

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर
69वीं बैठक मंत्रालय, नया रायपुर, (छ ग)
State Level Bankers' Committee, Chhattisgarh, Raipur
69th SLBC Meeting,
Mantralaya, Naya Raipur (CG)
Agenda

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69th Meeting of State Level Bankers' Committee, Chhattisgarh
Agenda

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

Agenda No. 2. Adoption of the Minutes of 68th SLBC meeting held on 10.01.2018

Minutes of the 68th meeting of State Level Bankers' Committee held on 10.01.2018 has been circulated to all participants. A Copy of the minutes is placed at **Annexure- A (Page No-31)** 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 68th SLBC Meeting

Action Taken Report on minutes of meeting is placed at **Annexure –A1 (Page No-36)**. The house is requested to approve the Action Taken Report.

Agenda No.4: Expansion of Bank branch network in LWE affected districts of Chhattisgarh: 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
28.02.2018	252	176	428
Growth since 31.3.2015	63	27	90
% Growth	33	18	27

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	55	7

Progress of branch opening at remaining 7 centres up to 28.02.2018: The Centre allotment and Bank branch /ATMs opening position of reaming 7 centres are as under:

Sr. No	District	Village/ Centre	Earlier allotted to	Allotted/ Re-allotted to Bank	Present Statues (Construction started/ Furniture etc)	Tentative date of Opening
1	Bastar	Madhota	Vijaya Bank	Bank of Baroda	BoB intimated that approval obtained from their Head office.	
2	Bastar	Pakhnar	Dena Bank	Axis Bank	In process/Interior completed	31.03.2018
3	Bastar	Sadra Bodenar	Dena Bank	HDFC Bank	In process	31.03.2018
4	Bijapur	Modakpal	CBI(ATM)	CBI (ATM)	Under process	Not Installed, Date of Installation date not intimated
5	Kanker	Gondahur	UCO Bank	DCCB	Available	In principle approval accorded by SLTFC on 13/09/2017
6	Kondagaon	Hirapur	Vijaya Bank	Vijaya Bank	No	Head office approval awaited
7	Kondagaon	Mardapal	CBI (ATM)	CBI (ATM)	Under process	Not Installed, Date of Installation date not intimated

Expansion of Banking services in Left Wing Extremism (LWE) districts: 88 remaining centre : For providing banking service through bank branches/ ATMs at remaining 88 (150-62) centres a review meeting was convened on 13/02/2018 at Mantralaya under the Chairmanship of ACS(Home) and on 15.02.2017 at SLBC under the Chairmanship of Convener, SLBC. In the meeting, 88 centres were allotted to member banks for opening of branches/ installation of ATMs. State Government has given its approval for opening of branches/ installation of ATMs at 88 identified centres and advised that banks should complete the task by 30.08.2018.

The Bank wise allotment is as under:

Sr.No	Bank	Branch	ATMs	Total
1	Allahabad Bank	1	1	2
2	Apex Bank	11		11
3	Axis Bank	4		4
4	Bank of Baroda	3	2	5
5	Bank of India	1	1	2
6	Bank of Maharashtra	1		1
7	Canara Bank	3		3
8	CBI		4	4
9	Corporation Bank	1		1
10	CRGB	8		8
11	Dena Bank	1	4	5
12	HDFC Bank	3	1	4
13	ICICI Bank	5		5
14	IDBI Bank	2		2
15	IndusInd Bank	2		2
16	Oriental Bank of Commerce	1		1
17	PNB	4	1	5
18	Punjab & Sind Bank	1		1
19	SBI	7	7	14
20	UCO Bank		2	2
21	Union Bank of India	2	3	5
22	Vijaya Bank	1		1
Grand Total		62	26	88

District wise allotment:

Sr. No	District	Branch	ATMs	Total
1	Bastar	10	1	11
2	Bijapur	21	8	29
3	Dantewada	9	4	13
4	Kanker	1		1
5	Kondagaon	0	1	1
6	Narayanpur	5	4	9
7	Rajnandgaon	4		4
8	Sukma	12	8	20
Grand Total		62	26	88

Bank-wise, District -wise allotment detail are placed at **Annexure B: (Page No 44)**

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

Aadhaar and Mobile seeding position in all operative Bank account is as under:

(Figure in lac)

As on	All Operative 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
30.11.2017	249.70	196.39	79	148.23	59
31.01.2018	260.20	211.00	81	169.44	65
Growth 30.11.2017 to 31.01.2018	10.50	14.71	2	21.21	6
Pan India	10,896.92	8,727.75	80	8,858.99	81

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 31.03.2018. DFS, MoF, GoI instructed all banks to authenticate the Aadhaar Number seeded in all CASA (Current and Saving Bank Accounts). Bank- wise data is placed at **Annexure-B1 (Page No-50)**.

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
28.02.2018	1,29,94,262	1,02,26,353	79	1,00,14,638	77
Growth 01.04.2017 to 28.02.2018	6,98,903	20,06,867	12	18,79,630	11

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 1,609 (February, 2018) i.e 238% growth. At all India level the average deposit has increased from Rs.1, 065 (March 2015) to Rs. 2,422 (February, 2018) i.e.127%.

(ii) Banks in the State have opened 129 lacs accounts under PMJDY scheme up-to 28.02.2018 covering 51% of the population. However, at all India level the population coverage is 26 % 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 28.02.2018 are placed at **Annexure-B1 (Page No-50).**

(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 28.02.2018 is as under:

(No in lacs)			
PMJDY accounts	Issued RuPay Card accounts (a)	No of RuPay cards used at least once out of a	% of RuPay use initiation
126.04 (31.08.2017)	86.53	21.52	25
128.00 (30.11.2017)	86.75	23.57	27
129.94 (28.02.2018)	87.44	25.94	30
Growth (1.94)	0.69	2.37	3

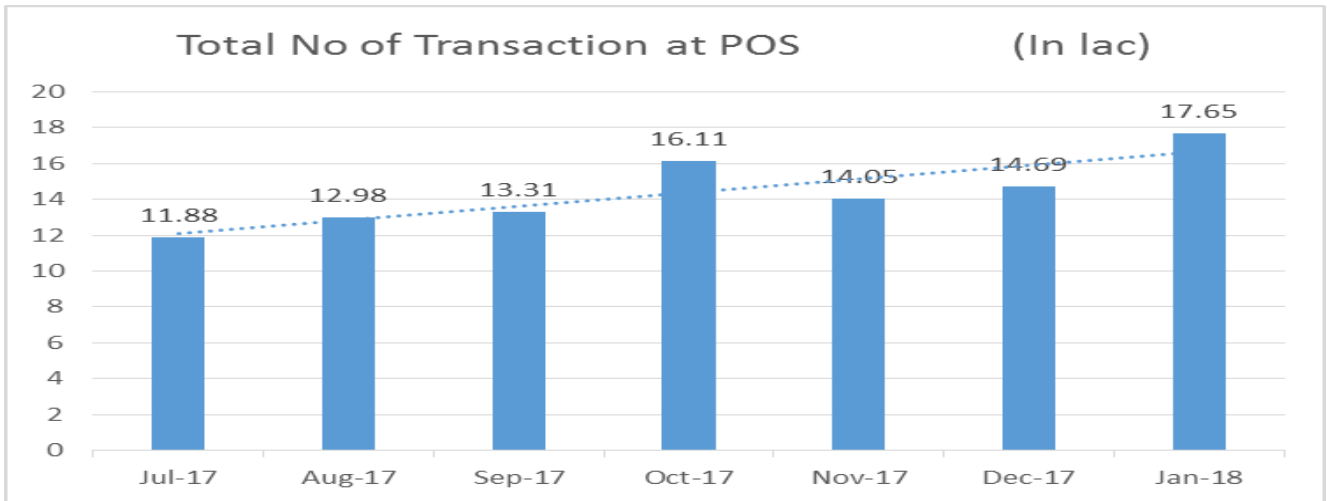
Bank wise data is placed at **Annexure – B1 (Page No- 54).**

Agenda No 6.: Digital Payment: Progress under various digital delivery channels up to 28.02.2018 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.08.2017	As on 28.02.2018	Growth	Growth %
1	POS (Installed)	17,465	36,123	38,463	20,998	120
2	Debit Card	1,37,14,077	1,48,19,033	15,112,449	13,98,372	10
3	Mobile Banking	6,25,725	9,09,730	9,38,426	3,12,701	50
4	Internet Banking	9,51,750	16,79,261	17,81,189	8,29,439	87
5	Credit Card	69,507	96,348	93,007	23,501	34

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

Digital Transaction Data (At POS):



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

Digital Literacy Camps: Under the special digital literacy drive from 1.07.2017 to 28.02.2018, 398 digital literacy camps were organized at villages and Panchayat level and more than 47,600 population was made digitally literate (Camps were organized by LDMs, FLCs and Bank branches).

Progress under BHIM app upto 28.02.2018:

Total Target	BHIM –UPI App Download (CA)	BHIM –UPI App Download (SB)	Total	Achievement %
50,00,000	22,790	1,25,778	1,48,568	3

Bank-wise progress is placed at **Annexure- C (Page No- 57)**.

Target: To improve the performance under BHIM App, all Banks should achieve a target of **20%** of their operative SB & Current accounts up to 30.06.2018. Total 50 lac customers should be enrolled by all banks by 30.06.2018.

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 28.02.2018 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.05.2017	41,67,407	9,48,863	78,589	51,94,859
28.02.2018	44,51,560	10,17,270	1,34,194	56,03,024
% Enrolment (Renewal + New Enroll. Base Year 2017)	107%	107%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY) report up to 28.02.2018 is placed at **Annexure D (Page No-58)**.

Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY up to 28.02.2018 (01.06.2017 to 28.02.2018) are as under:

Scheme	Paid	Pending with insurer	Rejected	Under Process	Grand Total
PMJJBY	550	105	69	15	739
PMSBY	521	33	163	7	724
Total	1071	138	232	22	1463

Position of unsettled cases:

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	73	22	25	120
PMSBY	31	6	3	40
Total	104	28	28	160

District wise and Bank wise progress report up to 28.02.2018 is placed at **Annexure E- (Page No-60)**.

(Claim Ratio PMJJBY)

Sr. No	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	As on 28.02.2018
1	Enrollment under PMJJBY (No).	10,17,270
2	Premium collected under PMJJBY (Amt in Rs.)	33,56,99,100
3	No of Claim Paid under PMJJBY (No)	550
4	Claim Amount Paid (Amt in Rs.)	10,97,00,000
5	Claim /Enrollment Ratio (No)	0.05
6	Claim Paid(Amt) / Premium (Amt)	33
Sr. No	Pradhan Mantri Surksha Bima Yojana (PMSBY)	As on 28.02.2018
1	Enrollment under PMSBY (No).	44,51,560
2	Premium collected under PMSBY (Amt in Rs.)	5,34,18,720
3	No of Claim Paid under PMSBY (No)	521
4	Claim Amount Paid (Amt in Rs.)	10,42,00,000
5	Claim /Enrollment Ratio (No)	0.11
6	Claim Paid(Amt) / Premium (Amt)	195

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 28.02.2018 is as under:

(Amt 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	2,598	237.66	3,74,110	2,376.57
Achievement 2017-18	2,17,376 (90%)	575.18 (35%)	41,311 (206 %)	830.19 (175%)	10,435 (405 %)	840.99 (354%)	2, 69,122 (72%)	2,246.35 (95%)
Achievement 2016-17 (%)	1,59,446 (45 %)	242.26 (17%)	18,486 (92%)	410.83 (102%)	5,408 (208%)	428.80 (213%)	1,83,340 (49%)	1081.88 (54%)
NBFC	5,08,559	1,006.59	5,917	70.66	742	51.14	5,15,218	1,128.40
Total	7,25,935	1,581.77	47,228	900.85	11177	892.13	7,84,340	3,374.75

Overall achievement up to 28.02.2018 is 95% in terms of amount and 72% in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure F- (Page No – 66)**).

Agenda No. 9: Mukhya Mantri Yuva Swarojgar Yojana: To promote the entrepreneurship in youth, State Government had launched this scheme in 2013. The progress upto 28.02.2018 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement
460	2109	485	236	105

Bank- wise, District –wise achievement details are placed **at Annexure F1- (Page No – 69)**.

Agenda No 10. : Stand-Up India: The objective of the Stand-Up India scheme is to facilitate bank loans above Rs.10 lakh upto 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. 2,455 branches of 40 banks are eligible under Stand-Up India Scheme.

Performance under Stand-Up India scheme up-to 28.02.2018 is as under:

	No of Bank*	Total No of Cases
Target	40	4,910
Performance	24	705 (In 2016-17, 495 cases)
% Achievement	-	14% (Amt of Rs 156.35 Crore disbursed)
Pan India		(23,184/2,12,098*100= 11%)

Chhattisgarh has performed better than Pan India performance. Bank- wise, district-wise achievement details are placed at **Annexure- G (Page No –71)**

Agenda No 11. : 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 (21 Districts) and Reliance General Insurance (6 Districts). Coverage under the PMFBY in Kharif 2017 season 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						
Reliance Gen Insu.	2,39,345	26.16	17,125	1.13	2,56,470	27.29
Iffco-tokio	8,81,388	91.74	1,56,331	8.94	10,37,719	100.68
Total	11,20,733	117.90	1,73,456	10.07	12,94,189	127.97

Under the PMFBY Kharif -2017, the insurance data is reconciled with insurance companies, Banks with Central Government Portal. District-wise progress under Kharif -2017 report is placed at **Annexure H – (Page No- 73).**

Rabi 2018: 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). Coverage under the PMFBY in Rabi 2017-18 season 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
Rabi 2017-18						
	1,19,072	44.72	32,506	33.13	1,51,578	77.85

Bank-wise, District-wise under Rabi 2017-18 is placed at Annexure H- (Page No-75). All Banks and insurance companies are requested to reconcile the entry by 31.03.2018.

Agenda No 12. : 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 28.02.2018 is as under:

Year	Applications Sanctioned (No)	Application Sanctioned (Amt in Crore)
Up to 28.02.2017	844	53.50
Up to 28.02.2018	2570	234.14
YoY Growth	1,726 (204%)	180.64 (338%)

During the FY 2017-18, total 2,570 cases sanctioned to the tune of 234.14 Crore. Scheme Details and Bank-wise progress report up to 28.02.2018 is placed at **Annexure – I (Page No-78)**.

Agenda No.:13. 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 28.02.2018 is as under:

(Amt in Crore)

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction % (Amt)
	Number	Amount	Number	Amount	Number	Amount	
Rs.350.38 Cr (SHG 25510) 2017-18	31,746	532.94	23,055	340.05	18,883	257.39	97 (Amt) 90 (No)

Bank wise target and achievement details for year 2017-18 (upto 28.02.2018) is placed at **Annexure – J (Page No - 80)**.

Agenda No.:14. National Urban Livelihood Mission (NULM): The component wise achievement up to 28.02.2018 are as under:

(In Numbers)

Scheme	Physical Target 2017-18	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Individual Loan	4000	10,277	3,785	3,464	95%
Interest Subsidy for Group Loan	300	648	227	191	76%
Interest Subsidy for Bank Linkage	2000	3,666	1,582	1,390	79%
Total	6300	14,591	5,594	5,045	89 %

Detailed progress report is placed at **Annexure- K (Page No- 81)**.

Agenda No.:15. Prime Minister's Employment Generation Programme (PMEGP): Performance under PMEGP upto 28.02.2018 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	2,025	40.16	6,435	1,760	(35.88)	87%
PMEGP KVIB	1,519	30.12	2,924	876	(16.69)	58%
PMEGP KVIC	1,519	30.12	1,550	419	(10.53)	28%
Total	5,063	100.40	10,909	3,055	(63.10)	60%

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

Agenda No.:16. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2017-18 are as under upto 31.01.2018 is as under:

Sr. No	Scheme	Physical Target 2017-18 (No)	Cases Sponsored up to 31.01.2018 (No)	Cases Sanctioned Up to 31.01.2018 (No)	% Achievement Up to 31.01.2018 (No) against target
1	Antyodaya Swarojgar Yojana	9,000	7,118	2,594	37%
2	Adivasi Swarojgar Yojana	3,000	4,378	1,323	44%
Total		12,000	11,496	3917	34%

Detailed progress report is placed at **Annexure- M (Page No- 93)**.

Agenda No.17: Activities conducted in RSETIs: The details of activities conducted in RSETIs up to 31.12.2017 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. to 31.12.2017	Youth trained from 01.04.16 to 31.12.2017	Settle-ment Ratio
1	State Bank of India	11	1274	32,590	170	3,966	59%
2	Central Bank of India	2	226	6,556	38	951	70%
3	Dena Bank	5	660	17,261	121	2,800	61%
TOTAL		18	2160	56,407	329	7,717	61%

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 - 95)**.

Agenda No. 18: Activities in Financial Literacy Centres (FLCs):

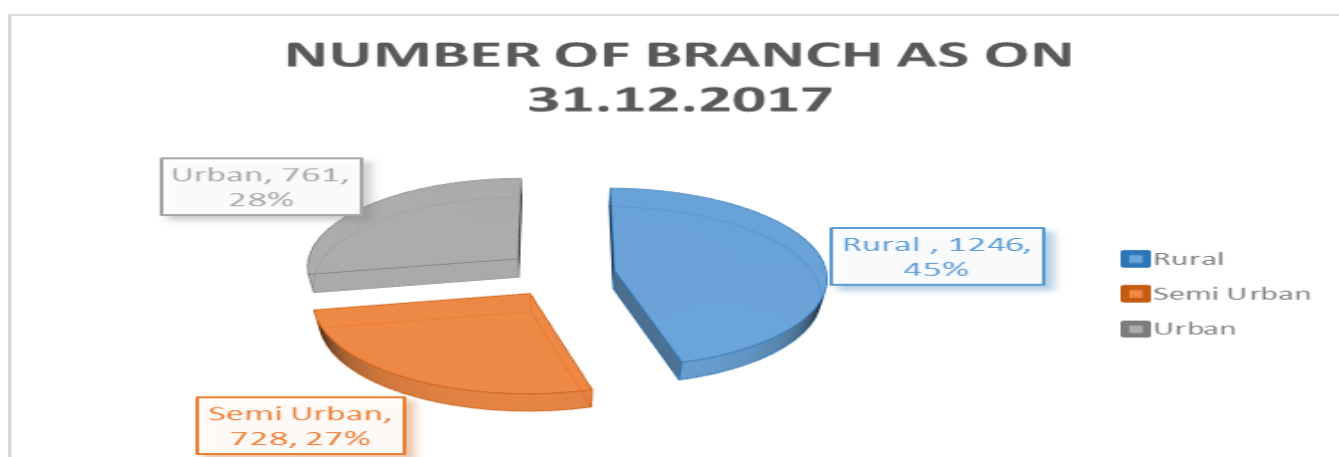
Financial Literacy is a regular activity of Banks. In Chhattisgarh 36 FLCs have been established in 27 districts. As per guidelines received from Reserve Bank of India vide RBI Circular No RBI/2015-16/286 Dated 14.01.2016 it has been advised by the RBI that, subsequent to the financial inclusion efforts by RBI and opening of accounts by banks through the PMJDY, consid-

erable 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: 1023 Special Camps were organized, additionally 1698 target specific camps were also organized. During the Quarter Apr 2017 to December 2017, rural branches have organized 2922 camps for spreading Financial Literacy in the state. Detailed report for December 2017 on new format Annexure III part A, B, C have been submitted to RBI.

Agenda No. 19: Banking Infrastructure in Chhattisgarh:

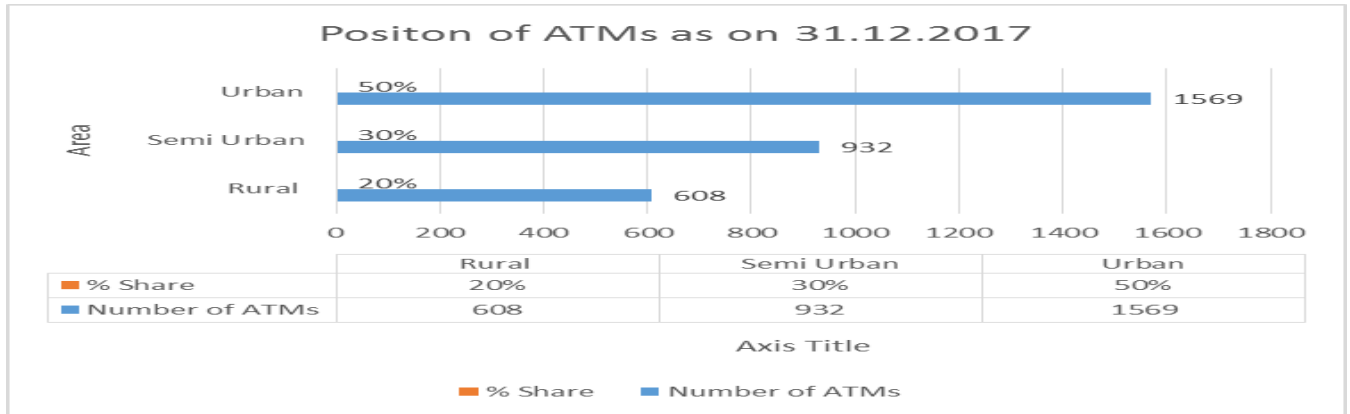
Number of Branches: There are now 1,246 rural, 728 semi-urban and 761 urban branches in the State aggregating 2,735 Branches as at the end of Dec 2017. Out of these 72% branches are operating in rural and semi-urban areas.



Type of Bank	Rural (Population <10,000)		Semi Urban (Population >10,000 and < 1 Lac)		Urban (Population > 1 lac)		Total Branches	
	Dec-16	Dec-17	Dec-16	Dec-17	Dec-16	Dec-17	Dec-16	Dec-17
PSU Banks	550	531	453	472	489	529	1492	1532
Private Banks	73	77	108	112	118	128	299	317
Cooperative Banks	151	154	59	64	69	61	279	279
CRGB	475	484	80	80	43	43	598	607
Total	1249	1246	700	728	719	761	2,668	2,735

Bank wise information of Branch network is shown in table **No – 1(L) (Page No – 134)**.

Number of ATMs:



There are 608 ATMs in rural centers, 932 in semi-urban centers and 1569 in urban centers in the State aggregating to 3109 ATMs at the end of Dec 2017. 50% ATMs are established at Semi-urban and Urban area.

Type of Bank	Rural		Semi Urban		Urban		Total ATMs	
	Dec-16	Dec-17	Dec-16	Dec-17	Dec-16	Dec-17	Dec-16	Dec-17
PSU Banks	571	567	771	809	1184	132	2526	2688
Private Banks	30	39	125	115	224	245	379	399
Cooperative Banks	1	2	2	8	8	12	11	22
CRGB	0	0	0	0	0	0	0	0
Total	602	608	898	932	1416	1569	2916	3109
Growth(No)	6		34		153		193	
% growth	1		4		11		7	

Bank wise information of ATM Network is shown in table No – 1(N) (Page No-136).

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
28.02.2018	3953	3541	2908	2265
Growth	557	543	754	520
% Growth	16	18	35	30

Agenda No 19.1: 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 under position up to 28.02.2018 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	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	
Total		29	12

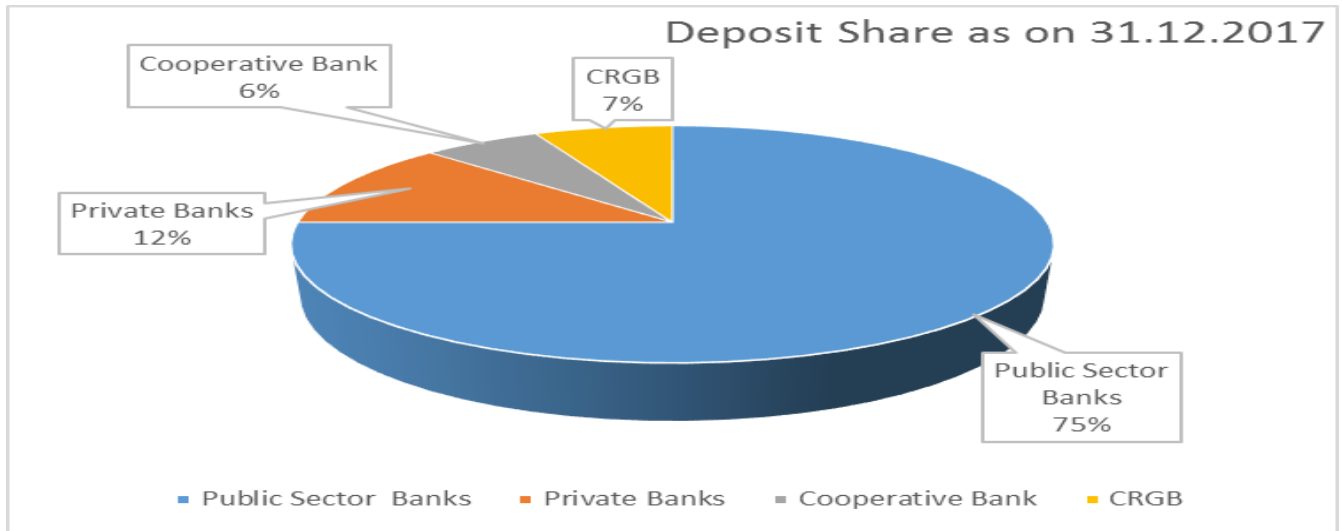
Agenda No 20: Banking at a glance in Chhattisgarh (Key Indicators): Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr No	Particulars	March 2017	Dec 2016	Dec 2017	YoY Growth Dec 16 to Dec 17		
					Amount	%	
1	Deposit	124,013.18	1,24,133.90	1,35,066.95	10,933.05	9	
2	Credit (Advances)	82,244.31	78,240.87	92,695.69	14,454.82	18	
3	CD Ratio (%) Benchmark - 60%	66.32	63.03	68.63			
4	Priority Sector Advance	40,594.63	40,260.87	44,748.20	4,487.33	11	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	49.36	51.46	48.27			
6	Agriculture Advances	12,719.76	13,585.45	15,338.83	1,753.38	13	
7	Share of Agriculture Advances in Total Advances (%) Bench Mark -18 %	15.47	17.36	16.55			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	20,597.53	19,120.57	21,109.55	1,988.98	10	
9	Share of MSE Advances to total Advances (%)	25.04	24.44	22.77			
10	Adv. To Weaker Section (WSA)	12,246.10	12,272.12	13,099.18	827.06	7	
11	Share of WSA to Total Advances Bench Mark -10%	14.88	15.68	14.13			
12	DRI Advances	12.45	12.76	12.64	-0.12	-	
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.02	0.02	0.01			
14	Advances to Women	6,450.55	6,173.26	7,834.31	1,661.05	27	
15	Share of Advances to Women to total Advances (%) Bench Mark- 5%	7.84	7.89	8.45			
16	Branch Network	March 2017	Dec 2016	Dec 2017	YoY Growth Dec - 16 to Dec -17	% Growth	
	Rural	1,258	1,249	1,246	-3	-	
	Semi -Urban	711	700	728	28	4	
	Urban	734	719	761	42	6	
	Total Branches	2,703	2,668	2,735	67	3	
	Per branch population in Chhattisgarh (2.55 Crore)*	9,434	9,558	9,325			
	Pan India per branch population coverage : 8832						

20.1: Deposits and Advances Growth:

Deposits:

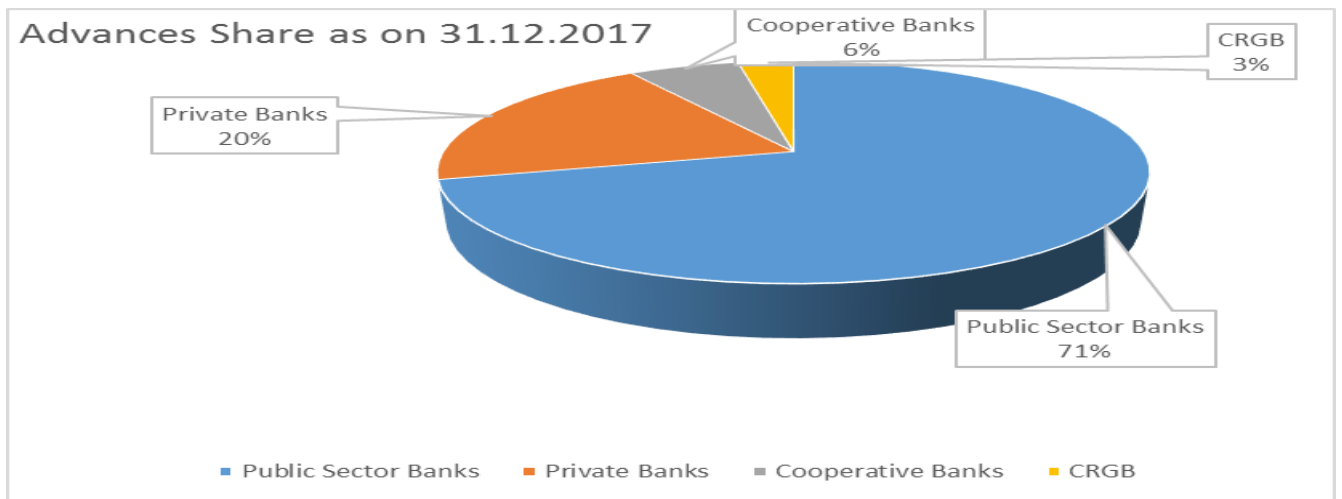


- Deposits recorded a YoY growth of Rs10, 933.05 Crores.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2016	As on 31 st Dec 2017	YOY Growth	
			Amount	%
1,24,013.18	1,24,133.90	1,35,066.95	10,933.05	9

Advances:



- Advances recorded a YoY growth of Rs 14,454.82 Crore.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2016	As on 31 st Dec 2017	YOY Growth	
			Amount	%
82,244.31	78,240.87	92,695.69	14,454.82	18

Bank wise information of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page No-120).

20.2: 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%	33
Number of Banks with CD Ratio < 60%	14
Number of Districts with CD Ratio >= 40%	16
Number of Districts with CD ratio <40%	11
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 31.12.2016	As on 31.12.2017
63.20%	64.45%	68.02%	66.32%	63.03%	68.63%

Following 14 banks are having less than 60% CD Ratio:

Sr. No	Bank	CD Ratio %
1	Karur Vyshya Bank	59.44
2	Central Bank of India	56.63
3	J and K Bank	56.31
4	Laxmi Mahila Nagrik Sahkari Bank	53.42
5	South Indian Bank	46.95
6	Vyavasayak Sahkari Bank	44.78
7	Punjab and Sind Bank	37.31
8	Dena Bank	36.77
9	Oriental Bank of Commerce	34.50
10	Raipur Urban Coop Merc Bank	33.02
11	Chhattisgarh RRB	29.96
12	Pragati Mahila Nagrik Sahakri Bank	27.87
13	Syndicate Bank	21.11
14	Nagrik Sahkari Bank	13.96

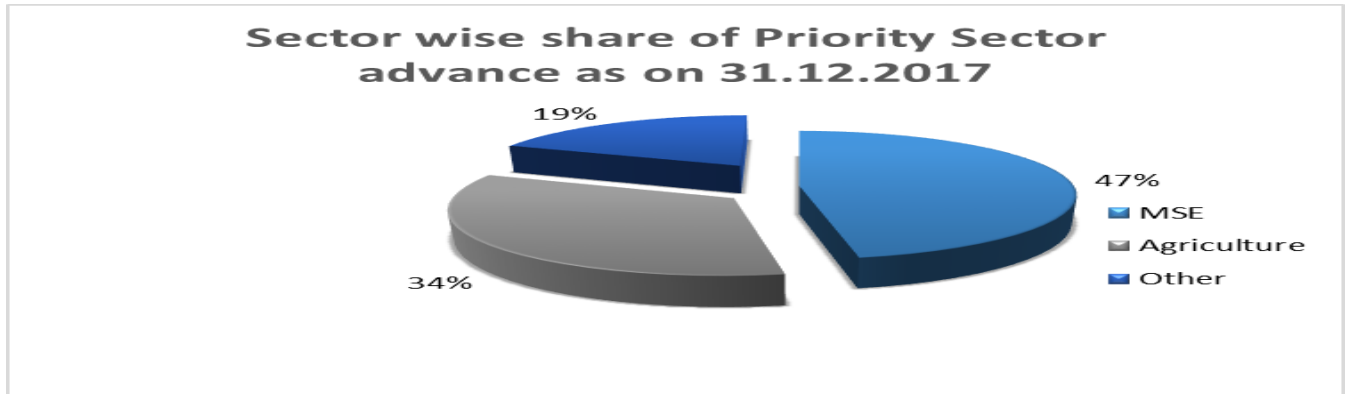
Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. LDMS are requested to identify such branches in their district and arrange for enhanced off take of credit. They would pursue the matter 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	Distt	Deposit	Advance	CD Ratio %
1	Raipur	37,303.50	48,339.32	130
2	Dantewada	1,210.08	994.68	82
3	Mahasamund	2,436.02	1,837.41	75
4	Kawardha	1,701.99	1,250.66	73
5	Bemetra	1,560.62	1,060.39	68
6	Raigarh	5,907.17	3,975.38	67
7	Mungeli	1,029.06	663.44	64
8	Dhamtari	2,906.11	1,730.55	60
9	Baloda Bazar	3,110.52	1,740.35	56
10	Rajnandgaon	4,694.27	2,566.21	55
11	Gariaband	1,194.16	650.98	55
12	Jagdalpur	3,105.04	1,590.24	51
13	Durg	17,530.98	8,624.7	49
14	Korba	6,813.33	3,127.46	46
15	Kondagaon	1,155.38	462.38	40
16	Sarguja	4,041.38	1,616.76	40
17	Janjgir-Champa	4785.94	1,872.63	39
18	Balod	2,566.51	980.51	38
19	Kanker	2,199.23	831.94	38
20	Bailaspur	18,248.75	5,748.35	31
21	Jaspuernagar	2,089.46	632.95	30
22	Balrampur	1481.41	407.35	27
23	Surajpur	2,657.34	724.95	27
24	Bijapur	580.33	148.95	26
25	Narayanpur	401.42	97.53	24
26	Koriya	3,828.84	908.37	24
27	Sukma	528.11	111.25	21
	Total	1,35,066.95	92,695.69	69

20.3 Priority Sector Advances:

Priority Sector Advances registered a YoY growth of Rs 4,487.33 Crores, in percentage terms, it is 11%. The ratio of Priority Sector Advances to total advances comes to 48.27% as on 31stDec 2017, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2016	As on 31 st Dec 2017	YoY Growth	
			Amount	%
40,594.63	40,260.87	44,748.20	4,487.33	11
49.36%	51.46%	48.27%	of total advance	

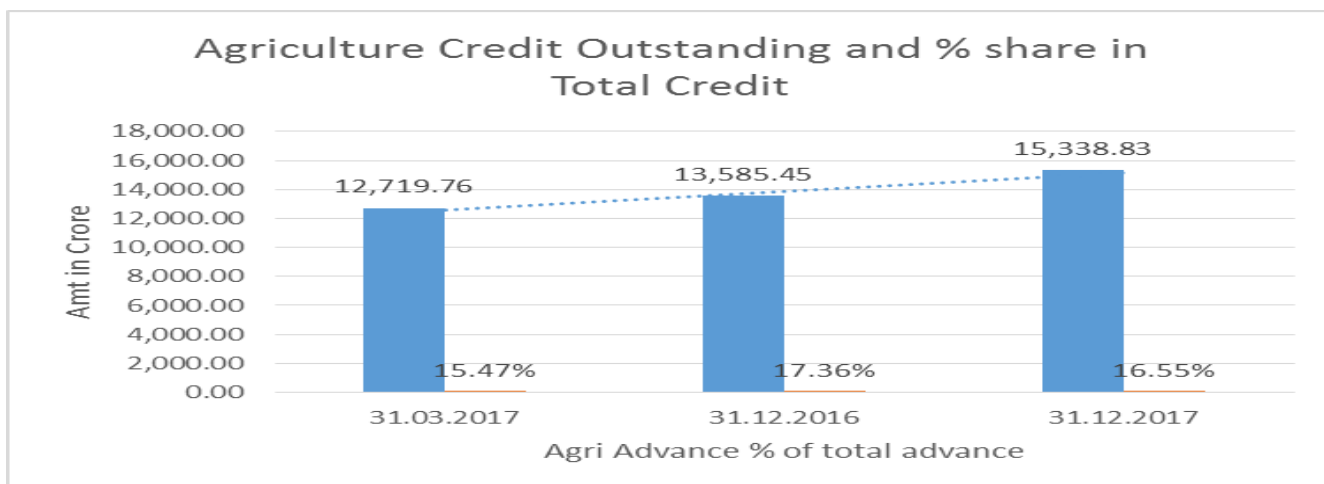
Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page – 123).

20.4 Agriculture Advances:

Agriculture Advances has registered a YoY growth of Rs 1,753.38 Crores, in percentage terms YoY growth in Agri Advances is 13%. The ratio of Agri Advances to total Advances is 16.55 % which is below than benchmark of 18%.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2016	As on 31 st Dec 2017	YoY Growth	
			Amount	%
12,719.76	13,585.45	15,338.83	1,753.38	13
15.47%	17.36%	16.55%	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs 10,258.35 Crores and Agriculture Term Loan were Rs 5,080.48 Crores as at the end of Dec 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-125 & 125).

20.5: Kisan Credit Cards (KCC)

During Dec 2017 quarter, 55,611 new cards amounting to Rs 782.15 Crores were issued.

(Amount in Crore)

Up to December Quarter 2017 (Cumulative since inception)	
No of Cards issued	Limit Sanctioned
19,17,552	9,524.22

Details of Bank wise information of KCC are shown in table No **8a** (Page- 166).

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 **28.02.2018** is as under:

No of Banks issue RuPay Card	No of eligible RuPay KCC card	Card Issued	% Achievement
19,17,552	14,56,166	13,95,703	96

Bank wise progress is placed at **Annexure- O** (Page No-97)

20.6 : 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 28.02.2018 as under:

Number of cases under Agri Implements Service Centers Scheme		
Number of Banks	No of Cases sent	No of Cases Sanctioned
21	263	74

Bank wise progress is placed at **Annexure- P** (Page No- 98)

20.7: 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.
- (i) Bring structural change in unorganized sector.
- (ii) 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 28.02.2018 is as under:

(Amt in lac)

Cases Sent		Cases Sanctioned		Cases Return		Cases Pending	
No	Subsidy Amount	No	Subsidy Amount	No	Subsidy Amount	No	Subsidy Amount
2566	11,007.35	289	1,032.97	181	764.45	2,096	9,209.94

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

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 28.02.2018 is as under:

No of Beneficiary	Project Sanctioned	Cases Released	Loan Amt (in lac)	Subsidy Released (Amt in lacs)
79	79	79	134.75	32.95

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

20.8: 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:

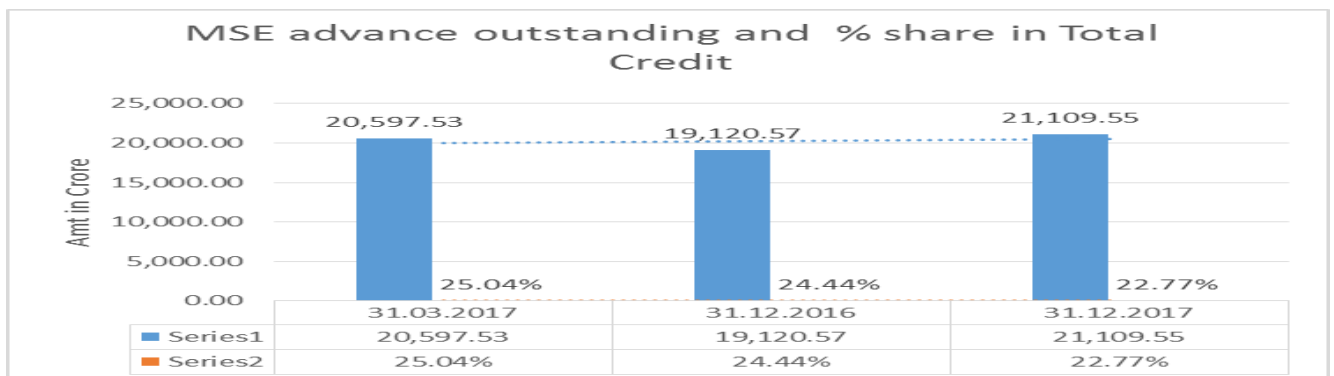
- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health each field
- Investments in warehousing and cold chains to prevent post-harvest crop loses
- Promotion of value addition through food processing
- Creation of 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- 101).

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.

20.9: Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs. 1,988.10 Crore, in percentage terms, it is 10 % .The ratio of MSE advances to total advances is 22.77 % as on December 2017.

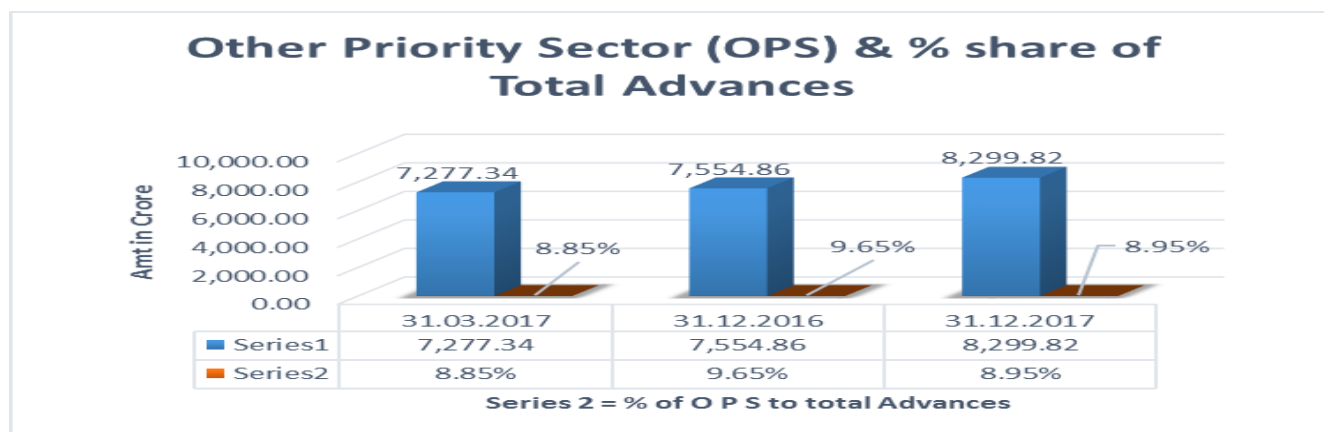


(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2016	As on 31 st Dec 2017	YoY Growth	
			Amount	% age
20,597.53	19,120.57	21,109.55	1,988.98	10
25.04%	24.44%	22.77%	Of total advance	

Details of Bank wise information of MSME Advances are shown in Table No.1 (f) (Page -126).

20.10: Other Priority Sector Advances:



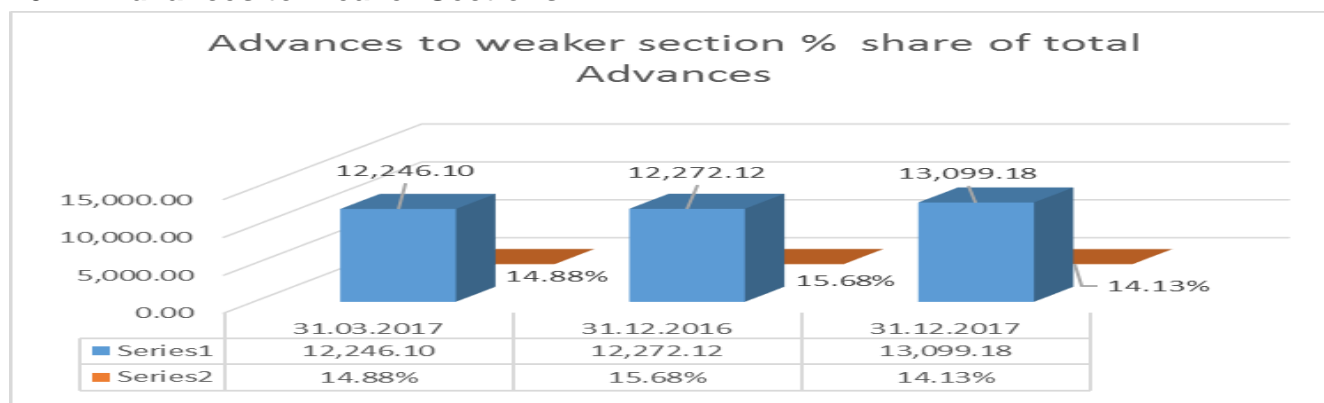
Other Priority Sector Advances registered a YoY growth of Rs 744.96 Crores, in percentage terms, it is 10% as on December 2017.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2016	As on 31 st Dec 2017	YoY Growth	
			Amount	%
7,277.34	7,554.86	8,299.82	744.96	10
8.85%	9.66%	8.95%	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in table No – 1(f)-3 (Page- 128).

20.11: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs 827.06 Crore, in percentage terms, it is 7%. The ratio of advances to weaker sections to total advances is 14.13 % which is above the bench mark level of 10 % as at the end of the December 2017.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2016	As on 31 st Dec 2017	YoY Growth	
			Amount	%
12,246.10	12,272.12	13,099.18	827.06	7
14.88%	15.68%	14.13%	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page -129).

20.12: Education Loans:

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2016	As on 31 st Dec 2017	YoY Growth	
			Amount	%
529.07	532.12	568.68	36.56	7
0.64%	0.68%	0.61%	Of total advance	

Bank wise details of Educational Loans are shown in table No-1(f)-2 (Page -127).

Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBY):- 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

Tentative Claims for Financial year 2017-18 is as under		
Sr. No	Name of Bank	Tentative Amt 2017-18 (In lakhs)
1	Allahabad Bank	16.50
2	Andhra Bank	0.00
3	Bank of Baroda	32.00
4	Bank of India	6.00
5	Canara Bank	9.00
6	Central bank of India	17.25
7	CRGB	13.00
8	IDBI Bank	0.30
9	Indian Overseas Bank	1.20
10	Oriental Bank of Commerce	22.00
11	State Bank of India	81.00
12	Uco Bank	2.50
13	Union Bank of India	0.00
14	United Bank of India	0.00
15	Vijaya Bank	0.00
	TOTAL	200.75

Agenda No. 21: 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 December 2017 quarter is as under:

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

(Rs in Crore)

Sector	31.12.2016			31.12.2017		
	Target (2016-17)	Achievement	%	Target (2017-18)	Achievement	%
AGRI	13,999.07	7,521.78	53.73	16,770.31	9,142.46	54.52
MSE	6,185.34	6,734.03	108.87	7,968.46	9,226.80	115.79
OPS	2,997.74	1,616.14	53.91	3,086.71	2,884.44	93.58
Total	23,182.15	15,871.5	68.47	27,825.48	21,257.69	76.40

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

(Rs in Crore)

Agency	31.12.2016			31.12.2017		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	15,539.25	10,849.98	69.32	17,546.31	16,973.84	97.00
Cooperative Banks	4,828.28	3,745.75	77.58	6,242.54	3,159.32	50.61
RRBs	2,814.62	1,276.22	45.34	4,036.87	1,124.53	27.86
Total	23,182.15	15,871.95	68.47	27,825.48	21,257.69	76.40

Bank- wise details of ACP achievement is placed at table No-4C (Page - 140).

Action taken to achieve the targets:

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

The State Focus Paper (SFP) 2018-19: The SFP which is aggregation of the Potential Linked Credit Plan for 2017-18 for all the districts of Chhattisgarh carries granular details of sector wise, investment purpose-wise credit requirement as also elucidates investment and budgetary support required for infrastructure development. The total credit potential has been estimated at **Rs. 29,245.84 Crore which is 5.10%** more than the previous year's projection of Rs. 27,825.48.

Total Agriculture sector for 2018-19 is

at Rs. 17,781.85 Crores, of which an amount of Rs. 5,799.86 Crore (33%) has been earmarked for capital formation in agriculture and allied activities including agri-infrastructure & ancillaries. Rs. 11,981.99 Crore have been assessed under crop production, maintenance and Marketing. For MSME sector a potential of Rs.8,249.63 Crore has been assessed for the financial year 2018-19 (Details placed at **Annexure – S** (Page No: 105).

Agenda No. 22: Any other subject with the permission of the Chair.

Agenda No.22.1 Special Relief to borrowers of MSME registered under GST: In order to enable the MSMEs avail of the benefits outlined in the RBI's circular No. 2017-18/129 DBR.No. BP.BC.100/21.01.048/2017-18 dated 07.02.2018, MSME dept., Government of India has advised state Government to discuss the ways and means to implement the Circular effectively (Copy placed at **Annexure- T (Page No.110)**).

Agenda No.22.2 Declaration of Nazari Anavari by State Government & Drought Relief: 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.

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- U (Page No 115)**.

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 (CCE), LDMS have received CCE report for all districts now.

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**.SLBC has again requested to RBI, Regional Office, Raipur to further extend the last date of restructuring as LDMS have not received Crop Cutting Experiment (CCE) report for all 21 districts. We request the Chair issue instruction to concerned department for providing the result of CCE through which only the quantum of loss and thereby the quantum of relief to the affected farmers can be assessed.

Vote of Thanks.

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List of Lead District Manager

Sr No	District	Lead Bank	Lead District Manager (Shri.)	Contact Number	Email ID
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2	Balod Bazar	State Bank of India	Govind Rajan	9424193600	lbobalodabazar@gmail.com
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4	Bemetra	State Bank of India	Petrus Orea	9399780611	Petrus89@gmail.com
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	Wrishav Bagh	9589842411	wrishav.bagh@gmail.com
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9	Durg	Dena Bank	J C Panigrahi	7389943171	lbc.durg@denabank.co.in , jogeshchandrapanigrahi@gmail.com
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13	Jaspurnagar	State Bank of India	Ravindara Kr.Pandey	9431066626	Ravindra.k.pandey@sbi.co.in
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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
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22	Raigarh	State Bank of India	Rashmi Ranjan Panigrahi	9425287482	sbi.00460@sbi.co.in
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