

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर

62 वी बैठक दिनांक: 30.06.2016

मंत्रालय, नया रायपुर (छ ग)

State Level Bankers' Committee, Chhattisgarh, Raipur

62nd SLBC Meeting, Date: 30.06.2016

Mantralaya, Naya Raipur (CG)

Agenda

Agenda No	Description	Page
1	Welcome of participants by the Convener, SLBC	4
2	Adoption of the Minutes of 60 th SLBC Meeting held on 28.01.2016	4
3	Action Taken Report of the 60 th SLBC Meeting	4
4	Adoption of the Minutes of Meeting of SLBC Sub-Committee	4
5	Pradhan Mantri Jan-Dhan Yojana	4
6	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY)	5
7	Pradhan Mantri Mudra Yojana (PMMY)	6
8	National Rural Livelihood Mission (NRLM)	7
9	National Urban Livelihood Mission (NULM)	8
10	Prime Minister's Employment Generation Programme (PMEGP)	9
11	Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana	10
12	Activities conducted in RSETIs	10
13	Activities in Financial Literacy Centres	11
14	Expansion of Bank branch network in Chhattisgarh	11
14.1	Expansion of Bank branch network in LWE affected districts	12
14.2	Expansion of Bank branches in villages having population > 5000	12
14.3	Review of Branch and ATM Network	14
15	Banking at a glance in Chhattisgarh	15
15.1	Deposit and Advances Growth	16

15.2	Credit Deposit Ratio	17
15.3	Priority Sector Advances	20
15.4	Agriculture Advances	20
15.5	Kisan Credit Card	21
15.6	Micro and Small Enterprises Advances	21
15.7	Other Priority Sector Advances	22
15.8	Advances to Weaker Sections	22
15.9	Education Loans	23
16	Review of performance under Annual Credit Plan 2015-16	24
17	New Schemes	25
17.1	Pradhan Mantri Awas Yojana (PMAY)	25
17.2	Standup India	25
17.3	Pradhanmantri Fasal Bima Yojana	26
18	Miscellaneous Issues	26
18.1	Declaration of Nazari Anavari by State Government, Restructuring of Agriculture Loan and Payment of Crop Insurance.	26
18.2	Formation of Sub- Committee for Agriculture	27
19	Any other subject with the permission of Chair	27
20	Vote of Thanks	27

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Annexures

Annexure	Description	Page
A	Minutes of Meeting 60 th SLBC	28
A1	Action Taken Report of 60 th SLBC Meeting	35
B	Minutes of Meeting of SLBC Sub-Committee Date 27.11.2015	48
C	Progress under Pradhan Mantri Jan-Dhan Yojana	55
D	Progress under PMJJBY,PMSBY and APY	58
E	Claims under PMJJBY & PMSBY	60
F	Achievement under PMMY for FY 2015-16	64
G	Target under PMMY for FY 2016-17	66
H	Achievement under PMMY for FY 2016-17	69
I	Progress under National Rural Livelihood Mission (NRLM)	71
J	Progress under National Urban Livelihood Mission (NULM).	72
K	Prime Minister's Employment Generation Programme (PMEGP)	81
L	Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana.	82
M	Details of activities conducted in RSETIs	88
N	Financial Literacy Centres revised guideline (FLC)	90
O	Financial Literacy Centres (FLC) – Annexure A,B & C	94
P	Expansion of Bank branches in Villages having population > 5000	104
Q	Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana	105
R	Scheme - wise details of Annual Credit Plan: 2016-17	107
S	Stand-up India Scheme	109
T	List of banks having Tie-up arrangement with NHB & HUDCO	111

62nd Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Agenda No. 1. Welcome by the Convener, SLBC.

Agenda No.2. Adoption of the Minutes of 60th SLBC meeting held on 28.01.2016

Minutes of the 60th meeting of State Level Bankers' Committee held on 28.01.2016 have been circulated to all participants. A Copy of the minutes have been placed at **Annexure-A (Page No- 28)** and the same may also be viewed at / downloaded from website- www.slbccchhattisgarh.com. The house is requested to confirm the minutes.

Agenda No. 3: Action Taken Report of the 60th SLBC Meeting

Action Taken Report on Minutes of Meeting is placed at **Annexure - A1 (Page No- 35)**. The house is requested to approve the Action Taken Report.

Agenda No. 4: Adoption of minutes of meeting of SLBC Sub-Committee:

SLBC Sub-Committee meeting headed by Shri M K Raut, IAS, Additional Chief Secretary, Panchayat and Grameen Vikas Vibhag & Development Commissioner, Government of Chhattisgarh was conducted on 27.11.2015. 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 – B (Page No - 48)**

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

The mission was started on 28 August 2014 and completed on 15.01.2015. Saturation certificates, received for all 27 Districts have been submitted to Mission Financial Inclusion, Department of Financial Services, Ministry of Finance, Government of India. Five LWE affected districts have approx. **20688** households in inaccessible areas which could not be covered by 26.01.2016 are being covered gradually. As per reports submitted by Lead District Managers as on 25.06.2016 only **10,168** households now remain to be covered.

The progress on related parameters is summarized below:

As on	PMJDY Accounts	Active Bank Accounts	% of Active Accounts	Aadhaar Seeding	% of Aadhaar Seeded Accounts
31/03/2015	67,76,888	26,82,375	40	12,14,103	18
31/12/2015	89,91,691	49,22,704,	55	24,62,699	27
31/03/2016	97,41,764	56,37,620	58	30,19,947	31
31/05/2016	1,00,46,116	62,26,714	62	37,33,845	37

Highlights: Achievements under PMJDY are as under:

(i) All banks together have registered remarkable growth in average deposit in PMJDY accounts from Rs. 476 (March 2015) to Rs.1244 (May 2016) i.e 161 % growth. At all India level the average deposit has improved from Rs.1065 (March 2015) to Rs.1735 (May 2016) i.e. 63 % growth.

(ii) All banks together opened 1, 00, 46,116 accounts in CG under PMJDY scheme upto May 2016 covering 39% of the population, however at all India level population coverage is 18% only. On the basis of population coverage, Chhattisgarh State stands at number one position Pan India.

Aadhar seeding must be completed for at least 90% accounts by 30.06.2016. Detailed District-wise and Bank wise data are placed at **Annexure - C (Page No -55)**.

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

On the basis of population coverage under PMSBY scheme, Chhattisgarh State stands 1st Pan India and under PMJJBY the State stands at 6th position. Progress made under PMJJBY, PMSBY and APY up to 31.05.2016 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.03.2016	46,62,402	9,59,149	25,114	56,46,665
31.05.2016	47,11,807	9,71,047	31,874	57,14,728

District wise and Bank wise progress report up to 31.05.2016 is placed at **Annexure - D (Page No-58)**.

Claims under PMJJBY & PMSBY: Numbers of Claims reported under PMJJBY and PMSBY up to 31.05.2016 are as under:

Scheme	Claims lodged	Claims Paid	Claims under process
PMJJBY	1099	982 (Amt Rs.19.64 Cr)	117
PMSBY	80	42 (Amt Rs 0.84Cr)	38
Total	1179	1024(Amt Rs. 20.48Cr)	155

District wise and Bank wise progress report up to 31.05.2016 is placed at **Annexure - E (Page No- 60)**.

Agenda No. 7: Pradhan Mantri Mudra Yojana (PMMY):

All Banks have received targets from their respective Head Offices. District wise targets were worked out as advised by the Department of Industries, Government of Chhattisgarh and sent to all Banks and Nodal Office of C.G. Government. A special web portal for reporting of progress under MUDRA has been developed by CHiPS. All banks are required to update progress in the portal (web address - <http://pmjdy.cgstate.gov.in>) on weekly basis.

Achievement of all Banks in the State under PMMY for 2015-16 is as under:

Particulars	Target Set	Actual Achievement	Achievement %
Physical Target (No)	3,58,622	2,37,029	66
Financial Target	Rs. 1,307.87 Cr	Rs. 1,367.47	105

Scheme wise performance under PMMY Yojana up to 31.03.2016 is as under:**Shishu**

Target		Achievement		%	
No	Amt (in Crore)	No	Amt (in Crore)	No	Amt
2,15,173	230.00	202,371	390.13	94	170

Average size of advance in Shishu is Rs.19, 277.

Kishore

Target		Achievement		%	
No	Amt (in Crore)	No	Amt (in Crore)	No	Amt
1,07,587	632.00	28,557	512.06	27	81

Average size of advance in Kishore is Rs.1,79,311.

Tarun

Target		Achievement		%	
No	Amt (in Crore)	No	Amt (in Crore)	No	Amt
35,862	455.00	6,101	465.28	18	103

Average size of advance in Tarun is Rs.7,62,629.

Bank wise achievement data is placed at **Annexure-F (Page No - 64)**.

The Targets assigned to all Banks in the State under PMMY for 2016-17 is as under:

Particulars	Target Set
Physical Target (No)	3,74,965
Financial Target	2012.81

Scheme –wise target:

Shishu		Kishore		Tarun		Total	
No	Amt	No	Amt	No	Amt	No	Amt
3,52,245	1408.96	20,123	402.56	2,597	201.29	3,74,965	2012.81

The financial target has been distributed amongst three variants viz. Shishu, Kishore and Tarun in the proportion of 70:20:10 so that the maximum no of beneficiaries could be covered under PMMY.

Bank-wise, District- wise target is placed at **Annexure – G (Page No - 66)**.

Scheme wise achievement under PMMY for 2016-17 upto 31.05.2016 is as under:

(Disbursement in Crore)

Shishu		Kishore		Tarun		Total	
No	Amt	No	Amt	No	Amt	No	Amt
12964	27.06	2212	36.36	533	29.32	15709	92.64

Overall achievement up to 31.05.2016 is 5% in terms of amount and 4% in terms of number. Bank- wise achievement details are placed at **Annexure- H (Page No - 69)**.

Agenda No.:8. National Rural Livelihood Mission (NRLM):

All poor women of the State are to be covered under Self Help Group (SHG) Bank linkage programme. 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. Progress under the NRLM scheme up to 31.03.2016 is as under:

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction %
	Num-ber	Amount	Number	Amount	Number	Amount	
Rs.150 Cr	16879	Rs.243.34 Cr	14141	Rs. 175.93 Cr	13235	Rs.151.30Cr	117%

Bank wise target and achievement details for year 2015-16 are placed at **Annexure – I (Page No - 71)**.

Target for 2016-17: The tentative target for 2016-17 is Rs.342.90 Crore (22984 SHGs). Which is being distributed to Branch level.

AGENDA NO.9. National Urban Livelihood Mission (NULM): The component wise achievement for 2015-16 are as under:

Scheme	Physical Target	Achievement	Financial Target Loan Amount	Achievement	Financial Target Interest Subsidy	Achievement
Interest Subsidy for Bank linkage	1996	520	Rs.5.00 Cr	Rs. 4.35 Cr	Rs.0.26 Cr	Rs.0.23 Cr
Interest Subsidy for Group Loan	287	105	Rs.11.48 Cr	Rs.2.32 Cr	Rs. 0.60 Cr	Rs.0.21 Cr
Interest Subsidy for Individual Loan	4227	3829	Rs.42.27Cr	Rs.30.44 Cr	Rs. 2.28Cr	Rs.1.64Cr

Detailed progress report is placed at **Annexure- J (Page No- 72)**.

Vide office Memorandum No. F.No.K- 14011/2/2012-UPA /FTS -5196 dated 19.02.2016 the existing NULM Scheme has been renamed as Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM).

Target for 2016-17: Target under NULM scheme for 2016-17 is as under:

Sr No	Scheme	Physical Target 2016-17	Financial Target 2016-17 Interest Subsidy
1	Interest Subsidy for Bank linkage	1500	Rs.15.00 Cr
2	Interest Subsidy for Group Loan	280	Rs.28.00 Cr
3	Interest Subsidy for Individual Loan	3500	Rs.70.00Cr
Total		5280	Rs.113.00 Cr

Agenda No.:10. Prime Minister's Employment Generation Programme (PMEGP):

Performance under PMEGP for the year 2015-16 is as under:

(Rs. in Crore)

Scheme	Target	Target Margin Money	Case sponsored till March -2016	Margin Money	Cases sanctioned	Margin Money Sanctioned	Disbursement by Banks (No of cases)	Margin Money Disbursed	% Target Achievement in term of Margin Money
PMEGP KVIC	646	12.91	631	9.00	138	5.54	90	4.47	43
PMEGP KVIB	646	12.91	1255	13.00	622	14.90	332	6.95	115
PMEGP DIC	860	17.22	1145	19.72	1160	19.87	855	16.86	115
Total	2152	43.04	3031	41.72	1920	40.31	1277	28.28	94

Agency-wise progress report is placed at **Annexure – K (Page No- 81)****Target for 2016-17: Target for 2016-17 given by three Government Agencies viz. KVIC, KVIB and DIC is as under:**

Sr. No	Scheme	Number	Margin Money Amount
1	Khadi & Village Industries Commission	674	Rs.13.48 Cr
2	Khadi & Village Industries Board	674	Rs.13.48 Cr
3	Departement of Industries	899	Rs.17.98 Cr
Total		2247	Rs.44.94 Cr

The house is requested to approve the target under PMEGP for 2016-17.

Agenda No.:11. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana.

The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2015-16 is as under:

Sr no	Scheme	Physical Target 2015-16 (No)	Cases Sponsored up to 31.03.2016 (No)	Cases Sanctioned Up to 31.03.2016 (No)	Achievement Up to 31.03.2016 (No)
1	Antyodaya Swarojgar Yojana	6,000	7525	3545 (Rs.16.80Cr)	59%
2	Adivasi Swarojgar Yojana	2,000	5225	2118 (Rs 9.72 Cr)	106%

Bank wise and District wise reports are placed at **Annexure- L (Page No- 82)**

Target for 2016-17: Target for 2016-17 under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana is as under:

Sr. No	Scheme	Physical	Subsidy
1	Antyodaya Swarojgar Yojana	6000	Rs.6 Cr
2	Adivasi Swarojgar Yojana	2000	Rs.2 Cr
Total		8000	Rs.8 Cr

Agenda No.12: Details of activities conducted in RSETIs:

The details of activities conducted in RSETIs up to 31.03.2016 are as under:

S.No	Name of Bank	No. of RSETI	Pro-gramme conducted since opening to 31.03.2016	Youth trained since opening to 31.03.2016	Pro-gramme conducted from 01.04.15.to 31.03.2016	Youth trained from 01.04.15 to 31.03.2016	Linkage Ratio since Inception
1	State Bank of India	11	971	25,434	268	6,512	61%
2	Central Bank of India	2	161	4,995	55	1,501	58%
3	Dena Bank	5	465	11,979	138	3,522	59%
	TOTAL	18	1,597	42,408	461	11,535	59%

All member Banks are requested to identify the candidates and ensure their participation in EDP training at the RSETIs as per calendar. All Banks are also requested to dispose off, without delay, the PMEGP cases of the beneficiaries who have already completed PMEGP EDP training at RSETIs. Bank wise and District wise reports are placed at **Annexure- M (Page No-88)**.

All RSETIs together have provided EDP training to 974 PMEGP borrowers during the financial year 2015-16. Out of 18 RSETIs, 5 RSETIs namely Kanker, Jagdalpur, Bilaspur run by State Bank of India, Dhamtari and Rajnandgaon run by Dena Bank have been shifted to their own premises.

AGENDA NO. 13 FINANCIAL LITERACY CENTRES (FLC):

Financial Literacy is a regular activity of Banks. In Chhattisgarh 32 FLCs have been established in 27 districts. As per guidelines received from Reserve Bank of India vide RBI Circular No RBI/2015-16/286 Dated 14.01.2016 it has been advised by the RBI that, subsequent to the financial inclusion efforts by RBI and opening of accounts by banks through the PMJDY, considerable ground has been covered in the field of financial inclusion. Going forward, the focus is going to be on keeping the accounts already opened, active.

All the Banks are requested to be guided by the new instructions and submit the quarterly reports as per new system in place. Necessary guidance and formats were provided by RBI in a meeting specially organised for the purpose by SLBC on 08.04.2016. A copy of above referred Circular is placed at **Annexure – N (Page No- 90)**.

Progress Report: During the Quarter January to March 2016, 166 Special Camps were conducted, additionally 179 Target specific camps were also conducted. Out of 1152 Rural Branches 680 have organized 676 Camps for spreading Financial Literacy in the state. Detailed report on new format Annexure III part A, B, C is placed at **Annexure - O (Page No- 94)**.

AGENDA NO. 14: Expansion of Bank branch network in Chhattisgarh:

(i) Bank branch expansion in LWE affected districts: It was decided to expand banking activities in 8 worst Left Wing Extremism (LWE) affected districts of Chhattisgarh, namely, Bijapur, Sukma, Bastar, Dantewada, Kanker, Narayanpur, Rajnandgaon and Kondagaon. Accordingly, 150 locations were identified for opening of Bank branches in these districts. 19 Banks had chosen 61 centres. The district wise allotment is as under:

Sr .No.	Districts	No of proposed Centres by District Authorities	Allotment of Centres on "first come first serve basis"	Only ATM will be installed by Central Bank of India
1	Bijapur	33	2	1
2	Sukma	25	5	
3	Dantewada	18	4	1
4	Jagdalpur	29	18	
5	Kanker	7	6	
6	Kondagaon	7	5	1
7	Narayanpur	12	1	2
8	Rajnandgaon	19	15	
Total		150	56	5

Bank wise allotment and Progress up to 25.06.2016: The Centre allotment and Bank branch opening position is as under:

Sr. No.	Name of the Bank	No of Centres allotted for Branch opening	No of Branches opened	Remaining Centres
1	Allahabad Bank	2	2	0
2	Andhra Bank	1	1	0
3	AXIS Bank	2	0	2
4	Bank of Baroda	2	0	2
5	Bank of India	3	3	0
6	Canara Bank	1	1	0
7	Central Bank of India (ATMs)	5	0	5
8	Chhattisgarh Rajya Gramin Bank	7	7	0
9	Dena Bank	5	0	5
10	HDFC Bank	1	1	0
11	ICICI Bank	5	5	0
12	IDBI Bank	3	3	0
13	Indian Bank	1	0	1
14	Punjab & Sind Bank	1	0	1
15	SBI	10	10	0
16	Syndicate Bank	3	0	3
17	UCO Bank	5	0	5
18	Union Bank of India	1	0	1
19	Vijaya Bank	3	0	3
Total		61	33	28

(ii) Expansion of Bank branches in the villages having more than 5000 population:

RBI has directed SLBC vide its Circular No.FIDD.CO.LBS.BC.No 82/02.01.001/2015-16 dated December 31, 2015 to identify villages with population above 5000 without a bank branch of a Scheduled Commercial bank. The identified villages are required to be allotted among Scheduled Commercial Banks (including Regional Rural Banks) for opening of branches. The opening of bank branches should be completed by March 31, 2017. The SLBC has to furnish quarterly progress to the respective Regional office of RBI.

In Chhattisgarh as per 2011 census, 90 villages have population more than 5000 out of these 61 villages already have brick and mortar branches of Scheduled Commercial Banks and RRB. On the instructions of RBI, the SLBC has circulated list of 29 unbanked villages to submit options to open branches at these centres latest by February 2016. Four Banks (Allahabad – 4, Bank of India -1, Canara Bank -1, and Vijaya Bank -1 Centres) have submitted their options for 7 centres. Remaining 22 centres were allotted by SLBC to 20 Banks in consultation with RBI. The first progress review meeting was convened by SLBC on 13.05.2016. The branch opening position up to 25.06.2016 is as under:

Sr No	Name of Bank	No of Branches
1	Allahabad Bank	4
2	Andhra Bank	1
3	Axis Bank	1
4	Bandhan Bank	1
5	Bank of Baroda	1
6	Bank of India	1
7	Bank of Maharashtra	1
8	Bharatiya Mahila Bank	1
9	Canara Bank	1
10	Central Bank of India	1
11	Corporation Bank	1
12	Dena Bank	1
13	HDFC Bank	1
14	ICICI Bank	1
15	Indian Overseas Bank	1
16	Oriental Bank of Commerce	1
17	Canara Bank	1
18	State Bank of India	3
19	Karnataka Bank	1
20	Syndicate Bank	1
21	UCO Bank	1
22	Union Bank of India	1
23	United Bank of India	1
24	Vijaya Bank	1
Total		29

None of the allottee Banks could open branches so far. However, the banks are in the process of completing formalities viz. obtaining of Board approval and identification of premises. The Banks are requested to rollout new branches latest by 31.12.2016.

Bank-wise allotment list is placed at Annexure –P (Page No - 104)

(iii) Review of Bank branch and ATM network: 2015-16

Number of Branches: 181 new bank branches have been opened in this financial year. (PSU Banks: 115, Private Banks: 42, Cooperative Banks: 11, CRGB: 13) the location wise distribution is Rural: 71, Semi-urban:64, Urban: 46. There are now 1236 rural, 715 semi-urban and 684 urban branches in the State aggregating 2635 branches as at the end of March 2016. Out of these, 74 % branches are operating in rural and semi-urban areas.

Type of Bank	Rural (Population<10,000)		Semi Urban (Population >10,000 and < 1 Lac)		Urban (Population > 1 lac)		Total Branches	
	Mar-15	Mar-16	Mar-15	Mar-16	Mar-15	Mar-16	Mar-15	Mar-16
PSU Banks	499	538	428	481	452	475	1379	1494 , Gr -115 (8.33)
Private Banks	55	73	84	95	90	103	229	271 Gr.42 (18.34 %)
Cooperative Banks	147	151	61	59	54	63	262	273 Gr.11 (4.20 %)
CRGB	464	474	78	80	42	43	584	597 Gr -13 (2.23%)
Total	1165	1236	651	715	638	684	2454	2635 Gr.181 (7.38%)

Bank wise information of Branch network is shown in table No – 1(L) (Page - 125).

Number of ATMs:

266 new Bank ATMs have been opened in this financial year (PSU Banks: 266, Private Banks: net growth is – 4, Cooperative Banks: 6, CRGB: -2). The location wise growth distribution is Rural: 113, Semi-urban:85, Urban: 68. There are 592 ATMs in rural centers, 853 in semi-urban centers and 1302 in urban centers in the State aggregating to 2,747 ATMs as at the end of March 2016.

Type of Bank	Rural		Semi Urban		Urban		Total ATMs	
	Mar-16	Mar-16	Mar-15	Mar-16	Mar-15	Mar-16	Mar-15	Mar-16
PSU Banks	458	546	667	737	1016	1124	2141	2407
Private Banks	20	46	101	114	214	171	335	331
Cooperative Banks	0	0	0	2	3	7	3	9
CRGB	1	0	0	0	1	0	2	0
Total	479	592	768	853	1234	1302	2481	2747

Bank wise information of ATM Network is shown in table No – 1(N) (Page- 128).

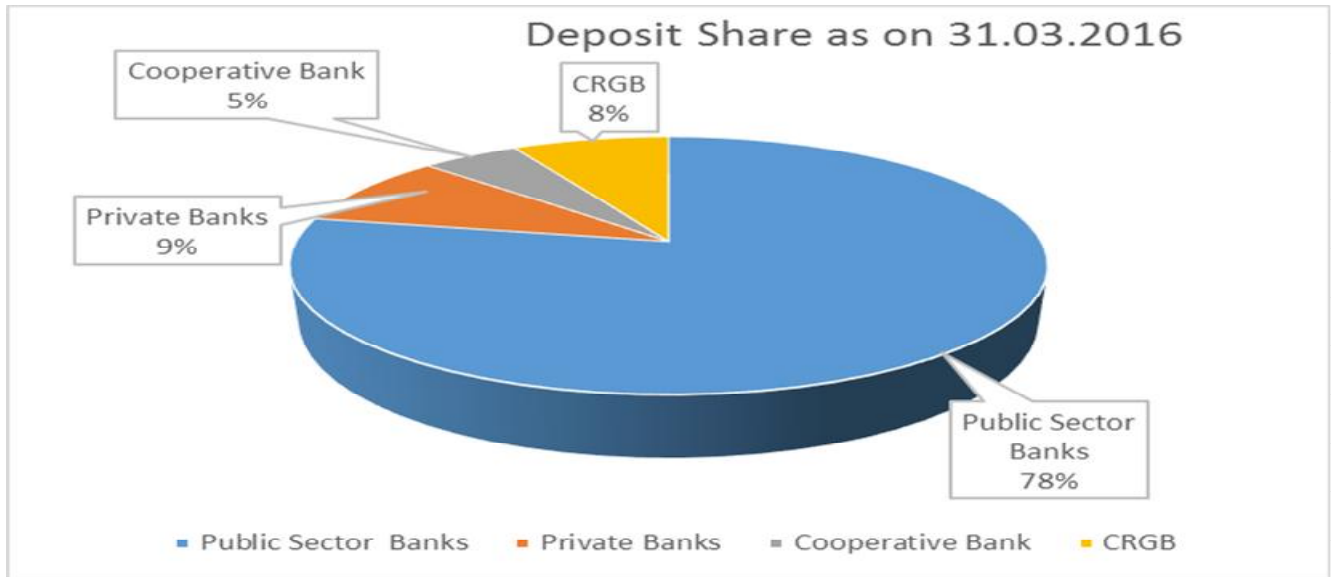
Agenda No 15: Banking at a glance in Chhattisgarh (Key Indicators): Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, is as under:

(Rs in Crore)

Sr No	Particulars	March 2015	December 2015	March 2016	YoY Growth March 15 to March 16		
					Amount	%	
1	Deposit	105022.49	107877.91	107440.8	2418.09	2.30	
2	Credit (Advances)	67690.99	72420.08	73078.64	5387.65	7.96	
3	CD Ratio (%) Benchmark -60%	64.45	67.13	68.02			
4	Priority Sector Advance	30146.88	33827.07	34694.57	4547.69	15.09	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	44.54	46.71	47.48			
6	Agriculture Advances	9773.61	11590.21	11104.91	1331.30	13.62	
7	Share of Agriculture Advances in Total Advances (%) Bench Mark -18 %	14.44	16.00	15.20			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	14310.18	15269.57	17092.55	2782.37	19.44	
9	Share of MSE Advances to total Advances (%)	21.14	21.08	23.39			
10	Adv. To Weaker Section (WSA)	7925.81	9851.53	9791.51	1865.70	23.54	
11	Share of WSA to Total Advances Bench Mark -10%	11.71	13.60	13.40			
12	DRI Advances	7.74	9.80	9.41	1.67	21.58	
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.01	0.01	0.01			
14	Advances to Women	3765.12	4863.72	5384.14	1619.02	43	
15	Share of Advances to Women to total Advances (%) Bench Mark- 5%	5.56	6.72	7.37			
16	Branch Network	March 2015	December 2015	March 2016	Growth (2015-16)	Growth %	
	Rural	1165	1189	1236	71	6	
	Semi -Urban	651	674	715	64	10	
	Urban	638	666	684	46	7	
	Total Branches	2454	2529	2635	181	7	
	Per branch population in Chhattisgarh (2.55 Crore)*	10391	10083	9677			
	Pan India per branch population coverage :8832						

15.1: Deposits and Advances Growth:

Deposits:

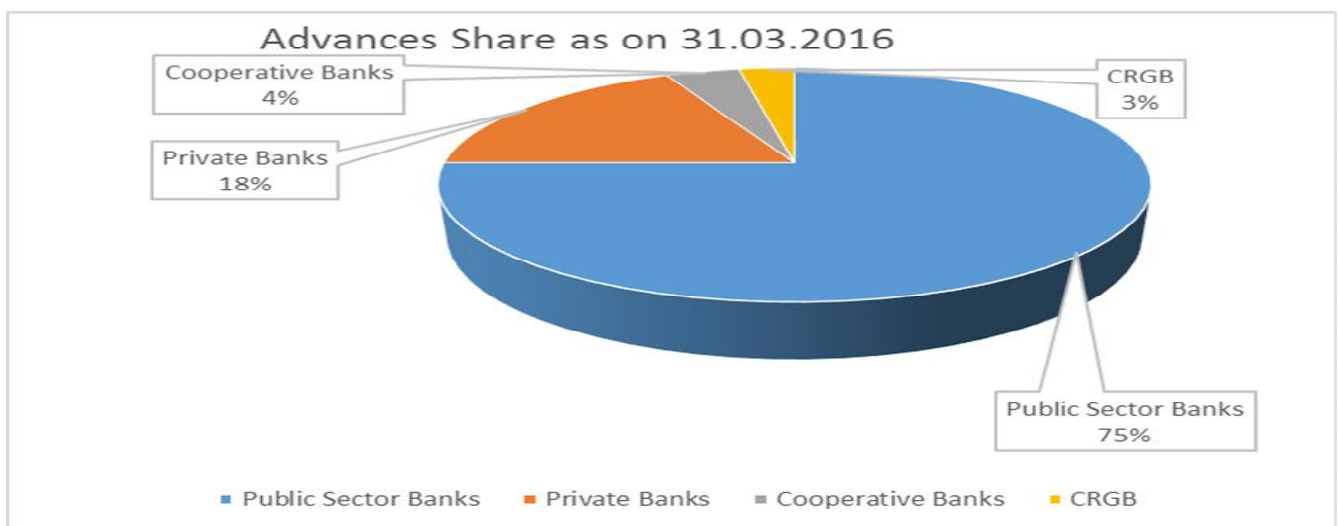


- Deposits recorded a YoY growth of Rs.2418.09 Crores.

(Rs in Crore)

As on 31 st March 15	As on 31 st Dec 2015	As on 31 st March 16	YOY Growth	
			Amount	%
1,05,022.42	1,07,877.91	1,07,440.58	2,418.09	2.30

Advances:



- Advances recorded a YoY growth of Rs 5,387.65 Crore.

(Rs in Crore)

As on 31 st March 15	As on 31 st Dec 2015	As on 31 st March 16	YOY Growth	
			Amount	%
67,690.99	72,420.08	73,078.64	5,387.65	7.96

Bank wise information of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page- 111).

15.2: Credit Deposit Ratio (CD Ratio)

As per instructions contained in RBI Master Circular No. 2014-15/94 dated 01.07.2014 on Lead Bank Scheme para 10 (B), CD Ratio of the Bank should be monitored at different Levels on the basis of following parameters: -

Institution /Level	Indicator
Individual Banks at Head Office	Cu+RIDF
State Level(SLBC)	Cu+RIDF
District Level	Cs

Where:

Cu = Credit as per place of utilization

Cs = Credit as per place of sanction

RIDF = Total resource support provided to States under Rural Infrastructure Development Fund.

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	52*
All Banks CD Ratio	86
Number of Banks with CD Ratio > = 60%	32
Number of Banks with CD Ratio < 60%	19
Number of Districts with CD Ratio >= 40%	18
Number of Districts with CD ratio <40%	9

*Tamilnad Mercantile Bank has recently started a branch in Raipur.

CD Ratio of banks during last five year:

As on 31.03.2012	As on 31.03.2013	As on 31.03.2014	As on 31.03.2015	As on 31.03.2016
56.73%	56.21%	63.20%	64.45%	68.02%

The CD ratio has been rising steadily in the State. Highest level in CD ratio could be registered in 2015-16.

19 Banks have CD ratio less than benchmark of 60%, as given below:-

SNo.	NAME OF THE BANK	CD RATIO %age
1	Laxmi Vilas Bank	59.05
2	Punjab and Sind Bank	58.20
3	Vyavasayik Sahkari Bank	55.09
4	Oriental Bank of Commerce	55.08
5	Syndicate Bank	55.05
6	Apex Bank	50.24
7	Bank of Maharashtra	49.62
8	Federal Bank	45.89
9	Karur Vyshya Bank	45.68
10	Dena Bank	44.47
11	Laxmi Mahila Nagrik Sahkari Bank	40.82
12	Raipur Urban Cooperative Mercantile Bank	40.03
13	Vijaya Bank	38.63
14	J & K Bank	34.05
15	Chhattisgarh Rajya Gramin Bank	31.20
16	South Indian Bank	29.04
17	Pragati Mahila Nagrik Sahkari Bank	28.96
18	Nagrik Sahkari Bank	19.63
19	Bhartiya Mahila Bank	18.78

Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. LDMS are requested to identify such branches in their district and arrange for enhanced offtake of credit. They would pursue the matter in all DLCC meetings so that CD ratio benchmark could be achieved on a quarterly basis.

District wise CD Ratio is as under:

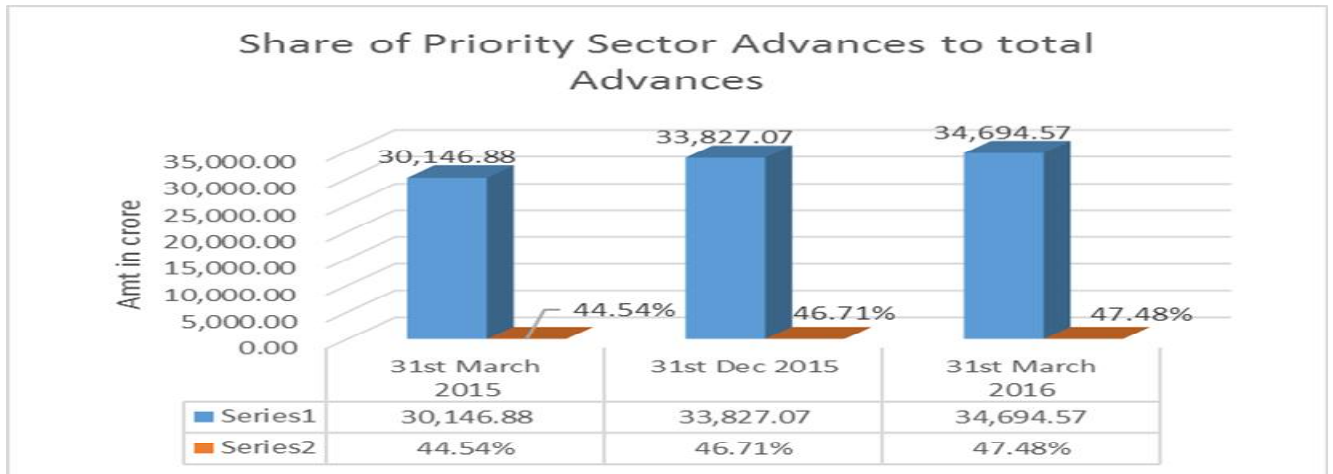
Nine Districts are showing CD Ratio below 40%, which needs improvement.

(Rs in Crore)

Sr. No.	Name of District	No of Branches	Deposit	Advances	CD Ratio %
1	Raipur	417	31200	35157	113
2	Dantewada	28	982	992	101
3	Bemetara	65	988	861	87
4	Kawardha	67	1180	828	70
5	Mungeli	45	685	483	70
6	Raigarh	131	4239	2972	70
7	Mahasamund	97	1827	1264	69
8	Rajnandgaon	145	3899	2263	58
9	Jagdalpur	83	2277	1247	55
10	Dhamtari	91	1783	940	53
11	Korba	98	5056	2605	52
12	Baloda Bazar	108	2390	1130	47
13	Durg	232	14683	6725	46
14	Balod	91	1724	780	45
15	Janjgir Champa	124	3141	1418	45
16	Kanker	66	1432	645	45
17	Gariaband	42	728	305	42
18	Bilaspur	203	12999	5189	40
19	Sarguja	76	3069	1196	39
20	Kondagaon	42	883	333	38
21	Jashpurnagar	61	1528	456	30
22	Balrampur	44	1029	272	26
23	Surajpur	72	2061	546	26
24	Koriya	75	2856	710	25
25	Narayanpur	11	312	66	21
26	Bijapur	14	500	89	18
27	Sukma	14	440	69	16
Total		2542	103892	69539	67

15.3 Priority Sector Advances:

Priority Sector Advances registered a YoY growth of Rs 4,547.69 Crores, in percentage terms, it is 15.09 %. The ratio of Priority Sector Advances to Total advances comes to 47.48 % as on March 2016, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 st March 15	As on 31 st Dec 2015	As on 31 st March 16	YOY Growth	
			Amount	%
30,146.88	33,827.07	34,694.57	4,547.69	15.09
44.54%	46.71%	47.48%	of total advance	

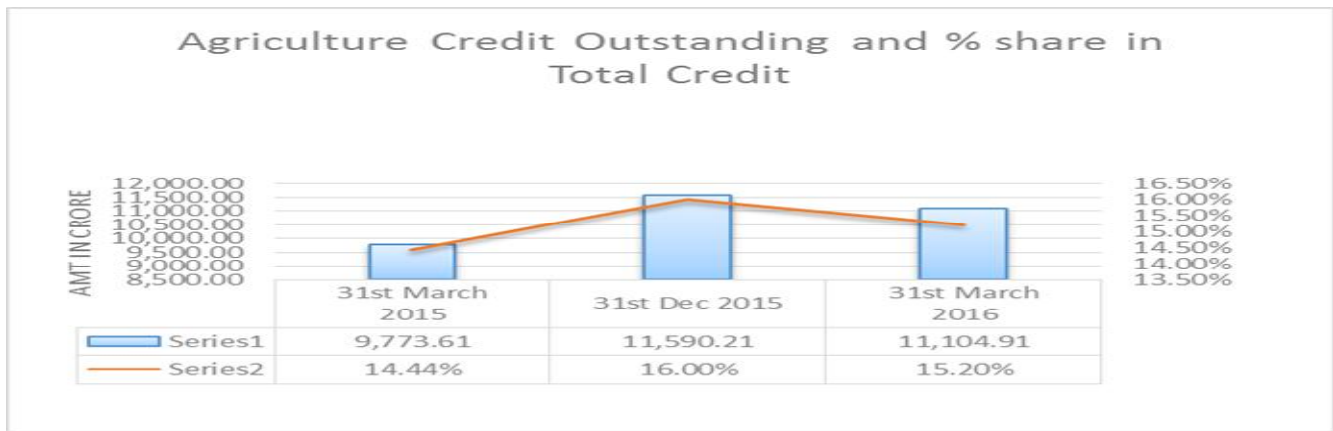
Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page - 114).

15.4 Agriculture Advances:

Agriculture Advances have registered a YoY growth of Rs. 1,331.30 Crores, in percentage terms YoY growth in Agri Advances is 13.62 %. The ratio of Agri Advances to Total Advances is 15.20 % which is less than benchmark of 18 %.

(Rs in Crore)

As on 31 st March 15	As on 31 st Dec 2015	As on 31 st March 16	YOY Growth	
			Amount	%
9,773.61	11,590.21	11,104.91	1331.30	13.62
14.44%	16.00%	15.20%	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs 6,975.80 Crores and Agriculture Term Loan were Rs 4,129.11 Crores as at the end of March 2016. Banks are requested to increase investment credit in Agriculture Segment. Details of Bank wise information of Agricultural Advances are shown in table No –1(e) and 1 (e) (1) (Pages- 115 & 116).

15.5: Kisan Credit Cards (KCC)

Upto March 2016, quarter, 1,29,886 new cards amounting to Rs.2,674.29 Crores were issued. The cumulative position comes to 23,99,308 cards for Rs 6,656.59 Crore.

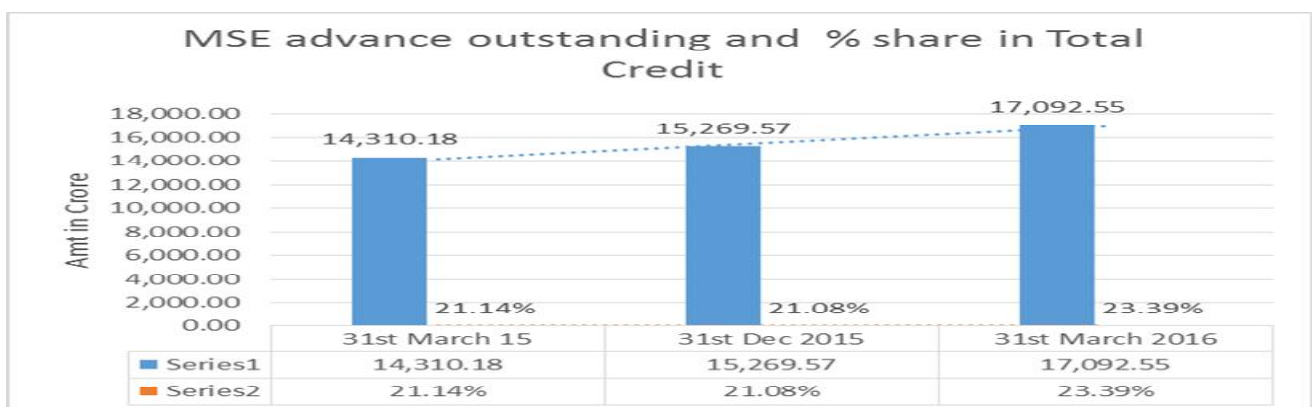
(Amount in Crore)

Up to March 2016		Cumulative since inception	
No of Cards issued	Limit Sanctioned	Numbers	Amount
1,29,886	2,674.29	23,99,308	6,656.59

Details of Bank wise information of KCC are shown in table No 8a (Page- 158).

15.6: Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs.2,782.37 Crore, in percentage terms, it is 19.44 % .The ratio of MSE advances to total advances is 23.39 % as on March 2016.

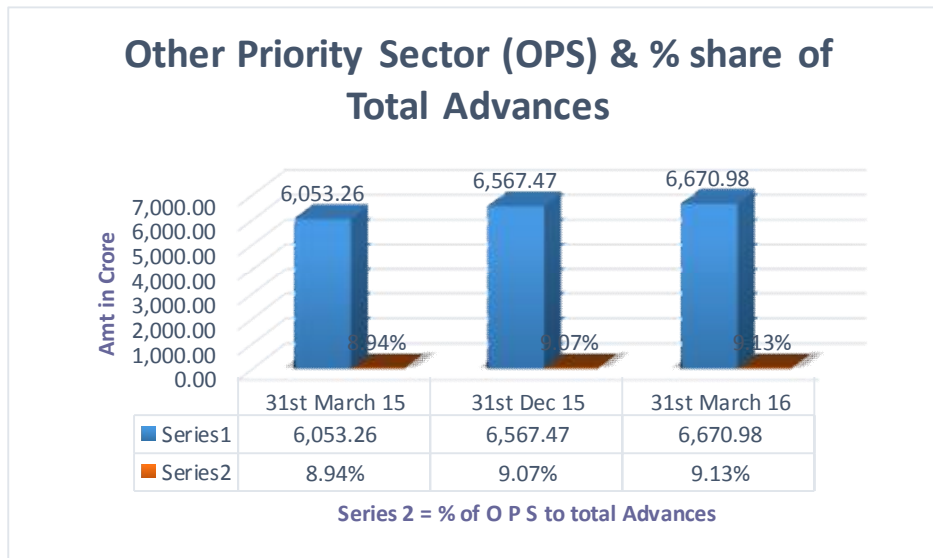


(Rs in Crore)

As on 31 st March 15	As on 31 st Dec 2015	As on 31 st March 16	YOY Growth	
			Amount	% age
14,310.18	15,269.57	17,092.55	2,782.37	19.44
21.14%	21.08%	23.39	Of total advance	

Details of Bank wise information of MSME Advances are shown in 1(f) (Page -117).

15.7: Other Priority Sector Advances:



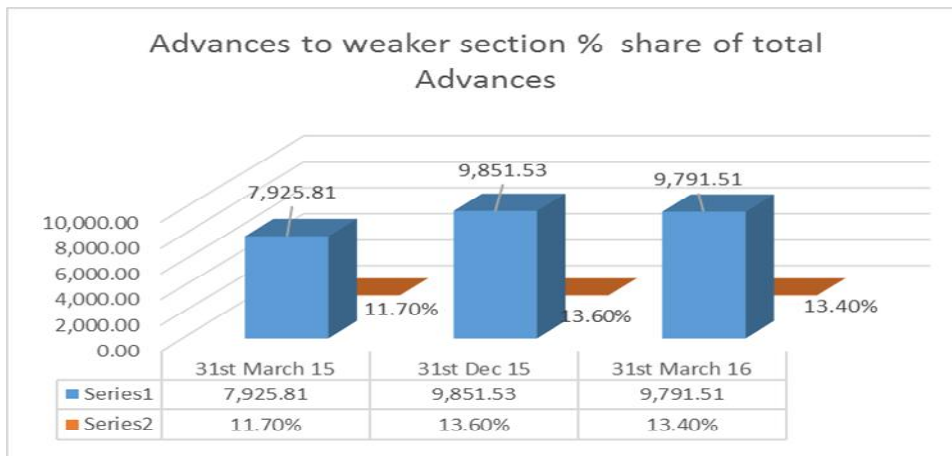
Other Priority Sector Advances registered a YoY growth of Rs 617.12 Crores, in percentage terms, it is 10.20 % as on March 2016.

(Rs in Crore)

As on 31 st March 15	As on 31 st Dec 2015	As on 31 st March 16	YOY Growth	
			Amount	%
6,053.26	6,567.47	6,670.98	617.72	10.20
8.94%	9.07%	9.13%	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in table No – 1(f)-3 (Page-119).

15.8: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs.1,865.70 Crore, in percentage terms, it is 23.54 %. The ratio of advances to weaker sections to total advances is 13.40% which is above the bench mark level of 10% as at the end of the March 2016.

(Rs in Crore)

As on 31 st March 15	As on 31 st Dec 2015	As on 31 st March 16	YOY Growth	
			Amount	%
7,925.81	9,851.53	9,791.51	1865.70	23.54
11.70%	13.60%	13.40%	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page - 120).

15.9: Education Loans: 2023 cases for Rs 340.36 Crore have been sanctioned in 2015-16.

(Rs in Crore)

No of Cases Sanctioned	Limit Sanctioned	Amount Disbursed
2023	Rs.340.36	Rs.178.26

Bank wise details of Educational Loans are shown in table No–8d (Page - 161).

Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY):- The scheme run by Department of Technical Education, CG Government is in force since 2012-13. Under this scheme a financial assistance in the form of interest subvention is extended to borrowers of Education loan whose annual family income is Rs.2.00 lac per annum after the moratorium period of education loan account. Canara Bank is nodal Bank for maintaining the procedure of lodgement and disbursement of interest subvention claim. The last date to lodge their claims of interest subvention by Banks was fixed by department of Technical Education on as 31.05.2016. For the financial year 2015-16, 15 Banks have lodged claims as under: -

Category	Category Wise No & Amt (Amt in Lac)				
	ST	SC	OBC	General	Total
Number	54	55	265	710	1084
Amount	3.79	9.16	46.35	143.92	203.23

Detailed report is placed at **Annexure- Q (Page No -105)**

Agenda No. 16: Review of Performance under Annual Credit Plan: 2015-16

Sector wise Performance: Comparative data for March 2015 and March 2016:

(Rs in Crore)

Sector	2014-15			2015-16		
	Target	Achievement	% Achievement	Target (2015-16)	Achievement	%
AGRI	11,016.83	6,920.56	63	11,953.91	6,989.37	58
MSE	4,157.67	4,320.89	104	3,993.60	8,035.23	201
OPS	4,931.97	2,492.72	51	5,031.30	3,425.09	68
Total	20,106.47	13,734.17	68	20,978.81	18,449.68	88

Agency wise Performance: Comparative data for March 2015 and March 2016:

(Rs in Crore)

Agency	2014-15			2015-16		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	13,053.11	9,947.07	76	13,312.61	15,822.33	119
Cooperative Banks	4,198.16	3,024.70	72	4,606.41	1,777.05	39
RRBs	2,855.2	762.38	27	3,059.79	850.31	28
Total	20,106.47	13,734.17	68	20,978.81	18,449.68	88

Action taken to achieve the targets:

- (i) Scale of Finance under various crops has been increased considerably.
- (ii) Growth in MSE is attributed mainly due to the marketing of PMMY across the State. Various Camps were organized at Districts and Block headquarter, which has given impetus to MSE sector.
- (iii) High value Education loans and Housing loans have given necessary stimulus to Other Priority Sector.

Annual Credit Plan 2016-17: The Annual Credit Plan allotted by NABARD vide their letter Number CG.RPR.174 SLBC 2016-17 dated 20.04.2016 is Rs. 23,182.16 crore. This is an increase of 11% over previous year. Scheme wise details are placed at Annexure- R (Page No -107).

Agenda No.17: New Schemes:

17.1 Pradhan Mantri Awas Yojana (PMAY) - Housing for all (Urban)

Ministry of Housing and Urban Poverty Alleviation (MoHUPA), Government of India has on 25th June, 2015 launched Pradhan Mantri Awas Yojana – Housing for all (Urban) Mission across the country. The Mission will be implemented through four verticals, which interalia includes Affordable Housing through Credit Linked Subsidy Scheme (CLSS).

Under CLSS, Interest subsidy of 6.5% is available on Housing Loans, which may be availed by the beneficiaries belonging to EWS and LIG categories. The Subsidy would be provided on Home Loans upto 6 lakh. EWS and LIG households are defined as households having annual income upto Rs.3 lakh and Rs. 3 to 6 lakh respectively. Housing & Urban Development Corporation Ltd. (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNA) to channelize the subsidy to Primary Lending Institutions (PLIs).

32 Banks have entered into MOU with NHB and 6 Banks with HUDCO. A Bank wise list of 1720 prospective borrowers received from Chhattisgarh Housing Board was shared with all the member Banks. These prospective borrowers have already booked the houses constructed by the Housing Board.

Target for 2016-17: As per Housing Department letter No. F3-21/2014/32 Naya Raipur dated 24.05.2016, banks are expected to extend Housing loans for the existing projects of Chhattisgarh Housing Board. Following target is set for the banks :-

No of Total houses		Total Target
Vacant LIG	Vacant EWS	
5614	4925	10539

17.2 Stand- Up India:

- The Union Cabinet on 6th January 2016 approved the “Standup India Scheme” to promote entrepreneurship among SC/ ST and women entrepreneurs.
- The objective of the Stand-Up India scheme is to facilitate bank loans between Rs.10 lakh and Rs.1 Crore to Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a new venture. The enterprise may be in manufacturing, services or the trading sector.
- The needy borrowers can login to Stand-Up Mitra portal for registering into the Scheme. The details of Scheme is placed at **Annexure - S (Page No- 109)**.

Target allotted to Banks under Stand-Up India for 2016-17 is as under:

No of Bank*	No of Branches	Total No of Cases
39	2157	4314

Regional Rural Bank and Cooperative Banks are excluded from the Scheme.

17.3 Pradhan Mantri Fasal Bima Yojana: Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented in the State during Kharif 2016. PMFBY is an improved scheme over the existing Crop Insurance scheme. Government of India has stipulated that minimum 50% of the farmers must be covered under PMFBY. In the year 2015, only 12, 03,919 farmers out of 37, 46,480 i.e. 32 % could be covered under the existing insurance scheme.

The PMFBY target set for the State under Kharif 2016 is as below:-

Total No of Farmers	Kharif 2016 target	Percentage Coverage
37,46,480	18,73,240	50

For implementation of above scheme the entire State has been divided into five clusters and allotted between two General Insurance Companies viz. Iffco Tokio and Reliance General Insurance. These Insurance Companies would appoint Insurance Agents at Tehsil and Block Headquarters. For Kharif 2016 season, the last date for recovery of insurance premium from farmers account is 31st July.

Agenda No. 18: Miscellaneous Issue:

18.1 Declaration of Nazari Anavari by State Government, Restructuring of Agriculture Loan and Payment of Crop Insurance:

On the request made by SLBC to RBI for extension of timeline for restructuring of Agriculture loan has been granted up to 15th June 2016. The Crop Cutting Experiment result of all the 25 drought affected districts was collected from Revenue Department and circulated among the member banks and LDMS with an instruction to reschedule/ restructure eligible Agri Loan accounts as per RBI instructions.

In this context, the first hand rescheduling / restructuring report obtained from all 25 districts are as under:

(Amt in Crore)

Accounts restructured upto 2 years				Accounts restructured for more than 2 years and upto 5 years				Total Accounts restructured			
KCC		ATL		KCC		ATL		KCC		ATL	
No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
21240	58.89	722	10.43	23286	68.31	368	2.01	44526	127.20	1090	12.44

Kharif 2015, Crop insurance claim amount was distributed by Agriculture Insurance Company to 78 Nodal branches on 16.05.2016. Claim amounting Rs. 658.67 crore has been distributed among 6,33,215 farmers.

18.2 Formation of Sub-Committee for Agriculture under Chairmanship of Additional Chief Secretary (Agriculture): - In 60th SLBC meeting, dated 28 January 2016 it was decided by the Chairman to form a Sub-Committee under Chairmanship of ACS (Agriculture) to oversee flow of Credit to Agriculture Sector in which NABARD would perform the lead role. Accordingly, we propose to form the Sub- Committee as under:

- | | | |
|-------------|---|---------------------------------------------------------|
| 1. Chairman | - | Additional Chief Secretary, Government of Chhattisgarh. |
| 2. Convenor | - | Chief General Manager, NABARD, Regional office, Raipur |
| 3. Member | - | Commissioner, Land Records, Govt of CG. |
| 4. Member | - | Director, Department of Agriculture, Govt of CG. |
| 5. Member | - | Director, Department of Horticulture, Govt of CG. |
| 6. Member | - | ADIF, Directorate of Institutional Finance, Govt of CG. |
| 7. Member | - | Chairman, Chhattisgarh Rajya Gramin Bank |
| 8. Member | - | MD, Chhattisgarh Rajya Sahkari Bank |
| 9. Member | - | DGM, State Bank of India, A.O., Bilaspur |
| 10. Member | - | DGM, Central Bank of India, Raipur |
| 11. Member | - | DGM, Dena Bank, Raipur |
| 12. Member | - | Convenor, SLBC |

Agenda No. 19: Any other subject with the permission of the Chair –

Agenda No. 20: Vote of Thanks.

राज्य स्तरीय बैंकर्स समिति कक्ष
SLBC CELL CHHATTISGARH RAIPUR

3rd floor, State Bank of India, Administrative Office, Byron Bazar, Raipur

श्री आदित्य नाथ झा	उप महाप्रबंधक एवं समन्वयक	0771-4040158	Slbccell.zorai@sbi.co.in Slbccell.zorai@gmail.com,
श्री एम फिलिप	सहायक महाप्रबंधक	0771-4003158 9589047251	
श्री मणि शंकर पाण्डेय	मुख्य प्रबंधक	0771-4036278 , 9826226667	
श्री प्रदीप भांडारी	प्रबंधक	0771-4270530, 7770814440	
श्रीमती आकांक्षा लकड़ा	सहायक	0771-4040591	

LIST OF LEAD DISTRICT MANAGERS

Sr No	District	Lead Bank	Lead District Manager (Shri.)	Contact Number	Email ID
1	Balod	Dena Bank	Ashok Singh	7389949194	lbo.balod@denabank.co.in
2	Balodabazar	State Bank of India	D K Jain	9424193600	lbobalodabazar@gmail.com
3	Balrampur	Central Bank of India	K K Tiwari	8518882067	ldmbalram-pur@centralbank.co.in
4	Bemetara	State Bank of India	Shankar Khadiya	7089814694	shankar.cmleadbank@gmail.com
5	Bijapur	State Bank of India	Ranjeet Tigga	9425295938	ranjeet.tigga@sbi.co.in
6	Bilaspur	State Bank of India	C S Mishra	9926303710	jainpramod@sbi.co.in
7	Dantewada	State Bank of India	G K Sharma	7856-252207	lbo.dantewara@sbi.co.in
8	Dhamtari	Dena Bank	Maharshi Mishra	7389943133	lbo.dhamta@denabank.co.in
9	Durg	Dena Bank	J C Panigrahi	7389949171	lbo.durg@denabank.co.in
10	Gariaband	Dena Bank	Neeraj	7389943187	garib@denabank.co.in
11	Jagdulpur	State Bank of India	Santosh Pujari	8305867180	Santosh.pujari@sbi.co.in
12	Janjgir-champ	State Bank of India	Bhimsen Namdeo	8458805481	namdeobhimsen@sbi.co.in
13	Jashpurnagar	State Bank of India	S M Dhargarh	9425361499	dar-garhsudhanshu@sbi.co.in
14	Kanker	State Bank of India	Sanjay Bhoumick	9425267754	san-jaybhownick11@gmail.com
15	Kawardha	State Bank of India	Pankaj Garg	7509531823	punkajgarg@yahoo.com
16	Kondagaon	State Bank of India	Malay R Das	8109916432	MALAYRANJAN-DAS@yahoo.com
17	Korba	State Bank of India	Surendra Shah	9424144457	Suren-dra1801shah@gmail.com
18	Koriya	Central Bank of India	Murli Krishna	7509062697	ldmkoria@centralbank.co.in
19	Kahasmund	Dena Bank	S K Mitra	7389943173	lbo.mahasa@gmail.co.in
20	Mungeli	State Bank of India	Mohan Hathgain	9993855475	mohan.hathgain@sbi.co.in
21	Narayanpur	State Bank of India	Prakash C Sahu	9425590855	Lbo.narayanpur@gmail.com
22	Raigarh	State Bank of India	Dinesh Agrawal	7425276361	dinesh.agrawal1@sbi.co.in
23	Raipur	Dena Bank	Ms. Ankita Shrivastava	7389943198	lbc.raipur@denabank.co.in
24	Rajnandgaon	Dena Bank	Kajal Dasgupta	7024254544	lbc.rajnan@denabank.co.in
25	Sarguja	Central Bank of India	V K Sinha	9039590217	ldmsur-guja@centralbank.co.in
26	Surajpur	Central Bank of India	B Lakra	7509062727	ldmsuraj-pur@centralbank.co.in
27	Sukma	State Bank of India	Ashok Shrirange	9425267625	ashok.shrirange@sbi.co.in