

58th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

AGENDA NO. 1. Welcome by the Convener.

AGENDA NO.2. Adoption of the Minutes of 57th SLBC Meeting held on 19.02.2015.

Minutes of the 57th Meeting of State Level Bankers' Committee held on 19.02.2015 have been circulated to all participants. The house is requested to confirm the minutes. Copy of the minutes is placed at **Annexure-A (Page-25)** and the same may also be viewed at / downloaded from website www.slbcchhattisgarh.com

AGENDA NO. 3 : Action Taken Report of the 57th SLBC Meeting

Action Taken Report on Minutes of Meeting is placed at **Annexure-B (Page-30)**. The house is requested to approve the Action Taken Report.

AGENDA NO. 4 : SLBC Sub-Committee meeting headed by Shri M K Rout, IAS, Additional Chief Secretary, Panchayat and Gramin Vikas Vibhag & Development Commissioner, Government of Chhattisgarh was conducted on 30.05.2015. Review of progress achieved under Government Sponsored Schemes and other related issues was carried out in the meeting of SLBC Sub-committee . Minutes of meeting are placed at **Annexure – C (Page - 35)**

AGENDA No 5 Pradhan Mantri Jan-Dhan Yojana (PMJDY) :

The mission was started on 28 August 2014 and completed on 15.01.2015 in our State. Saturation Certificates received for all 27 Districts have been submitted to Mission FI, DFS, MoF, Gol. 5 LWE affected districts have approx. 20,688 households in inaccessible areas which are being covered gradually.

As per reports received from the Banks 78,26,718 accounts have been opened by all Banks together up to 30.09.2015. Detailed data of District-wise number of accounts opened is placed at **Annexure-D (Page - 42)**.

The progress on related parameters is summarized below :

As on	PMJDY Accounts	Adhar Seeding	Passbook issued	RuPay card issued	Active Bank accounts
31.03.2015	67,76,888	12,14,103	62,12,152	60,31,431	26,82,375
30.09.2015	78,26,718	14,87,076	64,45,209	64,45,477	37,93,846

AGENDA No 6. : Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) :

Three Social Security Schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) were launched by Hon'ble Prime Minister on 09.05.2015.

A function was organized for launching of these three Social Security Schemes in the State on 09.05.2015 at New Circuit House, Raipur. Hon'ble Chief Minister, Union Minister, State Ministers, Senior Government officials, Chief General Manager State Bank of India, General Manager (NW-3), State Bank of India and Regional Heads of the member Banks and other VIPs were present in the meeting.

District wise and Bank wise progress report up to 30.09.2015 is placed at **Annexure-E (Page - 43)**

AGENDA NO. 7 . National Rural Livelihood Mission (NRLM):

All poor women of the State are to be covered under Self Help Group Bank Linkage Programme (NRLM). Government of India is executing the Women Self Help Group Programme through NABARD in LWE districts and National Rural Livelihood Mission Programme through State Rural Livelihood Mission (Bihan) in the State.

As per NRLM site <http://ajivika.gov.in> 33091 SHGs have been formed till March 2015

Target for the Year	Target Amount	Application submitted		Sanctioned		Achievement
		Number	Amount	Number	Amount	Achievement
2014-15	Rs. 100 Cr	12758	Rs 176.85 Cr	10407	Rs 121.85 Cr	121%
2013-14	Rs. 223 Cr	16966	Rs 247.36 Cr	14064	Rs.165.85 Cr	74%

Initially target was allotted for Rs.80 Crore for 2014-15, thereafter additional target of Rs 20 Crore , to cover-up previous year short fall, was allotted. The target for 2014-15 of Rs100 Crore has been surpassed.

Target of Rs.150 Crore for 2015-16 has been received and sent to Lead District Managers for allotment of Bank wise target within the districts. District wise targets are placed at **Annexure – F (Page - 45)**

AGENDA NO. 8 . National Urban Livelihood Mission (NULM) : (2014-15)

Scheme	Physical Target	Financial Target	Sanction No.	Sanction Amt	Achievement %
Group	188	188 Lacs	47	162 Lacs	86%
Individual	2577	2934 Lacs	1106	1461 Lacs	50%
Bank Linkage	2038	51 Lac	23	20 Lacs	39%

Target for 2015-16 has been allotted by State Urban Development Authority (SUDA) and distributed among districts and sent to Lead District Managers for further allotment of targets to Banks within districts.

Detailed progress report is placed at **Annexure- G (Page - 50)**

Banks are requested to ensure early disposal of cases.

AGENDA NO.9 Prime Minister Employment Generation Programme (PMEGP):

The Chief Executive Officer, KVIC, vide Circular number CEO Cell(PMEGP)/ EDP Prog/2014-15/482 dated 02.12.2014, advised that EDP training to PMEGP beneficiaries will be imparted through Banks' RSETIs / RUDSETIs. Further disbursements in PMEGP accounts can not be made unless the EDP training is completed by the borrower.

Three Sponsoring Agencies, KVIC, KVIB and DIC had together given Margin Money Utilization target of Rs.45.20 Crore for the FY 2014-15.

Sr No	Target Cases	Target Margin Money (Rs. In Crore)	Cases Sent to Bank	Cases Sanctioned	Amount of Margin Money Sanctioned (Rs. In Crore)	Cases Margin Money Sanctioned	Amount of Margin Money Disbursed (Rs. In Crore)	% Achievement
2014-15	3236	45.2	5133	2654	51.9	1334	28.73	115
2013-14	Not provided	36.23	4329	1669	36.37	755	16.55	100

EDP Training has been imparted to 1171 candidates out of 1334 sanctioned cases. All the Banks are requested to ensure disbursement of all the sanctioned cases and submit a confirmation in this regard to SLBC. The position of disbursements will be monitored in the Sub-Committee meeting of SLBC.

In a meeting on 19.06.2015 with three sponsoring agencies of PMEGP namely KVIC, KVIB and Directorate of Industries, it was decided that :

1. Targets for the year 2015-16 have been allotted by KVIC and KVIB and cases will be sent by these two agencies only. As for DIC, cases sent during 2014-15 will continue to be sanctioned and pending cases out of these cases will be considered as the targets for 2015-16 allotted by DIC. As per information received from DIC there are 630 cases pending at the year end. This will form the target for the year 2015-16. All the Banks are requested to ensure early disposal of the cases.

2. Cases recommended by DLTFB during 2014-15 but not sanctioned by the bank branches for any reason and returned to concerned sponsoring agency will be considered for sanction only on the consent of the borrower and concerned Bank.

Detailed Minutes of the meeting are placed at **Annexure - H (Page- 56)**

Targets for Financial Year 2015-16 placed at **Annexure - I (Page - 61)** have been received and sent to Lead District Managers for Bank wise allotment within the districts.

AGENDA NO. 10. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojna.

The progress in Government Sponsored Schemes (GSS) has been received from Government department, as Bank wise information of sponsored cases was not provided by the member Banks. These cases are not on e-tracking, therefore, all Banks are advised to reconcile the position with the concerned Govt. Departments under intimation to SLBC (for Bank-District wise report see **Annexure- J (Page- 64)**).

Sr no	Scheme	Physical Target 2014-15	Cases Sponsored up to Mar- 2015	Cases Sanctioned Up to Mar -2015	% Achievement Up to Mar -2015
1	Antyoday Swarojgar Yojana	6,000	7,040	3,201	53%
2	Adivasi Vitt Swarojgar Yojana	2,000	4,166	1,709	85%

Chhattisgarh Rajya Antyavasayee Sahakari Vitt evam Vikaas Nigam Maryadit is also requested 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, position of pending applications can be tracked at Bank/Branch levels.

Targets for 2015-16 have been received and placed at **Annexure - K (Page - 70)**.

AGENDA NO.11 Rajeev Rin Yojana (RRY) -

As per Office Memorandum no. F.No. 14013/9/2014-H/FTS-11839 dated 16.04.2015 of Govt. of India, Ministry of Housing and Urban Poverty Alleviation (Housing Division), Rajiv Rin Yojna (RRY) has come to an end on 16.04.2015. In this regard, it is informed that the Ministry is in the process of launching a comprehensive Mission for "Housing for All" with a component of Interest Subvention, details whereof shall be put up to SLBC on receipt.

Fresh proposals would be taken up under the new Interest Subvention Scheme on the launch of the New Mission - "Housing for All ". **Annexure - L (Page- 76)** .

AGENDA NO.12 : Details of activities conducted in RSETIs:

The details of activities conducted in RSETIs up to 31.03.2015 are as under:

S . N o	Name of Bank	No. of RSE TI	Programme conducted since opening to 31.03.2014	Youths trained since opening to 31.03.2014	Programme conducted from 01.04.14.to 31.03.2015	Youths trained from 01.04.14 .to 31.03.20 15	Linkage Ratio since Inception*
1	State Bank of India	11	479	12,979	226	6,204	60%
2	Central Bank of India	02	86	2,888	24	706	64%
3	Dena Bank	5	247	7,952	84	2,468	69%
	TOTAL	18	812	2,3819	334	9,378	

* Data provided by District Coordinator of RSETI.

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

Land has been allotted in 11 RSETIs :

Bilaspur	Shifted to New Premises on 01.10.2014.
Kanker	Shifted to new premises on 18 June 2015.
Jagdalpur	Shifted to new premises on 27.05.2015.
Dantewada	Door, Window fitting, Electrification, finishing work is in progress. Targeted to shift by 01.12.2015.
Janjgir	Re-applied for aproval of map to Department of Town and Country Planning on 07.10.2015.
Raigarh,	Block 1 - Main Building first floor construction in progress. Block 2 - Director's residence completed up to roof level., Block 3 -Staff quarters plastering in progress. Temporary electricity connection obtained from CSEB. Targeted to shift by 01.04.2016.
Narayanpur,	Block 1 - Main building completed up to roof level. Block 2 - Staff quarters completed up to roof level. Block 3 - Director's residence building column erection is in progress. Targeted to shift by 01.03.2016.
Korba	Approval was obtained from Nagar Nigam on 05.01.2015. Map re-submitted with amendments on 13.08.2015 for approval. Matter pending with Town & Country Planning Department.
Bijapur	Map submitted for approval to Town and Country Planing Department Jagdalpur on 13.07.2015. T&C visited the site on 13.08.2015 and advised for re-demarcation, which is done on 22.09.2015. Re submitted to Town & Country Planning on 01.10.2015.
Kawardha	Block 1 - Ground floor roof casting completed, first floor wall construction in

	<p>progress.</p> <p>Block 2- Director's Room, Ground and 1st floor plastering in progress.</p> <p>Block 3- Staff quarter plastering of inner wall in progress. Outer wall completed.</p> <p>Targeted to shift in April 2016.</p>
Jashpurnagar	Demarcation of land done and possession taken. Map submitted to Town and Country Planning on 11.08.2015 for approval. Fees paid through Challan.

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

Durg	On going construction stopped by "Aapada & Rahat Prabandhan Vibhag" . Demarcation done on 25.08.2015 Report will be submitted by Revenue Inspector to Collector.
Rajnandaon	<p>Block 1 - Directors Office rooms complete. Tiles fitting in progress.</p> <p>Block 2 - Training Center cum Residence plastering completed up to 2nd floor.</p> <p>Block 3- Staff Room Tiles work completed for both floors.</p> <p>Targeted to shift by 30.11.2015.</p>
Raipur	Possession of land has been taken on 05.06.2015 at Village Tendua with Khasra no. 696 P.H. 28 on which demarcation has already been completed. The area of land taken is 2.09 Hectare (4046 sqm.)
Dhamtari	Construction has been completed. Approach road is being constructed and will take one month time to complete. Meanwhile, furniture work will be done. Expected to shift by 30.11.2015.
Mahasmund	Map had been approved and work order placed. But demarcation work had been stopped by villagers who opposed to share land. The issue was tried to be solved in Gram Sabha. Matter was discussed in DLCC meeting also. Collector has advised to get alternative land allotted.

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

Surguja	All structure work completed, Tiles fitting completed in ground floor. Approach road yet to be constructed by the Government. Targeted to shift in December 2015.
Koriya	Civil Construction completed, electrical and furniture work is in progress Target to shift in January 2016.

State Rural Livelihood Mission vide their letter number 9761/वि-6/ NRLM-RSETI LH/2015 dated 30.06.2015 advised that target for training to rural youths have been allotted by Monitoring Cell, Ministry of Rural Development, Government of India for all 18 RSETIs, which is placed at **Annexure - M (Page - 77)** .

RSETI Managed By Lead Bank	No of Districts to be covered	Target No of Candidates
State Bank of India	16	6,930
Central Bank of India	4	3,750
Dena Bank	7	1,500
Total	27	12,180

All member Banks are requested to identify the candidates and ensure sending them as per the RSETI training calendar. It is also requested to dispose of the PMEGP beneficiaries to whom the EDP training has been imparted.

AGENDA No.13 : Credit Deposit Ratio (CD Ratio)

The CD ratio of All Banks in the State of Chhattisgarh has increased to 64.45% in March 15 from 63.20% in Mar'14. As many as 29 Banks have CD ratio more than 60%, as per details given below :-

Sr No	Name of the Bank	CD Ratio %
1	SIDBI	1776
2	Kotak Mahindra Bank	341
3	DCB Bank	317
4	IndusInd Bank	258
5	Karnataka Bank Ltd.	236
6	United Bank of India	203
7	Yes Bank	183
8	State Bank of Hyderabad	181
9	Indian Overseas Bank	169
10	HDFC Bank Ltd.	160
11	ING Vysya Bank	144
12	Nagpur Nagrik Sehkari Bank	133
13	Indian Bank	119
14	Bank of Baroda	101
15	City Union Bank	95
16	ICICI Bank	94
17	Bank of India	92
18	State Bank of Patiala	91
19	State Bank of Travancore	90
20	Canara Bank	80
21	Allahabad Bank	77
22	Axis Bank	77
23	Central Bank of India	68
24	UCO Bank	67
25	Corporation Bank	66
26	Union Bank of India	66
27	Andhra Bank	64
28	Federal Bank	63
29	J & K Bank	61

20 Banks have CD ratio less than 60%, as per details given below :-

Sr No	Name of the Bank	CD Ratio %
1	State Bank of India	58
2	Bank of Maharashtra	57
3	Dena Bank	56
4	IDBI Bank	55
5	Vyavasayik Sahkari Bank	53
6	Apex Bank	49
7	Vijaya Bank	43
8	Laxmi Vilas Bank	38
9	Raipur Urban Cooperative Merc. Bank	37
10	Oriental Bank of Commerce	34
11	Laxmi Mah. Nag. Sah. Bank	34
12	Karur Vysya Bank	33
13	Punjab & Sind Bank	32
14	Chhattisgarh Rajya Gramin Bank	31
15	Pragati Mahila Nagrik Sah. Bank	30
16	South Indian Bank	27
17	Nagrik Sah. Bank	22
18	Bhartiya Mahila Bank	8
19	Syndicate Bank	6
20	HSBC	4

DISTRICT WISE CD RATIO AS ON 31.03.2015 (Rs. in crores)

Sr No	District	Deposit	Advances	CD Ratio %
1	Raipur	37087.05	37539.64	101
2	Dantewada	926.29	928.65	100
3	Balrampur	58.70	58.31	99
4	Kawardha	993.94	674.65	68
5	Bemetara	944.67	594.61	63
6	Mahasamund	1647.46	1020.67	62
7	Raigarh	3954.31	2440.04	62
8	Rajnandgaon	3352.07	1895.14	57
9	Dhamtari	1689.68	905.79	54
10	Mungeli	612.98	325.50	53
11	Kanker	1244.56	600.98	48
12	Korba	4406.05	2097.57	48
13	Jagdalpur	2334.00	1010.00	43
14	Baloda Bazar	2158.67	930.99	43
15	Durg	13465.71	5799.37	43
16	Bilaspur	10837.27	4587.21	42
17	Janjgir Champa	2869.53	1186.93	41
18	Gariaband	662.86	273.73	41
19	Kondagaon	775.01	281.93	36
20	Sarguja	2778.06	976.71	35
21	Balod	1491.35	481.47	32
22	Jashpurnagar	1364.57	383.62	28
23	Surajpur	1672.48	455.37	27
24	Koriya	2490.23	583.90	23
25	Narayanpur	275.09	52.87	19
26	Bijapur	502.60	80.70	16
27	Sukma	398.89	61.40	15
TOTAL		100994.08	66227.75	66

- 09 Districts are showing CD Ratio below 40%, which needs improvement.

AGENDA NO. 14 FINANCIAL LITERACY AND CREDIT COUNSELING (FLCC) :

Financial Literacy and Credit Counselling is a regular activity of Banks. In Chhattisgarh 25 FLCCs have been established in 27 districts. Details are as under :

1. State Bank of India – Jagdalpur, Kanker, Bilaspur, Kawardha, Janjgir Champa, Bijapur, Dantewada, Jashpur, Korba, Raigarh, Narayanpur, Mungeli, Sukma, Kondagaon, Balodabazar and Bemetara.
2. Dena Bank – Durg, Rajnandgaon, Raipur, Dhamtari, Mahasamund, Gariaband and Balod.
3. Central Bank of India – Surguja, Koriya.

In Surajpur and Balrampur Districts where Central Bank of India is Lead Bank FLCCs are yet to be established.

Summary of activities from 01.04.2014 to 31.03.2015 :

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	16	8,168	1,468	51,733
2.	Dena Bank	7	2,137	157	6,832
3.	Central Bank of India	2	6,976	185	21,018
	Total	25	17,281	1,810	79,583

As per RBI guidelines every rural Bank Branch also conducts at least one FLC camp every month. Also during implementation of PMJDY, various camps were conducted for Account opening, Aadhar seeding, RuPay cards which contributed to further spread of Financial Literacy of villagers.

SLBC has got printed and distributed the Standardized Financial Literacy Material designed by RBI with financial assistance from NABARD. The set of 16 Posters, Financial Literacy Guide and Financial Diary have been provided to all LDMs and Lead Banks for onward distribution at FLCC camps.

State Bank of India with financial assistance from NABARD, rolled out a Financial Literacy Rath in 100 villages in Raipur, Balodabazar, Kanker, Durg, Rajnandgaon, Bemetara etc. districts in the month of April 2015.

FLCC / awareness camps are also conducted regularly by NABARD.

All LDMs also conduct at least one camp per month.

In RSETIs also trainees are imparted knowledge of Financial Literacy.

AGENDA NO 15 : Kisan Credit Cards (KCC)

Upto March 2015 quarter, 230307 new cards amounting to Rs.1807.63 Crores were issued. The Cumulative position comes to 2418127 cards for Rs.6276.74 Crore. Details are as under :

(Amount in Crore)

Up to the Quarter			Cumulative since inception	
No of Cards issued	Limit Sanctioned	Disbursement	Numbers	Amount
2,30,307	1,807.63	1,301.51	24,18,127	6,276.74

Bank wise details are given on **table 8a (Page -137)** .

AGENDA NO 16: DEVELOPMENT OF BANKING OPERATIONS IN THE STATE :

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

Sl. No	Particulars	MAR'14	DEC'14	MAR'15	YoY Growth Mar 14 to Mar15	
					Amount	%
1	Deposit	92771.84	99181.54	105022.49	12250.65	13.21
2	Credit (Advances)	58630.88	66314.02	67690.99	9060.11	15.45
3	C.D. Ratio (%) Benchmark - 60%	63.20	66.86	64.45	1.25	1.98
4	Priority Sector Advances	26794.09	29688.16	30146.88	3352.79	12.51
5	Share of PSA in Total Advances (%) Bench Mark – 40%	45.70	44.77	44.54		
6	Agricultural Advances	8918.79	10256.77	9773.61	854.82	9.58
7	Share of Agricultural Advances in Total Advances (%) Bench Mark – 18%	15.21	15.47	14.44		
8	Micro , Small & Medium Enterprises (MSE) Advances	10902.10	13732.32	14310.18	3408.08	31.26
9	Share of MSE Advances to Total Advances (%)	18.59	20.71	21.14		
10	Adv. To Weaker Section (WSA)	5991.18	8244.92	7925.81	1934.63	32.29
11	Share of WSA to Total Advances – Bench Mark – 10%	10.22	12.43	11.71		
12	DRI Advances	5.81	7.93	7.74	1.93	33.22
13	Share of DRI advances in total (%) – Bench Mark – 1%	0.01	0.01	0.01		
14	Advances to Women	3088.23	3579.13	3765.12	676.89	21.92
15	Share of Advances to Women to Total Advances(%) Bench Mark	5.27	5.40	5.56		
16	BRANCH NETWORK:					
	Rural	1109	1137	1165	56	5.05
	Semi-Urban	632	691	651	19	3.01
	Urban	592	635	638	46	7.77
	Total Branches	2333	2463	2454	121	5.19
	Per branch population in C.G. (2.55 Cr.)*	10930	10353	10391		

62 Branches of Apex Land Development Bank were merged with Cooperative Bank during this financial year.

16.1 Number of Branches :

- 121 new Bank branches have been opened during the FY 2014-15.
- Public Sector Banks opened 111 branches, Private Sector Banks opened 69 branches and CRGB opened 2 branches and cooperative Bank opened 1 Branch during the period under review. There are now 1165 rural, 651 semi-urban and 638 urban branches in the State of Chhattisgarh aggregating 2454 branches as at the end of March 2015. Out of these, 74.61% (1816 branches) are operating in rural and semi-urban areas.
- 62 Branches of Apex Land Development Bank (LDB)s and District LDB were merged to Apex Cooperative and District Cooperative Banks.
Please refer Data table No – 1(L) (Page - 109)

16.2 Number of ATMs:

- There are 479 ATMs in rural centers , 768 in semi-urban centers and 1234 in urban centers in the State of Chhattisgarh, aggregating to 2481 ATMs as at the end of March 2015 .
- PSU Banks have 2141 ATMs , Private Setor Banks have 335 ATMs, Cooperative Banks 3, and RRB has 2 ATMs. Totaling to 2481 ATMs as on 31.03.2015.

Please refer Data table No – 1(N) (Page- 111)

16.3 Deposit and Advances :

Deposit :

Deposits recorded a YoY growth of Rs.12,250.65 Crores In percentage terms it is 13.21%.

(Rs in Crore)

As on 31 st March 14	As on 31 st Dec 14	As on 31 st March 15	Growth During Year 2014-15	
			Amount	%
92,771.84	99,181.54	1,05,022.49	12,250.65	13.21

Advances :

Advances recorded a YoY growth of Rs. 9060.11 Crore. In percentage terms, it is 15.45%.

(Rs in Crore)

As on 31 st March 14	As on 31 st Dec 14	As on 31 st March 15	Growth During Year 2014-15	
			Amount	%
58,630.88	66,314.02	67,690.99	9,060.11	15.45

For details please refer Data table No – 1(a) (Page-95)

16.4 Priority Sector Advances :

The Priority Sector Advances registered a growth of Rs 3352.79 Crores YoY. The ratio of Priority Sector Advances to Total advances comes around 44.54% as on March 2015 which is above the bench mark level of 40%.

(Rs in Crore)

As on 31 st March 14	As on 31 st Dec 14	As on 31 st March 15	Growth During Year 2014-15	
			Amount	%
26,794.09	29,688.16	30,146.88	3,352.79	12.51
45.70%	44.68%	44.54%	Of total advances	

For details please refer Data table No – 1(d) (Page- 98)

16.5 Agriculture Advances :

Agriculture advances registered a growth of Rs.854.82 Crores YOY. In percentage term the growth in Agri Advances is 9.58%.The share of Agri Advances to Total Advances is 14.44 %. The total outstanding under Agriculture Cash Credit were Rs.5,804.10 Crores and Agriculture Term Loan were Rs.3,969.51 Crores as at the end of March 2015. Banks are requested to increase investment credit in Agriculture Segment.

(Rs in Crore)

As on 31 st March 14	As on 31 st Dec 14	As on 31 st March 15	Growth During Year 2014-15	
			Amount	%
8,918.79	10,256.77	9,773.61	854.82	9.58
15.21%	15.47%	14.44%	Of total advances	

For details please refer Data table No - 1(e)(Page - 99).

16.6 Micro and Small Entrepreneur Advance (MSE) :

MSE advances registered a growth of Rs.3408.08 Crore YoY, the ratio of MSE advances to total advances is 21.14% .

(Rs in Crore)

As on 31 st March 14	As on 31 st Dec 14	As on 31 st March 15	Growth During Year 2014-15	
			Amount	%
1,09,02.1	13,732.32	14,310.18	3,408.08	31.26
18.59	20.71%	21.14%	Of total advances	

For details please refer Data table No – 1(f) (Page- 101)

16.7 OTHER PRIORITY SECTOR ADVANCES:

Other Priority Sector Advances show an increase of Rs 984.33 Crores during the FY 2014-15. The ratio of Other Priority Sector advances to Total Advances is 8.94% as at the end of March 2015.

(Rs in Crore)

As on 31 st March 14	As on 31 st Dec 14	As on 31 st March 15	Growth During Year 2014-15	
			Amount	%
5,068.93	5,699.07	6,053.26	984.33	19.42
8.64%	6.75%	8.94%	Of total advances	

For details please refer Data table No – 1(f)-3 (Page-103)

16.8 ADVANCE TO WEAKER SECTIONS:

Advance to weaker Sections registered a growth of Rs.1,934.63 Crore YoY. The ratio of Advance to weaker Sections to total Advance is 11.71% as at the end of the March 2015, whereas ratio of Advance to weaker Section in Priority Sector 26.29%.

(Rs in Crore)

As on 31 st March 14	As on 31 st Dec 14	As on 31 st March 15	Growth During Year 2014-15	
			Amount	%
5,991.18	8,244.92	7,925.81	1,934.63	32.29
10.21	9.77%	11.71	Of total advances	

For details please refer Data table No – 1(g) (Page - 104)

AGENDA NO. – 17 Review of Performance under Annual Credit Plan: 2014-15

Sector wise break-up of Targets and Achievements up to March 2015:
(Rs in Crore)

Sector	Target 2014-15	Achievement 2014-15	% Achievement
Agriculture	11,016.83	6,920.56	62.82
MSE	4,157.67	4,320.89	103.92
OPS	4,931.97	2,492.72	50.54
Total	20,106.47	13,734.17	68.31

Sector wise Performance: Comparative data for March 2014 & March 2015:

(Rs in Crore)

Sector	March 2014			March -2015		
	Target (2013-14)	Achievement	%	Target (2014-15)	Achievement	%
AGRI	9,275	6,075.59	65.5	11,016.83	6,920.56	62.82
MSE	1,909.25	2,606.67	136.53	4,157.67	4,320.89	103.92
OPS	3,438.53	1,569.83	45.64	4,931.97	2,492.72	50.54
Total	14,622.78	10,252.09	70.11	20,106.47	13,734.17	68.31

Agency wise Performance :Comparative data for March 2014 & March 2015

(Rs in Crore)

Agency	March 2014			March 2015		
	Target	Achievement	%	Target	Achievement	%
Commercial Banks	8,047.2	6,836.53	84.95	13,053.11	9,947.09	76.20
Cooperative Banks	3,290.22	2,695.54	81.92	4,198.16	3,024.70	72.04
RRBs	3,285.36	720.02	21.91	2,855.2	762.38	26.70
Total	14,622.78	10,252.09	70.11	20,106.47	13,734.17	68.31

For details please refer Data table No – 4(C) (Page-116)

Annual Credit Plan 2015-16 : NABARD have advised vide their letter number**रा.बै.छग.सीपीडी/ 1323/ एसएलबीसी/2015-16 dated 24.09.2015 as under :**

Sector	Target 2015-16 (Rs in Crore)
Agriculture Advance	11,954.04
MSE Advance	3,927.68
OPS Advance	5,097.80
Total	20,979.52

AGENDA NO. 18 Education Loans :

As many as 1653 cases for Rs 85.07 Crore have been sanctioned up to the quarter ended 31.03.2015. 41 cases have been done by Private Sector Banks (HDFC–32 cases Amount Rs. 0.66 Crore). All Private Sector Banks are requested to extend Education Loan in all the eligible cases.

(Amount in Crore)

Up to the Quarter			Cumulative Since inception	
No of Cases Sanctioned	Limit Sanctioned	Disbursement Amount	No of Cases Sanctioned	Amount
1653	85	80	20454	462

AGENDA NO.19: NEW SCHEMES :

19.1 SMALL FARMERS AGRI CONSORTIUM :

Small Farmers Agribusiness Consortium (SFAC), an organisation promoted by Ministry of Agriculture, is implementing the Central Sector Venture Capital Assistance Schemes (VCAS) to promote investments in agribusiness enterprises. The scheme is operational across the country and provides interest free margin money to entrepreneurs to enable them to leverage bank finance to set up agribusiness units. Details of schemes promoted by SFAC are placed at **Annexure N (Page - 80)** .

AGENDA No. 20 : MISCELLANEOUS ISSUES

20.1 Central Samman Pensioners:

In a communication the Freedom Fighters & Rehabilitation (FFR) Division , Ministry of Home Affairs, Gol has informed that, it has come to their notice that even in those cases where PPOs have been passed on to CPPCs of the concerned banks with Special Seal Authority from Central Pension Accounting Office, Ministry of Finance, payment of pension is not being started by the banks on account of missing date of birth. Considering that the freedom fighters/ widows are very old and often illiterate who do not know their exact date of birth, the banks are directed to obtain valid documents like Aadhar Card, Voter I-Card etc and indicate that age. If the same is not available, an affidavit of present age of the pensioner may be obtained from him/her. Based on the relevant available document, the banks may work out a date of birth and enter in their system to facilitate payment of pension so as not to cause further inconvenience to the pensioners.

SLBC requests all member banks to submit a confirmation that the guidelines given by Ministry of Home Affairs as mentioned above are being adhered to. Copy of letter is placed as **Annexure- O (Page - 88)**

20.2 Difficulty faced by Banks in registration of Police Complaints in matters relating to Bank Frauds :

In a communication to SLBC by IBA in the context of representation received from AXIS Bank, the Committee on Legal & Banking Operations of IBA mandated that the matter may be taken up for discussion in SLBC meeting that the bank faced problem in regard to filing of police complaints. As per the letter police did not accept the complaints ab initio filed by the bank, citing various reasons. In cases where the Bank / Customer has suffered financial losses police did not entertain the complaint.

All the member Banks are requested to bring to the knowledge of SLBC any similar situation has been experienced by them.

A letter placed at **Annexure – P (Page- 90)**.

AGENDA NO. 21: ISSUE WITH THE PERMISSION OF THE CHAIR -

AGENDA NO. 22: VOTE OF THANKS.