

STATE LEVEL BANKERS' COMMITTEE, JHARKHAND

CONVENOR: BANK OF INDIA



STATE LEVEL BANKERS' COMMITTEE JHARKHAND

AGENDA & BACKGROUND NOTES OF 43rd SLBC MEETING

DATE	09.05.2013
TIME	10.30 A.M.
VENUE	Hotel Raddison Blu, Ranchi

CONVENOR: BANK OF INDIA

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**AGENDA FOR 43rd MEETING OF
STATE LEVEL BANKERS' COMMITTEE, JHARKHAND**

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AGENDA NO.	1
DATE OF MEETING	09.05.2013
MEETING NO.	43

Confirmation of the minutes of 42nd SLBC meeting held on 14th February '2013.

- Minutes of 42nd SLBC meeting of Jharkhand State held on 14th February' 2013, circularized to all concerned vide letter No.SLBC/AB/02/814 dated 28th February 2013, enclosed for ready reference as Annexure no.23 Page no. **134** .
- Minutes may please be confirmed by the house as no communication requesting amendments has been received.

AGENDA NO.	2
DATE OF MEETING	09.05.2013
MEETING NO.	43

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

Issues pertaining to State Govt.

(LATEST POSITION AS OF 31.03.13 IS ATTACHED SEPARATELY)

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

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

Issues Pertaining To Banks

SN	Pending since	ISSUES	PRESENT STATUS
2.1.8.	04.04.2012	<p>Establishment of USB as per Master Circular of DFS, MOF, GOI</p> <p>A target was set for opening of 82 USBs in identified villages over 5000 population by the end of september'2012</p>	Total 81 USBs have been opened till Mar'2013, remaining one USB will have to be opened which has been allotted to Vananchal Gramin Bank .
2.1.9.	18.05.2012	<p>Extension of Swabhimaan</p> <p>Coverage of villages having population between 1600 to 2000 as per 2001 census under Swabhimaan scheme</p>	As the DFS, MOF, GOI has decided to roll out Direct Benefit Transfer, <i>the coverage in terms of population would no longer be relevant</i> and the entire area of districts/States, as per roll out plan, would need to be covered with banking facilities.
2.1.10	25.10.2011	<p>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 24th October, 2011.</p>	The 01 st phase service area plan is uploaded on SLBC as well as district NIC web site. However, LDMs are now advised to upload the revised plan on NIC website.
2.1.11	05.10.2012	<p>Issues related with Special SLBC meeting of Jharkhand State on relief measures for Early Season Drought in Jharkhand</p>	<ol style="list-style-type: none"> 1. DCC meeting on the issues were held in all the districts. 2. Identification of the beneficiaries has not been done by the concerned Deptt. Of GOJ. 3. Identification of loss has not been done by concerned Deptt. Of GOJ. 4. Some Banks have provided the data for the interest charged.

AGENDA NO	3
DATE OF MEETING	09.05.2013
MEETING NO	43

**KEY INDICATORS OF
ALL SCHEDULED COMMERCIAL BANKS**

3.1. Overall Position under Key Business Parameters as on 31st March' 2013, is as under

(Rs. in crore)					
Sl. No	Items	31.03.2011	31.03.2012	31.03.2013	Bench Mark
1	Deposit	72367.21	84957.89	100210.31	
2	Credit	33161.37	44127.81	52234.31	
3	Credit as per place of utilization* & RIDF**	1991.49	6914.41	7361.28	
4	Total Credit	35152.86	51042.22	59595.59	
5	CD Ratio (%)	48.58	60.08	59.47	60
6	Priority Sector Advances (PSA)	18873.27	23828.49	32916.11	
7	Share of PSA to Total Advances(%)	56.91	54.00	63.01%	40
8	Agricultural Advances	4118.71	5732.38	6963.43	
9	Share of Agricultural Advances to Total Advances (%)	12.42	12.99	13.33	18
10	Micro & Small Enterprises Advances	8033.38	12089.03	18126.60	
11	Share of Micro & Small Enterprises to Total Advances (%)	24.23	27.40	34.70	
12	Advances to Weaker Sections	4712.86	7988.85	7230.49	
13	Share of Weaker Section Advances to Total Advances (%)	14.21	18.10	13.84	10
14	DRI Advances	137.47	270.92	92.62	
15	Share of DRI Advances to Total Advances of last March (%)	0.51	0.82	0.18	1
16	Advances to Women	1766.89	2821.59	6830.47	
17	Share of advances to women in Total advances (ANBC) (%)	5.33	6.39	13.08	5
18	Advances to Minorities (Amount)	1429.13	1783.75	3040.00	
19	Share of Advances to Minorities under PSC (%)	7.57	7.48	9.23	15
20	Branch Net-Work (in no.) *				
	a) Rural	1152	1234	1262	
	b) Semi-Urban	468	513	584	
	c) Urban	451	484	539	
	d) Total	2071	2231	2385	
21	ATM installed in Jharkhand		1230	1751	

*Annexure-V Page No.56 , ** Enclosure no -6 Page No-130.

As per Annexure - I Page- 47 , Annexure-II Page- 49, Annexure-III Page-51 , Annexure-IV Page-53

Observations:

Deposit growth

The Aggregate Deposit of the Banks in the State of Jharkhand grew by Rs. **15252.42** crore on YoY basis as on 31st March' 2013, in absolute term, representing a YoY growth of **17.95 %**.

Credit Growth

The gross credit of the Banks in the State grew by Rs.8553.37 Crore on YoY basis as on 31st March ,2013. Thus credit expanded by **18.37 %** during the review period which is quite satisfactory.

CD ratio

CD ratio of the Banks increased from 58.15 % to **59.47 %** over previous quarter as on 31st December'2012. The CD ratio as per place of sanction is increasing continuously over the period.

Priority Sector Advance

Priority Sector Advance registered a growth of Rs. **9087.62** Crore representing growth of 38.13 % on YoY basis as on 31st March , 2013. Priority Sector being **63.01 %** of gross credit is well above the National benchmark for Banks of **40%**.

Agriculture Credit

Agriculture Credit stands as on 31st March ,2013, at Rs.**6963.43**, which is **13.33%** of Gross Credit. In absolute term Agriculture credit grew by **Rs. 1231.05** crore on YoY basis, representing a growth of 21.47 %. The Growth is substantial considering the poor rainfall in most part of the state during the last monsoon , however there is scope for further growth in the sector , which the Banks will have to explore.

Weaker Section

Advance to Weaker Section by the Banks in Jharkhand is Rs.7230.49 crore (**13.84%**), is well above the National bench mark of **10%**.

Advance to Women

Advances to women as on December' 2012, is Rs 6830.47 crore showing an increasing trend from March ,2012 and reached to 13.08 % of total credit, which is above the National benchmark of **5%**.

Advance to Minority Community

Advance to Minority community is increased from **1783.75** crore to 3040.00 crore on YoY basis representing a growth of 70.42 %. However, it is **9.23 %** of Priority Sector as on March' 2013, which is below the stipulation of **15%**, requires the attention of all the stakeholders in light of Sachhar Committee recommendation.

Share of DRI advance

Share of DRI advances as on March'13 in Gross Credit stood at Rs.92.62 Crores, which is only **0.18 %** of Gross Credit of previous financial year against minimum benchmark of **1%**. The present position attracts special focus of all the stakeholders to improve the situation.

3.2 C D Ratio of the State as On 31st March' 2013.

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

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

Particulars	(Rs in crore)	
	March' 2012	March' 2013
Deposit	84957.89	100210.31
Credit(As per place of utilization+RIDF)	51042.22	59595.59
CD Ratio	60.08	59.47

(Annexure-4page no.53, Annexure-V page no.56)

Banks having CD Ratio below 30% but showing improvement from previous quarter

The CD Ratio of UCO Bank(30.03 %) has gone above 30 % , whereas in the cases of Punjab & Sindh Bank(24.10 %), South Indian Bank(11.81%) & Laxmi Vilas Bank(2.22%) CD Ratio is still hovering below 30% mark. Moreover, in the cases of Indian overseas Bank (23.06%),Oriental Bank of Commerce (24.23%),Indian Bank(17.57%),Vijaya Bank (22.61%),Andhra Bank(19.70%),State Bank Of Patiala(24.08%), Federal Bank(22.51%), J & K Bank(21.60%), Laxmi Vilas Bank(0.32%) , CD Ratio reduced from last Quarter of Dec.2012

Districts having CD Ratio below 30%

Now, only one district in Jharkhand i.e. Chatra (28.62%) is having CD Ratio below 30% mark.

3.3. POPULATION GROUP (RURAL/SU/U) WISE DISTRIBUTION OF DEPOSIT & CREDIT AS ON 31.03.2013(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 31st Mar.'2011, 31st Mar.'2012 & 31st Mar.'2013 is as under:

(Rs. in crore)

Category of Area	Particulars	Mar.'2011	Mar.'2012	Mar.'2013	Increase over Mar.' 2012	
		Amt.	Amt.	Amt.	Amt.	%
Rural	Deposit	14806.47	21002.24	20622.85	(-)379.39	(-1.80)
	Advance	5416.71	8062.12	8500.24	438.12	5.43
	C: D Ratio	36.58	38.39	41.22	2.83	
Semi Urban	Deposit	21324.97	25211.94	32362.56	7150.62	28.36
	Advance	7431.30	9976.66	12616.80	2640.14	26.46
	C: D Ratio	34.85	39.57	38.99	(-)0.58	
Urban	Deposit	36235.76	38743.70	47224.88	8481.18	21.89
	Advance	20313.35	26089.03	31117.26	5028.23	19.27
	C: D Ratio	56.06	67.34	65.89	(-)1.45	
Total*	Deposit	72367.21	84957.89	100210.31	15252.42	17.95
	Advance	33161.36	44127.81	52234.31	8106.50	18.37
	C: D Ratio	45.82	51.94	52.12	0.18	

*Without RIDF etc.

- Advances in Rural and Semi-urban and Urban area are showing increasing trend. C D Ratio of Rural areas is showing an increasing trend on YoY basis, however CD Ratio of Semi-Urban and Urban areas are on declining trend over Mar,2012.
- In rural areas Deposit reduced by **1.80** % where as Advance grew by 5.43 % on YoY basis.

3.3.2 Incremental Deposit & Credit during Mar.' 2012 to Mar.'2013

Incremental CD Ratio being an indicator of credit growth in comparison to deposit growth, the position as on 31st Mar' 2013 over Mar '2012, is given below:

(Rs in crore)

	Increase in Deposit	Increase in Credit	Incremental CD Ratio
Rural	(-)379.39	438.12	Above 100%
Semi Urban	7150.62	2640.14	36.92
Urban	8481.18	5028.23	59.28
Total	15252.42	8106.50	53.14

- It is obvious from the above that incremental CD Ratio is more than 50%.
- Bank wise, District wise, Comparative position of Deposit, Advance and C: D Ratio in Rural, Semi-Urban and Urban Centers as on 31st Mar' 2013 is given in **Annexure – V Page – 56**

OBSERVATION

- In rural areas CD ratio has increased from 38.39% to **41.22%** on YoY as on 31st March,'2013. Overall CD ratio has increased from **51.94 %** as of March,12 to **52.12%** as on March'2013(as per place of sanction & excluding RIDF).
- CD Ratio of **East Singhbhum, Saraikela** district is above **60%**.
- **Chatra district is still having CD Ratio below 30%.**
- Districts having CD Ratio less than 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 CD ratio" (Ref. Agenda booklet of 32nd SLBC) needs focused attention by all concerned departments and organizations.

AGENDA NO	4
DATE OF MEETING	09.05.2013
MEETING NO	43

4. REVIEW OF ACHIEVEMENT
UNDER ANNUAL CREDIT PLAN (ACP) : 2012-13
As on 31st Mar' 2013

4.1. OVERALL POSITIONS:

4.1.1. Sector wise achievement of Banks in implementation of Annual Credit Plan (2012-13) as on 31st Mar' 2013, vis-a-vis previous year is as under:

(Rs. in crore)

Sector	Annual Target (2011-12)	Achievement as on 31.03.2012		Annual Target (2012-13)	Achievement as on 31.03.2013	
	Amount	Amount	%	Amount	Amount	%
1	2	3	4	5	6	7
Agriculture	2403.00	1717.26	71.46	2636.62	2248.42	85.28
MSE	3307.50	3018.47	91.26	3815.53	4159.54	109.02
OPS	3186.00	1364.60	42.83	3012.13	2041.17	67.77
Total Priority	8896.50	6100.33	68.57	9464.28	8449.13	89.27
Non Priority	6103.50	9612.12	157.49	9535.72	8900.25	93.34
Total	15000.00	15712.45	104.75	19000.00	17349.39	91.31

At the end of Mar quarter of current financial year, achievement under ACP is 91.31% of annual target. The achievement under Priority sector is 89.27% of annual target.

4.1.2 Bank wise and sector wise target and achievement under ACP as on 31st Mar' 2013, is given in Annexure – VI Page no-61

4.1.3 District wise and sector wise target and achievement under ACP as on 31st Mar' 2012, are given in Annexure – VI Page No-63

Banks with less than **50%** achievement in ACP after the end of FY'2012-13 are **IOB, Syndicate Bank, OBC, Dena Bank, Indian Bank, P&S Bank, Vijaya Bank, Andhra Bank, SBP, BOM, Federal Bank, Karnataka Bank Ltd., J&K Bank Ltd, Yes Bank, Kotak Mahindra Bank, SIB, Karur Vysya Bank.**

OBSERVATIONS

- Over all achievement under ACP at the end of FY 2012-13 stands at 91.31% of the annual target. Achievement under Agriculture sector is 85.28% of annual target, whereas achievement under MSE stands at 109.02%. The total achievement under PSC is 89.27%.
- Achievement under ACP in Agriculture, MSE OPS and total priority sector is higher than of March'2012 achievement. The overall achievement under ACP is slightly lower than previous year achievement, which is only due to less financing in Non priority sector in current financial year.

Suggestion:

- ACP targets should be treated as sacrosanct and must be achieved by all Banks.
- Achievement under ACP should be discussed effectively in each DLRC/BLBC meetings, with special emphasis on Agriculture Sector. Controllers of the Banks should invariably attend the DCC/DLRC meeting to make the discussion effective.
- Controlling Heads of the banks may intensify their visits to branches for stepping up financing and to put in place close and continuous monitoring of achievement under ACP. Sensitization of field functionaries is also needed.
- In order to facilitate 100 % achievement of ACP targets "issues needing focused attention-Enabling factor "as identified in the Approach paper on credit deposit ratio of the state under Agenda No-3 of 32nd SLBC held on 9th Feb'11 needs to be attended .
- **The private sector Banks should involve themselves more actively to improve ACP achievement in the state.**
- Sub-Committee on ACP is requested to monitor the progress at frequent interval.
- More thrust need to finance under AFD & OPS sector for which ample scope is available.

4. 2. Preparation of ACP for Financial Year 2013-14

The State Focus paper is a plan document prepared by NABARD, by aggregating the Potential Linked Plan of 24 districts of the state, prepared in consultation with all stakeholders at the district level for FY 2013-14. Taking into account the PLP so prepared, LDMs of all districts were required to prepare the ACP for 2013-14 and get it approved before 31st March, 2013 in respective DLCC. The ACP was approved in The DLCC meeting of all the districts of the state except Sahebganj & Pakur. The Draft ACP 13-14 is annexed herewith. (Attached separately as addendum). House may approve the Draft subject to LDM of Sahebganj & Pakur get the respective district plan approved before 31st May, 2013 in special DLCC convened for the purpose. Any changes proposed in the DLCC should be advised to SLBC for its incorporation & circulation.

5. REVIEW OF LENDING

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

5.1.1. Total Agriculture credit of all Banks in the state is Rs.**6963.43** crore which constitutes **13.33%** 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 **31.03.2013** (cumulative from 1st April, 2012) is appended:

(Rs. in crore)

Sl.No.	Particulars	Commercial Banks	Regional Rural Banks/ co-operative Bank	Total
1				
1.a.	Target Agr. Credit (2012-13)	2002.17	634.45	2636.62
1.b.	Disbursement under ACP	1961.65	286.77	2248.42
1.c.	Achievement %	97.97	45.19	85.27
2	Target KCC(monitored)	459327	143794	603119
2.a.	KCC issued – No	555568	133137	688705
2.b.	Achievement %	120.95	92.59	114.90

Bank wise position is given in **Annexure – VII Page – 64**

Bank wise progress of issuance of KCC up to 31st Mar.'2013 is enclosed (**Annexure-VIII Page-67**) and summarized below:-

Sl. No.	Banks	Target of KCC (No.) for current FY	Fresh / New KCC sanctioned during the Year	% Achievement
1	Public Sector Banks	448694	551931	123
2	Pvt. Sector Banks	10633	3637	34.20
3	RRBs	143792	122827	85.41
4	Co-operative Banks		10310	
5	Grand Total	603119	688705	114.19

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

In the scheme a target has been fixed to cover all the left over farmers(**18,50,656**) in Jharkhand. As per the latest data collected from Banks 2751170 KCC have been disbursed since inception by the Bank branches in the state.

The updated position of KCC reconciliation in the figure of GOJ and Bank as on 31st Mar' 2013 is given in separate sheet as addendum.

5.1.4. RuPay Credit Card

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

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

33536 Rupay KCC cards have been issued upto 31.03.13 (Bankwise Details are given in Encl -1)

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) (Rs in crore)

Sl. No.	Particular		Outstanding position as at the end of		
			March'2012	Mar' 2013	
(1)	(2)		(3)	(4)	
1	Micro Enterprises		Accounts	2	2.80
			Amount	4653.87	6665.56
	a.	Manufacturing Sector	Accounts	0.55	0.77
			Amount	1573.60	2546.06
	b.	Service Sector	Accounts	1.45	2.03
			Amount	3080.27	4119.50
2	Small Enterprises		Accounts	0.87	1.29
			Amount	7435.16	11461.03
	a.	Manufacturing Sector	Accounts	0.31	0.53
			Amount	4808.49	6557.37
	b.	Service Sector	Accounts	0.56	0.76
			Amount	2626.67	4903.66
3	Total Micro and Small Enterprises (MSE sector)		Accounts	2.87	4.09
			Amount	12089.03	18126.59
4	a.	Share of Credit to Micro Enterprises in total credit to MSE sector	Percent share of amounts (stipulation :60%)	38.49	36.77
	b.	Share of credit to MSE sector in NBC/ ANBC	Percent share of amount	27.40	34.70

Credit Flow to Medium ENTERPRISES (Non Priority Sector):

(Rs in crore)

Sl. No.	Particular		Outstanding position as at the end of	
			March'2012	March'2013
(1)	(2)		(3)	(4)
a.	Manufacturing Sector	Accounts	0.17	0.04
		Amount	1390.47	1825.11
b.	Service Sector	Accounts	0.24	0.05
		Amount	493.69	353.16
c.	Total of Medium Enterprises	Accounts	0.41	0.09
		Amount	1884.16	2178.27

Bank wise position of MSE and Credit Flow to MSME is given in **Annexure-9 page No.-70**

Observation:-

1. In Jharkhand, share of Micro sector credit in total MSE stands at **36.77%** as on March,13, and thus Banks in Jharkhand could not achieve the target of **60%** as per RBI Guidelines.
2. Banks with less than **30%** share of Micro enterprise in overall MSE are PNB, **Syndicate Bank, SBP, Pvt. Sector Banks except Federal Bank, HDFC and Karnataka Bank.**
3. Banks are requested to increase lending under PMEGP to increase percentage of Micro credit in MSE.
4. All Banks should gear up to increase the share of Micro credit in overall credit to MSE sector in order to achieve the stipulated target of 60 %.

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

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

National Mission on Food Processing(NMFP):

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

NMFP is likely to improve significantly the Ministry's outreach in terms of planning, supervision and monitoring of various schemes.

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

Further details can be downloaded from web site of Department of Industry,GOJ http://jharkhandindustry.gov.in/national_mission_food_Processing.htm

5.3. Education loan

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

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

Performance of Banks under Education loan Scheme

(Amt. in crore)

Particulars	As on 31.03.2012	As on 31.03.2013	Growth in Advance
No. of Account	45659	55762	10103
Amount (In crore)	1757.07	1827.67	70.60

Bank wise progress under education loan is enclosed as **Annexure- 10,Page no-75**
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.

5.4. Housing loan

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

Performance of Banks under Housing loan Scheme

(Amt. in crore)

Particulars	As on 31.03.2012	As on 31.03.2013	Growth
No. of Account	51644	67446	15802
Amount	3077.76	3749.71	671.95

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

(Bank wise progress in housing loan is enclosed as **Annexure No.11 Page no.78**)

5.5.1. ARTISAN CREDIT CARD

The position as on **31st Mar' 2013**, is as under:

[Amt. In Crore]

Target	Achievement		
	Number	Amount	Achievement (%)
4000	3381	9.34	84.52

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

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

5.5.2. SWAROJGAR CREDIT CARD

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

Target	Achievement		Achievement (%)
	No.	Amount	
5000	7958	22.75	159.16

(Detailed Bank wise position is given in **Annexure-12 Page-81**)

BOI, CBI, PNB, JGB and VGB are performing well. Overall achievement of banks in the state is **159.16%**. However, participation of Pvt. Sector Banks, and some public sector banks is required in order to achieve the bankwise target.

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

5.6 CREDIT FLOW TO SPECIAL CATEGORY OF BORROWERS

5.6.1 CREDIT FLOW TO MINORITY COMMUNITIES

The position as on 31st Mar'v2013 is as under:

As on 31.03.2012		As on 31.03.2013		(₹. in Crore)
PSC	Minority Community	PSC	Minority Community	Target 15% of PSC Share of Minority (%)
23828.49	1783.75	32916.11	3040	9.24

The share of Minority community in priority sector credit has reached to 9.24 % as on March ,2013. Though, credit to minority community is showing increasing trend, substantial improvement is needed so as to reach benchmark level of **15%** of priority sector credit. (**Annexure –13,Page-84**)

Target for Minority Community Lending for the State of Jharkhand as given in the 15 point Programme of Prime Minister for the Welfare of Minorities is shown as below:

(Rs in Crore)

Sl. No.	States	Target for Priority Sector Lending	Target for Lending to Minority Communities	% of minority to Priority Sector lending	Achie. under Priority Sector Lending	Achie. under lending to Minority Communities	% of minority to Priority Sector lending
1	Jharkhand	15260.96	2228.24	14.60	32916.11	3040.00	9.23

Though the state has surpassed the target in Priority Sector lending and Lending to Minority Community, in percentage term the share of minority community in Priority Sector lending is less mainly due to comparably high lending in Priority Sector.

Banks who have achieved more than **15%** of Priority Sector lending in lending to Minority Community are :

- **Federal Bank,**
- **Vananchal Gramin Bank**
- **Indusind Bank and J&K Bank.**

Rest of the banks should endeavor to achieve the **15%** target as stipulated in the said programme.

The Guidelines for implementation of Prime Minister's New 15 Point Programme for the welfare of Minorities and Target given for the same is enclosed as.

5.6.2 CREDIT FLOW TO WOMEN

The comparative position of 31st March, 2013 is given below:

(₹. in Crore)

As on 31.03.2012		As on 31.03.2013		Target of lending to Women (%)
Gross Credit	Of which to Women	Gross Credit	Of which to Women	5% of NBC
44127.81	2821.59	52234.31	6830.47	13.08

At the Quarter end of March,13, outstanding credit to women has increased by Rs. 4008.88 crore on YoY basis. It has also increased in percentage term from 6.39% to 13.08 %, surpassing the Benchmark of **5%** lending to women is appreciable.

(Annexure –13,Page -85)

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

5.6.3 CREDIT FLOW TO DRI

The performance of the banks in this area as on 31.03.2013, stands as under:
(₹ in Crore)

As on 31.03.2012		As on 31.03.2013		Target of lending to DRI (%)
Gross Credit In March,12	Of which to DRI	Gross Credit in March,13	Of which to DRI	1% of Credit December'12
44127.81	270.92	52234.31	92.62	0.18

DRI lending has decreased from Rs. 270.92 cr to Rs.92.62 cr on YoY basis and it remains below benchmark of 1%. (Annexure-1 Page no.47)

Only Bank Of India has achieved the Bench Mark 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. All the Banks should pro actively implement this in the Fin yr. 2013-14.

5.6.4 CREDIT FLOW TO SC/STs

The comparative position of credit flow to SC/ST for quarter ended 31st March,'2013, is given below:-

(₹ in Crore)

Position as on March , 2012		Position as on March ,2013	
Total Credit	Of which to SC/ST	Total credit	Of which to SC/ST
44127.81	3307.19(7.49 %)	52234.31	6285.94(12.03%)

The over all credit to SC/STs has increased by **2978.75** crore (from `3307.19 crore to `6285.94cr) as on March,13 over March ,12. In percentage term the share of credit has increased from 7.49% to **12.03** %.
(Annexure-13,Page-83)

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

5.7. Scheme for Revival, Reform and Restructuring of Handloom Sector

Status of implementation of Revival, Reform and Re-structuring (3R) package scheme for Handloom Sector in Jharkhand as on 31.01.2012

The “3R Package for Handloom Sector” is being implemented, as a Centrally Sponsored Plan Scheme with a total outlay of Rs.3884 crore. NABARD is designated as the implementing agency for the scheme. Under the scheme, funds will be provided for repayment of 100% of principal and 25% interest as on date of loan becoming NPA which is overdue as on 31.3.2010 in respect of Apex/ Primary Weavers Cooperative Societies (A/PWCS), individual weavers, master weavers, SHGs and JLGs who have taken such loans for handloom weaving purposes.

The “**3R Package for Handloom Sector**” is implemented as a centrally sponsored scheme with a total outlay of Rs.3884.00 Cr.NABARD is designated as the implementing agency of the scheme . Under the scheme , funds will be provided for repayment of 100% of Principal and 25% interest as on date of Loan becoming NPA which is overdue as on 31.03.13 in respect of apex Primary weavers cooperative Societies (A/PWSC),individual weavers(IW),Master weavers(MW),SHG & JLG who have taken such Loans for handloom weaving purposes.

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

Weavers Credit Card

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

5.8. Scheme for financing of Women SHG

Govt. of India, MoF, DFS vide their letter no. F. No. 3/6/2011-AC (Vol. II) dated 04th January, 2012 has issued detailed guideline for promotion and support of Women SHGs in backward district of India.

This scheme is for promoting Women Self Help Groups in select districts of the country through identified NGOs/ other support organizations. Lead Bank of the selected district in coordination with the District Development Manager of NABARD who shall be responsible for implementation, monitoring and coordination of the scheme in the district. The scheme would be implemented through bank branches, having CBS facility, in each block of the identified districts. The LDM in coordination with DDM, NABARD and with the approval of DLCC will select the implementing branches, which may be from his own bank or that of any other Commercial Bank, RRB, Local Area Bank, Urban Cooperative Bank. It is desirable that each such branch of the bank has one nodal person for handling all matters related to SHGs including opening of SB accounts, processing for credit requests etc.

Progress of Women SHGs in the State of Jharkhand is given as enclosure no. 6 Page no.-131

House May discuss

Agenda No	6
DATE OF MEETING	09.05.2013
MEETING NO	43

**6. REVIEW OF PROGRESS UNDER GOVT. SPONSORED SCHEMES FOR
THE YEAR 2012-13 AS ON 31st Mar' 2013**

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Overall Position as on 31st Mar. 2013 is as under:

(Amt in Crore)

Target	Applicati on Received	Application Sanctioned		Disbursed		Ach. %		Reject ed/ret urned	Pendi ng
		No.	Amt	No.	Amt.	Sanction to Target	Disb. To Target		
1	2	3	4	5	6	7	8	9	10
1632	4458	2315	96.98	2202	54.45	141.85	134.92	1471	715

Bank wise and District wise position as on **31st March 2013** under PMEGP Scheme is given in **Annexure- XIV (Page- 86)**.

Out of 4458 applications sponsored, 2315 applications have been sanctioned upto 31.03.2013. Disbursement has been effected in 2202 cases so far at different Bank branches. Timely disposal and subsidy claim norms should be adhered by the Banks as per RBI guideline. Banks in Jharkhand as a whole have achieved the physical targets under PMEGP.

However, in the review meetings of Banks chaired by Secretary Industries during 2012-13, it was clearly emphasized that Margin Money Target is the Principal Target under PMEGP. All Banks were requested to achieve the Margin Money Budget in addition to Physical target through several communications by GOJ and in the form of action points emerged out of earlier SLBC Meetings. The Bankwise consolidated performance under PMEGP during 2012-13 as furnished by GOJ in the review meeting dated 15.04.2013 is enclosed as Enclosure 9 to this Agenda. Against a budget of Rs. 6792.73 lacs under Margin Money, Banks taken together have sanctioned applications having eligible margin money amount of Rs. 5590.13 lacs. Overall achievement in terms of sanction is 82.2%. However Nodal Banks have disbursed Margin Money of only 2114.95 lacs upto 31.03.2013 which is 31.1% of the budget. As per the Govt instruction last date for claim of Margin Money for programme year 2012-13 has been extended upto 31.05.2013 (Copy of Govt order is annexed to this Agenda as Annex 3 page 111). All Banks are requested to claim the subsidy amount in all sanctioned cases (upto 31.03.2013) before the deadline date 31.05.2013.

National Rural Livelihood Mission (NRLM)

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

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

The detailed guidelines for the role of Banks in NRLM is given in the **Enclosure no. 8**
Page no. 140 . Of Agenda Note of 42nd SLBC
House may discuss

AGENDA NO	7
DATE OF MEETING	09.05.2013
MEETING NO	43

7. FINANCIAL INCLUSION

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

As per the direction of RBI vide their letter no. RBI/2011-12/606 RPCD.CO.LBS.BC.No.86/02.01.001/2011-12 dated June 19(enclosure no 9 page no.148 ,Agenda Note -42nd SLBC), 2012, the roadmap for covering all unbanked villages of population less than 2000(2001 census) has been prepared by the Lead District Managers and approved by the District Consultative Committees (DCCs) of their respective district and submitted the same to SLBC Jharkhand .

SLBC Jharkhand has forwarded the finalized roadmap with details of allocated villages to various banks to the Regional office of Reserve Bank of India, Ranchi.

All Banks are requested to instruct their District Coordinators to get the list of villages allotted to their bank in the respective district from the LDM of the district.

House may discuss

7.1.2. Financial Inclusion Fund & Financial Inclusion Technology Fund

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

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

During the FY 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 (Mar' 2013)	Cumulative since 01.04.2012	Cumulative since inception
FIF	30.80	72.59	166.60
FITF	0	269.00	1324.20

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

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

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

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

*Details given in Annexure

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

House may discuss.

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

No. of Debit Cards issued upto 31.03.2013	No. of SB A/Cs seeded with Aadhar No.
5781365	330382

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

AnnexureXVI page no-

7.1.5. Position of General Purpose Credit Card (GCC)

Cumulative since inception	
A/c	Amt. in Crore
29525	57.12

Jharkhand is suffering from drought hence Banks need to increase the coverage of General Credit Card. Pvt. Banks should participate in issuance of GCC. Bank wise position of flow of credit under GCC is enclosed as per **Annexure-XII Page –**

SELF HELP GROUPS

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

(Amt in Crore)

As on 31st March 2013			
Savings Bank A/C Opened		Credit Linkage established/Financed	
A/C	Amt	A/C	Amt
56263	54.36	56336	530.21

Bank-wise position of SHGs linkage as on 30.06.2012 is given in **Annexure –15 (Page - 88)**

7.2. 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 **December'2012**. Bank wise position of the opening of Bank branches is as under:-

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

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

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

House may Discuss.

AGENDA NO	8
DATE OF MEETING	09.05.2013
MEETING NO	43

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

8.1. Rollout of Direct Benefits Transfer from 01st January' 2013

It's been called a game-changer, a nationwide technology-backed initiative that promises to change the way the Government delivers entitlement to citizens. It will lead to seamless transition. The new system which has been introduced will be more transparent. It will eliminate leakages, delays, duplicacies and falsification. Government firmly believes, this will introduce a very high degree of efficiency and transparency. It has been decided to shift to a system of Aadhaar enabled Direct Benefit Transfer of funds under 34 identified central sector/centrally sponsored schemes.

With the view to ensure that benefits go to individuals bank accounts electronically, cutting down delays and diversions. The Government will transfer cash benefits like scholarships, pensions, NREGA wages etc. directly to the Bank accounts of identified beneficiaries under the DBT programme in a time bound phased manner.

In the first round of Direct Benefit Transfer, the rollout has been launched on 01.01.2013, under 26 selected schemes in 43 districts of 16 States.

In Jharkhand **04** districts, Ranchi, Ramgarh, Hazaribagh and Saraikela- Kharsawan have been identified for first phase of Roll out.

LATEST POSITION - The Department of Financial Services , MOF ,GOI has since included 78 More Districts throughout the country in the 2nd Phase of DBT w.e.f 01.07`13 vid. Notification No : F.NO.6/41/2012- FI (VOL.III) Dt. – 01.04.13 (copy annexed as Encl No – 4 Pg. No.-112).

Khunti , Lohardaga & Bokaro districts in Jharkhand have been included in the 2nd Phase of DBT. The MOF had convened a Meeting at Vigyan Bhawan , N.Delhi on 29th April ,13 to discuss and decide over the future course of action on DBT ,in which all the District Collectors of all the Districts under DBT (Phase –I & II) alongwith the ED s of the Banks having lead Bank responsibilities in those Districts along with the LDM s were instructed to participate. The detailed proceedings of the Meeting is awaited.

8.2. Seeding of Aadhaar number of CBS of the Banks

The seeding of Aadhaar number in bank account of the beneficiaries is the most important step for the implementation of Direct Benefit Transfer. In terms of Planning Commission, Govt. of India Guidelines Govt. user departments are advised to collect beneficiaries database in digitize format for each scheme containing Bank name, Account number and Aadhaar number. Further, Banks have been advised to seed the Aadhaar number in CBS without error on receipt of beneficiaries' database prepared by the Govt. user department. However, in case a beneficiary approaches the Banks directly for seeding Aadhaar in Bank account, this may be done as per prevailing practice. **Total 330382 Bank Accounts comprising all the Banks have been seeded in Jharkhand.**

All the controlling heads of the Banks are requested to ensure quick and error free seeding of Aadhaar number whenever received from Govt. Department. The controlling Heads are requested to monitor the seeding of Aadhaar number on daily basis and ensure that seeded accounts are finally mapped/uploaded in NPCI server through their CBS project office on daily basis.

SLBC Jharkhand has made several initiatives for sensitization of people in general for seeding of Aadhaar no in their Bank accounts as well as opening of bank account. Such initiatives include Toll Free Numbers, display of Banners , Posters in branches.

8.3. Mapping of Gram Panchayats and Planning for BCA/CSC for Sub- service area approach

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

- a) It shall be the endeavor to ensure that there is at least one bank branch/business correspondence Agent (BCA) in every Gram Panchayat.
- b) Bank need to ensure that about 1000 to 1500 households are available in Sub – service area of BCA.

- c) The first step that LDM has to take is to form Sub- Service area based on group of Gram Panchayat taking the population and geographical condition into consideration such that one Branch/BCA/CSC extend service to each sub-Service area. In case any Panchayat requires more than one BCA/CSC , the sub service area for each BCA/CSC, within gram Panchayat must be specified.
- d) In case existing BCA is functioning satisfactory, the same should be continued and remaining households in the allocated sub service areas should be covered through the BCA.
- e) In case the existing BCA is stationed at a place other than Gram Panchayat headquarter, it should be ensured that the BCA serves the entire Sub- service area allocated to it.
- f) Wherever, there is either no BCA functioning or the performance of the existing BCA is less than satisfactory, the Common Service Centre (CSC) should engage as BCA.
- g) In the Sub- Service area where neither a BCA nor a functional CSC is available, new CSC or BCA should engage.

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

8.4. Operationalization of CSC as Business Correspondent

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

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

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

HOUSE MAY DISCUSS

8.5. Installation of Onsite ATMs in all branches.

DFS, MOF, GOI vide letter no F. No. 6/77/2012- FI dated 28th Decemebr'2012 advised all the Private Sector Banks and RRBs operating in 51 pilot districts for DBT to install on site ATMs in all branches by 31st January'2013. It was also advised to ensure that all accounts holders in these districts, particularly the beneficiaries under Direct Benefits Transfer, are issued ATMs cum Debit card on priority so that they can transact at the ATMs.

The controlling heads of the Banks are requested to speed up their initiatives to ensure installation of onsite ATMs as the deadline has been expired.

Overall Position of all the Banks as of 31.03.13 -

On Site ATM – 804 & Off Site ATM – 947

Total No of ATM - 1751

HOUSE MAY DISCUSS

8.6. Installation of Biometric Cash dispenser in rural & Semi- Urban areas.

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

Hence, controlling heads of the Banks are requested to ensure the compliance of the same as the RFP finalized by the PSBs for “Outsourcing of Installation and Managed Services of Cash Dispensers” had a provision that bidder should provide all new CDs with biometric functionality.

HOUSE MAY DISCUSS

8.7. Putting up of guidelines issued by DFS, MOF, GOI in DLCC meeting.

DFS, MOG, GOI has requested SLBC conveners vide letter no F. No. 6/36/2012-FI dated 11th January'2013, to advise all LDMs of their concerned State to ensure that the guidelines/circulars issued by department should be placed before the DLCC meetings chaired by the District Collector and the contents of the guidelines/circulars should be discussed during the DLCC meetings to bring it to the knowledge of all the concerned for the seamless implementation of the guidelines. It is also requested that feedback/suggestions, if any, received in the DLCC meetings regarding the guidelines/ circulars may be informed to this Department.

SLBC Jharkhand forwards all the guidelines and instructions received from the DFS, MOF, GOI to LDMs of all the districts. LDMs are requested to place the guidelines and circulars in DLCC meeting and feedback if received should be forwarded to SLBC for onward submission.

HOUSE MAY DISCUSS

8.8. Uploading of Service Area Plan on the District website maintained by NIC

Service area plan in the format as advised by the DFS for villages above 2000 population is uploaded in the district website. However , village wise mapping for villages of all population groups have to be uploaded in the respective district web site. The revised Service Area Plans need to be updated every month and date of last updation is to be indicated on the service Area Plan. Service area plan of all 24 districts is uploaded in SLBC website. The LDMs of all the 24 Districts are requested to update the revised Service Area Plan in the district website.

8.9. Financial Inclusion Drive to open Bank accounts of Migrant Labours and Street Vendors/Hawkers in Urban areas.

To inculcate saving habits and to extend banking facilities to the migrant labour and street vendors/ hawkers in urban areas, DFS, MOF, GOI requested all Banks 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. A meeting of the nodal officer with the Secretary (BO) was held on 23.10.2012. As decided in the meeting SLBC Jharkhand has started a Call Centre with Toll free number for the Migrant Labours and street vendors/Hawkers. An advertisement in this respect has also been published in daily newspaper for 06 weeks in row.

8.10. Micro Insurance and Non-Life Insurance through BCs.

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

AGENDA NO.	9
DATE OF MEETING	09.05.2013
MEETING NO	43

A. RSETIs

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

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

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

➤ **Posting of Independent Directors:**

Independent Directors are posted in - 24 Centres

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

Rented Premises - 07 Centres
Premises provided by Govt. (Temporary) - 17 Centres

➤ **Position of Land Allotment:**

Land Allotted - 22 Centres
Land Not Allotted - 02 Centres

State Bank of India-02 (Garhwa, Palamu)

➤ **Position of Land transfer:**

Land Transferred - 17 Centres
Land Transfer under progress - 07 Centres

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

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

➤ **Position of NIRD Claim received:**

Claim Received (Partial, ` 50 Lakhs each district) -17 Centres
Claim not Received - 07 Centres

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

➤ **Training of Directors:**

No. of Directors undergone TTP training - 18 Directors
No. of Directors not undergone TTP Training - 06 Directors

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

1. Regular training programme are:

Training Programme conducted in - 24 Centres

Construction Status :

- None

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

The cost of construction as suggested by the Bank Architect is coming out to be around **2.50-3.00** Crore, whereas the RSETIs get only **1.00** crore as grant from NIRD. The cost of construction has been the main hurdle for the construction to take off.

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

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

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

District wise details of RSETI is given in the **Annexure no.17 Page No-105**

AGENDA NO	10
DATE OF MEETING	09.05.2013
MEETING NO	43

10.1 RECOVERY POSITION UNDER PRIORITY SECTOR ADVANCES

REVIEW OF NPA/ RECOVERY MATTERS

(Rs. In crores)

Particular	31 st March'2012			31st Mar' 2013		
	Demand	Recovery	%	Demand	Recovery	%
1	2	3	4	5	6	7
Agriculture	1044.80	502.91	48.13	1666.75	1032.19	61.93
MSE	2106.25	1227.57	58.28	2764.99	1643.75	59.45
OPS	609.10	324.01	53.19	802.29	478.64	59.66
Total PSC	3760.15	2054.50	54.64	5234.03	3154.58	60.27

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

Bank-wise position of recovery under Priority Sector as on **31st March' 2013** is given in **Annexure -18 (Page -94)**

10.2 RECOVERY POSITION UNDER GOVT. SPONSORED SCHEMES

[Amt. in Crore]

PARTICULAR	31 st March'2012			31st Mar' 2013		
	Demand	Recovery	%	Demand	Recovery	%
1	2	3	4	5	6	7
SGSY	207.81	82.90	39.89	124.58	59.27	47.57
possiPMRY/PMEGP	95.62	38.06	39.80	259.66	90.53	34.86
Total	303.43	120.96	39.86	384.24	149.80	38.98

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

Bank wise position of recovery under Govt. Sponsored Schemes as on **31st March'2013** is given in **Annexure-19 (Page -96)**

10.3**NON PERFORMING ASSETS**

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

[Amt. in Crore]

Particular	31st March'2012	31st March '2013
Gross Credit	44127.81	52234.31
Gross NPA	1954.69	2766.88
% to Gross Credit	4.43	5.29
Written off	451.56	439.53
% to Gross Credit	1.02	0.84
Total (Gross NPA +Written Off)	2406.25	3206.41
% of Gross Credit	5.45	6.13

On YoY basis NPA increased by Rs. **812.19** crore from Rs. **1954.69cr** to Rs. **2766.88** crore which is **5.29%** 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. 3206.41 crore**.

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

Action by Banks

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

Action to be taken by State Govt.

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

Bank wise position of the NPA advances as on **31st March'2013** is given in **Annexure -20 (Page -98)**

10.4**BANK WISE POSITION OF CERTIFICATE CASES**

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

[Amt. in Crore]

BANKS	31st March'2012		31st March '2013	
	Number	Amount	Number	Amount
Commercial Banks	94511	249.03	97202	288.39
RRBS	6791	20.39	7472	7.36
Total	101302	269.42	104674	295.75

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

Bank wise position of pending Certificate Cases as on **31st March ,2013** is given in **Annexure –21(Page-101)**

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

[Amt. in Crore]

Banks	31st March '2013	
	Number	Amount
1	2	3
Commercial Banks	523	7.20
RRBs		
Total	523	7.20

10.5.**POSITION OF DRT CASES**

The position of DRT Cases of Banks as on **31st March , 2013** is as under:-

[Amt. in Crore]

Total Credit	Pending Cases		To Gross Credit
Amount	No.	Amt.	%
1	2	3	4
52234.31	1053	364.59	0.70

Bank wise position as on **31st March'2013** is given in **Annexure –22(Page-103)**

OBSERVATIONS

1. Recovery position in the state of Jharkhand continued to deteriorate during FY 2012-13.
2. There is also no significant outcome in terms of recovery in certificate cases.

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

AGENDA NO	11
DATE OF MEETING	09.05.2013
MEETING NO	43

11.1 FUNCTIONING OF VARIOUS SUB-COMMITTEES OF SLBC

In terms of the decision taken in the earlier SLBC meetings, the following sub-committees of SLBC are functioning. The status of last meeting conducted is given below:

Sub-Committees of SLBCs

S N	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	26.04.13	Minutes of the meeting will be circulated as addendum

S N	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 Export in Agriculture /Handicraft 3)Enabling factor for export promotion	11.06.12	
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	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	30.11.12	Encl.2 Page-108

S N	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Annexed Minutes
			AGM) 9) Jharkhand Gramin Bank (Zonal Head or representative not below the level of AGM)			
4.	CD Ratio & ACP Sub-Committee	Convenor Bank of SLBC Convenor-SLBC	1) Pr.Secretary / Secretary Institutional Finance & Progarmme Implementation, GOJ. 2) Reserve bank of India 3) NABARD 4) SBI 5) Bank of India 6) Punjab National Bank. 7) Jharkhand Gramin Bank 8) Canara bank 9) Union Bank	1) Monitoring Achievement of ACP & Projected CD Ratio 2) Special strategy for poor performing Distt. 3) Development of enabling factors for increasing lending under ACP	10.04.13	Encl 2 Page 108
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.)	29.01.13	Meeting proposed on 7.05.13. Minutes of which will be attached as addendum
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	All issues relating to legislature, amendment and other Activities received from the State Govt. for Development	05.11.12 29.01.13	

S N	Name of Sub-Committee	Chairman of Sub Committee	Other Members of Sub Committee	Terms of Reference	Date of Last Meeting	Annexed Minutes
			6) .State bank of India 7)Bank of India 8) Allahabad bank 9)Reserve bank of India	through credit in the State.		
7.	Sub-committee on MSME and Govt. Sponsored Schemes	Secretary(Rural Development) Convener- BOI	1) Secretary, Rural development 2)Secretary, Institutional finance 3)Secretary, Industries 4)State bank of India 5)Bank of India 6) Allahabad bank	All issues relating to MSME financing and financing under Govt. Sponsored schemes.	01.02.13	
8	Sub-committee on Housing finance	Secretary(Urban Development) Convener- SBI	1) Secretary, Urban Development 2)Secretary, Institutional finance 3)Representative of NHB 4)State bank of India 5)Bank of India 6) Allahabad bank 7) Chairman of both Gramin bank	All issues relating to housing financing (Urban & Rural Area)	04.08.11	
9	Sub-committee on National Rural Livelihood Mission	Secretary (Rural Development) Convener- Jharkhand State Livelihood Promotion Society	1)Principal Secretary, Rural Development 2)Secretary, IF&PI, GoJ 3)RBI 4)SLBC 5)SBI 6)Bank of India 7)Canara Bank 8)PNB 9)JGB 10)NABARD	State-Level Support to Livelihood Promotion Strategies- Jharkhand	14.12.12, 05.02.13	
10	Sub-committee on EBT	Secretary (Information Technology) Convener- SLBC	1)Secretary, Information Technology, GoJ 2)Secretary, IF&PI, GoJ 3)MGNREGA	Detailed strategy and approach for Electronic Benefit Transfer	30.04.13	Minutes circulated as addendum .

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

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

In addition to the aforesaid regular sub-committees Bankers' Small committee was constituted in terms of instruction of the Govt. of India letter dated 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 Financial Inclusion	Convenor - SLBC	RBI, Convenor Bank of SLBC, NABARD, OSD, Major Banks, Both RRBs	Providing Banking services to all villages with population below 2000 in Jharkhand	10.12.2012 19.12.2012	

AGENDA NO.	12
DATE OF MEETING	09.05.2013
MEETING NO.	43

12. Miscellaneous

12.1. Extension of Equitable Mortgage in Khunti and Ramgarh.

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

12.2.Financing to Special category of Borrowers

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

House may discuss

12.3. Provision of space for DRT Ranchi

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

House may discuss

12.4. Allotment of suitable land for controlling office in Ranchi for RBI, NABARD, SLBC and major PSBs.

The Govt. of Jharkhand have earlier assured for providing land for the Controlling office of the RBI, NABARD, SLBC and Major PSBs in Ranchi. Govt. of Jharkhand is requested to expedite the allotment of the land.

House may discuss

AGENDA NO.	13
DATE OF MEETING	09.05.2013
MEETING NO.	43

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

- 13.1 During the course of review of performance of Banks under ACP below par performance was observed by some Banks .While RBI advised SLBC to bring the matter to the Notice of Head-Offices of such Banks. .Shri Debasish Gupta, the then Development Commissioner in the 41st SLBC meeting (Extracts of minutes given in Encl- 7)had observed that SLBC should collect data of Govt. deposits held with Banks so that Govt. may take a view on the matter. In this regard it may be added that in terms of minutes of the 39th Meeting of Bihar SLBC (Extracts of minutes given in Encl-8), held on February 10, 2012, Govt. of Bihar has decided to keep government deposits in only those banks which have achieved the minimum benchmark on four parameters formulated by them viz. **CD ratio, Priority Sector Lending, Agriculture finance & KCC loans.** With a view to collect information, SLBC, Jharkhand (Allahabad Bank) vide its letter No.SLBC/AB/135/592 dated November 10, 2012 had issued a letter to controlling Heads of all the Banks operating in Jharkhand, seeking details of deposits (including govt. deposits). The details are still awaited from Banks , which would help in formulating a grading pattern.
- 13.2. Banks are finding difficulties in financing housing loan for construction of house/flats without approved Map/building plan/layout by the Competent Authority beyond the distinct area of Municipal Corporations . With a view to enhance the retail loan portfolio (Housing loan & Loan against Property) of Banks operating in the State, the Govt. is expected to specify the competent authority for approving building plan in such localities which are outside the area of Municipal corporations.
- 13.3. In terms of provision, Chhapparbandi land is out of purview of CNT Act and Banks are financing against mortgage of such land. However, in certain instances, where the status of the land has not been mentioned as “Chhapparbandi” in Khatiyān prepared in the year 1932 though the land owner has subsequently constructed house on it, and/or sold the property, and the transferee registered the Land/Property in his name and the present owner has been residing on the land after Mutation in Circle office ,paying Chhapparbandi Tax, Municipal House Tax etc.Guidelines are not clear as to whether such land can be treated as “Chhapparbandi” and loan is to be extended or not. The matter needs clarification from Govt.
- 13.4 Conduct of DLCC & DLRC Meetings – RBI vide their letter ref no RPCD.LBS.No.560/11.01.028/2012-13 dt 29th April’2013 (Attached as enclosure 10, page 149) has advised that yearly Calendar of DLCC & DLRC Meetings should be prepared in the beginning of the calendar year in consultation with the Chairpersons of the meeting and circulated to all members as advance intimation for blocking future dates to attend the meetings. The calendar so prepared & circulated must be strictly adhered to. All LDMs and controlling Heads of the Lead Bank should take note of RBI direction.