

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर

66 वी बैठक

मंत्रालय, नया रायपुर, (छ ग)

State Level Bankers' Committee, Chhattisgarh, Raipur

66th SLBC Meeting,

Mantralaya, Naya Raipur (CG)

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**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर**  
**66 वी बैठक, मंत्रालय, नया रायपुर (छ ग)**  
**State Level Bankers' Committee, Chhattisgarh, Raipur**  
**66<sup>th</sup> SLBC Meeting,**  
**Mantralaya, Naya Raipur (C G)**

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## 66<sup>th</sup> Meeting of State Level Bankers' Committee, Chhattisgarh

### Agenda

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

#### **Agenda No. 2. Adoption of the Minutes of 65<sup>th</sup> SLBC meeting held on 23.02.2016**

Minutes of the 65<sup>th</sup> meeting of State Level Bankers' Committee held on 23.02.2016 have been circulated to all participants. A Copy of the minutes have been placed at **Annexure- A (Page No-33)** and the same may also be viewed at / downloaded from website-[www.sbcchhattisgarh.com](http://www.sbcchhattisgarh.com). The house is requested to confirm the minutes.

#### **Agenda No. 3: Action Taken Report of the 65<sup>th</sup> SLBC Meeting**

Action Taken Report on minutes of meeting is placed at **Annexure -A1 (Page No-37)**. 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. The minutes of the meeting is placed at **Annexure – B (Page No-52)**

#### **Agenda No. 5: Pradhan Mantri Jan-Dhan Yojana (PMJDY) & All SB accounts:**

The mission was started on 28 August 2014 and completed on 15.01.2015. The progress on related parameters is summarized below:

<b>As on</b>	<b>PMJDY Accounts</b>	<b>Active Bank Accounts</b>	<b>% of Active Accounts</b>	<b>Aadhaar Seeding</b>	<b>% of Aadhar Seeded Accounts</b>
31/03/2015	67,76,888	26,82,375	40	12,14,103	18
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
31/12/2016	1,19,22,390	76,79,850	65	69,14,200	58
31/03/2017	1,22,95,359	82,19,486	67	81,35,008	66
31/05/2017	1,23,82,578	86,03,684	69	87,55,951	71
<b>Pan India</b>	<b>28,63,42,121</b>	<b>21,32,35,288</b>	<b>74</b>	<b>17,72,62,325</b>	<b>62</b>

**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 1473 (May, 2017) i.e 209% growth. At all India level the average deposit has increased from Rs.1065 (March 2015) to Rs. 2248. (May, 2017) i.e. 111 %.

(ii) Banks in the State have opened 123.82 lacs accounts under PMJDY scheme up-to 15.05.2017 covering 48% of the population. However, at all India level the population coverage is 23% only. Chhattisgarh stands at number one position at Pan India level.

Aadhaar Seeding in all operative Saving Bank account:

As on	All SB Accounts	Aadhaar Seeding	% of Aadhar Seeded Accounts	Mobile Seeded Accounts	% of Mobile seeded Accounts
31.03.2017	2,29,68,851	1,30,34,023	57	1,09,84,261	48
31.05.2017	2,27,17,686	1,56,66,310	69	1,15,37,714	51

(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
31.03.2017	1,22,95,359	81,35,008	66	40,82,079	33
31.05.2017	1,23,82,578	87,55,951	71	41,13,125	33
<b>Growth</b>	<b>5,19,030</b>	<b>23,79,604</b>	<b>17</b>	<b>10,37,815</b>	<b>7</b>

**Target:** 100% Aadhaar seeding must be completed in non-zero /active accounts by 30.06.2017. Detailed District-wise and Bank wise data are placed at **Annexure-C (Page No : 56)**.

(iv) **Issuance of RuPay Card and Activation:** The data received from Department of Financial Services (DFS), Ministry of Finance (MoF), and Government of India upto 31.5.2017 is as under:

Date	PMJDY accounts	Issued RuPay Card accounts	Active RuPay card accounts	% of Active RuPay Cards
31.01.2017	1,21,14,280	82,48,488	31,48,447	38%
31.03.2017	122,95,359	83,71,226	37,52,218	45%
31.05.2017	1,23,82,578	83,95,482	37,92,316	46%

Bank wise data is placed at **Annexure - C (Page No: 56)**.

**Agenda No 6. Cash Management & Digital Payment System Progress:**

**Cash Management:** Post demonetization cash management was managed efficiently by SLBC with the support / guidance of Government of Chhattisgarh. Sufficient cash currency was earmarked by all the Currency Chest Branches for making payment to MNREGA, Tendu Patta workers and to fulfill the need of specific districts/ regions. Banks are on the job to promote non-cash transactions and customers are being motivated for the same. By using different non-cash products of respective banks.

**Digital Payment System:** Progress under various digital delivery channels up to 31.05.2017 are as under:

Sr No	Scheme	Date	Status (No)	Growth	% Growth
1	POS (Installed)	8.11.2016	17,468	16,689	96
		31.05.2017	34,157		
2	Debit Card	8.11.2016	1,37,19,742	5,93,328	4
		31.05.2017	1,43,13,070		
3	Mobile Banking	8.11.2016	6,19,320	1,93,605	31
		31.05.2017	8,12,925		
4	Internet Banking	8.11.2016	9,53,709	4,20,842	44
		31.05.2017	13,74,551		
5	Credit Card	8.11.2016	73,522	13,641	19
		31.05.2017	87,163		

Bank-wise progress is placed at **Annexure- D (Page No- 62 )**

**Digital Literacy Camps:** To create digital awareness among population about different mode of payment in the State, a special drive have been launched by bank branches, LDMs and Financial Literacy Centres in coordination with District Authorities. Under the special digital literacy drive 317 camps were organized at villages and Panchayat level and more than 1.60 lac population was made digitally literate.

**Progress under BHIM app:**

Target	Achievement	Achievement %
80000	7508	9.5

**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 31.05.2017 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
31.03.2017	41,67,404	91,84,043	60,749	51,46,196
31.05.2017	41,67,407	9,48,863	78,589	51,94,859
% growth (Renewal + New Enroll.)	88%	98%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment under PMJJBY, PMSBY & APY) report up to 31.05.2017 is placed at **Annexure E (Page No- 63 )**.

**Claims under PMJJBY & PMSBY:** Number of Claims reported under PMJJBY and PMSBY up to 31.05.2017 are as under:

Scheme	Paid	Pending with insurer	Rejected	Under Process	Grand Total
PMJJBY	2386	38	86	17	2527
PMSBY	313	67	88	11	479
<b>Total</b>	<b>2699</b>	<b>105</b>	<b>174</b>	<b>28</b>	<b>3006</b>

**Position of unsettled cases:**

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	0	17	38	55
PMSBY	0	9	69	78
<b>Total</b>	<b>0</b>	<b>26</b>	<b>107</b>	<b>133</b>

District wise and Bank wise progress report up to 31.05.2017 is placed at **Annexure F- (Page No- 65 )**.

**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 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

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

Particulars	Target Set
Physical Target (No of Application)	3,74,965
Financial Target (Rs in Crore)	2012.81

**Scheme component –wise target:** Component- wise achievement under PMMY for 2016-17 upto 31.03.2017 is as under:

**(Disbursement in Crore)**

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target	3,52,245	1408.96	20,123	402.56	2,597	201.29	3,74,965	2012.81
Achievement	2,82,664	595.12	28,106	627.52	8,633	688.94	3,19,391	1,897.60
% Achievement	80%	42%	140%	156%	332%	342%	85%	94%

Overall achievement up to 31.03.2017 is 94% in terms of amount and 85% in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure G- (Page No –69 )**.

**PMMY Progress 2017-18:** Although the targets for Financial Year 2017-18 has not yet been received by Banks and SLBC, Banks have started, Component-wise progress under the scheme from 01.04.2017 to 31.05.2017 is as under:

**(Disbursement in Crore)**

Shishu		Kishore		Tarun		Total	
No	Amt	No	Amt	No	Amt	No	Amt
17575	28.07	2512	65.97	1225	103.91	21312	197.95

Bank- wise achievement details are placed **at Annexure G- (Page No – 69 )**.

In compliance to the instructions of Department of Financial Services, Ministry of Finance, Government of India, contained in their letter No 27/03/2017-IF-II (PMMY) dated 12.05.2017, all the stake holders have been instructed to conduct District level events for PMMY borrowers and promotions of financial literacy.



## Agenda No 9. : Stand- Up India:

- The Union Cabinet on 6<sup>th</sup> 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 up-to 31.03.2017 is as under:**

	No of Bank*	Total No of Cases
Target	39	4314
Performance	25	938
% Achievement	-	21.74 % (Amt of Rs 211.02 Crore disbursed)

- Performance under Stand-Up India scheme during 2017-18 is as under:**

	No of Bank*	Total No of Cases
Performance	5	13 Cases (Rs 2.49 Crore )

Bank- wise, district-wise achievement details are placed at **Annexure- H (Page No – 75)**

## Agenda No10. : Pradhan Mantri Fasal Bima Yojana:

### Kharif – 2016

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.114.61	2,35,284	Rs.18.54	14,04,184	Rs.133.15

Notification for Kharif- 2017 is issued, all banks are requested to instruct their branches for meticulous compliance.

**Rabi – 2016-17:**

For implementation of above scheme the two General Insurance Companies Bajaj General Insurance Co. and Agriculture Insurance Corporation of India were identified.

**Coverage under the PMFBY in Rabi 2016-2017 season (up to 31.3.2017) is as under:**

(Amt in Crore)

AICIL		Bajaj Allianz		Total Coverage	
No of Farmers	Premium Amt	No of Farmers	Premium Amt	No of Farmers	Premium Amt
76,590	Rs 4.53	67,189	Rs.4.21	1,43,779	Rs.8.74

District-wise progress under Rabi 2016-17 report is placed at **Annexure I – (Page No- 77)**.

**A new development in the scheme is as under: -**

**i. Issuance of acknowledgement receipt: -**

As advised through our Letter No SLBC/2016-17/333 dated 12.01.2017 on the above subject. An acknowledgement receipt and synopsis in the form of pocket size folio is to be issued to every farmer insured under the captioned scheme.

As per the instructions of Ministry of Agriculture and Farmer Welfare, Government of India, the folios have been printed centrally and supplied by SLBC to all Commercial Banks.

All Banks are requested to arrange for supply of these folios to branches under their control in sufficient numbers. With instructions, Branches to issue these folios along with premium receipt to the insured farmer. The premium receipt will be provide in soft copy by the Insurance Company after receipt of premium amount. Branch will print and issue it to the farmer along with the folio already supplied.

**ii. Data entry in Central Government web portal : -**

Data entry in Government website is mandatory now. The reporting of progress in data is to be provided to Administrative Office on the prescribed format (already supplied).

**iii. Targets for non-loanee farmers :-**

A target to cover 3,65,000 non-loanee farmers has been allotted to all Banks. Bank wise list is placed at **Annexure- I (Page No - 77)**.

## Agenda No 11. : Pradhan Mantri Awas Yojana (PMAY) - Housing for all (Urban)

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

Credit linked Interest subsidy @6.5% (EWS/LIG), 4% (MIG-I) and 3% (MIG-II) respectively for a tenor of 20 years or actual loan tenor of loan which is lower will be provided by Gol. The Subsidy would be provided on Home Loans upto 6 lakh (EWS/LIG), 9 lakh (MIG-I) and 12 lakh in the case of MIG-II. EWS and LIG households are defined as households having annual income upto Rs.3 lakh (EWS), Rs. 3 to 6 lakh(LIG), Rs.6 to 12 lakh (MIG-I) and Rs.12 to 18 lakh (MIG-II) 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 31.03.2017 is as under

Applications Sanctioned ( No )	Application Sanctioned (Amt in crore)
1436	90.54

Scheme Details and Bank-wise progress report up to 31.03.2017 is placed at **Annexure – J (Page No- 78 )**.

## 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 31.03.2017 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 )	25,545	425.54	21,222	304.86	18,845	256.41	93%

Bank wise target and achievement details for year 2016-17 (upto 31.03.2017) is placed at **Annexure – K (Page No - 79 )**.

**Target for 2017-18:** The target for 2017-18 is Rs. 350.00 Crore (District-wise and Bank-wise target is placed at Page No-79 ).

**Agenda No.:13. National Urban Livelihood Mission (NULM):** The component wise achievement up to 31.03.2017 are as under:

(In Numbers)

Scheme	Physical Target	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Bank linkage	1500	2887	1525	1,417	101%
Interest Subsidy for Group Loan	280	637	281	258	100%
Interest Subsidy for Individual Loan	3500	10,771	5,147	4,771	147%
<b>Total</b>	<b>5280</b>	<b>14,295</b>	<b>6,953</b>	<b>6,446</b>	<b>122%</b>

Detailed progress report is placed at **Annexure- L (Page No- 83 )**.

Meeting of State Level Monitoring Committee Chaired by Chief Secretary, Government of Chhattisgarh was conducted on 08.05.2017.

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

Performance under PMEGP upto 31.03.2017 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	412	16.37	61%
PMEGP KVIB	674	13.48	1272	856	19.97	127%
PMEGP DIC	899	17.98	2948	1467	25.49	163%
<b>Total</b>	<b>2247</b>	<b>44.94</b>	<b>5,043</b>	<b>2,735</b>	<b>61.83</b>	<b>121%</b>

Detailed progress report is placed at **Annexure- M (Page No-92)**.

**Targets for 2017-18:** Target for 2017-18 given by three Government Agencies viz. KVIC, KVIB and DIC is as under:

Sr.No	Scheme	Number	Margin Money Amounts
1	Khadi & Village Industries Commission	607	Rs.1205.00 lac
2	Khadi & Village Industries Board	608	Rs.1205.00 lac
3	DIC	810	Rs.1606.67 lac
<b>Total</b>		<b>2025</b>	<b>Rs.4016.67 lac</b>

The house is requested to approve the target under PMEGP for 2017-18.

**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 2016-17 (No)	Cases Sponsored up to 31.03.2017 (No)	Cases Sanctioned Up to 31.03.2017 (No)	% Achievement Up to 31.03.2017 (No) against target
1	Antyodaya Swarojgar Yojana	6,000	6,718	2,787	42%
2	Adivasi Swarojgar Yojana	2,000	3,899	1,832	92%

Detailed progress report is placed at **Annexure- N (Page No-101)**.

**Targets for 2017-18:** Target for 2017-18 under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana is as under:

(Rs. In Crore)

Sr No	Scheme	Physical Target 2017-18 (No)	Subsidy
1	Antyodaya Swarojgar Yojana	6,000	6
2	Adivasi Swarojgar Yojana	2,000	2
<b>Total</b>		<b>8,000</b>	<b>8</b>

**Agenda No.16: Details of activities conducted in RSETIs:** The details of activities conducted in RSETIs up to 31.03.2017 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 31.03.2017	Youth trained from 01.04.16 to 31.03.2017	Link-age Ratio since Incep-tion
1	State Bank of India	11	971	25,434	291	7,170	58%
2	Central Bank of India	2	161	4,995	53	1,390	60%
3	Dena Bank	5	465	11,979	173	4,680	61%
<b>TOTAL</b>		<b>18</b>	<b>1,597</b>	<b>42,408</b>	<b>517</b>	<b>13,240</b>	<b>59%</b>

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 - 107)**.

**AGENDA NO. 17: Financial Literacy Centres (FLC):**

Financial Literacy is a regular activity of Banks. In Chhattisgarh 36 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:** 386 Special Camps were organized, additionally 352 target specific camps were also organized. During the Quarter January 2017 to March 2017, rural branches have organized 1184 camps for spreading Financial Literacy in the state. Detailed report for March 2017 on new format Annexure III part A, B, C have been submitted to RBI.

**District wise events for Financial Literacy by National Film Development Corporation (NFDC):-** A mass outreach programme on completion of 3 years of Government of India, the events were organized by National Film Development Corporation (NFDC) from 29 May 2017 at 9 districts viz.

Sr.No	District	Lead Bank	Date of Event
1	Raipur	Dena Bank	8-10 June 2017
2	Korba	SBI	1-2 June 2017
3	Bilaspur	SBI	2-4 June 2017
4	Bhilai	Dena Bank	31 May -2 June 2017
5	Raigarh	SBI	9-11 June 2017
6	Surajpur	CBI	9-11 June 2017
7	Durg	Dena Bank	16-18 June 2017
8	Jaspur	SBI	16-18 June 2017
9	Sarguja	CBI	16-18 June 2017

The focus of the events was on spreading financial literacy about Micro Credits, Aadhaar Seeding, Social Security Schemes, Digital Initiatives and Social Security Schemes of Gol. Specially designed Financial Literacy Material provided by RBI was displayed & brochures, leaflets are made available to common public.

**RBI's Financial Literacy week from 05-09 June 2017- to emphasize the importance of financial literacy :** Under the aegis of RBI, FLC activities were focused on four broad themes viz. Awareness about KYC, Exercising Credit Discipline, Grievance Redressal and going Digital (UPI and \*99#). For the purpose specially designed flyers, Charts, Posters were made available for Trainer and each Branch.

**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. The overall bank branch position in these districts are as under :

Date	No of Rural Branches	No of Semi-Urban Branches	Total Branches
31.03.2015	189	149	338
31.03.2016	230	163	393
31.03.2017	244	164	408
31.05.2017	250	169	419
<b>Growth</b>	<b>61</b>	<b>20</b>	<b>81</b>

Under the special drive of Government of Chhattisgarh, 150 locations were identified for opening of Bank branches in these districts. 20 Banks had chosen 62 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	3	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	
<b>Total</b>		<b>150</b>	<b>57</b>	<b>5</b>

**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
62	46	11	5

**Bank wise allotment and Progress up to 31.05.2017:** 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		Under Process		Pending (Approval awaited)
		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	CBI (ATMs)	0	5	0			5	
8	CRGB	7		7				
9	Dena Bank	5		2				3
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				1		
15	SBI	10		10				
16	Syndicate Bank	2		2				
17	UCO Bank	4		1		3		
18	UBI	3		1		2		
19	Vijaya Bank	3		1				2
20	IndusInd Bank	1		1				
<b>Total</b>		<b>57</b>	<b>5</b>	<b>46</b>		<b>6</b>	<b>5</b>	<b>5</b>

Bank-wise detail report is placed at **Annexure – P (Page- 109)**.

**(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.

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 31.03.2017.



**The branch allotment and opening position up to 31.05.2017 is as under:**

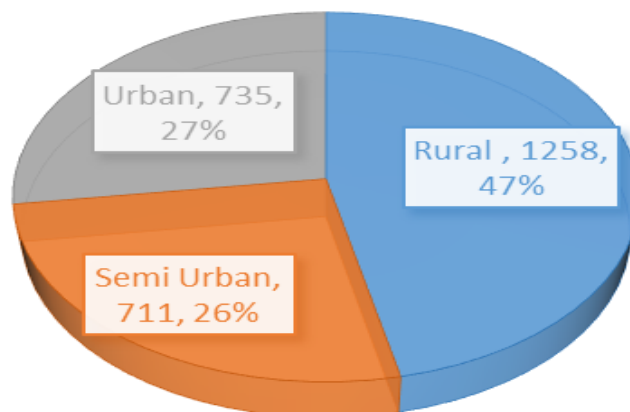
<b>Sr No</b>	<b>Name of Bank</b>	<b>No of Branches</b>	<b>Opened</b>
1	Allahabad Bank	4	<ul style="list-style-type: none"> <li>• One branch opened by Vijaya Bank at Khamtarai on 28.12.2016.</li> <li>• One branch opened by UCO bank at Loharasi on 4.7.2016.</li> </ul>
2	Andhra Bank	1	
3	Axis Bank	1	
4	Bandhan Bank	1	
5	Bank of Baroda	1	
6	Bank of India	1	<ul style="list-style-type: none"> <li>• Branch opened by UCO Bank at Nardha on 29.08.2016.</li> </ul>
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	Opened
17	Canara Bank	1	
18	State Bank of India	3	
19	Karnataka Bank	1	
20	Syndicate Bank	1	Opened
21	UCO Bank	1	
22	Union Bank of India	1	
23	United Bank of India	1	
24	Vijaya Bank	1	
<b>Total</b>		<b>29</b>	<b>7</b>

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 at earliest.

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

**Number of Branches:** There are now 1258 rural, 711 semi-urban and 735 urban branches in the State aggregating 2704 Branches as at the end of March 2017. Out of these, 72.81 % branches are operating in rural and semi-urban areas.

### POSITION OF BANK BRANCHES IN CHHATTISGARH AS ON 31.03.2017



Type of Bank	Rural (Population <10,000)		Semi Urban (Population >10,000 and < 1 Lac)		Urban (Population > 1 lac )		Total Branches	
	Mar-16	Mar-17	Mar-16	Mar-17	Mar-16	Mar-17	Mar-16	Mar-17
PSU Banks	538	543	481	461	475	509	1494	1513
Private Banks	73	84	95	106	103	121	271	311
Cooperative Banks	151	152	59	64	63	62	273	278
CRGB	474	479	80	80	43	43	597	602
<b>Total</b>	<b>1236</b>	<b>1258</b>	<b>715</b>	<b>711</b>	<b>684</b>	<b>735</b>	<b>2635</b>	<b>2704</b>

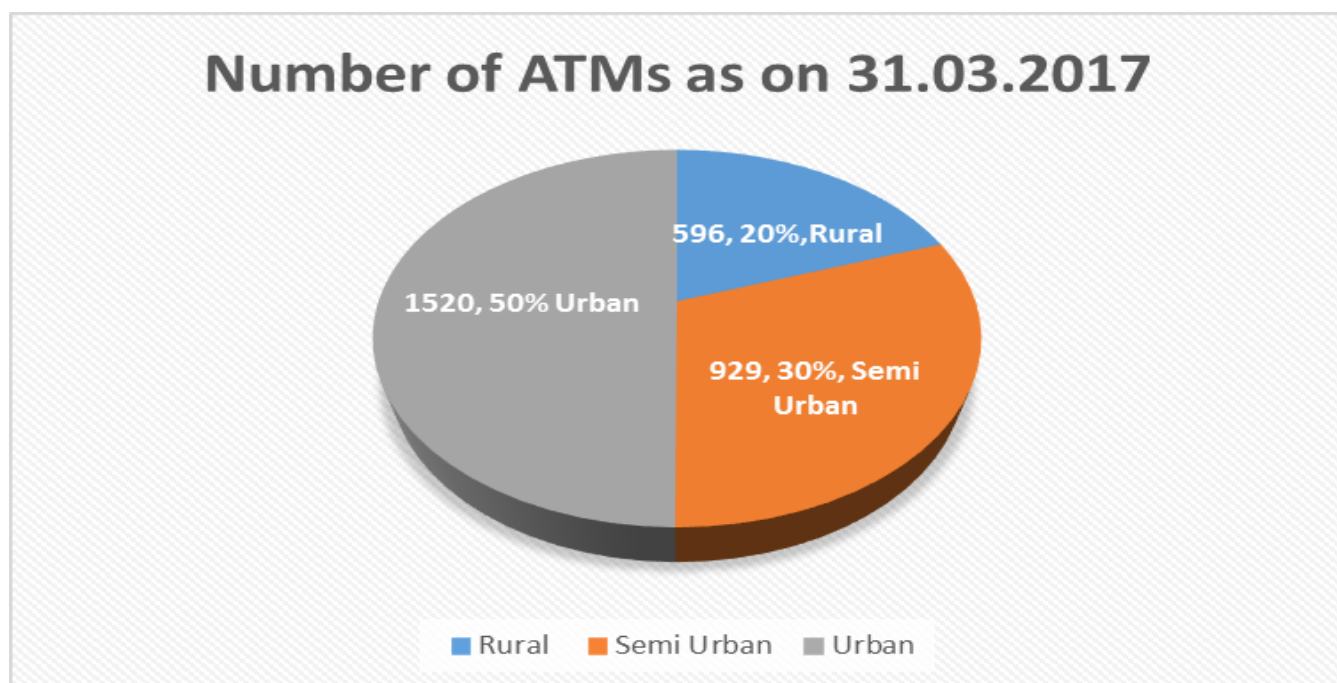
\*Following banks have done wrong reporting in the Month of March 2016:

- (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. Bank wise information of Branch network is shown in table **No – 1(L) (Page – 129 )**.

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	2
Canara Bank	10
Corporation Bank	2
IDBI	1
Indian Bank	2
OBC	9
Punjab & Sind	1
State Bank of India	15
Syndicate Bank	5
UCO Bank	3
Vijaya Bank	5
DCB Bank	3
Axis Bank	23
Bandhan Bank	1
HDFC Bank Ltd	7
Tamilnad Mercantile Bank	1
ICICI Bank	6
IndusInd Bank	2
Kotak Mahindra Bank	3
APEX Bank & Other Cooperative Banks	1
CRGB	5
<b>Total</b>	<b>69</b>

Number of ATMs:



There are 596 ATMs in rural centers, 929 in semi-urban centers and 1520 in urban centers in the State aggregating to 3045 ATMs at the end of March 2017. 50% ATMs are established at Semi-urban and Urban area.

Type of Bank	Rural		Semi Urban		Urban		Total ATMs	
	Mar-16	Mar-17	Mar-16	Mar-17	Mar-16	Mar-17	Mar-16	Mar-17
PSU Banks	546	549	737	814	1124	1298	2407	2661
Private Banks	46	46	114	113	171	213	331	372
Cooperative Banks	0	1	2	2	7	9	9	12
CRGB	0	0	0	0	0	0	0	0
<b>Total</b>	<b>592</b>	<b>596</b>	<b>853</b>	<b>929</b>	<b>1302</b>	<b>1520</b>	<b>2747</b>	<b>3045</b>
<b>Growth(No)</b>	<b>4</b>		<b>76</b>		<b>218</b>		<b>298</b>	
<b>% growth</b>	<b>0.67</b>		<b>8.90</b>		<b>16.74</b>		<b>10.85</b>	

Bank wise information of ATM Network is shown in table No – 1(N) (Page-131).

(iii) **Expansion of Bank Mitra (BCs):** In Chhattisgarh the deployment of Bank Mitras are as under:

Date	No of Bank Mitra Deployed	Active Bank Mi-tra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
31.12.2016	3396	2979	2154	1739
31.03.2017	3396	2998	2154	1745
31.05.2017	3516	3218	2562	1745

25 Centres were identified during Lok–Swaraj for providing doorstep banking services through Bank Mitra in 7 districts of Bastar and Sarguja divisions. The bank-wise allotment and deployment position is as under:

Sr. No.	District Name	Village Name	Alloted to	Status /Remark
1	Bijapur	Modakpal	Central Bank of India	To be opened by 30.06.2017
2	Narayanpur	Halamimunmeta	Central Bank of India	To be opened by 30.06.2017
3	Surajpur	Khond	Central Bank of India	To be opened by 30.06.2017
4	Surajpur	Rewati	Central Bank of India	Opened on 15.05.2017
5	Surguja	Latori	Central Bank of India	Opened on 15.05.2017
6	Surguja	Argoti	Central Bank of India	To be opened by 30.06.2017
7	Balrampur	Samari	CRGB	To be opened on 10.06.2017
8	Dantewada	Chhindnar	CRGB	To be opened on 10.06.2017
9	Dantewada	Palnar	CRGB	To be opened by 10.06.2017

<b>Sr. No.</b>	<b>District Name</b>	<b>Village Name</b>	<b>Alloted to</b>	<b>Status</b>
10	Kondagaon	Mardapal	CRGB	To be opened by 10.06.2017
11	koriya	Madisarai	CRGB	To be opened by 10.06.2017
12	Koriya	Kotadal	CRGB	To be opened by 10.06.2017
13	Sukma	Puspal	CRGB	To be opened by 10.06.2017
14	Surguja	Basen		To be opened by 10.06.2017
15	Kanker	Chhote Bethiya	Dena Bank	To be opened by 30.06.2017
16	Bastar	Mardum	IDBI Bank	Opened on 20.05.2017
17	Jasपुर	Rouni	Punjab National Bank	Opened on 15.05.2017
18	Jasपुर	Aarra	Punjab National Bank	To be opened by 30.06.2017
19	Kondagaon	Badejabera	Punjab National Bank	SBI BC is already there
20	Bijapur	Basaguda	State Bank of India	To be opened by 30.06.2017
21	Bijapur	Usur	State Bank of India	Connectivity issue
22	Dantewada	Bhansi	State Bank of India	Opened on 17.05.2017
23	Jasपुर	Joranda Jharia	State Bank of India	To be opened by 10.06.2017
24	Narayanpur	Edka	State Bank of India	To be opened by 30.06.2017
25	Sukma	Errabore	State Bank of India	Opened on 17.05.2017

All Banks are instructed to deploy the BCs at allotted centres by 30.06.2017.

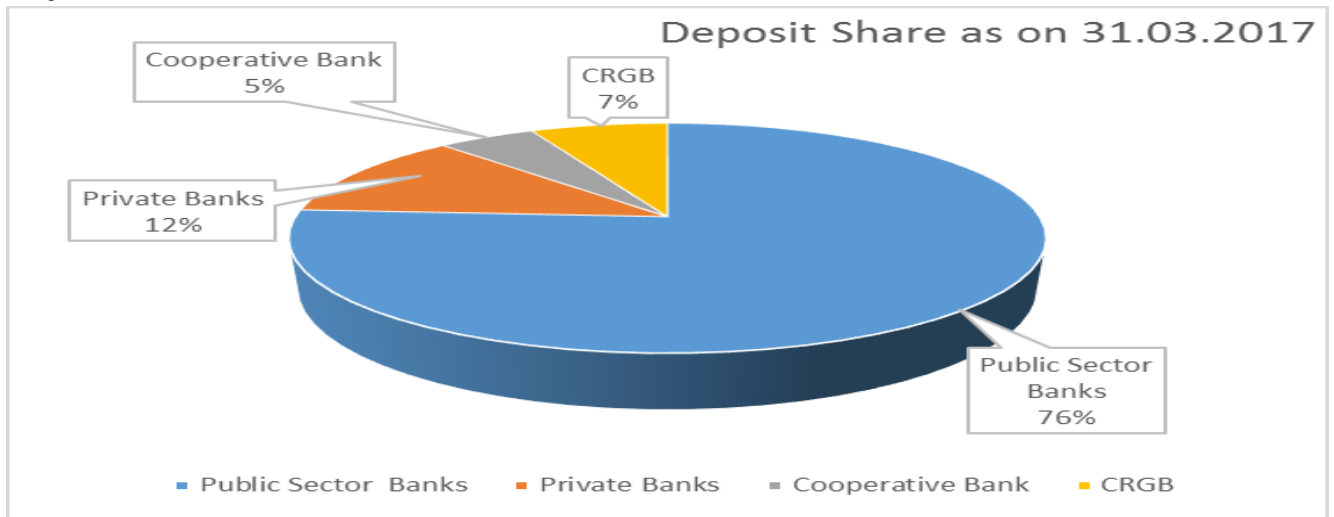
**Agenda No 19: Banking at a glance in Chhattisgarh (Key Indicators):** Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr No	Particulars	March 2016	December 2016	March 2017	YoY Growth March 16 to March 17		
					Amount	%	
1	Deposit	107440.58	124158.20	124037.50	16596.92	15.45	
2	Credit (Advances)	73078.64	78263.23	82266.69	9188.05	12.57	
3	CD Ratio (%) <b>Benchmark - 60%</b>	68.02	63.04	66.32			
4	Priority Sector Advance	34694.57	40260.87	40594.63	5900.06	17.01	
5	Share of PSA in Total Advances (%) <b>Bench Mark – 40%</b>	47.48	51.44	49.35			
6	Agriculture Advances	11104.91	13585.45	12719.76	1614.85	14.54	
7	Share of Agriculture Advances in Total Advances (%) <b>Bench Mark -18 %</b>	15.20	17.36	15.46			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	17092.55	19120.57	20597.53	3504.98	20.51	
9	Share of MSE Advances to total Advances (%)	23.39	24.43	25.04			
10	Adv. To Weaker Section (WSA)	9791.51	12272.12	12246.10	2454.59	25.07	
11	Share of WSA to Total Advances <b>Bench Mark -10%</b>	13.40	15.68	14.88			
12	DRI Advances	9.41	12.76	12.45	3.04	32.27	
13	Share of DRI Advances in total (1%) <b>Bench Mark-1%</b>	0.01	0.02	0.02			
14	Advances to Women	5384.14	6173.26	6450.55	1066.41	19.81	
15	Share of Advances to Women to total Advances (%) <b>Bench Mark- 5%</b>	7.37	7.89	7.84			
16	<b>Branch Network</b>	<b>March 2016</b>	<b>December 2016</b>	<b>March 2017</b>	<b>YoY Growth Mar 16 to Mar-17</b>	<b>% Growth</b>	
	Rural	1,236	1,249	1258	22	1.78	
	Semi -Urban	715	700	711	-4	-0.56	
	Urban	684	720	735	51	7.46	
	Total Branches	2,635	2,669	2704	69	2.62	
	Per branch population in Chhattisgarh (2.55 Crore)*	9,677	9,554	9430			
	<b>Pan India per branch population coverage :8832</b>						

## 19.1: Deposits and Advances Growth:

### Deposits:

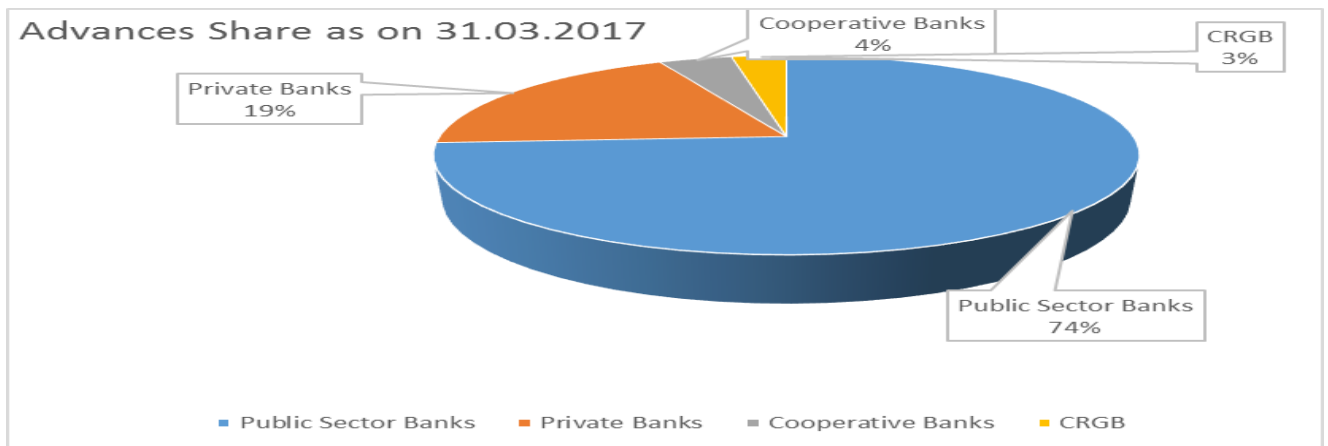


- Deposits recorded a YoY growth of Rs16, 596.92 Crores.

(Rs in Crore)

As on 31st March 16	As on 31st Dec 16	As on 31st March 17	YOY Growth	
			Amount	%
1,07,440.58	1,24,158.20	1,24,037.50	16,596.92	15.45

### Advances:



- Advances recorded a YoY growth of Rs 9,188.05 Crore.

(Rs in Crore)

As on 31st March16	As on 31st Dec 16	As on 31st March 17	YOY Growth	
			Amount	%
73,078.64	78,263.23	82,266.69	9,188.05	12.57

Bank wise information of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page-115 ).

## 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
Number of Banks with CD Ratio > = 60%	33
Number of Banks with CD Ratio < 60%	19
Number of Districts with CD Ratio >= 40%	14
Number of Districts with CD ratio <40%	13
All Banks CD Ratio (Table 1 M)	

### 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 31.03.2017
56.21%	63.20%	64.45%	68.02%	66.32%



**Following 19 banks are having less than 60% CD Ratio:**

<b>Sr. No.</b>	<b>Bank</b>	<b>No of Branches in the State</b>	<b>CD Ratio %</b>
1	Punjab National Bank	118	59.92
2	Apex Bank	260	55.61
3	Central Bank of India	120	52.36
4	Laxmi Mahila Nag.Sah.Bank	3	47.93
5	Federal Bank	3	46.22
6	Karur Vshya Bank	1	44.30
7	Oriental Bank of Commerce	46	42.69
8	Vyavsayak Sahkari Bank	6	41.77
9	Yes Bank Ltd	4	41.43
10	J & K Bank	1	40.72
11	Raipur Urban Urban Coop.Merc Bank	1	36.24
12	Dena Bank	116	35.71
13	Bhartiya Mahila Bank	4	34.86
14	South Indian Bank	3	32.13
15	Chhattisgarh RRB	602	28.98
16	Pragati Mah. Nag. Sah.Bank	2	26.75
17	Syndicate Bank	30	17.04
18	Nagrik Sahkari Bank	5	14.29
19	Tamilnad Mercantile Bank	1	0.61

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 off take 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:**

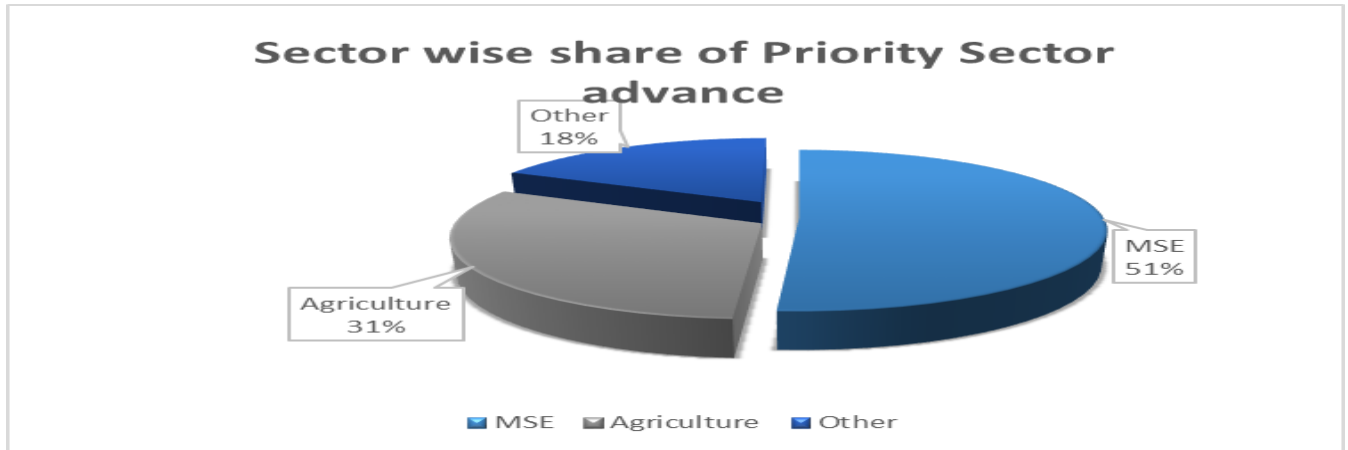
Thirteen districts are showing CD ratio below 40%, which needs improvement.

(Rs.in Crore)

Sr.No	Bank	Branch	Deposit	Advances	CD Ratio
1	Raipur	455	35648.79	43815.06	122.91
2	Raigarh	137	5541.19	3886.61	70.14
3	Dantewada	31	1209.52	820.12	67.81
4	Mahasamund	101	2066.00	1395.22	67.53
5	Bemetra	66	1391.24	904.05	64.98
6	Mungeli	44	963.10	574.41	59.64
7	Kawardha	67	1584.33	942.27	59.47
8	Baloda Bazar	108	2754.85	1463.43	53.12
9	Dhamtari	91	2643.92	1342.33	50.77
10	Jagdalpur	83	2849.27	1411.36	49.53
11	Rajnandgaon	153	4289.98	2118.81	49.39
12	Durg	257	16318.14	7779.58	47.67
13	Gariaband	45	1029.53	452.81	43.98
14	Korba	108	6567.81	2714.01	41.32
15	Kondagaon	44	1040.65	409.03	39.31
16	Kanker	69	1820.85	707.89	38.88
17	Balod	91	2241.43	861.01	38.41
18	Sarguja	85	3797.02	1436.99	37.85
19	Janjgir-Champa	140	4229.71	1476.41	34.91
20	Bilaspur	224	15303.32	5186.27	33.89
21	Jaspurnagar	63	1929.82	552.40	28.62
22	Balrampur	47	1322.71	332.66	25.15
23	Surajpur	70	2556.67	590.53	23.10
24	Koriya	81	3502.76	807.28	23.05
25	Narayanpur	12	374.44	79.81	21.31
26	Bijapur	17	563.46	115.17	20.44
27	Sukma	15	496.99	91.17	18.34
<b>Total</b>		<b>2704</b>	<b>124037.50</b>	<b>82266.69</b>	<b>66.32</b>

### 19.3 Priority Sector Advances:

Priority Sector Advances registered a YoY growth of Rs 5,900.06 Crores, in percentage terms, it is 17.01%. The ratio of Priority Sector Advances to total advances comes to 49.35% as on 31<sup>st</sup> March 2017, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31st March 16	As on 31st Dec 16	As on 31st March 17	YoY Growth	
			Amount	%
34,694.57	40,260.87	40,594.63	5,900.06	17.01
47.48%	51.44%	49.35%	of total advance	

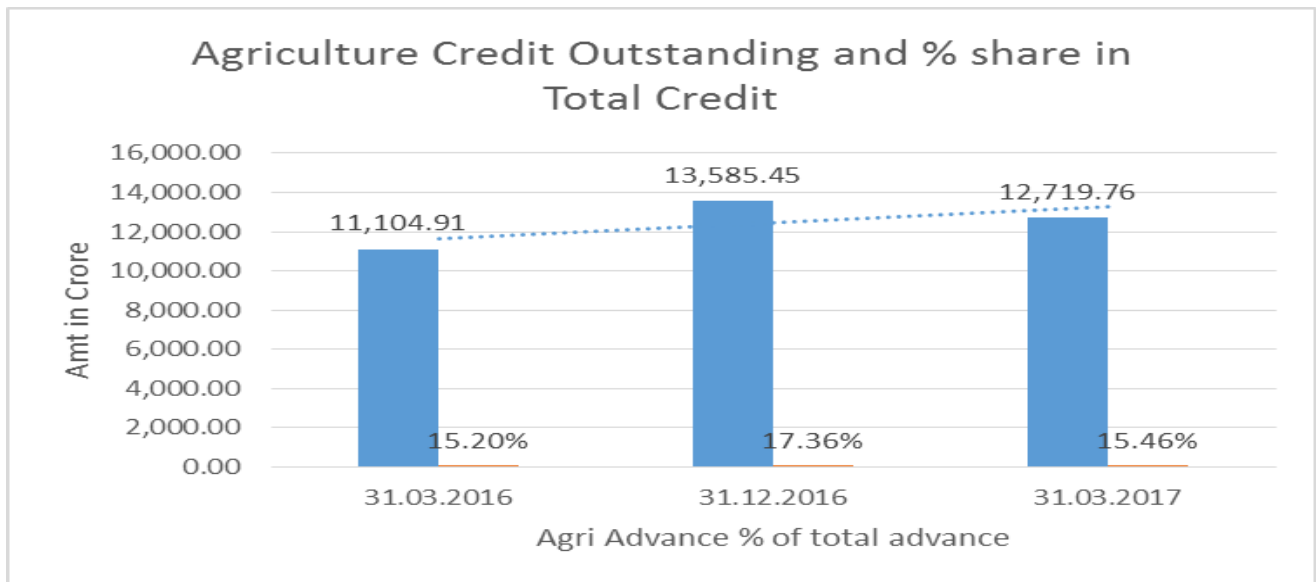
Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page -118 ).

### 19.4 Agriculture Advances:

Agriculture Advances have registered a YoY growth of Rs 1,614.85 Crores, in percentage terms YoY growth in Agri Advances is 14.54%. The ratio of Agri Advances to Total Advances is 15.46 % which is below than benchmark of 18%.

(Rs in Crore)

As on 31st March 16	As on 31st Dec 16	As on 31st March 17	YoY Growth	
			Amount	%
11,104.91	13,585.45	12,719.76	1,614.85	14.54
15.20%	17.36%	15.46%	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs 7,734.40 Crores and Agriculture Term Loan were Rs 4,985.36 Crores as at the end of March 2017. 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- 119 & 120).

#### **19.5: Kisan Credit Cards (KCC)**

During March 2017, quarter 84015 new cards amounting to Rs 1231.91 Crores were issued.

(Amount in Crore)

<b>Up to March Quarter 2017</b>	
No of Cards issued	Limit Sanctioned
89056	1231.91

Details of Bank wise information of KCC are shown in table No 8a (Page- 161).

#### **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.

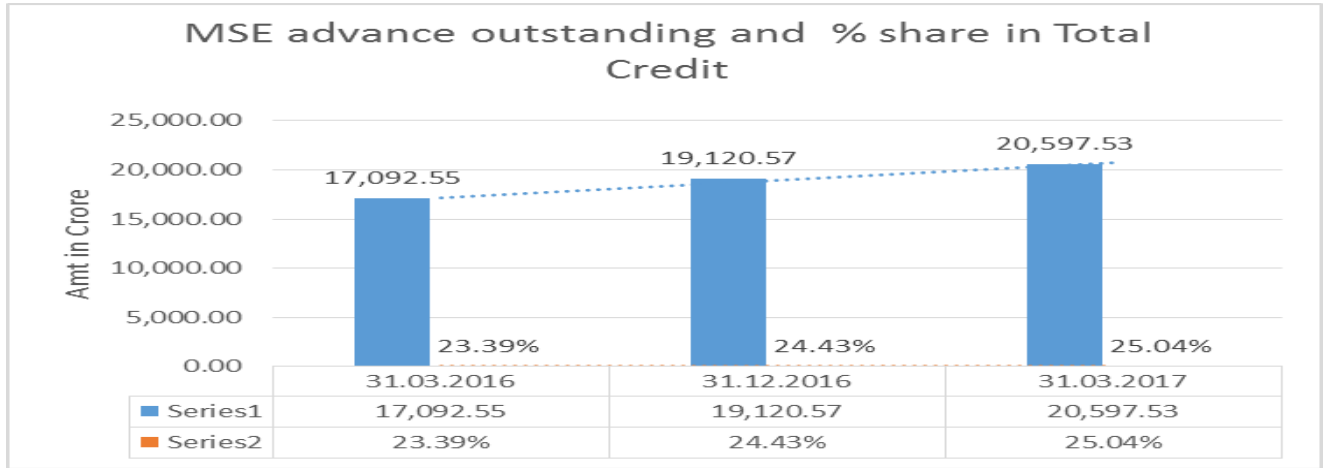
The bank wise progress under RuPay Kisan Credit Card up to 15.05.2017 is as under:

No of Banks issue RuPay Card	No of eligible RuPay KCC card	Card Issued	% Achievement
26	14,26,156	12,39,855	87

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

**19.6: Micro and Small Entrepreneur Advance (MSE):**

MSE advances registered a YoY growth of Rs 3,504.98 Crore, in percentage terms, it is 20.51 % .The ratio of MSE advances to total advances is 25.04 % as on March 2017.

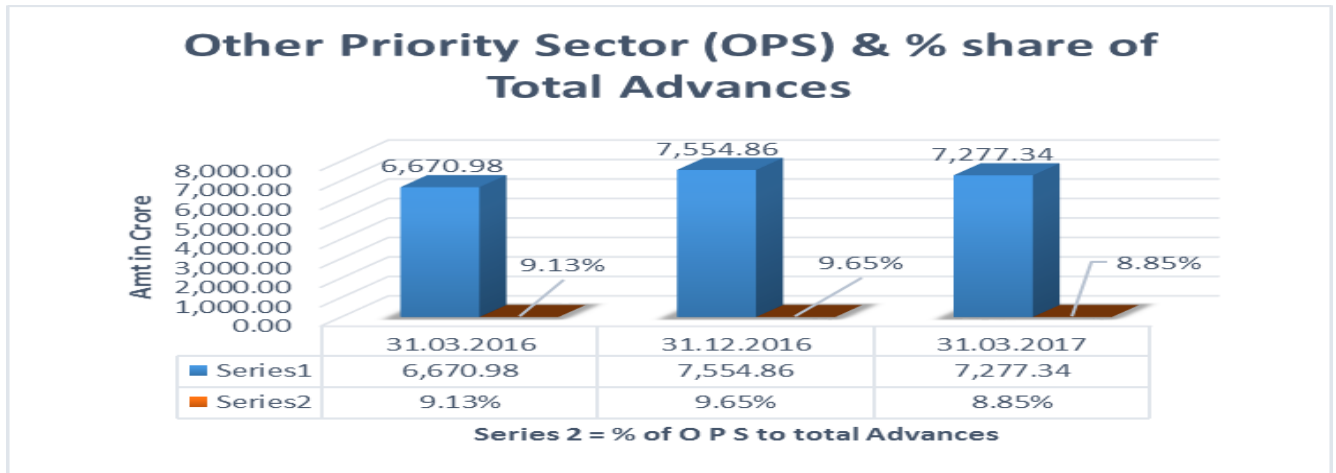


(Rs in Crore)

As on 31st March 16	As on 31st Dec 16	As on 31st March 17	YoY Growth	
			Amount	% age
17,092.55	19,120.57	20,597.53	3,504.98	20.51
23.39%	24.43%	25.04%	Of total advance	

Details of Bank wise information of MSME Advances are shown in 1(f) (Page - 121).

**19.7: Other Priority Sector Advances:**



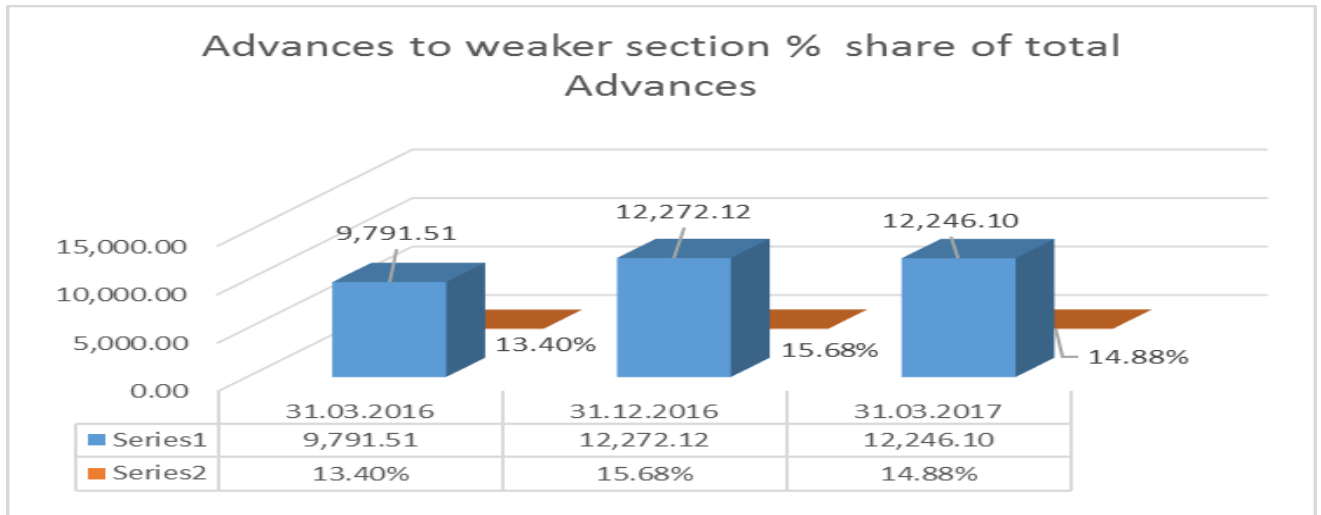
Other Priority Sector Advances registered a YoY growth of Rs 606.37Crores, in percentage terms, it is 9.09% as on March 2017.

(Rs in Crore)

As on 31st March 16	As on 31st Dec 16	As on 31st March 17	YoY Growth	
			Amount	%
6,670.98	7,554.86	7,277.34	606.37	9.09
9.13%	9.65%	8.85%	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in table No – 1(f)-3 (Page-123) .

**19.8: Advances to Weaker Sections:**



Advances to weaker sections registered a YoY growth of Rs 2,454.59.Crore, in percentage terms, it is 25.07%. The ratio of advances to weaker sections to total advances is 14.89% which is above the bench mark level of 10% as at the end of the March 2017.

(Rs in Crore)

As on 31st March 16	As on 31st Dec 16	As on 31st March 17	YoY Growth	
			Amount	%
9,791.51	12,272.12	12,246.10	2454.59	25.07
13.40%	15.68%	14.89%	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page - 124 ).

**19.9: Education Loans:**

(Rs in Crore)

As on 31st March16	As on 31st Dec 16	As on 31st March 17	YoY Growth	
			Amount	%
470.02	532.12	529.07	59.05	12.56
0.64%	0.68%	0.64%	Of total advance	

Bank wise details of Educational Loans are shown in table No–1(f)-2 (Page -122).

**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 March 2017 quarter is as under:

**Sector wise Performance:** Comparative data for March 2016 and March 2017:

(Rs in Crore)

Sector	31.03.2016			31.03.2017		
	Target (2015-16)	Achievement	%	Target (2016-17)	Achievement	%
AGRI	11,953.91	6,989.37	58	13999.07	9763.80	69.75
MSE	3,993.60	8,035.23	201	6185.34	7176.09	116.02
OPS	5,031.30	3,425.09	68	2997.74	2947.38	98.32
<b>Total</b>	<b>20,978.81</b>	<b>18,449.68</b>	<b>88</b>	<b>23182.15</b>	<b>19887.27</b>	<b>85.79</b>

**Agency wise Performance:** Comparative data for March 2016 and March 2017:

(Rs in Crore)

Agency	31.03.2016			31.03.2017		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	13,312.61	15,822.33	119	15539.25	16074.57	103.44
Cooperative Banks	4,606.41	1,777.05	39	4828.28	3326.12	68.89
RRBs	3,059.79	850.31	28	2814.62	486.58	17.29
<b>Total</b>	<b>20,978.81</b>	<b>18,449.68</b>	<b>88</b>	<b>23182.15</b>	<b>19887.27</b>	<b>85.79</b>

**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 –R (Page No- 112)**)

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

a. During the meeting of RBI empowered committee on MSME it was observed that some Banks are providing the incomplete information and in some cases beyond stipulated time. Hence a meaningful discussion could not be done. Quarterly and Half yearly returns are also not being submitted by many Banks as per stipulated time. We request all Banks to provide all error free returns on prescribed format to RBI as per time line.

**b. Doubling of Farmers' income by 2022 - Doubling Farmers' Income by 2022'-Measure**

Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. The strategy to achieve this goal, inter-alia, include:

- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing
- Creation of national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations
- Strengthening of crop insurance scheme to mitigate risks at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

For effective review of the scheme, NABARD has developed 10 broad measurable indicators along with specific sub-measures, periodicity of reporting and review and source for obtaining data information (copy of format is placed as Annexure-S (Page No.: 113).

We request the NABARD to provide a web based tool to submit and collate the data. So that the error free and timely collection of data be done.

**c. Krishi Yantra Seva Kendra (Agriculture Service Center) :**

Captioned scheme is meant for purchasing high cost machinery for running custom hiring centers. The custom hiring center will give farm machinery on rental basis to farmers who cannot afford to purchase high-end agricultural machinery and equipment apart from servicing old machinery. Provision of a back ended subsidy is a feature of the scheme.

The Bank-wise progress under the scheme up to 31.05.2017 as under:

<b>Number of cases under Agri Implements Service Centers Scheme</b>		
During year 2016-17		
<b>Number of Banks</b>	<b>No of Cases sent</b>	<b>No of Cases Sanctioned</b>
14	184	118

d. **Revenue Recovery Cases:** With the support of State Government Banks are using RRC way for recovery of long outstanding dues. The procedure is not computerized yet. Since the land record has been computerized now we request the Chair to instruct the concerned department to arrange for implementing the “Online RRC filing system” in our state.

**Agenda No. 22: Vote of Thanks.**

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श्री प्रदीप भांडारी	मुख्य प्रबंधक	0771-4270530, 7770814440	
श्री बिभुदेदु पटनायक	प्रबंधक	0771-4270530, 9753350079	
श्री ताजेन्द्र ठाकुर	जूनियर एसोसिएट	0771 -4070193	

**List of Lead District Manager**

<b>Sr No</b>	<b>District</b>	<b>Lead Bank</b>	<b>Lead District Manager (Shri.)</b>	<b>Contact Number</b>	<b>Email- ID</b>
1	Balod	Dena Bank	Ashok Singh	7389949194	lbo.balod@denabank.co.in
2	Baloda Bazar	State Bank of India	Govind Rajan	9424193600	lbobalodabazar@gmail.com
3	Balrampur	Central Bank of India	K K Tiwari	8518882067	ldmbalrapur@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	7600098697	km.agrawal@sbi.co.in
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	7389943171	lbo.durg@denabank.co.in
10	Gariaband	Dena Bank	Andrew Rozario	7389943187	lbo.gariaband@denabank.co.in
11	Jagdalpur	State Bank of India	J.R.Kawade	9630308190	Jr.kawde70@gmail.com
12	Janjgir-champ	State Bank of India	K.S.Paikra	8959193264	lbo.janjgir@gmail.com
13	Jashpurnagar	State Bank of India	Arvind Khare	9425172722	arvind.khare@sbi.co.in
14	Kanker	State Bank of India	Hemraj Thakur	8109257616	leadbanksbikanker@gmail.com
15	Kawardha	State Bank of India	Rajiv Thakkar	7771043777	leadbankkawardha@gmail.com
16	Kondagaon	State Bank of India	Malay R Das	8109916432	dasmalay@sbi.co.in
17	Korba	State Bank of India	Surendra Shah	9424144457	Suredra1801shah@gmail.com
18	Koriya	Central Bank of India	Lalit Naik	8770868668	ldmkoria@centralbank.co.in
19	Mahasmund	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	9425267931	lbo.narayanpur@gmail.com
22	Raigarh	State Bank of India	Sohan Pangraha	7389936863	sohan.pangraha@sbi.co.in
23	Raipur	Dena Bank	Lalit Vadher	7389943198, 7389936863	vadherlalit@yahoo.co.in
24	Rajnandgaon	Dena Bank	Kajal Dasgupta	7024254544	lbc.rajnan@denabank.co.in
25	Sarguja	Central Bank of India	C.S.Behra	7509062696	ldmsurguja@centralbank.co.in
26	Surajpur	Central Bank of India	Ramakant Naik	7509062727	ldmsurajpur@centralbank.co.in
27	Sukma	State Bank of India	Ashok Shrirange	9425267625	ashok.shrirange@sbi.co.in

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