is enclosed as Annexure- XIII page no. 74

Central Scheme to provide interest subsidy for the period of moratorium on Education loan: The agenda was discussed in detail in the 36th SLBC meeting. Agenda was circulated vide Agenda no. 6.3 page no. 29 of 36th SLBC agenda Booklet.

Banks should ensure that all eligible students should get the benefit of the scheme and also claim of subsidy filed within stipulated time.

6.4. Housing loan

Housing in India varies greatly and reflects the socio-economic mix of its vast population.

Performance of Banks under Housing loan Scheme

(₹ in crore)

Particulars	As on 31 st March'2011	As on 31 st March'2012	Growth
No. of Account	44590	51644	7054
Amount	2413.58	3077.76	664.18

Housing loan upto **25** Lakhs comes under Priority Sector Credit and a fast growing sector. It needs to be surged by the banks.

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.

(Bank wise progress in housing loan is enclosed as Annexure NO- XIV page no. 77)

6.5.1

ARTISAN CREDIT CARD [ACC]

The position as on **31st March'2012**, is as under:

Target	Achievement		
	Number	Amount	% (Number)
3000	2561	7.46	85.37%

(Detailed Bank wise position is given in **Annexure – XV (Page- 80)**)

Bank of India, Allahabad Bank, State Bank of India and Central Bank of India has shown good performance. Overall progress may be considered satisfactory. However, participation is needed by both the RRBs, Pvt. Sector Banks and some public sector banks to surpass the stipulated target.

6.5.2. SWAROJGAR CREDIT CARD

The position under SCC as on 31st March'2012, is given below:

Target	Achievement		% of Achievement
	No.	Amount	
5003	3790	24.05	75.75%

(Detailed Bank wise position is given in **Annexure-XV (Page- 80)**)

SBI, BOI, CBI, Allahabad Bank, PNB and JGB are performing well. However, participation of VGB, Pvt. Sector Banks, and some public sector banks is required to achieve the target.

The sub-committee on MSME and Govt. Sponsored Schemes may review the progress in issuance of SCC.

6.6 CREDIT FLOW TO SPECIAL CATEGORY OF BORROWERS

6.6.1 CREDIT FLOW TO MINORITY COMMUNITIES

The position as on 31st March'2012 is as under:

(₹. in Crore)

Position as on March'2011		Position as on March'2012		Target 15% of PSC
PSC	Minority Community	PSC	Minority Community	% Share of Minority
18873.27	1429.13(7.57%)	23828.49	1783.75	7.48%

Though, credit to minority community is showing increasing trend. The share to priority sector credit has reached to **7.48%** on Mar'12. Substantial improvement is needed so as to reach benchmark level of **15%** of priority sector credit.(Annexure - XVI Page 83)

Banks with zero lending to minority communities – State Bank of Patiala, Axis Bank, Indusind Bank, Yes Bank, Kotak Mahindra Bank, Laxmi Vilas Bank, Karur Vasya Bank.

6.6.2 CREDIT FLOW TO WOMEN

The comparative position of 31st December'11 is given below:

(₹. in Crore)

Position as on March'2011		Position as on March'2012		Target of lending to Women
Credit	Of which to Women	Credit	Of which to Women	5% of NBC
33161.37	1766.89(5.33%)	44127.81	2821.59	6.39%

At the Year end of March'2012, outstanding credit to women has increased over last FY by Rs. 1057.70 crore, it has also increased in percentage term from **5.33%** to **6.39%**, achieving the Benchmark of **5%** lending to women is appreciable.

Although, speeding up of lending to women is required to make its share up to 10% as appealed by Hon'ble Chief Minister in the 36th SLBC Meeting.

Zero Lending Banks to Women: State Bank of Patiala, Axis Bank, Indus Ind Bank, J & K Bank, Kotak Mahindra Bank, Laxmi Vilas Bank South Indian Bank, & Yes Bank.

6.6.3 CREDIT FLOW TO DRI

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

(₹ in Crore)

Position as on March'2011		Position as on March' 2012		Target of lending to DRI
NBC of March'10	Of which to DRI	NBC of Dec'11	Of which to DRI	1% of NBC of March'10
33161.37	137.47(0.51%)	44127.81	270.92	0.61%

During the FY 2011-12, **DRI lending has increased** from Rs. 137.47cr to Rs.270.92 cr, yet remains below benchmark of 1%.

It was proposed in the 37th 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.

Though the figures of the DRI lending shows that it could not be achieved.

Zero Lending Banks : UCO Bank, Syndicate Bank, OBC, Dena Bank, Punjab & Sind Bank, Vijaya Bank, SBBJ, Andhra Bank, State bank of Patiala, Bank of Maharashtra, All Pvt. Banks and RRBs.

6.6.4**CREDIT FLOW TO SC/STs**

The comparative position of credit flow to SC/STs for FY 2011-12 is given below:

(₹. in Crore)

Position as on March'2011		Position as on March'2012	
Total Credit(NBC)	Of which to SC/ST	Total credit (NBC)	Of which to SC/ST
33161.37	2891.55(8.71%)	44127.81	3307.19(7.49%)

The over all credit to SC/STs has increased by ₹ **415.64** crore (from ₹**2891.55** cr to ₹ **3307.19**cr) during quarter ended on March'12 over last FY but in percent term the share of credit has decreased from **8.71** % to **7.49** %, which is unsatisfactory.

During the video conference, Secretary, DFS, GOI, insisted the SLBC that Jharkhand being highly populated with ST/SC, share of credit to ST/SC should be improved.

Banks should leave no stone unturned to improve the position of credit flow to ST/SC to fulfill the desire of Hon'ble Chief Minister.

AGENDA NO	7
DATE OF MEETING	09.05.2012
MEETING NO	38

7. REVIEW OF PROGRESS UNDER GOVT. SPONSORED SCHEMES FOR THE YEAR 2011-12 AS ON 31st March' 2012

7.1. SWARNAJAYANTI GRAM SWAROJGAR YOJNA [SGSY]

7.1.1. The comparative position of achievement as on 31st March' 2011 and 31st March'2012 is as under: -

[Amt. in Crore]

Particulars	31 st March, 2011		31 st March, 2012	
	No	Amount	No	Amount
Credit Target	N.A.	247.65	N.A.	408.56
Application Received	22518		19038	184.67
Sanctioned	21576	138.41	17223	157.62
Disbursed	21576	138.41	16246	140.58
% of Achievement		55.93	90.46	
Applications Returned	942	-	-	
Applications Pending for sanction	0		979	
Sanction proposal pending for Disbursement	0		977	

7.1.2 Detailed Bank wise and District wise position as on 31st March'2012, is enclosed in **Annexure - XVII (Page - 84) ,Annexure- XVII (page 86)**

- Bank branches have sanctioned 90.46% of application sponsored by the sponsoring agency.
- 94.32% of sanctioned proposals under SGSY disbursed by Bank branches which is quite satisfactory.

Implementing bodies of the state Govt. should sponsor sufficient numbers of proposals under SGSY to meet 100% achievement of the target.

Detailed review/discussion should be done in BLBC and DLCC meeting regarding physical and financial achievement in SGSY.

Zero lending Banks : Vijaya Bank, SBBJ, Corporation Bank, State Bank of Patiala, All Pvt. Sector Banks.

7.2 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Overall Position as on 31st March, 2012 is as under:

(Amt in Crore)

Target	Application Received	Application Sanctioned		Disbursed		Ach. %		Rejected/returned	Pending
		No.	Amt	No.	Amt.	Sanction to target	Disb. To Target		
1	2	3	4	5	6	7	8	9	10
2586	3469	1970	96.47	1927	66.00	76.18	74.52	282	1217

Bank wise and District wise position as on 31st March'2012 under PMEGP Scheme is given in **Annexure- XVIII (Page- 87).**

Out of 1970 applications sponsored, 1927 applications are disbursed at different Bank branches. Timely disposal and subsidy claim norms should be adhered by Banks as per RBI guideline.

Zero Lending Banks: State Bank of Patiala, IDBI Bank and all Pvt. Sector Banks.

AGENDA NO	8
DATE OF MEETING	09.05.2012
MEETING NO	38

8. FINACIAL INCLUSION

8.1.A BANKING COVERAGE (OUTLET) TO IDENTIFIED 1541 VILLAGES WITH POPULATION OVER 2000 BY 31ST MARCH 2012

As per FIP target of GOI and Roadmap prepared by the Banks all villages with population over 2000 as per 2001 census to be provided with a banking outlet by March, 2012.

In Jharkhand state 1541 such villages with population with above 2000 were identified and **all the identified 1541 villages have been provided with the banking outlet.**

The achievement by the Banks in successful compliance in the FIP target of March, 2012 is appreciated.

Bank wise details of the Financial Inclusion Plan for villages with population above 2000 is given in the Annexure - XIX Page - 90

8.1.B. Financial Inclusion Fund & Financial Inclusion Technology Fund

During the FY 2011-12 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)

	Disbursed during quarter (Mar, 2012)	Cumulative since 01.04.2011
FIF	61.68	68.59
FITF	206.10	206.10

Utilization of FIF and FITF is extremely poor. Administration of the fund is done by NABARD. Looking into high poverty ratio and low literacy ratio greater utilization of the fund is necessary.

House may discuss.

8.1.C. Smart Card/ Biometric Card & No Frill A/Cs

Position of Smart Cards issued so far:

Name Of Banks	No. of Smart card issued up Last FY 2010-11	During Current FY 2011-12	Commutative upto 31.03.2012
Allahabd Bank	2100	1642	3742
Bank of India	41415	52568	93983
Canara bank	2187	5640	2187
Jharkhand Gramin bank	1050	215	1265
Punjab National Bank	5506	279	5785
State Bank of India	112355	21904	134259
Union Bank of India	8637	27031	35668
Vananchal Gramin bank	1915	18204	20119
Indian Overseas Bank	177	3303	3480
Central Bank	0	2387	2387
Bank of Baroda		2507	2507
Total	175342	103009	305373

For compliance of the instruction of the MOF, GOI, in regard to the 100% EBT, more and more Smart Cards should be issued, which can be helpful in implementing the Electronic payment of all social benefit schemes.

8.1.D. The Position of opening of No Frills Account: As on 31.03.2012

No Frills Accounts (Cumulative)during Current Financial year	Cumulative since inception
A/c	A/C
2755363	7097283

Quite a good number of No-Frill accounts have been opened during FY2011-12. However, the main concern is to make all the accounts viable.

(Bank wise position is enclosed vide **Annexure-XIX (Page- 90)**)

8.1. E. Position of General Purpose Credit Card

(₹ in Crore)

Cumulative Ach. During the 2011-12		Cumulative since inception	
A/c	Amt.	A/c	Amt.
16773	51.33	38993	495.41

Banks which have not issued GCC : Central Bank, Indian Overseas Bank, Oriental Bank of Commerce, Indian Bank , VGB, Pvt. Banks except, HDFC (54), J&K Bank (4) etc.

Banks need to increase the coverage of General Credit Card. Specially, Pvt. Banks should participate in issuance of GCC.

Bank wise position of flow of credit under GPCC is enclosed as per **Anne-XV(Page -80)**

SELF HELP GROUPS

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

(Amt in Crore)

As on 31st March'2011			
Savings Bank A/C Opened		Credit Linkage established/Financed	
A/C	Amt	A/C	Amt
64354	32.82	58564	483.62

Bank-wise position of SHGs linkage as on 31.03.2012 is given in **Annex – XX(Page -92)**

Gap between Savings Bank A/c and Credit linkage should be covered. Review of promotion of SHGs should be done in BLBC and DCC.

DDMs of NABARD be actively involved for providing the guidance and hand holding support in formation of SHG and credit linkage with Bank.

In this connection reference is drawn to the latest GOI instruction regarding coverage of each farmer of 18 LWE Districts under SHG for which NABARD has been entrusted with the requisite job. Kindly refer Agenda no. 9.6 Page 36

8.2. Status of Compliance of GOI Instruction on Strategy and Guidelines on Financial Inclusion

(Issued to banks vide Department of Financial Services, MoF, GoI, Letter no. 21/13/2009-FI (Pt) dated 21.10.2011)

Sl. No.	Action Points	Current status
1	All DCCs to prepare a plan in format as per Annexure-I by 31.10.2011	Service area plan as per Annexure-I is prepared and approved by DCCs of all 24 Districts in the state of Jharkhand.
2	BCs to be assigned the entire Gram Panchayat by Banks.	BCs appointed by the Banks/TSPs have been allocated with the identified villages with population above 2000 under FIP.
3	Preparation of comprehensive District Financial Services Plan.	Service Area Plan has been prepared in all the 24 districts in the State. However, uploading of Service Area plan is still pending in five districts viz Dhanbad, Ramgarh, West Singhbhum, Deoghar and Pakur, although soft copy of Service Area Plan has been submitted to District NIC.
4	Preparation of comprehensive State Financial Services Plan.	The plan is finalized and soft copy of the same is provided to State Govt. for uploading the same on the state website. Meantime, the State Service Area Plan has been uploaded on SLBC website.
5	Roadmap for EBT in respect of each of the 32 schemes to be finalized in SLBC meeting	A draft Roadmap for payment of all social benefit schemes through EBT has been prepared by Major Banks in the state of Jharkhand and submitted to state Govt. of final approval vide letter no. SLBC/AB/48/1118 dated 12.03.2012.
6	Parallel structures of EBT inconsistent with the RBI guidelines dated 12.08.2011 (One district-many bank-one leader bank) to be discontinued.	EBT is yet to be implemented in the state of Jharkhand.
7	Any beneficiary having any bank account must not be required to open new account and the benefits should be credited to the existing account.	The state Govt. is being pursued for implementation of E-Payment.

AGENDA NO	9
DATE OF MEETING	09.05.2012
MEETING NO	38

**IMPORTANT ISSUES FOR IMPLEMENTATION AS PER MOF,
GOI INSTRUCTION**

9.1- Green Initiative e-payment (EBT) including MGNREGA wage payment

As per the direction and guideline of MOF, GOI, in respect of all schemes of Gol and State Govt. which are being administered by the State Govt. **all payments should be made through Electronic Fund Transfer and no other mode of payments should exist except for those institution which are not under CBS platform. w.e.f 01.10.2011.**

The convener bank of SLBC has been advised to co-ordinate implementation of aforesaid e-payments by banks.

Status of Compliance

- The decision of Gol, on e-payment w.e.f. 1st October,2011 has been conveyed to all member banks and discussed in the meeting of Small Group of Bankers on 2nd September,2011.
- On 3rd September, 2011, a meeting was convened by The Principal Secretary, IF & PI, GoJ., with various departments of GoJ and major Banks , wherein identification of the schemes by State Govt. departments was discussed. Readiness of Banks to open No-frill A/cs using simplified A/c opening form was conveyed.
- In the special SLBC meeting held on 7th September, 2011, the matter was discussed and was advised to be further followed-up in the Banker's Small Committee meeting as well as FIP sub-committee of SLBC.
- FIP sub-committee discussed EBT in details in the meeting on 2nd and 16th September, 2011 and recommended convergence of "One Block One Bank" allocation for MNAREGA payment which is in conformity with GOI guidelines of "One District many Banks and One Leader Bank" for a district. No other model to be followed as per Gol guidelines.
- The Principal Secretary, Rural Development, GoJ in the meeting held on 05.03.2012 desired a road map/flow chart for MGNREGA wage payment be prepared jointly by Allahabad Bank, SBI & Bank of India.
- **The requisite road map/flow chart was submitted on 04.04.2012, the flow chart conforms to the Regulatory guidelines of RBI and Administrative direction of MOF, GOI issued to all State Govt. & Banks (Ref. RBI/2011-12/153 dated 12th Aug'2011, MOF letter no. F.21/12/2009-FI(Pt) dated 21st Oct'2011.**

- Subsequently MGNREGA Commissioner review the flowed chart in the meeting held on 04.04.2012 and made certain observations including **“Biometric authentication is mandatory for MGNREGA wage payment to the laborers.”** Clarification to all the observations was submitted by SLBC convenor bank on the same date ie 04.04.2012.

RBI Ranchi vide letter no RPCD.RAN.NO 750/11.01.028/2011-12 dated 16th April'2012 has made specific observations for implementation of EBT in the state of Jharkhand. The detailed observation/Comments of the RBI Ranchi is enclosed as enclose 3(Page no.140)

Specific attention is drawn to the observation under SL 4 (i) to (XII) and 5. In consideration of the “Operational Guidelines on implementation of Electronic Benefit Transfer (EBT) and its convergence with Financial Inclusion Plan(FIP).”(Ref no- RPCD.CO.BC.FID.NO.16/12.01.019/2011-12 DATED 12TH August'2011) the State Govt. is requested to implement the EBT scheme in the State of Jharkhand after discussion in the SLBC.

HOUSE MAY DISCUSS

9.2- Extending micro insurance and non life insurance through BC(Business correspondence):

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 companies.

It was instructed by MoF, GoI that a nodal officer for each state is to be appointed who will be responsible for non-life insurance coverage in the state. Guidelines on taking up insurance policies by Business correspondents is enclosed marked as enclose no. 7 page no175

The matter has been suitably taken up by the SLBC Convenor bank with life/non-life insurance company for extending micro insurance.

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

9.3- Visit of branch officer to FI villages and establishment of USB(Ultra Small Branch)

In order to patronize the B.C as also to undertake various banking activities (other than cash transaction) such as mobilization of CASA deposit, loan proposals, recovery, micro pension etc, it was decided in 37th SLBC meeting that **Branch Manager/officer must visit FIP village at least once in a week on Thursday.**

Now MOF, Gol has desired that BC concept should be upgraded to **Ultra Small Branch** to satellite branch to Brick & Mortar Branch on the following limit:

- Initially once in a week visit to FIP villages (On Thursday) must be ensured.
- The visit should be in the form of "Ultra Small Branch"
- Depending up on response & business generation frequency of visits should be increased to twice/thrice.....all days in the week.
- Once a viable proposition is arrived, the USB should be escalated to a satellite branch preferably in village/Gram Panchayat Bhawan.
- The satellite branch may be upgraded to a full fledged branch on viability consideration only.
- Connectivity problems for USB in FIP villages where no connectivity is available should be taken up with the highest authority of BSNL in the state(As per Gol instruction)

9.4- Uploading of service Area Plan on the District website maintained by NIC

Service area plan of each FIP village is to be prepared by LDM of the district and it should be uploaded on the district web site of district maintained by NIC. Service area plan is prepared in all the 24 districts and handed over to NIC officials for uploading. So far till date it is still to be uploaded five districts viz- Dhanbad, Ramgarh, West Singhbhum, Deoghar & Pakur. All LDMs are advised to be in touch with the NIC officials for uploading of Plan at the earliest. **In Ramgarh & Deoghar district the NIC website is not yet launched.**

As per recent communication of MoF, Gol two more column is required to be added in existing service area plan after the name of village to maintain the name of BC and their contact number.

Launching of NIC Website at Ramgarh & Deoghar district as well as uploading the data in district website need be implementation at the earliest.

9.5 - Uploading of information in GIS data developed by NIC

GIS can be effectively used to assist the decision makers in planning for expansion of e-infrastructure of the Banks and Insurance Companies by highlighting the pockets of the hinterland which are yet to have access to these facilities.

In this context, Department of Financial Services, Ministry of Finance has approached NIC for mapping these facilities and to identify the gaps.

The first step to meet the above requirements is to capture the information like of number of bank branches, ATMs, Business Correspondents(BC), Clearing Houses(CH) and Clearing Chests(CC). NIC has developed a web based application to facilitate the data collection. The data is proposed to be captured using standard State, District, Sub-District, Village/Town codes of Census 2011.

A web based application is accessible through a hyper link on website of Department of Financial Services (<http://financialservices.gov.in>) . Public Sector Banks (PSB) will be provided the Login and Password. Each bank is required to enter the data in respect of the district(s) for which it is the lead bank. They are required to identify the geographical location and enter the Number of bank branches, ATMs, Business correspondents(BC), Clearing Houses(CH) and Clearing Chest(CC) in that location. Data of urban as well rural locations is required to be entered. This set of information is mandatory and would be used for GIS purposes. The other set of information such as details of branches, ATMs etc. is desirable though not mandatory. These information can be entered to make a comprehensive Information Pool of Bank Details. LDMs to ensure uploading of GIS data and subsequent updation as may be required time to time.

9.6- Credit Availability

The Secretary (DFS), MoF, GoI during video conference on 22.03.12 & 24.04.2012 has advised as under:

NABARD and Banks should focus on credit growth in rural areas, particularly in LWE districts, by financing SHG and JLG. Help of NGO can be taken for SHG formations and no MFI is to be employed /financed for this purpose. Each family of the FI village should have linkage with bank through SHG. NABARD should be proactive in formation of SHGs. State level representatives of NABARD will share the progress in financing SHGs in their states. Secretary (FS) desired that it should be our endeavour to ensure that each of these LWE districts has the NGO in position and banks sign MOU with them by 15th Apr, 2012. The objective should be to ensure that every family in each village becomes a member of some SHG. Banks should work out target dates with the NGOs in respect of various villages in the district in this regard. It needs to be ensured that there is credit saturation in these villages.

In a nutshell, banks have to:-

- a) Select the NGO and sign MOU by 15th April, 2012.
- b) Set up targets for the NGO to saturate the district with SHGs.

NABARD should formulate schemes of agriculture which are suitable for selected district. NABARD will provide all infrastructure, backward and forward linkage, storage, and marketing facility for the selected activity for village/District.

The progress may Kindly be appraised to the House by NABARD

9.7- Livelihood Development

NABARD should ensure integration of schemes for rural development so that the complete income cycle is taken care of. Area Development programme is required to be monitored jointly by Ministry of Rural Development and Department of Land Resources, Govt. of India. The Livelihood Development plan prepared by NABARD for 10 districts of 5 states for integration of schemes be started if no approval is required from DFS.

The progress may Kindly be appraised to the House by NABARD

AGENDA NO.	10
DATE OF MEETING	09.05.2012
MEETING NO	38

A. RSETIs

The current status of R-SETIs in the state of Jharkhand is given below:

- **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
<u>Total</u>	-	<u>24 Districts</u>
- **Posting of Independent Directors:**

Independent Directors are posted in	-	20 Districts
No Independent Director (LDMs in additional Charge)	-	04 Districts
- **Position of premises for RSETI is as below:**

Rented Premises	-	08 Districts
Premises provided by DC (Temporary)	-	06 Districts
No Premises	-	10 Districts
- **Position of Land Allotment:**

Land Allotted	-	22 Districts
Land Not Allotted	-	02 Districts

(Garhwa, Palamu)
- **Position of Land transfer:**

Land Transferred	-	15 Districts
Land not Transferred	-	09 Districts

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

- **Position of NIRD Claim received:**

Claim Received (Partial, ₹ 50 Lakhs each district)	-	15 Districts
Claim not Received	-	09 Districts

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

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

- **Regular training programme are:**

Regular training Programme conducted in	-	19 Districts
No. of training programme conducted in (2011-12)	-	178
- **In respect of remaining 5 R-SETIs** commencement of regular training programme should be taken up by the concerned Director/LDM-in-Charge.

District wise details of RSETI is given in the **enclosure no. 8 Page No. 180**

AGENDA NO	11
DATE OF MEETING	09.05.2012
MEETING NO	38

REVIEW OF NPA/ RECOVERY MATTERS

11.1 RECOVERY POSITION UNDER PRIORITY SECTOR ADVANCES

[Amt. in Crore]

Particular	31 st March'2011			31 st March'2012		
	Demand	Recovery	%	Demand	Recovery	%
1	2	3	4	5	6	7
Agriculture	698.49	378.99	54.26	1044.80	502.91	48.13
MSE	1278.02	863.03	67.53	2106.25	1227.57	58.28
OPS	1445.82	1106.38	76.52	609.10	324.01	53.19
Total PSC	3422.33	2348.41	68.62	3760.15	2054.50	54.64

Decreasing trend of recovery position in the state of Jharkhand is a cause of concern. CBI, UBI, Dena Bank, VGB 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 **31st March' 2012** is given in **Annexure -XXI (Page -95)**

11.2 RECOVERY POSITION UNDER GOVT. SPONSORED SCHEMES

[Amt. in Crore]

PARTICULAR	31 st March'2011			31 st March'2012		
	Demand	Recovery	%	Demand	Recovery	%
1	2	3	4	5	6	7
SGSY	89.13	30.24	33.93	207.81	82.90	39.89
PMRY/PMEGP	55.94	26.77	47.86	95.62	38.06	39.80
Total	145.08	57.02	39.30	303.42	120.96	39.86

Dismal position of recovery in Govt. sponsored scheme is continuing. Support from concerned govt. Dept is desired to improve recovery position in the Govt. Sponsored Schemes.

Bank wise position of recovery under Govt. Sponsored Schemes as on **31st March'2012** is given in **Annexure-XXII (Page -97)**

11.3**NON PERFORMING ASSETS**

The position of NPA and written off debts of Banks in the state, is as under
[Amt. in Crore]

Particular	31 st March'2011	31 st March'2012
Gross Credit (NBC)	33161.37	44127.81
Gross NPA	1328.42	1954.69
% to Gross Credit	4.00	4.43
Written off	416.05	451.56
% to Gross Credit	1.25	1.02
Total (Gross NPA +Written Off)	1744.47	2406.25
% of Gross Credit	5.26	5.45

On YOY basis NPA increased by Rs. **626.27** crore from Rs. **1328.42**cr to Rs. **1954.69** crore which is 1.42% of Gross Credit. This is highly alarming, taken into consideration of prudential write off done by banks (without absorbing borrowers from repayment), the total NPA comes to Rs. **2406.25** crore.

Bank wise position of the NPA & Written-off advances as on **31st March'2012** is given in **Annexure -XXIII (Page -99)**

11.4**BANK WISE POSITION OF CERTIFICATE CASES**

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

BANKS	31 st March'2011		31 st March'2012	
	Number	Amount	Number	Amount
Commercial Banks	82721	198.64	94511	249.03
RRBS	8364	9.12	6791	20.39
Total	91085	207.76	101302	269.42

Though filing of certificate case has increased over March, 2011, still the progress is not satisfactory. Support from State govt. is necessary for significant improvement. Posting of Certificate officer will further boost the disposal of certificate case.

Bank wise position of pending Certificate Cases as on **31st March'2012** is given in **Annexure -XXIV (Page-102)**

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

[Amt. in Crore]

Banks	31 st March'2012	
	Number	Amount
1	2	3
Commercial Banks	1909	20.94
RRBs	10	0.20
Total	1919	21.14

There is significant improvement over last quarter in the number of cases disposed. It has increased by 1274 cases, but still strengthening of recovery machinery in the state is required.

11.5. POSITION OF DRT CASES

The position of DRT Cases of Banks as on **31st March'2012** is as under:-

[Amt. in Crore]

Total Credit Amount	Pending Cases		To Gross Credit %
	No.	Amt.	
1	2	3	4
44127.81	745	202.60	0.46

Bank wise position as on **31st March'2012** is given in **Annex – XXV(Page-104)**
OBSERVATIONS

1. Recovery position in the state of Jharkhand is continued to deteriorate for the FY 2011-12.
2. Certificate cases are also not being able to give significant outcome.

To rejuvenate the recovery mechanism all concerned departments should made concerted effort.

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

AGENDA NO	12
DATE OF MEETING	09.05.2012
MEETING NO	38

12.1 FUNCTIONING OF VARIOUS SUB-COMMITTEES OF SLBC

In terms of the decision taken in the 37th SLBC meeting held on 9th February, 2012, the following sub-committees of SLBC are functioning. The status of last meeting conducted is given below:

Sub- Committees of SLBCs

SL. No.	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Annexed 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	01.02.2012	
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 in Export in Agriculture /Handicraft 3)Enabling factor for export promotion	30.06.2011	
3.	Security	Principal Secretary/ Secretary (Home), GOJ	1) Pr. Secretary/ Secretary Home Department 2) ADG/ IG – Operation	1)Discuss the various issues related to	28.12.2011	

SL. No.	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Annexed Minutes
		Convenor- SBI	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)	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		
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	17.03.2012	Enclosure no 9 page no. 182
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 functioning (Banks/Govt.)	03.02.2012	
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	All issues relating to legislature, amendment and other Activities	04.08.2011	

SL. No.	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	received from the State Govt. for Development through credit in the State.		
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.	04.08.2011	
8	Sub-committee on Housing finance	Secretary(Urban Development) Convenor- 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)	04.08.2011	

Re-constitution of the SLBC Sub-Committee on Banking Coverage (outlet) to identified village with population above 2000 is yet to be finalized and hence no meeting of the sub-committee could be convened

The convener of the respective sub-committee requested to convene the meeting at least once in a quarter or at more frequent intervals. The minutes should be placed in subsequent SLBC meeting for reviewing the current status of the action points.

In addition to the aforesaid regular sub-committees Bankers' Small committee was constituted in terms of instruction of the Govt. of India letter dated 17th August, 2011. The status of holding meeting of the Bankers' Small committee is given below:

SL. No.	Name of Committee	Chairman of Committee	Other Members of Committee	Terms of reference	Date of Last Meeting	Annexed Minuets
1	Small Group of Bankers for Accelerating Credit flow to Agriculture	Convenor -SLBC	RBI, Convenor Bank of SLBC, NABARD, OSD, Major Banks, Both RRBs	To Accelerate Credit flow in Agriculture and Crop Loan	22.02.2012 20.04.2012	Enclosure no10& 11page no. 186 to 190

To review the district wise performance of banks, SLBC convenes regular meeting with LDMs of all districts of Jharkhand.

SL. No.	Name of Committee	Chairman of Committee	Other Members of Committee	Terms of reference	Date of Last Meeting	Annexed Minuets
1	Review Meeting of LDMs	Convenor -SLBC	Convener Bank, Banks with Lead District,	Regular review of District wise performance.	24.03.2012	

Decisions and action point in the various committees need be complied by the concerned institutions/ organizations/ departments etc.

AGENDA NO.	13
DATE OF MEETING	09.05.2012
MEETING NO.	38

MISCELLANEOUS

13. A. Scheme for Revival of Handloom Weavers by Waiver of Working Capital & Term Loan of Individual ,SHG,JLG and Master Weavers

The Ministry of Textiles, Govt. of India conveyed the details of guidelines to Secretary/ Commissioner/Director-in Charge of Handloom of all States, NABARD, CGTMSE and CEOs of all scheduled Commercial Banks vide circular letter no F-6/2/99/DCH/2011/DHDS dated 28th Nov'2011.

The salient feature of the Scheme is already circulated by SLBC convenor bank in the last 37th SLBC meeting held on 09.02.2012. The meeting of NIMRC (National Implementation Monitoring & Review committee was held on 18th April'2012 to discuss about various aspects of the scheme and its implementation.

Govt. of Jharkhand has already given the letter of commitment (Dated 16.02.2012) for providing share of State Govt. In terms of the decision taken in the First NIMRC meeting held at New Delhi on 26th Dec'11, it was agreed to sign MoU within 3 months of giving letter of commitment.

In terms of the discussion held in the last NIMRC meeting on 18.04.2012 the following action points need be complied by the respective agency/organization.

Agency/Organization	Action points
Govt. of Jharkhand	To sign MoU with Gol within 16.05.2012.
Banks	To submit consolidated claims to SIMRC
NABARD	To conduct special audit of all eligible weavers societies.

NABARD being the nodal agency for implementation of the scheme is requested to review the progress of implementation in SIMRC and report to next SLBC onwards.

13.B. Scheme for Promotion and support of Women SHGs in Backward District of India

The Scheme envisages identification of an anchor NGO in each of the select backward district of the country, which will work as promoting and nurturing agency for SHGs as also facilitator bank linkage and recovery of loans from SHGs for a due consideration. This approach is expected to facilitate

sustained financial inclusion through bank loan , promote livelihood development of women and deliver social development programmes for women through SHGs.

Detail of scheme as circulated by department of financial services. MoF, Gol vide letter no F.No.3/6/2011-AC(vol II) dated 4th Jan'12 (as received through NABARD Ranchi vide letter mo-NB.Jhar.RO.Ranchi/8015/mCID-Gen-29/2011-12 dated 16.03.2012 enclosed marked as enclose 6page no 160.

In the aforesaid scheme Hazaribagh District has been selected for covering under this scheme.

The respective organization/agency and LDM of Hazaribagh District is requested to implement the scheme as per Gol instruction.

13.C. Overlapping of FIP villages with Service Area allocation

In view of the difficulties surfaced in regard to FIP implementation in a single panchayat by single Bank owing to existing arrangements of more than one Bank in one panchayat. It was desired that the matter brought to SLBC for deliberations, discussion and decision.

AGENDA NO.	14
DATE OF MEETING	09.02.2011
MEETING NO.	37

14. Any other matter with the permission of the chair