

STATE LEVEL BANKERS' COMMITTEE JHARKHAND

AGENDA NOTES FOR 39th SLBC MEETING

DATE	09.08.2012
TIME	10.30 A.M.
VENUE	Hotel Capitol Hill ,Ranchi

CONVENOR: ALLAHABAD BANK

**AGENDA FOR 39th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, JHARKHAND**

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**CONFIRMATION OF THE MINUTES OF 38th JHARKHAND STATE LEVEL BANKERS'
COMMITTEE MEETING HELD ON 09th May' 2012.**

- Minutes of 38th Meeting of Jharkhand State Level Bankers' Committee held on 09th May'2012, circularized to all concerned vide letter no. SLBC/AB/02/146 dated 25.05.2012, 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 1 page No.123)

AGENDA NO.	2
DATE OF MEETING	09.08.2012
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**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>	<p>Updation of land record completed in Lohardaga District and updation is going on in 11 Districts Viz- Khuti, Sahibganj, Chatra, Gumla, Latehar, Jamtara, Garhwa, West & East Singhbhum, Ranchi, Dumka and target date of Completion is July'13. In next phase the work will be started in Palamu, Giridih, Godda & Simdega Districts. Regarding amendment in S.P Tenancy & CNT Act, it is still under consideration by GOJ.</p>
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>	<p>Notification of waiver of stamp duty up to ₹ 5.00 lacs issued by Govt. of Jharkhand vide notification no- 655 dated 26.06.2012 & no- 656 dated 26.06.2012. Copy of both the notification annexed (enclosure no.2 Page no.142).</p>
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>	<p>In the steering committee meeting held on 31st July'12, it was advised that draft of amendments is under process. Representative of land Revenue Department may appraise the house about the latest/ present position.</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. The Revenue department is analyzing the proposal in the context of provisions of CNT act.</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 steering committee meeting held on 31st July’12, it was advised that Revenue Deptt. is working to finalize the amendment for which data has been sought from all 24 districts.</p>
2.1.6.	10.01.2007	<p>Formation of State Co-operative Bank in Jharkhand State</p>	<p>The proposal for obtaining license has been submitted to NABARD for their onward submission to RBI. NABARD has sought certain clarification regarding viability of the cooperative bank. In the steering committee meeting held on 31st July’12, the representative of cooperative department assured to provide the clarification to NABARD by 3rd August’12. Meanwhile RBI has issued fresh licenses for operation of Ranchi-Khuti central cooperative bank, Giridih Central Cooperative bank Hazaribagh Central cooperative Bank.</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. Revenue & Land reforms department has since examined the proposal and is taking action for bringing amendments in the act for employing the retired Govt. as dedicated certificate officer.
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 steering committee meeting of SLBC held on 31 st July'12, it was advised that 02 battalion of State Industrial Security Force for industries including Banks have already been raised and are under training. Final order for deployment is yet to issued by GOJ.
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 finalize.	The details R-SETIs wise position of allotment of land is given in Agenda No (Page no- and summarized below. ➤ Land allotted - 22 Districts. ➤ Land Transferred-15 Distt. ➤ Land transfer under Process -09 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.)advised for e-payment of all social securities benefits (32 Schemes out of 35 schemes of Central Govt)	At present e-payment started by Welfare Deptt(Scholarship to SC/St and OBC & Minority students), Labour employment and training Deptt(Diff. pension schemes like old age pension, Widow Pension etc under Social security), HRD Deptt(Merit scholarship, Mid day meal Etc) , and Social Welfare Deptt(Payment to Aganbari sewika)

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	Uploading of service area plan has been completed in 22 districts, out of 24 districts. In Ramgarh and Deoghar districts NIC website is not existence hence it is yet to be uploaded in nearby district.

2.2 Issues Pertaining To Banks

SL.NO.	Pending since	ISSUES	PRESENT STATUS
2.2.1.	04.04.2012	Establishment of USB as per Master Circular of DFS, MOF, GOI A target was set for opening of 82 USBs in identified villages over 5000 population by the end of september'2012	Total 25 USBs have been opened till June'2012, rest of the USBs will be opened till September'2012
2.2.2.	18.05.2012	Extension of Swabhimaan Coverage of villages having population between 1600 to 2000 as per 2001 census under Swabhimaan scheme	875 such villages have been identified and allocated as per DFS, MOF, GOI instruction. The coverage will be completed before March'2013

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**KEY INDICATORS OF
ALL SCHEDULED COMMERCIAL BANKS**

3.1. Overall Position under Key Business Parameters as on 30th June' 2012, is as under

TABLE

(₹ in crore)

Sl. No	Items	Position as on 30.06.2011	Position as on 31.03.2012	Position as on 30.06.2012	Bench Mark
1	Deposit	73600.23	84957.89	87116.82	
2	Credit	33894.56	44127.81	44558.02	
3	Credit as per place of utilization* & RIDF**	8139.98	6914.41	5996.03	
4	Total Credit	42034.54	51042.22	50554.05	
5	CD Ratio (%)	57.11	60.08	58.03	60
6	Priority Sector Advances (PSA)	17500.30	23828.49	24055.09	
7	Share of PSA to Total Advances	51.63	54.00	53.99	40
8	Agricultural Advances	3662.40	5732.38	5824.27	
9	Share of Agricultural Advances to Total Advances (%)	10.81	12.99	13.07	18
10	Micro & Small Enterprises Advances	8287.91	12089.03	12799.35	
11	Share of Micro & Small Enterprises to Total Advances (%)	24.45	27.40	28.73	
12	Advances to Weaker Sections	5953.67	7988.85	9222.05	
13	Share of Weaker Section Advances to Total Advances (%)	17.57	18.10	20.70	10
14	DRI Advances	110.62	270.92	114.37	
15	Share of DRI Advances to Total Advances of last March (%)	0.33	0.82	0.26	1
16	Advances to Women	1716.44	2821.59	3363.75	
17	Share of advances to women in Total advances (ANBC) (%)	5.06	6.39	7.55	5
18	Advances to Minorities (Amount)	1523.03	1783.75	1955.14	
19	Share of Advances to Minorities under PSC (%)	4.49	7.48	8.13	15
20	Branch Net-Work (in no.) *				
	a) Rural	1156	1234	1241	
	b) Semi-Urban	470	513	523	
	c) Urban	470	484	498	
	d) Total	2099	2231	2262	

*Annexure V Page No. 51, ** Enclosure no 3 Page No.146

As per Annexure -I Page-44, Annexure-II Page-46 Annexure-III Page-48, Annexure-IV Page-49

Observations

Deposit growth

The Aggregate Deposit of the Banks in the State of Jharkhand grew by Rs. **13516.59** crore on YOY basis in absolute term, representing a YOY growth of **18.36%**. Deposit grew by **Rs.2158.93** crore from March'2012.

Credit Growth

The gross credit of the Banks in the State grew by Rs. **10663.46** Crore on YOY basis. Thus credit expended by **31.46%** during the review period which is quite satisfactory. Credit grew by Rs. 430.21 crore during the first quarter of FY 2012-13.

CD ratio

CD ratio of the Banks increased from **57.11%** to **58.03 %** on YOY basis in the State of Jharkhand, which is representing a very good Banking development. It has also to be noted that deposit grew by **18.36%** and credit grew by **31.46%** on YOY basis.

In March'2012, the CD Ratio of the State for the very first time crossed the national benchmark of **60%** but in June'2012, it has come down to 58.03%. The reason is that the deposit grew by **Rs.2158.93** crore in first quarter and credit grew only by **Rs. 430.21** crore. The outstanding position of investment under **RIDF** has also decreased by **Rs. 54.38** crore from March'2012. Banks credit off take has not been to the level expected by the bankers. It has been also proposed to build enabling environment for utilizing the vast banking network in the State. Fluctuation in CD Ratio is a normal phenomenon, and substantial deposit inflow may affect the ratio if the same is not matched by similar credit growth.

Priority Sector Advance

Priority Sector Advance registered a growth of Rs. **6554.79** Crore representing growth of **37.45 %** on YOY basis. Priority Sector being **53.99%** of gross credit is well above the National benchmark for Banks of **40%**.

Agriculture Credit

Agriculture Credit stands as on 30th June' 2012, Rs.**5824.27**, which is **13.07%** of Gross Credit. In absolute term Agriculture credit grew by **Rs. 2161.87** crore on YOY basis, representing a growth of **59.02%**. The growth in outstanding Agriculture Credit during the first quarter of FY 2012-13 is Rs.**1613.67** crore (**28.15%**).

Weaker Section

Advance to Weaker Section by the Banks in Jharkhand is Rs.**9222.05** crore (**20.70%**), is well above the National bench mark of **10%**.

Advance to Women

Advances to women as on June'2012 is Rs. **3363.75** crore showing a increasing trend from June'2011, and reached to **7.55%**, which is above the National benchmark of **5%** but there is 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 **8.13%** of Priority Sector is which requires the attention of all the stakeholders.

Share of DRI advance

Share of DRI advances is **0.26 %** which is below the stipulated **1%** of Gross credit as at the end of previous year.

House may discuss.

3.2 C: D Ratio of the State as On 30th June' 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	June'2011	June'2012
Deposit	73600.23	87116.82
Credit(As per place of utilization+RIDF)	42034.54	50554.05
C:D Ratio	57.11	58.03

(Annexure-IV page no.49, Annexure- V page no.51)

The CD Ratio of UCO Bank(20.12%), Indian Overseas bank(27.48%)Oriental Bank of Commerce(19.44%), Punjab & Sindh Bank(11.42%), Vijaya Bank(24.68%), Andhra Bank(21.00%), Federal Bank(23.33%), Jammu & Kashmir Bank(21.48%) and South Indian Bank(9.89%) is still hovering below 30% mark.

Union Bank of India vide letter no ROR/RABD/178/2012 dated 31.07.2012, submitted that due to wrong submission of their deposit figures in online software, CD Ratio comes down to 25.22% which is actually 30.85%.

Controllers of the concerned Banks are requested to make all out effort to improve the CD Ratio.

Gumla district's CD Ratio (29.13%) is below 30% mark and the LDM Gumla should chalk out strategy for improving the situation and it should be thoroughly discussed in DLCC meetings.

3.3. POPULATION GROUP (RURAL/SU/U) WISE DISTRIBUTION OF DEPOSIT & CREDIT AS ON 30.06.2012(as per place of sanction & excluding RIDF)

3.3.1. The position of Deposit, Advance and C: D Ratio in rural, semi-urban and urban branches as on 30th June'2010, 30th June'2011 & 30th June'2012 is as under:

(₹in crore)

Category of Area	Particulars	June'2010	June'2011	June'2012	Increase over June'2011	
		Amt.	Amt.	Amt.	Amt.	%
Rural	Deposit	12701.00	14892.89	19966.15	5073.26	34.06
	Advance	4340.37	5541.94	7432.71	1890.77	34.11
	C: D Ratio	34.17	37.21	37.23		0.02
Semi Urban	Deposit	17599.60	21905.37	23374.46	1469.09	6.71
	Advance	5630.80	7845.89	9371.27	1525.38	19.44
	C: D Ratio	31.99	35.82	40.09		4.27
Urban	Deposit	33118.97	36801.96	43776.21	6974.25	18.95
	Advance	17215.95	20506.72	27754.04	7265.32	35.46
	C: D Ratio	51.98	55.67	63.40		7.73
Total	Deposit	63419.58	73600.23	87116.82	13516.59	18.36
	Advance	27187.14	33894.56	44558.02	10663.46	31.46
	C: D Ratio	42.87	46.05	51.15		5.10

- Deposit and Advance in Rural and Semi-urban area is showing sharp growth.
- C: D Ratio of Rural and Semi –Urban areas is showing an increasing trend on YOY basis, which indicate the inclusive growth of the State.

3.3.2 Incremental Deposit & Credit during June' 2011 to June'2012

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

	Increase in deposit	Increase in Credit	Incremental C:D ratio
Rural	5073.26	1890.77	37.27
Semi Urban	1469.09	1525.38	103.83
Urban	6974.25	7265.32	104.17
Total	13516.59	10663.46	78.89

(₹ in crore)

- Incremental growth in Deposit as on 30th June'2011, was Rs. **10180.65** Crore and in credit it was Rs. **6689.42** crore, over June'2010 figure. Comparing it with incremental growth as on 30th June'2012, it is obvious that on YOY basis deposit, increased by **32.76%** but credit grew by **59.41** 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 –49)**

OBSERVATION

- In rural areas CD ratio has increased from **37.21%** as of June'2011 to **38.23%** as on June'2012. In Semi Urban areas also CD ratio has improved from **35.82%** as of June'2011 to **40.09%** as on June'2012. In urban areas CD ratio has increased from **55.67%** as of June'2011 to **63.40%** as on June'2012. Overall CD ratio has increased from **46.05%** as of June'2011 to **51.15%** as on June'2012 (as per place of sanction & excluding RIDF).
- C:D ratio of **East Singhbhum, Saraikela** district is above **60%**.
- **Gumla** district is still having C: D Ratio below **30%**.
- Districts having CD Ratio less than 30%, 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 C:D ratio" (Ref. Agenda booklet of 32nd SLBC) needs focused attention by all concerned departments and organization.

AGENDA NO	4
DATE OF MEETING	09.08.2012
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4. REVIEW OF ACHIEVEMENT
UNDER ANNUAL CREDIT PLAN (ACP) : 2012-13
As on 30th June'2012

4.1. OVERALL POSITIONS:

4.1.1. Sector wise achievement of Banks in implementation of Annual Credit Plan (2012-13) as on 30th June'2012, vis-a-vis previous year is as under:

(₹ in crore)

Sector	Annual Target (2011-12)	Achievement as on 30.06.2011		Annual Target (2012-13)	Achievement as on 30.06.2012	
	Amount	Amount	%	Amount	Amount	%
1	2	3	4	5	6	7
Agriculture	2403.00	295.69	12.30	2636.62	497.64	18.87
MSE	3307.50	653.57	19.76	3815.53	994.50	26.06
OPS	3186.00	495.57	15.55	3012.14	637.49	21.16
Total Priority	8896.50	1444.83	16.24	9464.28	2129.63	22.50
Non Priority	6103.50	989.48	16.21	9535.72	1469.62	15.41
Total	15000.00	2434.31	16.23	19000.00	3599.25	18.94

In current financial year achievement of ACP is better than last FY and almost 23% of PSC target achieved in 01st quarter itself.

4.1.2 Bank wise and sector wise target and achievement under ACP as on 30th June'2012, is given in Annexure – VI (Page -53)

4.1.3 District wise and sector wise target and achievement under ACP as on 30th June'2012, are given in Annexure –VI (Page -55)

OBSERVATIONS

- Over all achievement under ACP at the end of first quarter of the Financial Year 2012-13 stands at **18.94%** of the annual target. Achievement under Agriculture sector is **18.87%** of annual target, whereas achievement under MSE stands at **26.06%**. The total achievement under PSC is **22.50%**.
- Achievement under ACP in Agriculture, MSE OPS and total is higher than of June'2011, achievement.

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.

4.2. Annual Credit Plan for Financial Year 2012-13

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

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

Further, in 38th SLBC meeting held on 09th May'2012, it was decided to raise the target of Non Priority Sector and the total ACP was proposed at 19000.00 crore.

The proposed growth in ACP 2012-13 is 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
NPS	9612.13	9535.72	-76.41	0.79
Total	15712.46	19000.00	3287.54	20.92

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.**19000.00** 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 achievement.
- The Bank wise/district wise ACP for 2012-13 is enclosed as Annexure No. VI Page No.53 and may be considered as approved by the SLBC Jharkhand.
- The controlling heads of the Banks should ensure that the DCC approved Annual Credit Plan 2012-13 is duly sub-allocated to the respective branches for implementation right from the beginning of the current Financial Year.

AGENDA NO	5
DATE OF MEETING	09.08.2012
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5. REVIEW OF LENDING

1. Agriculture and Kishan Credit Card, including new KCC scheme

5.1.1. Total Agriculture credit of all Banks in the state is Rs.**5824.27** crore which constitutes **13.07%** 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.

5.1.2. The position of achievement under Agriculture Credit and KCC as on **30.06.2012** (From 1st April, 2012) is appended:

(₹ in crore)				
Sl.No.	Particulars	Commercial Banks	Regional Rural Banks/ co-operative Bank	Total
1				
1.a.	Target (2012-13)	2002.17	634.44	2636.61
1.b.	Disbursement under ACP	387.72	109.92	497.64
1.c.	Achievement %	19.36	17.32	18.87
2	Target	459327	143794	603119
2.a.	KCC issued – No	59505	17860	77365
2.b.	Achievement %	12.95	12.42	12.83

Bank wise position is given in **Annexure –VI (Page -56)**

Bank wise progress of issuance of KCC up to 30th June, 2012 is enclosed (**Annexure-VII, Page- 59**) and summarized below:-

Sl. No.	Banks	Target of KCC (No.) for current FY	Fresh / New KCC issued during the Year
1	Public Sector Banks	448694	58949
2	Pvt. Sector Banks	10633	556
3	RRBs	143792	17699
4	Co-operative Banks		161
5	Grand Total	603119	77365

5.1.3. Special Incentive scheme of GOJ for mobilization of KCC application

To boost the KCC and Agriculture lending, an incentive scheme has been launched by Agriculture Deptt. GOJ. The scheme envisages incentive for mobilization of application as well as for final issuance of KCC, was inaugurated by the Hon'ble Chief Minister of Jharkhand. In the scheme a target has been fixed to cover all the left over farmers (**18,97,557**) in Jharkhand.

For the successful implementation of the scheme Bankers and GOJ have taken many initiatives. To review the progress and speedup sanction/financing of KCC proposals being sponsored under the incentive scheme, meeting of '**Small group of Bankers**' was convened on 24.05.2012, wherein certain observations were brought to the notice of the GOJ, for necessary support and cooperation.

Further, an extensive sensitization programme for all the Bank branches participating in KCC lending in the state has been initiated through the LDMs. For this, a workshop of LDMs was convened on 28th May'2012, wherein a detailed checklist was prepared for necessary guidance to the branches. The checklist was provided to all the controlling Heads of the Banks, LDMs in the Jharkhand and GOJ for necessary instruction to the field functionaries.

On 03rd July'2012, a review meeting was held in the chamber of the Development Commissioner of Jharkhand, wherein some action points were decided for the implementation of the scheme. The minutes of the said meeting is enclosed (**enclosure no. 4 Page no.148**).

The Special Incentive scheme is a very ambitious scheme for the issuance of KCC in the State and all the stake holders are requested to aggressively participate in the scheme. As on 30th June'2012, total **305985** KCC application mobilized out of which **61155** have been sanctioned and **173856** applications are pending for sanction. The detail bank wise and district wise is annexed as **annexure no.VIII A page 60 A** . Banks showing zero against their row have not submitted the data under special incentive scheme.

5.1.4. Revised Kishan Credit Card (KCC) scheme

With a view to simplify and attune the KCC scheme to suit to current requirement and to facilitate issue of Electronic Kishan Credit Cards, Reserve Bank of India vide circular no. RPCD.FSD.BC.No.77/05.05.09/2011-12, dated 11th May'2012 (enclosure no.5 page no. 150) advised the model KCC scheme to the Banks for implementation. Further, DFS, MOF, GOI vide letter no. F.No.3/27/2011-AC dated 30th May'2012 (enclosure no. 6 page no.162), also reiterated the implementation of the of Revised KCC scheme.

Falling in line with the instruction, SLBC Jharkhand has selected 02 districts, **Ranchi** and **Ramgarh** for issuing ATM/Debit cards to every eligible household as per the new KCC scheme. However, all the remaining districts have to be covered latest by September'2012, under the new scheme.

All the stakeholders are requested to strictly follow the decision for implementation of the new KCC scheme and to submit the Action Taken report to SLBC to be placed in the next SLBC meeting.

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

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

(Account: in lakh) (₹ in crore)

Sl. No.	Particular		Outstanding position as at the end of		
			June'2011	June'2012	
(1)	(2)		(3)	(4)	
1	Micro Enterprises Sector		Accounts	1.84	2.02
			Amount	2857.50	4706.17
	a.	Manufacturing Sector	Accounts	0.36	0.57
			Amount	621.97	1835.16
	b.	Service Sector	Accounts	1.48	1.45
			Amount	2235.53	2871.01
2	Small Enterprises		Accounts	2.02	0.98
			Amount	4569.83	8093.18
	a.	Manufacturing Sector	Accounts	1.85	0.37
			Amount	2857.50	4920.05
	b.	Service Sector	Accounts	0.17	0.61
			Amount	1712.33	3173.13
3	Total Micro and Small Enterprises (MSE sector)		Accounts	2.16	3.00
			Amount	7427.34	12799.35
4	a.	Share of Credit to Micro Enterprises in total credit to MSE sector	Percent share of amounts (stipulation :60%)	38.47	36.77
	b.	Share of credit to MSE sector in NBC/ ANBC	Percent share of amount	16.67	28.73

Credit Flow to Medium ENTERPRISES (Non Priority Sector):

(₹ in crore)

Sl. No.	Particular		Outstanding position as at the end of		
			June'2011	June'2012	
(1)	(2)		(3)	(4)	
a.	Manufacturing Sector	Accounts	0.03	0.01	
		Amount	436.72	1032.67	
b.	Service Sector	Accounts	0.02	0.02	
		Amount	486.33	223.16	
c.	Total of Medium Enterprises		Accounts	0.28	0.03
			Amount	923.05	1255.83

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

Observation:-

1. In Jharkhand, share of Micro sector credit of total MSE stands at **36.77%** as on June'2012, and thus Banks in Jharkhand failed to achieve the target of **55%** by the end of June'2012.
2. As per RBI guideline, Banks have to achieve **60%** share of Micro in overall MSE 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, Bank of Maharashtra, Karnataka Bank, Indusind Bank, J & K Bank, Yes Bank, Laxmi Vilas Bank, Karur Vasya Bank. Kotak Mahindra Bank

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

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

5.3. Education loan

Education or human capital development is critical for both economic growth and development of the country and public sector banks have played a pivotal role in catering to the financial requirement of the needy and meritorious students.

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, Indian Banks' Association has recently modified the Model Education Loan Scheme and introduced a Scheme for Vocational Education and Training. These schemes provide broad operational guidelines to the implementing Banks.

Education Loan Schemes aims at providing financial support from the Banking system to deserving and meritorious students 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.

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

Performance of Banks under Education loan Scheme

(₹ in crore)

Particulars	As on 31st March'2012	As on 31st June'2012	Growth in Advance
No. of Account	45659	51034	5375
Amount (In crore)	1757.07	1844.85	87.78

Bank wise progress under education loan is enclosed as **Annexure- X page no. 67**
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.
Department of Financial Services, Ministry of Finance vide their letter no. 1(1)/2011-CP, has advised the decision to allocate States/UTs wise targets for education loans. A copy of the allocated target is enclosed at **Enclosure- 7 Page No.164**

5.4. 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 June'2012	Growth
No. of Account	49540	51070	1530
Amount	2851.03	3080.81	229.78

Housing loan upto **25** lakhs comes under Priority Sector Credit which is a fast growing sector. It needs to be further speed up 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. XI page no.70**)

5.5.1. ARTISAN CREDIT CARD

The position as on **30th June' 2012**, is as under:

Target	Achievement		
	Number	Amount	Achievement (%)
4000	451	2.99	11.28

(Detailed Bank wise position is given in **Annexure –XII (Page-73)** **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 from both the RRBs, Pvt. Sector Banks and some public sector banks in order to surpass the stipulated target.**

5.5.2. SWAROJGAR CREDIT CARD

The position under SCC as on 30th June'2012 is given below:

Target	Achievement		Achievement (%)
	No.	Amount	
5000	984	4.66	19.68

(Detailed Bank wise position is given in **Annexure-XII (Page-73)**)

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.

5.6 CREDIT FLOW TO SPECIAL CATEGORY OF BORROWERS

5.6.1 CREDIT FLOW TO MINORITY COMMUNITIES

The position as on 30th June'2012 is as under:

(₹. in Crore)				
Position as on June'2011		Position as on June'2012		Target 15% of PSC
PSC	Minority Community	PSC	Minority Community	Share of Minority (%)
17500.30	1523.02(4.50%)	24055.09	1955.14	8.13

The share of Minority community in priority sector credit has reached to **8.13%** as on June'12. 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 -XIII Page 76)**

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

5.6.2 CREDIT FLOW TO WOMEN

The comparative position of 30th June'12 is given below:

(₹. in Crore)

Position as on June'2011		Position as on June'2012		Target of lending to Women (%)
Credit	Of which to Women	Credit	Of which to Women	5% of NBC
33876.55	1716.44(5.07%)	44558.02	3363.75	7.55

At the Quarter end of June'2012, outstanding credit to women has increased by Rs. 1647.31 crore on YoY basis. It has also increased in percentage term from **5.07%** to **7.55%**, achieving the Benchmark of **5%** lending to women is appreciable. (Annexure XIII page 76)

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, ICICI Bank, Axis Bank, Indus Ind Bank, J & K Bank, Kotak Mahindra Bank, Laxmi Vilas Bank South Indian Bank, & Yes Bank.

5.6.3 CREDIT FLOW TO DRI

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

(₹ in Crore)

Position as on June'2011		Position as on June' 2012		Target of lending to DRI (%)
NBC of June'11	Of which to DRI	NBC of June'12	Of which to DRI	1% of NBC of March'10
33876.55	55.31(0.20%)	44558.02	114.37	0.26

Although **DRI lending has increased** from Rs. 55.31cr to Rs.114.37 cr on YoY basis, yet remains below benchmark of 1%. (Annexure XII page no.73)

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.

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.

5.6.4**CREDIT FLOW TO SC/STs**

The comparative position of credit flow to SC/STs for quarter ended June, 2012 is given below:

(₹. in Crore)

Position as on June'2011		Position as on June'2012	
Total Credit(NBC)	Of which to SC/ST	Total credit (NBC)	Of which to SC/ST
33876.55	2891.55(8.54%)	44558.02	4052.30(9.09%)

The over all credit to SC/STs has increased by ₹ **1160.75** crore (from ₹**2891.55** cr to ₹ **4052.30**cr) as on June'12 over June'2011. In percentage term the share of credit has increased from **8.54** % to **9.09** %, which is unsatisfactory. Annexure XIII page 76)

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.

6.Likely draught due to low rainfall in the State of Jharkhand

In the state of Jharkhand 80% of the population depend upon Agriculture for their livelihood. Agriculture of Jharkhand is characterized by mono cropping pattern, small and fragmented land holding and large dependence on monsoon, as nearly 92% of land is unirrigated. Due to 42% low rainfall as compared to normal rainfall, the people of Jharkhand are put to severe hardship for their sustenance & livelihood as agriculture is the mainstay of the people.

As per record, against the normal rainfall of 591.30 mm from April to July, 2012, the State received an average rainfall of 341.80 mm i.e. 42% less than the normal rainfall. Till date only 23-25 % transpiration of Paddy is done.

All Bankers of the State are requested to be guided by the provisions of RBI guidelines. Annexed as **Enclosure - 8 Page no.- 167**

The district wise position of rainfall during the present Kharif season may be seen in the following table:

Extant Rainfall	of	Rainfall during April – June	Rainfall during July
>70%		Latehar, Koderma, Pakur, Simdega, West Singhbhum, Lohardaga	Dumka, Dhanbad, Jamtara, Godda, Sahibganj, Pakur
50-70%		East Singhbhum, Saraikela, Khunti	Koderma, Giridih, Ranchi, Simdega, Hazaribagh, Chatra, Ramgarh, Lohardaga, Saraikela, Latehar, Bokaro, Deoghar, Palamu, East Singhbhum
25-50%		Deoghar, Sahibganj, Ramgarh, Giridih, Dhanbad, Chatra, Dumka, Bokaro, Godda, Palamu, Hazaribagh, Gumla, Jamtara, Ranchi, Garhwa	Khunti, West Singhbhum, Garhwa, Gumla

AGENDA NO	7
DATE OF MEETING	09.08.2012
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7. REVIEW OF PROGRESS UNDER GOVT. SPONSORED SCHEMES FOR THE YEAR 2011-12 AS ON 30th June' 2012

7.1. SWARNAJAYANTI GRAM SWAROJGAR YOJNA [SGSY]

7.1.1. The comparative position of achievement as on **30th June' 2011** and **30th June'2012** is as under: -

[Amt. in Crore]

Particulars	30 th June, 2011		30 th June, 2012	
	No	Amount	No	Amount
Application Received	6410		2680	16.86
Sanctioned	5623	48.04	2413	30.78
Disbursed	4632	31.05	2270	11.99
% of Achievement	15.46	9.99	84.70	
Applications Returned	-	-	62	
Applications Pending for sanction	787		187	
Sanction proposal pending for Disbursement	989		143	

7.1.2 Detailed Bank wise and District wise position as on **30th June'2012**, is enclosed in **Annexure – XIV (Page -78)**

- Bank branches have sanctioned 84.70% of application sponsored by the sponsoring agency.
- 94.07% 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.

7.2 PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Overall Position as on 30th June, 2012 is as under:

(Amt in Crore)

Target	Application Received	Application Sanctioned		Disbursed		Ach. %		Rejected/returned	Pending
		No.	Amt	No.	Amt.	Sanction to received	Disb. To received		
1	2	3	4	5	6	7	8	9	10
	284	194	4.34	182	2.60	68.31	64.08	25	46

Bank wise and District wise position as on **30th June'2012** under PMEGP Scheme is given in **Annexure-XV (Page-81)**.

Out of 284 applications sponsored, 182 applications have been disbursed at different Bank branches. Timely disposal and subsidy claim norms should be adhered by the Banks as per RBI guideline.

Zero Lending Banks: Central Bank of India, Syndicate Bank.

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8. FINACIAL INCLUSION

8.1.A. Coverage of villages with 1600 to 2000 population(as per 2001 census) under “Swabhimaan” the Financial Inclusion

DFS, MOF, GOI vide letter no F.No.3/5/2012-FI(C52937) dated 18th May'2012, (enclosure no.9 page no.176) advised the Banks for the second phase of the Financial inclusion, all villages with population between 1600 to 2000 (as per 2001 Census) are to be covered by providing banking facilities under “ Swabhimaan”.

In Jharkhand State 875 such villages with population between 1600 to 2000 were identified and allocated to banks for coverage.

Summary of Bank wise allocation in the State of Jharkhand is given below:

Sl. No.	Name of the Bank	No. of Villages allotted
1	Allahabad Bank	53
2	Bank of Baroda	9
3	Bank of India	193
4	Canara Bank	14
5	Central Bank of India	21
6	Dena Bank	1
7	Indian Overseas Bank	6
8	Jharkhand Gramin Bank	113
9	Oriental Bank of Commerce	2
10	Punjab National Bank	25
11	State Bank of India	245
12	Syndicate Bank	2
13	UCO Bank	8
14	Union Bank of India	28
15	United Bank of India	32
16	Vananchal Gramin Bank	122
17	HDFC Bank	1
	Total	875

Bank wise details of the Financial Inclusion Plan for villages with population between 1600 to 2000 is given in the **Annexure - XVI Page – 84**

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

During the FY 2012-13 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 (June, 2012)	Cumulative since 01.04.2012
FIF	18.27	18.27
FITF	Nil	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 2011-12	During Current FY 2012-13	Commutative upto 31.06.2012
Allahabd Bank	5384	2207	7591
Bank of India	146551	10516	157067
Canara bank	7827	18121	25948
Jharkhand Gramin bank	1480	1265	2745
Punjab National Bank	6064	279	6343
State Bank of India	156163	2374	158537
Union Bank of India	62699	27031	89730
Vananchal Gramin bank	38323	0	38323
Indian Overseas Bank	6783	424	7207
Central Bank	4774	600	5374
Bank of Baroda	5014	2507	7521
Oriental Bank of Commerce	555	245	800
Vijaya Bank	4	821	825
Total	441062	103009	508011

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 30.06.2012

No Frills Accounts (Cumulative)during Current Financial year	Cumulative since inception
A/c	A/C
2985906	10083189

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-XVI (Page- 84)**)

8.1. E. Position of General Purpose Credit Card

Cumulative Ach. During the 2012-13		Cumulative since inception	
A/c	Amt.	A/c	Amt.
15503	68.05	54496	563.46

Banks which have not issued GCC : Central Bank, Indian Overseas Bank, Indian Bank , VGB, Pvt. Banks except, HDFC (61), 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-X11(Page -73)**

SELF HELP GROUPS

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

(Amt in Crore)

As on 30 th June'2011			
Savings Bank A/C Opened		Credit Linkage established/Financed	
A/C	Amt	A/C	Amt
61081	38.72	53494	511.85

Bank-wise position of SHGs linkage as on 30.06.2012 is given in **Annex – XVI (Page - 104)** 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 SHGs 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.

8.2. 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, and as per the plan submitted by the Banks in Jharkhand 82 new Bank branches was proposed to be opened 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 up to 30 th June'2012.	Yet to open by the end of September'2012
Allahabad Bank	6	2	4
Bank of India	23	23	0
Central Bank of India	1	0	1
Indian Overseas Bank	1	0	1
Punjab National Bank	2	0	2
State Bank of India	32	0	32
Syndicate Bank	1	0	1
UCO Bank	2	0	2
Union Bank of India	1	0	1
United Bank of India	1	0	1
Jharkhand Gramin Bank	5	0	5
Vananchal Gramin Bank	7	0	7
Total	82	25	57

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 in enclosed as **Annexure -XXII Page No.118**

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DATE OF MEETING	09.08.2012
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**IMPORTANT ISSUES FOR IMPLEMENTATION AS PER MOF,
GOI INSTRUCTION**

9.1 - Strategy and Approach for Electronic Benefit Transfer

For extending banking facilities in uncovered areas, bring in greater efficiency in transfer of benefits, compilation of information on benefit transfer compatible with the banking system, transfer of funds in the beneficiaries account and facilities for drawl of the amount by the beneficiaries as per their requirement, Deptt. of Financial Services, Ministry of Finance, Govt. of India has come out with Strategy and Approach for Electronic Benefit Transfer vide letter *F. No. 6/23/2012-FI dated 26th June '2012*, (Enclosure No. 10 Page No.180) and also as per the Strategy and Guidelines for Financial Inclusion vide letter dated 21st October'2011. In order to progressively cover the entire country under Financial Inclusion and to ensure business viability of BCAs, the entire area of a Gram Panchayat must be allocated to the Bank branch or BCAs, as the case may be. Banks have also separately been advised to prepare a Service Area Plan indicating the name of Gram Panchayat, the villages therein, the location of the Bank branches and BCAs etc., as the case may be. Banks have also been advised to ensure that at least one Bank account is opened for every house hold which could be a joint account in the name of the family members.

The main points of the strategy and Approach advised are as under:

I. Opening of Bank accounts and mapping the beneficiaries

- Service area of the Banks may be revised, wherever required, to align it with the Gram Panchayat. Within the Service area of the Banks, the Service Area of the BCAs, as indicated in the Service Area Plan, must be clearly demarcated.
- Banks must start mapping the list of beneficiaries under every scheme, already available with the department of State Govt.
- In case beneficiary doesn't have a Bank account, a new account for the family in the service area branch should be opened, however only one account for receiving benefits under various schemes may be opened.
- In case a member of the family already has a Bank account, there is no need of opening a new account and the name of the beneficiary may be added if required, in the existing bank account.
- If beneficiary is having account in Post office, he may be persuaded to open account with the Banks for the purpose of EBT.
- Adhar Number, if allotted to the beneficiary, the same should be recorded along with Bank account details.

- The exercise of opening of new accounts, whenever required, must be undertaken and completed in each scheme.

II. Transfer of benefits

- Department using Central Plan Scheme Monitoring System or CPSMS should map the details of the Bank account of the beneficiary in the scheme database of the CPSMS.
- The Central Govt. has already put in place the CPSMS, which enables the implementing agencies/department to generate EBT at all levels of implementation. CPSMS has established its interface with banks to update beneficiary Bank account details and to receive EBT file for payments to beneficiaries as per the solution Documents already shared with Banks.
- From September '2012, NPCI is undertaking augmentation of the capacity of Automated Clearing House System (ACHS), which will enable to handle up to 10million transaction per day. The ACHM would be able to electronically transfer benefits using Aadhaar or any other unique identification as available through NEFT at present.
- The charges to be reimbursed to the bank by the concerned department, if provided for administrative expenses in the scheme would be 1.5% of the value of the transaction or 25% of the permissible administrative expenses which ever is less.
- As the proposed arrangements envisages transfer of benefits from any bank to the account holder of any other bank, there would be no need of adopting the One District-One leader bank-Many bank model.

Some of the major operational responsibilities envisaged in the instruction are enumerated as under:

Operational Responsibilities

- All the Banks will be required to undertake the opening of Bank accounts and mapping of the bank account details with the beneficiaries in their respective service areas.
- Concerned department of the State Government would be responsible for providing details of the beneficiaries to the banks in the respective service areas.
- LDMs will be responsible for the overall coordination and completion of the exercise in the district and SLBC will be responsible for the same at State level.
- Action Plan to extend electronic benefit transfer to all scheme to be discussed in the next SLBC meeting.

HOUSE MAY DISCUSS

9.2. Opening of bank accounts of families for direct transfer of cash Subsidy for Kerosene (DTCK)

As per the direction and guidelines of DFS, MOF, GOI vide letter No 8/11/2011-FI dated 15.05.2012 regarding launch of campaign to ensure one bank account for each family for transfer of subsidies under 32 scheme of Govt. of India directly into beneficiaries account and letter no. 6/23/2012-FI dated 26.06.2012 regarding Strategy and Approach for Electronic Benefit Transfer and in consultation with Ministry of Petroleum and Natural Gas, it has been decided that direct transfer of subsidy for Kerosene (DTCK) will be implemented initially at 10 States in **29** districts which will be subsequently be increased to **50** districts.

For the State of Jharkhand 04 districts have been identified for DTCK are as under:

- **Ramgarh**
- **Hazaribagh**
- **Saraikela**
- **Ranchi**
- On the score, a VC meeting was conducted by the Secretary, DFS, MOF, GOI with the SLBC Convener Bank and concerned LDMs of the identified **29** districts of the country on 11th July'2012.

The **action points decided in the Video Conference meeting** are as under:

1. **Opening of A/C:** Each family of the identified 04 districts must have a Bank A/C. There is no need to open a new Bank A/C for new beneficiary under EBT and the name of the beneficiary to be added in the existing Bank A/C of the family.
2. **Mapping of A/C:** The list of Beneficiaries will be provided by the District Supply Officer (DSO) through the concerned LDM. The Bank A/C number of the concerned beneficiary will be provided to the concerned department (DSO) for mapping towards DTCK.
3. **Updation of Aadhar No:** Wherever the A/C holder have obtained an Aadhar number the same should also be obtained at the time of A/C opening and included in the A/C details.
4. **District Level Review:** The progress of DTCK as also other EBT to be discussed and reviewed in DLCC.

The entire task of opening A/C of each family of the identified 04 districts to be completed by 31st July, 2012

To accomplish the task within the specified time frame (i.e. 31.07.2012) LDMs of the concerned district have been advised to convene a district level meeting with DC or DCC, Bankers, DSO to chalk out specific strategies for campaigning and A/C opening.

The said meeting by LDMs held as follows: Ranchi – 16.07.2012, Hazaribagh– 17.07.2012, Ramgarh – 17.07.2012 and Saraikela – 18.07.2012

The issue was discussed at length in the meeting but as per the information received from the LDMs of 04 districts list of beneficiaries has not been received by them in any districts. In Ranchi district Special Camp has been organized by all the branches on **24.07.2012** and **27.07.2012**, in which a good number of beneficiaries Saving Bank account were opened by the branches. Similar activities have been also conducted in other 03 districts by the Banks.

However, all the stakeholders are requested to actively participate in the campaign, as advised by SLBC vide letter no SLBC/AB/135/252 dated 11.07.2012 and complete the task by 31st July'2012.

HOUSE MAY DISCUSS

9.3 –Financial Inclusion drive to open Bank accounts of migrant labour and street vendors/ howkers in urban areas.

The Financial Inclusion is high on the Agenda of the Government. To inculcate saving habits and to extend banking facilities to the migrant labour and street vendors/hawkers in urban areas, DFS, MOF, GOI vide letter no. F.No.7/13/2012-BO.II dated 26th April'2012(**enclosure No 11 Page No.186**) all PSBs were requested to undertake account opening drive in 500 meters of all their metro and urban branches. Thereafter, the branches should extend this process of opening of accounts beyond 500 meters so that all such persons get financially included.

Further, DFS, MOF, GOI vide e-mail dated 09.07.2012 and 11.07.2012 advised all PSBs the broad strategy to be included in this drive. Falling in line with the instruction, SLBC Jharkhand requested all the controlling heads in the State vide letter no SLBC/AB/135/265 dated 16.07.2012, to monitor the outcomes at zonal level and report SLBC in prescribed format on monthly basis.

Allahabad Bank has opened **137 Saving accounts** of migrant labourers and street vendors/howkers in urban areas. Reports are awaited from other Banks in this regard.

9.4.- 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.

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.

9.5. - 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, the Bank branches responsible for Financial Inclusion of the village in its Service Area would designate an officer to visit such villages on pre-notified fixed day and time every week. The periodicity and duration of visit can be progressively enhanced depending upon business potential and reviewed periodically. In the special review meeting by Sri Umesh Kumar Joint Secretary (BA) held on 22.06.2012, it was decided that

- Each FIP village must be visited by the same officer of the Bank branches on pre decided day and time.

- It is desired to visit single village on one day for sufficient time, instead of "touch and go" approach. In exceptional cases of disturbed and far flung areas maximum 2-3 villages may be visited in a single day.
- Depending upon number of allotted villages, the Bank branches will decide/devote, number of days visit per week.
- Depending upon the response in terms of CASA mobilization, fresh credit proposals mobilization and recovery, the number of days visit per village per week to be escalated.
- Allocation of a single day (Thursday) for field visit should be discontinued immediately, ensuring visit by same person on pre decided day, time and venue.
- The outcome of the FIP village visit by Bank officials should be assessed through monitorable parameter on CASA, New credit proposal mobilization and Recovery.

9.6. Establishment of Ultra Small Branch in terms of DFS circular dated 28.12.2011 & 09.02.2012

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

- Initially once in a week visit to FI villages 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.

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

Uploading of Service Area plan is still pending in two districts viz Ramgarh and Deoghar although soft copy of Service Area Plan has been submitted to District NIC. On request of SLBC The Secretary, IF&PI, GOJ vide letter no. 444 dated 12.05.2012 has instructed The Dy. Commissioner of defaulting districts for uploading the Service Area Plan as soon as possible. Copy of the letter is forwarded to respective LDMs for follow up.

DFS, MOF, GOI vide letter F. No. 11/4/2011-FI dated June'2012, provided the modified format (**Enclosure No.12 Page No187**) of service Area Plan for uploading it on district website at NIC at the earliest.

9.8. - Uploading of information in GIS data on website developed by NIC

GIS data has been uploaded in **all 24 districts of** Jharkhand, however as per DFS, MOF, GOI report dated 05th July'2012, the details of data entered in respect of Branches, ATMs, clearing Houses, Currency Chests and BCAs does not appear to be consistent

with the information available in public domain. The report is enclosed as Enclosure No.13 Pager No.190 .

9.9. Bi-Annual meeting of LDMs in the State with the CMD of SLBC convener Bank

The 01st Bi-Annual meeting of Chairman & Managing Director of SLBC convener Bank with Lead District Managers (LDMs) in the State of Jharkhand was convened on **28th June'2012** at Ranchi, which was chaired by Sri J. P. Dua, Chairman & Managing Director, Allahabad Bank, wherein agenda wise discussion was held on all the issues related to banking sectors in the State. Sri Dua reviewed the district wise achievement under various parameters and suggested many steps for the development of state as well as the banking sector. The minutes of the 01st Bi-Annual meeting is enclosed (enclosure no. 14 Page no. 191)

9.10. Establishment of Clearing House in the in the identified 59 centers below the district headquarter having 3 or more Bank branches

SLBC on the basis of report submitted by the LDMs in the State has identified total 59 centers below the district headquarter, which have 3 or more bank branches but do not have the Clearing House.

DFS, MOF, GOI vide e-mail dated 12th July'2012(enclosure no. 15 page no. 200), advised to take immediate action for establishment of Clearing House facilities at these centers by 30th September'2012.

LDMs and controlling heads of the Lead District concerned are requested to kindly take urgent necessary action in this regard to ensure that Clearing House facilities are made available at these centers by the stipulated date. The list 59 identified centers is enclosed as enclosure no.16 Page no. 206.

AGENDA NO.	10
DATE OF MEETING	09.08.2012
MEETING NO	39

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
Total	-	24 Districts

➤ **Posting of Independent Directors:**

Independent Directors are posted in	-	19 Districts
No Independent Director (LDMs in additional Charge)	-	05 Districts

**(Bank of India- 04 [Chaibasa, Bokaro, Koderma, Chatra],
State Bank of India- 01[Garhwa])**

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

Rented Premises	-	07 Districts
Premises provided by DC (Temporary)	-	08 Districts
No Premises	-	09 Districts

➤ **Position of Land Allotment:**

Land Allotted	-	22 Districts *
Land Not Allotted	-	02 Districts **

(Garhwa, Palamu)

*Land allotted in Bokaro and Giridih are not suitable for construction as per the report of architect.

**In the steering committee meeting it was advised by GOJ that in 02 districts land identification has been done and is in the process of allotment.

➤ **Position of Land transfer:**

Land Transferred	-	15 Districts
Land Transfer under progress	-	09 Districts

**(Bokaro, Simdega, Chaibasa, Gumla, Garhwa, Palamu, Giridih,
Jamtara, Latehar)**

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

➤ **Position of NIRD Claim received:**

Claim Received (Partial, ₹ 50 Lakhs each district)	-	16 Districts
Claim not Received	-	08 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:

1. **Regular training programme are:**

Regular training Programme conducted in - 06 Districts

2. **In respect of remaining 19 R-SETIs** commencement of regular training programme should be taken up by the concerned Director/LDM-in-Charge.

➤ **Construction Started :**

- None

(Where transfer of land has been completed, construction is yet to start)

In the steering committee meeting it was pointed out by the Secretary, IF & PI that all controllers of Bank should take immediate steps for start of construction.

District wise details of RSETI is given in the **Annexure no.XXIV Page No. 121**

AGENDA NO	11
DATE OF MEETING	09.08.2012
MEETING NO	39

REVIEW OF NPA/ RECOVERY MATTERS

11.1 RECOVERY POSITION UNDER PRIORITY SECTOR ADVANCES

[Amt. in Crore]

Particular	30 th June'2011			30 th June'2012		
	Demand	Recovery	%	Demand	Recovery	%
1	2	3	4	5	6	7
Agriculture	783.86	376.26	48.00	1522.54	824.81	54.17
MSE	1533.72	950.75	61.99	2478.14	1349.94	54.39
OPS	1184.45	862.88	72.85	1007.00	465.60	46.24
Total PSC	3502.03	2189.83	62.53	5007.68	2638.34	49.33

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 **30th June' 2012** is given in **Annexure -XIX (Page - 109)**

11.2 RECOVERY POSITION UNDER GOVT. SPONSORED SCHEMES

[Amt. in Crore]

PARTICULAR	30 th June'2011			30 th June'2012		
	Demand	Recovery	%	Demand	Recovery	%
1	2	3	4	5	6	7
SGSY	153.54	68.45	44.58	238.69	97.78	40.97
PMRY/PMEGP	53.84	27.41	50.91	88.60	36.42	41.11
Total	207.38	95.86	46.23	327.29	134.20	41.00

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 **30th June'2012** is given in **Annexure-XVIII (Page - 107)**

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	30 th June'2011	30 th June'2012
Gross Credit (NBC)	33876.55	44558.02
Gross NPA	1636.35	2068.75
% to Gross Credit	4.83	4.64
Written off	318.20	465.96
% to Gross Credit	0.94	1.05
Total (Gross NPA +Written Off)	1954.55	2534.71
% of Gross Credit	5.76	5.69

On YOY basis NPA increased by Rs. **580.16** crore from Rs. **1954.55**cr to Rs. **2534.71** crore which is 1.30% 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. **2534.71** crore.

Bank wise position of the NPA & Written-off advances as on **30th June'2012** is given in **Annexure -XX (Page -111)**

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:

[Amt. in Crore]

BANKS	30 th June'2011		30 th June'2012	
	Number	Amount	Number	Amount
Commercial Banks	84422	137.35	95634	263.02
RRBS	8364	9.12	6791	20.39
Total	92786	146.47	102434	283.41

Though filing of certificate case has increased over June, 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 **30th June'2012** is given in **Annexure – XXI (Page-114)**

11.4.2 The position of **quarterly disposal** of **Certificate Cases** is as under:
[Amt. in Crore]

Banks	30 th June'2012	
	Number	Amount
1	2	3
Commercial Banks	1876	20.53
RRBs	0	0
Total	1876	20.53

There is a slight decrease over last quarter in the number of cases disposed. It has decreased by 43 cases. Strengthening of recovery machinery in the state is very much required.

11.5. POSITION OF DRT CASES

The position of DRT Cases of Banks as on **30th June'2012** is as under:-

Total Credit Amount	Pending Cases		To Gross Credit
	No.	Amt.	%
1	2	3	4
44558.02	768	219.39	0.49

Bank wise position as on **30th June'2012** is given in **Annex –XXII (Page- 116)**

OBSERVATIONS

1. Recovery position in the state of Jharkhand is continued to deteriorate during FY 2012-13.
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	09.08.2012
MEETING NO	39

12.1 FUNCTIONING OF VARIOUS SUB-COMMITTEES OF SLBC

In terms of the decision taken in the 38th SLBC meeting held on 9th May, 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	

SL. No.	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Annexed Minutes
2.	Export Promotion	Convenor Bank of SLBC Convenor- SLBC	1). Pr. Secretary / Secretary Institutional Finance & Programme Implementation, GOJ 2) RBI (foreign exchange dept. AGM) 3) Local Export Association 4) Deptt. Of Industry 5) EXIM Bank 6) Other member Bank, SBI, BOI, & PNB	1) Review of Progress of lending under Export credit 2) Suggestion for improvement in Export in Agriculture /Handicraft 3)Enabling factor for export promotion	11.06.2012	Enclosure no 19 page no 217
3.	Security	Principal Secretary/ Secretary (Home), GOJ Convenor- SBI	1) Pr. Secretary/ Secretary Home Department 2) ADG/ IG – Operation 3) Pr. Secretary / Secretary Institutional Finance & Programme Implementation, GOJ 4) RBI (Zonal Head or representative not below the level of AGM) 5)Convenor Bank SLBC (Zonal Head or representative not below the level of AGM) 6) SBI (Zonal Head or representative not below the level of AGM) 7) BOI (Zonal Head or representative not below the level of AGM). 8) Any two major Banks (Zonal Head or representative not below the level of AGM) 9) Jharkhand Gramin Bank (Zonal Head or representative not below the level of AGM)	1)Discuss the various issues related to security of Treasury of Bank 2) Discuss about the law & order situation of State specially in naxalite area 3) final report Bank robbery cases 4) deployment of Police Force at Bank Branches/ Currency Chests	28.12.2011	
4.	CD Ratio & ACP Sub-Committee	Convenor Bank of SLBC Convenor- SLBC	1) Pr.Secretary / Secretary Institutional Finance & Programme Implementation, GOJ. 2)Reserve bank of India 3) NABARD 4) SBI 5) Bank of India 6) Punjab National Bank. 7) Jharkhand Gramin Bank 8) Canara bank 9) Union Bank	1) Monitoring Achievement of ACP & Projected CD Ratio 2) Special strategy for poor performing Distt. 3) Development of enabling factors for increasing lending under ACP	24.05.2012	

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.	Steering Committee on SLBC	Convenor Bank of SLBC Convenor- SLBC	1) Deptt. Of Institutional Finance 2) RBI 3)NABARD 4)Director, Industry 5)ICICI Bank 6)Canara Bank 7)Punjab national \bank 8)Bank of India 9)State Bank of India	1) Latest Position and pending issues with Govt. /Banks. 2) Improvement in SLBC functioning (Banks/Govt.)	31.07.2012	
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 5)Secretary, Planning 6) .State bank of India 7)Bank of India 8) Allahabad bank 9)Reserve bank of India	All issues relating to legislature, amendment and other Activities received from the State Govt. for Development through credit in the State.	31.07.2012	
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	15.06.2012 05.07.2012	Enclosure no.17 & 18 page no. 208

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	Convenor Bank, Banks with Lead District,	Regular review of District wise performance.	22.06.2012 27.06.2012	
2	Workshop on KCC lending/LBS/Women SHG	Convenor- SLBC	Convenor Bank, Banks with Lead Districts, Faculty Members of Concerned Organisation	To increase awareness among the LDMs regarding various schemes	28.05.2012	

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

AGENDA NO.	13
DATE OF MEETING	09.08.2012
MEETING NO.	39

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 convener bank in the last 37th SLBC meeting held on 09.02.2012. The 04th 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. The MOU signed by all the stake holders on 17.07.2012, in the chamber of Secretary, Industry, GOJ, and thereafter 01st meeting of SIMRC convened. The action points emerged in the meeting are as under:

1. Letter to be issued by convener Bank of SLBC to all controllers for consolidation of claim.
2. Formation of DIMRC – DIMRC formation is discussed and finalize in the meeting. Depending upon the number of viable and potentially viable primary weavers societies, total 05 committee in Jharkhand under chairmanship of DDM NABARD. The convener of meeting will be GM, DIC of that district.

Role & responsibilities of DIMRC

1. Ensure timely completion of special audit in PWCS.
2. Finalization of the amount of financial assistance to PWCS in the district and recommendation to SIMRC and NABARD.
3. Submission of necessary information and feedback to SIMRC, NABARD from time to time.

So, for till date the final claim received as under:

Sr. No	Particulars	No.	Amount (Rs. in lacs)
1	Claim from viable and potentially viable primary/ apex cooperative societies	16	1220.89
2.	Claim from individual weavers	88	11.94
	Total	104	1232.83

SLBC has taken up the matter with all the controllers of Bank operating in Jharkhand and requested to submit the final claim latest by 27th July'2012 and till date the position received is as under:

Sl. No.	Name of the Bank	Claim Amt.
1.	Bank of India	Nil
2.	Canara Bank	Nil
3.	Central Bank of India	Nil

The reply from rest of the banks is still awaited. All controllers are once again requested to submit the claim at the earliest.

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.

Target for issuance of Weavers credit Card

Development Commissioner for Handlooms, Ministry of textiles, Govt. of India vide letter no 8/4/2010-DCH/Project-1 dated 16th May'2012, advised the target for Weavers Credit card (Annexure no. page no.)to be issued during 2012-13. SLBC allocated the tentative target to all the Banks operating in Jharkhand. All the stakeholders are requested to make all out effort to achieve the target under the scheme.

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 facilitate bank linkage and recovery of loans from SHGs. 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.

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

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

AGENDA NO.	14
DATE OF MEETING	09.08.2011
MEETING NO.	39

14. Any other matter with the permission of the chair