

**State Level Bankers' Committee, Jharkhand**

**Convenor: Bank of India**

**Minutes of 49<sup>th</sup>SLBC Meeting held on**

**14<sup>th</sup> NOV 2014**

**at Hotel BNR Chanakya , Ranchi**

The 49<sup>th</sup> Meeting of SLBC, Jharkhand was held on 14<sup>th</sup> Nov 2014 (Tuesday) at Hotel BNR Chanakya, Ranchi. The meeting was chaired by Sri R. S. Poddar, IAS, Addl Chief Secretary cum Development Commissioner, GOJ. The meeting was also attended by Sri Vishnu Kumar, IAS, Add Chief Secretary cum Principal Secretary, Deptt of Agriculture, GOJ, Sri N. N. Sinha, IAS, Principal Secretary, Deptt of Rural Development and Information Technology, other Principal Secretaries, Secretaries, senior functionaries of various departments of Government of Jharkhand, ,General Manager, RBI Sri Saurabh Sinha, Chief General Manager of NABARD, Sri K. C. Panda, Controlling Heads and other officials of all the Banks operating in Jharkhand, six Lead District Managers of Jharkhand State besides representatives of UIDAI and other agencies. List of participants is furnished in Annexure-1.

At the outset Shri Alok Prakash Yadav, Deputy General Manager, SLBC, Bank of India welcomed all the participants and dignitaries to the 49<sup>th</sup> Meeting of SLBC, Jharkhand. The various dignitaries were formally welcomed by the Controlling Heads of different Banks of the state, by handing over flower bouquets.

**Welcome Address:**

The General Manager, Bank of India, SLBC Jharkhand in his inaugural address welcomed all the participants and complimented them on the auspicious occasion of children's day exhorting them to get inspired in contributing more towards the development of the State. He emphasised that Bank of India is shouldering responsibility of convenor of SLBC with all sincerity and is committed to take this along to greater heights. He put forth before the House matters confronting Banks & other stake holders. He Emphasised attention on the following issues:

Observations	Action points emerged	Action to be taken by
i) Wide gap exists between decisions taken at SLBC and its implementation in the field	All Stake Holders to ensure compliance to the decisions taken in the SLBC meetings	GOJ/ All Banks
ii) It is the responsibility of all Stake holders especially Govt to create a conducive	Stake holders to create an atmosphere at all levels so that smooth implementation of	GOJ/ All Banks

atmosphere in the State for implementation of different initiatives/ Govt programmes.	different programmes / initiatives takes place	
iii) Penetration of Aadhar is around 92% in the State and this needs to be utilised for better implementation of different programmes.	Digitisation with correct data base at Govt level and Aadhar Seeding, Account opening through e-kyc at Bank level to be taken up with all sincerity and effectiveness	GOJ/All Banks
iv) Implementation of PMJDY is to be carried out in a time bound manner. DFS, GOI is closely monitoring the progress. In their last review meeting they put across that huge gap exists currently in reporting by Banks and ground reality in implementation of PMJDY.	Controlling Heads of all Banks to monitor closely the progress and ensure that actual work is done at field level	All Banks
<b>v)Other Challenges</b>  a) Against Huge Budget for lending under Agriculture Sector during the current year only 22% achievement under ACP has been reported by Banks upto Sep 2014. Agriculture Deptt, GOJ is presently lending all support by way of creating awareness, generation of Application under KCC etc and hence Banks utilise this in order to increase lending under Agriculture Sector.	All Banks to step up lending under Agriculture during Rabi season in order to improve performance under ACP vis-a-vis Budget besides focus on investment credit.	All Banks/ GOJ

<p>b) Credit linkages of SHGs is still very low in comparison to existing groups. Lot of work required to be done in this area.</p>	<p>Controlling Heads of All Banks to monitor so that all eligible SHGs are credit linked by branches</p>	<p>All Banks</p>
<p>c) There are 24 RSETIs in the State, out of which construction work has started at one place only. Quality of training programmes and settlement of trainees are some of key areas which require improvement</p>	<p>Construction of building of RSETIs to start at each centre on priority basis. Controlling Heads of sponsoring Bank to take up the matter with all seriousness</p>	<p>SBI/BOI/Allahabad/PNB/Canara Bank, GOJ &amp; MORD</p>
<p>d) NPA recovery is a major concern of all Banks in the State. Support of Govt is required in this area. Need of dedicated certificate officers in each districts for speedy disposal of Bank's cases is felt and Govt is requested to bridge this gap at the earliest. District Authorities need to be sensitised for discharging their role in execution of SARFAESI Action.</p>	<p>GOJ is requested to expedite deployment of dedicated Certificate officers in each district</p> <p>Additionally a direction to be issued to District Authorities for playing active supportive role in execution of SARFAESI Action</p>	<p>Deptt of IF&amp;PI, GOJ</p> <p>Deptt of IF &amp; PI, GOJ</p>
<p>e) Poor Connectivity is an impediment in implementation of PMJDY. A list of 473 centres have been provided to BSNL for diffusing connectivity issues.</p>	<p>Resolution of connectivity issue as per list provided by SLBC needs to be taken up on priority basis by BSNL in a shortest possible time frame</p>	<p>BSNL</p>
<p>f) Issuance of Rupay card in KCC accounts is still very low. Only 26% coverage have</p>	<p>All Banks to issue Rupay Card in all KCC accounts</p>	<p>All Banks</p>

been reported	compulsorily	
g) Active participation of Private Sector Banks is required for lending under priority sector more particularly under Agriculture and in implementation of other Govt programmes.	Private sector Banks to involve and step up their lending to priority sector in the State	All Private Sector Banks
h) In some of the Banks growth in Agriculture and priority sector has gone down. Steps need to be initiated by such Banks for improvement.	Lending needs to be stepped up by Banks where growth has declined in terms of Agriculture & Priority Sector	All Banks
i) Updation of land record, matter related to dedicated Recovery officers etc are some of the issues pending at Govt level which requires early disposal	--	GOJ

GM SLBC appealed for co-operation of all Stake Holders for all developmental activities in the State and wished a happy foundation day for the State of Jharkhand.

**Address by Sri N.N.Sinha, Principal Secretary IT & Rural Development, GOJ :**

Principal Secretary, IT & Rural Development, GOJ, gave good wishes to all participants on the Foundation Day of the State. He wished that discussion taking place in the meeting would go a long way in the development of the State as a whole. He draws the attention of all concerned on the following issues:

Observations	Action points emerged	Action to be taken by
<b><u>i)RSETI</u></b> Land Allotment has not taken place in Garhwa & Palamu. Govt intended to allocate land in block headquarter in a time frame of one month. He expressed following concerns:  a) There are 10 RSETIs where only one faculty is working. No further appointment has been	--  All sponsoring Banks to immediately fill up the vacant	GOJ  SBI/BOI/Allahabad Bank/PNB/Canara

<p>made. He suggested that if House decides then Govt can complete the process for selection of candidates and create a panel for appointment by respective RSETIs</p> <p>b) Training of faculties is essential for improvement in quality of training at RSETIs.</p> <p>C) Construction of building has started only in Deoghar. Barring four RSETIs where some issues related to land allotment &amp; other matters exist, construction work must start at remaining places without further delay</p> <p>d) RSETIs to be made fully functional at all centres. GOJ is planning to take up the matter with Rural Development Deptt, GOI, to increase the training cost which is very low in comparison to ROSHNI/ NRLM norms. This affects quality.</p>	<p>post of faculties in their Rsetis by making fresh appointment</p> <p>Time-frame – By 31.12.2014</p> <p>--</p> <p>Construction Work of Building must start at each RSETI</p> <p>Deadline – 31.01.2015</p> <p>--</p>	<p>Bank</p> <p>SBI/BOI/Allahabad Bank/PNB/Canara Bank</p> <p>SBI/BOI/Allahabad Bank/PNB/Canara Bank</p> <p>JSLPS/ GOJ</p>
<p><b>ii) <u>SHG – Credit Linkage</u></b></p> <p>Credit linkages are very low in comparison to existing groups. One list containing eligible groups of SHGs has been circulated by JSLPS for credit linkages to concerned Banks. House should decide a date for disposal.</p> <p>GM RBI informed that they have the feedback that at branch level no clarity is available to Managers, at most places target not given to them. Hence awareness is required to be created at field level functionaries along with close monitoring by the controlling</p>	<p>---</p> <p>All Branches to be given targets by the controlling offices and closely monitor the progress under credit linkages.</p> <p>Field level functionaries to be imparted regular updates and training for effective implementation</p>	<p>All Banks</p> <p>All Banks</p> <p>JSLPS/ All Banks</p>

<p>heads of progress vis-a-vis target.</p> <p>Shri N.N.Sinha proposed that one single day to be fixed for effecting credit linkages in all pending cases across the State.</p> <p>CGM NABARD Observed that</p> <p>i) Huge gap exists between a) promoted SHGs and SB Account opening, b)Account opening &amp; credit linkages</p> <p>ii) Simplified documents required. Communication gap exists at branches</p>	<p>SHG day proposed – 28.11.2014. JSLPS to lend support All Banks to dispose of pending cases of credit linkage and fix 28<sup>th</sup> of every month as SHG credit linkage day</p> <p>---</p> <p>Matter needs to be taken up for resolution in SLBC Sub-Committee</p>	<p>JSLPS/ All Banks</p> <p>All Banks</p> <p>SLBC/ JSLPS/NABARD</p>
<p>iii)<b><u>PMJDY</u></b></p> <p>a) Publicity is still very low as reporting suggests enquiry calls are very few on Toll free number of SLBC. Publicity is required at all levels. All Banks should share the responsibility &amp; cost.</p> <p>GM SLBC informed that IBA with the support of all Banks have come up with the wall posters and other such publicity material which shall be distributed upon receipt</p> <p>b)All new accounts must be opened through e-kyc and existing old eligible accounts to be brought under coverage of PMJDY by aadhar seeding and issuance of Rupay cards</p> <p>GM SLBC observed that if issuance of Rupay card and aadhar seeding takes place in old accounts then benefit of Accidental Insurance will be available.</p>	<p>Publicity at all levels to be intensified under PMJDY and all bank should share the responsibilities.</p> <p>---</p> <p>Campaign be run to cover the existing accounts under Rupay cards.</p> <p>---</p>	<p>District Implementation Committee/ SLBC/ All LDMs/ All Banks</p> <p>Distt Implementation Committee/ SLBC/ LDMs/ All Banks</p> <p>All Banks</p>

<p>GM RBI observed that delivery of Rupay card under PMJDY is very slow</p>	<p>---</p>	<p>All Banks</p>
<p>GM SLBC informed that though issuance of Rupay card is taking place on regular basis distribution from branches to Account holder is an issue at some places. He further informed the House about mandatory financial &amp; non-financial transaction within a period of 45 days for continued coverage under Rupay card Accidental Insurance facility.</p>		<p>All Banks</p>
<p>c)Issues on SSAs /Wards</p> <p>During last review meeting two issues came up which need to be resolved if not done yet</p>		
<p>i)UBI had some issues regarding allotment of SSAs with SLBC</p>	<p>--</p>	<p>UBI &amp; SLBC</p>
<p>ii)For ward allocation a special District level meeting of Bankers was expected to be called by LDMs wherein presence of Chief Executive of Urban bodies should have been ensured</p>	<p>--</p>	<p>Distt Implementation Committee/ All LDMs</p>
<p>GM SLBC informed that Post offices are presently not migrated to CBS platform, hence their participation under PMJDY has not yet been ensured</p>	<p>The Banks should cover such Households by opening new accounts under E-kyc.</p>	<p>All Banks DC/ All LDMs.</p>
<p>Shri N.N.Sinha observed that benefits of PMJDY can not be extended to Post offices accounts at present as they are infrastructural not compatible</p>	<p>---</p>	<p>--</p>
<p>iii)E-kyc based account not being opened. As over 80% of the population in the State are having Aadhar number,</p>		

<p>account opening through e-kyc should be made mandatory. He appealed to the House to fix a date from which it becomes mandatory in the State. This will not only ensure coverage of accounts by Aadhar but also motivate left over population for Aadhar enrolment.</p>	<p>All Banks to ensure and to start account opening through E-kyc in terms of DFS guidelines</p>	<p>All Banks</p>
<p>LDM Simdega raised connectivity issues in the district impeding progress in e-kyc account opening.</p>	<p>--</p>	<p></p>
<p>d)BC/ BCA Deployment</p> <p>It should be ensured that BCs are available at ground level. The same shall be randomly verified by Govt/ DFS/ SLBC/SLBC Banks</p>	<p>--</p>	<p>BSNL/All Banks</p>
<p>GM SLBC observed that wide gap exists between reporting by Banks, CSCs and ground reality</p>	<p>--</p>	<p>All Banks</p>
<p>GM Allahabad Bank observed that CSCs are not matching the pace of progress as expected by Banks\DFS</p>	<p>--</p>	<p>All Banks</p>
<p>Shri N.N.Sinha observed that there are issues at both Bank end as well as CSC end. The same needs to be resolved so that a robust Public Infrastructure is created</p>	<p>All Banks CSCs should interact more frequently to resolve the issues from both sides.</p>	<p>All Banks/CSCs</p>
<p>e)Direct Benefit Transfer</p> <p>World Bank team presently doing study in the State for smooth implementation of DBT. All stake holders are requested to lend full support</p>	<p>--</p>	<p>GOJ/All Banks</p>



**Address by Sri Vishnu Kumar, IAS, Addl Chief Secretary cum Principal Secretary Agriculture, GOJ**

Sri Vishnu Kumar lauded Bank's role under different Govt programmes. He appealed for proactive support from all stake holders. He deliberated on following issues:

Observations	Action Point Emerged	Action to be taken by
i) All benefits of the Govt are routed through Bank Accounts only hence constant drive for Account opening to be taken up	--	All Banks
ii) RBI has a pivotal role to play in the State. It has been a regular demand that a full fledged office of RBI is opened in the State	--	RBI/ GOJ
iii) Lot of technological initiatives have been taken by Govt in the State by creating on-line application submission and delivery mechanism under different schemes. Similarly, in Banking scenario, delivery of services through Banking correspondent at CSCs has taken place	--	--
iv) Volume of loan delivery in the State has gone up but rising NPA is major concern affecting smooth delivery of loans by Banks	---	--
v) Under Agriculture Department different Govt officials exist in each district handling different areas of Agriculture. Nodal officer at District is District Agriculture Officer (DAO) and at Block level it is Block Agri Officer (BAO). GOI /NABARD actively support	--	--
In 191 Blocks of the State Agri Tech Info Centre (ATIC) has been	---	--

<p>established by GOJ in a separate building which acts as centre for timely dissemination of information to farmers.</p>		
<p>Additionally VLWs and Krishak Mitras have been appointed by GOJ to help Govt machineries / Farmers in the field of Agriculture. GOJ is utilising Krishak Mitras for generation of application under KCC in each Panchayat.</p>	---	--
<p>GOJ has given a target for distribution of 10 lacs KCC during the current year. In this regard workshops have been organised at different levels viz State, District &amp; Block. Deptt of Agriculture GOJ has already printed 5 lacs application form. It is expected that 100 applications shall be generated in each Panchayat by Nov 2014 end and will be sent to the branches for financing under Rabi</p>	--	GOJ/All Banks
<p>Insurance of crop is an important aspect being dealt by Deptt of Co-operation as Nodal Deptt. For current Rabi season coverage to loan farmers is available upto March 15.</p>	Nodal Deptt.	All Banks
<p>Principal Secretary observed that in SLBC booklet, 36 lacs farmers have been reported to be covered by issuance of KCC against total 38 lacs farmers existing in the State. GM SLBC clarified that only 15 lacs farmers are presently covered. The report in Booklet is</p>	--	All Banks

<p>cumulative figure since inception.</p> <p>Principal Secretary observed that Average KCC size is only 28000/- which is very low. Scale of finance needs revision at district level tech committee With the consent of SLBC, GOJ has issued notification for non-insistence of LPC for loan upto Rs. 1.00 lac. Active support of Banks required for disbursement of KCC in a transparent manner. He also expressed that Banks can succeed only when equal support is received both from Govt&amp; Public</p>	<p>--</p>	<p>All Banks</p>
<p>Principal Secretary observed that share of Private Sector Banks is very low under Agriculture lending.RRBs should also work more aggressively for lending under Agriculture</p> <p>CD ratio has gone down over March 2014 by about 3%</p> <p>Achievement under ACP is more in the first half period of current year in comparision to corresponding period last year. It requires further focus considering the targets</p> <p>Different Agencies give subsidies in different form at different rate. He proposed for development of a mechanism where synchronisation of all benefits take place for extending maximum help to the farmers</p>	<p>--</p> <p>--</p> <p>--</p> <p>--</p>	<p>All Private Sector Banks/ RRBs</p> <p>All Banks</p> <p>All Banks</p> <p>RBI/NABARD/SLBC/GOJ</p>

**Address by Sri Sunil Barnwal, IAS, Secretary, Welfare, GOJ**

Sri Sunil Barnwal touched mainly upon three issues – Two related to welfare Deptt and one related to Urban Housing. His observations are produced below:

<b>Observations</b>	<b>Action Point Emerged</b>	<b>Action Taken By</b>
GOJ is providing scholarships to 50% of population of Students in the State through online transfer in Bank Accounts	--	--
Concerns – i) Still 80% transfer is taking place through NEFT and only 20% through DBT	--	--
ii) Huge gap exists between Data sent to Banks and seeded by them. Gap is more in bigger Banks like SBI, BOI , UBI etc	Correct Digitisation of data required at Govt level and activation in seeding work required by all Banks	GOJ/ All Banks
World Bank has created a DBT cell and studying the reasons for non-delivery of benefits on-line through DBT. He requested all Banks to lend full support to GOJ in implementation of DBT delivery mechanism	--	All Banks/ Other Stake Holders
He informed the House that Jharkhand Tribal Society forms SHGs in tribal villages, presently focussing in 30 blocks. Loans to these groups by Banks can also be extended on the pattern of NRLM groups.	Department will provide the list of groups to Banks and on the proposed SHG day (i.e. 28.11.2014) these may be taken up for financing by Banks along with other SHGs	Deptt of Welfare, GOJ/ All Banks  NABARD
He observed that as per the Govt policy all families are to be provided with a house by 2022. Approx 95% housing shortage is in the LIG/ Economically Weaker	He appealed to SLBC to think, deliberate and decide in this direction for more and more coverage of disadvantaged section of the society	SLBC/RBI/All Banks/GOJ

section group. Financing from Banking channel is mainly limited to HIG and LIG only.		
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**Address by Sri R.S.Poddar, Addl Chief Secretary cum Development Commissioner,GOJ**

Sri R.S.Poddar complimented all participants on 49<sup>th</sup> quarterly meeting of SLBC. He observed that Banks are important partners for implementation of all Govt programmes initiated by different department. Hence their active support & co-operation is required for different developmental activities of Govt. He deliberated following areas:

Observations	Action point emerged	Action to be taken by
He observed that for Aadhar seeding & KCC disbursal, role of both Banks & Govt is important. DBT requires full support as it eliminates middlemen in delivery of benefits.	--	GOJ/ All Banks
Bank role has become all the more important for implementation of PMJDY scheme in a targeted manner. Awareness in Banks at all levels required for smooth implementation plugging all gaps. Since Post offices are presently not equipped hence coverage has to be done by Bank Accounts only under PMJDY.	--	All Banks
He observed that meetings on the pattern of SLBC should also take place at the District/ Block level. DLCC/BLBC to be made more structured and meaningful.	--	RBI/ All LDMs/ DLCC

<p>Disposal of Applications in a time bound manner must be monitored at district level in DLCCs. An alert should come to next higher authority if applications are pending beyond prescribed time-frame.</p> <p>JSLPS programme needs support as it will improve the standard of living of poor people. Sense of urgency and adherence to time frame is required for implementation of any programme.</p>	<p>--</p> <p>--</p>	<p>All LDMs/ Controlling offices of all Banks</p> <p>All Banks/ JSLPS</p>
<p>He observed that CD ratio has gone down and need introspection by all Banks. Achievement under ACP is also not substantial in the first half year in comparison to Budgets.</p> <p>GM SLBC informed that a huge portfolio of write off is parked in Banks Books. Technically these accounts are recoverable and are invested in the State. Bankers have been asked for incorporation of the write off amounts while reporting figures for CD ratio.</p> <p>Development Commissioner GOJ observed that inclusion/exclusion can be taken into account as decided by RBI. This house can not deliberate in isolation on this issue</p>	<p>--</p> <p>Matter to be taken up by RBI with their Central office for acceptance &amp; issuance of necessary direction</p> <p>--</p>	<p>All Banks</p> <p>SLBC/RBI</p> <p>--</p>

Sri Poddar concluded his address by observing that more active involvement of both Govt and Banks are required for successful implementation of different programmes.

Sri Alok Prakash Yadav,DGM SLBC then started presentation of Agenda Item in-serialtem for deliberations/ discussions in the House. Observations & Action points emerged are produced hereunder:

Observations	Action Point	Action to be taken by		
<p><b><u>Agenda Item No.1</u></b></p> <p><b><u>Urgent Matters requiring Immediate Attention of the House</u></b></p> <p><b><u>i)PMJDY</u></b></p> <p>a)Activation of all SSAs by deploying BC / BCA creating fixed locations only</p> <p>b)Completion of survey of Household of each SSA/ Wards. Deadline of 31.10.2014 already over.</p> <p>c)Account opening of uncovered Household to be completed by 26.01.2015</p> <p>d)Connectivity issues need to be resolved by BSNL on priority basis. A detailed list has been provided to BSNL for resolution. All Banks are advised to share their issues with BSNL authority</p> <p><b><u>ii)Credit Linkages of SHG</u></b></p> <p>Huge gap exists between number of eligible SHG Accounts and credit linkages.</p>			<p>All Banks to respond proactively and ensure compliance of DFS instructions maintaining timeline</p> <p>--</p> <p>--</p> <p>--</p> <p>All Banks to maximise SHG credit linkages on the proposed SHG day. First such day is 28<sup>th</sup> Nov 2014. 28<sup>th</sup> of every month will be SHG day. All Banks are advised to maximise linkages</p>	<p>All Banks/ CSCs</p> <p>All Banks</p> <p>All Banks</p> <p>BSNL/ Banks</p> <p>All Banks / JSLPS/ NABARD</p>

<p><b><u>iii)Holding of National LokAdalat</u></b></p> <p>It is proposed on 06.12.2014 at all District Headquarter where both litigated and pre-litigated can be taken up.</p> <p><b><u>iv)Disbursement under Agri during Rabi Season</u></b> to be stepped up in order to achieve budgets under ACP during remaining period of 2014-15</p>	<p>All Banks to take initiative and participate with maximum number of cases</p> <p>--</p>	<p>All Banks</p> <p>All Banks/ GOJ</p>
<p><b><u>Agenda Item No. 2</u></b></p> <p><b><u>Confirmation of the Minutes of Last SLBC Meeting held on 12.08.2014</u></b></p> <p>Minutes of Last meeting was taken as confirmed.</p>	<p>--</p>	
<p><b><u>Agenda Item No. 3</u></b></p> <p><b><u>A) Action Taken Report – Issues Pertaining to State Govt</u></b></p> <p>i)Updation of land record and amendment in Tenancy Act – Not much progress has been made since last meeting. Amendment in CNT Act/ SPT Act required to enable Tribal Students to avail education loan against mortgage of property.</p> <p>ii) Amendment in PDR Act has been made and necessary notification by Govt has been issued. But the same is not being implemented at district level. Principal Secretary IT observed that necessary direction to DCs need reiteration</p> <p>iii) Amendment to Bihar Money Lenders Act and Deployment of</p>	<p>Matter is of urgent nature and hence needs to be taken up on priority</p> <p>GOJ to circulate copy of notification with the instruction for compliance to in each district</p> <p>--</p>	<p>Deptt of IF&amp;PI/ GOJ</p> <p>Deptt of IF&amp;PI, GOJ</p> <p>Deptt of IF&amp;PI, GOJ</p>



dedicated Certificate officers – No development since last two meetings.		
iv) Security Arrangement for safety & security of Bank's treasure in Jharkhand – Issues related to payment modalities to Security forces not yet resolved despite time line of 2 months fixed in SLBC meeting	--	GOJ/ RBI/SLBC/Home Department.
v) Allotment of Land to RSETI at Garhwa & Palamu – Shri N.N.Sinha observed that land in block headquarter shall be allotted to RSETI and matter is expected to be resolved within one month	Time line for allotment of land – one month	GOJ
vi) Notification for declaring competent Authority for approval of building plan outside Municipal Area- Shri N.N. Sinha, Principal Secretary IT observed that matter shall be taken up under Panchayati Raj framework by the Govt for early resolution	--	GOJ
vii) Allotment of suitable land for controlling offices of PSB, RBI, NABARD, SLBC – Shri N.N.Sinha, Principal Secretary asked SLBC to collect requirement of all Banks and give to Govt so that adequate space is arranged for in a combined building	--	GOJ/SLBC
CGM NABARD observed that matter is already with Greater Ranchi Authority. Effort is needed for taking up the matter further	--	--
<b><u>B) Issues related to Banks</u></b>	--	-
i) Uploading of Service Area Plan on Website – Already done	Deadline for starting construction fixed as 31.01.2015	SBI/BOI/Allahabad Bank/PNB/Canara Bank
ii) Construction of RSETI Building- Only at one place, it	--	LDM/NABARD

has started		
iii)Reporting of performances sector wise in LBR returns		
<p><b><u>Agenda Item No.4</u></b></p> <p><b><u>Key Indicators</u></b></p> <p>i) Performance of Banks under Major Key Indicators vis-à-vis Benchmark is reported as under:</p> <p>i) CD Ratio- 56.78againstBench Mark-60</p> <p>ii)Share of Priority Sector – 50.45% against Bench Mark of 40%</p> <p>iii)Share of Agriculture- 17.62% against Bench Mark of 18%</p> <p>iv)Share of Weaker Section – 16.75% against Bench Mark of 10%</p> <p>v)Share of DRI Advance- 0.04% against Bench Mark of 1%</p> <p>vi)Share of Advance to Women- 19.23% against 5%</p> <p>vii)Share of Advances to Minority – 14.32% against Bench Mark of 15%</p>	<p>Banks to step up lending in order to improve CD Ratio</p> <p>--</p> <p>Banks to intensify effort under Agriculture lending so that its share reaches to 18% of Bench Mark</p> <p>--</p> <p>Financing under DRI and to minorities is required to be taken up by the Bank</p> <p>--</p>	<p>All Banks</p> <p>--</p> <p>All Banks</p> <p>--</p> <p>All Banks</p> <p>--</p>
<p><b><u>CD Ratio</u></b></p> <p>House observed that CD Ratio has gone down over March, however on Y-O-Y basis it is slightly better</p> <p>GM SLBC observed that Non utilisation of limits in bigger accounts due to economic</p>	<p>All Banks need to step up lending in order to improve CD ratio</p> <p>--</p>	<p>All Banks</p> <p>--</p>

<p>slowdown may also be one of the reasons</p>		
<p>Principal Secretary Agriculture observed that performance under Agriculture needs improvement. Performance of major Banks not upto the mark</p>	<p>All Banks to step up effort for lending under Agriculture</p>	<p>All Banks</p>
<p>CGM NABARD emphasised two issues related to Agriculture</p>		
<p>i) Ratio between crop loan &amp; term loan is more in favour of crop loan in terms of outstanding/disbursement. Area Based schemes have been prepared by DDMs in 16 District</p>	<p>Thrust needed by all Banks to increase term loan components to bring in sizeable quantum wise growth</p>	<p>All Banks</p>
	<p>List of area based schemes to be discussed with Banks in DLCC and finances be extended to progressive entrepreneurs in a targeted manner</p>	<p>LDM/All Banks/DDMs/NABARD RO.</p>
<p>ii) Rupay card in KCC is still not being issued despite clear direction</p>		
	<p>Controlling Heads of all Banks to issue necessary direction for issuance of Rupay card and ensure compliance</p>	<p>All Banks</p>
<p>GM SLBC observed that NABARD should provide list of Area based schemes district wise so that it can take up with LDM/Banks</p>	<p>--</p>	<p>NABARD</p>
<p>Principal Secretary Agriculture wanted to know whether Area based schemes are in line with the local realities</p>	<p>--</p>	<p>--</p>
<p>CGM NABARD informed they have been prepared based upon the potential of the area</p>	<p>--</p>	<p>--</p>

**Agenda Item 5**

**Inclusion of Written off advances in computation of CD Ratio**

GM SLBC submits that there are two components which need deliberations

i) Written off Advances are liabilities on the part of defaulters for payment to banks and are invested in the State till its realisation. The advances have been written off for accounting purpose only and Banks have full right for its realisation/recovery

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ii) Non fund based limits extended to borrowers are also credit facility having contingent liability for Banks. Taking conversion factor into account the same should be included for reporting under CD ratio

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GM SLBC appealed to RBI for taking up the matter with their central office and get a necessary direction issued in this regard

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RBI

GM Allahabad Bank and DGM Canara Bank endorsed the view and submitted that view of the House to be put up for necessary decisions by RBI

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GM RBI said that this is a policy decision. They have taken up the matter with their Central office which has advised to take opinion of SLBC and other stake holders

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DGM SBI, DGM Canara Bank and DGM Allahabad Bank observed that written off advances are always available in the system. Since the amount is

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<p>recoverable and written off only for accounting/tax purposes, the same should be included for computation of CD ratio</p> <p>GM RBI said that more elaborate discussion is needed. Suggestion shall be invited by all stake holders before taking up a decision</p>	<p>Detailed discussion proposed in next SLBC sub-committee meeting on CD Ratio</p>	<p>SLBC/RBI/All Banks/GOJ</p>
<p><b><u>Agenda Item No 6</u></b></p> <p><b><u>Achievement Under Annual Credit Plan</u></b></p> <p>i)House observed that disbursement during first half of 2014-15 under ACP across all sector is more during the corresponding period during 2013-14</p> <p>Performance under Agriculture is also better in comparison to corresponding period last year but the achievement is still 21.21% of the Budget. Effort is required to be stepped up by all Banks</p> <p>Low disbursement by RRBs under Agriculture &amp; Priority Sector is a cause of concern as their area of operation is mainly rural/ semi-urban.</p> <p>To bring in improvement in Agriculture lending Sri N. N. Sinha, Principal Secretary IT suggested that groups under JSLPS/ Watershed Mgt Policy may be adopted as farmers club with the consent of NABARD to ellicit support at ground level in the form of people participation.</p>	<p>Disbursement during the current quarter is required to be stepped up so that substantial improvement in ACP performance under each sector is seen across the Banks.</p> <p>Controllers of all Banks to draw a time bound action plan to improve their performance and closely monitor its implementation</p> <p>RRBs to strategise and improve their performance in a time bound manner</p> <p>--</p>	<p>All Banks/LDMs</p> <p>All Banks</p> <p>RRBs</p> <p>Deptt of Agriculture, GOJ/ All Banks/ NABARD</p>

<p><b><u>Agenda Item No. 7</u></b></p> <p><b><u>Review of Lending</u></b></p> <p><b><u>6.1 Agriculture &amp; KCC</u></b></p> <p>Govt observed that performance of Banks under Agriculture, though better than last year, needs stepped up effort. Three aspect mainly stressed upon</p> <p>i)To increase sizeable growth under Agriculture disbursement of term loan for investment credit to be taken up more aggressively. Area based schemes may be adopted</p> <p>ii)KCC financing under Rabi season to be expedited</p> <p>iii)Issuance of Rupay Card to be mandatorily taken up by all Banks</p> <p>GM SLBC informed that if Rupay Card is issued in KCC accounts then holder automatically gets covered under PMJDY with certain exception.</p> <p><b><u>6.2 MSE</u></b></p> <p>House observed that share of Micro credit is still much below RBI stipulation of total MSE`</p> <p>MSME has a large scope in this mineral &amp; Industrially rich State. All Banks need to step up</p>	<p>Disbursement under Agriculture is required to be stepped up to bring in substantial improvement</p> <p>--</p> <p>KCC financing during Rabi season to be aggressively taken up by all Banks</p> <p>KCC to be necessarily issued with Rupay Card as per the direction. All Banks to take note for implementation</p> <p>--</p> <p>All Banks to step up lending under MSE sector specially under Micro segment</p> <p>--</p>	<p>All Banks/LDMs</p> <p>All Banks</p> <p>All Banks</p> <p>All Banks</p> <p>All Banks</p> <p>All Banks</p> <p>All Banks</p> <p>All Banks</p>
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<p>lending under this sector.</p> <p>GM RBI informed that based upon the feedback received from MSE entrepreneurs it is found that</p> <p>a) Bankers community don't come up as a friendly support</p> <p>b) Charges levied specially in Private Banks come as a shock as they charge much above the charges mentioned in sanctioned proposal</p> <p>He further observed that credibility Gap found in Private Sector Banks. The gap still persists between entrepreneurs and Banks</p> <p>AGM RBI observed that Banks are not returning back the Margin money after Guarantee lapses/expires. Such complaints should not come up.</p> <p>Sri Vishnu Kumar, Pr Secretary observed that financial literacy /awareness is required at each level with the participation of entrepreneurs.</p>	<p>--</p> <p>--</p> <p>Charges to be specified in the sanctioned memo itself</p> <p>--</p> <p>--</p> <p>--</p>	<p>All Banks</p> <p>All Banks</p> <p>Private Sector Banks</p> <p>All Banks</p> <p>All Banks</p>
<p><b><u>Education Loan</u></b></p> <p>Performance of all Banks taken together in sanction of education loan has improved during the last quarter. However it is observed that the performance of Private Sector Banks is not encouraging under this segment</p> <p>Shri N N Sinha Principal Secretary observed that a separate sub-committee be formed for judging the Private Sector Banks performance.</p> <p>CGM NABARD informed that</p>	<p>Private Sector Banks to give focussed attention for enhancing lending to this sector</p> <p>--</p> <p>--</p>	<p>Private Sector Bank</p> <p>SLBC/Private Sector Bank/ GOJ/ NABARD.</p>

<p>such meeting has taken place in the past but no perceptible change has been observed</p> <p>GM RBI observed that Pvt Sector Banks are not financing under Agriculture but they can come forward and contribute substantially in other sectors.</p> <p><b><u>Self Help Groups</u></b></p> <p>House observed that all eligible groups to be credit linked on proposed SHG day on 28.11.2014 by all Banks</p> <p>Shri N.N.Sinha observed that simplified documentation should be adopted by all Banks for credit linkages</p> <p>GM SLBC informed that simplified account opening forms have already been adopted but no uniformity in documentation for credit linkages has been taken up. The same can be taken up in next SLBC Sub-committee meeting</p>	<p>--</p> <p>All Banks to undertake credit linkages of all eligible groups of SHG on 28.11.2014</p> <p>Matter to be taken up for resolution in next SLBC sub-committee meeting</p> <p>Do</p>	<p>--</p> <p>Private Sector Banks</p> <p>All Banks</p> <p>SLBC/All Banks/JSLPS/NABARD</p> <p>Do</p>
<p><b><u>Agenda Item No. 8</u></b></p> <p><b><u>PMJDY</u></b></p> <p>As per DFS direction implementation of the scheme is to be done in a time bound manner and all Banks must adhere to it.</p> <p>BSNL to proactively resolve connectivity issues.</p> <p>Shri N.N.Sinha, IAS Mission Director PMJDY observed that Panchayat bodies should be involved for creating awareness at ground level. He suggested</p>	<p>--</p> <p>--</p> <p>--</p>	<p>All Banks</p> <p>BSNL</p> <p>SLBC/LDMs/All Banks</p>



<p>that a list of Agenda related to PMJDY be given by SLBC to Govt for discussion with Panchayat bodies. At the BLBC level Panchayat representatives need to be called</p> <p>GM SLBC endorsed the suggestions and observed that since there is a large number of Panchayats in a district hence LDM can arrange meetings separately in clusters under PMJDY</p> <p>Shri N.N.Sinha further observed that more and more publicity is required under PMJDY from macro level to micro level</p>	<p>--</p> <p>--</p>	<p>All LDMs/BLBC</p> <p>GOJ/All Banks/ SLBC/ NABARD</p>
<p><b><u>Agenda Item No. 9</u></b></p> <p><b><u>Non Performing assets/ Recovery</u></b></p> <p>The House observed that NPA level is raising in the State and its percentage to total Advance is very high in comparison to National average.</p> <p>Following concerns observed by House:</p> <p>a)Tardy progress in disposal of Certificate cases – No dedicated Certificate officers are deployed in the district</p> <p>b) Slow disposal in DRT cases more particularly in inclusion of decreed cases.</p> <p>c) Support of Govt Machinery lacking in execution of SARFAESI Action e.g. permission for taking Physical</p>	<p>Banks to intensify effort for recovery in co-ordination with District &amp; Block Authorities. More &amp; More recovery camps to be organised</p> <p>----</p> <p>--</p> <p>Necessary direction to district authorities to be issued for support</p>	<p>All Banks/ District &amp; Block Administration</p> <p>GOJ</p> <p>All Banks/GOJ/ DFS</p> <p>GOJ</p>

<p>Possession and police support</p> <p>GM RBI observed that Govt is required to take fast track initiative so that effective NPA recovery mechanism is put in place. Banks not lending as conducive atmosphere for recovery is not existing in the State, be it Public Sector Bank or Private Sector Bank.</p> <p>Shri Vishnu Kumar, Principal Secretary Agriculture observed that a proposal was there in the past for appointing retired Deputy collectors as dedicated Certificate officers in the districts. Something on the similar line is required to be taken up on priority. He assured support from the Govt.</p> <p>Shri N. N. Sinha, Principal Secretary IT also agreed that concern of the House is justified and assured Govt support</p> <p>Chairman JGB observed that situation is alarming in his Bank where NPA is 23% (highest) of total advance. Further lending will adversely affect the existence if some concrete steps are not taken for recovery.</p> <p>GM SLBC suggested for creation of a specific Sub-committee on this very important aspect for predict review of such cases.</p> <p>DGM Canara Bank observed that under SARFAESI no support is being extended by District administration.</p>	<p>Govt to lend support to Banks as public money is involved. Speedy disposal of Certificate cases and support in execution of SARFAESI case need to be given a priority</p> <p>--</p> <p>--</p> <p>--</p> <p>--</p> <p>Govt is requested to issue necessary directions</p>	<p>GOJ</p> <p>GOJ</p> <p>GOJ</p> <p>--</p> <p>SLBC/ RBI</p> <p>GOJ</p>

<p><b><u>Agenda Item No 10-11</u></b></p> <p><b><u>RSETI</u></b></p> <p>Major concerns observed by the House is as under:</p> <p>i)Construction work of building should immediately start at all centres without further delay</p> <p>ii)Land to be allotted to RSETI at Garhwa &amp; Palamu by the Govt on priority</p> <p>iii) Training of faculties is essential for effecting quality improvement in RESTI.</p> <p>iv)Creating awareness among field level functionaries of Banks essentially required so that active support is extended for settlement of trainees of RSETIs</p> <p>v) Vacant posts of faculties &amp; other support staff at RSETIs must be filled up on priority to make it fully functional</p>	<p>Time line fixed – By 31.01.2015</p> <p>Time line fixed for allotment – one month</p> <p>All Sponsoring Banks to ensure that requisite training is imparted to faculties</p> <p>All Banks asked to take note of this observation and ensure that active support is extended to RSETIS</p> <p>Sponsoring Banks to take immediate action for filling up the vacant posts</p> <p>--</p>	<p>All Concerned Banks/SLBC</p> <p>SBI/BOI/Allahabad Bank/PNB/Canara Bank</p> <p>All Banks</p> <p>SBI/BOI/Allahabad Bank/PNB/Canara Bank</p>
<p><b><u>FLCs</u></b></p> <p>House observed that FLCs to be made fully functional with appointment of regular councillors</p> <p>Under PMJDY FLC activity is essentially to be taken up by each rural branch in SSAs/ camps organised for opening accounts</p> <p>FLC material has been standardised by RBI/NABARD. The same needs to be</p>	<p>--</p> <p>--</p> <p>--</p>	<p>Lead Banks in each District</p> <p>All Banks</p> <p>All Banks/SLBC/GOJ</p>

distributed in all mega camps organised for account opening under PMJDY		
<p><b><u>Agenda Item No 12</u></b></p> <p><b><u>Meeting of different Sub-committees</u></b></p> <p>No issues raised from Govt/Member Banks</p>	--	--
<p><b><u>Agenda Item No 13- Miscellaneous</u></b></p> <p><b><u>Allotment of Land for controlling offices in Ranchi for RBI, NABARD, SLBC and major PSBs</u></b></p> <p>It was observed that suitable place for controlling office of all Banks shall be earmarked by Govt to create a financial hub at one place preferably around proposed new Secretariat building.</p> <p>Matter needs to be taken up with the State Govt.</p> <p><b><u>Uniform Documents for Credit Linkages</u></b></p> <p>JSLPS suggested for taking up this matter on priority. House decided to take up the matter in the next related sub-committee meeting.</p>	--	GOJ
<p><b><u>Agenda Item no 14</u></b></p> <p><b><u>Any Other Matter</u></b></p> <p>NABARD informed that it has sanctioned promotions of 8100 JLGs in the state. The target for Bhumiheen KCC in the State has been fixed to be 2000 cases. With the formation of 8100 JLGs banks should find no issues in achieving the Budget of</p>	--	All Banks/LDMs

issuance of 2000 Bhumiheen KCCs through JLG mode.		
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Sri Panda DGM, SBI extended vote of Thanks on behalf of All Banks. The meeting concluded thereafter.