

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर
70वीं बैठक मंत्रालय, नया रायपुर, (छ ग)
State Level Bankers' Committee, Chhattisgarh, Raipur
70th SLBC Meeting,
Mantralaya, Naya Raipur (CG)
Agenda

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70th Meeting of State Level Bankers' Committee, Chhattisgarh
Agenda

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

Agenda No. 2. Adoption of the Minutes of 69th SLBC meeting held on 21.03.2018

Minutes of the 69th meeting of State Level Bankers' Committee held on 21.03.2018 has been circulated to all participants. A Copy of the minutes is placed at **Annexure- A (Page No- 29)** and the same may also be viewed at / downloaded from website-www.slbchhattisgarh.com.

Agenda No. 3: Action Taken Report of the 69th SLBC Meeting

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

Sr. No.	Districts	Number of bank branches			Number of ATMs		
		As on 31.3.15	As on 30.06.18	% Growth	As on 31.3.15	As on 30.06.18	% Growth
1	Bastar	67	94	40	82	94	15
2	Bijapur	14	25	79	8	11	38
3	Dantewada	25	34	36	22	35	59
4	Kanker	47	71	51	28	54	93
5	Kondagaon	38	44	16	19	30	58
6	Narayanpur	9	12	33	6	14	133
7	Rajnandgaon	127	154	21	54	133	146
8	Sukma	11	15	36	3	9	200
	Total	338	449	33	222	380	71

The list of 150 proposed locations was circulated among member banks by SLBC and bankers were convinced to provide banking services in these districts. Out of these 150 locations, 62 locations were allotted to various banks by Director (DIF), Government of Chhattisgarh on "first comes first served basis" and further 88 centres were allotted to member banks in consultation with SLBC meeting on 21.03.2018.

Under this Special drive, 86 new Branches/ATMs have been opened/installed by 30.06.2018 and district –wise, Bank-wise progress is as under:

Sr. No	District	No of Proposed Centres	Opened	Pending
1	Bijapur	33	13	20
2	Sukma	25	7	18
3	Dantewada	18	9	9
4	Bastar	29	23	6
5	Kanker	7	6	1
6	Kodagaon	7	5	2
7	Narayanpur	12	6	6
8	Rajnandgaon	19	17	2
Total		150	86	64

Bank –wise pending position are as under:

Sr. No	Bank	ATM Pending	Branch Pending	Grand Pending Total
1	Allahabad Bank (PCA)	1	1	2
2	Apex Bank	0	8	8
3	Axis Bank	0	3	3
4	Bank of Baroda	2	1	3
5	Bank of India (PCA)	0	1	1
6	Bank of Maharashtra (PCA)	0	1	1
7	Canara Bank	0	3	3
8	CBI (PCA)	4	0	4
9	Corporation Bank (PCA)	0	1	1
10	CRGB	0	3	3
11	Dena Bank (PCA)	4	0	4
13	HDFC Bank	1	4	5
14	ICICI Bank	0	5	5
15	IDBI Bank (PCA)	0	2	2
16	IndusInd Bank	0	2	2
17	OBC (PCA)	0	1	1
18	PNB	0	2	2
19	Punjab & Sind Bank	0	1	1
20	SBI	3	3	6
21	UCO Bank (PCA)	2	0	2
22	Union Bank of India	3	0	3
23	Vijaya Bank	0	2	2
	Grand Total	20	44	64

Bank-wise, District -wise allotment detail are placed at **Annexure B: (Page No.51)**

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
31.03.2018	260.20	211.00	81	169.44	65
30.06.2018	267.25	218.92	82	174.77	65
Growth 01.04.2018 to 30.06.2018	7.02	7.92	1	5.33	0
Pan India	11,414.52	9,443.2	83	7,959.02	70

On the basis of Aadhaar Seeding Chhattisgarh stands at 5th rank Pan India. DFS, MoF, Gol 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- 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
31.03.2018	1,29,94,262	1,02,26,353	79	98,75,639	76
30.06.2018	1,31,80,313	1,06,75,827	81	1,00,24,996	76
Growth 1.04.2018 to 30.06.2018	1,86,051	4,49,474	2	1,49,357	0

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 1,879 (June, 2018) i.e 295% growth. At all India level the average deposit has increased from Rs.1, 065 (March 2015) to Rs. 2,471 (June, 2018) i.e.132%.

(ii) Banks in the State have opened 131.80 lacs accounts under PMJDY scheme up-to 30.06.2018 covering 52% 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. Detailed district-wise and bank wise data upto 30.06.2018 are placed at **Annexure-B1 (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 30.06.2018 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
(30.06.2018)	88.39	30.53	35
Growth (28.02.2018 to 30.06.2018)	0.95	4.59	5

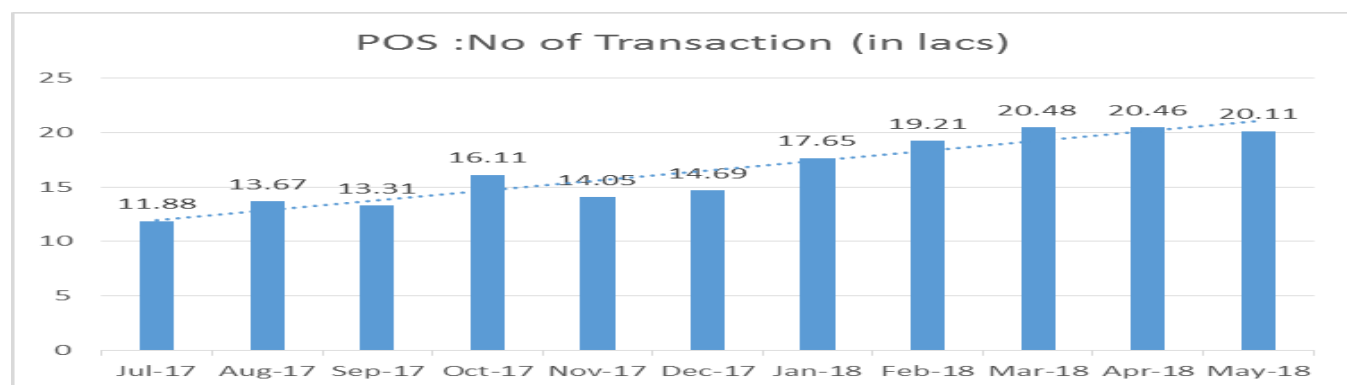
Rupay Card Activation data wise data is placed at **Annexure – B1 (Page No- 57)**.

Agenda No 6.: Digital Payment: Progress under various digital delivery channels up to 30.06.2018 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 30.06.2018	Growth	State Growth %	Pan India Growth %
1	POS (Installed)	17,646	39,810	22,164	126	49
2	Debit Card	1,38,96,221	1,61,80,325	22,84,104	16	61
3	Mobile Banking	6,44,305	10,14,187	3,69,882	57	-NA-
4	Internet Banking	9,96,845	18,40,387	8,43,542	85	-NA-
5	Credit Card	70,685	98,140	27,456	39	72

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 31.03.2018, 492 digital literacy camps were organized at villages and Panchayat level and more than 78,150 population was made digitally literate (Camps were organized by LDMs, FLCs and Bank branches).

Progress under BHIM app upto 31.05.2018:

Total Target	BHIM –UPI App Download (CA)	BHIM –UPI App Download (SB)	Total	Achievement %
50,00,000	29847	229283	259130	5.18

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 & Current accounts up to 30.06.2018. Total 50 lac customers should be enrolled by all banks by 30.09.2018.

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 31.05.2018 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
31.05.2018	45,16,083	10,35,901	1,42,167	56,94,151
% Enrolment (Renewal + New Enroll. Base Year 2017)	108%	109%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY) report up to 31.05.2018 is placed at **Annexure D (Page No- 61)**.

Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY up to 31.05.2018 (01.06.2017 to 31.05.2018) are as under:

Scheme	Paid	Pending with insurer	Rejected	Under Process	Grand Total
PMJJBY	1066	52	99	4	1221
PMSBY	210	9	67	2	288
Total	1276	61	166	6	1509

Position of unsettled cases:

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	37	11	8	56
PMSBY	5	2	4	11
Total	42	13	12	67

District wise and Bank wise progress report up to 31.05.2018 is placed at **Annexure E- (Page No- 63)**.

(Claim Ratio PMJJBY)

Sr. No	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	As on 31.05.2018
1	Enrollment under PMJJBY (No).	10,35,901
2	Premium collected under PMJJBY (Amt in Rs.)	34,18,47,330
3	No of Claim Paid under PMJJBY (No)	1066
4	Claim Amount Paid (Amt in Rs.)	21,32,00,000
5	Claim /Enrollment Ratio (No)	0.1
6	Claim Paid(Amt) / Premium (Amt)	62
Sr. No	Pradhan Mantri Surksha Bima Yojana (PMSBY)	As on 31.05.2018
1	Enrollment under PMSBY (No).	45,16,083
2	Premium collected under PMSBY (Amt in Rs.)	5,41,92,996
3	No of Claim Paid under PMSBY (No)	210
4	Claim Amount Paid (Amt in Rs.)	4,20,00,000
5	Claim /Enrollment Ratio (No)	0.004
6	Claim Paid(Amt) / Premium (Amt)	77.50

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 31.03.2018 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	2,36,309 (67%)	644.81 (39%)	54,213 (270%)	1082.14 (228%)	13,156 (506%)	1037.18 (436%)	3,03,678 (81%)	2,763.92 (116%)
NBFC	4,75,682	1,121.71	4,639	26.45	0	0	4,80,321	1,148.18
Total	7,11,991	1,766.52	58,852	1,108.59	13,156	1,037.18	7,83,999	3,912.10

Overall achievement up to 31.03.2018 is 81% in terms of amount and 116% in terms of number (Excluding NBFC). Bank- wise achievement details are placed at **Annexure F- (Page No -67)**.

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 31.03.2018 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
465	1986	589	436	94	127

Target for 2018-19: Total target under the MMYSY for FY 2018-19 is 1000 cases and Amt Rs.300 lac (Margin Money).

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 31.03.2018 is as under:

	No of Bank*	Total No of Cases
Target	40	4,910
Performance	24	811 (In 2016-17, 938 cases)
% Achievement	-	17% (Amt of Rs 176.86 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 – 74)**

Agenda No 11. : Pradhan Mantri Fasal Bima Yojana: Rabi 2017-18: 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 was allotted between two General Insurance Companies viz. Iffco- Tokio (9 Districts) and Agriculture Insurance Company (18 Districts). The Insurance coverage under Rabi 2017-18 is as under:

Loanee Farmers Covered	Non-Loanee Farmers Covered	Total Farmers Covered	Total Premium Received	Data Upload- ed in Central Government Portal	Status of Data reconcili- ation%
1,18,889	40,907	1,59,796	4,244.83	1,48,303	93

The District-wise progress is placed at **Annexure H - (Page No.76)**.

Kharif- 2018: For implementation of PMFBY Kharif- 2018, Department of Agriculture, Government of Chhattisgarh has issued notification vide its notification No. 5163/F-02/02PMFBY /2018/14-2 dated 07.07.2018 (Copy circulated among member Banks and LDMs and also uploaded on SLBC, Chhattisgarh web Portal for meticulous Compliance).

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 31.03.2018 is as under:

Year	Applications Sanctioned (No)	Application Sanctioned (Amt in Crore)
Up to 28.03.2017	1573	93.52
Up to 31.03.2018	2968	291.01
YoY Growth	1395 (89%)	197.49 (211%)

During the FY 2017-18, total 2,968 cases sanctioned to the tune of 291.01 Crore. Scheme Details and Bank-wise progress report up to 31.03.2018 is placed at **Annexure – I (Page No-77)**.

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 31.03.2018 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	32892	551.08	26051	380.49	23839	323.96	Amt- 109 % No- 102%

Bank wise target and achievement details for year 2017-18 (upto 31.03.2018) is placed at **Annexure – J (Page No -79)**.

Target for 2018-19 under NRLM: For FY 2018-19 target under the scheme is Rs 480 Crore (33,695 Cases).

Agenda No.:14. National Urban Livelihood Mission (NULM): The component wise achievement up to 31.03.2018 are as under:

(In Numbers)

Scheme	Physical Target 2017-18	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Individual Loan	4000	8000	11248	4803	120%
Interest Subsidy for Group Loan	300	600	787	285	95%
Interest Subsidy for Bank Linkage	2000	4000	4003	1894	95%
Total	6300	12600	16038	6982	111%

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

Target for 2018-19 under NULM: Component- wise target under NULM scheme for FY 2018-19 are as under:

Individual Loan	Group Loan	Bank Linkage
4000	300	2000

Agenda No.:15. Prime Minister's Employment Generation Programme (PMEGP):

Performance under PMEGP upto 31.03.2018 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	6,561	2,096	(41.71)	104%
PMEGP KVIB	1,519	30.12	3,002	1,048	(20.40)	69%
PMEGP KVIC	1,519	30.12	1,625	483	(12.51)	32%
Total	5,063	100.40	11,188	3,627	(74.62)	72%

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

Target for 2018-19 under PMEGP: Component-wise target under PMEGP for FY 2018-19 is as under:

(Amt in lac)

Particular	KVIC	KVIB	DIC	Total
Unit(No)	761	761	1014	2536
Margin Money	1,901.73	1,901.73	2,535.65	6,339.11

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 31.03.2018 is as under:

Sr. No	Scheme	Physical Target 2017-18 (No)	Cases Sponsored up to 31.03.2018 (No)	Cases Sanctioned Up to 31.03.2018 (No)	% Achievement Up to 31.03.2018(No) against target
1	Antyodaya Swarojgar Yojana	9,000	8232	4357	53 %
2	Adivasi Swarojgar Yojana	3,000	5100	2448	82%
Total		12,000	13332	6805	58%

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

Target for 2018-19 under Antyodaya and Aadiwasi Swarojgar Yojana : The targets under the schemes are as under:

Sr. No	Scheme	Physical Target (No)	Financial Target (Amt in lac)	Subsidy Amt(Amt in lac)
1	Antyodaya Swarojgar Yojana	9000	4500	900
2	Aadiwasi Swarojgar Yojana	3000	1500	300

Agenda No.17: Activities conducted in RSETIs: The details of activities conducted in RSETIs up to 31.03.2018 are as under:

Sr. 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 31.03.2018	Youth trained from 01.04.16 to 31.03.2018	Settle-ment Ratio
1	State Bank of India	11	1274	32,590	291	7099	64%
2	Central Bank of India	2	226	6,556	61	1534	71%
3	Dena Bank	5	660	17,261	176	4018	64%
TOTAL		18	2160	56,407	528	12651	65%

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 - 101)**.

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, 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: 1483 Special Camps were organized, additionally 1698 target specific camps were also organized. During the Quarter Apr 2017 to March 2018, rural branches have organized 2922 camps for spreading Financial Literacy in the state. Detailed report for March 2018 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 1,260 rural, 730 semi-urban and 763 urban branches in the State aggregating 2,753 Branches as at the end of March 2018. Out of these 72% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in table **No – 1(L) (Page No – 133)**.

Number of ATMs: There are 606 ATMs in rural centers, 934 in semi-urban centers and 1591 in urban centers in the State aggregating to 3131 ATMs at the end of March 2018. 49% ATMs are established at Semi-urban and Urban area. 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
31.03.2018	3953	3541	2908	2265
30.06.2018	3976	3604	3604	2418
Growth	23	63	696	153
% Growth	1	2	24	7

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 30.06.2018 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

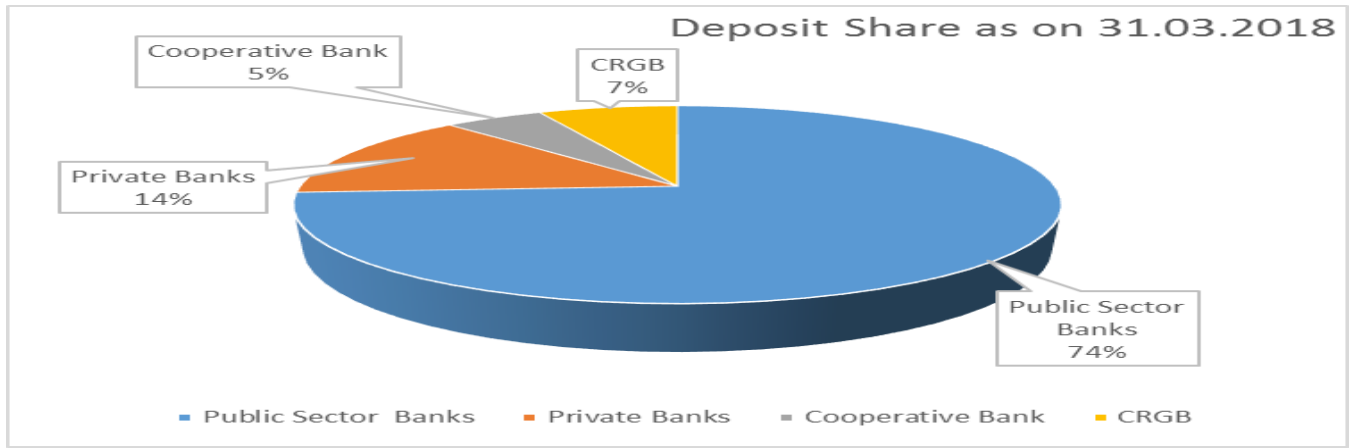
Agenda No 20: Banking at a glance in Chhattisgarh (Key Indicators): Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr No	Particulars	March 2017	Dec 2017	March 2018	YoY Growth Mar 17 to Mar 18		
					Amount	%	
1	Deposit	124013.18	135066.95	138843.75	14830.57	12	
2	Credit (Advances)	82244.31	92695.69	92957.25	10712.94	13	
3	CD Ratio (%) Benchmark - 60%	66.32	68.63	66.95	-		
4	Priority Sector Advance	40594.63	44748.20	45286.78	4692.15	12	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	49.36	48.27	48.72	-		
6	Agriculture Advances	12719.76	15338.83	14051.54	1331.78	10	
7	Share of Agriculture Advances in Total Advances (%) Bench Mark -18 %	15.47	16.55	15.12			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	20597.53	21109.55	22681.29	2083.76	10	
9	Share of MSE Advances to total Advances (%)	25.04	22.77	24.40	-		
10	Adv. To Weaker Section (WSA)	12246.10	13099.18	12926.68	680.58	6	
11	Share of WSA to Total Advances Bench Mark -10%	14.88	14.13	13.91			
12	DRI Advances	12.45	12.44	13.45	1.01		
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.02	0.01	0.01			
14	Advances to Women	6450.55	7834.31	8538.61	2088.06	33	
15	Share of Advances to Women to total Advances (%) Bench Mark- 5%	7.84	8.45	9.19			
16	Branch Network	March 2017	Dec 2017	March 2018	YoY Growth March- 17 to March -18	% Growth	
	Rural	1258	1246	1260	2	.16	
	Semi -Urban	711	728	730	19	3	
	Urban	734	761	763	29	4	
	Total Branches	2703	2735	2753	50	2	
	Per branch population in Chhattisgarh (2.55 Crore)*	9434	9324	9262			
	Pan India per branch population coverage : 8832						

20.1: Deposits and Advances Growth:

Deposits:

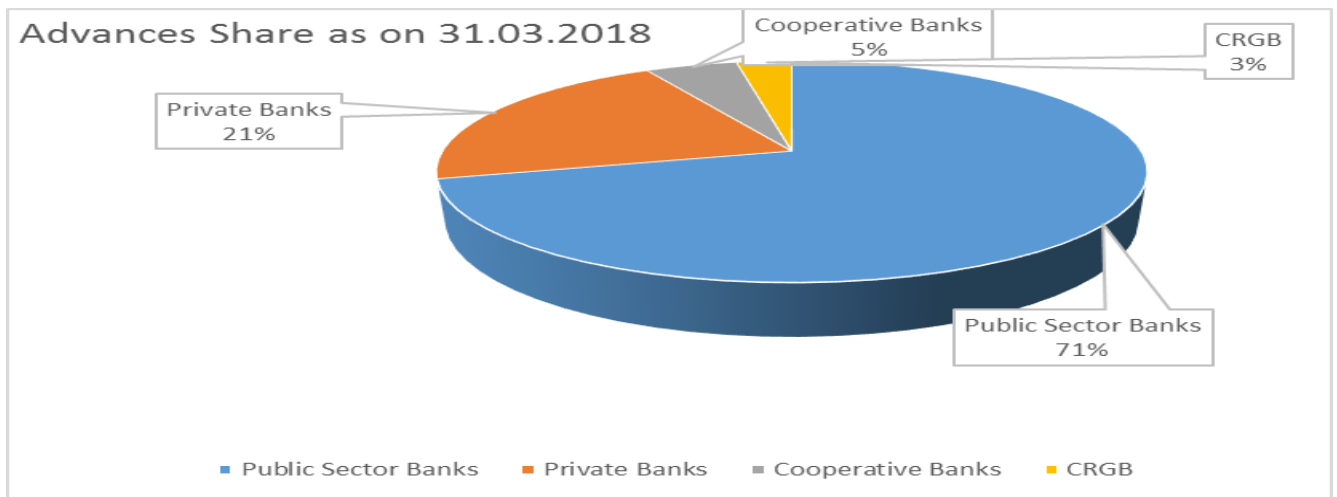


- Deposits recorded a YoY growth of Rs14, 830.57 Crores.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2017	As on 31 st March 2018	YOY Growth	
			Amount	%
1,24,013.18	1,35,066.95	1,38,843.75	14,830.57	12

Advances:



- Advances recorded a YoY growth of Rs 10,712.94 Crore.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2017	As on 31 st March 2018	YOY Growth	
			Amount	%
82,244.31	92,695.69	92,957.25	10,712.94	13

Bank wise information of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page No- 119).

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%	32
Number of Banks with CD Ratio < 60%	15
Number of Districts with CD Ratio >= 40%	18
Number of Districts with CD ratio <40%	9
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 31.12.2017	As on 31.12.2018
63.20%	64.45%	68.02%	66.32%	68.63%	66.95%

Following 15 banks are having less than 60% CD Ratio:

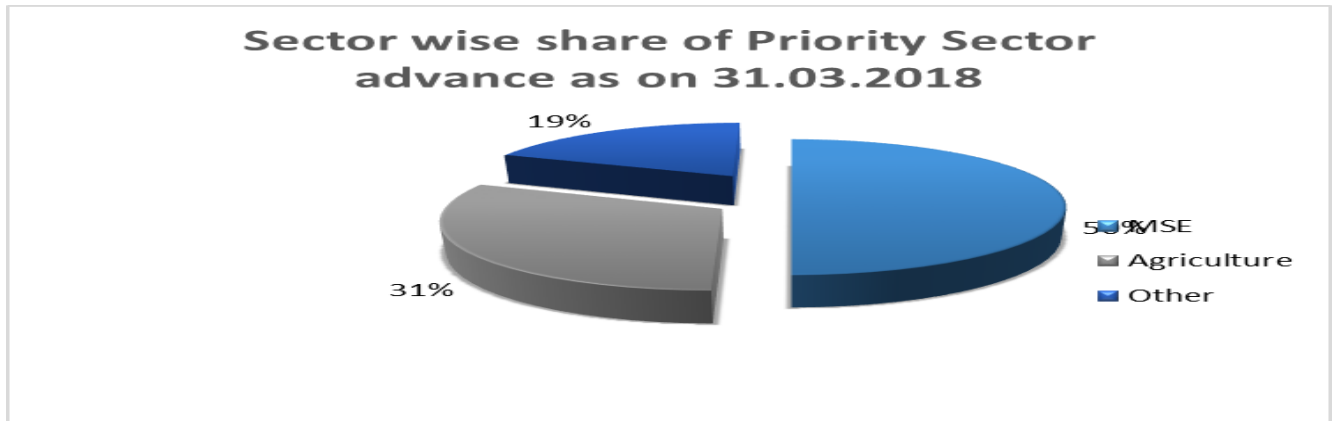
SNo.	Bank	CD Ratio %
1	Central Bank of India	56.61
2	Punjab National Bank	56.24
3	Laxmi Mahila Nagrik Sah Bank	52.10
4	Bank of Maharashtra	50.86
5	Vayavsayak Sah Nag	45.09
6	Punjab & Sind Bank	44.60
7	OBC	43.91
8	South Indian Bank	39.30
9	Dena Bank	39.08
10	Raipur Urban Coop Mercant Bank	31.04
11	CRGB	29.19
12	Pragati Mahila Sahkari Bank	27.86
13	J& K Bank	26.00
14	Syndicate Bank	21.86
15	Nagrik Sahkari Bank	14.71

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	Deposit	Advance	CD Ratio
1	RAIPUR	40833.11	47368.36	116
2	DANTEWADA	1288.37	1186.46	92
3	MAHASMUND	2333.42	1757.39	75
4	KAWARDHA	1745.50	1159.33	66
5	RAIGARH	6637.79	4162.38	63
6	BEMETARA	1883.73	1146.28	61
7	DHAMTARI	2813.01	1684.40	60
8	MUNGELI	1069.91	637.53	60
9	RAJNANDGAON	4795.50	2550.75	53
10	BALODABAZAR	3142.89	1663.08	53
11	JAGDALPUR	3145.91	1660.65	53
12	DURG	17592.80	8922.16	51
13	KORBA	6903.44	3292.59	48
14	GARIABAND	1204.32	544.44	45
15	BALOD	2520.45	1069.19	42
16	KANKER	2075.51	876.60	42
17	SARGUJA	4128.88	1683.23	41
18	KONDAGAON	1183.40	478.06	40
19	JANJGIR-CHAMP	4827.10	1838.68	38
20	BILASPUR	17027.90	6166.92	36
21	JASHPURNAGAR	2146.72	664.34	31
22	SURAJPUR	2741.24	742.46	27
23	BALRAMPUR	1531.64	406.81	27
24	KORIYA	3689.96	933.11	25
25	NARAYANPUR	410.63	102.14	25
26	BIJAPUR	610.92	148.48	24
27	SUKMA	560.39	111.36	20
	Total	138843.75	92957.25	67

20.3 Priority Sector Advances: Priority Sector Advances registered a YoY growth of Rs 4692.15 Crores, in percentage terms, it is 12 %. The ratio of Priority Sector Advances to total advances comes to 48.72% as on 31st March 2018, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2017	As on 31 st March 2018	YoY Growth	
			Amount	%
40,594.63	44,748.20	45,286.78	4,692.15	12
49.36%	48.27%	48.72%	of total advance	

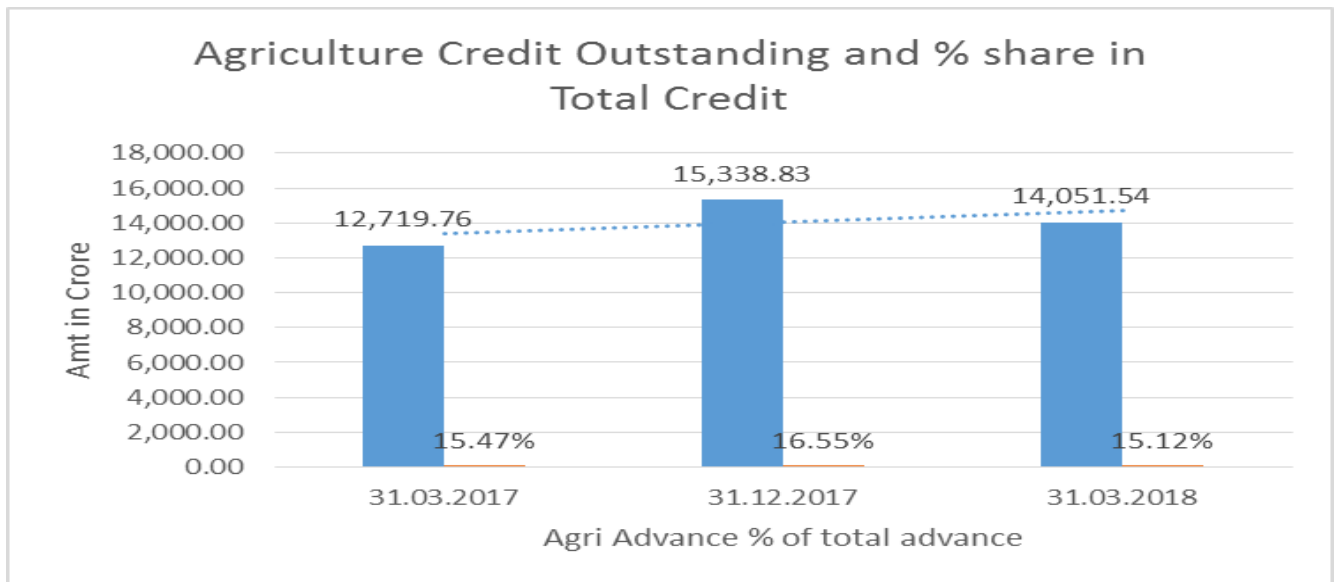
Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page – 121).

20.4 Agriculture Advances:

Agriculture Advances has registered a YoY growth of Rs 1331.78 Crores, in percentage terms YoY growth in Agri Advances is 10%. The ratio of Agri Advances to total Advances is 15.12% which is below than benchmark of 18%.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2017	As on 31 st March 2018	YoY Growth	
			Amount	%
12,719.76	15,338.83	14,051.54	1,331.78	10
15.47%	16.55%	15.12%	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs 8,932.23 Crores and Agriculture Term Loan were Rs. 5,119.31 Crores as at the end of March 2018. 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 - 123 & 124).

20.5: Kisan Credit Cards (KCC)

During March 2018 quarter, 69,475 new cards amounting to Rs. 1041.52 Crores were issued.

(Amount in Crore)

Up to March Quarter 2018 (Cumulative since inception)	
No of Cards issued	Limit Sanctioned
19,53,599	9799.55

Details of Bank wise information of KCC are shown in table No **8a** (Page- 165).

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

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

Features of RuPay Cards:-

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

The bank wise progress under RuPay Kisan Credit Card up to **31.05.2018** is as under:

No of eligible RuPay KCC card	Card Issued	% Achievement
14,63,389	14,09,592	96

Bank wise progress is placed at **Annexure- O** (Page No-104)

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 **31.03.2018** as under:

Number of cases under Agri Implements Service Centers Scheme			
Number of Banks	No of Cases sent	No of Cases Sanctioned	Sanction%
14	445	242	54

Bank wise progress is placed at **Annexure- P** (Page No- 105).

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 DEDS and vermicomposting is available at RSETIs. The progress under the scheme upto 28.02.2018 is as under:

(Amt in lac)

Target		Cases Sanctioned		Sanction %	
No	Subsidy Amount	No	Subsidy Amount	No	Subsidy Amount
397	1500	425	1494.76	107	99.65

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

Dairy Entrepreneurship Development Scheme (DEDS -NABARD): A Scheme similar to State run DEDS scheme is run by NABARD in the state. Projects up 33 Lac can be financed under the scheme and amount equivalent to 25% (33.33% for SC /ST) is provided by the NABARD. The progress under the scheme upto **30.04.2018** is as under:

No of Beneficiary	Project Sanctioned	Loan Amt (in lac)	Subsidy Released (Amt in lacs)
108	108	144.65	35.44

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

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:

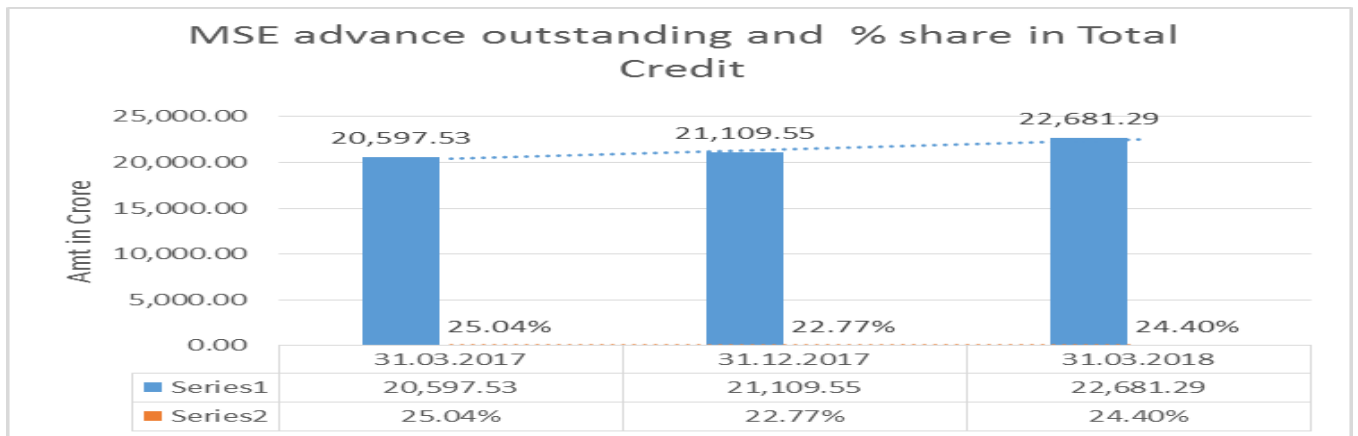
- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing
- Creation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

For effective review of the scheme, NABARD has developed 10 broad measurable indicators along with specific sub-measures, periodicity of reporting and review and source for obtaining data information (copy of format is placed as **Annexure- R** (Page No- 109).

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. 2,083.76 Crore, in percentage terms, it is 10 % .The ratio of MSE advances to total advances is 24.40 % as on March 2018.

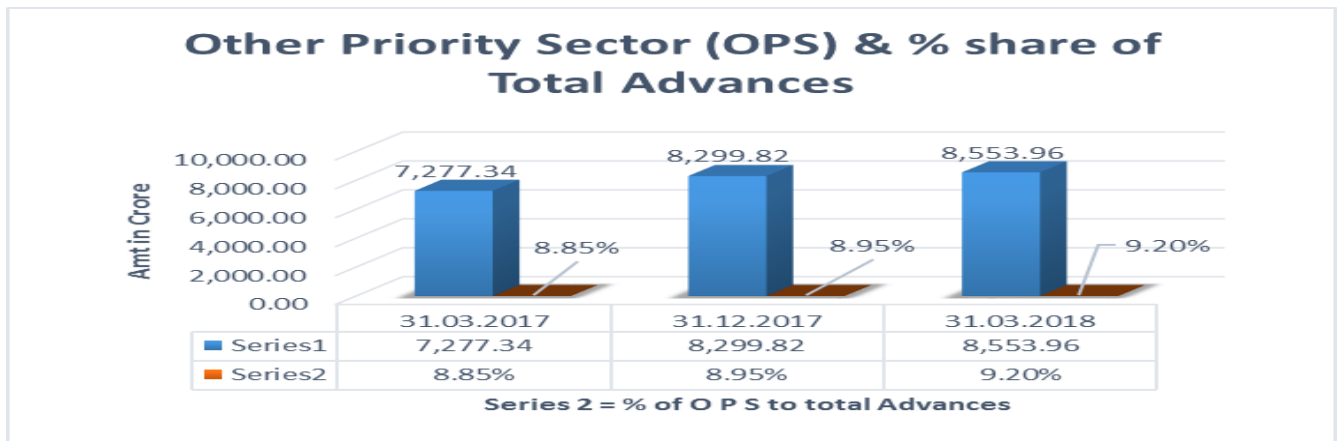


(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2017	As on 31 st March 2018	YoY Growth	
			Amount	% age
20,597.53	21,109.55	22,681.29	2,083.76	10
25.04%	22.77%	24.40%	Of total advance	

Details of Bank wise information of MSME Advances are shown in Table No.1 (f) (Page - 125).

20.10: Other Priority Sector Advances:



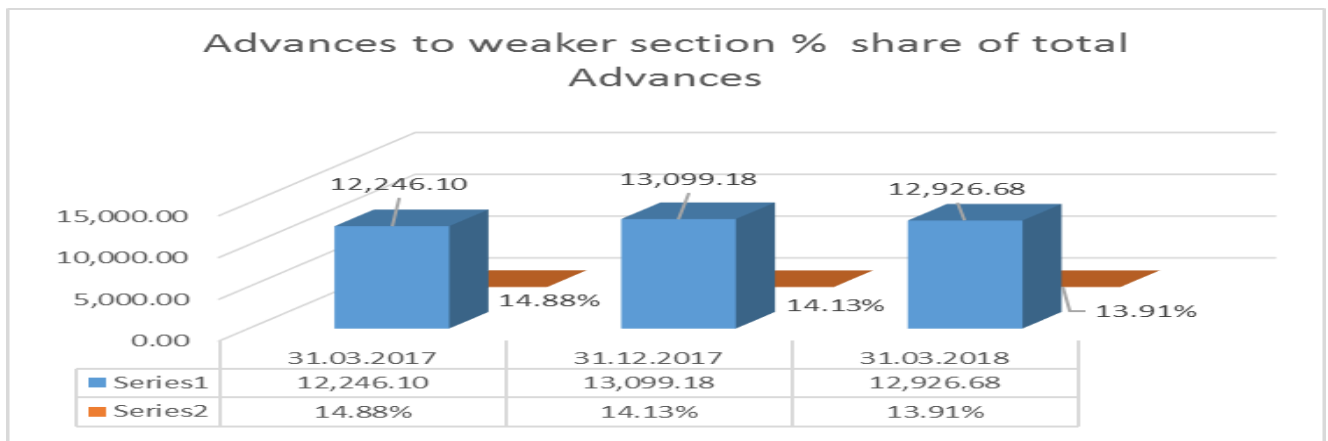
Other Priority Sector Advances registered a YoY growth of Rs 1,276.61 Crores, in percentage terms, it is 17.54% as on March 2018 .

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2017	As on 31 st March 2018	YoY Growth	
			Amount	%
7,277.34	8,299.82	8,553.96	1,276.61	17.54
8.85%	8.95%	8.95%	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in table No – 1(f)-3 (Page- 127).

20.11: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs 680.58 Crore, in percentage terms, it is 6%. The ratio of advances to weaker sections to total advances is 13.91 % which is above the bench mark level of 10 % as at the end of the March 2018.

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2017	As on 31 st March 2018	YoY Growth	
			Amount	%
12,246.10	13,099.18	12,926.68	680.58	6
14.88%	14.13%	13.91%	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page - 128).

20.12: Education Loans:

(Rs in Crore)

As on 31 st March 2017	As on 31 st Dec 2017	As on 31 st March 2018	YoY Growth	
			Amount	%
529.07	568.68	544.21	15.13	2.86
0.64%	0.61%	0.59%	Of total advance	

Bank wise details of Educational Loans are shown in table No-1(f)-2 (Page - 126).

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

Claims under MMUSRBY for 2017-18 is as under:

Sr. No	Name of Bank	No of Accounts	Net Subsidy Amt 2017-18 (In lakhs)
1	Allahabad Bank	68	17.07
2	Bank of Baroda	101	15.43
3	Bank of India	17	2.5
4	Bank of Maharashtra	1	0.31
5	Canara Bank	229	47.34
6	Central bank of India	188	48.13
7	CRGB	59	16.17
8	Dena Bank	2	0.14
9	IDBI Bank	13	1.24
10	Indian Overseas Bank	10	1.95
11	Oriental Bank of Commerce	77	19.94
12	Punjab & Sind Bank	3	0.17
13	Punjab National Bank	1	0.26
14	State Bank of India	1205	253.6
15	Uco Bank	45	9.91
16	Union Bank of India	2	0.49
	TOTAL	2021	434.65

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 March 2018 quarter is as under:

Sector wise Performance: Comparative data for March 2017 and March 2018:

(Rs in Crore)

Sector	31.03.2017			31.03.2018		
	Target (2016-17)	Achievement	%	Target (2017-18)	Achievement	%
AGRI	13,999.07	9763.80	69.75	16,770.31	10,602.27	63.22
MSE	6,185.34	7176.09	116.02	7,968.46	10,373.79	130.19
OPS	2,997.74	2947.38	98.32	3,086.71	3,773.15	122.24
Total	23,182.15	19887.27	85.79	27,825.48	24,749.21	88.94

Agency wise Performance: Comparative data for March 2017 and March 2018:

(Rs in Crore)

Agency	31.03.2017			31.03.2018		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	15,539.25	16074.57	103.44	17,546.31	19,985.14	113.89
Cooperative Banks	4,828.28	3326.12	68.89	6,242.54	3,639.54	58.30
RRBs	2,814.62	486.58	17.29	4,036.87	1,124.53	27.86
Total	23,182.15	19887.27	85.79	27,825.48	24,749.21	88.94

Bank-wise details of ACP achievement is placed at table No-4C (Page - 139).

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 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 **An-nexure – S** (Page No:111).

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

Agenda No.22.1 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).The restructuring /rescheduling details are as under:

Total Outstanding		Eligible accounts for Restructuring		Restructured		Fresh Finance	
No of A/c	Amt in lac	No of A/c	Amt in lac	No of A/c	Amt in lac	No of A/c	Amt in lac
3,53,506	1,71,015.4	2,63,068	77,396.21	2,63,068	77,396.21	5,26,193	1,79,748.30

District –wise restructuring /rescheduling data is placed at Annexure- T (Page No. 112).

Agenda No.22.2 Implementation of Revamp RBI Lead Bank Scheme: The Reserve Bank of India has issued guidelines on Lead Bank Scheme from time to time. Latest updated Master Circular No RBI/2017-2018/8 FIDD. CO. LBS. BC. No. 1/02.01.001/ 2017-18 July 3, 2017 consolidates the relevant guidelines issued by Reserve Bank of India on Lead Bank Scheme up to June 30, 2017(Copy available on SLBC Webpage).

Further, In view of changes that have taken place in the financial sector over the years, Reserve Bank of India had issued modified the LBS scheme and new guidelines issued by the RBI had been shared with all banks on dated and discussed in meeting dated. Some 'action points' will be implemented by the SLBC Convener Banks at State level and by the / Lead Banks at district level (Details available at Page No.: 117).

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
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	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			
7	Dantewada	State Bank of India	Wrishav Bagh	9589842411	wrishav.bagh@gmail.com
8	Dhamtari	Dena Bank	Amit Ranjan	7389943211	lbc.dhamta@denabank.co.in , lbc.dhamta@gmail.com
9	Durg	Dena Bank	J C Panigrahi	7389943171	lbc.durg@denabank.co.in , iogeshchandrapanigrahi@gmail.com
10	Gariaband	Dena Bank	Andrew Rojario	7389943187	lbo.gariaband@denabank.co.in
11	Jagdalpur	State Bank of India	J.R. Kawade	9630308190	jr.kawde70@gmail.com 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	Ravindara Kr.Pandey	9431066626	Ravindra.k.pandey@sbi.co.in
14	Kanker	State Bank of India	Hemraj Thakur	8109257616 9425591321	leadbanksbikanker@gmail.com
15	Kawardha	State Bank of India	Rajiv Thakkar	7771043777	leadbankkawardha@gmail.com
16	Kondagaon	State Bank of India	Malay Ranjan Das	8109916432	dasmalay@sbi.co.in
17	Korba	State Bank of India	Surendra Shah	9424144457	surendra1801shah@gmail.com
18	Koriya	Central Bank of India	Lalit Kr Naik	928500812	ldmkoria@centralbank.co.in
19	Mahasamund	Dena Bank	S K Mitra	7389943173	lbc.mahasa@denabank.co.in , lbomahasa@gmail.com
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
22	Raigarh	State Bank of India			
23	Raipur	Dena Bank	Paresh Chauhan	7389936863	zo.raipur@denabank.co.in,lbc.raipur@ dnabank.co.in,leadbankraipur@gmail.co m
24	Rajnandgaon	Dena Bank	Prakash B Jadhava	7024254544	lbc.rainan@denabank.co.in , lbodenarainan@gmail.com
25	Sarguja	Central Bank of India	R.N.Majumdar	9285006804	ldmsurguja@centralbank.co.in
26	Surajpur	Central Bank of India	Ramakant Naik	8908448897	ldmsurajpur@centralbank.co.in
27	Sukma	State Bank of India	Hemant Jam- balkar	8839840224	hemant.jambhulkar@sbi.co.in