

54th SLBC MEETING DATED 20.06.2014

AGENDA

AGENDA NO. 1. Welcome of participants by the Convener, SLBC.

AGENDA NO.2. Adoption of the Minutes of 53rd SLBC meeting held on 27.03.2014

Minutes of the 53rd meeting of State Level Bankers' Committee held on 27.03.2014 were circulated to all banks on 16.05.2014 & revised minutes Circulated on 12.06.2014. The house is requested to adopt the minutes. Copy of the minutes may be viewed at/downloaded from website-www.slbcchhattisgarh.com

AGENDA NO. 3. REVIEW OF PROGRESS IN GOVERNMENT SPONSORED SCHEMES UPTO 31ST MARCH' 2014 .

AGENDA NO. 3 (A). Prime Minister's Employment Generation Programme (PMEGP)

There are three Sponsoring Agencies, KVIC, KVIB and DIC. KVIC, KVIB and DIC have given margin money utilization target of 36.24 crore for both the agencies for the FY 2013-14.

S r n o	Scheme	Target Margin Money (Rs in Cr)	Case sponsored till Mar'14	Cases sanctioned	Margin Money Sanction (Rs in Cr)	Disbursement by Banks (No of cases)	Margin Money Disbursed (Rs in Cr)	% Achievement Margin Money
1	PMEGP KVIC	10.87	257	124	5.73	118	5.66	52.71%
2	PMEGP KVIB	10.87	1270	509	12.43	275	5.66	114.35%
3	PMEGP DIC	14.49	2789	1036	18.11	339	5.63	124.98%
	Total	36.23	4316	1669	36.27	732	16.95	100.11%

Out of 1669 beneficiaries only 623 borrowers have received EDP training ("Annexure - E"). Full disbursement will be done after completion of 1046 candidates EDP training.

AGENDA NO. 3 (B) . Swaran Jayanti Shahri Swarojgar Yojna (SJSRY)

The SJSRY scheme has been bifurcated into two categories i.e. USEP and UWSP. The subsidy Target for USEP is Rs 2.84 Cr. and Subsidy target for UWSP is Rs. 1.89 Cr for FY 2013-14. The overall achievement in SJSRY is 308.45%.(report placed on record as "Annexure F")

Sr no	Scheme	Target Subsidy (Rs in Cr) 2013-14	Margin Money sanction (Rs in Cr)	% Target Achievement Number wise up to Mar'14
		No	No	Amt
6	SJSRY			
6.a	USEP	2.84	11.05	389.08%
6.b	UWSP	1.89	3.54	187.30%
	Total	4.73	14.59	308.45%

AGENDA NO. 3 (C). Antyodaya Swarojgar and Adivasi Swarojgar Yojna.

The progress in Government Sponsored schemes has also been taken from Government Departments as information of sponsored cases Bank wise has not been provided to SLBC secretariat / LDMs . These cases are not on e-tracking therefore all Banks are advised to reconcile the position with the concerned Govt. Departments under confirmation to SLBC (for Bank-District wise report see "Annexure- G")

Sr no	Scheme	Physical Target 2013-14	Sponsored Cases up to Mar'14	Sanction Up to Mar'14	% Achievement Up to Mar'14
1	Antyoday (Swarojgar)	10000	6187	2935	47.44% of sponsored cases.
2	Adivasi Vitt #	2000	4153	1841	92.05% of allotted target

Department is also advised to send the list of beneficiaries Bank wise/Branch wise to their Regional Heads and also to the LDMs of the respective districts. So that, pending position can be tracked at two levels.

AGENDA NO. 04. REVIEW OF OTHER SCHEMES.

AGENDA No. 04 (A) . Kisan Credit Cards (KCC)

Upto March'14 , 342715 new cards were issued amounting to Rs. 1964.44 Crores. The Cumulative position comes to 22,53,190 cards for Rs.4469.17 Crore . As requested by SLBC, list of Non-defaulting eligible farmers who had not been covered before were provided by Agriculture Deptt. for five districts to respective LDMs. As advised by the LDMs, the list provided is partial and not exhaustive. The Deptt. of Agriculture is requested to provide such list for remaining district and revised and complete list of farmers of those five aforesaid districts.

Out of total Agriculture advances of Rs. 8918.79 Crore, Agriculture Cash Credit is Rs. 4972.81 Crore and Agriculture Term Loan is Rs.3945.98 Crore as shown in the data table 1-e (1).

AGENDA NO. 4 (B) Education loan :

MoF, GoI has allocated target of 2845 education loan of 56.00 Crore for the financial year 2013-14 for Chhattisgarh State. As many as 3498 cases for Rs.125.71 Crore have been sanctioned up to 31.03.2014 during current financial year 2013-14.(PI refer Table 8d)

Apart from this only 11 cases have been done by private Banks(5 by Axis Bank). All private Banks are requested to extend education loan in all the eligible cases.

AGENDA NO 4 (C) Rajeev Rin Yojana (RRY) –

Scheme for Interest Subsidy to Urban EWS and LIG Borrowers : Under RRY, which came into being in the month of January'14, housing needs of EWS/LIG segments of population living in urban areas, would be catered by way of Interest Subsidy on loan amount of Rs.5.00 lac and 8.00 lac to EWS and LIG respectively for construction of house or extending the existing ones . The scheme provides 5% interest subsidy upto the loan amount of Rs.5.00 lac only. The SUDA has given a target of 4300 cases for 2014-15, which has been allotted to all banks by SLBC in April '2014 (Allotment sheet annexed as "Annexure H") . The entire text of the Rajiv Rin Yojna (RRY) has been circulated by SLBC to all banks in January'2014 for better understanding/implementation of the scheme and same has been placed at SLBC Chhattisgarh Web page.

We have not yet received the list of eligible Borrowers from SUDA . SUDA is requested to provide the same to respective Banks, LDM and SLBC at earliest

AGENDA NO. 4(D) . Self Help Groups (SHGs) Bank Credit Linkage :

The Ministry of Rural Development Government of India, has launched National Rural Livelihood Mission (NRLM) by restructuring Swarn Jayanti Gram Swarajya Yojana, (SGSY) replacing the existing SGSY scheme effective from 01st April 2013. CGSRLM started functioning wef 01.07.2013. Now as per NRLM project, the Linkages of SHGs are to be done only for Women Groups, Subsidy will not be provided to groups . Only interest subvention will be provided. (for District wise report please see "Annexure-I")

Sr No	Target for 2013-14	Application Submitted to Banks		Sanctioned		Target Vs Achievement %	Target for 2014-15
		Numbers	Amount (Crore)	Numbers	Amount (Crore)		
	223 Crore	16966	247.36	14064	165.85	74.00%	70.00

Since the instruction were received late , despite this the progress is satisfactory.

Per capita SHG Sanction : Rs 1.179 Lakhs

Disbursement : Rs 1.098 Lakhs

As per RBI Circular Number GSSDCO. No.81/09.01.03/2012-13 DATED 27.06.2013 The first dose should be given not less than Rs 0.50 Lack. In view of this the credit provided by the Banks were very good in the state.

Target for the year 2014-15 is 70.00 Crore. There are 2902 Cases amounting to Rs 81.50 Crores are pending with different Banks in Various districts , Banks are requested to sanction these cases so that they can achieve target for the year 2014-15 also.

As per NRLM site ajivika.gov.in there are total 44345 SHGs in 146 blocks of Chhattisgarh. 115 Village Organisation have been formed till March 2014.

One Exclusive sub committee for SHG Bank linkage may be formed at village / Cluster / Block level which will provide support to the Banks in ensuring proper utilization of loan amount , recovery etc. The Bank linkage sub committee member i.e. "Bank Mitra" from each village level federation will coordinate closely with the Banks. He, along with

project staff of SRLM will meet once in a month under the chairmanship of the Branch manager in the Branch premises with the agenda items relating to Bank linkage.

Interest subvention Claim : Honorable Finance Minister in his budget speech 2013-14 propose to provide interest subvention of women SHGs who avail loan up to Rs3.00 Lakh at 7% per annum. The Women SHGs will get an additional subvention of 3% if they repay in time reducing the effective rate of interest to 4%. The initiative, in its first phase will focused on 150 most backward districts at all India level (10 districts in C G) including the IAP districts. Other 17 Districts are categorized as Category II Districts.

Category II : CGSRLM has announced a special scheme 4% additional interest subvention for 17 Districts . It means the effective rate would be 3% for the women SHGs.

We request all the Banks to submit the claim as early as possible to CGSRLM. The fund will be released by CGSRLM for Category I & II through Canara Bank and SBI Byron Bazar Raipur.

SRLM has so far received only one claim from Chhattisgarh Rajy Grameen Bank for Rs 2.25 Lakh which is pending because NABARD has not released the claim of the Bank.

AGENDA No 5 : FINANCIAL INCLUSION :

AGENDA No 5 (A) : Opening of ultra small branches in rural areas.

Ministry of Finance, Government of India in its communication No.F.No.20/57/2010-FI dated 13.11.2013 has advised that all 2000+ population villages covered by BCs/CSPs should be converted into Ultra small branches **specially those villages in LWE districts** till March'2014. As per letter dated 08.05.2014 of MoF, DFS, GoI which has been forwarded to all banks by SLBC on 09.05.2014, the date for completing the task of conversion of CSPs into Ultra Small Branches in LWE districts, has been extended to 30.06.2014.

There are 322 CSPs in LWE districts, out of which 276 CSPs converted into Ultra Small Branches. Only 46 remains to open from 11 Banks. The details of which are as under:-

Sr. No	Name the Bank	Pending USBs	Name of the Villages
1	Allahabad Bank	4	Niyanar, Goriya, Lodhma, Ghatmunda
2	Andhra Bank	1	Andi
3	Bank Of Baroda	6	Mutanpal, Mavlipadar, Dilmili, Chitapur, Saraitola, Joradol.
4	IDBI	1	Nedgaon
5	Oriental Bank of Commerce	4	Gersa, Sarga, Kerju, Ulakaya
6	Punjab National Bank	7	Chhindgaon, Satosa, Kumhali, Bamhani, Aarra, Manghata, Mudhipar
7	United Bank Of India	4	Bevarti, Mangari, Poksari, Chiranga
8	Axis Bank	4	Kangoli, Pandri-pani, Lanjit, Karonti-B
9	HDFC Bank	5	Jangalesar, Girwani, Basantpur, Sulsuli, Shardapur(S)
10	ICICI Bank	7	Ghatpadmoor, Aasra, Banja, Batara, Kewara, Khopa, Kusmusi.
11	Indusind Bank	3	Balinga, Kot, Batwahi
	Total-	46	

All banks are requested to complete the task before 30.06.2014.

AGENDA NO. 5(B) Providing Banking services in villages below 2000 population.

The Financial Inclusion of villages with population below 2000 is to be done in a phased manner, in the year 2013, 2014, 2015 and up to March 2016.

RBI has sent a modified format of Annexure B, which has been provided to all Banks by SLBC through email on 30.05.2014. All banks are requested to submit progress of June'14 quarter in the modified Annexure B latest by 10.07.2014.

Sr No	Total Target Villages	Target up to March 15 Villages	No of Villages Covered Upto Mar'14	No of Villages Covered to be covered by March'15
1	18333	12651	6151	6500

AGENDA NO.5 (C) : Rural Self Employment Training Institutes

RSETIs are functional in eighteen districts of the State. For remaining 09 Districts MoRD, Govt. of India, has advised that " The new districts established in the state of Chhattisgarh are carved out of the existing districts where RSETIs are already functioning . Since many of the districts in Chhattisgarh are affected by left wing extremism availability of trainees is matter of concern in these districts. In this background , viability of opening REETI in the newly carved out districts is to be looked into before establishing the RSETIs in the new districts. "

As per directions of Ministry of Rural Development , a survey for viability of additional RSETIs in newly carved districts was done by SBI. The study report was submitted in last SLBC but it was not accepted. A new survey for viability of new RSETIs was allotted to Shri R D Borker (State Coordinator-RSETI), report is still pending.

AGENDA NO.5 (D) : Details of activities conducted in RSETIs:

The details of activities conducted in RSETIs up to 31.03.2014 are as under:

S . No	Name of Bank	No. of RSETIs	Programme conducted since opening to 31.03.2013	Youths trained since opening to 31.03.2013	Programme conducted from 01.04.13.to 31.03.2014	Youths trained from 01.04.13.to 31.03.2014	Linkage Ratio since Inception
1	State Bank of India	11	222	6146	184	5066	58.49%
2	Central Bank of India	02	51	1807	26	801	73.00%
3	Dena Bank	5	167	3469	80	2261	68.00%
	TOTAL	18	440	11422	290	8128	62.00%

Regarding improvement of training and linkage ratio SLBC has conducted a meeting with Directors of SBI run RSETIs on 05/05/2014, the following issues and Action Points emerged during the discussion held:

1. To facilitate the selection of right candidates, RSETIs should conduct awareness camps and involve authorities from Govt. Department so that the programmes of learning can have relevance with the various schemes of loans/employment of the Govt.
2. The selection of programmes should be made keeping in view of the demand of the skill/trade available in the area so that the passed out candidates get engaged in the trade and settlement ratio improves to 70-80%.
3. While training is in progress, Directors should try to form groups (SHG) then and there with the help of ADOs which may result in increasing Bank linkages and settlement ratio.
4. As per instructions from RUDSETI off-campus programmes should be discouraged.
5. Branches are facing problem in financing under DIR scheme as in most of the cases the candidates are not able to submit Income/Cast/Domicile certificate because the same is not issued to them by Tehsildar. RSETIs are advised to appraise of this problem to their controllers.
6. All RSETIs are required to exercise job orientation for newly trained candidates in the presence of officials from concerned Government departments/Branch Managers of that area and officers from sponsoring agencies so that their skill is ensured to channelize in a right direction.

Position of SBI run RSETIs projects in 11 lead districts is as under :

TOTAL NUMBER OF RSETIs in CHHATTISGARH -11	NAME OF RSETIs IN CHHATTISGARH
	Bilaspur, Kanker, Jagdalpur, Narayanpur, Jashpurnagar, Janjgir, Kawardha, Raigarh, Dantewada, Korba and Raigarh
Land Allotted	10*
Land yet to be allotted (1)	Janggir
Construction status	Bilaspur : Construction completed. Kanker : Under construction. Jagdalpur : Under construction. Dantewada : Under construction.
Drawing submitted for	Raigarh : Map Approved, tender process initiated.

approval to Local Administration (2)	Korba : Map submitted to District Authority for approval.
Possession of land is to be taken (1)	Kawardha
Drawing under preparation with Architect (3)	Bijapur & Narayanpur and Jashpurnagar

Position of Dena Bank run RSETIs projects in 05 lead districts is as under :

RSETI Durg	Construction started.
RSETI Rajnandaon	Construction started.
RSETI Raipur	Disputed land, Allotment of new land is under process.
RSETI Dhamtari	Construction Started.
RSETI Mahasmund	Map approved.

Position of Central Bank run RSETIs projects in 02 lead districts is as under

RSETI Surguja	First Tender failed. Calling of 2 nd Tender is under process
RSETI Koriya	Map approved.

AGENDA NO. 5(E) FLCC.

Thirteen FLCCs have been established in 12 out of 18 old districts of the State as under:

1. State Bank of India – Jagdalpur, Kanker, Bilaspur, Kawardha and Janjgir-Champa.
2. Dena Bank – Durg, Rajnandgaon, Raipur, Dhamtari and Mahasamund.
3. Central Bank of India – Ambikapur, Koriya
4. C.G. Gramin Bank – Sakri (Raipur)

In other districts, LDMs are conducting Financial Literacy activities. Apart from this, as per latest RBI guidelines, all rural branches are to conduct Financial Literacy activities once a month. 5132 Financial Literacy camps have been organized by Rural Bank Branches. PNB -23 camps, Allahabad Bank-9 and Bank of Baroda-10 camps and SBI 4713 camps. All remaining banks are requested to provide information.

Position from 01.04.2013 to 31.03.2014 :

Sr. No.	Name of Bank	No. of FLCCs	No. of persons availing indoor services	No. of outdoor activities undertaken	No. of persons participated in outdoor activities
1.	State Bank of India	5	48330	4713	81292
2.	Dena Bank	5	2107	183	29649
3.	Central Bank of India	2	1875	194	18785
	Total	12	52312	5090	129726

SBI has taken some initiatives for publicity of Financial Literacy as under :

1. Financial Literacy was canvassed by way of show of "Nukkad Natak" by one outsourced agency "Lok Kala Manch", and thereafter some printed materials / pamphlets were distributed. This activity had taken place in 150 Villages of 16 districts from 01st April '14 to 30th April'14.

2. Printed material / pamphlets got printed with the help of NABARD was distributed in villages.

AGENDA NO.6 : Action Taken Report of the 53rd SLBC meeting has been placed as "ANNEXURE A" .

AGENDA NO. 7. : EMERGING ISSUES -

(A) Sealing of ATM by Local Authorities :

Our member Banks reported that the local authorities have imposed some arbitrary charges per ATM in the form of Installation Charges and Maintenance Charges not hitherto levied. There are instances of sealing of ATMs for non-payments of these charges, including sealing of on site ATMs. In this connection we would like to bring your notice that , ATMs are integral part of Banking facilities provided to customers, hence barring ATM services hinders not only customer service but financial inclusion also.

(B) Connectivity Problem : Banks are facing connectivity problem in day-to-day functioning and expansion of Branches, as also in functioning of BCs.

SBI, Central Bank of India, United Bank of India, PNB , Bank of Maharashtra, IDBI Bank have reported data, provided in "Annexure C".

(C) Computerization of land records : Computerization of land records is essential in present scenario. After feeding revenue data, land records should be made available on line to the banks. This will help banks in eliminating chances of fraud by fake registries. This will also help in prompt financing , particularly in Agriculture segment. The progress may be reviewed in the meeting.

AGENDA No. 8 . DEVELOPMENT OF BANKING OPERATIONS IN THE STATE

Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, is as under:

Sl. No	Particulars	Dec . '12	Mar'13	Mar'14	Growth upto Mar'14 over Mar'13	
					Absolute	%age
1	DEPOSITS	76588.17	87338.91	92771.84	5432.93	6.22
2	CREDIT (ADVANCES)	42825.53	49093.72	58630.88	9537.16	19.43
3	C.D. Ratio (%) Benchmark - 60%	56.56	56.21	63.20	6.99	12.44
4	Advances utilised in Chhattisgarh but limit sanctioned outside the State	10935.69	13074.49	21179.95	8105.46	61.99
5	Total Advances(2+4)	53761.22	62168.21	79810.83	17642.62	28.38
6	Adjusted CD ratio	70.20	71.18	86.03	14.85	20.86
7	PRIORITY SECTOR ADVANCES (PSA)	20543.52	22055.34	26794.09	4738.75	21.49
8	Share of PSA in Total Advances (%) Bench Mark - 40%	47.97	44.92	45.70	0.77	1.72
9	Agricultural Advances	7528.54	8069.80	8918.79	848.99	10.52
10	Share of Agricultural Advances in Total Advances (%) Bench Mark - 18%	17.58	16.44	15.21	-1.23	-7.46
11	Micro , Small & Medium Enterprises (MSME) Advances	9035.71	9866.13	10902.10	1035.97	10.50
12	Share of MSME advances to total advances (%)	21.10	20.10	18.59	-1.50	-7.47
13	Adv. To Weaker Section (WSA)	4172.73	4641.53	5991.18	1349.65	29.08
14	Share of WSA to Total Advances - Bench Mark - 10%	9.74	9.45	10.22	0.76	8.08
15	DRI Advances	7.86	8.53	5.81	-2.72	-31.89
16	Share of DRI advances in total (%) - Bench Mark - 1%	0.02	0.02	0.01	-0.01	-50.00
17	Advances to Women	2391.04	2589.67	3088.23	498.56	19.25
18	Share of Advances to women to total advances(%) Bench Mark 5%	5.58	5.27	5.27	-0.01	-0.15
	BRANCH NETWORK:					
	Rural	1002.00	1011.00	1109.00	98.00	9.69
	Semi-Urban	477.00	528.00	634.00	106.00	20.08
	Urban	539.00	545.00	591.00	46.00	8.44
	Metropolian	0.00	0.00	0.00	0.00	0.00
	Total Branches	2018.00	2084.00	2334.00	250.00	12.00
20	Per branch population in C.G. (2.55 Cr./2334)	12636	12236	10925	-1311	-11

NUMBER OF BRANCHES:

61 new bank branches have been opened during the March' Quarter during FY 2013-14. Commercial banks opened 52 branches, Private Sector Banks have not opened any Branch , RRB opened 4 branches and Cooperative Banks opened 5 Branches up to the period under review. There are 1106 rural, 638 semi-urban and 589 urban branches in the State of Chhattisgarh **aggregating 2333 branches as at the end of March' 2014**. Out of these, 74.75 % branches are operating in rural and semi-urban areas.

NUMBER OF ATMs:

There are 401 rural,718 semi-urban and 1191 urban ATMs in the State of Chhattisgarh aggregating to 2310 **ATMs as at the end of March' 2014** . PSU Banks have 1976 ATMs and Private Banks have 330 ATMs. RRB have 2 ATMs.

DEPOSIT AND ADVANCES:

DEPOSITS:

Deposits recorded a growth of Rs.5432.93 crores during the March'14 quarter over the March'13 level during the F.Y. 2013-14. Higher growth is shown by Dena Bank, Bank of Maharashtra, Syndicate Bank, Central Bank,ICICI bank and APEX Bank. Higher negative growth shown by Allahbad Bank, Bank of India, Bank of Baroda, Union Bank, Punjab National Bank & Axis Bank during this quarter.

ADVANCES:

Advances recorded a growth of Rs. 9537.16 crores over March'13 level during the F.Y. 2013-14. In percentage terms, it is 19.43%. Major contributors are State Bank of India , Central Bank of India, Bank of Baroda, Bank of Maharashtra and Axis Bank. Credit exposure made in Chhattisgarh through limits sanctioned out side the State is Rs.21179.95 crores as reported by the banks operating in Chhattisgarh. Taking this amount into consideration, the total advances figure works out to Rs.79,810.83 crores.

PRIORITY SECTOR ADVANCES :

The break-up of Priority Sector Advances in the diagram below :

- The Priority sector advances registered a growth of Rs.4738.75 crores up to the quarter, as compared to March'13 level. **The ratio of 'Priority sector advances to Total advances' is 45.70% as on Mar'14 which is above the benchmark of 40%.**

AGRICULTURE ADVANCES:

- Agricultural advances have registered a growth of Rs.848.99 Crores up to March' quarter for financial year 2013-14. In percentage term the growth in Agr. Adv. Is 10.52%. Although the share of Agri Advances to total advances is 15.21%.
- The total outstanding under Agriculture Cash Credit were Rs.4972.81 Crores and Agriculture Term Loan were Rs.3945.98 Crores as at the end of March' quarter for financial year 2013-14. Banks are requested to increase investment credit in Agriculture Segment.

MSE ADVANCES:

- MSE advances registered a turnaround and posted a growth of Rs.1035.97 Crore up to March' 14 quarter for financial year 2013-14.
- The ratio of MSE advances to Total Advances shown a marginal decrease from 20.10% as on March'13 to 18.59 % as at the end of March' 2014.
- Banks are advised to sanction collateral free loans under CGTMSE scheme as per RBI and GOI guidelines and advise the progress to SLBC.

OTHER PRIORITY SECTOR ADVANCES:

- Other Priority Sector advances registered a growth of Rs.949.52 crores upto March'14.
- The ratio of Other Priority Sector advances to Total Advances is 8.65% as at the end of March'13.
- Micro Credit to SHGs increased by Rs.57.07 Crores up to March'14 above March'13 level.
- Education loan grew by Rs.38.92 crore up to March'14 above Mar'13 level.
- Housing Loan under priority sector (up to 25 lac) increased by 853.53 Crore up to March'14 quarter for financial year 2013-14 over Mar'13 level.

ADVANCES TO WEAKER SECTION:

- Advances to Weaker Sections registered a growth of Rs 5991.18 Crores up to March'14 quarter.
- The ratio of Advances to Weaker Sections to Total Advances is 10.21% as at the end of the March'2014 quarter of financial year 2013-14.

AGENDA No. 9 . : CREDIT DEPOSIT RATIO (CD Ratio)

The CD ratio of All Banks in the State of Chhattisgarh has increased to 63.20% as on Mar'14 from 56.21% as on Mar'13. The adjusted CD ratio has increased to 86.03% from 71.18% in March'13.

The CD ratio of PSUs improved from 55.15% as on March,'13 to 63.88% as on March '14, CD ratio of Co-operative banks decreased from 60.02% as on March'13 to 42.68% as on Mar'14, CD ratio of Private banks improved from 91.37% as on March'13 to 99.04% as on Mar'.14 and CD ratio of RRBs has decreased from 32.94% as on March'13 to 31.70% as on Mar'14.

District wise list of CD Ratio is below:

DISTRICTWISE CD RATIO AS ON 31.03.2014 (Rs. in crores)

SI No	Name of District	Deposit	Advances	CD Ratio
1	Dantewada	849.38	1004.77	118.29
2	Raipur	30256.87	29621.44	97.90
3	Bemetara	839.71	606.02	72.17
4	Mahasamund	1267.74	887.44	70.00
5	Raigarh	3737.53	2460.73	65.84
6	Mungeli	473.82	290.05	61.22
7	Kawardha	892.26	537.10	60.20
8	Bilaspur	5637.20	3183.84	56.48
9	Durg	9916.76	5439.05	54.85
10	Jagdalpur	1749.39	939.07	53.68
11	Rajnandgaon	2939.43	1572.18	53.49
12	Korba	3807.36	1914.59	50.29
13	Dhamtari	1641.44	780.49	47.55
14	Janjgir Chmapa	1826.23	860.73	47.13
15	Kanker	1041.63	478.14	45.90
16	Balod	1188.00	487.69	41.05
17	Kondagaon	602.93	234.41	38.88
18	Baloda Bazar	1856.24	717.00	38.63
19	Sarguja	2536.00	842.00	33.20
20	Gariaband	584.90	163.62	27.97
21	Surajpur	1606.38	422.79	26.32
22	Jashpurnagar	1273.33	326.70	25.66
23	Balrampur	745.00	191.00	25.64
24	Koriya	2198.00	495.00	22.52

As many as 25 Banks are having adjusted CD ratio more than 60%, as per details given below :-

SR.NO	NAME OF THE BANK	Revised CD Ratio %age
1	SIDBI	5067.71
2	SCARDB	942.21
3	ING VYSYA BANK	311.61
4	KOTAK MAHINDRA BANK	278.21
5	KARNATAKA BANK LTD	260.99
6	STATE BANK OF HYDRABAD	246.73
7	INDIAN OVERSEAS BANK	206.64
8	HDFC BANK LTD	160.16
9	NAGPUR NAGRIK SEHKARI BANK	158.75
10	PUNJAB NATIONAL BANK	154.74
11	STATE BANK OF PATIALA	154.50
12	YES BANK	149.30
13	ANDHRA BANK	130.54
14	AXIS BANK	123.66
15	INDIAN BANK	113.56
16	STATE BANK OF INDIA	105.53
17	BANK OF INDIA	104.78
18	CANARA BANK	97.91
19	UNION BANK OF INDIA	97.24
20	ICICI BANK	96.14
21	UNITED BANK OF INDIA	94.39
22	CENTRAL BANK OF INDIA	79.56
23	J&K BANK	71.60
24	BANK OF BARODA	71.19
25	IDBI BANK	68.57

As many as 23 Banks are having adjusted CD ratio less than 60%, as per details given below :-

S.NO	NAME OF THE BANK	Revised CD RATIO-%age
1	VIJAYA BANK	59.36
2	INDUSIND BANK	58.38
3	BANK OF MAHARASHTRA	57.87
4	UCO BANK	56.84
5	CORPORATION BANK	55.49
6	ALLAHABAD BANK	55.39
7	CITY UNION BANK	55.22
8	PUNJAB & SIND BANK	51.59
9	FEDRAL BANK	50.96
10	DENA BANK	49.18
11	VYAVASAYAK SAH BANK	49.14
12	LAXMI MAH NAG SAHKARI BANK	47.32
13	APEX BANK	40.12
14	RAI URB COOP MERC BANK	38.21
15	ORIENTAL BANK OF COMMERCE	35.68
16	PRAGATI MAHILA NAGRIK SAH BANK	35.38
17	KARUR VYSHYA BANK	34.44
18	CHHATISGARH RRB	31.70
19	SOUTH INDIAN BANK	25.93
20	LAXMI VILAS BANK	24.41
21	NAGRIK SAH BANK	20.8
22	SYNDICATE BANK	15.16
23	HSBC	7.21

- **10 Banks registered CD Ratio below 40%, need improvement.**

AGENDA NO. – 10.**Review of Performance under Annual Credit Plan: 2013-14****Sector wise break-up of Targets and Achievements upto March 2014:**

Rs in Crore

Sector	Target	Achievement	% Achievement
Agriculture	9275.00	6075.59	65.5
MSE	1909.25	2606.67	136.53
OPS	3438.53	1569.83	45.65
Total	14622.78	10252.09	70.11

Sector wise Performance: YoY March'13 v/s March '14

Rs in Crore

Sector	2012-13			2013-14		
	Target	Achievement	%	Target	Achievement	%
AGRI	5550.00	3410.04	61.44	9275.00	6075.59	65.5
MSE	1778.38	2030.36	114.16	1909.25	2606.67	136.53
OPS	3279.00	1428.81	43.57	3438.53	1569.83	45.65
Total	10607.38	6869.21	64.76	14622.78	10252.09	70.11

Agency wise Performance YoY March'13 v/s March '14

Rs in Crore

Agency	2012-13			2013-14		
	Target	Achievement	%	Target	Achievement	%
Commercial Banks	7611.31	5178.58	68.03	8047.20	6836.53	84.95
Cooperative Banks	1912.91	1005.34	52.55	3290.22	2695.54	81.92
RRBs	1083.16	685.29	63.26	3285.36	720.02	21.91
Total	10607.38	6869.21	64.75	14622.78	10252.09	70.11

When analyzing sector wise performance overall increase in ACP achievement on y-o-y basis is Rs.3382.88 crore.

When analyzing agency wise performance, Commercial Banks achieved 84.95%, Cooperative Banks 81.92% and RRBs 21.91%.

On analysis of Target and achievement it was noticed that for every year Target are allotted on the basis of previous year targets while actual performance is not taken in to consideration at the time of allotment of target for current year. (Refer "Annexure D")

Some of the LDMs have drawn attention towards the fact, they have represented with facts and figures to NABARD, but the request was not considered for the reason that the focus paper is already released. Representation is placed on record.

Rs in Crore

YEAR	2012-13	2013-14	2014-15
TARGET	10607.38	14622.78	20106.46
ACHIEVEMENT	6869.21	10252.09	-----

AGENDA NO.11: NEW SCHEMES :

AGENDA NO11 (A) Venture Capital Assistance Scheme (VCAS) -

Scheme for Agri Business Development : Small Farmers Agribusiness Consortium (SFAC , formerly known as "Agriculture finance Corporation Ltd ") will supplement the financial gap worked out by the sanctioning authority of term loan under means of finance with respect to cost of project subject to the fulfilment of certain eligibility conditions, as stated in the detailed scheme. The detailed scheme is annexed as "Annexure J". The AFC India Ltd. is to conduct awareness camps for this scheme, which will be done after completion of election process , as advised by AFC.

AGENDA No. 12 : MISCELLANEOUS ISSUES WITH GOVERNMENT

AGENDA No. 12 (A). Sponsoring agencies were requested to provide a list of sponsored cases/ beneficiaries sent to various Banks to SLBC and LDMs for better monitoring / follow-up of implementation. But the same is not being followed.

AGENDA No. 12 (B). RRC.

A total number of 2,42,231 cases amounting Rs.528.60 Crore are pending for recovery as at the end of March'14. We have requested member banks in the previous SLBC meetings also, to instruct their branches to reconcile the actual pending RRCs in

consultation with local revenue authorities. LDMS are advised to take initiative for their respective districts.

The District authorities should be approached for conducting special drives for recovery. BRISC amount, wherever pending should be paid to the Government without delay. Procedure of RRC filing should be made on-line, as it is done in Madhya Pradesh, so that actual position of RRCs filed and recovery made through RRCs, can be ascertained.

State Government is requested to advise District Administration of all the districts to expedite recovery in RRC cases filed, by holding Recovery Camps, Lok Adalats, etc.

SLBC has approached NIC Bhopal in connection with DIF letter regarding online RRC filing software , they advised us that the Software has not been configured for CG State yet.

AGENDA NO. 13 OTHER ISSUES :

AGENDA NO. 13 (A) . On-line DATA SUBMISSION TO SLBC:

SLBC Chhattisgarh proposes to make entire process of data collection and feeding on-line for the purpose of quarterly SLBC meetings. SLBC Cell is in touch with the outsourcing agency who is at present doing the job for SLBC Bihar and U.P. In this connection a meeting or two of all banks/LDMS will be held with the outsourcing agency to discuss/understand the programme and its viability.

AGENDA NO. 13(B). Allotment of Government Sponsored Scheme (GSS) Cases to Private Banks :

The cases under GSS hitherto been allotted to Public Sector Banks only. Now it is proposed that GSS cases may be allotted to private Banks also looking to the overall business stakes available in the state.

AGENDA NO. 14.: ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR

AGENDA NO. 15: VOTE OF THANKS.
