

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर
73/74वीं बैठक मंत्रालय, अटल नगर (छ ग)
State Level Bankers' Committee, Chhattisgarh, Raipur
73rd/74th SLBC Meeting,
Mantralaya, Atal Nagar (CG)
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73/74वीं बैठक मंत्रालय, अटल नगर (छ ग)
State Level Bankers' Committee, Chhattisgarh, Raipur
73rd /74th SLBC Meeting,
Mantralaya, Atal Nagar (C G)
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73rd / 74th Meeting of State Level Bankers' Committee, Chhattisgarh
Agenda revamped

CORE AGENDA

Welcome by the Convener, SLBC.

Agenda No. 1. Adoption of the Minutes of 72nd SLBC meeting held on 15.01.2019.

Minutes of the 72nd meeting of State Level Bankers' Committee held on 15.01.2019 has been circulated to all participants. A Copy of the minutes is placed at **Annexure- A (Page No-34)** and the same may also be viewed at / downloaded from website-www.slbcchhattisgarh.com.

Agenda No. 2: Action Taken Report of the 72nd SLBC Meeting

Action Taken Report on minutes of meeting is placed at **Annexure –A1 (Page No-46)**.

The house is requested to approve the Action Taken Report.

Agenda 3 : - Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centers (URCs)

3.1 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 31.05.19	% Growth	As on 31.3.15	As on 31.05.19	% Growth
1	Bastar	67	99	48	82	94	15
2	Bijapur	14	30	114	8	11	38
3	Dantewada	25	40	60	22	37	68
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	156	23	54	133	146
8	Sukma	11	20	82	3	9	200
	Total	338	476	41	222	382	72

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 centers were allotted to member banks in consultation with SLBC meeting on 21.03.2018.

Under this Special drive, 117 new Branches/ATMs have been opened/installed by 15.07.2019 and district –wise, Bank-wise progress is as under: -

Sr. No	District	No of Proposed Centres	Opened	Pending
1	Bijapur	33	18	15
2	Sukma	25	14	11
3	Dantewada	18	17	1
4	Bastar	29	28	1
5	Kanker	7	6	1
6	Kondagaon	7	6	1
7	Narayanpur	12	9	3
8	Rajnandgaon	19	19	0
Total		150	117	33

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	4	0	4
3	Axis Bank	3	0	3
4	Bank of Baroda	0	2	2
5	CBI (PCA)	0	2	2
6	DCB Bank	2	0	2
7	BOB (e-Dena Bank)	0	4	4
8	HDFC Bank	1	0	1
9	ICICI Bank	2	0	2
10	IndusInd Bank	1	0	1
11	RBL Bank Ltd	1	0	1
12	SBI	0	3	3
13	UCO Bank (PCA)	0	2	2
14	Union Bank of India	0	3	3
15	BOB (e-Vijaya Bank)	2	0	2
	Grand Total	16	17	33

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

Presently 3 Banks under PCA framework is allotted for opening of 05 ATMs.

Bank-wise, District -wise allotment detail are placed at **Annexure - B (Page No 60)**

3.2 : Banking Infrastructure in Chhattisgarh

Number of Branches: There are now 1,315 rural, 722 semi-urban and 774 urban branches in the State aggregating 2,811 Branches as at the end of March 2019. Out of these 73% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in **table No. 1(L) (Page No.128)**.

3.3 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 3221 ATMs at the end of March 2019. 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.130)**.

3.4 Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitras are as under as on 31.03.2019:

Date	No of Bank Mitra Deployed	Active Bank Mitra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
31.03.2017	3,396	2,998	2,154	1,745
31.05.2017	3,516	3,218	2,562	1,745
31.03.2018	3,953	3,541	2,908	2,265
31.03.2019	5,288	4,647	4,647	2,242
Growth (01.04.18 to 31.03.19)	1,335	1106	1,739	29
% Growth	33.77	31.23	59.80	1.28

AGENDA: 4 – Achievement under ACP of the State, Priority Sector Lending

4.1 Review of Performance under Annual Credit Plan: 2018-19

The Annual Credit Plan allotted by NABARD is Rs. **29,245.70** crore. This is an increase of 5% over previous year. The performance up to March 2019 quarter is as under:-

Sector wise Performance: Comparative data for March 2018 and March 2019: -
(Rs in Crore)

Sector	31.03.2018			31.03.2019		
	Target (2017-18)	Achievement	%	Target (2018-19)	Achievement	%
AGRI	16,770.31	10,602.27	63.22	17,787.07	9,937.48	55.87
MSE	7,968.46	10,373.79	130.19	8,240.83	9,690.07	117.59
OPS	3,086.71	3,773.15	122.24	3,217.80	2,863.31	88.98
Total	27,825.48	24,749.21	88.94	29,245.70	22,490.86	76.90

Agency wise Performance: Comparative data for March 2018 and March 2019:-
(Rs in Crore)

	31.03.2018			31.03.2019		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	17,546.31	19,985.14	113.89	18,987.91	17,686.21	93.14
Cooperative Banks	6,242.54	3,639.54	58.30	6,550.29	3,894.67	59.46
RRBs	4,036.63	1,124.53	27.86	3,707.50	909.98	24.54
Total	27,825.48	24,749.21	88.94	29,245.70	22,490.86	76.90

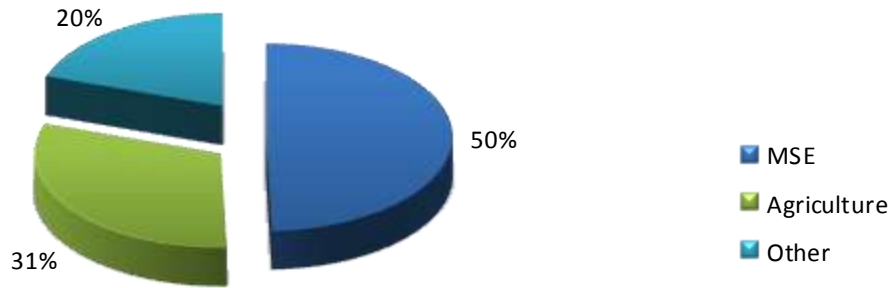
Bank- wise details of achievement is placed at **table No-4C (Page No.135)**.

Action taken to achieve the targets:

- (i) Scale of Finance under various crops has been increased considerably. KCC Saturation campaign is going on.
- (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. Presently MSME Outreach and Support campaign is going on.
- (iii) High value Education loans and Housing loans have given necessary stimulus to Other Priority Sector.

4.2 Priority Sector Advances: Priority Sector Advances registered a YoY growth of Rs. 4,645.02 Crores, in percentage terms, it is 10 %. The ratio of Priority Sector Advances to total advances comes to 50 % as on 31st Mar 2019, which is above the bench mark level of 40%.

**Sector wise share of Priority Sector advance as on
31.03.19**

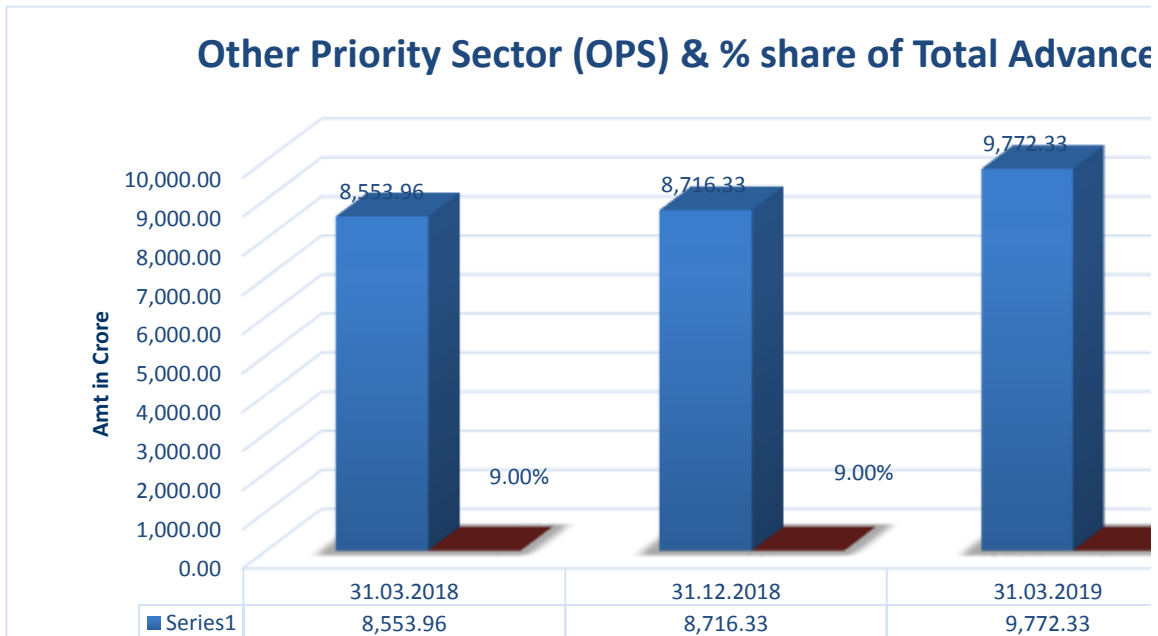


(Rs. in Crores)

As on 31 st March 2018	As on 31 st Dec 2018	As on 31 st March 2019	YoY Growth	
			Amount	%
45,286.78	48,630.53	49,931.80	4,645.02	10
49%	51 %	50 %	of total advance	

Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d) (Page No.118)**.

4.3 : Other Priority Sector Advances:



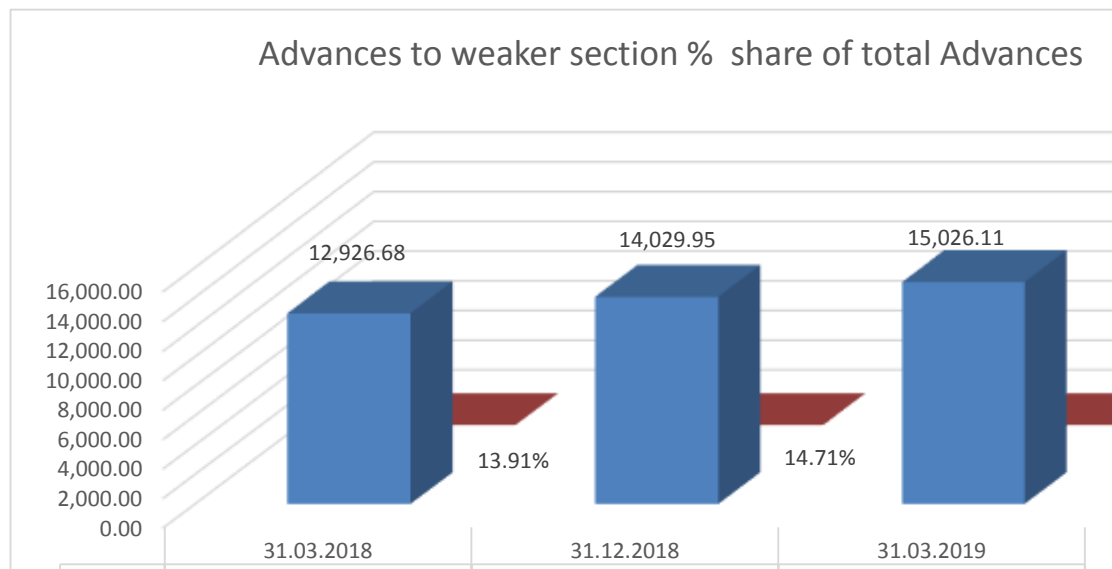
Other Priority Sector Advances registered a YoY growth of Rs.1,218.37 Crores, in percentage terms, it is 14 % as on March 2019.

(Rs. in Crore)

As on 31 st March 2018	As on 31 st Dec 2018	As on 31 st March 2019	YoY Growth	
			Amount	%
8,553.96	8,716.33	9,772.33	1,218.37	14
9 %	9 %	10 %	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in **table No.1(f)-3 (Page No.123)**.

4.4: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs.2,099.43 Crore, in percentage terms, it is 16 %. 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 March 2019.

(Rs in Crore)

As on 31 st March 2018	As on 31 st Dec 2018	As on 31 st March 2019	YoY Growth	
			Amount	%
12,926.68	14,029.95	15,026.11	2,099.43	16
14 %	15 %	15 %	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in **table No. 1(g) (Page No.124)**.

Agenda : 5- 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.

Agenda – 6 - CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of the DCC (SCC)-

6.1 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 (Page No.131)	

CD Ratio of banks during last five year:

As on 31.03.15	As on 31.03.16	As on 31.03.17	As on 31.03.18	As on 31.12.18	As on 31.03.19
64.45%	68.02%	66.32%	66.95 %	75.21%	66.02%

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

Sr.No	Bank	CD Ratio
1	Andhra Bank	56.30
2	Apex Bank	56.05
3	Karur Vysya Bank	55.01
4	Bank of Maharashtra	52.90
5	Central Bank of India	51.02
6	Vyaysayik Sahkari Bank	44.84
7	Syndicate Bank	39.85
8	Oriental Bank of Commerce	39.62
9	Raipur Urban Merc. Co op Bank	32.73
10	Dena Bank	32.54
11	South Indian Bank	30.97
12	CRGB	28.97
13	Pragati Mahila Nag. Sah. Bank	25.95
14	Nagrik Sahkari Bank	13.19
15	J & K Bank	3.47

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.

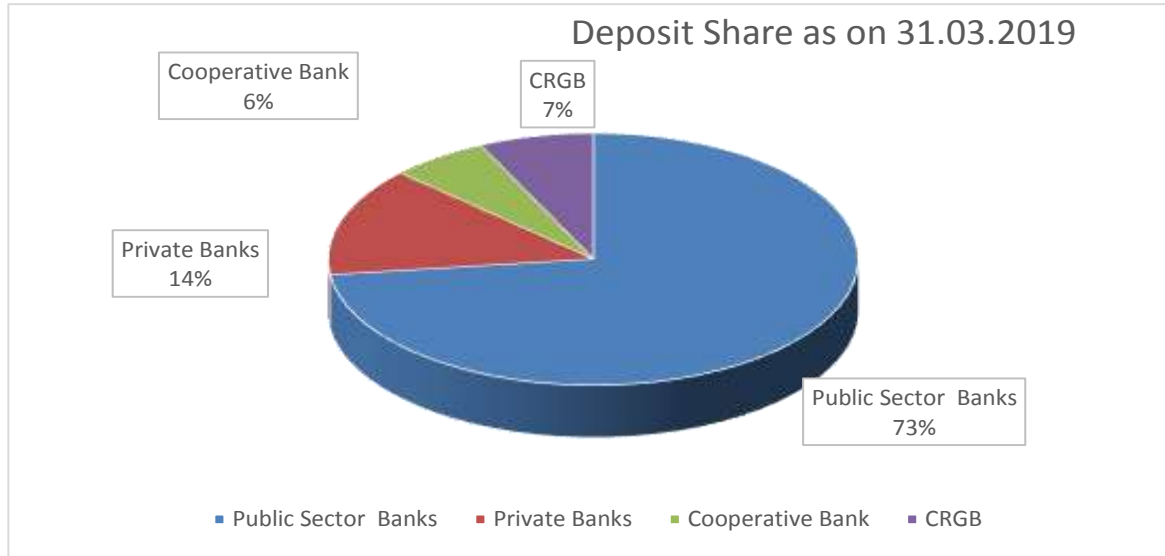
District –wise position of CD Ratio is as under:

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

(Rs.in Crores)

Sr No	Districts	Deposit	Advance	CD Ratio
1	Raipur	42163.02	48435.18	115
2	Mahasamund	2558.56	1828.48	71
3	Kawardha	2037.46	1313.29	64
4	Raigarh	6838.88	4341.16	63
5	Bemetera	2005.85	1255.19	63
6	Mungeli	1249.48	720.49	58
7	Dhamtari	3090.02	1734.7	56
8	Dantewada	1336.61	738.07	55
9	Rajnandgaon	5448.94	2929.26	54
10	Jagdalpur	3656.10	1890.57	52
11	Durg	19057.23	9767.8	51
12	Baloda Bazar	3581.28	1820	51
13	Gariaband	1303.34	655.37	50
14	Korba	7391.60	3567.27	48
15	Sarguja	4529.85	2007.61	44
16	Kanker	2272.18	1002.46	44
17	Kondagaon	1359.44	572.72	42
18	Bilaspur	19817.22	8227.01	42
19	Janjgir- Champa	5468.75	2149.07	39
20	Balod	2842.69	993.67	35
21	Jashpur nagar	2357.97	775.32	33
22	Narayanpur	443.79	143.49	32
23	Surajpur	2904.40	882.89	30
24	Bijapur	710.61	188.86	27
25	Balrampur	1623.52	421.19	26
26	Koriya	4181.18	1063.33	25
27	Sukma	606.55	151.48	25
	Total	1,43,567.76	92,071.43	64

6.2 Deposits & Advances of the State - Deposits :

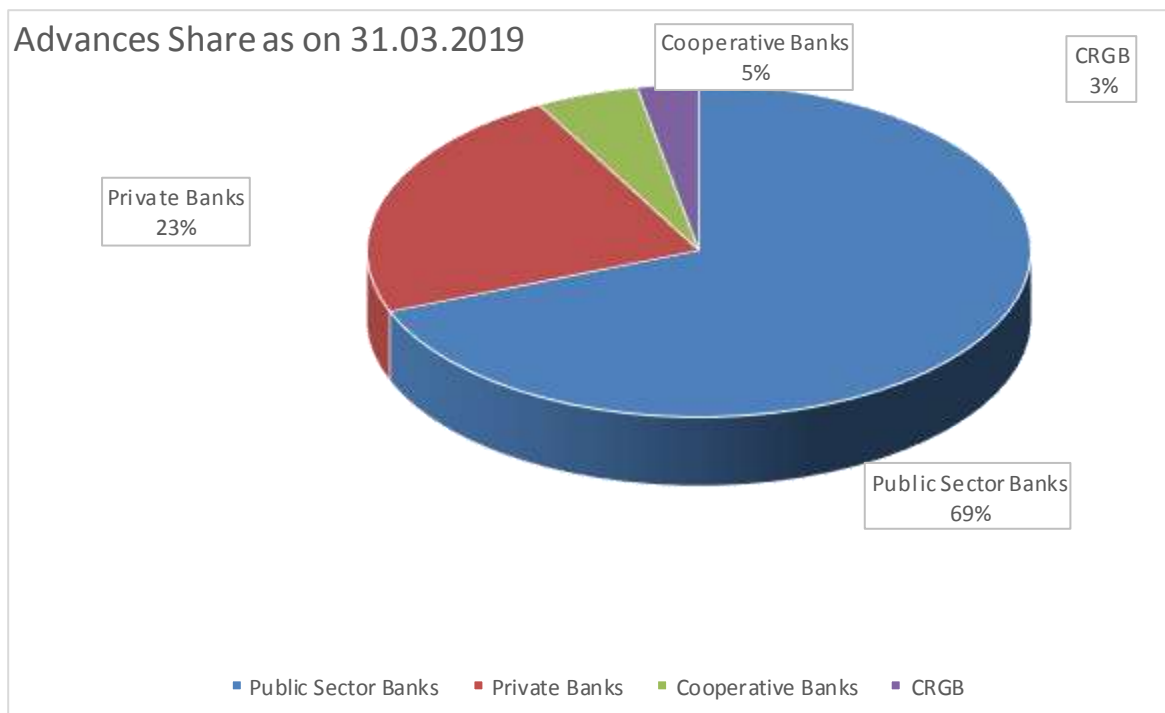


- Deposits recorded a YoY growth of Rs.12,113.83 Crores.

(Rs in Crore)

As on 31 st March 2018	As on 31 st Dec 2018	As on 31 st March 2019	YOY Growth	
			Amount	%
1,38,843.75	1,47,006.81	1,50,957.58	12,113.83	9

Advances:



- Advances recorded a YoY growth of Rs 6,729.74 Crore.

(Rs in Crore)

As on 31 st March 2018	As on 31 st Dec 2018	As on 31 st March 2019	YOY Growth	
			Amount	%
92,957.25	95,397.39	99,686.99	6,729.74	7

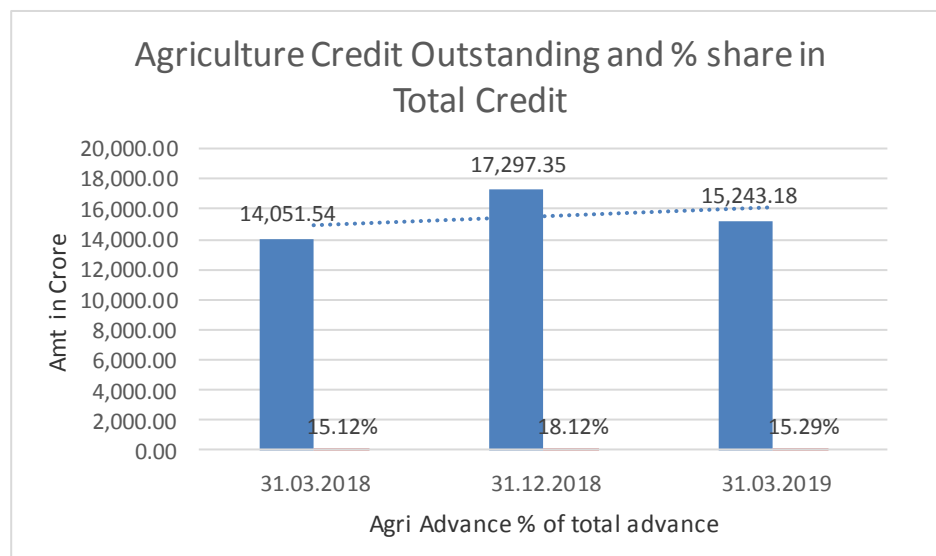
Bank wise information of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No.115)**.

Agriculture Advances:

Agriculture Advances has registered a YoY growth of Rs.1,191.64 Crores, in percentage terms YoY growth in Agri Advances is 9 %. The ratio of Agri Advances to total Advances is 15 % which is below par with the benchmark of 18%.

(Rs in Crore)

As on 31 st March 2018	As on 31 st Dec 2018	As on 31 st March 2019	YoY Growth	
			Amount	%
14,051.54	17,279.35	15,243.18	1,191.64	9
15 %	18 %	15 %	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs.9,230.44 Crores and Agriculture Term Loan were Rs.6,012.74 Crores as at the end of March'2019. 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) (Page No. 119 & 120)**.

Agenda: - 7 Position of NPAs in respect of schematic lending, Certificate Cases and Recovery of NPAs.

As on 31.03.2019

(Rs in Crores)

Banks	Advances	NPA	% NPA
PSU	69,082.35	5,889.68	8.53
Private Bank	22,450.81	802.77	3.58
Coop Banks	4,814.04	471.52	8.07
RRB	3,046.85	433.72	14.24
Grand Total	99,394.05	7,514.70	7.56

Bank wise NPA is annexed as **Annexure- C (Page No. 63)**

7A- Position of NPAs in respect of Govt Sponsored schemes.

Status of NPA in Government Sponsored Scheme									
Sr No	Government Sponsored Schemes	As on 31.03.2018				As on 31.03.2019			
		No of Accounts	Total Outstanding Amount (Crore)	Total NPA Amount (Crore)	% NPA	No of Accounts	Total Outstanding Amount (Crore)	Total NPA Amount (Crore)	% NPA
1	Pradhan Mantri Employment Generation program (PMEGP)	7944	200.79	20.31	10.12	12852	290.41	29.36	10.11
2	National Rural Livelihood Mission (NRLM)	22529	174.26	6.16	3.54	37930	297.22	16.29	5.48
3	National Urban Livelihood Mission (NULM)	2410	16.94	2.52	14.85	6539	37.99	11.12	29.28
4	Aadivasi Swarojgaar Yojana	4107	8.21	1.36	16.56	5326	10.04	1.83	18.25
5	Antyodaya Swarojagaar Yojana	7621	18.21	3.32	18.21	9221	20.49	4.31	21.04
6	Pradhan Mantri MUDRA Yojana (PMMY)	82494	972.19	144.00	14.81	116917	2636.28	238.36	9.04
7	Stand up India (SUI)	1961	111.45	7.69	6.90	3485	151.16	12.46	8.24
Total Government Sponsored Scheme		129066	1502.05	185.35	12.34	192270	3443.59	313.74	9.11

Agenda - 8 Discussion on policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks.

Campaign to saturate farmers under KCC: The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) , GOI DAC &FW , GOI has decided to launch a special drive in campaign mode to saturate the farmers under KCC. State Govt. would be organizing camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. SLBC and LDM to actively associate with State/Dist Admn. to coordinate with in organizing village-wise & bank branch-wise camps DCC to decide the modalities of the camps and date-wise schedules.

It was decided that this issue shall be discussed in all the DCC meetings and action shall be initiated for achieving the same. It was observed that as per Agriculture Census 2015-16, total 39.60 lakh farmers are in the state. Out of which small and marginal farmers constitute approx. 32.70 lakh (83%). The coverage of farmers under KCC is 18.62 lakh as on 31 December 2018 and there is still scope left for coverage of left over eligible farmers in the state.

Campaign to achieve Saturation under KCC (Letter from DFS) as **Annexure – D (Page No. 65)**

Agenda : 9 –

Implementation of Model Land Leasing Act 2016 (exploring possibility) –

Amendment to the land revenue Act: As regards considering amendment in the 'Land Revenue Act 'on lines of MP Bhumiswami Evam Bataidar Ke Hiton Ka Sanrakshan Vidheyak 2016" all members were requested to guide the house to get data of Tenant / share croppers/ Oral Lessees farmers NABARD would also explore the possibilities of getting this data.

Agenda: - 10 - Issues remaining unresolved at DCC/DLRC meeting

All LDMs have been instructed to submit their issues with SLBC for the current quarter.

Agenda: - 11: Agenda Items recommended by the SLBC Sub Committees:-

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	To be Held
2	Agriculture	05.03.2019

Minutes of the meeting on Agriculture are placed as **Annexure – E (Page No.70)**.

11.1 Issues raised in 3rd SLBC Sub-Committee meeting on Agriculture:-

11.1a Ground Level Credit (GLC) with special focus on Capital formation: The achievement under agriculture advances for the quarter ended 31 December 2018 is reported to be 50.33 % as against 54.52% for the corresponding period of last year. It was observed that CRGB has achieved only 8.63%. The term lending again remains a grey area and all out efforts should be made for focusing more at least in two sectors like Animal Husbandry and Godowns scheme through adapting to subsidy linked credit schemes.

The house was also informed on the importance of developing value chain and market linkages for Bamboo and Bee keeping farmers in project mode which not only result in increase in credit linkage but also meet the requirement of strategies for Doubling of farmers' income by 2022. Similarly, farmers may be encouraged to take up pulses and oilseeds production in rice fallow area which will result in ensuring judicious use of land resources and furthering GOI's initiative on enhancing income of farmers while soil health through nitrogen fixation.

11.1b Campaign to saturate farmers under KCC: The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) , GOI DAC & FW , GOI has decided to launch a special drive in campaign mode to saturate the farmers under KCC. State Govt. would be organizing camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. SLBC and LDM to actively associate with State/Dist Admn. to coordinate with in organizing village-wise & bank branch-wise camps DCC to decide the modalities of the camps and date-wise schedules.

It was decided that this issue shall be discussed in all the DCC meetings and action shall be initiated for achieving the same. It was observed that as per Agriculture Census 2015-16, total 39.60 lakh farmers are in the state. Out of which small and marginal farmers constitute approx. 32.70 lakh (83%). The coverage of farmers under KCC is 18.62 lakh as on 31 December 2018 and there is still scope left for coverage of left over eligible farmers in the state.

11.1c KCC to Animal Husbandry farmers and Fisheries: It has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries. Guidelines in this regard has already been issued to the PSBs/ SFBs by RBI and Cooperative banks / RRBs by NABARD. Hence, the DCCBs being the convener of DLTC has to take care on issue of having as members Fisheries and Animal husbandry experts of state govt. line Dept. and progressive entrepreneurs of livestock/fisheries sector may be made members of DLTC.

11.1d Specific issues on KCC: The system of disbursement of Crop loan of cash and kind component in Cooperative Banks as per extant instructions of 60 % (cash) and 40% (kind) need to be re-examined. It is observed that in limit sanctioned by Jagdalpur DCCB in Bastar Dist with SoF fixed at Rs 32000/- per Ha : Rs 19200/- as Cash and 12800/- as kind, the total kind component disbursed is approx Rs 6500/-as against the kind component sanctioned per hectare of Rs 12800/-.An amount of Rs 6300/- thus remains undisbursed.

11.1e Implementation of Kisan Samman Nidhi :- As instructed by the Ministry of Agriculture & Farmer Welfare, govt. of India Vide their letter No R-11019/1/2019-L&M, a meeting of major Banks was organized by the NABARD on dated 19.02.2019, member Banks were made aware about the instructions contained in the letter mentioned above.

12 Agenda Items for information and record (Govt Sponsored Schemes)

12.1 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 31.03.2019 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	42,829	839.90	33,317	516.53	31,435	454.42	Amt- 99 % No- 95 %

Bank wise target and achievement details for year 2018-19 (up to 31.03.2019) is placed at **Annexure – F (Page No.75)**.

12.2 National Urban Livelihood Mission (NULM): The component wise achievement up to 31.03.2019 are as under:-

(In Numbers)

Scheme	Physical Target 2018-19	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Individual Loan	4000	10,249	4,574	4,453	111.30 %
Interest Subsidy for Group Loan	300	751	307	295	98.30 %
Interest Subsidy for Bank Linkage	2000	3,587	1,879	1,819	91.00%
Total	6300	14,587	6,760	6,567	104.24 %

Detailed progress report is placed at **Annexure- G (Page No.76)**.

Agenda No.:12.3 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 31.03.2019 is as under:

Sr. No	Scheme	Physical Target 2018-19 (No)	Cases Sponsored up to 31.03.2019 (No)	Cases Sanctioned Up to 31.03.2019 (No)	% Achievement Up to 31.03.2019 against target
1	Antyodaya Swarojgar Yojana	9,000	8,096	3,517	43 %
2	Adivasi Swarojgar Yojana	3,073	4,738	1,911	62 %
Total		12,073	12,834	5,428	45 %

Detailed progress report is placed at **Annexure- H (Page No.80)**.

Agenda No.:12.4 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.
- (iii) Bring structural change in unorganized sector.
- (iv) 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 31.03.2019 is as under:

(Amt in lac)			
Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1,512.00	470	1,445.42	96

Bank wise progress is placed at **Annexure - I (Page No.82)**.

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 31.03.2019 is as under:

No of Beneficiary	Project Sanctioned	Loan Amt (Rs. in lac)	Subsidy Released (Amt Rs.in lacs)
59	59	157.85	38.80

Bank wise progress is placed at **Annexure- I (Page No.82)**.

12.5 Prime Minister's Employment Generation Programme (PMEGP):

Performance under PMEGP up to 31.03.2019 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	25.29	5,237	1,393	(28.94)	137 %
PMEGP KVIB	761	19.02	3,001	885	(20.50)	116 %
PMEGP KVIC	761	19.02	1,208	282	(7.95)	37 %
Total	2536	63.33	9,446	2,560	(57.39)	101 %

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

12.6 Mukhya Mantri Yuva Swarojgar Yojana: To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress upto 31.03.2019 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
580	3,134	812	431	74	140

Target for 2018-19: Total target under the MMYSY for FY 2018-19 is 580 cases and Amt.Rs.300 lac (Margin Money).Bank- wise, District –wise achievement details are placed **at Annexure – K (Page No.90).**

12.7 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 31.03.2019 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	3,025.63
Achievement 2018-19	2,26,336 (53.4%)	672.82 (31.77%)	72,123 (357.56 %)	1,246.73 (206.03 %)	13,083 (281.0 5%)	1,038.59 (343.27%)	3,11,542 (69.48%)	2,958.16 (97.77%)
NBFC	6,97,922	1,923.84	32,344	537.50	5,729	370.52	7,35,995	2,429.14
Total	9,24,258	2,596.66	1,04,467	1,784.23	18,812	1,409.11	10,47,537	5790.02

Overall achievement up to 31.03.2019 is 97.77 % in terms of amount and 69.48 % in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure - L (Page No.92).**

12.8 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. 1,849 branches of 38 banks are eligible under Stand-Up India Scheme.

Performance under Stand-Up India scheme up-to 31.03.2019 is as under:

	No of Bank*	Total No of Cases
Target	38 (1849)	3,698
Performance	18 (1395)	301 (In 2017-18, 811 cases)
% Achievement	-	8.14 % (Amt of Rs.80.99 Crores sanctioned)
No of Cases received	-	325
No of Cases Sanctioned	18 (1395)	301

Bank- wise, district-wise achievement details are placed at **Annexure- M (Page No.95)**

13. Agenda items for Information and Record (Digitization)

13.1 Progress under various digital delivery channels

Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues/ connectivity options (Bharat Net, VSAT, etc.), installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State

Progress under various digital delivery channels up to 31.05.2019 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.05.2019	Growth	State Growth %	Pan India Growth %
1	POS (Installed)	17,670	57,259	39,589	224	
2	Debit Card	1,39,94,179	1,94,14,881	54,20,702	39	
3	Mobile Banking	6,44,306	18,28,104	11,83,798	184	-NA-
4	Internet Banking	10,52,685	21,62,714	11,10,029	105	-NA-
5	Credit Card	86,814	2,04,816	1,18,002	136	

Bank-wise progress is placed at **Annexure- N (Page No.96)**.

13.2 :Progress under BHIM app up to 29.05.2019 :

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
29.05.19	50,00,000	79,617	7,47,458	8,27,075	16.54
Growth		49,770	5,18,175	5,67,945	

Bank-wise progress is placed at **Annexure- N (Page No.96)**.

Target: To improve the performance under BHIM App, all Banks should achieve a target of **20%** of their operative SB & Current accounts up to 31.08.2019 Total 50 lac customers should be enrolled by all banks by 31.08.2019.

13.3 :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 30.05.2019 is as under:

No of eligible RuPay KCC card	Card Issued	% Achievement
16,26,443	15,24,080	94

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

13.4 Status of rollout of Direct Benefit Transfer in the State, Aadhaar seeding and authentication

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
28.02.2019	268.64	235.54	88	184.98	69
31.05.2019	270.38	237.36	88	186.22	69
Growth 01.03.2019 to 31.05.2019	8.44	24.54	7	15.54	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, 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-P (Page No.99)**.

13.5 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
28.02.2019	1,39,97,965	1,16,16,731	83	1,09,99,443	79
29.05.2019	1,40,93,072	1,16,87,790	83	1,09,71,752	78
Growth 01.03.2019 to 29.05.2019	95,107	71,059	-		

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.2,646 (May, 2019) i.e. 455 % growth. At all India level the average deposit has increased from Rs.1,065 (March 2015) to Rs.2,749 (May, 2019) i.e. 158 %. (Data Source PMJDY Site)

(ii) Banks in the State have opened 140.93 lacs accounts under PMJDY scheme up-to 29.05.2019 covering 55% of the population. However, at all India level the population coverage is 27 % only. Chhattisgarh stands at number one position at Pan India level.

(Detailed district-wise and bank wise data upto 29.05.2019 are placed at **Annexure-P (Page No.99)**).

13.6 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 29.05.2019 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
139.98	(28.02.2019)	99.19	37.08	38
140.93	(29.05.2019)	98.44	42.01	43
Growth (28.02.2019 to 29.05.2019)		-0.75	4.93	5

Rupay Card Activation data wise data is placed at **Annexure – P (Page No.99)**.

Agenda No 13.7 : 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 28.02.2019 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
28.02.2019	42,73,960	10,69,015	1,88,430	55,31,405
% Enrolment (Renewal + New Enroll. Base Year 2017)	102.56%	112.66%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY report up to 28.02.2019 is placed at **Annexure - Q (Page No.104)**.

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

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	1641	42	79	15	1777
PMSBY	1211	73	65	06	1355
Total	2852	115	144	21	3132

Position of unsettled cases:

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	27	08	22	57
PMSBY	18	14	47	79
Total	45	22	69	136

District wise progress report up to 28.02.2019 is placed at **Annexure Q-1 (Page No.106).**
(Claim Ratio PMJJBY)

Sr. No	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	As on 28.02.2019
1	Enrollment under PMJJBY (No).	10,69,015
2	Premium collected under PMJJBY (Amt in Rs. crore)	35.28
3	No of Claim Paid under PMJJBY (No)	1641
4	Claim Amount Paid (Amt in Rs. crore)	32.82
5	Claim /Enrollment Ratio (No)	0.01
6	Claim Paid(Amt) / Premium (Amt %)	93 %
Sr. No	Pradhan Mantri Surksha Bima Yojana (PMSBY)	As on 28.02.2019
1	Enrollment under PMSBY (No).	42,73,960
2	Premium collected under PMSBY (Amt in Rs. crore)	5.13
3	No of Claim Paid under PMSBY (No)	1211
4	Claim Amount Paid (Amt in Rs. crore)	5.19
5	Claim /Enrollment Ratio (No)	0.001
6	Claim Paid(Amt) / Premium (Amt) %	101 %

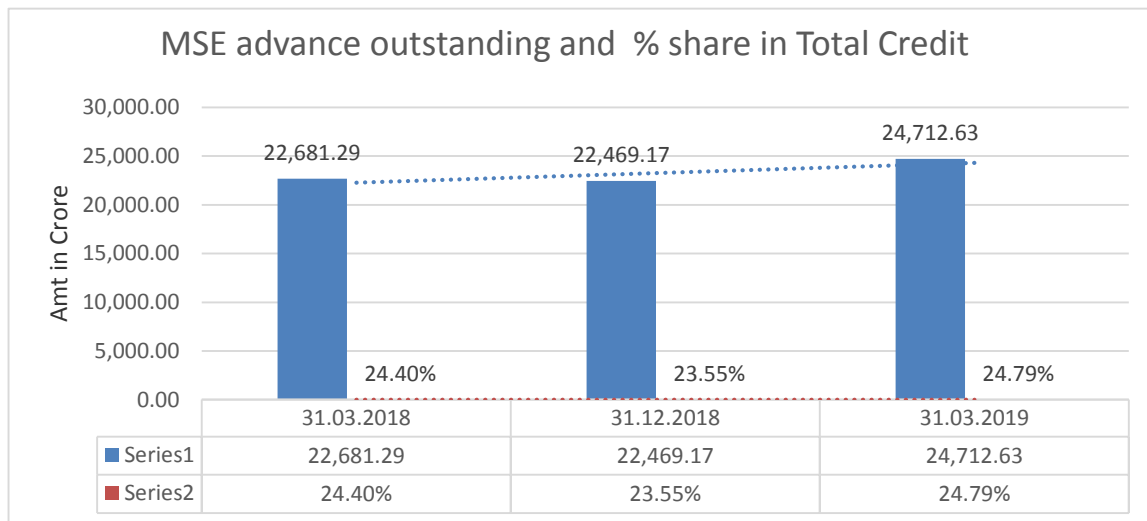
Agenda No. 13.8 : Creating awareness about various schemes, subsidies, facilities e.g. crop insurance, renewable energy- **Activities in Financial Literacy Centres (FLCs):**

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: 293 Special Camps were organized, additionally 627 target specific camps were also organized for the March Quarter'2019. During the year from Apr 2018 to March 2019, rural branches have organized 3710 camps for spreading Financial Literacy in the state. Detailed report for March 2019 on new format Annexure III part A, B, C have been submitted to RBI.

Agenda No. 14- . Flow of credit to MSMEs and for affordable housing (PMAY) Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs.2,031.34 Crores, in percentage terms, it is 9% . The ratio of MSE advances to total advances is 25 % as on March' 2019.



(Rs in Crore)

As on 31 st March 2018	As on 31 st Dec 2018	As on 31 st March 2019	YoY Growth	
			Amount	% age
22,681.29	22,469.17	24,712.63	2,031.34	9
24 %	24 %	25 %	Of total advance	

Details of Bank wise information of MSME Advances are shown in **Table No.1(f)(Page No. 121)**.

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 31.03.2019 is as under:

Year	Applications Sanctioned (No)	Application Sanctioned (Amt in Crore)
Up to 28.03.2017	1,573	93.52
Up to 31.03.2018	3,066	284.92
From 01.04.2018 to 31.03.2019	4,153	436.18

During the FY 2018-19, till 31st Mar'2019, total 4,153 cases sanctioned to the tune of Rs.436.18 Crore. Scheme Details and Bank-wise progress report up to 31.03.2019 is placed at **Annexure – R (Page No.110)**.

Agenda No.15 - KCC Loan & Crop Insurance under Pradhan Mantri Fasal Bima Yojana

KCC loan, crop insurance under PMFBY to be discussed in SLBC Subcommittee on Agri and important recommendation to be included in this

During March'2019 quarter, 53,202 new cards amounting to Rs.853.33 Crores were issued.

(Amount in Crore)

Up to March '2019 (Cumulative since inception)	
No of Cards issued	Limit Sanctioned
20,22,571	8,882.64

Details of Bank wise information of KCC are shown in **table No 8a (Page No. 161)**.

Pradhan Mantri Fasal Bima Yojana:

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

Bajaj Allianz General Insurance Co. Ltd. (1 cluster). The Insurance coverage under Rabi 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%
1,34,455	35,785	1,70,240	1,350.99	1,68,015	To be reconciled

The District wise progress is placed as at **Annexure - S (Page No. 112)**.

Agenda No. 16 : Grant of Education Loans & Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY)

Education Loans:

(Rs in Crore)

As on 31 st March 2018	As on 31 st Dec 2018	As on 31 st March 2019	YoY Growth	
			Amount	%
544.21	589.61	575.45	31.24	6
0.59 %	0.62 %	0.58 %	Of total advance	

Bank wise details of Educational Loans are shown in **table No-1(f)-2 (Page No. 122)**.

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.

Claims under MMUSRBY for 2018-19 (Tentative) is as under:

(Rs. in Lacs)

Category	No of Accounts	Loan Limit	Liability	Interest on Loan Amount	Net subsidy claim
General	932	2358.42	1886.71	208.26	188.76
OBC	1039	2422.76	2030.16	229.90	203.92
Others	6	16.07	11.37	1.45	1.20
SC	273	650.14	570.85	59.61	54.09
ST	169	384.61	315.60	36.51	33.00
TOTAL	2419	5832.01	4814.71	535.75	480.99

Sr. No	Name of Bank	No of Accounts	Net Subsidy Amt 2018-19 (Rs. in Lacs)
1	Allahabad Bank	139	31.21
2	Bank of Baroda	25	3.49
3	Bank of India	34	6.32
4	BOB(Dena Bank)	33	6.06
5	Canara Bank	314	6.06
6	Central Bank of India	221	49.11
7	Corporation Bank	02	0.38
8	CRGB	57	12.38
9	ICICI Bank	01	0.08
10	IDBI Bank	14	2.14
11	Indian Overseas Bank	12	1.91
12	Oriental Bank of Commerce	47	8.51
13	Punjab & Sind Bank	04	0.43
14	Punjab National Bank	03	0.67
15	State Bank of India	1428	303.45
16	Syndicate Bank	24	3.29
17	Uco Bank	58	10.05
18	Union Bank of India	03	0.68
	TOTAL	2419	480.99

Agenda No.17 :RSETIs programme up to 31.03.2019 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.18	Youth trained since opening to 31.03.18	Programme conducted from 01.04.18 to 31.03.2019	Youth trained from 01.04.18 to 31.03.19	Settlement Ratio
1	State Bank of India	11	1578	40,772	275	7,407	78%
2	Central Bank of India	2	286	8,232	52	1,572	73%
3	Dena Bank	5	836	21,194	144	3,756	79%
	TOTAL	18	2700	70,198	471	12,735	78%

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 - T (Page No.114)**.

Agenda No 18 - Any other item, with the permission of the Chair

18.1 An issue requested by the Collector, Bastar with reference to notices issued by the IndusInd Bank

1. Drawing attention towards notices issued by IndusInd Bank to Farmers' of rural area in Bastar, the Collector, Bastar has requested SLBC to instruct concerned bank to restrict the jurisdiction area for any legal issues of farmers' of Chhattisgarh in Chhattisgarh state only and not out of the State.

2. **A common concern raised by the member banks is about, Indifferent approach of Police in case of FIR pertaining to Banks-** All Banks have requested to the Government that local police should be sensitized towards genuine approach in case Banks' officers name appear in FIR as Banks' officers are being allegedly harassed by Police Authorities. Bank's officials are always susceptible to such harassment against complaint made by not benefitted customers.

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	Dec 2018	Mar 2019	YoY Growth Mar'18 to Mar'19		
					Amount	%	
1	Deposit	1,38,843.75	1,47,006.81	1,50,957.58	12,113.83	9	
2	Credit (Advances)	92,957.25	95,397.39	99,686.99	6,729.74	7	
3	CD Ratio (%) Benchmark -60%	66.95	64.89	66.04			
4	Priority Sector Advance	45,286.78	48,630.53	49,931.80	4,645.02	10	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	48.72	50.98	50.09			
6	Agriculture Advances	14,051.54	17,279.35	15,243.18	1,191.64	9	
7	Share of Agriculture Advances in Total Advances(%) Bench Mark -18 %	15.12	18.12	15.29			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	22,681.29	22,469.17	24,712.63	2,031.34	9	
9	Share of MSE Advances to total Advances (%)	24.40	23.55	24.79			
10	Adv. To Weaker Section (WSA)	12,926.68	14,029.95	15,026.11	2099.43	16	
11	Share of WSA to Total Advances Bench Mark -10%	13.91	14.71	15.07			
12	DRI Advances	13.45	12.37	12.91	-0.54	-4.02	
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.01	0.01	0.01			
14	Advances to Women	8,538.61	9,434.92	10,152.39	1,613.78	19	
15	Share of Advances to Women to total Advances (%) Bench Mark- 5%	9.19	9.76	9.76			
16	Branch Network	March 2018	Dec 2018	Mar 2019	YoY Growth Mar'18 to Mar'19	% Growth	
	Rural	1,260	1,315	1,317	57	4.52	
	Semi -Urban	730	722	728	-2	-0.27	
	Urban	763	774	776	13	1.70	
	Total Branches	2,753	2,811	2,821	68	2.47	
	Per branch population in Chhattisgarh (2.55 Crore)*	9,262	9,071	9,039			
	Pan India per branch population coverage : 8832						