

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर

68वीं बैठक

मंत्रालय, नया रायपुर, (छ ग)

State Level Bankers' Committee, Chhattisgarh, Raipur

68th SLBC Meeting,

Mantralaya, Naya Raipur (CG)

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

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**68<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 67<sup>th</sup> SLBC meeting held on 12.10.2017**

Minutes of the 67<sup>th</sup> meeting of State Level Bankers' Committee held on 12.10.2017 has been circulated to all participants. A Copy of the minutes is placed at **Annexure- A (Page No- 32)** 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 67<sup>th</sup> SLBC Meeting**

Action Taken Report on minutes of meeting is placed at **Annexure –A1 (Page No- 42)**. The house is requested to approve the Action Taken Report.

**Agenda No. 4: SLBC Sub-Committee Meeting:**

SLBC Sub-committee meeting headed by Additional Chief Secretary, Panchayat and Gram-  
een Vikas Vibhag & Development Commissioner, Government of Chhattisgarh was convened on 16.02.2017. The Review of Progress under various Government Sponsored Schemes is conducted by respective departments and Secretary Industries & Director Institutional Finance at regular intervals.

**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)

<b>As on</b>	<b>All Operative SB Accounts</b>	<b>Aadhaar Seeding</b>	<b>% of Aadhaar Seeded Accounts</b>	<b>Mobile Seeded Accounts</b>	<b>% of Mobile seeded Accounts</b>
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	75	133.16	54
30.11.2017	249.70	196.39	79	148.23	59
<b>Growth 31.08.2017 to 30.11.2017</b>	<b>3.58</b>	<b>10.89</b>	<b>4</b>	<b>15.07</b>	<b>5</b>
<b>Pan India</b>	<b>10,299.30</b>	<b>7187.44</b>	<b>70</b>	<b>7954.02</b>	<b>73</b>

On the basis of Aadhaar Seeding Chhattisgarh stands at 5<sup>th</sup> 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 31.03.2018. DFS, MoF, GoI 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 2<sup>nd</sup> Pan India at present with overall 29% of Aadhaar authentic accounts. Bank- wise data is placed at **Annexure-B (Page No- 53 )**.

**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
31.03.2017	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
30.11.2017	1,28,00,461	99,12,895	77	98,07,545	77
<b>Growth 31.08.2017 to 30.11.2017</b>	<b>1,95,656</b>	<b>6,99,199</b>	<b>4</b>	<b>4,10,750</b>	<b>2</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 1,514 (November, 2017) i.e 218% growth. At all India level the average deposit has increased from Rs.1, 065 (March 2015) to Rs.2,316 (November, 2017) i.e. 117 %.

(ii) Banks in the State have opened 128.00 lacs accounts under PMJDY scheme up-to 30.11.2017 covering 50% of the population. However, at all India level the population coverage is 25% only. Chhattisgarh stands at number one position at Pan India level.

**(Target:** 100% Aadhaar seeding must be completed in non-zero /active accounts by 31.03.2018. Detailed district-wise and bank wise data upto 30.11.2017 are placed at **Annexure-B (Page No- 55)**.

(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 31.10.2017 is as under:

PMJDY accounts	Issued RuPay Card accounts	No of RuPay cards issued which are linked with active PMJDY accounts(a)	No of RuPay cards used at least once out of c	% of RuPay use initiation
126.04 (31.08.2017)	86.53	49.87	21.52	47
128.00 (30.11.2017)	86.75	60.17	23.57	39
Growth	0.22	10.30	2.05	-8

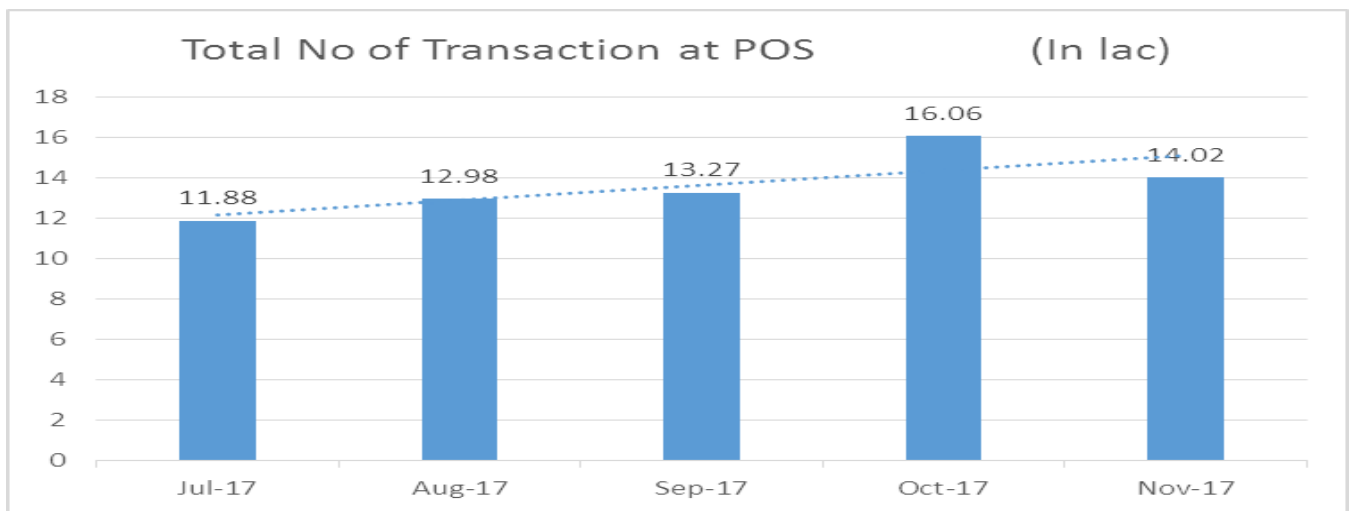
Bank wise data is placed at **Annexure - B (Page No- 57)**.

**Agenda No 6. Digital Payment: Progress Report:** Progress under various digital delivery channels up to 30.11.2017 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.08.2017	As on 30.11.2017	Growth	Growth %
1	POS (Installed)	17,465	35,099	36,123	18,658	107
2	Debit Card	1,37,14,077	1,45,81,973	1,48,19,033	11,04,956	8
3	Mobile Banking	6,25,725	8,35,113	9,09,730	2,84,005	45
4	Internet Banking	9,51,750	16,27,239	16,79,261	7,27,511	76
5	Credit Card	73,162	87,644	96,348	23,186	32

Bank-wise progress is placed at **Annexure- C (Page No- 58)**.

**Digital Transaction Data (At POS):**



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

**Digital Literacy Camps:** Under the special digital literacy drive from 1.07.2017 to 30.11.2017, 107 digital literacy camps were organized at villages and Panchayat level and more than 23,500 population was made digitally literate (Camps were organized by LDMS, FLCs and Bank branches).

**Progress under BHIM app upto 30.11.2017:**

BHIM App (Individual SB A/Cs) download	Target Current Accounts	Achievement	Achievement %
78795	1,87,214	22,090	11.80

Bank-wise progress is placed at **Annexure- C (Page No- 60)**.

**Target:** To improve the performance under BHIM App, all Banks should achieve a target of **20%** of their operative SB accounts up to 31.03.2018. Total 50 lac customers should be enrolled by all banks by 31.03.2018.

**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 30.11.2017 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
30.11.2017	44,33,353	9,48,547	1,05,014	54,86,914
% Enrolment (Renewal + New Enroll. Base Year 2016)	94%	98%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY) report up to 30.11.2017 is placed at **Annexure D (Page No- 61)**.

**Claims under PMJJBY & PMSBY:** Number of Claims reported under PMJJBY and PMSBY up to 30.11.2017(01.06.2017 to 30.11.2017) are as under:

Scheme	Paid	Pending with insurer	Rejected	Under Process	Grand Total
PMJJBY	331	66	52	8	457
PMSBY	49	24	18	18	109
<b>Total</b>	<b>380</b>	<b>90</b>	<b>70</b>	<b>26</b>	<b>566</b>

**Position of unsettled cases:**

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	28	38	8	74
PMSBY	6	19	17	42
<b>Total</b>	<b>34</b>	<b>57</b>	<b>25</b>	<b>116</b>

District wise and Bank wise progress report up to 30.11.2017 is placed at **Annexure E- (Page No- 63)**.

**(Claim Ratio PMJJBY)**

Sr.No	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	As on 31.05.2016	As on 31.05.2017	As on 30.11.2017
1	Enrollment under PMJJBY (No).	9,71,047	9,48,863	9,48,547
2	Premium collected under PMJJBY (Amt in Rs.)	32,04,45,510	31,31,24,790	31,30,20,510
3	No of Claim Paid under PMJJBY (No)	2,247	2,386	457
4	Claim Amount Paid (Amt in Rs.)	44,94,00,000	47,72,00,000	9,14,00,000
5	Claim /Enrollment Ratio (No)	0.23	0.25	0.048
6	Claim Paid(Amt) / Premium (Amt)	140.24	157.52	29

Claim Ratio PMSBY				
Sr.No	Pradhan Mantri Surksha Bima Yojana (PMSBY)	As on 31.05.2016	As on 31.05.2017	As on 30.11.2017
1	Enrollment under PMSBY (No).	4,71,1807	41,67,407	44,33,353
2	Premium collected under PMS-BY (Amt in Rs.)	5,65,41,684	5,00,08,884	5,32,00,236
3	No of Claim Paid under PMSBY (No)	260	313	109
4	Claim Amount Paid (Amt in Rs.)	5,19,00,000	6,19,00,000	2,17,00,000
5	Claim /Enrollment Ratio (No)	0.01	0.01	0.002
6	Claim Paid(Amt) / Premium (Amt )	91.79	123.78	41

**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 had 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 30.11.2017 is as under:

(Amt in Crore)

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
<b>Target 2017-18</b>	3,51,430	1,663.60	20,082	475.31	2,598	237.66	3,74,110	2,376.57
<b>Achievement 2017-18</b>	1,44,520 ( 41%)	382.93 ( 23%)	26,058 ( 130%)	541.76 ( 114%)	6255 (241 %)	515.90 (217%)	1, 76,833 (47 %)	1440.59 ( 61 %)
<b>Achievement 2016-17 (%)</b>	1,38,904 ( 39 %)	183.20 (13%)	12,981 (65 %)	274.4 ( 68 %)	3,152 (121%)	239.57 (119 %)	1,55,037 ( 41%)	697.20 ( 35 %)
<b>NBFC</b>	3,49,289	747.44	4511	38.47	168	11.68	3,53,968	797.59
<b>Total</b>	4,93,809	1130.37	30,569	580.23	6,423	527.58	5,30,801	2,238.18



Overall achievement up to 30.11.2017 is 61% in terms of amount and 47% in terms of number (Excluding NBFC). Bank- wise achievement details are placed at **Annexure F- (Page No – 69)**.

**Agenda No. 8.1: Mukhya Mantri Yuva Swarojgar Yojana:** To promote the entrepreneurship in youth, State Government had launched this scheme in 2013. The progress upto 30.11.2017 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement
460	1545	251	61	55

Bank- wise, District –wise achievement details are placed at **Annexure F- (Page No – 71)**.

**Agenda No 9. : Stand-Up India:** The objective of the Stand-Up India scheme is to facilitate bank loans above Rs.10 lakh and Rs.1 Crore to Scheduled Caste (SC) or Scheduled Tribe (Any women) (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 30.11.2017 is as under:**

	No of Bank*	Total No of Cases
Target	39	4,846
Performance	22	496 (In 2016 407cases)
% Achievement	-	10% (Amt of Rs 108.87 Crore disbursed)
<b>Pan India</b>		<b>(22,709/2, 12,098*100= 11%)</b>

Bank- wise, district-wise achievement details are placed at **Annexure- G (Page No –77)**

**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 30.11.2017) 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	11,31,654	123.73	1,63,838	8.99	12,95,492	132.72

District-wise, Bank-wise progress under Kharif -2017 report is placed at **Annexure H – (Page No- 79)**.

### **Data entry in Central Government web portal: -**

Data entry in Government website is mandatory now. Under the PMFBY Kharif -2017, against the target of 12,95,492 insured farmers data of 13,37,276 farmers have been uploaded on the Central Government web portal by the banks(Data upto 30.11.2017).

**Rabi 2018 (Notification):** Government of Chhattisgarh has issued its notification on Pradhan Mantri Fasal BIMA Yojana for Rabi 2017-18. According to notification 27 districts are classified into three clusters and allotted to Agriculture Insurance Company (18 districts) and Bajaj Allianz Insurance Company (9 districts). Details of notification is placed at **Annexure –H** (Page No: 83) and also uploaded at SLBC Chhattisgarh web portal.

### **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 30.11.2017 is as under:**

<b>Year</b>	<b>Applications Sanctioned ( No )</b>	<b>Application Sanctioned (Amt in Crore)</b>
Up to 30.11.2016	655	44.16
Up to 30.11.2017	1199	114.40
<b>YoY Growth</b>	<b>544</b>	<b>70.24</b>

During the FY 2016-17, total 1637 cases sanctioned to the tune of 100.98 crore. Scheme Details and Bank-wise progress report up to 30.11.2017 is placed at **Annexure – I (Page No- 85 )**.

**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 30.11.2017 is as under:

**(Amt in Crore)**

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction % (Amt)
	Number	Amount	Number	Amount	Number	Amount	
Rs.350Cr (SHG 25510 ) 2017-18	22940	376.92	11750	172.32	9030	123.99	49 (Amt) 51 (No)

Bank wise target and achievement details for year 2017-18 (upto 30.11.2017) is placed at **Annexure – J (Page No -86)**.

**Agenda No.:13. National Urban Livelihood Mission (NULM):** The component wise achievement up to 30.11.2017 are as under:

**(In Numbers)**

Scheme	Physical Target 2017-18	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Individual Loan	4000	8608	2068	1896	52%
Interest Subsidy for Group Loan	300	544	129	93	43%
Interest Subsidy for Bank Linkage	2000	2667	868	764	43%
<b>Total</b>	<b>6300</b>	<b>11819</b>	<b>3065</b>	<b>2753</b>	<b>44%</b>

Detailed progress report is placed at **Annexure- K (Page No-87)**.

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

Performance under PMEGP upto 30.11.2017 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	2,025	40.16	3756	759	261(5.75)	37%
PMEGP KVIB	1,519	30.12	1477	370	183(4.29)	25%
PMEGP KVIC	1,519	30.12	979	184	81(3.07)	19%
<b>Total</b>	<b>5,063</b>	<b>100.40</b>	<b>6212</b>	<b>1313</b>	<b>525(13.11)</b>	<b>26%</b>

Detailed progress report is placed at **Annexure- L (Page No-100)**.

**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 30.11.2017 (No)	Cases Sanctioned Up to 30.11.2017 (No)	% Achievement Up to 30.11.2017 (No) against target
1	Antyodaya Swarojgar Yojana	9,000	5,192	1,526	29%
2	Adivasi Swarojgar Yojana	3,000	3,325	926	28%
<b>Total</b>		<b>12,000</b>	<b>8,517</b>	<b>2,452</b>	<b>29%</b>

Detailed progress report is placed at **Annexure- M (Page No- 102)**.

**Agenda No.16: Activities conducted in RSETIs:** The details of activities conducted in RSETIs up to 30.09.2017 are as under:

S.No	Name of Bank	No. of RSET I	Pro-gramme conducted since opening to 31.03.2017	Youth trained since opening to 31.03.2017	Pro-gramme conducted from 01.04.17. to 30.09.2017	Youth trained from 01.04.16 to 30.09.2017	Linkage Ratio since Incep-tion
1	State Bank of India	11	1274	32,590	105	2349	52%
2	Central Bank of India	2	226	6,556	74	1817	56%
3	Dena Bank	5	660	17,261	19	454	70%
	<b>TOTAL</b>	<b>18</b>	<b>2160</b>	<b>56,407</b>	<b>198</b>	<b>4620</b>	<b>62%</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 - N (Page No - 104)**.

**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:** 647 Special Camps were organized, additionally 1216 target specific camps were also organized. During the Quarter Apr 2017 to September 2017, rural branches have organized 1619 camps for spreading Financial Literacy in the state. Detailed report for September 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:**

**18.1: 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:

<b>Date</b>	<b>No of Rural Branches</b>	<b>No of Semi-Urban Branches</b>	<b>Total Branches</b>
31.03.2015	189	149	338
31.03.2016	230	163	393
31.03.2017	244	164	408
30.11.2017	251	173	424
<b>Growth</b>	<b>62</b>	<b>24</b>	<b>86</b>
<b>% Growth</b>	<b>33</b>	<b>16</b>	<b>25</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:

<b>Sr .No.</b>	<b>Districts</b>	<b>Allotment of Centres on “first come first serve basis”</b>	<b>Only ATM will be installed by Central Bank of India</b>
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	
<b>Total</b>		<b>57</b>	<b>5</b>

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

<b>No of allotted centres</b>	<b>No of branches opened at allotted centres</b>	<b>No of Reaming Branches (Under Process)</b>
62	52	10

**Progress of branch opening at remaining 10 centres up to 30.11.2017:** The Centre allotment and Bank branch /ATMs opening position of remaining 10 centres are as under:

Sr. No	District	Village/Centre	Earlier allotted to	Allotted/Reallotted to Bank	Present Statuses (Construction started/Furniture etc)	Tentative date of Opening
1	Bastar	Bademarenga	Vijaya Bank	<b>PNB</b>	Approval obtained from HO	Opening date not intimated
2	Bastar	Kurenga	UCO Bank	<b>DCCB</b>	Available	In principle approval accorded by SLTFC on 13/09/2017
3	Bastar	Madhota	Vijaya Bank	<b>Bank of Baroda</b>	BoB intimated vide its letter that proposal is turndown by their Head Office.	
4	Bastar	Pakhnar	Dena Bank	<b>Axis Bank</b>	In process/Interior completed	31.01.2018
5	Bastar	Sadra Bodenar	Dena Bank	<b>HDFC Bank</b>	In process	31.01.2018
6	Bijapur	Modakpal	CBI(ATM)	<b>CBI (ATM)</b>	Under process	Not Installed, Date of Installation not intimated
7	Kanker	Gondahur	UCO Bank	<b>DCCB</b>	Available	In principle approval accorded by SLTFC on 13/09/2017
8	Kondagaon	Hirapur	Vijaya Bank	<b>Vijaya Bank</b>	No	31.03.2018
9	Kondagaon	Mardapal	CBI (ATM)	<b>CBI (ATM)</b>	Under process	Not Installed, Date of Installation not intimated
10	Rajnandgaon	Bakarkatta	Punjab & Sind Bank	<b>Punjab &amp; Sind Bank</b>	Available	31.01.2018

**(18.i) Expansion of Banking services in Left Wing Extremism (LWE) district Dantewada:** DFS, MoF, Gol advised vide their letters DO. No. II-18015/60/2015-LWE-IV/III dated 16.11.2017 and letter No F. No. 20/57/2010-FI (Vol.III) to SLBC, NIC, and SLBC, district Collector of Dantewada district to review the progress and finalize the expansion plan with appropriate banking outlet.

Pursuant to the instruction, received from DFS, MoF and Gol regarding expansion of banking services in Dantewada district. We have taken up the matter with District Authorities and LDM to identify the suitable places for expansion in coordination with NIC. District functionaries has identified the 10 centres for expansion of banking services and centers were also discussed in the DLCC meeting on 22.11.2017. The centres were identified to cover unbanked villages and preferably centres easily accessible to the surrounding villages. Details of identified centres are as under:

Sr.No.	Name of Block	Name of Village
1	Dantewada	Matenar
2	Dantewada	Nerli
3	Dantewada	Kameli
4	Dantewada	Cholnar
5	Kuwakonda	Aranpur
6	Geedam	Samlur
7	Geedam	Bade Tumnar
8	Katkalyan	Mokhpal
9	Katekalyan	Parcheli
10	Katekalyan	Bangloor

We propose that the bank should submit their choice place by 15 January 2018, the centre will be allotted on **“first come first served basis”**.

**(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 December 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.

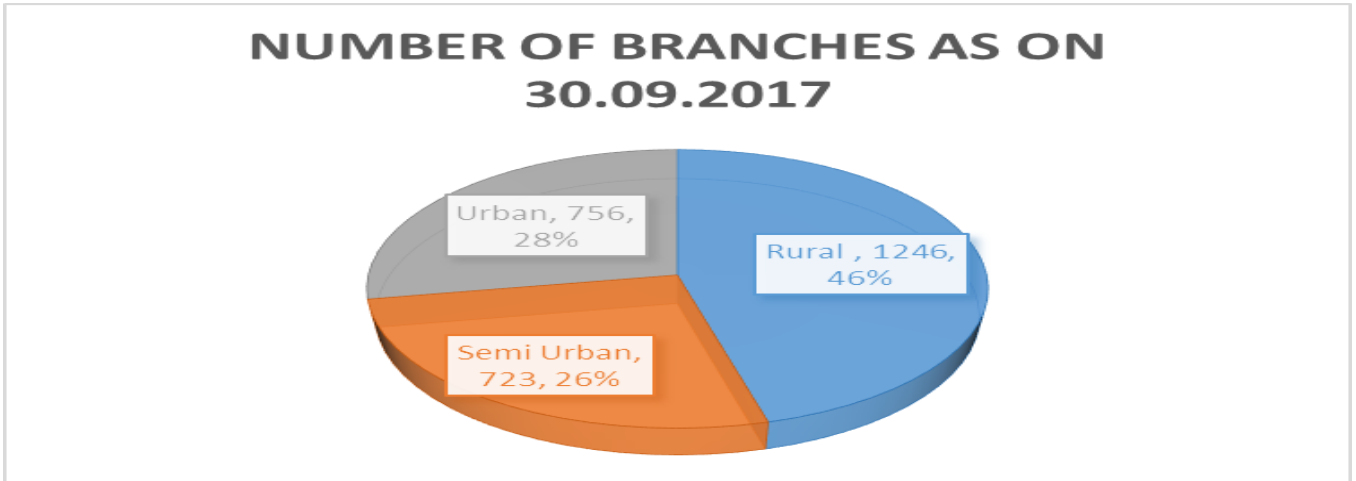


**The branch allotment and opening position up to 30.11.2017 is as under:**

<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	Canara Bank	1	Opened
9	Central Bank of India	1	
10	Corporation Bank	1	
11	Dena Bank	1	Opened
12	HDFC Bank	1	Opened
13	ICICI Bank	1	
14	Indian Overseas Bank	1	
15	Oriental Bank of Commerce	1	Opened
16	Canara Bank	1	
17	State Bank of India	4	Opened (4)
18	Karnataka Bank	1	
19	Syndicate Bank	1	Opened
20	UCO Bank	1	
21	Union Bank of India	1	
22	United Bank of India	1	
23	Vijaya Bank	1	
<b>Total</b>		<b>29</b>	<b>12</b>

**(iii) Review of Bank branch and ATM network:**

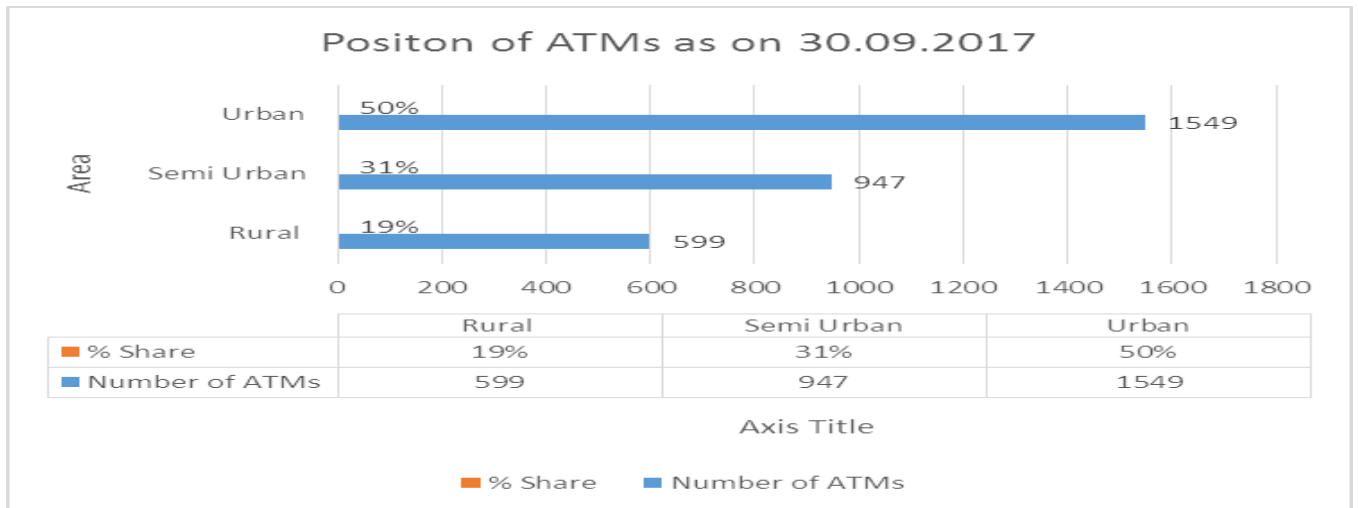
**Number of Branches:** There are now 1246 rural, 723 semi-urban and 756 urban branches in the State aggregating 2725 Branches as at the end of Sep 2017. Out of these 72 % branches are operating in rural and semi-urban areas.



Type of Bank	Rural (Population <10,000)		Semi Urban (Population >10,000 and < 1 Lac)		Urban (Population > 1 lac )		Total Branches	
	Sep-16	Sep-17	Sep-16	Sep-17	Sep-16	Sep-17	Sep-16	Sep-17
PSU Banks	546	534	448	467	482	524	1476	1525
Private Banks	74	76	104	112	109	128	287	316
Cooperative Banks	151	154	59	64	67	61	277	279
CRGB	475	482	80	80	43	43	598	605
<b>Total</b>	<b>1246</b>	<b>1246</b>	<b>691</b>	<b>723</b>	<b>701</b>	<b>756</b>	<b>2638</b>	<b>2725</b>

Bank wise information of Branch network is shown in table **No – 1(L) (Page No –136)**.

## Number of ATMs:



There are 599 ATMs in rural centers, 947 in semi-urban centers and 1549 in urban centers in the State aggregating to 3095 ATMs at the end of Sep 2017. 50% ATMs are established at Semi-urban and Urban area.

Type of Bank	Rural		Semi Urban		Urban		Total ATMs	
	Sep-16	Sep-17	Sep-16	Sep-17	Sep-16	Sep-17	Sep-16	Sep-17
PSU Banks	565	555	768	826	1181	1307	2514	2688
Private Banks	40	42	117	115	185	231	342	388
Cooperative Banks	1	2	2	6	7	11	10	19
CRGB	0	0	0	0	0	0	0	0
<b>Total</b>	<b>606</b>	<b>599</b>	<b>887</b>	<b>947</b>	<b>1373</b>	<b>1549</b>	<b>2866</b>	<b>3095</b>
<b>Growth(No)</b>	<b>-7</b>		<b>60</b>		<b>176</b>		<b>229</b>	
<b>% growth</b>			<b>7</b>		<b>13</b>		<b>8</b>	

Bank wise information of ATM Network is shown in table No – 1(N) (Page No- 138).

(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
31.03.2017	3396	2998	2154	1745
31.05.2017	3516	3218	2562	1745
31.08.2017	3879	3446	2788	2266
30.11.2017	3953	3541	2908	2265
<b>Growth</b>	<b>557</b>	<b>543</b>	<b>754</b>	<b>520</b>
<b>% Growth</b>	<b>16</b>	<b>18</b>	<b>35</b>	<b>30</b>

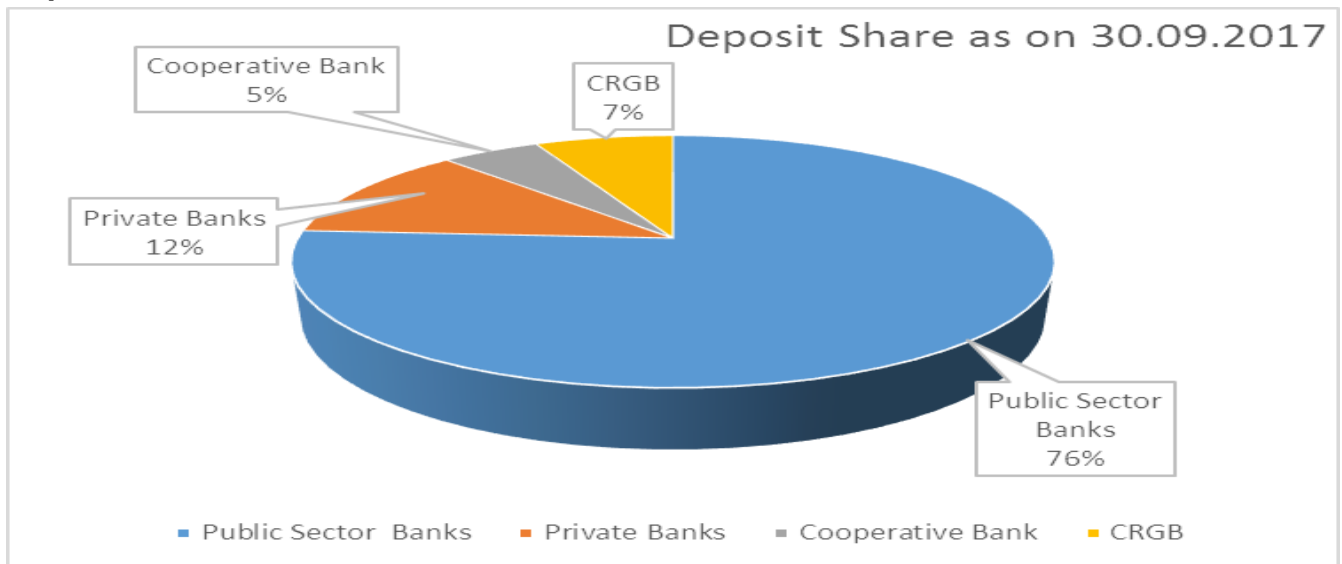
**Agenda No 19: Banking at a glance in Chhattisgarh (Key Indicators):** Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr No	Particulars	March 2017	Sep 2016	Sep 2017	YoY Growth Sep 16 to Sep 17	
					Amount	%
1	Deposit	124,013.18	1,12,801.25	1,27,502.11	14,700.86	13
2	Credit (Advances)	82,244.31	76,424.57	86,651.55	10,226.98	13
3	CD Ratio (%) <b>Benchmark - 60%</b>	66.32	67.75	67.96		
4	Priority Sector Advance	40,594.63	38,707.43	42,936.66	4,229.23	11
5	Share of PSA in Total Advances (%) <b>Bench Mark – 40%</b>	49.36	50.65	49.55		
6	Agriculture Advances	12,719.76	14,133.67	15,301.74	1,168.07	8
7	Share of Agriculture Advances in Total Advances (%) <b>Bench Mark -18 %</b>	15.47	18.49	17.66		
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	20,597.53	17,470.88	19,964.55	2,493.67	14
9	Share of MSE Advances to total Advances (%)	25.04	22.86	23.04		
10	Adv. To Weaker Section (WSA)	12,246.10	12,216.81	12,758.17	541.36	4
11	Share of WSA to Total Advances <b>Bench Mark -10%</b>	14.88	15.98	14.72		
12	DRI Advances	12.45	12.37	13.28	0.91	7
13	Share of DRI Advances in total (1%) <b>Bench Mark-1%</b>	0.02	0.02	0.02		
14	Advances to Women	6,450.55	5,813.99	7,475.12	1,661.13	29
15	Share of Advances to Women to total Advances (%) <b>Bench Mark- 5%</b>	7.84	7.61	8.63		
16	<b>Branch Network</b>	<b>March 2017</b>	<b>Sep 2016</b>	<b>Sep 2017</b>	<b>YoY Growth Sep - 16 to Sep -17</b>	<b>% Growth</b>
	Rural	1258	1246	1246	0	0
	Semi -Urban	711	691	723	32	5
	Urban	734	701	756	55	8
	Total Branches	2,703	2,638	2,725	87	3
	Per branch population in Chhattisgarh (2.55 Crore)*	9,434	9,666	9,358		
	<b>Pan India per branch population coverage : 8832</b>					

## 19.1: Deposits and Advances Growth:

### Deposits:

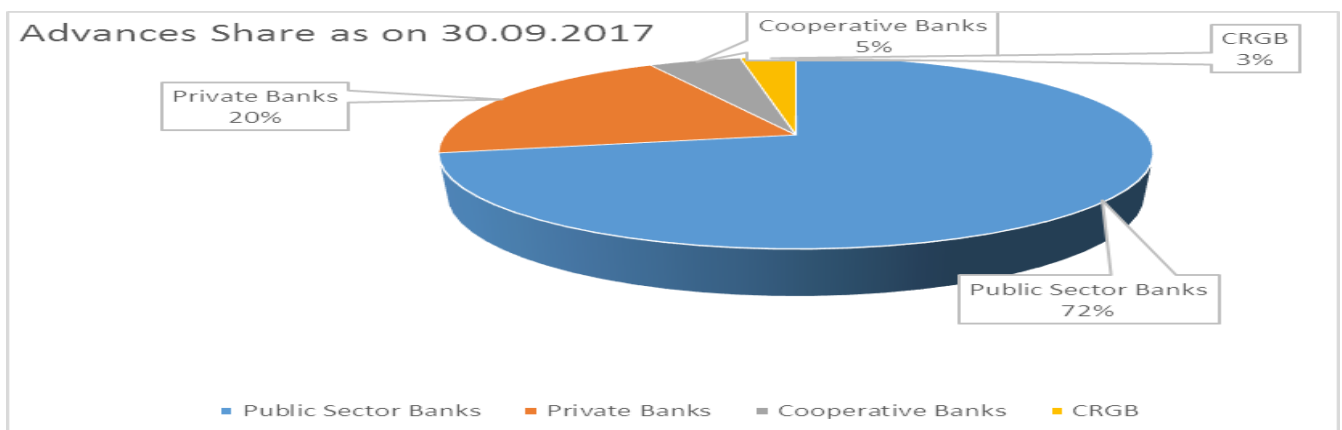


- Deposits recorded a YoY growth of Rs 14,700.86 Crores.

(Rs in Crore)

As on 31 <sup>st</sup> March 2017	As on 30 <sup>th</sup> Sep 2016	As on 30 <sup>th</sup> Sep 2017	YOY Growth	
			Amount	%
1,24,013.18	1,12,801.25	1,27,502.11	14,700.86	13

### Advances:



- Advances recorded a YoY growth of Rs 10,226.98 Crore.

(Rs in Crore)

As on 31 <sup>st</sup> March 2017	As on 30 <sup>th</sup> Sep 2016	As on 30 <sup>th</sup> Sep 2017	YOY Growth	
			Amount	%
82,244.31	76,424.57	86,651.55	10,226.98	13

Bank wise information of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page No- 122).

**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%	36
Number of Banks with CD Ratio < 60%	11
Number of Districts with CD Ratio >= 40%	10
Number of Districts with CD ratio <40%	17
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 30.09.2016	As on 30.09.2017
63.20%	64.45%	68.02%	66.32%	67.75 %	67.96%

**Following 11 banks are having less than 60% CD Ratio:**

Sr. No.	Name of the Bank	CD Ratio %
1	Karur Vashya Bank	54
2	Laxmi Mahila Nag Sah Bank	54
3	Vyavsaiyk Sah Bank	44
4	South Indian Bank	41
5	Oriental Bank of Commerce	38
6	Dena Bank	35
7	Rai Urban Coop Merc Bank	31
8	Chattisgarh RRB	30
9	Pragati Mah.Nag.Sah Bank	29
10	Syndicate Bank	21
11	Nagrik Sah Bank	14

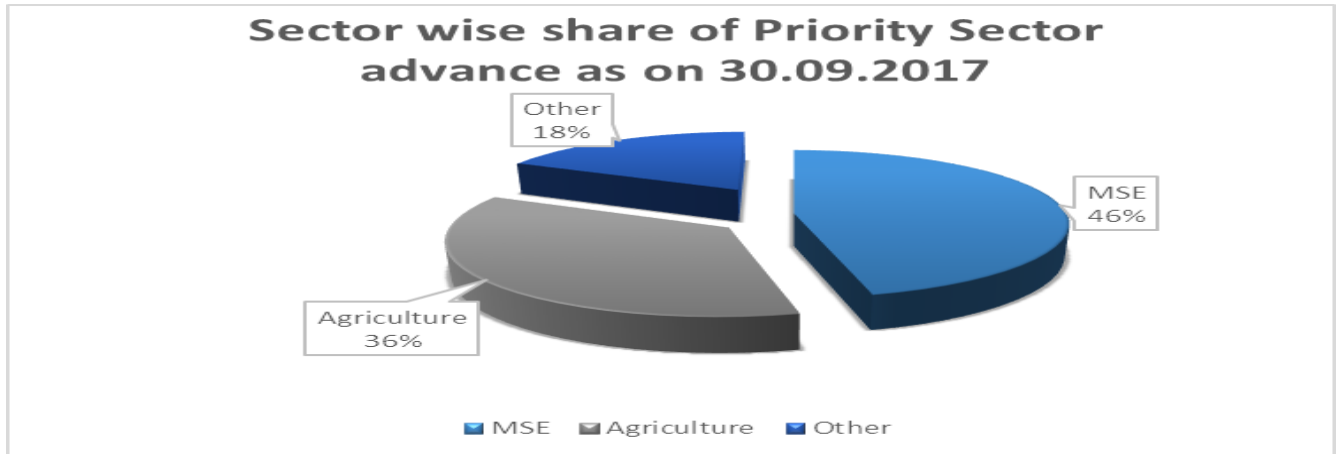
Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. LDMs are requested to identify such branches in their district and arrange for enhanced off take of credit. They would pursue the matter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

**District –wise position of CD Ratio is as under:**

Sr No	District	Advance	Deposit	CD Ratio %
1	RAIPUR	45686.06	35705.71	128
2	MAHASMUND	1579.42	2127.06	74
3	MUNGELI	662.71	935.97	71
4	RAIGARH	3953.20	5601.90	71
5	BEMETARA	998.61	1428.36	70
6	DANTEWADA	798.78	1194.07	67
7	KAWARDHA	994.36	1605.61	62
8	DHAMTARI	1488.60	2633.59	57
9	BALODABAZAR	1621.35	3021.83	54
10	GARIABAND	544.35	1040.69	52
11	JAGDALPUR	1507.65	2887.95	52
12	RAJNANDGAON	2268.06	4456.54	51
13	DURG	8135.92	16769.61	49
14	KONDAGAON	460.66	1076.56	43
15	KORBA	2795.03	6661.54	42
16	KANKER	825.16	1989.94	41
17	SARGUJA	1552.73	3925.88	40
18	JANJGIR-CHAMP	1615.31	4383.27	37
19	BALOD	863.26	2384.34	36
20	BILASPUR	5480.74	16374.05	33
21	JASHPURNAGAR	580.39	2030.77	29
22	BALRAMPUR	381.84	1372.32	28
23	SURAJPUR	670.43	2678.05	25
24	BIJAPUR	136.33	583.44	23
25	KORIYA	862.20	3706.35	23
26	NARAYANPUR	90.46	392.73	23
27	SUKMA	97.83	533.96	18
	<b>Total</b>	<b>86651.44</b>	<b>127502.09</b>	<b>68</b>

### 19.3 Priority Sector Advances:

Priority Sector Advances registered a YoY growth of Rs 4,229.23, Crores, in percentage terms, it is 11%. The ratio of Priority Sector Advances to total advances comes to 49.55% as on 30<sup>th</sup> Sep 2017, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 <sup>st</sup> March 2017	As on 30 <sup>th</sup> Sep 2016	As on 30 <sup>th</sup> Sep 2017	YoY Growth	
			Amount	%
40,594.63	38,707.43	42,936.66	4,229.23	11
49.36%	50.65%	49.55%	of total advance	

Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page - 125).

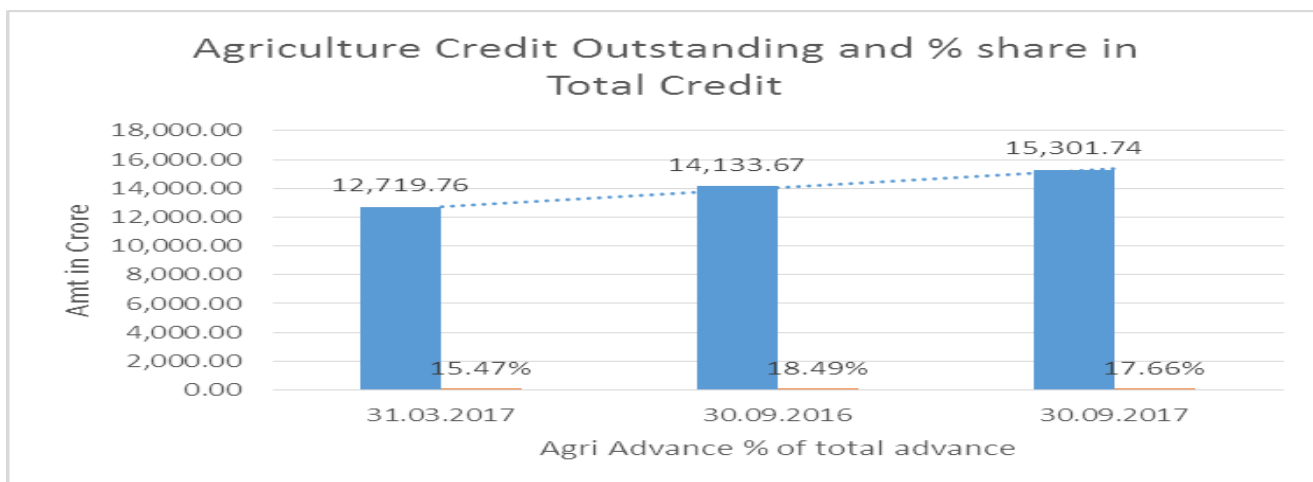
### 19.4 Agriculture Advances:

Agriculture Advances has registered a YoY growth of Rs 1,168.07 Crores, in percentage terms YoY growth in Agri Advances is 8%. The ratio of Agri Advances to total Advances is 17.66 % which is below than benchmark of 18%.

(Rs in Crore)

As on 31 <sup>st</sup> March 2017	As on 30 <sup>th</sup> Sep 2016	As on 30 <sup>th</sup> Sep 2017	YoY Growth	
			Amount	%
12,719.76	14,133.67	15,301.74	1,168.07	8
15.47 %	18.49 %	17.66 %	Of total advance	





The total outstanding under Agriculture Cash Credit were Rs 10,496.33. Crores and Agriculture Term Loan were Rs 4,805.41 Crores as at the end of Sep 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- 126 & 127).

### 19.5: Kisan Credit Cards (KCC)

During Sep 2017, quarter 4,85,686 new cards amounting to Rs 4,622.62 Crores were issued.

(Amount in Crore)

<b>Up to September Quarter 2017 (Cumulative since inception)</b>	
No of Cards issued	Limit Sanctioned
19,46,039	11,115.44

Details of Bank wise information of KCC are shown in table No **8a** (Page- 168 ).

### **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 **15.11.2017** is as under:

No of Banks issue RuPay Card	No of eligible RuPay KCC card	Card Issued	% Achievement
14,53,899	12,74,837	13,70,693	94

Bank wise progress is placed at **Annexure- O** (Page No- 106)

## 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 30.11.2017 as under:

Number of cases under Agri Implements Service Centers Scheme		
Number of Banks	No of Cases sent	No of Cases Sanctioned
14	184	124

Bank wise progress is placed at **Annexure- P** (Page No-107)

**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 developing 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 DEEDS and vermicomposting is available at RSETIs. The progress under the scheme upto 31.10.2017 is as under:

Cases Sent		Cases Sanctioned		Cases Return		Cases Pending	
No	Subsidy Amount	No	Subsidy Amount	No	Subsidy Amount	No	Subsidy Amount
2366	124.33	292	15.88	218	12.63	1856	95.82

Bank wise progress is placed at **Annexure- Q** (Page No-108)

**Dairy Entrepreneurship Development Scheme (DEEDS -NABARD):** A Scheme similar to State run DEEDS 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 30.11.2017 is as under:

No of Beneficiary	Project Sanctioned	Cases Released	Subsidy Released (Amt in lacs)
3	73	43	19

Bank wise progress is placed at **Annexure- Q** (Page No- 109)

## 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:

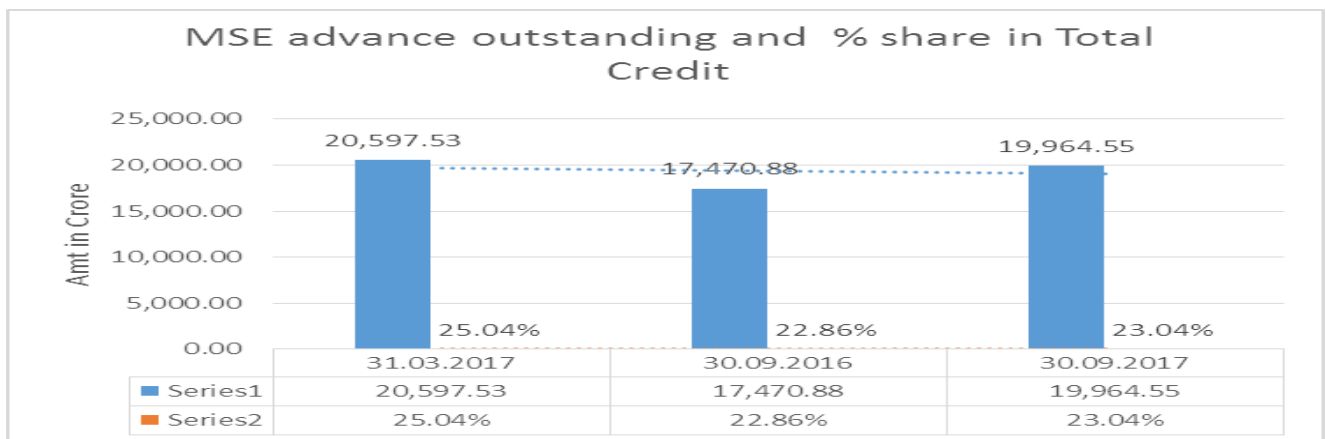
- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health each field
- Investments in warehousing and cold chains to prevent post-harvest crop loses
- Promotion of value addition through food processing
- Creation of 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- R** (Page No- 110).

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 2,493.67 Crore, in percentage terms, it is 14 % .The ratio of MSE advances to total advances is 23.04 % as on September 2017.

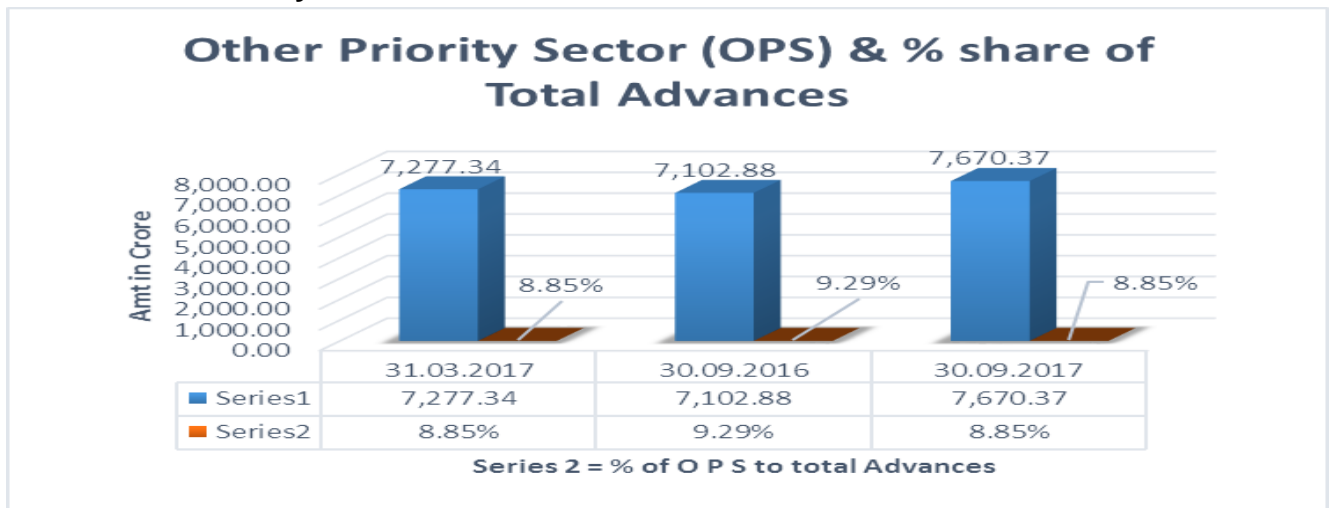


(Rs in Crore)

As on 31 <sup>st</sup> March 2017	As on 30 <sup>th</sup> Sep 2016	As on 30 <sup>th</sup> Sep 2017	YoY Growth	
			Amount	% age
20,597.53	17,470.88	19,964.55	2,493.67	14
25.04%	22.86%	23.04%	Of total advance	

Details of Bank wise information of MSME Advances are shown in Table No.1 (f) (Page -128 ).

### 19.10: Other Priority Sector Advances:



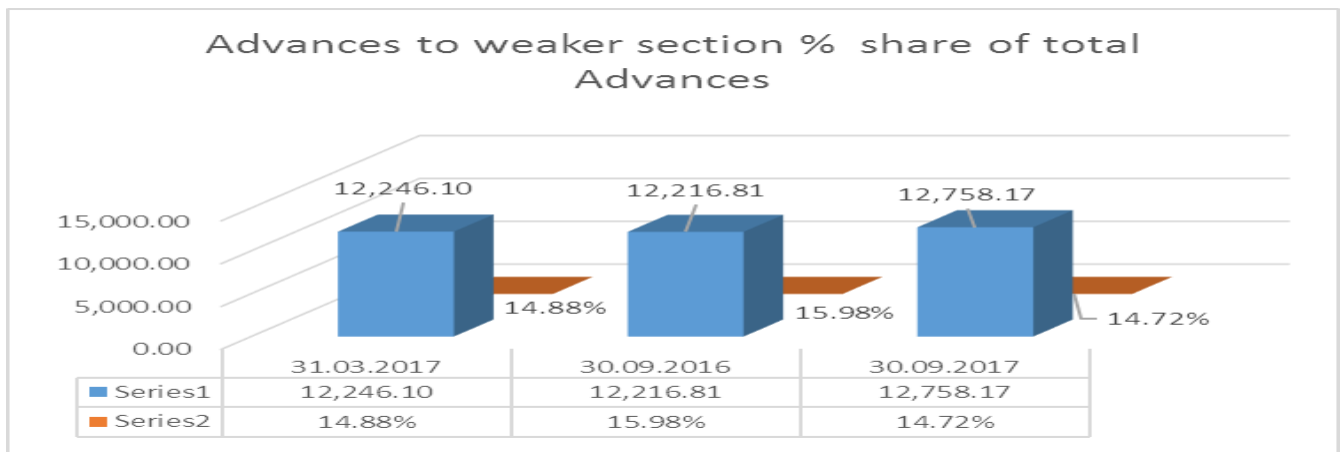
Other Priority Sector Advances registered a YoY growth of Rs 567.49 Crores, in percentage terms, it is 8% as on September 2017.

(Rs in Crore)

As on 31 <sup>st</sup> March 2017	As on 30 <sup>th</sup> Sep 2016	As on 30 <sup>th</sup> Sep 2017	YoY Growth	
			Amount	%
7,277.34	7,102.88	7,670.37	567.49	8
8.85%	9.29%	8.85%	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in table No – 1(f)-3 (Page- 130).

### 19.11: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs 541.36 Crore, in percentage terms, it is 4 %. The ratio of advances to weaker sections to total advances is 14.72% which is above the bench mark level of 10 % as at the end of the September 2017.

(Rs in Crore)

As on 31 <sup>st</sup> March 2017	As on 30 <sup>th</sup> Sep 2016	As on 30 <sup>th</sup> Sep 2017	YoY Growth	
			Amount	%
12,246.10	12,216.81	12,758.17	541.36	4
14.88%	15.98%	14.72%	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page - 131).

**19.12: Education Loans:**

(Rs in Crore)

As on 31 <sup>st</sup> March 2017	As on 30 <sup>th</sup> Sep 2016	As on 30 <sup>th</sup> Sep 2017	YoY Growth	
			Amount	%
529.07	502.30	520.38	18.08	4
0.64%	0.65%	0.60%	Of total advance	

Bank wise details of Educational Loans are shown in table No–1(f)-2 (Page - 129).

**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 (In lac)
1	Allahabad Bank	58	15.04
2	Bank of Baroda	94	31.26
3	Bank of India	9	1.40
4	Canara Bank	52	7.62
5	Central Bank of India	142	13.07
6	CRGB	44	11.74
7	IDBI Bank	3	0.23
8	Indian Overseas Bank	6	0.80
9	State Bank of India	354	80.83
10	UCO Bank	11	2.31
<b>Grand Total</b>		<b>773</b>	<b>164.30</b>

**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 September quarter is as under:

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

(Rs in Crore)

Sector	30.09.2016			30.09.2017		
	Target (2016-17)	Achievement	%	Target (2017-18)	Achievement	%
AGRI	13,999.07	6730.15	48.08	16,770.31	6,782.18	40.44
MSE	6,185.34	3936.89	63.65	7,968.46	7,658.76	96.11
OPS	2,997.74	1792.21	59.79	3,086.71	2,071.65	67.11
<b>Total</b>	<b>23,182.15</b>	<b>12459.25</b>	<b>53.75</b>	<b>27,825.48</b>	<b>16,512.59</b>	<b>59.34</b>

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

(Rs in Crore)

Agency	30.09.2016			30.09.2017		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	15,539.25	9264.23	59.61	17,546.31	13,263.55	75.59
Cooperative Banks	4,828.28	2877.75	59.60	6,242.54	2,068.43	33.13
RRBs	2,814.62	317.27	11.27	4,036.87	1,180.61	29.24
<b>Total</b>	<b>23,182.15</b>	<b>12459.25</b>	<b>53.75</b>	<b>27,825.48</b>	<b>16,512.59</b>	<b>59.34</b>

Bank- wise details of ACP achievement is placed at table No-4C (Page - 142).

**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.**

**Agenda No.21.1 Declaration of Nazari Anavari by State Government:** Looking to the short fall in rains, Government of Chhattisgarh has declared Nazari Anavari in 96 tehsils of 21 districts vide their order number 3434 dated 14.09.2017 (copy placed at Annexure-S Page No. ).

RBI has issued master direction for bank to act in the situation of natural calamities vide circular number FIDD.CO.FSD.BC No. 8/5.10.001/2017-18 dated 03.07.2017. We would like to draw attention of the house towards para 3.3 and 3.4 of above referred RBI master direction, whereby State Level Bankers Committees/District Level Consultative Committees to

take a view on rescheduling of loans if the crop loss is 33% or more. As per instructions contained in para 4.1.2 the banks may allow a maximum repayment period up to (including the moratorium period of 1 year) if the loss is between 33% and 50%, if the crop loss is more, the restructured period for repayment may be extended to a maximum period of 5 years (including the moratorium period of one year).

Member Banks and Lead District Managers were informed and urged to take immediate steps in the light of RBI circular. Accordingly special DLCC meetings have been conducted in all 21 affected districts as per **Annexure-S (Page No.112)**, Similarly member Banks were also advised to keep ready the list of eligible accounts so that immediately on receipt of information on quantum of loss the relief measures can be extended to affected farmers.

#### **Agenda No.21.2: Drought Relief:**

We would like to stress upon an important clause of the above referred RBI circular that, as per instructions mentioned in para 4.4.4 the benefit of asset classification of the restructured accounts as on the date of natural calamity will be available only if the restructuring is completed within a period of three months from the date of natural calamity.

Since the quantum of loss, which is arrived after crop cutting experiments, has not yet been received by SLBC or LDMS of respective districts. Resulting the rescheduled period of relief to farmers could not be arrived at.

On the request of SLBC the RBI has accorded approval to extend the period for providing relief for further **3 months i.e. up to 13.03.2018**. We request the Chair issue instruction to concerned department for providing the result of crop cutting experiments through which only the quantum of loss and thereby the quantum of relief to the affected farmers can be assessed.

**Agenda No.21.3: Conduct of Financial Literacy Camps in Unbanked Rural Centres (URCs):** NABARD has advised vide its letter No CHG.RO/DFIBT/2017-18 dated 19.12.2017 to all banks to conduct at least one Going Digital Camp in the unbanked rural centre where the programme have not been conducted so far by the nearest Bank branch or by the lead Bank. Further, NABARD has stated vide above letter that financial assistance is available as per their Circular No 107/DFIBT-24/2017 dated 04May 2017. Details are available as per **Annexure - T (Page No.:115)**

**Vote of Thanks.**

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श्री मोहन दीप	ग्राहक सहायक	0771-4270530	



### List of Lead District Manager

Sr No	District	Lead Bank	Lead District Manager (Shri.)	Contact Number	Email ID
1	Balod	Dena Bank	Ashok Singh	7389943194	lbo.balod@denabank.co.in
2	Balod Bazar	State Bank of India	Govind Rajan	9424193600	lbobalodabazar@gmail.com
3	Balrampur	Central Bank of India	K K Tiwari	8518882067	ldmbalrampur@centralbank.co.in
4	Bemetra	State Bank of India	Ashhok Kr. Meshram	7389919986	Ashol.,meshram5@sbi.co.in
5	Bijapur	State Bank of India	Krishna Mohan 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	girishsharma2@gmail.com
8	Dhamtari	Dena Bank	Amit Ranjan	7389943211	<a href="mailto:lbc.dhamta@denabank.co.in">lbc.dhamta@denabank.co.in</a> , <a href="mailto:lbc.dhamta@gmail.com">lbc.dhamta@gmail.com</a>
9	Durg	Dena Bank	J C Panigrahi	7389943171	<a href="mailto:lbc.durg@denabank.co.in">lbc.durg@denabank.co.in</a> , <a href="mailto:jogeshchandrapanigrahi@gmail.com">jogeshchandrapanigrahi@gmail.com</a>
10	Gariaband	Dena Bank	Andrew Rojario	7389943187	lbo.gariaband@denabank.co.in
11	Jagdalpur	State Bank of India	J.R.Kawade	9630308190	<a href="mailto:jr.kawde70@gmail.com">jr.kawde70@gmail.com</a> jr.kawde@sbi.co.in
12	Janjgir-Champa	State Bank of India	Kushal Singh Paikra	8461001011	lbo.janjgir@gmail.com
13	Jaspuernagar	State Bank of India	Arvind Khare	9425172722	<a href="mailto:arvind.khare@sbi.co.in">arvind.khare@sbi.co.in</a>
14	Kanker	State Bank of India	Hemraj Thakur	8109257616 9425591321	leadbanksbikanker@gmail.com
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16	Kondagaon	State Bank of India	Malay Ranjan Das	8109916432	dasmalay@sbi.co.in
17	Korba	State Bank of India	Surendra Shah	9424144457	surendra1801shah@gmail.com
18	Koriya	Central Bank of India	Lalit Naik	928500812	ldmkoria@centralbank.co.in
19	Mahasamund	Dena Bank	S K Mitra	7389943173	<a href="mailto:lbc.mahasa@denabank.co.in">lbc.mahasa@denabank.co.in</a> , <a href="mailto:lbomahasa@gmail.com">lbomahasa@gmail.com</a>
20	Mungeli	State Bank of India	Anand Prakash Tigga	9425531062	mohan.hathgain@sbi.co.in
21	Narayanpur	State Bank of India	Milind Bondade	9425559675	lbo.narayanpur@gmail.com
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26	Surajpur	Central Bank of India	Ramakant Naik	8908448897	ldmsurajpur@centralbank.co.in
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