



बिहार राज्य सहकारी बैंक लि०

The Bihar State Co-operative Bank Ltd.

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Ref. No.585....

Date 27.7.12

सेवा में,

1. प्रधान सचिव, सहकारिता विभाग, पटना।
2. मुख्य महाप्रबंधक, नाबार्ड, पटना।
3. सभी प्रबंध निदेशक, केन्द्रीय सहकारी बैंक लि०।
4. परियोजना प्रधान, विप्रो

विषय:- दिनांक 13.07.12 को सम्पन्न छठे राज्य स्तरीय योजना कार्यान्वयन समिति की बैठक की कार्यवाही के संबंध में।

महाशय,

उपरोक्त विषय के संबंध में दिनांक 13.07.12 को सम्पन्न छठे राज्य स्तरीय योजना कार्यान्वयन समिति की बैठक की कार्यवाही सूचनार्थ एवं आवश्यक कार्यार्थ प्रेषित की जा रही हैं।

कृपया पावती की सूचना भेजने का कष्ट किया जाय।

विश्वासभाजन,

(आर०पी०सिंह)

प्रबंध निदेशक

(8)

6th State Level Project Management Committee on CBS project for Cooperative Banks held on 13 July 2012 – Proceedings

The 6th State Level Project Management Committee on CBS project for Cooperative Banks was held on 13 July 2012 in the Conference Hall of Head Office, Bihar State Cooperative Bank, Patna. The Meeting was chaired by Shri Anil Kumar, IAS, Administrator, BSCB. NABARD was represented by Dr. D.V. Deshpande, CGM, NABARD, Bihar R.O. Shri Rajit Punhani, Secretary Cooperation, Govt. of Bihar was the chief guest for the meeting. Managing Directors of BSCB and other CCBs ; nodal officers, other officers from NABARD and representatives of M/s WIPRO participated in the meeting. Further, Smt. Manjari Deshpande, AGM from NABARD, HO also participated in the meeting.

2. The meeting started with a welcome note by Shri R.P. Singh, MD, BSCB. Dr. D.V. Deshpande, CGM addressed the gathering and congratulated everybody for “going live” of 7 branches. He also expressed happiness in informing the house that the CBS project was launched by Sri D. Subba Rao, Governor RBI on 12 July 2012 and Bihar share the honor of being one of the few States in which CBS has started rolling. Dr. Deshpande thanked Administrator, BSCB, Secretary, Cooperation, SCB/CCBs , WIPRO and NABARD team for their continuous support and efforts. Nevertheless, he showed his concern on the slow pace of work and failure to maintain the deadlines. He reiterated the Government of India’s direction for all Cooperatives to be on CBS by 31 December 2012 and the schedule fixed under the project. Within a short period of time, 309 branches have to “go live” and present achievement is only 7 branches. This indicates the urgency to complete the all pending works and to ensure that a particular branch is fully ready well before the due date of it’s migration.

3. Shri Rajit Punhani, Secretary Cooperation, also emphasized the views of the CGM. On the issue of delayed supply of Hardware by BELTRON, it was decided that, if need be, Banks may purchase the Hardware from any other Agency by following the usual policy of purchase, especially for Pilot branches. He also informed that Recruitment of Staff & Appointment of CEOs are two other important issues to be addressed to immediately. On recruitment of staff, he informed that confirmation of adoption of policy of recruitment of Staff through IBPS has not come from 4 or 5 banks. **(Action;- SCB/CCBs)**

4. Sri Anil Kumar, Administrator, BSCB advised that (i) Government of Bihar should take immediate decision regarding constitution of Committee for selection of CEOs. Applications for appointment of CEO were received long back, but because of lack of clarity on “Committee”, selection process is pending. (ii) Similarly, on recruitment of staff, issue of “Roster Clearance” is pending since long at Government level. There is urgent need to sort out the issue. He further suggested that pending roster clearance, Bank wise Grade wise assessment of requirement of Staff should be made. Appointment notification should be issued on that basis and issue of roster should be cleared before the appointment process starts. Sri Rajit Punhani, Secretary, Cooperation agreed to initiate urgent actions on the above issues. **(Action: Cooperation Department, CCBs)**



5. Thereafter, confirmation of the proceedings of the 5th State Level Project Management Committee meeting held on 28.06.2012 was taken up and the same was confirmed by the House. Continuing with the meeting, officers from RBI who were the special invitees were requested to clarify issues related to NEFT/RTGS and licensing of banks.

1. Obtaining of NEFT & RTGS membership from RBI: Kumar Uday, Mgr., RBI informed the house that following 3 criteria are necessary for obtaining of NEFT & RTGS membership:-

- i) CRAR of the bank should be at least 9% as per last audit.
- ii) Net NPA of the bank should be less than 5% as per last audit.
- iii) The bank should have a minimum net worth of ` 25.00 crore.
- iv) Minimum balance of ` 1 lakh has to be maintained with RBI.

In addition, the bank should be on CBS platform and the consent of Regulatory body should be there. He also informed that as per new circular of RBI, all transactions above ` 1.00 lakh has to be done through RTGS / NEFT. It was further discussed that keeping in view the above criteria, individual CCBs may not be, at present able to take NEFT/RTGS membership. If SCB takes membership, then CCBs can route their transactions through SCB. Alternatively, they can route their transactions through local Commercial Banks. Suitable arrangements may have to work out for the same. **(Action: SCB/CCBs)**

2. Licensing of Banks: Mrs. Shailja, AGM, RBI informed that submission of returns on regular basis is one of the important conditions of granting banking license. Of the 5 unlicensed banks, Purnea and Munger- Jamui CCB are the chronic defaulters. Other CCBs have improved their position. However, any delay in submission will be viewed seriously by RBI and Banks should be cautious on that. She further informed that Audit reports of Aurangabad CCB, Katihar CCB & Muzaffarpur CCB have been submitted. She informed that Monitorable Action Plan (MAP) of Aurangabad CCB has to be slightly modified. Further, for obtaining the license, maintaining SLR and CRR on daily basis is necessary. Statements are to be submitted to RBI, but the same is not being submitted by Purnea & Munger-Jamui CCB. **(Action:-SCB/CCBs)**

MD, BSCB requested RBI officers to reconsider the decision of RBI for debaring the 5 DCCBs from taking fresh deposits. RBI officers informed that it is a regulatory prescription and they have no power to change it. Administrator, BSCB took up the issue of opening of Extension Counter of Bihat branch, Begusarai district in 5 districts of North Bihar which are not having CCBs. The Extension Counter would be operated for limited purpose of issuing cheques and collecting cheques on behalf of farmers/PACS for facilitating procurement of foodgrain. It was explained that the issue was examined at NABARD level and it was observed that keeping in view the extant instructions of RBI, it was not possible to recommend opening of extension counter. Sri Anil Kumar, Administrator, reiterated that RBI should take lenient view on both the above issues, particularly keeping in view the huge procurement programme of Government. It was decided that the issue would be flagged through the proceedings and RBI may take a view on the same. **(Action: RBI/SCB/NABARD)**