

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर

67वीं बैठक

मंत्रालय, नया रायपुर, (छ ग)

State Level Bankers' Committee, Chhattisgarh, Raipur

67th SLBC Meeting,

Mantralaya, Naya Raipur (CG)

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66th Meeting of State Level Bankers' Committee, Chhattisgarh
Agenda

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

Agenda No. 2. Adoption of the Minutes of 66th SLBC meeting held on 29.06.2017

Minutes of the 66th meeting of State Level Bankers' Committee held on 29.06.2017 has been circulated to all participants. A Copy of the minutes is placed at **Annexure- A (Page No- 30)** and the same may also be viewed at / downloaded from website-www.slbcchhattisgarh.com. The house is requested to confirm the minutes.

Agenda No. 3: Action Taken Report of the 66th SLBC Meeting

Action Taken Report on minutes of meeting is placed at **Annexure -A1 (Page No- 34)**. 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-41)**

Agenda No. 5: Progress of Aadhaar and Mobile Seeding in Bank accounts:

Aadhaar and Mobile seeding position in all operative Saving Bank account:

(Figure in lac)

As on	All Operative SB Accounts	Aadhaar Seeding	% of Aadhaar Seeded Accounts	Mobile Seeded Accounts	% of Mobile seeded Accounts
31.03.2017	229.68	130.34	57	109.84	48
31.05.2017	227.17	156.66	69	115.38	51
31.08.2017	246.12	185.50	82	133.16	54
Growth 31.05.2017 to 31.08.2017	18.95	28.84	13	17.78	3
Pan India	10,299.30	7,187.44	70	7,954.02	73

On the basis of Aadhaar Seeding Chhattisgarh stands at 5th rank Pan India. To improve further, Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India has advised that all operative accounts should be Aadhaar seeded by 31.03.2017. DFS, MoF, Gol in the video conference dated 18.08.2017, instructed all banks to authenticate the Aadhaar Number seeded in all CASA (Current and Saving Bank Accounts).

Further it was also instructed that all new accounts to be opened with Aadhaar Authentication only. On the basis of Aadhaar Authentication our State ranks 2nd Pan India at present with overall 29% of Aadhaar authentic accounts. Bank- wise data is placed at **Annexure-C (Page No- 48)**. **Progress under PMJDY Accounts is as under:**

As on	PMJDY Accounts	Accounts (Non Zero Balance)	% of Accounts having Balance	Aadhaar Seeding	% of Aadhaar Seeded Accounts
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
31/08/2017	1,26,04,805	92,13,696	73	93,96,795	75
Growth 31.05.2017 to 31.08.2017	2,22,227	6,10,012	4	6,40,844	4

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 1,578 (August, 2017) i.e 231% growth. At all India level the average deposit has increased from Rs.1,065 (March 2015) to Rs. 2,193 (August, 2017) i.e. 106 %.

(ii) Banks in the State have opened 126.04 lacs accounts under PMJDY scheme up-to 31.08.2017 covering 49% of the population. However, at all India level the population coverage is 24% only. Chhattisgarh stands at number one position at Pan India level.

(Target: 100% Aadhaar seeding must be completed in non-zero /active accounts by 31.12.2017. Detailed district-wise and bank wise data upto 31.08.2017 are placed at **Annexure-C (Page No- 48)**).

(iii) **Issuance of RuPay Card and Activation:** The data received from Department of Financial Services (DFS), Ministry of Finance (MoF), and Government of India upto 31.8.2017 is as under:

PMJDY accounts	Issued Ru-Pay Card accounts	No of RuPay cards issued which are linked with active PMJDY accounts(a)	No of Ru-Pay cards linked with accounts (b)	No of ac- counts to be target- ed for use initiation c=a-b	No of RuPay cards used at least once out of c	% of Ru- Pay use initiation
126.04	86.53	49.87	3.77	46.10	21.52	47

Bank wise data is placed at **Annexure - C (Page No- 48)**.

Agenda No 6. Digital Payment: Progress Report: Progress under various digital delivery channels up to 31.08.2017 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.08.2017	Growth	%Growth
1	POS (Installed)	17,465	35,099	17,634	101
2	Debit Card	1,37,14,077	1,45,81,973	8,67,896	6
3	Mobile Banking	6,15,831	8,35,113	2,19,282	36
4	Internet Banking	9,51,750	16,27,239	6,75,489	71
5	Credit Card	73,162	87,644	14,482	20

Bank-wise progress is placed at **Annexure- D (Page No-53)**

Digital Literacy Camps: Under the special digital literacy drive from 1.06.2017 to 31.08.2017, 87 digital literacy camps were organized at villages and Panchayat level and more than 21,000 population was made digitally literate (Camps were organized by LDMs, FLCs and Bank branches).

Progress under BHIM app upto 31.08.2017:

Target	Achievement	Achievement %
54,270	50,526	93.10

Bank-wise progress (Merchant version: 9,609 & SB accounts: 40,917) is placed at **Annexure- D (Page No- 53)**

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 31.08.2017 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.05.2016	47,11,807	9,71,047	31,874	57,14,728
31.05.2017	41,67,407	9,48,863	78,589	51,94,859
31.08.2017	42,98,191	8,81,143	91,953	52,71,287
% Enrolment (Renewal + New Enroll. Base Year 2016)	91%	91%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY report up to 31.08.2017 is placed at **Annexure E (Page No- 55).**

Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY up to 31.08.2017(01.06.2017 to 31.08.2017) are as under:

Scheme	Paid	Pending with insurer	Rejected	Under Process	Grand Total
PMJJBY	188	26	16	8	238
PMSBY	22	35	8	2	67
Total	210	61	24	10	305

Position of unsettled cases:

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	33	1	0	34
PMSBY	32	5	0	37
Total	65	6	0	71

District wise and Bank wise progress report up to 31.08.2017 is placed at **Annexure F- (Page No- 61)**.

Sr.No	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	As on 31.05.2016	As on 31.05.2017
1	Enrollment under PMJJBY (No).	9,71,047	9,48,863
2	Premium collected under PMJJBY (Amt in Rs.)	32,04,45,510	31,31,24,790
3	No of Claim Paid under PMJJBY (No)	2,247	2,386
4	Claim Amount Paid (Amt in Rs.)	44,94,00,000	47,72,00,000
5	Claim /Enrollment Ratio (No)	0.23	0.25
6	Claim Paid(Amt) / Premium (Amt)	140.24	157.52
Sr.No	Pradhan Mantri Surksha Bima Yojana (PMSBY)	As on 31.05.2016	As on 31.05.2017
1	Enrollment under PMSBY (No).	4,71,1807	41,67,407
2	Premium collected under PMSBY (Amt in Rs.)	5,65,41,684	5,00,08,884
3	No of Claim Paid under PMSBY (No)	260	313
4	Claim Amount Paid (Amt in Rs.)	5,19,00,000	6,19,00,000
5	Claim /Enrollment Ratio (No)	0.01	0.01
6	Claim Paid(Amt) / Premium (Amt)	91.79	123.78

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 2017-18 is as under:

Particulars	Target Set
Physical Target (No of Application)	3,74,110
Financial Target (Rs in Crore)	2,376.57

Scheme component –wise target: Component- wise achievement under PMMY for 2017-18 upto 31.08.2017 is as under:

(Disbursement in Crore)

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target 2017-18	3,51,430	1,663.60	20,082	475.31	2,599	237.66	3,74,110	2,376.57
Achievement 2016-17	62,415 (18%)	159.97 (10%)	9,198 (46%)	222.77 (47%)	3,218 (124%)	268.11 (113%)	74,831 (20%)	650.84 (26%)
Achievement 2016-17 (%)	41,555 (12%)	89.71 (6%)	5,340 (27%)	111.51 (28%)	1,108 (43%)	89.43 (44%)	48,003 (13%)	290.651 (14%)

Overall achievement up to 31.08.2017 is 26% in terms of amount and 20% in terms of number (Excluding NBFC). Bank- wise achievement details are placed at **Annexure G- (Page No – 65)**.

Agenda No 9. : Stand-Up India: 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 2423 branches of 39 banks are eligible under Stand-Up India Scheme.

Performance under Stand-Up India scheme up-to 31.08.2017 is as under:

	No of Bank*	Total No of Cases
Target	39	4,846
Performance	19	240
% Achievement	-	4.95% (Amt of Rs 53.48 Crore disbursed)
Pan India		(10,814/212098*100= 5%)

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

Agenda No10. : Pradhan Mantri Fasal Bima Yojana: Kharif – 2017

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 2017 season (upto 31.08.2017) is as under:

(Amt in Crore)

Year	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
Kharif -2017	11,28,658	124.91	1,62,372	8.97	12,91,030	133.88

District-wise, Bank-wise progress under Kharif -2017 report is placed at **Annexure I – (Page No-71)**.

A new development in the scheme is as under: -

i. Data entry in Central Government web portal : -

Data entry in Government website is mandatory now. Under the PMFBY Kharif -2017, against the target of 12,91,030 insured farmers data of 11,43,289 farmers(89%) have been uploaded on the Central Government web portal by the banks(Data upto 31.08.2017).

ii. 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.

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 25th 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 31.08.2017 is as under

Year	Applications Sanctioned (No)	Application Sanctioned (Amt in Crore)
Up to 31.08.2017	890	80.84
Up to 31.08.2016	502	11.02

Scheme Details and Bank-wise progress report up to 31.08.2017 is placed at **Annexure – J (Page No- 73)**.

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 31.08.2017 is as under:

(Amt in Crore)

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction % (Amt)
	Number	Amount	Number	Amount	Number	Amount	
Rs.350Cr (SHG 22984)	12,888	216.09	4,205	62.41	2,817	37.53	29%

Bank wise target and achievement details for year 2017-18 (upto 31.08.2017) is placed at **Annexure – K (Page No - 75)**.

Agenda No.:13. National Urban Livelihood Mission (NULM): The component wise achievement up to 31.07.2017 are as under:

(In Numbers)

Scheme	Physical Target 2017-18	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Individual Loan	4000	6306	952	756	24%
Interest Subsidy for Group Loan	300	425	64	33	21%
Interest Subsidy for Bank Linkage	2000	1847	365	288	18%
Total	6300	8578	1381	1077	17%

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 31.08.2018 is as under:

(Rs. In Crore)

Scheme	Target (No) 2017-18	Target Margin Money (Amt in Crore)	Case sponsored (No of App. Forwarded to Bank)	Cases sanctioned (No)	Amt of Sanction (Margin Money)	% Target Achievement in term of Sanction(No)
PMEGP DIC	810	16.07	2070	168	4.17	21%
PMEGP KVIB	608	12.05	720	107	1.83	18%
PMEGP KVIC	607	12.05	516	43	1.65	7%
Total	2025	40.17	3306	318	7.65	16%

Detailed progress report is placed at **Annexure- M (Page No- 90)**.**Note: Target has been revised as on 31.08.2017 as under:**

Scheme	Revised Target (No) 2017-18	Target Margin Money (Amt in Crore)
PMEGP DIC	2,025	40.16
PMEGP KVIB	1,519	30.12
PMEGP KVIC	1,519	30.12
Total	5,063	100.41

Bank –wise revised target is placed at Annexure –M (Page No-90)

Agenda No.:15. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2017-18 are as under:

Sr. No	Scheme	Physical Target 2017-18 (No)	Cases Sponsored up to 31.07.2017 (No)	Cases Sanctioned Up to 31.07.2017 (No)	% Achievement Up to 31.07.2017 (No) against target
1	Antyodaya Swarojgar Yojana	6,000	3045	549	18%
2	Adivasi Swarojgar Yojana	2,000	1861	388	21%
Total		6,000	4906	937	19%

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

Agenda No.16: Activities conducted in RSETIs: The details of activities conducted in RSETIs up to 30.06.2017 are as under:

S.No	Name of Bank	No. of RSETI	Pro-gramme conducted since opening to 31.03.2017	Youth trained since opening to 31.03.2017	Pro-gramme conducted from 01.04.17.t o 30.06.2017	Youth trained from 01.04.16 to 30.06.2017	Linkage Ratio since Incep-tion
1	State Bank of India	11	1230	32,160	56	1,124	61%
2	Central Bank of India	2	213	6,353	11	261	71%
3	Dena Bank	5	640	16,602	34	814	62%
	TOTAL	18	2,083	55,115	101	2199	62%

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 -96)**.

Agenda No. 17: Activities in 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: 546 Special Camps were organized, additionally 573 target specific camps were also organized. During the Quarter Apr 2017 to June 2017, rural branches have organized 1119 camps for spreading Financial Literacy in the state. Detailed report for June 2017 on new format Annexure III part A, B, C have been submitted to RBI.

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
31.08.2017	250	173	423
Growth	61	24	85

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	Allotment of Centres on "first come first serve basis"	Only ATM will be installed by Central Bank of India
1	Bijapur	3	1
2	Sukma	5	
3	Dantewada	4	1
4	Jagdalpur	18	
5	Kanker	6	
6	Kondagaon	5	1
7	Narayanpur	1	2
8	Rajnandgaon	15	
Total		57	5

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

No of allotted centres	No of branches opened at allotted centres	No of Reaming Branches (Under Process)
62	50	12

Bank wise allotment of reaming branches and progress up to 31.08.2017: The Centre allotment and Bank branch /ATMs opening position of reaming 12 centres are as under:

Sr. No	District	Village/Centre	Allotted to Bank	Status
1	Bastar	Bademarenga	PNB	Would be opened by 30 th Sep 2017
2	Bastar	Kurenga	DCCB	Would be opened by 31 st Oct. 2017
3	Bastar	Madhota	Bank of Baroda	Would be opened by 30 th Sep 2017
4	Bastar	Pakhnar	Axis Bank	Would be opened by 31 st Oct. 2017
5	Bastar	Sadra Bodenar	HDFC Bank	Would be opened by 31 st Oct. 2017
6	Bijapur	Modakpal	CBI(ATM)	Would be opened by 30 th Sep 2017
7	Kanker	Badgaon	UCO Bank	Would be opened by 30 th Sep 2017
8	Kanker	Gondahur	DCCB	Would be opened by 31 st Oct. 2017
9	Kondagaon	Hirapur	Vijaya Bank	Would be opened by 30 th Sep 2017
10	Kondagaon	Mardapal	CBI (ATM)	Would be opened by 30 th Sep 2017
11	Narayanpur	Edka	CBI(ATM)	Would be opened by 30 th Sep 2017
12	Rajnandgaon	Bakarkatta	Punjab & Sind	Would be opened by 30 th Sep 2017

District-wise, Bank-wise detail report is placed at **Annexure – P (Page No- 97)**.

(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 31.12.2017.

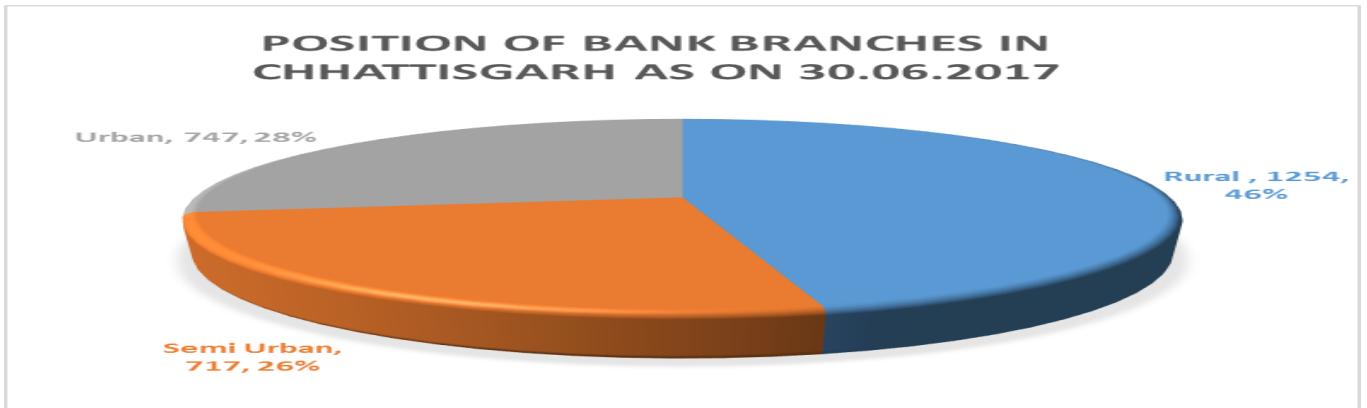
The branch allotment and opening position up to 31.08.2017 is as under:

Sr No	Name of Bank	No of Branches	Opened
1	Allahabad Bank	4	<ul style="list-style-type: none"> • One branch opened by Vijaya Bank at Khamtara on 28.12.2016. • One branch opened by UCO bank at Loharasi on 4.7.2016.
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"> • Branch opened by UCO Bank at Nardha on 29.08.2016.
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	Opened
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	
Total		29	8

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

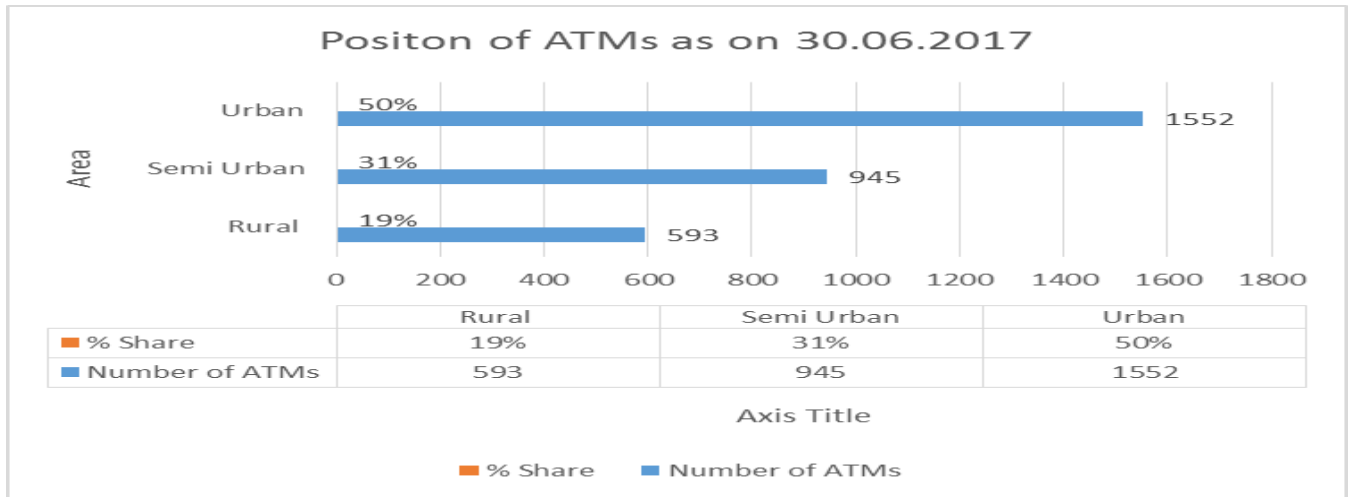
Number of Branches: There are now 1254 rural, 717 semi-urban and 747 urban branches in the State aggregating 2718 Branches as at the end of June 2017. Out of these, 73 % branches are operating in rural and semi-urban areas.



Type of Bank	Rural (Population <10,000)		Semi Urban (Population >10,000 and < 1 Lac)		Urban (Population > 1 lac)		Total Branches	
	June-16	June-17	June-16	June-17	June-16	June-17	June-16	June-17
PSU Banks	543	542	461	464	477	518	1481	1524
Private Banks	71	79	98	109	98	125	267	313
Cooperative Banks	151	154	59	64	67	61	277	279
CRGB	474	479	80	80	43	43	597	602
Total	1239	1254	698	717	685	747	2622	2718

Bank wise information of Branch network is shown in table No – 1(L) (Page No – 120).

Number of ATMs:



There are 593 ATMs in rural centers, 945 in semi-urban centers and 1552 in urban centers in the State aggregating to 3085 ATMs at the end of June 2017. 50% ATMs are established at Semi-urban and Urban area.

Type of Bank	Rural		Semi Urban		Urban		Total ATMs	
	June - 16	June- 17	June - 16	June- 17	June - 16	June- 17	June - 16	June- 17
PSU Banks	551	548	735	826	1132	1310	2418	2684
Private Banks	40	41	114	115	171	233	325	389
Cooperative Banks	1	4	2	4	7	9	10	17
CRGB	0	0	0	0	0	0	0	0
Total	592	593	851	945	1310	1552	2753	3090
Growth(No)	1		94		242		337	
% growth	0.17		11		18		12	

Bank wise information of ATM Network is shown in table No – 1(N) (Page No-122).

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

Date	No of Bank Mitra Deployed	Active Bank Mitra	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
31.08.2017	3879	3446	2788	2266
Growth	363	228	226	521
% Growth	11	8	10	30

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	CBI	Opened by 31.08.2017
2	Narayanpur	Halamimunmeta	Central Bank of India	Opened on 11.07.2017
3	Surajpur	Khond	Central Bank of India	Opened on 28.07.2017
4	Surajpur	Rewati	Central Bank of India	Opened on 15.05.2017 (CRGB opened branch on 31.07.2017)
5	Surguja	Latori	Central Bank of India	Opened on 15.05.2017
6	Surguja	Argoti	Central Bank of India	Opened on 25.06.2017
7	Balrampur	Samari (Kusmi)	CRGB	Opened on 10.07.2017
8	Dantewada	Chhindnar	CRGB	Opened on 10.08.2017
9	Dantewada	Palnar	CRGB	Opened on 10.07.2017
10	Kondagaon	Mardapal	CRGB	CRGB Branch
11	koriya	Madisarai	CRGB	Opened on 10.07.2017
12	Koriya	Kotadal	CRGB	Branch opened on 31.07.2017
13	Sukma	Puspal	CRGB	To be opened by 30.09.2017 (K.O Identification pending)
14	Surguja	Basen	CRGB	Opened on 30.08.2017
15	Kanker	Chhote Bethiya	Dena Bank	Opened on 30.07.2017
16	Bastar	Mardum	IDBI Bank	Opened on 20.05.2017
17	Jaspur	Rouni	Punjab National Bank	Opened on 15.05.2017
18	Jaspur	Aarra	Punjab National Bank	Opened on 30.06.2017
19	Kondagaon	Badejabera	Punjab National Bank	SBI BC is already there
20	Bijapur	Basaguda	State Bank of India	Opened on 31.08.2017
21	Bijapur	Usur	State Bank of India	To be opened by 31.08.2017
22	Dantewada	Bhansi	State Bank of India	Opened on 17.05.2017
23	Jaspur	Joranda Jharia	State Bank of India	Opened on 21.08.2017
24	Narayanpur	Edka	State Bank of India	Opened on 31.08.2017
25	Sukma	Errabore	State Bank of India	Opened on 17.05.2017

All Banks are instructed to deploy the BCs at allotted centres by 30.09.2017.

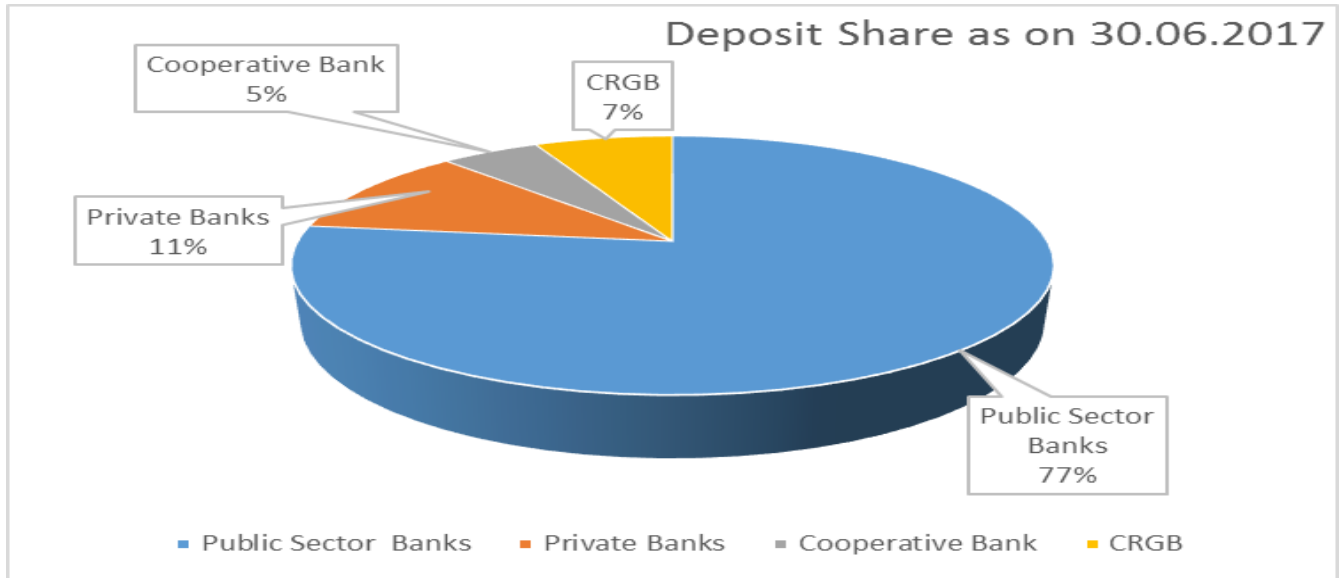
Agenda No 19: Banking at a glance in Chhattisgarh (Key Indicators): Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr No	Particulars	March 2017	June 2016	June 2017	YoY Growth June 16 to June 17		
					Amount	%	
1	Deposit	124013.18	108771.58	125011.85	16240.27	15	
2	Credit (Advances)	82244.31	76140.83	82053.63	5912.80	8	
3	CD Ratio (%) Benchmark - 60%	66.32	70.00	65.64			
4	Priority Sector Advance	40594.63	36751.52	41003.44	4251.92	12	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	49.36	48.27	49.97			
6	Agriculture Advances	12719.76	12712.23	13827.10	1114.87	9	
7	Share of Agriculture Advances in Total Advances (%) Bench Mark -18 %	15.47	16.70	16.85			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	20597.53	17453.44	19581.46	2128.02	12	
9	Share of MSE Advances to total Advances (%)	25.04	22.92	23.86			
10	Adv. To Weaker Section (WSA)	12246.10	10390.85	12707.24	2316.39	22	
11	Share of WSA to Total Advances Bench Mark -10%	14.88	13.64	15.41			
12	DRI Advances	12.45	12.07	12.00	-0.07	0.57	
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.02	0.02	0.01			
14	Advances to Women	6450.55	5514.51	7136.54	1622.03	29	
15	Share of Advances to Women to total Advances (%) Bench Mark- 5%	7.84	7.24	8.70			
16	Branch Network	March 2017	June 2016	June 2017	YoY Growth June - 16 to June-17	% Growth	
	Rural	1258	1239	1254	15	1.20	
	Semi -Urban	711	698	717	19	2.72	
	Urban	734	685	747	62	9.05	
	Total Branches	2703	2622	2718	96	3.66	
	Per branch population in Chhattisgarh (2.55 Crore)*	9433	9725	9381			
	Pan India per branch population coverage : 8832						

19.1: Deposits and Advances Growth:

Deposits:

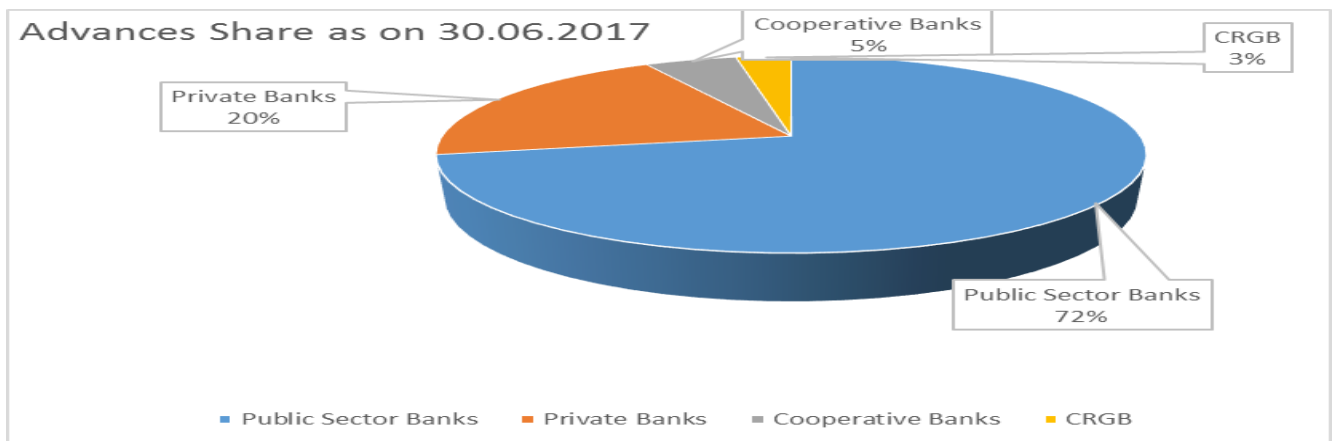


- Deposits recorded a YoY growth of Rs16, 240.27 Crores.

(Rs in Crore)

As on 31 st March 2017	As on 30 th June 2016	As on 30 th June 2017	YOY Growth	
			Amount	%
1,24,013.18	1,08,771.58	1,25,011.85	16,240.27	15

Advances:



- Advances recorded a YoY growth of Rs 5912.8Crore.

(Rs in Crore)

As on 31 st March 2017	As on 30 th June 2016	As on 30 th June 2017	YOY Growth	
			Amount	%
82,244.31	76,140.83	82,053.63	5,912.80	8

Bank wise information of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page No-106).

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	47
Number of Banks with CD Ratio > = 60%	37
Number of Banks with CD Ratio < 60%	10
Number of Districts with CD Ratio >= 40%	17
Number of Districts with CD ratio <40%	10
All Banks CD Ratio (Table 1 M)	

CD Ratio of banks during last five year:

As on 31.03.2014	As on 31.03.2015	As on 31.03.2016	As on 31.03.2017	As on 30.06.2016	As on 30.06.2017
63.20%	64.45%	68.02%	66.32%	70.00%	65.64%

Following 10 banks are having less than 60% CD Ratio:

Sr.No.	Bank	No of Branches in the State	CD Ratio %
1	Laxmi Mahila Nagrik Sahkari Bank	3	53.39
2	Vyavasayak Sahakari Bank	6	43.39
3	Oriental Bank of Commerce	46	38.63
4	South Indian Bank	3	36.80
5	Dena Bank	116	34.84
6	Raipur Urban Cooperative Mercantile Bank	1	31.23
7	Chhattisgarh RRB	602	29.28
8	Pragati Mahila Nagrik Sahkari Bank	2	29.06
9	Syndicate Bank	30	16.00
10	Nagrik Sahakari Bank	5	14.03

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:

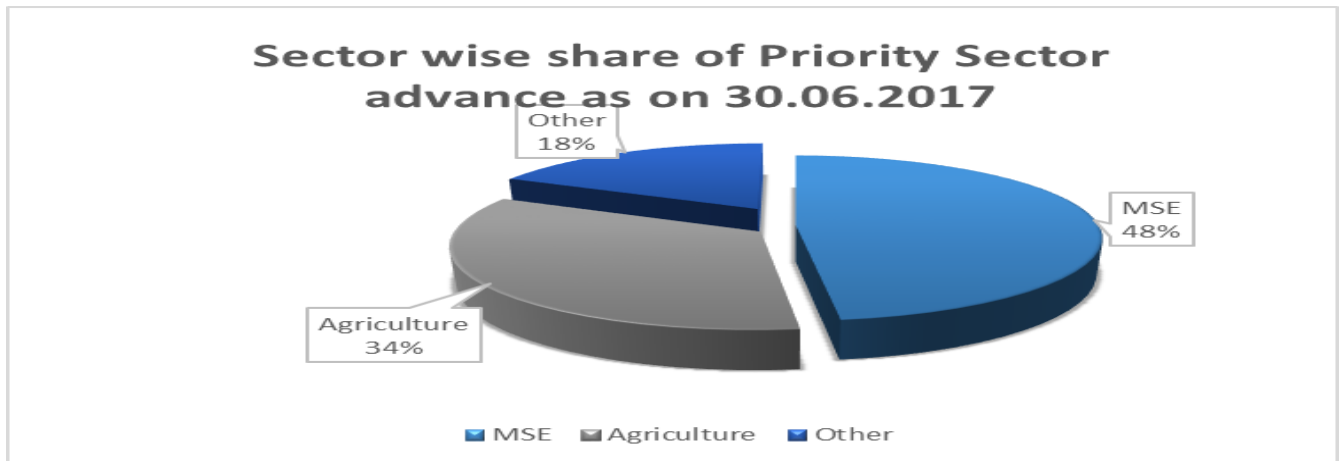
Ten districts are showing CD ratio below 40%, which needs improvement.

(Rs.in Crore)

Sr.No	Districts	Advances	Deposit	CD Ratio
1	RAIPUR	41633.28	34834.94	120
2	DANTEWADA	912.79	1243.56	73
3	RAIGARH	3984.51	5500.13	72
4	MAHASMUND	1513.77	2096.88	72
5	KAWARDHA	1094.38	1561.14	70
6	BEMETARA	978.93	1417.46	69
7	MUNGELI	618.43	922.72	67
8	BALODABAZAR	1518.83	2759.85	55
9	DHAMTARI	1410.12	2580.08	55
10	RAJNANDGAON	2279.82	4312.11	53
11	JAGDALPUR	1472.98	2840.49	52
12	GARIABAND	510.79	1019.16	50
13	DURG	7903.54	16384.61	48
14	KORBA	3065.25	6447.67	48
15	KONDAGAON	428.25	1043.03	41
16	BALOD	962.26	2349.70	41
17	KANKER	758.77	1864.39	41
18	JANJGIR-CHAMP	1680.76	4278.02	39
19	SARGUJA	1459.15	3800.33	38
20	BILASPUR	5228.08	16899.78	31
21	JASHPURNAGAR	562.64	1985.45	28
22	BALRAMPUR	346.00	1381.84	25
23	SURAJPUR	611.84	2506.93	24
24	KORIYA	814.98	3535.23	23
25	NARAYANPUR	84.30	371.60	23
26	BIJAPUR	126.67	569.79	22
27	SUKMA	92.90	504.56	18
	Total	82054.02	125011.45	66

19.3 Priority Sector Advances:

Priority Sector Advances registered a YoY growth of Rs 4251.92, Crores, in percentage terms, it is 12%. The ratio of Priority Sector Advances to total advances comes to 49.97% as on 30th June 2017, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 st March 2017	As on 30 th June 2016	As on 30 th June 2017	YoY Growth	
			Amount	%
40,594.63	36,751.52	41,003.44	4,251.92	12
49.36%	48.27%	49.97%	of total advance	

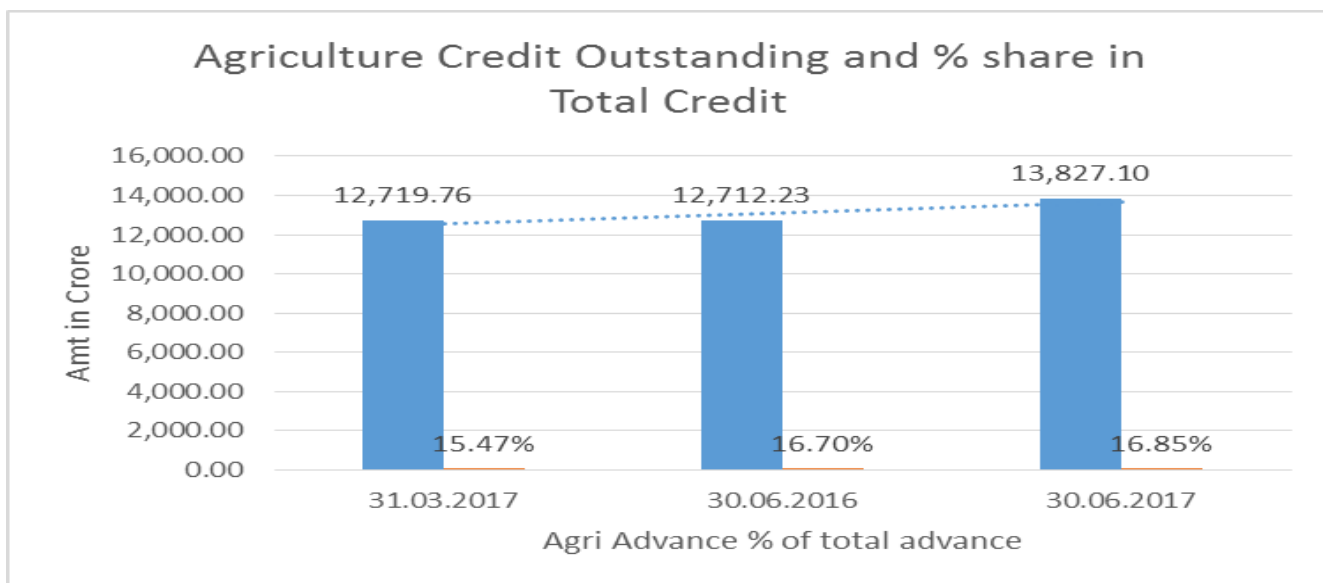
Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page - 109).

19.4 Agriculture Advances:

Agriculture Advances have registered a YoY growth of Rs 1,114.87 Crores, in percentage terms YoY growth in Agri Advances is 9 %. The ratio of Agri Advances to Total Advances is 16.85 % which is below than benchmark of 18%.

(Rs in Crore)

As on 31 st March 2017	As on 30 th June 2016	As on 30 th June 2017	YoY Growth	
			Amount	%
12,719.76	12,712.23	13,827.10	1,114.87	9
15.46%	16.70%	16.85%	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs 9,034.68 Crores and Agriculture Term Loan were Rs 4,792.42 Crores as at the end of June 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- 110 &111).

19.5: Kisan Credit Cards (KCC)

During June 2017, quarter 25132 new cards amounting to Rs 684.45 Crores were issued.

(Amount in Crore)

Up to March Quarter 2017	
No of Cards issued	Limit Sanctioned
12,92,195	5,851.00

Details of Bank wise information of KCC are shown in table No 8a (Page- 152).

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 **31.08.2017** is as under:

No of Banks issue RuPay Card	No of eligible RuPay KCC card	Card Issued	% Achievement
26	14,53,899	13,70,693	94

Bank wise progress is placed at **Annexure- Q** (Page No-99)

19.6 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 31.08.2017 as under:

Number of cases under Agri Implements Service Centers Scheme		
Number of Banks	No of Cases sent	No of Cases Sanctioned
14	184	118

Bank wise progress is placed at **Annexure- R** (Page No- 100)

19.7 Dairy Entrepreneurship Development Scheme (State Government): The Scheme is run by Department of Veterinary, Government of Chhattisgarh. Objective of the scheme is as under:

- (i) To generate employment and provide infrastructure for dairy sector.
- (ii) To setup modern dairy farm and production of milk under hygienic conditions.
- (ii) Bring structural change in unorganized sector.
- (iii) To Increase the farmers income.

The focus of the scheme is basically towards under develop area of state. An amount equivalent to 50% of project cost maximum 4.50 lac in case of General applicant and 66.6% in case of SC/ST Candidate is available under the scheme. Loan is provided for purchase of Milk animal (Cow), Construction of shade and other infrastructure. Special training programme for DEDS and vermicomposting is available at RSETIs. The progress under the scheme upto 31.08.2017 is as under:

Cases Sent		Cases Sanctioned		Cases Return		Cases Pending	
No	Subsidy Amount	No	Subsidy Amount	No	Subsidy Amount	No	Subsidy Amount
1915	90.27	197	11.24	112	6.41	1606	72.60

Bank wise progress is placed at **Annexure- S** (Page No- 101)

Dairy Entrepreneurship Development Scheme (DEDS -NABARD): A Scheme similar to State run DEDS scheme is run by NABARD in the state. Projects up 33 Lac can be financed under the scheme and amount equivalent to 25% (33.33% for SC /ST) is provided by the NABARD. The progress under the scheme upto 31.08.2017 is as under:

No of Beneficiary	No of Banks financing under the scheme	Total Financial Outlay	Subsidy claimed (Amt in lacs)
43	5	218.80	56.86

Bank wise progress is placed at **Annexure- S** (Page No-101)

19.8 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:

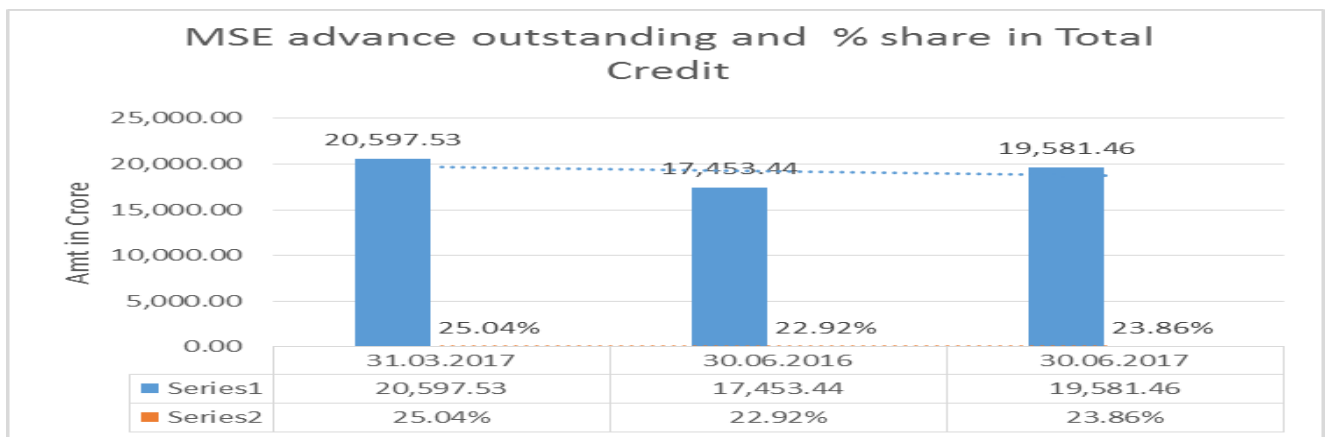
- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health each field
- Investments in warehousing and cold chains to prevent post-harvest crop loses
- Promotion of value addition through food processing
- Creation of 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- T** (Page No- 104).

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.

19.9: Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs 2,128.02 Crore, in percentage terms, it is 12%. The ratio of MSE advances to total advances is 23.86 % as on June 2017.

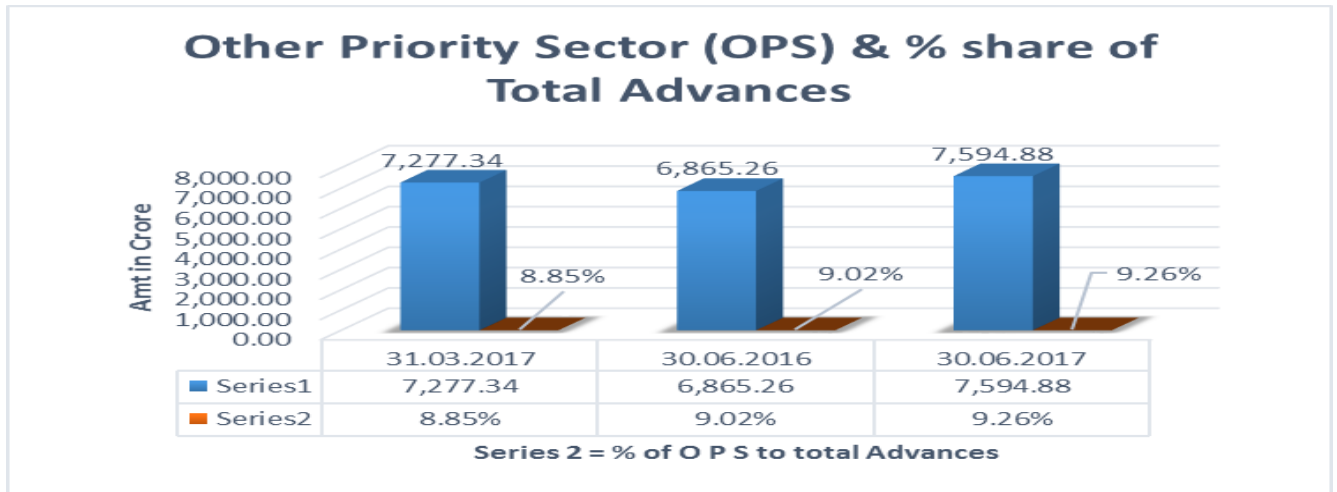


(Rs in Crore)

As on 31 st March 2017	As on 30 th June 2016	As on 30 th June 2017	YoY Growth	
			Amount	% age
20,597.53	17,453.44	19,581.46	2,128.02	12
25.04%	22.92%	23.86%	Of total advance	

Details of Bank wise information of MSME Advances are shown in 1(f) (Page -112).

19.10: Other Priority Sector Advances:



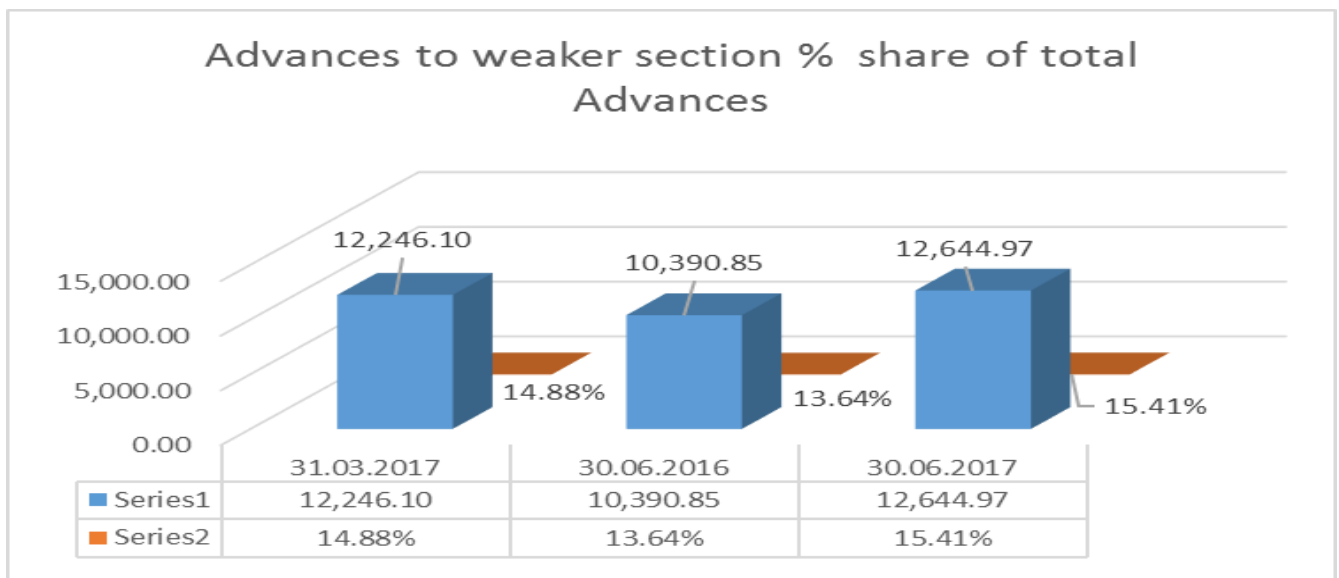
Other Priority Sector Advances registered a YoY growth of Rs 729.62 Crores, in percentage terms, it is 10.62% as on June 2017.

(Rs in Crore)

As on 31 st March 2017	As on 30 th June 2016	As on 30 th June 2017	YoY Growth	
			Amount	%
7,277.34	6,865.26	7,594.88	729.62	11
8.85%	9.02%	9.26%	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in table No – 1(f)-3 (Page- 114).

19.11: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs 2,254.12 Crore, in percentage terms, it is 22 %. The ratio of advances to weaker sections to total advances is 15.41% which is above the bench mark level of 10 % as at the end of the June 2017.

(Rs in Crore)

As on 31 st March 2017	As on 30 th June 2016	As on 30 th June 2017	YoY Growth	
			Amount	%
12,246.10	10,390.85	12,707.24	2316.39	22
14.88%	13.65%	15.48%	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page - 115).

19.12: Education Loans:

(Rs in Crore)

As on 31 st March 2017	As on 30 th June 2016	As on 30 th June 2017	YoY Growth	
			Amount	%
529.07	470.36	525.51	55.15	12
0.64%	0.62%	0.64%	Of total advance	

Bank wise details of Educational Loans are shown in table No–1(f)-2 (Page - 113).

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 FY 2015-16 and 2016-17 claim details are as under:

Year		Category Wise No & Amt (Amt in Lac)				
2015-16	Category	ST	SC	OBC	General	Total
	Number	54	55	265	710	1084
	Amount	3.79	9.16	46.35	143.92	203.23
2016-17	Category	ST	SC	OBC	General	Total
	Number	64	43	214	452	773
	Amount	8.60	8.22	39.69	107.80	164.30

For FY 2016-17, following 10 Banks have lodged their claims under the scheme: -

Sr.No	Bank Name	No. of Account	Subsidy Claim Amt
1	Allahabad Bank	58	15,04,143.00
2	Bank of Baroda	94	31,26,001.51
3	Bank of India	9	1,40,216.50
4	Canara Bank	52	7,62,473.87
5	Central Bank of India	142	13,06,916.00
6	CRGB	44	11,74,248.00
7	IDBI Bank	3	23,170.00
8	Indian Overseas Bank	6	80,078.00
9	State Bank of India	354	80,83,071.68
10	UCO Bank	11	2,30,577.00
Grand Total		773	1,64,30,895.56

Agenda No. 20: Review of Performance under Annual Credit Plan: 2017-18

The Annual Credit Plan allotted by NABARD is Rs. 27,825.48 crore. This is an increase of 20% over previous year. The performance up to June quarter is as under:

Sector wise Performance: Comparative data for June 2016 and June 2017:

(Rs in Crore)

Sector	30.06.2016			30.06.2017		
	Target (2016-17)	Achievement	%	Target (2017-18)	Achievement	%
AGRI	13,999.07	3,009.61	21.50	16,770.31	5,207.25	31.05
MSE	6,185.34	3,124.02	50.51	7,968.46	3,985.31	50.01
OPS	2,997.74	1,711.20	57.08	3,086.71	1,607.24	52.07
Total	23,182.15	7,844.83	33.84	27,825.48	10,799.80	38.81

Agency wise Performance: Comparative data for June 2016 and June 2017:

(Rs in Crore)

Agency	30.06.2016			30.06.2017		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	15,539.25	6,149.26	39.57	17,546.31	8,223.14	46.86
Cooperative Banks	4,828.28	1,557.28	32.25	6,242.54	2,032.05	32.55
RRBs	2,814.62	138.29	4.91	4,036.87	544.61	13.49
Total	23,182.15	7,844.83	33.84	27,825.48	10,799.80	38.81

Bank- wise details of ACP achievement is placed at table No-4C (Page - 126).

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.

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

- a. **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.
- b. **Skill Loan Financing:** Department of Financial Services, Ministry of Finance, Government of India advised vide their letter Noi F.No. 6(4) /2014-CP-IF-II dated 30.06.2017 that Ministry of Skill development and entrepreneurship has formulated a revised model scheme for skill loans, which was launched on 15.07.2015. All Banks are requested to come forward to finance under the scheme.

c. 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 संतोष पुजारी	मुख्य प्रबंधक	8305867180 0771-2435888	
श्री बिभुदेदु पटनायक	प्रबंधक	0771-4270530, 9753350079	
श्री ताजेन्द्र ठाकुर	जूनियर एसोसिएट	0771 -4070193	

List of Lead District Manager

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	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	Jagdapur	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	leadbanksbikaner@gmail.com
15	Kawardha	State Bank of India	Rajiv Thakkar	7771043777	leadbankkawardha@gmail.com
16	Kondagaon	State Bank of India	Malay Ranjan 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	Anand Prakash Tigga	9425531062	Ldm.mungeli@gmail.com
21	Narayanpur	State Bank of India	Prakash Chand Sahu	9425267931	lbo.narayanpur@gmail.com
22	Raigarh	State Bank of India	Sohan Pangraha	7389936863	sohan.pangraha@sbi.co.in
23	Raipur	Dena Bank	Paresh Chauhan	7389936863	Zo.raipur@denabank.co.in, lbc.raipur@denabank.co.in
24	Rajnandgaon	Dena Bank	Prakash B Jadhava	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
