

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर

65 वी बैठक दिनांक: 23.02.2017

मंत्रालय, नया रायपुर (छ ग)

**State Level Bankers' Committee, Chhattisgarh, Raipur
65th SLBC Meeting, Date: 23.02.2017
Mantralaya, Naya Raipur (CG)**

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65th SLBC Meeting, Date: 23.02.2017

Mantralaya, Naya Raipur (C G)

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65th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

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

Agenda No. 2. Adoption of the Minutes of 63rd SLBC meeting held on 29.09.2016

Minutes of the 63rd meeting of State Level Bankers' Committee held on 29.09.2016 have been circulated to all participants. A Copy of the minutes have been placed at **Annexure- A (Page No-31)** 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 63rd SLBC Meeting

Action Taken Report on minutes of meeting is placed at **Annexure -A1 (Page No-43)**. The house is requested to approve the Action Taken Report.

Agenda No. 4: SLBC Sub-Committee Meeting:

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 convened on 16.02.2017 where the review of implementation of Government Sponsored schemes in the State was done. (Copy of Agenda is placed at **Annexure – B (Page No-53)**)

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

The mission was started on 28 August 2014 and completed on 15.01.2015. 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
21/09/2016	1,10,82,021	72,89,689	66	56,52,598	51
31/12/2016	1,19,22,390	76,79,850	65	69,14,200	58
10/02/2017	1,21,14,280	78,96,407	65	75,14,693	62
Pan India	27,39,39,971	20,67,63,881	75	16,10,62,435	59

Highlights: Achievements under PMJDY are as under:

(i) Banks all together have registered remarkable growth in average deposit in PMJDY accounts from Rs. 476 (March 2015) to Rs 623 (Feb 10, 2017) i.e 31% growth. At all India level the average deposit has decreased from Rs.1065 (March 2015) to Rs. 511. (Feb 10, 2017) i.e. 52 %.

(ii) Banks in the State have opened 121 lacs accounts under PMJDY scheme up-to 10.02.2017 covering 47% of the population. However, at all India level the population coverage is 22% only. Chhattisgarh stands at number one position at Pan India level.

(iii) In Chhattisgarh, State Government has launched a special drive for Aadhaar & Mobile seeding in PMJDY accounts. Banks gave village-wise list to District Administration for door-to-door collection of Aadhaar & Mobile seeding and seeking consent from PMJDY account holders. Due to this special initiative the State registered remarkable progress under Aadhaar and Mobile seeding in PMJDY accounts.

Date	No of PMJDY Accounts	Aadhaar Seeded Accounts	% of Aadhaar seeded accounts	Mobile Seeded Accounts	% of Mobile Seeded Accounts
26.11.2016	1,18,63,548	63,76,347	54%	30,75,310	26%
10.02.2017	1,21,14,280	75,14,693	62%	40,43,900	33%
Growth	2,50,732	11,38,346	8%	9,68,590	7%

Target: 100% Aadhaar seeding must be completed in non-zero /active accounts by 22.03.2017. Detailed District-wise and Bank wise data are placed at **Annexure-C** (Page No:55).

(iv) **Issuance of RuPay Card and Activation:** The data received from Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India upto 31.1.2017 is as under:

PMJDY accounts	Issued RuPay Card accounts	Active RuPay card accounts	% of Active RuPay Cards
1,21,14,280	82,48,488	31,48,447	38%

Bank wise data is placed at **Annexure - C** (Page No:55).

Agenda No 6. Demonetization & Digital Payment System:

The incidences / Circulation of fake Indian currency notes in higher denomination has increased. For ordinary persons, the fake notes look similar to genuine notes, even though no security feature has been copied. The fake notes are used for antinational and illegal activities. High denomination notes have been misused by terrorists and for hoarding black money. India remains a cash based economy hence the circulation of Fake Indian Currency Notes continues to be a menace. In order to contain the rising instances of fake notes and black money, the scheme to withdraw legal character of the old Bank Notes in the denominations of Rs. 500 and Rs.1000 was introduced.

Tremendous efforts have been made by the Central Government, State Government and Bankers to promote cashless economy. The various activities i.e. Digidhan- mela & Camps for promotion of digitization have been carried out by all the stakeholders in coordination with State Government.

Progress under various digital delivery channels up to 10.02.2017 are as under:

Sr no	Scheme	Date	Status (No)	Growth	% Growth
1	POS (Installed)	8.11.2016	18,017	14,622	81
		10.02.2017	32,639		
2	Debit Card	8.11.2016	1,34,59,361	2,84,815	2
		10.02.2017	1,37,44,176		
3	Mobile Banking	8.11.2016	5,57,328	53,727	10
		10.02.2017	6,11,055		
4	Internet Banking	8.11.2016	9,51,011	1,03,744	11
		10.02.2017	10,54,755		
5	Credit Card	8.11.2016	73,515	9,596	13
		10.02.2017	83,111		

Bank-wise progress is placed at **Annexure- D (Page No-59)**

On demonetization the Bank's efforts are as under:

- (i) **Amount Exchange & Payment:** The status regarding cash management, the exchange/ deposit of old Rs.500 and Rs.1000 notes had been done through 2,623 Branches of various banks in the State as per guidelines issued by the RBI on the various dates. The position of exchange and deposit is as under:

(Amt in Crore)

Date	Amount exchanged
10 Nov to 24 Nov	541.76

Currency payment and deposit Position:

Total Deposit in accounts (Exchange + Deposit) up -to 30.12.2016 : Rs. 22,296.50 Crore
 Total Currency released (Payment) up-to 31.01.2017 : Rs. 20,671.23 Crore

(ii) **Special Payment arrangement for farmers through DCCBs:** For payment to farmers against Paddy purchase, a special arrangement has been done by the State, to ensure daily cash requirement of DCCBs and supply of cash. Every day at SLBC premises a meeting in the morning was convened to allocate Cash from Currency Chest holder Banks branches to DCCBs.

Total Amount given to DCCB's from currency Chest for paddy procurement Rs.4,745.96 Crore ,Amount paid to farmers from DCCBs Rs.5,604.00 Crore (Including cheque payment by other Bank SBI,RRB etc Rs 932.00) (15 Nov 2016 to 14th Feb 2017).

(iii) **Recalibration of ATMs:** All the 2917 ATMs have been recalibrated (for Rs. 500 and Rs.2000 notes) and are fully operational.

(iv) **Monitoring of Bank Mitras:** instruction of Government of India has been issued to Banks to provide a cash limit of Rs 50, 000.00 to BCs and to provide hassle free replenishment of cash.

Date	Total No of BCs Deployed	No of Functional BC	No of transaction done	Total Currency disbursed to customers (Amt in Crore)
15 Nov 2016 to 31 st January 2017	3,396	2,998	11,88,464	106.63

(v) **Digital Literacy Camps:** To create digital awareness among population about different mode of payment in the State, a special drive has been launched by Bank branches, LDMs and Financial Literacy Centres in coordination with district Authorities. Under the special digital literacy drive 297 camps were organized at villages and Panchayats level and more than 1.50 lac population was made digitally literate.

(vi) **Other measures:**

- **No of Camps Organized for new account opening:** For opening of new bank accounts special camps were organized by bank branches at Industrial clusters, offices of private contractors and different schools across the state.

Date	No of Camps organized	No of Accounts Opened
26.11.2016 to 31.1.2017	2,889	2,03,196

- Mobile ATMs of State Bank of India, ICICI bank and PNB are providing services respectively at Raipur and Champa districts. During demonetization mobile ATMs are placed at Public dominated places like Bazar, hospitals and Industrial areas etc.
- Special exchange counters were opened in the six major hospitals of the State.

- Special counters were opened in the branches for Senior Citizen and Divyang persons.
- **Digi-Dhan Melas** were organized at Raipur on 2.01.2017 at Bilaspur on 13.01.2017 at Bhilai on 23.1.2017 and Bastar on 15.02.2017. In all melas Banks participated with their Banking Correspondents and displayed their different modes of cash less transaction. Account were opened, Aadhaar seeded and fund were transferred through mobile wallets at these melas. The report of these melas is as under: -

Place	Raipur	Bilaspur	Bhilai	Jagdalpur
Digi-Dhan Mela Date	2.01.2017	13.01.2017	23.1.2017	15.02.2017
No of Banks participated	15	20	22	21
No of registered merchants for POS/ Sale of POS or AEPS	93	148	59	136
No of Bank accounts opened/forms collected	72	224	592	1280
No of Debit Cards Distributed	81	238	31	312
No of Pre Paid Cards Distributed	7	75	50	104
No of Accounts seeded with Aadhaar	200	350	470	1101
No of Accounts Seeded with Mobile Nos.	298	314	419	862
No of Persons to whom Assistance / Training provided in Installation/Uses of UPI or Bank wallets.	792	664	656	3693

Agenda No 7. : Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY):

Progress made under PMJJBY, PMSBY and APY up to 10.02.2017 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
21.09.2016	40,06,577	8,36,206	41,262	48,84,045
31.12.2016	40,31,066	8,58,164	53,263	49,42,493
10.02.2017	41,67,404	9,18,043	60,749	51,46,196
% growth (Renewal + New Enroll.)	88%	95%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment under PMJJBY, PMSBY & APY) report up to 10.02.2017 is placed at **Annexure E (Page No-60)**.

Claims under PMJJBY & PMSBY: Numbers of Claims reported under PMJJBY and PMSBY up to 31.01.2017 are as under:

Scheme	Paid	Pending with insurer	Rejected	Under Process	Grand Total
PMJJBY	2247	39	76	30	2392
PMSBY	260	71	73	11	415
Total	2507	110	149	41	2807

District wise and Bank wise progress report up to 31.01.2017 is placed at **Annexure F- (Page No- 62)**.

Position of unsettled cases:

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	6	9	24	39
PMSBY	4	12	55	71
Total	10	21	79	110

Agenda No. 8: 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 forwarded to all Banks and Nodal Offices of C.G. Government.

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 (Rs in Crore)	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.

Scheme wise achievement under PMMY for 2016-17 upto 10.02.2017 is as under:

(Disbursement in Crore)

Shishu		Kishore		Tarun		Total	
No	Amt	No	Amt	No	Amt	No	Amt
1,59,446	242.26	18,486	410.83	5,408	428.80	1,83,340	1,081.88
45%	17%	92%	102%	208%	213%	49%	54%

Overall achievement up to 10.02.2017 is 53% in terms of amount and 49% in terms of number. Bank- wise achievement details are placed **at Annexure- G (Page No –67)**

Agenda No 9. : 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 2157 branches of 39 banks are eligible under Stand-Up India Scheme
- **Performance under Stand-Up India scheme upto 31.01.2017 is as under:**

	No of Bank*	Total No of Cases
Target	39	4314
Performance	24	495
% Achievement	-	11.47 % (Amt of Rs 113.09 Crore)

Bank- wise, district-wise achievement details are placed **at Annexure- H (Page No – 69)**

Agenda No10. : Pradhan Mantri Fasal Bima Yojana: Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented in the State. PMFBY is an improved scheme over the existing Crop Insurance scheme. 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.

Coverage under the PMFBY in Kharif 2016 season (upto 10.08.2016) is as under:

(Amt in Crore)

Coverage of Loanee Farmers		Coverage of Non-loanee Farmers		Total Coverage	
No of Farmers	Premium Amt	No of Farmers	Premium Amt	No of Farmers	Premium Amt
11,68,900	Rs.136.06	1,56,757	Rs.18.54	13,25,657	Rs.154.60

Coverage under the PMFBY in Rabi 2017 season (up to 31.1.2017) is as under:

(Amt in Crore)

Coverage of Loanee Farmers		Coverage of Non-loanee Farmers		Total Coverage	
No of Farmers	Premium Amt	No of Farmers	Premium Amt	No of Farmers	Premium Amt
85244	Rs.6.94	37872	Rs.0.89	123116	Rs.7.83

District-wise progress under RABI report is placed at **Annexure – I (Page No- 73)**.

Agenda No 11. : 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).

Progress under the scheme up to 10.02.2017 is as under

Applications Sanctioned (No)	Application Sanctioned (Amt in crore)
844	53.50

Bank-wise progress report up to 10.02.2017 is placed at **Annexure – J (Page No-74)**.

Agenda No.:12. 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 (Bihar) in the State. Progress under the NRLM scheme up to 31.01.2017 is as under:

(Amt in Crore)

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction % (Amt)
	Number	Amount	Number	Amount	Number	Amount	
Rs.342.90 Cr (SHG 22984)	22,300	369.08	14,257	203.18	11,433	152.06	59

Bank wise target and achievement details for year 2016-17 (upto 31.01.2017) is placed at **Annexure – K (Page No -75)**. **Target for 2016-17:** The tentative target for 2016-17 is Rs.342.90 Crore (22984 SHGs).

Agenda No.:13. National Urban Livelihood Mission (NULM): The component wise achievement upto 31.12.2016 are as under:

(In Numbers)

Scheme	Physical Target	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Bank linkage	1500	2034	630	538	42%
Interest Subsidy for Group Loan	280	444	109	92	39%
Interest Subsidy for Individual Loan	3500	8086	2131	1841	61%
Total	5280	10564	2870	2471	54%

Detailed progress report is placed at **Annexure- L (Page No- 77)**.

Agenda No.:14. Prime Minister's Employment Generation Programme (PMEGP):

Performance under PMEGP upto 31.01.2017 is as under:

(Rs. in Crore)

Scheme	Target (No)	Target Margin Money (Amt in Crore)	Case sponsored (No of App. Forwarded to Bank)	Cases sanctioned (No)	Amt of Sanction	% Target Achievement in term of Sanction(No)
PMEGP KVIC	674	13.48	823	147	7.04	22%
PMEGP KVIB	674	13.48	1272	162	4.69	24%
PMEGP DIC	899	17.98	2948	309	6.54	35%
Total	2247	44.94	5043	618	18.27	28%

Detailed progress report is placed at **Annexure- M (Page No- 86)**.

Agenda No.:15. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana.

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

Sr no	Scheme	Physical Target 2015-16 (No)	Cases Sponsored up to 31.12.2016 (No)	Cases Sanctioned Up to 31.12.2016 (No)	% Achievement Up to 31.12.2016 (No) against target
1	Antyodaya Swarojgar Yojana	6,000	5101	1398	24%
2	Adivasi Swarojgar Yojana	2,000	3027	964	49%

Detailed progress report is placed at **Annexure- N (Page No- 95)**.

Agenda No.16: Details of activities conducted in RSETIs: The details of activities conducted in RSETIs up to 31.12.2016 are as under:

S.No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.2016	Youth trained since opening to 31.03.2016	Pro-gramme conducted from 01.04.16.to 31.12.2016	Youth trained from 01.04.16 to 31.12..2016	Link-age Ratio since Incep-tion
1	State Bank of India	11	971	25,434	172	4223	58%
2	Central Bank of India	2	161	4,995	38	1061	60%
3	Dena Bank	5	465	11,979	134	3800	61%
	TOTAL	18	1,597	42,408	344	9084	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 of, 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- O (Page No- 103)**.

AGENDA NO. 17: 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 and remains operational.

Progress Report: During the Quarter September to December 2016, 347 Special Camps were conducted, additionally 252 target specific camps were also conducted. Rural Branches have organized 1033 Camps for spreading Financial Literacy in the state. Detailed report on new format Annexure III part A, B, C is placed at **Annexure – P (Page No-104)**.

AGENDA NO. 18: 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

Progress of opening of Bank branches /ATMs in LWE affected districts:

No of allotted centres	No of branches opened at allotted centres	In process	Approval pending at Head Office of Banks
61	40	14	7

Bank wise allotment and Progress up to 10.02.2017: The Centre allotment and Bank branch /ATMs opening position is as under:

Sr. No.	Name of the Bank	No of Centres allotted for opening of		Progress		Remaining	
		Branch	ATM	Branch	ATM	Branch	ATM
1	Allahabad Bank	2		2			
2	Andhra Bank	1		1			
3	AXIS Bank	2		2			
4	Bank of Baroda	2		2			
5	Bank of India	3		3			
6	Canara Bank	1		1			
7	Central Bank of India (ATMs)	0	5	0			5
8	Chhattisgarh Rajya Gramin Bank	7		7			
9	Dena Bank	5		0		5	
10	HDFC Bank	1		1			
11	ICICI Bank	5		5			
12	IDBI Bank	3		3			
13	Indian Bank	1		1			
14	Punjab & Sind Bank	1		0		1	
15	SBI	10		10			
16	Syndicate Bank	3		1		2	
17	UCO Bank	5		1		4	
18	Union Bank of India	1		0		1	
19	Vijaya Bank	3		0		3	
Total		56	5	40	0	16	5

Bank-wise detail report is placed at **Annexure –Q (Page-121)**.

(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 branch allotment position up to 31.12.2016 is as under:

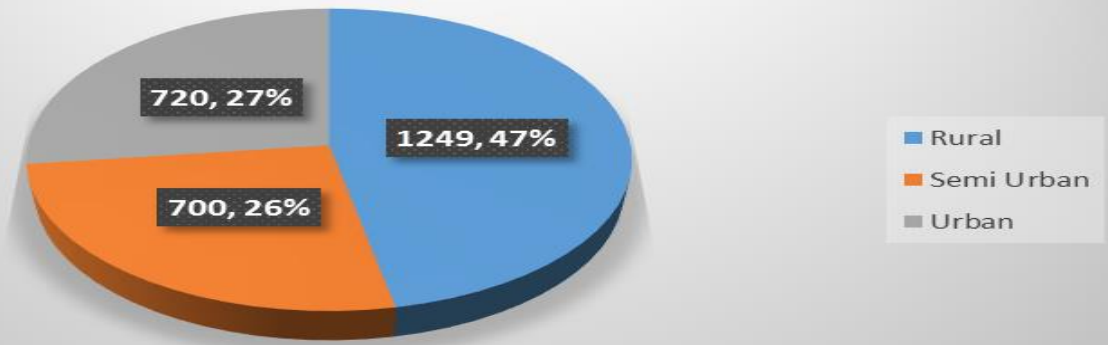
Sr No	Name of Bank	No of Branches	Opened
1	Allahabad Bank	4	
2	Andhra Bank	1	
3	Axis Bank	1	
4	Bandhan Bank	1	
5	Bank of Baroda	1	
6	Bank of India	1	
7	Bank of Maharashtra	1	
8	Bharatiya Mahila Bank	1	
9	Canara Bank	1	Opened
10	Central Bank of India	1	
11	Corporation Bank	1	
12	Dena Bank	1	
13	HDFC Bank	1	Opened
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	2

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.

(iii) Review of Bank branch and ATM network: 2016-17

Number of Branches: There are now 1249 rural, 700 semi-urban and 720 urban branches in the State aggregating 2,669 branches as at the end of December 2016. Out of these, 53 % branches are operating in rural and semi-urban areas.

Position of Bank Branches in Chhattisgarh as on 31.12.2016



Type of Bank	Rural (Population <10,000)		Semi Urban (Population >10,000 and < 1 Lac)		Urban (Population > 1 lac)		Total Branches	
	Mar-16	Dec-16	Mar-16	Dec-16	Mar-16	Dec -16	Mar-16	Dec-16
PSU Banks	538	550	481	453	475	489	1494	1492
Private Banks	73	73	95	108	103	119	271	300
Cooperative Banks	151	151	59	59	63	69	273	279
CRGB	474	475	80	80	43	43	597	598
Total	1236	1249	715	700	684	720	2635	2669

(*Following banks have done wrong reporting in the Month of March 2016

- (i) Dena bank had wrongly indicated 55 branches in March 2016 instead of 29 branches in Semi-urban field.
- (ii) Bank of Maharashtra had wrongly indicated 19 branches in March 2016 instead of 6 branches in Semi-urban field.
- (iii) Yes bank had wrongly indicated 10 branches in March 2016 instead of 4 branches in urban field.

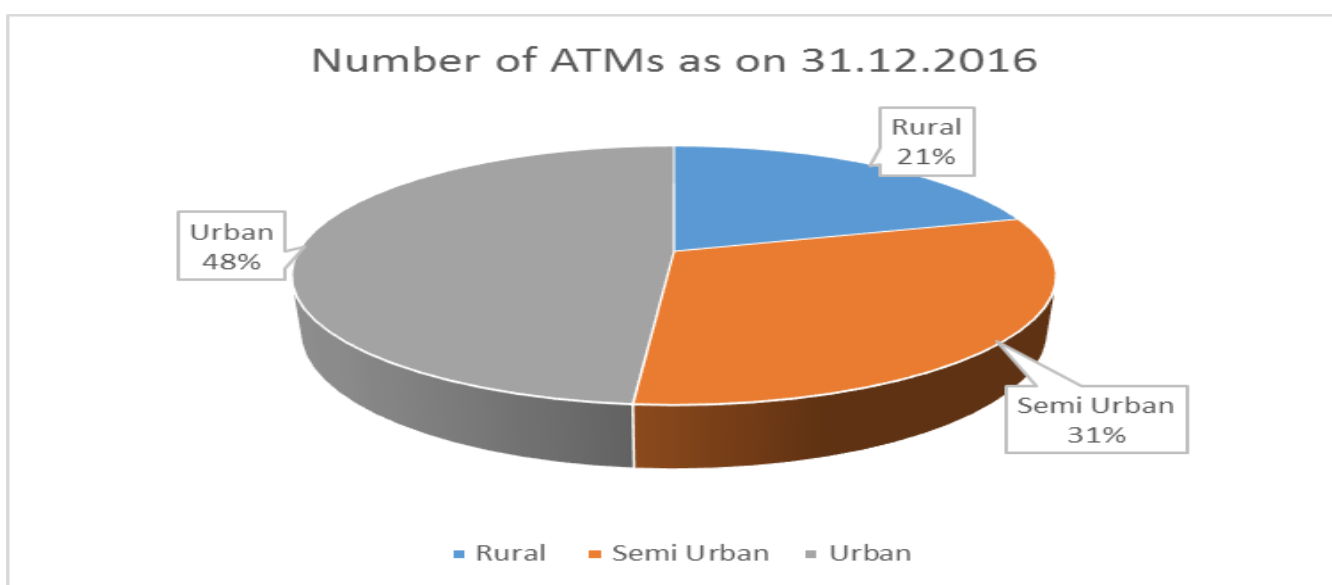
Bank wise information of Branch network is shown in table No – 1(L) (Page - 140).

During the financial year (2016-17) following banks open new branches in the State:

Name of the Bank	No of New branches during the year 2016-17
Allahabad Bank	1
Bank of Baroda	2
Bank of India	1
Canara Bank	6
Corporation Bank	2
Indian Bank	1
OBC	8
State Bank of India	9

Syndicate Bank	2
UCO Bank	3
Vijaya Bank	5
DCB Bank	3
Axis Bank	23
HDFC Bank	1
Tamilnad Mercantile Bank	1
APEX Bank & Other Cooperative Banks	6
CRGB	1
Total	75

Number of ATMs:



There are 602 ATMs in rural centers, 898 in semi-urban centers and 1417 in urban centers in the State aggregating to 2917 ATMs at the end of December 2016. 51 % ATMs are established at Semi-urban and Urban area.

Type of Bank	Rural		Semi Urban		Urban		Total ATMs	
	Mar-16	Dec-16	Mar-16	Dec-16	Mar-16	Dec-16	Mar-16	Dec-16
PSU Banks	546	571	737	771	1124	1184	2407	2526
Private Banks	46	30	114	125	171	225	331	380
Cooperative Banks	0	1	2	2	7	8	9	11
CRGB	0	0	0	0	0	0	0	0
Total	592	602	853	898	1302	1417	2747	2917
Growth(No)	10		45		115		174	
% growth	1.69		5		9		6	

Bank wise information of ATM Network is shown in table No – 1(N) (Page-142).

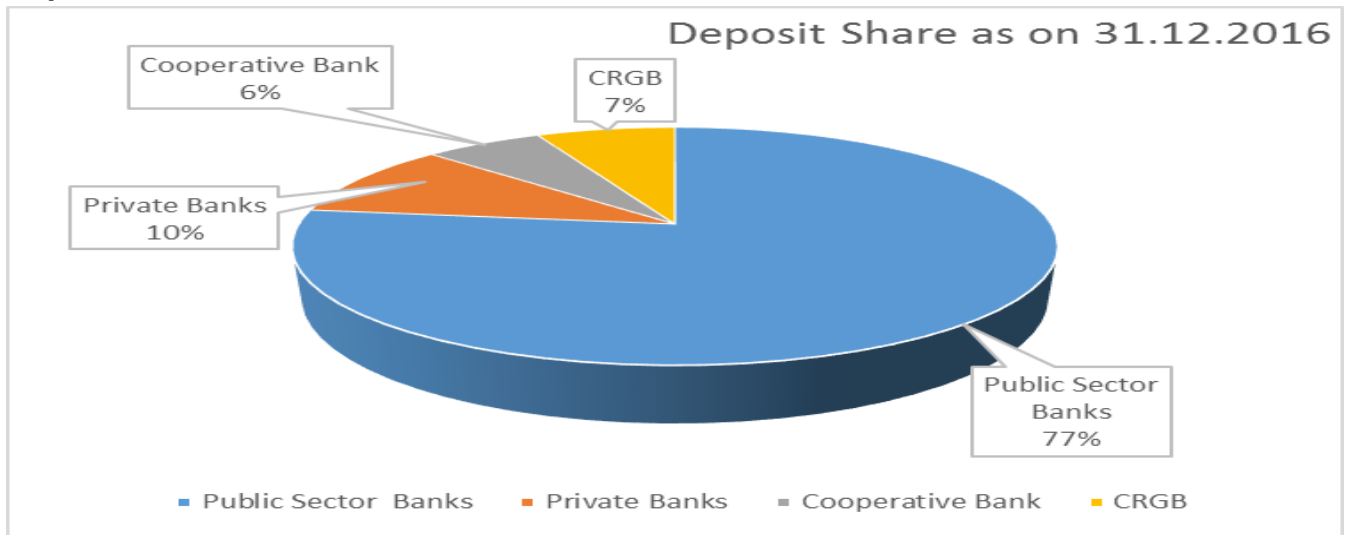
Agenda No 19: Banking at a glance in Chhattisgarh (Key Indicators): Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr No	Particulars	March 2016	Dec 2015	Dec 2016	YoY Growth Dec 15 to Dec 16		
					Amount	%	
1	Deposit	107440.58	107521.03	124158.20	16637.17	15	
2	Credit (Advances)	73078.64	72374.99	78263.23	5888.24	8	
3	CD Ratio (%) Benchmark - 60%	68.02	67.31	63.04			
4	Priority Sector Advance	34694.57	33850.72	40260.87	6410.15	19	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	47.48	46.77	51.44			
6	Agriculture Advances	11104.91	11623.29	13585.45	1962.16	17	
7	Share of Agriculture Advances in Total Advances (%) Bench Mark -18 %	15.20	16.06	17.36			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	17092.55	15260.12	19120.57	3860.45	25	
9	Share of MSE Advances to total Advances (%)	23.39	21.08	24.43			
10	Adv. To Weaker Section (WSA)	9791.51	9902.45	12272.12	2369.67	24	
11	Share of WSA to Total Advances Bench Mark -10%	13.40	13.68	15.68			
12	DRI Advances	9.41	9.80	12.76	2.96	30	
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.01	0.01	0.02			
14	Advances to Women	5384.14	4830.84	6173.26	1342.42	28	
15	Share of Advances to Women to total Advances (%) Bench Mark- 5%	7.37	6.67	7.89			
16	Branch Network	March 2016	Dec 2015	Dec 2016	YoY Growth Dec 15 to Dec-16	% Growth	
	Rural	1,236	1,188	1,249	61	5	
	Semi -Urban	715	674	700	26	4	
	Urban	684	666	720	54	8	
	Total Branches	2,635	2,528	2,669	141	6	
	Per branch population in Chhattisgarh (2.55 Crore)*	9,677	10,087	9,554			
	Pan India per branch population coverage :8832						

19.1: Deposits and Advances Growth:

Deposits:

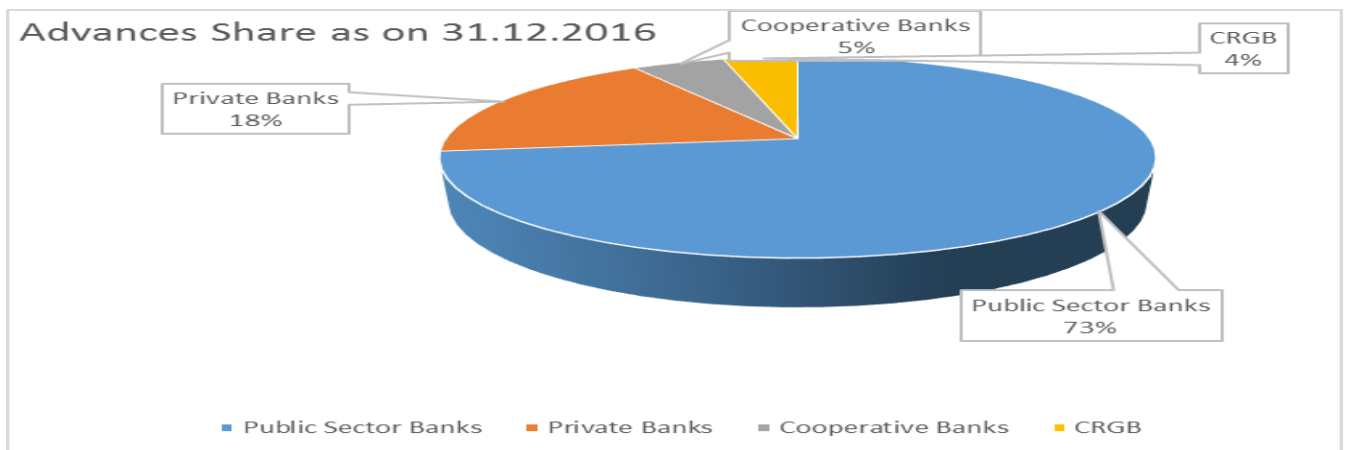


- Deposits recorded a YoY growth of Rs 16,637.17 Crores.

(Rs in Crore)

As on 31st March 16	As on 31st Dec 15	As on 31st Dec 16	YOY Growth	
			Amount	%
1,07,440.58	1,07,521.03	1,24,158.20	16,637.17	15

Advances:



- Advances recorded a YoY growth of Rs 5,888.24 Crore.

(Rs in Crore)

As on 31st March 16	As on 31st Dec 15	As on 31st Dec 16	YOY Growth	
			Amount	%
73,078.64	72,374.99	78,263.23	5,888.24	8

Bank wise information of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page-126).

19.2: 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 (Table 1 M)	
Number of Banks with CD Ratio > = 60%	38
Number of Banks with CD Ratio < 60%	16
Number of Districts with CD Ratio >= 40%	14
Number of Districts with CD ratio <40%	13

CD Ratio of banks during last five year:

As on 31.03.2013	As on 31.03.2014	As on 31.03.2015	As on 31.03.2016	As on 31.12.2015	As on 31.12.2016
56.21%	63.20%	64.45%	68.02%	67.31%	63.04%

Following 16 banks are having less than 60% CD Ratio:

Sr No	Bank	No of Branches in the State	CD Ratio %
1	Punjab National Bank	117	57
2	Central Bank of India	120	52
3	Federal Bank	3	49
4	Karur Vayshya Bank	1	47
5	J&K Bank	1	40
6	Vyavasyak Sahakari Bank	6	39
7	Dena Bank	113	38
8	Laxmi Mahila Nagrik Sah Bank	3	38
9	Yes Bank Ltd	4	34
10	CRGB	598	29
11	Bhartiya Mahila Bank	4	29
12	South Indian Bank	3	29
13	Pragati Mahila Nagrik Sahkari Bank	2	26
14	Raipur Urban Cop Bank	1	24
15	Nagrik Sahkari Bank	5	15
16	Syndicate Bank	27	14

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:

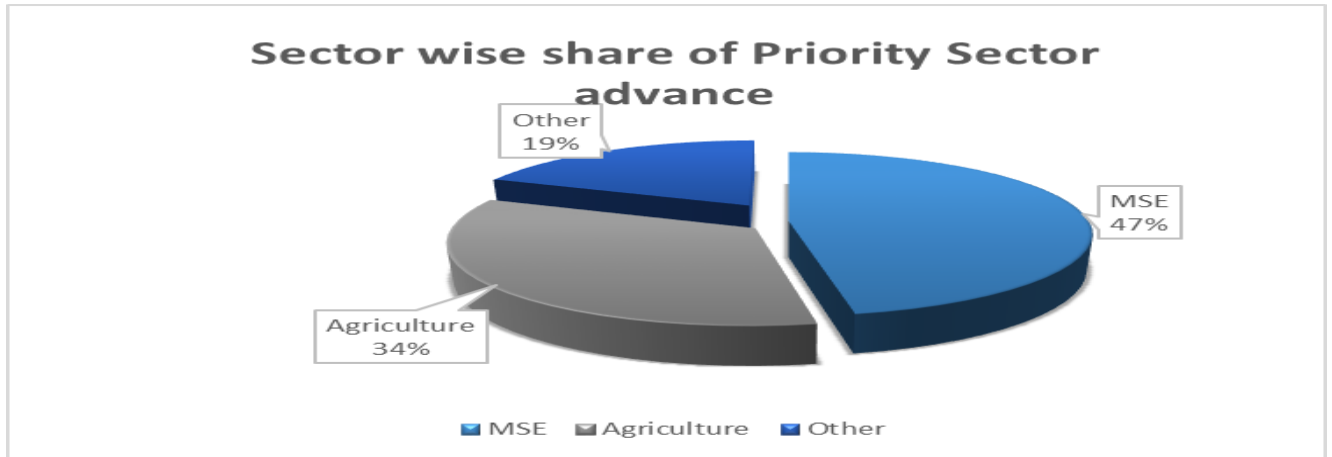
Thirteen districts are showing CD Ratio below 40%, which needs improvement.

(Rs in Crore)

Sr No	District	No of Branches	Deposit	Advance	CD ratio
1	Raipur	417	36988.91	41193.45	111.37
2	Dantewada	29	1152.65	805.72	69.90
3	Raigarh	178	5487.59	3700.41	67.43
4	Mahasamund	103	2101.24	1402.32	66.74
5	Kawardha	87	1531.37	963.71	62.93
6	Mungeli	47	933.86	534.71	57.26
7	Bemetara	72	1541.74	859.61	55.76
8	Rajnandgaon	145	4258.34	2304.60	54.12
9	Balodabazar	95	2725.22	1418.82	52.06
10	Gariaband	51	981.68	478.89	48.78
11	Dhamtari	91	2555.90	1244.62	48.70
12	Durg	169	16140.64	7385.88	45.76
13	Jagdalpur	80	3011.47	1332.88	44.26
14	Korba	107	6187.86	2517.73	40.69
15	Kondagaon	42	991.32	381.11	38.44
16	Balod	97	2228.45	837.66	37.59
17	Janjgir-Champa	146	4102.56	1526.33	37.20
18	Kanker	65	1858.38	678.76	36.52
19	Sarguja	81	3747.54	1360.16	36.29
20	Bilaspur	256	15224.47	4918.78	32.31
21	Balrampur	49	1229.19	317.94	25.87
22	Jaspurnagar	71	1874.89	479.92	25.60
23	Surajpur	69	2467.23	583.80	23.66
24	Koriya	79	3454.03	769.53	22.28
25	Narayanpur	14	355.34	76.47	21.52
26	Bijapur	15	543.79	106.45	19.58
27	Sukma	14	482.54	82.97	17.19
	Total	2669	124158.20	78263.23	63.04

19.3 Priority Sector Advances:

Priority Sector Advances registered a YoY growth of Rs 6,410.15 Crores, in percentage terms, it is 19%. The ratio of Priority Sector Advances to total advances comes to 51.44% as on December 2016, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 st March 16	As on 31 st Dec 15	As on 31 st Dec 16	YoY Growth	
			Amount	%
34,694.57	33,850.72	40,260.87	6,410.15	19
47.48%	46.77%	51.44%	of total advance	

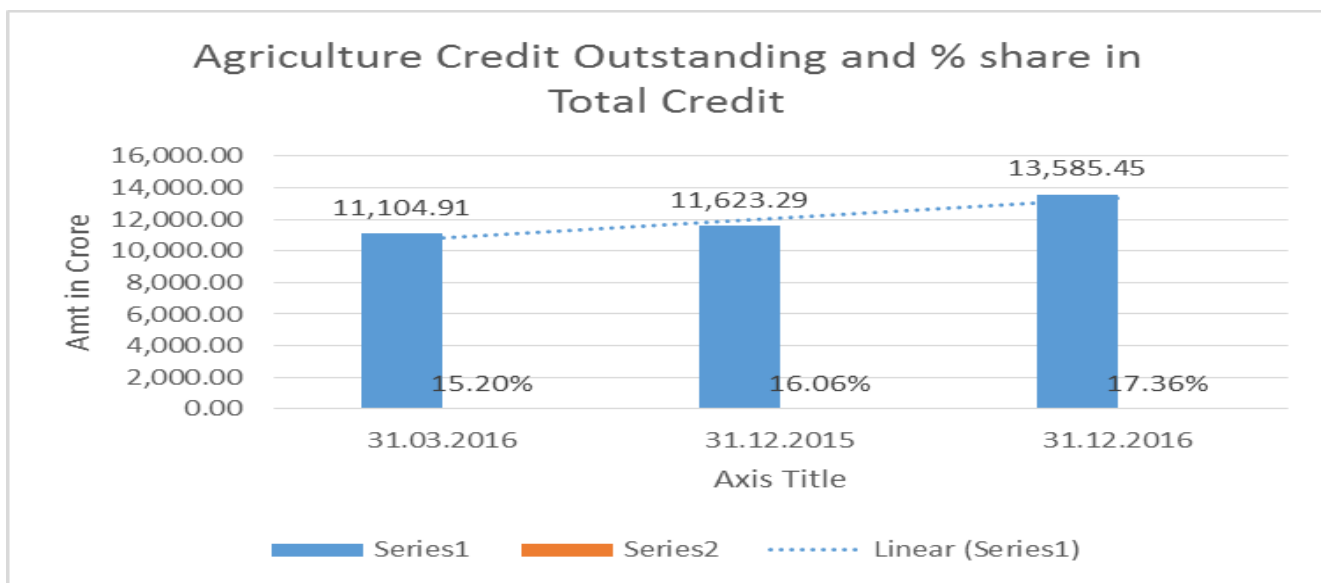
Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page - 129).

19.4 Agriculture Advances:

Agriculture Advances have registered a YoY growth of Rs 1,962.16 Crores, in percentage terms YoY growth in Agri Advances is 17%. The ratio of Agri Advances to Total Advances is 17.36% which is below than benchmark of 18%.

(Rs in Crore)

As on 31 st March 16	As on 31 st Dec 15	As on 31 st Dec 16	YoY Growth	
			Amount	%
11,104.91	11,623.29	13,585.45	1,962.16	17
15.20%	16.06%	17.36%	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs 8,708.18 Crores and Agriculture Term Loan were Rs 4,877.27 Crores as at the end of December 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- 130 & 131).

19.5: Kisan Credit Cards (KCC)

During December 2016, quarter 44,084 new cards amounting to Rs 240.00 Crores were issued.

(Amount in Crore)

Up to December Quarter 2016	
No of Cards issued	Limit Sanctioned
44,084	240.00

Details of Bank wise information of KCC are shown in table No 8a (Page-173).

RuPay Kisan Credit Card (RuPay kcc): Bank-wise RuPay KCC is as under:

RuPay Cards to be issued to all the farmers having KCC accounts in Bank branches operating throughout the Chhattisgarh. The main objectivity of issuing the RuPay Cards to the farmers to boost digital payment system in rural/urban areas of Chhattisgarh.

Features of RuPay Cards:-

1. RuPay Kisan Card is an electronic Chip based debit card by which farmers can withdraw & transfer the money from his Saving Account as well as from KCC accounts.
2. Farmers can make monetary transaction through the ATM, POS, & Micro ATMs at anywhere in the country as per their convenience.
3. Online transaction /remittances can be made by farmers on real time basis from one account to other account.

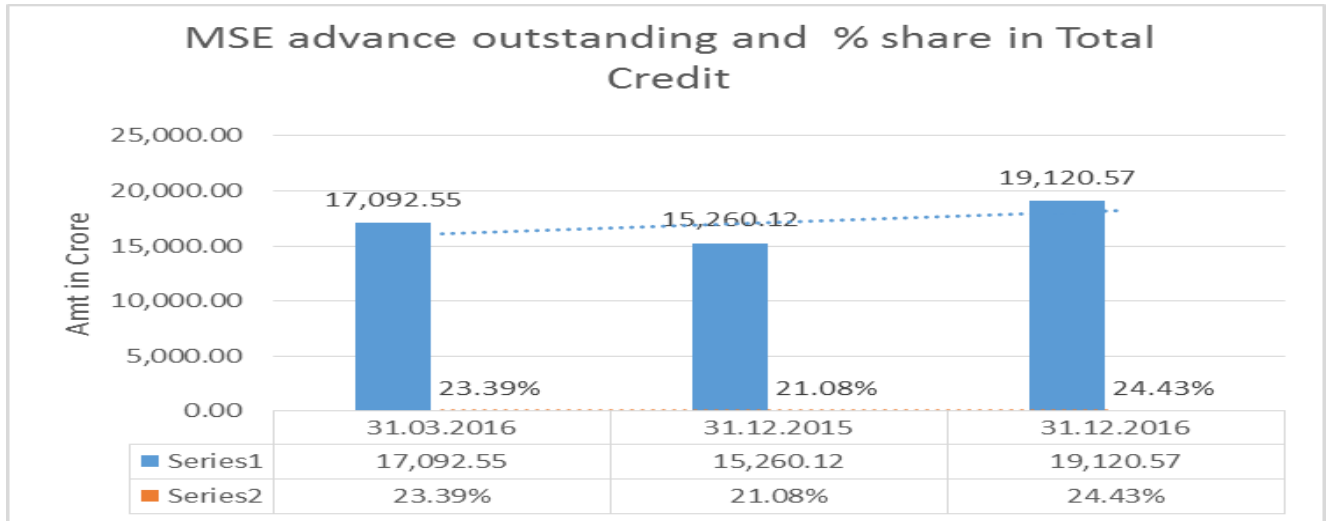
The bank wise progress under RuPay Kisan Credit Card up to 10.2.2017 is as under:

No of Banks issue RuPay Card	No of eligible Ru-Pay KCC card	Card Issued
26	15,53,290	2,46,038

Bank wise progress is placed at **Annexure- R** (Page No-124)

19.6: Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs 3,860.45 Crore, in percentage terms, it is 25 %. The ratio of MSE advances to total advances is 24.43 % as on December 2016.

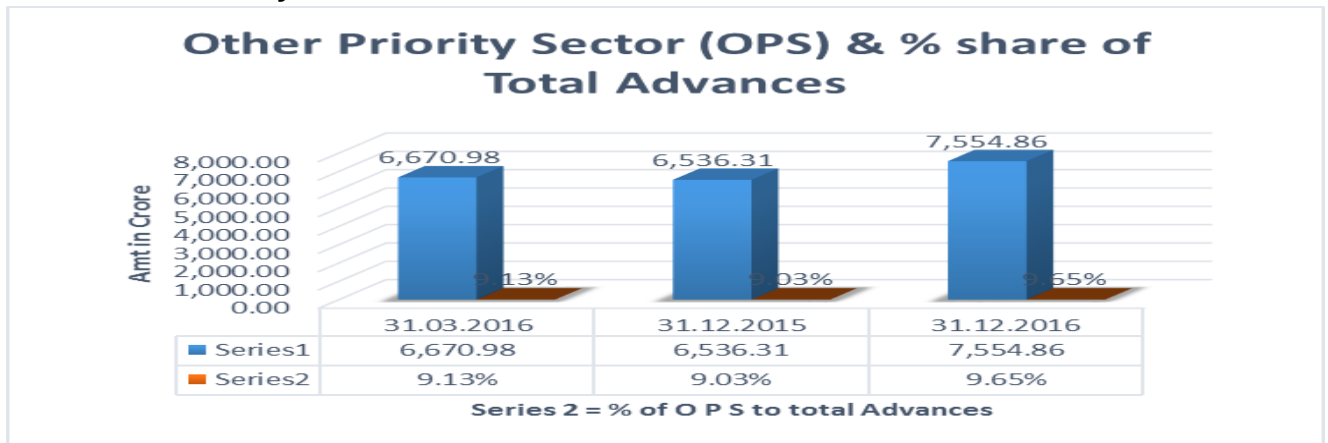


(Rs in Crore)

As on 31 st March 16	As on 31 st Dec 15	As on 31 st Dec 16	YoY Growth	
			Amount	% age
17,092.55	15,260.12	19,120.57	3,860.45	25
23.39%	21.08%	24.43%	Of total advance	

Details of Bank wise information of MSME Advances are shown in 1(f) (Page - 132).

19.7: Other Priority Sector Advances:



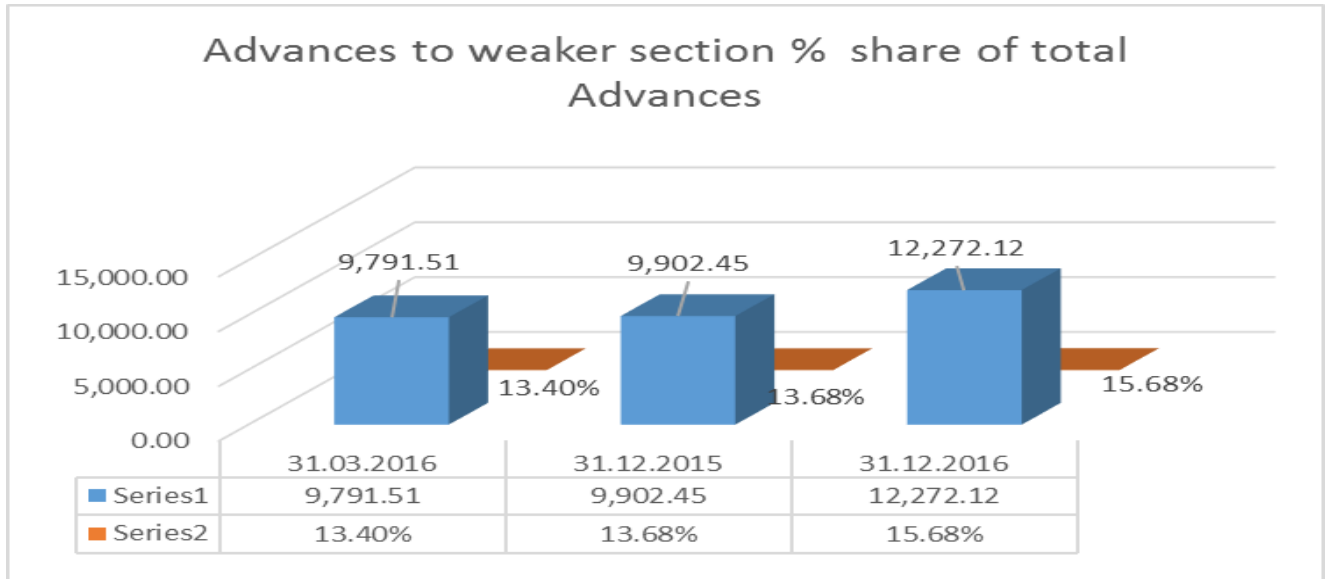
Other Priority Sector Advances registered a YoY growth of Rs 7,554.86 Crores, in percentage terms, it is 16 % as on December 2016.

(Rs in Crore)

As on 31 st March 16	As on 31 st Dec 15	As on 31 st Dec 16	YoY Growth	
			Amount	%
6,670.98	6,536.31	7,554.86	1,018.55	16
9.13%	9.03%	9.65%	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in table No – 1(f)-3 (Page- 134).

19.8: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs 2369.67.Crore, in percentage terms, it is 24 %. The ratio of advances to weaker sections to total advances is 15.68% which is above the bench mark level of 10% as at the end of the December 2016.

(Rs in Crore)

As on 31 st March 16	As on 31 st Dec 15	As on 31 st Dec 16	YoY Growth	
			Amount	%
9,791.51	9,902.45	12,272.12	2,369.67	24
13.40%	13.68%	15.68%	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page -135).

19.9: Education Loans:

(Rs in Crore)

As on 31 st March 16	As on 31 st Dec 15	As on 31 st Dec 16	YoY Growth	
			Amount	%
470.02	473.26	532.12	58.86	24
0.64%	0.65%	0.68%	Of total advance	

Bank wise details of Educational Loans are shown in table No–1(f)-2 (Page - 133).

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. Canara Bank is the nodal Bank for management of lodgement and disbursement of interest subvention claims. 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

Agenda No. 20: Review of Performance under 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. The performance up to December 2016 quarter is as under:

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

(Rs in Crore)

Sector	December 2015-16			December 2016-17		
	Target (2015-16)	Achievement	%	Target (2016-17)	Achievement	%
AGRI	11,953.91	6,046.78	50.58	13999.07	7,521.78	53.73
MSE	3,993.60	4,543.26	113.76	6185.34	6,734.03	108.87
OPS	5,031.30	1,602.02	31.84	2997.74	1,616.14	53.91
Total	20,978.81	12,192.05	58.12	23182.15	15,871.95	68.47

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

(Rs in Crore)

Agency	2015-16			2016-17		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	13,312.61	9,176.66	68.93	15539.25	10,849.98	69.82
Cooperative Banks	4,606.41	2,506.23	54.41	4828.28	3,745.75	77.58
RRBs	3,059.79	509.16	16.64	2814.62	1,276.22	45.34
Total	20,978.81	12,192.05	58.12	23182.15	15,871.95	68.47

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.

The State Focus Paper (SFP) 2017-18: The SFP which is aggregation of the Potential Linked Credit Plans for 2017-18 for all the districts of Chhattisgarh carries granular details of sector-wise, investment purpose-wise credit requirement as also elucidates investment and budgetary support required for infrastructure development. The total credit potential has been estimated at Rs.27825.48 core which is 20.03 % more than the previous year's projection of Rs.23182.16 core.

Total agriculture sector for 2017-18 is projected at Rs.16770.31 cores, of which an amount of Rs.5727.17 core (34.13%) has been earmarked for capital formation in agriculture & allied activities including agri-infrastructure & ancillaries. Rs.11121.96 cores have been assessed under Crop production, Maintenance and Marketing. For MSME sector a potential of Rs.7968.46 cores has been assessed for the financial year 2017-18. (Details placed at **Annexure –S (Page No- 125)**)

Agenda No. 21: Any other subject with the permission of the Chair.

Agenda No. 22: Vote of Thanks.

राज्य स्तरीय बैंकर्स समिति कक्ष
SLBC Cell, Chhattisgarh

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

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श्री मणि शंकर पाण्डेय	सहायक महाप्रबंधक	0771-4003158 9826226667	
श्री प्रदीप भांडारी	मुख्य प्रबंधक	0771-4270530, 7770814440	
श्री बिभुदेदु पटनायक	प्रबंधक	0771-4270530, 9753350079	
श्री नीरज शर्मा	जूनियर एसोसिएट	0771 -4070193	

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	Govind Rajan	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	shakar.cmleadbank@gmail.com
5	Bijapur	State Bank of India	K.M.Agrawal	9425295938	
6	Bilaspur	State Bank of India	Ranjeet Tigga	9425295938	Ranjeet.tigga@sbi.co.in
7	Dantewada	State Bank of India	Girish Sharma	9425149125	Girish_kumar.sharma@sbi.co.in
8	Dhamtari	Dena Bank	Amit Ranjan	7389943211	lbo.dhamta@denabank.co.in
9	Durg	Dena Bank	J.C. Panigrahi	7389949171	lbo.durg@denabank.co.in
10	Gariaband	Dena Bank	Andrew Rozario	7389943187	Lbo.gariaband@denabank.co.in
11	Jagdulpur	State Bank of India	J.R.Kawade	9630308190	Jr.kawade70@gmail.com
12	Janjgir-champ	State Bank of India	J.P.Jataria	8461001011	Jp.jataria@sbi.co.in
13	Jashpurnagar	State Bank of India	S M Dhargarh	9425361499	dargarhsudhanshu@sbi.co.in
14	Kanker	State Bank of India	Hemraj Thakur	8109257616	leadbanksbikaner@gmail.com
15	Kawardha	State Bank of India	Rajiv Thakkar	7771043777	leadbankkawardha@gmail.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	Sohan Pangraha	7869547332	Sohan.pangraha@sbi.co.in
23	Raipur	Dena Bank	Lalit Vadher	7389943198, 7389936863	lbc.raipur@denabank.co.in
24	Rajnandgaon	Dena Bank	Kajal Dasgupta	7024254544	lbc.rajnand@denabank.co.in
25	Sarguja	Central Bank of India	Madam Dongre	8370002055	ldmsurguja@centralbank.co.in
26	Surajpur	Central Bank of India	B Lakra	7509062727	ldmsurajpur@centralbank.co.in
27	Sukma	State Bank of India	Ashok Shrirange	9425267625	ashok.shrirange@sbi.co.in