

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर
72वीं बैठक मंत्रालय, अटल नगर (छ ग)
State Level Bankers' Committee, Chhattisgarh, Raipur
72nd SLBC Meeting,
Mantralaya, Atal Nagar (CG)
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State Level Bankers' Committee, Chhattisgarh, Raipur
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72nd Meeting of State Level Bankers' Committee, Chhattisgarh
Agenda

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

Agenda No. 2. Adoption of the Minutes of 71st SLBC meeting held on 04.10.2018

Minutes of the 71st meeting of State Level Bankers' Committee held on 04.10.2018 has been circulated to all participants. A Copy of the minutes is placed at **Annexure- A (Page No-30)** and the same may also be viewed at / downloaded from website-www.slbccchhattisgarh.com.

Agenda No. 3: Action Taken Report of the 71st SLBC Meeting

Action Taken Report on minutes of meeting is placed at **Annexure –A1 (Page No-38)**.

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 31.03.15	As on 26.11.18	% Growth	As on 31.3.15	As on 26.11.18	% Growth
1	Bastar	67	97	43	82	94	15
2	Bijapur	14	29	100	8	11	38
3	Dantewada	25	39	56	22	35	59
4	Kanker	47	71	51	28	54	93
5	Kondagaon	38	45	18	19	30	58
6	Narayanpur	9	15	67	6	14	133
7	Rajnandgaon	127	155	22	54	133	146
8	Sukma	11	18	64	3	9	200
	Total	338	469	38	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, 107 new Branches/ATMs have been opened/installed by 26.11.2018 and district –wise, Bank-wise progress is as under:

Sr. No	District	No of Proposed Centres	Opened	Pending
1	Bijapur	33	17	16
2	Sukma	25	11	14
3	Dantewada	18	14	4
4	Bastar	29	26	3
5	Kanker	7	6	1
6	Kondagaon	7	6	1
7	Narayanpur	12	9	3
8	Rajnandgaon	19	18	1
Total		150	107	43

Bank –wise pending position are as under:

Sr No	Name of the Bank	BRANCH	ATM	Grand Total
1	Allahabad Bank (PCA)	0	1	1
2	Apex Bank	5	0	5
3	Axis Bank	3	0	3
4	Bank of Baroda	0	2	2
5	CBI (PCA)	0	4	4
6	CRGB	2	0	2
7	DCB Bank	2	0	2
8	Dena Bank (PCA)	0	4	4
9	HDFC Bank	1	0	1
10	ICICI Bank	4	0	4
11	IndusInd Bank	2	0	2
12	RBL Bank Ltd	2	0	2
13	SBI	1	3	4
14	UCO Bank (PCA)	0	2	2
15	Union Bank of India	0	3	3
16	Vijaya Bank	2	0	2
	Grand Total	24	19	43

All Bank Branches allotted to Banks under PCA frame work have been re-allotted to other Banks for opening in time bound manner.

Presently 4 Banks under PCA framework is allotted for opening of 11 ATMs.

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
30.11.2018	260.18	230.97	88	179.47	69
Growth 01.04.2018 to 30.11.2018	-0.02	19.97	7	10.03	4
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, 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-C (Page No-58)**.

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
30.11.2018	1,37,06,201	1,12,81,133	82	1,08,19,576	79
Growth 01.04.2018 to 30.11.2018	7,11,939	10,54,780	3	9,43,937	3

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.1,850 (Nov, 2018) i.e. 289 % growth. At all India level the average deposit has increased from Rs.1,065 (March 2015) to Rs.2,527 (Nov, 2018) i.e. 137 %. (Data Source PMJDY Site)

(ii) Banks in the State have opened 137.06 lacs accounts under PMJDY scheme up-to 30.11.2018 covering 54% of the population. However, at all India level the population coverage is 27 % 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 30.11.2018 are placed at **Annexure-C (Page No- 58)**.

(iii) **Issuance of RuPay Card (PMJDY A/c) and Activation:** The data received from Department of Financial Services (DFS), Ministry of Finance (MoF), and Government of India upto 30.11.2018 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
131.80 (30.06.2018)	88.39	30.53	35
137.06 (30.11.2018)	96.40	37.08	38
7.12 Growth (01.03.2018 to 30.11.2018)	8.96	6.55	8

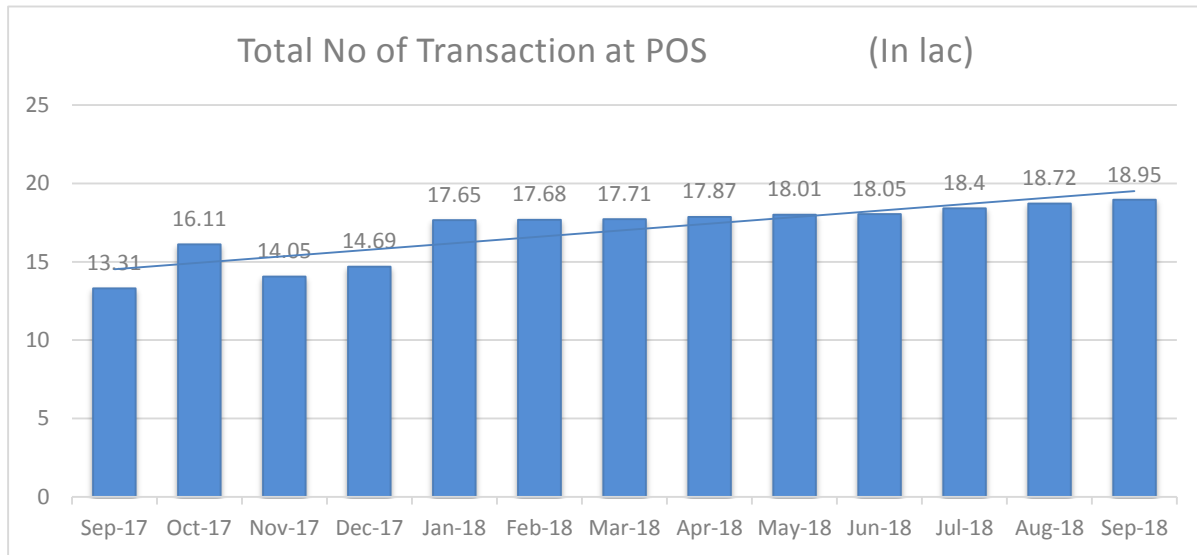
Rupay Card Activation data wise data is placed at **Annexure – C (Page No-62)**.

Agenda No 6. Digital Payment: Progress under various digital delivery channels up to 01.11.2018 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 01.11.2018	Growth	State Growth %	Pan India Growth %
1	POS (Installed)	17,665	45,254	27,589	156	
2	Debit Card	1,39,93,145	1,81,94,607	42,01,462	30	
3	Mobile Banking	6,44,305	15,64,218	9,19,913	143	-NA-
4	Internet Banking	10,51,934	18,84,113	8,32,179	79	-NA-
5	Credit Card	86,814	1,56,280	69,466	80	

Bank-wise progress is placed at **Annexure- D (Page No- 63)**.

Digital Transaction Data (At POS):



Bank-wise progress is placed at **Annexure- D (Page No-63)**.

Digital Literacy Camps: Under the special digital literacy drive from 01.04.2018 to 30.11.2018, 172 digital literacy camps were organized at villages and Panchayat level and more than 99,120 population was made digitally literate (Camps were organized by LDMS, FLCs and Bank branches).

Progress under BHIM app up to 30.11.2018:

As on	Total Target	BHIM –UPI App Download (CA)	BHIM –UPI App Download (SB)	Total	Achievement %
31.05.18	50,00,000	29,847	2,29,283	2,59,130	5.18
30.11.18	50,00,000	51,168	4,65,007	5,16,175	9.92
Growth		21,321	2,35,724	2,57,045	4.74

Bank-wise progress is placed at **Annexure- D (Page No-63)**.

Target: To improve the performance under BHIM App, all Banks should achieve a target of **20%** of their operative SB & Current accounts up to 31.01.2019 Total 50 lac customers should be enrolled by all banks by 31.01.2019.

Phone being distributed under SKY project already having BHIM App, banks can contact with beneficiaries to activate the BHIM App.

With a view to promote digitization banks are advised to approach to CHiPS for uploading of their respective Digital Banking Apps in a SKY Platform to get the benefit of 50 lacs Smart Phones being distributed by the CG Govt under SKY project.

Agenda No 7. : Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY): Progress made under PMJJBY, PMSBY and APY up to **30.11.2018** 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
30.11.2018	41,49,321	10,04,751	1,63,483	53,17,555
% Enrolment (Renewal + New Enroll. Base Year 2017)	99.56%	105.89%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY) report up to 30.11.2018 is placed at **Annexure E (Page No- 65)**.

Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY for FY 2018-19 (Data Source Mission Jansuraksha, GoI) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	961	58	52	26	1097
PMSBY	149	32	44	05	230
Total	1110	90	96	31	1327

Position of unsettled cases:

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	43	19	22	84
PMSBY	10	17	10	37
Total	53	36	32	121

District wise progress report up to 30.11.2018 is placed at **Annexure E-1 (Page No-67)**.
(Claim Ratio PMJJBY)

Sr. No	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	As on 30.11.2018
1	Enrollment under PMJJBY (No).	10,04,751
2	Premium collected under PMJJBY (Amt in Rs. crore)	33.15
3	No of Claim Paid under PMJJBY (No)	961
4	Claim Amount Paid (Amt in Rs. crore)	19.22
5	Claim /Enrollment Ratio (No)	0.01
6	Claim Paid(Amt) / Premium (Amt %)	58 %
Sr. No	Pradhan Mantri Surksha Bima Yojana (PMSBY)	As on 30.11.2018
1	Enrollment under PMSBY (No).	41,49,321

2	Premium collected under PMSBY (Amt in Rs. crore)	4.98
3	No of Claim Paid under PMSBY (No)	149
4	Claim Amount Paid (Amt in Rs. crore)	2.98
5	Claim /Enrollment Ratio (No)	0.001
6	Claim Paid(Amt) / Premium (Amt) %	60 %

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 2018-19 is as under:

Particulars	Target Set
Physical Target (No of Application)	4,48,414
Financial Target (Rs in Crore)	3025.63

Scheme component – wise target: Component- wise achievement under PMMY for 2018-19 upto **30.11.2018** is as under:

	(Amt in Crore)							
	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target 2018-19	4,23,588	2,117.94	20,171	605.13	4,655	302.56	4,48,414	3025.63
Achievement 2018-19	86,889	235.61 (11.12%)	24,174	544.32 (89.95%)	6,549	531.95 (175.82%)	1,17,612	1,311.85 (43.36%)
NBFC	348944	834.96	5224	72.86	521	34.99	354689	942.84
Total	435833	1070.57	29398	617.18	7070	566.94	472301	2254.69

Overall achievement up to 30.11.2018 is 43.36 % in terms of amount and 26.23 % in terms of number (Excluding NBFC). Bank- wise achievement details are placed at **Annexure F- (Page No- 74)**.

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 30.11.2018 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
1000	2162	278	21	2	28

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 – 76)**.

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. 1,864 branches of 38 banks are eligible under Stand-Up India Scheme.

Performance under Stand-Up India scheme up-to 30.11.2018 is as under:

	No of Bank*	Total No of Cases
Target	34 (1864)	3,728
Performance	19 (1461)	176 (In 2017-18, 811 cases)
% Achievement	-	4.72 % (Amt of Rs.42.84 Crores disbursed)

Bank- wise, district-wise achievement details are placed at **Annexure- G (Page No – 78)**

Agenda No 11: Pradhan Mantri Fasal Bima Yojana:

Kharif- 2018-19: 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).

For implementation of above scheme the entire State was divided into five cluster and was allotted among four General Insurance Companies viz. United India Insurance Co. Ltd. (2 cluster), HDFC Ergo General Insurance Co. Ltd. (1 cluster) and Agriculture Insurance Company (1 cluster) and Bajaj Allianz General Insurance Co. Ltd. (1 cluster). The Insurance coverage under Kharif 2018-19 is as under:

Loanee Farmers Covered	Non-Loanee Farmers Covered	Total Farmers Covered	Total Premium Received (Rs. In Lacs)	Data Uploaded in Central Government Portal	Status of Data reconciliation%
11,85,833	1,47,413	13,33,246	14,825.40	13,11,781	To be reconciled

Rabi 2018-19: For implementation of PMFBY Rabi 2018-19, Department of Agriculture, Government of Chhattisgarh has issued notification vide its notification No. 8106/AF-

08/89/WBCIS/2016/14-2 dated 06.12.2018 (Copy circulated among member Banks and LDMS and also uploaded on SLBC, Chhattisgarh web Portal for meticulous Compliance).

For implementation of above scheme the entire State was divided into three cluster and was solely allotted to Bajaj Allianz General Insurance Co Ltd

The District-wise progress is placed at **Annexure H - (Page No. 80)**.

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 31.12.2018 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	3066	284.92
From 01.04.2018 to 31.12.2018	1886	245.94

During the FY 2018-19, till 31st Dec'2018, total 1886 cases sanctioned to the tune of Rs.245.94 Crore. Scheme Details and Bank-wise progress report up to 31.12.2018 is placed at **Annexure – I (Page No-82)**.

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 (Bihan) in the State. Progress under the NRLM scheme up to 30.11.2018 is as under:

(Amt in Crore)

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction % (Amt)
	Number	Amount	Number	Amount	Number	Amount	
Rs.480 Cr (SHG Nos. 33695) 2018-19	29,969	604.03	13,630	219.85	10,239	141.10	Amt- 46% No- 45 %

Bank wise target and achievement details for year 2018-19 (up to 30.11.2018) is placed at **Annexure – J (Page No - 84)**.

Agenda No.:14. National Urban Livelihood Mission (NULM): The component wise achievement up to 30.11.2018 are as under:

(In Numbers)

Scheme	Physical Target 2018-19	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Individual Loan	4000	6981	2010	1747	50 %
Interest Subsidy for Group Loan	300	560	164	129	55 %
Interest Subsidy for Bank Linkage	2000	2412	895	748	45 %
Total	6300	9953	3069	2624	49 %

Detailed progress report is placed at **Annexure- K (Page No- 85)**.

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

Performance under PMEGP up to 30.11.2018 is as under:

(Rs. In Crore)

Scheme	Target (No) 2018-19	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	1014	25.36	3540	732	(16.07)	72%
PMEGP KVIB	761	19.02	2003	423	(10.12)	56%
PMEGP KVIC	761	19.02	786	148	(4.43)	19%
Total	2536	63.40	6239	1303	(30.62)	51%

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 2018-19 are as under up to 30.11.2018 is as under:

Sr. No	Scheme	Physical Target 2018-19 (No)	Cases Sponsored up to 30.11.2018 (No)	Cases Sanctioned Up to 30.11.2018 (No)	% Achievement Up to 31.08.2018(No) against target
1	Antyodaya Swarojgar Yojana	9,000	4150	1029	24 %
2	Adivasi Swarojgar Yojana	3,000	2927	749	25 %
Total		12,000	7077	1778	25 %

Detailed progress report is placed at **Annexure- M (Page No- 96)**.

Agenda No.17: Activities conducted in RSETIs: The details of activities conducted in RSETIs up to 30.09.2018 are as under:

Sr. No	Name of Bank	No. of RSETI	Pro-gramme conducted since opening to 31.03.2018	Youth trained since opening to 31.03.2018	Pro-gramme conducted from 01.04.18 to 30.09.2018	Youth trained from 01.04.18 to 30.09.2018	Settle-ment Ratio
1	State Bank of India	11	1578	40,772	129	3,385	63%
2	Central Bank of India	2	286	8,232	54	1,382	73%
3	Dena Bank	5	836	21,194	19	503	63%
TOTAL		18	2700	70,198	202	5,270	66%

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 - 98)**.

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

Financial Literacy is a regular activity of Banks. In Chhattisgarh 34 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: 279 Special Camps were organized, additionally 462 target specific camps were also organized for the Sep Quarter'2018. During the Half year from Apr 2018 to Sep 2018,

rural branches have organized 1452 camps for spreading Financial Literacy in the state. Detailed report for Sep 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 1,298 rural, 730 semi-urban and 772 urban branches in the State aggregating 2,800 Branches as at the end of Sep 2018. Out of these 74% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in **table No – 1(L) (Page No – 131)**.

Number of ATMs: There are 633 ATMs in rural centers, 964 in semi-urban centers and 1624 in urban centres in the State aggregating to 3215 ATMs at the end of Sep 2018. 50% ATMs are established at Rural and Semi-urban area. Bank wise information of ATM Network is shown in **table No – 1(N) (Page No- 133)**.

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
30.11.2018	7922	7592	7592	6168
Growth (01.04.18)	3969	4051	4684	3903
% Growth	100	114	161	172

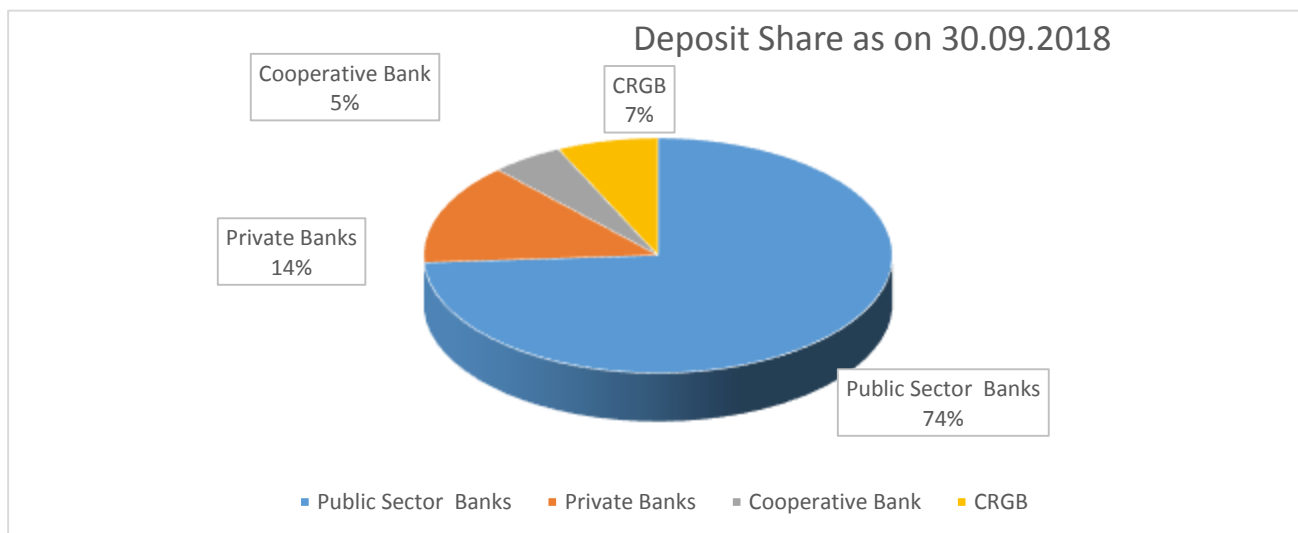
Agenda No 20: Banking at a glance in Chhattisgarh (Key Indicators): Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr N	Particulars	March 2018	Sep 2017	Sep 2018	YoY Growth Sep 17 to Sep 18		
					Amount	%	
1	Deposit	1,38,843.75	1,27,502.11	1,43,407.54	15,905.43	12	
2	Credit (Advances)	92,957.25	86,651.55	91,914.72	5,263.17	6	
3	CD Ratio (%) Benchmark -60%	66.95	67.96	64.09			
4	Priority Sector Advance	45,286.78	42,936.66	48,732.34	5,795.68	14	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	48.72	49.95	53.02			
6	Agriculture Advances	14,051.54	15,301.74	16,892.81	1,591.07	10	
7	Share of Agriculture Advances in Total Advances (%) Bench Mark -18 %	15.12	17.66	18.38			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	22,681.29	19,964.55	23,027.51	3,062.96	15	
9	Share of MSE Advances to total Advances (%)	24.40	23.04	25.05			
10	Adv. To Weaker Section (WSA)	12,926.68	12,758.17	13,677.26	919.09	7	
11	Share of WSA to Total Advances Bench Mark -10%	13.91	14.72	14.88			
12	DRI Advances	13.45	13.28	11.95	1.33	10	
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.01	0.01	0.01			
14	Advances to Women	8,538.61	7,475.12	8,971.39	1,496.27	20	
15	Share of Advances to Women to total Advances (%) Bench Mark- 5%	9.19	8.63	9.76			
16	Branch Network	March 2018	Sep 2017	Sep 2018	YoY Growth Sep'17 to Sep'18	% Growth	
	Rural	1,260	1,246	1,298	52	4.17	
	Semi -Urban	730	723	730	7	0.97	
	Urban	763	756	772	9	1.19	
	Total Branches	2,753	2,725	2,800	75	2.75	
	Per branch population in Chhattisgarh (2.55 Crore)*	9,262	9,358	9,107			
	Pan India per branch population coverage : 8832						

20.1: Deposits and Advances Growth:

Deposits:

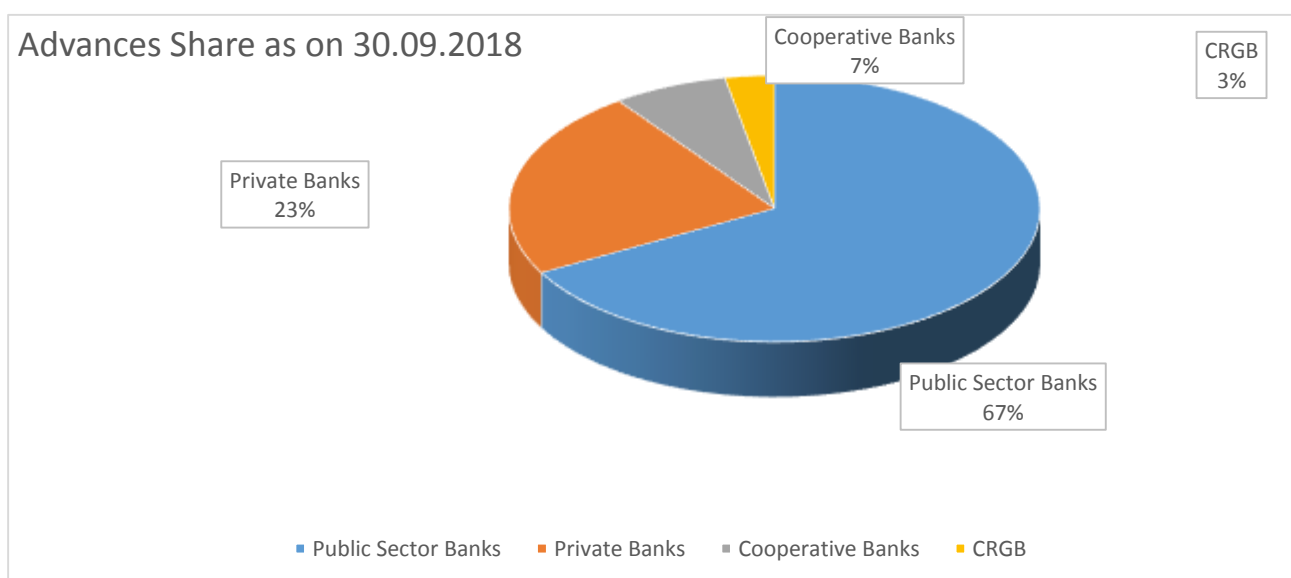


- Deposits recorded a YoY growth of Rs.15,905.43 Crores.

(Rs in Crore)

As on 31 st March 2018	As on 30 th Sep 2017	As on 30 th Sep 2018	YOY Growth	
			Amount	%
1,38,843.75	1,27,502.11	1,43,407.54	15,905.43	12

Advances:



- Advances recorded a YoY growth of Rs 5,263.17 Crore.

(Rs in Crore)

As on 31 st March 2018	As on 30 th Sep 2017	As on 30 th Sep 2018	YOY Growth	
			Amount	%
92,957.25	86,651.55	91,914.72	5,263.17	6

Bank wise information of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No- 117)**.

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%	35
Number of Banks with CD Ratio < 60%	12
Number of Districts with CD Ratio >= 40%	19
Number of Districts with CD ratio <40%	8
All Banks CD Ratio (Table 1 M) Page No. 134	

CD Ratio of banks during last five year:

As on 31.03.2015	As on 31.03.2016	As on 31.03.2017	As on 31.03.2018	As on 30.09.2017	As on 30.09.2018
64.45%	68.02%	66.32%	66.95 %	67.96 %	64.09 %

Following 12 banks are having less than 60% CD Ratio:

Sr.No	Bank	CD Ratio
1	Syndicate Bank	55.11
2	Central Bank of India	54.86
3	Punjab National Bank	53.87
4	Bank of Maharashtra	53.12
5	Oriental Bank of Commerce	47.95
6	Vyaysayik Sahkari Bank	46.91
7	South Indian Bank	43.51
8	Dena Bank	38.74
9	Raipur Urban Coop Merc Bank	32.90
10	CRGB	29.27
11	Pragati Mahila Nagrik Sah Bank	26.27
12	Nagrik Sahkari Bank	13.99

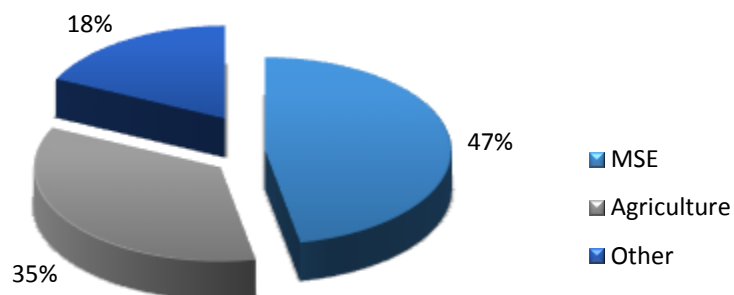
Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. LDMs are requested to identify such branches in their district and arrange for enhanced off take of credit. They would pursue the matter 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	Districts	Deposit	Advance	CD Ratio
1	Raipur	40342.71	43017.84	107
2	Mahasamund	2355.81	1940.25	82
3	Kawardha	1811.48	1385.76	76
4	Mungeli	1059.30	747.28	71
5	Raigarh	6262.49	4278.14	68
6	Dantewada	1267.50	836.57	66
7	Bemetera	1985.46	1291.93	65
8	Dhamtari	2884.73	1755.94	61
9	Gariband	1243.11	695.07	56
10	Rajnandgaon	5299.54	2957.76	56
11	Baloda Bazar	3261.87	1788.04	55
12	Jagdalpur	3374.43	1819.66	54
13	Durg	18129.30	9177.16	51
14	Korba	7089.87	3546.75	50
15	Sarguja	4577.66	2023.75	44
16	Janjgir-Champa	4848.50	2135.34	44
17	Kondagaon	1270.20	556.08	44
18	Balod	2682.97	1084.88	40
19	Kanker	2479.79	994.85	40
20	Bilaspur	19027.92	6714.54	35
21	Jashpur Nagar	2148.03	647.45	30
22	Surajpur	2777.41	799.10	29
23	Balrampur	1521.51	437.67	29
24	Narayanpur	425.96	116.19	27
25	Bijapur	702.70	184.79	26
26	Koriya	4112.85	1006.19	24
27	Sukma	624.66	132.45	21
	Total	143567.76	92071.43	64

20.3 Priority Sector Advances: Priority Sector Advances registered a YoY growth of Rs 5795.68 Crores, in percentage terms, it is 14 %. The ratio of Priority Sector Advances to total advances comes to 53 % as on 30th Sep 2018, which is above the bench mark level of 40%.

**Sector wise share of Priority Sector advance as on
30.09.2018**



(Rs in Crore)

As on 31 st March 2018	As on 30 th Sep 2017	As on 30 th Sep 2018	YoY Growth	
			Amount	%
45,286.78	42,936.66	48,732.34	5,795.68	14
49%	50 %	53 %	of total advance	

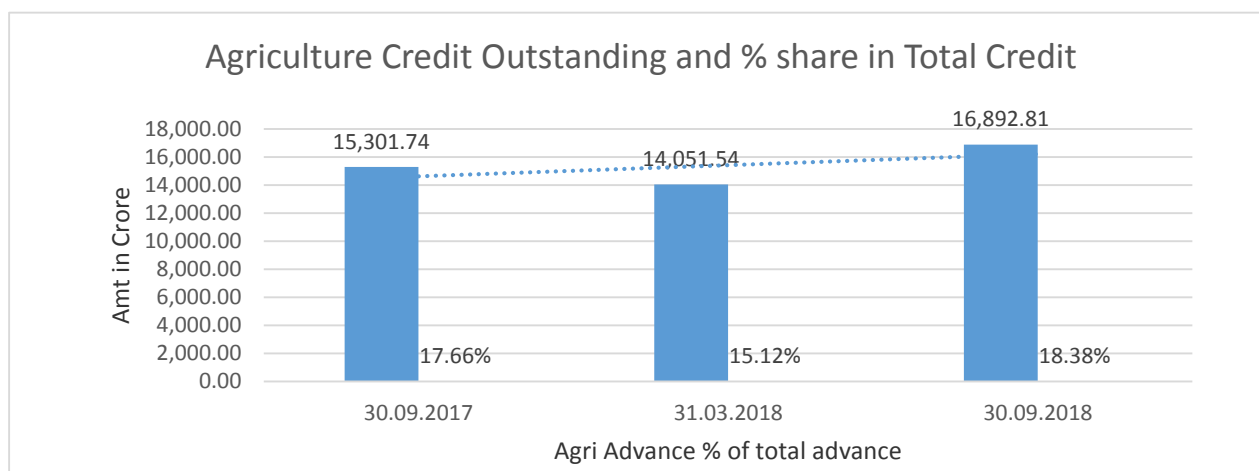
Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d)** (Page – 120).

20.4 Agriculture Advances:

Agriculture Advances has registered a YoY growth of Rs.1,591.07 Crores, in percentage terms YoY growth in Agri Advances is 10 %. The ratio of Agri Advances to total Advances is 18 % which is at par with the benchmark of 18%.

(Rs in Crore)

As on 31 st March 2018	As on 30 th Sep 2017	As on 30 th Sep 2018	YoY Growth	
			Amount	%
14,051.54	15,301.74	16,892.81	1,550.78	10
15 %	18 %	18 %	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs.11,275.14 Crores and Agriculture Term Loan were Rs.5,617.68 Crores as at the end of Sep'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 - 121 & 122)**.

20.5: Kisan Credit Cards (KCC)

During Sep 2018 quarter, 35498 new cards amounting to Rs.613.68 Crores were issued.

(Amount in Crore)

Up to Sep Quarter 2018 (Cumulative since inception)	
No of Cards issued	Limit Sanctioned
19,63,537	10,599.99

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 **30.11.2018** is as under:

No of eligible RuPay KCC card	Card Issued	% Achievement
15,51,162	14,16,470	91

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

20.6: 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 and vermicomposting is available at RSETIs. The progress under the scheme upto **30.11.2018** is as under:

(Amt in lac)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1,512.00	417	1,254.84	83

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

Dairy Entrepreneurship Development Scheme (DEDS-NABARD): A Scheme similar to State run DEDS scheme is run by NABARD in the state. Projects up 33 Lac can be financed under the scheme and amount equivalent to 25% (33.33% for SC /ST) is provided by the NABARD. The progress under the scheme up to **30.11.2018** is as under:

No of Beneficiary	Project Sanctioned	Loan Amt (Rs. in lac)	Subsidy Released (Amt Rs.in lacs)
13	13	12.96	3.62

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

20.7: 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:

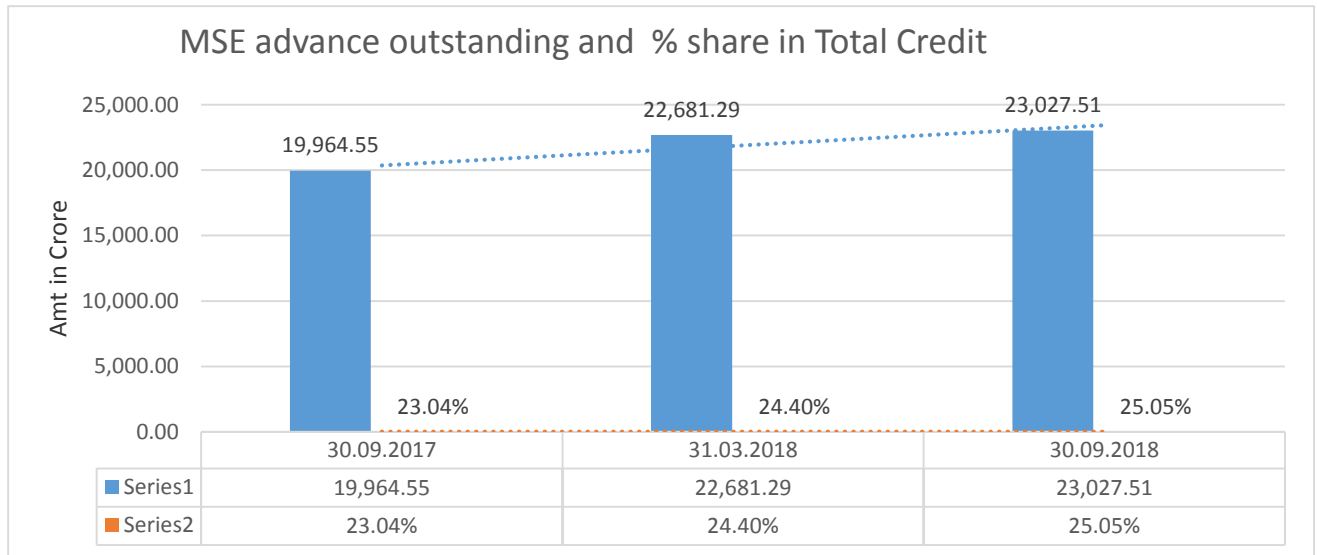
- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health each field
- Investments in warehousing and cold chains to prevent post-harvest crop loses
- Promotion of value addition through food processing
- Creation of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

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.

20.8: Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs.3,062.96 Crore, in percentage terms, it is 15% .The ratio of MSE advances to total advances is 25.05% as on Sep' 2018.

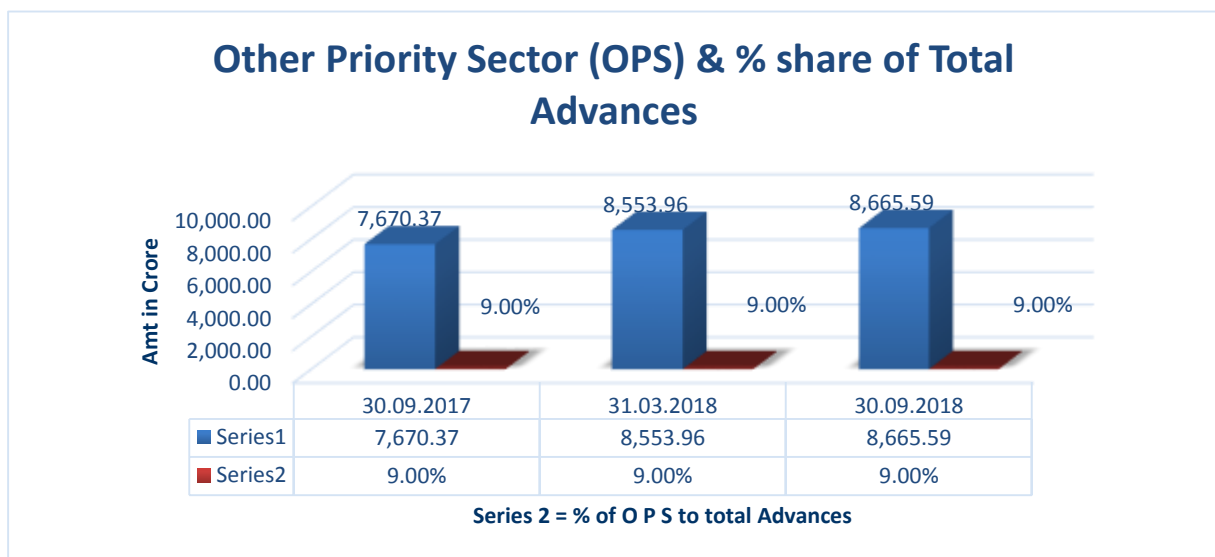


(Rs in Crore)

As on 31 st March 2018	As on 30 th Sep 2017	As on 30 th Sep 2018	YoY Growth	
			Amount	% age
22,681.29	19,964.55	23,027.51	3,062.96	15
24 %	23 %	25 %	Of total advance	

Details of Bank wise information of MSME Advances are shown in **Table No.1(f)(Page - 123)**.

20.9: Other Priority Sector Advances:



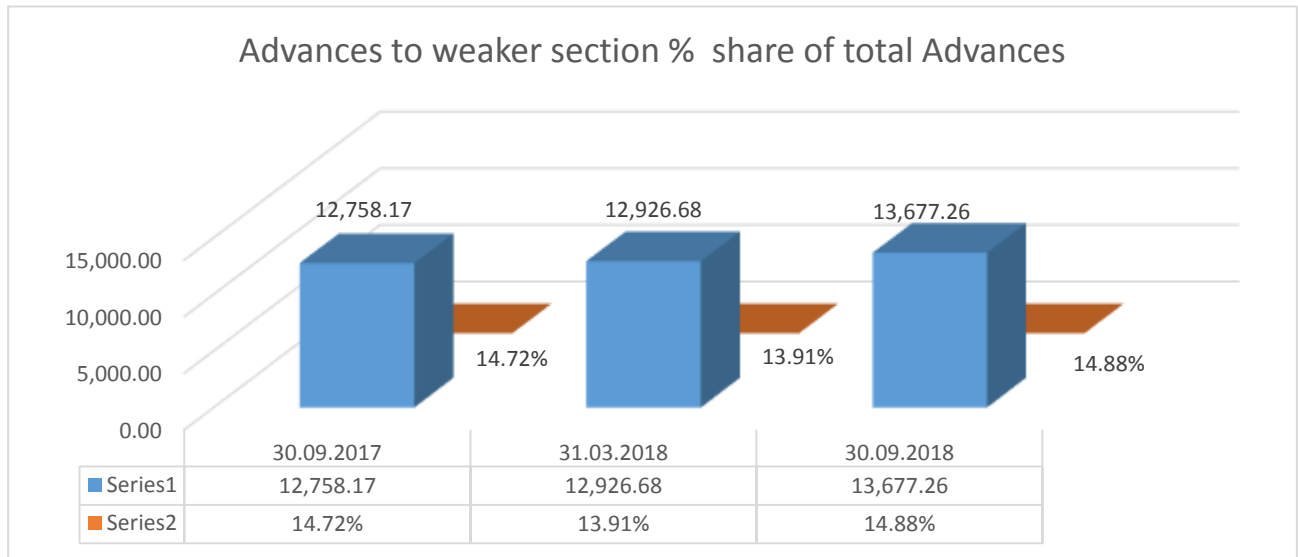
Other Priority Sector Advances registered a YoY growth of Rs.995.22 Crores, in percentage terms, it is 13 % as on Sep 2018.

(Rs in Crore)

As on 31 st March 2018	As on 30 th Sep 2017	As on 30 th Sep 2018	YoY Growth	
			Amount	%
8,553.96	7,670.37	8,665.59	995.22	13
9 %	9 %	9 %	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in **table No.1(f)-3 (Page- 125)**.

20.10: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs.919.09 Crore, in percentage terms, it is 7 %. The ratio of advances to weaker sections to total advances is 15 % which is above the bench mark level of 10% as at the end of the Sep 2018.

(Rs in Crore)

As on 31 st March 2018	As on 30 th Sep 2017	As on 30 th Sep 2018	YoY Growth	
			Amount	%
12,926.68	12,758.17	13,677.26	919.09	7
14 %	15 %	15 %	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in **table No – 1(g) (Page - 126)**.

20.11: Education Loans:

(Rs in Crore)

As on 31 st March 2018	As on 30 th Sep 2017	As on 30 th Sep 2018	YoY Growth	
			Amount	%
544.21	520.38	566.36	45.98	9
0.60 %	0.60 %	0.62 %	Of total advance	

Bank wise details of Educational Loans are shown in **table No–1(f)-2 (Page - 124)**.

Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY):- The scheme run by Department of Technical Education, CG Government is in force since 2012-13. Under this scheme a financial assistance in the form of interest subvention is extended to borrowers of Education loan whose annual family income is Rs.2.00 lac per annum. Canara Bank is the nodal Bank for management of lodgement and disbursement of interest subvention claims. For the FY 2017-18, Caste wise and Bank wise claim details are as under:

Claims under MMUSRBAY for 2017-18 is as under:

(Rs. in Lacs)

Category	No of Accounts	Loan Limit	Liability	Interest on Loan Amount	Net subsidy claim
General	683	1644.57	1287.61	164.88	156.03
OBC	668	1520.60	1273.98	145.39	138.10
Others	8	5.50	3.96	0.50	0.45
SC	134	279.49	232.06	22.19	20.73
ST	101	211.30	155.21	15.81	15.14
TOTAL	1594	3661.47	2952.82	348.77	330.46

Sr. No	Name of Bank	No of Accounts	Net Subsidy Amt 2017-18 (Rs. in Lacs)
1	Allahabad Bank	56	14.41
2	Bank of Baroda	73	10.53
3	Bank of India	10	1.70
4	Canara Bank	192	9.23
5	Central bank of India	177	44.79
6	CRGB	46	12.05
7	Dena Bank	02	0.14
8	IDBI Bank	13	1.23
9	Indian Overseas Bank	10	1.95
10	Oriental Bank of Commerce	71	19.24
11	State Bank of India	900	207.44
12	Uco Bank	42	7.36
13	Union Bank of India	02	0.39
	TOTAL	1594	330.46

Agenda No. 20.12: Review of Performance under Annual Credit Plan: 2018-19

The Annual Credit Plan allotted by NABARD is Rs. **29,245.84** crore. This is an increase of 5% over previous year. The performance up to Sep 2018 quarter is as under:

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

(Rs in Crore)

Sector	30.09.2017			30.09.2018		
	Target (2017-18)	Achievement	%	Target (2018-19)	Achievement	%
AGRI	16,770.31	6782.18	40.44	17,781.78	7294.34	41.02
MSE	7,968.46	7658.76	96.11	8,249.62	6423.07	77.86
OPS	3,086.71	2071.65	67.12	3,214.30	1606.18	49.96
Total	27,825.48	16512.59	59.34	29,245.70	15323.59	52.40

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

(Rs in Crore)

	30.09.2017			30.09.2018		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	17,546.31	13,263.55	75.59	18,985.38	11,574.73	60.96
Cooperative Banks	6,242.54	2,068.43	33.13	6,552.82	3,418.13	52.16
RRBs	4,036.87	1,180.61	29.25	3,707.50	330.73	8.92
Total	27,825.48	16,512.59	59.34	29,245.70	15,323.59	52.40

Bank- wise details of ACP achievement is placed at **table No-4C (Page -137)**.

Action taken to achieve the targets:

- Scale of Finance under various crops has been increased considerably.
- 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.
- High value Education loans and Housing loans have given necessary stimulus to Other Priority Sector.

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

In compliance with the instructions contained in RBI revamped LBS scheme the meeting of SLBC Sub-Committee held as under :

Sr No	Subcommittee on	Meeting Date
1	Government Sponsored Scheme	29.11.2018
2	Agriculture	14.12.2018

Minutes of the meeting on Government Sponsored Scheme are placed as **Annexure- R (Page No.108)** and Minutes of the meeting on Agriculture are placed as **Annexure – Q (Page No.105)**.

Issues raised in 1st SLBC Sub-Committee Meeting on Agriculture (07th Sep'18):-

Decision of 1st Sub-Committee Meeting on Agriculture held on 7th September 2018 for inclusion as agenda in SLBC.

1. To overcome the problem of Crop Loans to Tenant Farmers / Oral Lessee/ Share Crop-pers , it was decided to recommend to CG Govt. to consider Amendment in the “Land Revenue Act” on lines of “**MP Bhumiswami Evam Bataidar Ke Hiton Ka Sanrakshan Vidheyak 2016**”. Director, Agriculture informed the House that 30 % of farmers are in this category in this State and this has to be referred to the Commissioner, Land Revenue, thus it was decided to recommend to SLBC for taking this with CG Govt. for necessary Amendment.

2. All Controllers of Banks would advise the Branch Managers to necessarily attend DCC/BLBC Meetings and make this forum effective with participation of all agencies involved in Agricultural & Rural Development at grass root level.**(All Banks)**

Issues raised in 2nd SLBC Sub-Committee meeting on Agriculture:-

Agenda No. 21.1 Finance under KCC by Apex Bank : - Gap in issue of KCC to all eligible farmers (around 37 lakh) to be arrived at and Commercial Banks and RRBs may issue KCC to all the remaining eligible farmers. It was informed to the house that due to State Govt. providing Crop Loans to farmers through RRB & Cooperative Banks @ 0 % interest rate, the farmers were inclined towards RRB & Cooperative Banks for availing Crop Loans. The State Govt. may consider extending interest subvention to Commercial Banks also for Crop Loan finance so that the farmers may approach these Banks for Crop Loans, thus enabling coverage of the remaining eligible farmers with KCC by these banks.

Agenda No. 21.2 Inclusion of other bank's name in Paddy procurement software: - Cooperative Banks and PACS extend farm credit by way of Cash and Kind. The farmers receive Seeds, Fertilizers and other inputs required for crop cultivation from these agencies. The paddy procured is sold back to these agencies and the procurement amount/proceeds is paid/credited exclusively to Cooperative Banks with the help of a software used at all Paddy procurement centers. Also there is no provision in the software to include names / accounts numbers of other Banks. This adversely affects the recovery of crop loan / ATL financed by the commercial banks. This also leads to discourage disbursements. Banks endorsed requirement of level playing field. A need was felt that payments to farmers against Procurement of paddy may be credited in the accounts through which crop loans are disbursed by Commercial banks which would facilitate recovery of crop loans by taking mandate from the farmers for its recovery.

Agenda No. 21.3 Support from government of CG in recovery of dues : The house was unanimously agreed that, there is a great need of more support from Government of Chhattisgarh for recovery measures adopted by the banks in loan cases financed under Bank regular schemes and under Government Sponsored Schemes.

The orders for physical possession are issued by the District Collectors as per the norms and within time limit. The execution of the orders by the Tehsildars/Tehsil staff may also be prescribed/followed for execution of District Collector's orders.

Agenda No. 21.4 NABARD Ensure portal - NABARD has launched a portal ENSURE - National Livestock Mission-EDEG portal developed by NABARD and operated under the Department of Animal Husbandry, Dairying & Fisheries today. The National Livestock Mission

has been conceived for the sustainable development of the livestock sector. Under the Mission's component called Entrepreneurship Development and Employment Generation (EDEG), subsidy payment for activities related to poultry, small ruminants, pigs etc. through Direct Benefit Transfer (DBT) goes directly to the beneficiary's account. In order to make it better, simpler and transparent, the NABARD has developed an online portal "ENSURE" (<https://ensure.nabard.org>) so that the information related to beneficiary and processing of application can be made readily available.

Agenda No. 21.5 High tech micro credit to SHGs : -E-shakti project for ease of financing to women Self Help Group The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda;
- Improving the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services by using the available technology;
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

As NABARD has informed to the house that they have transformed the Manual system of accounting of Women SHGs to E-Shakti computerized system. This system may be used for financing the women SHG by using their on lion data instead of depending on their manual records.

The house was agreed to launch the project on pilot basis in Durg and Bilaspur Districts. The State Rural Livelihood Mission will source the SHGs and major bank will be requested to come forward for financing through E-Shakti project. The target for 2018-19 was fixed at 10 Cases each in Durg and Bilaspur Districts.

Vote of Thanks.