

**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर**  
**78वीं बैठक मंत्रालय, अटल नगर (छ ग)**  
**State Level Bankers' Committee, Chhattisgarh, Raipur**  
**78<sup>th</sup> SLBC Meeting,**  
**Mantralaya, Atal Nagar (CG)**  
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**State Level Bankers' Committee, Chhattisgarh, Raipur**  
**78<sup>th</sup> SLBC Meeting,**  
**Mantralaya, Atal Nagar (CG)**  
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**78<sup>th</sup> Meeting of State Level Bankers' Committee, Chhattisgarh**  
**Agenda**

**Welcome by the Convener, SLBC.**

**Agenda No. 1. Adoption of the Minutes of 75<sup>th</sup>/76<sup>th</sup> SLBC meeting held on 09.01.2020.**

Minutes of the of 75<sup>th</sup>/76<sup>th</sup> meeting of State Level Bankers' Committee held on 09.01.2020 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.slbcchhattisgarh.com.

**Agenda No. 2: Action Taken Report of the 75<sup>th</sup>/76<sup>th</sup> SLBC Meeting**

Action Taken Report on minutes of meeting is placed at **Annexure –A1 (Page No-39)**.

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 Uncovered Villages as per DFS GIS Mapping :**

As advised by the DFS, It is proposed to deploy banking outlet in the 1,442 identified unbanked villages by them. As discussed in VC dated 26.07.2019 with Mission Office, DFS, MoF, Gol, A list of 1442 unbanked villages was provided to SLBC for coverage of villages. After netting already banked villages and villages covered so far by all Banks functional in the state only 380 villages are unbanked as on 08.05.2020, as per the GIS mapping data of NIC provided by the DFS. Out of these 380 villages 30 villages of Orchha Block of Narayanpur district are declared inaccessible and a proper certificate has been uploaded in PM Jan-dhan Darshak app. Net 350 villages have already been allotted to Banks functional in the state including IPPB for coverage. Banks and LDMS are on the job.

**(District-wise, Bank-wise pending list is attached as Annexure-C Page No.50)**

### 3.2 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 31.03.20	% Growth	As on 31.3.15	As on 31.03.20	% Growth
1	Bastar	67	105	57	82	103	26
2	Bijapur	14	39	179	8	15	88
3	Dantewada	25	39	56	22	42	91
4	Kanker	47	85	81	28	57	104
5	Kondagaon	38	48	26	19	32	68
6	Narayanpur	9	18	100	6	18	200
7	Rajnandgaon	127	171	35	54	153	183
8	Sukma	11	26	136	3	7	133
	<b>Total</b>	<b>338</b>	<b>531</b>	<b>57</b>	<b>222</b>	<b>427</b>	<b>92</b>

On the initiative of MHA Govt of India, we are working on a special project to expand banking services in most affected LWE area of the country. In the above mentioned 8 districts 150 locations were proposed to open Branches or ATMs. Out of these 150 locations, 138 new Branches/ATMs have been opened/installed by 15.05.2020 and district –wise, Bank-wise progress is as under: -

Sr. No	District	No of Proposed Centres	Opened	Pending
1	Bijapur	33	27	6
2	Sukma	25	20	5
3	Dantewada	18	18	0
4	Bastar	29	28	1
5	Kanker	7	7	0
6	Kondagaon	7	7	0
7	Narayanpur	12	12	0
8	Rajnandgaon	19	19	0
	<b>Total</b>	<b>150</b>	<b>138</b>	<b>12</b>

Bank –wise pending position as on 15.05.2020 are as under:

<b>Sr No</b>	<b>Name of the Bank</b>	<b>BRANCH</b>	<b>ATM</b>	<b>Grand Total</b>
1	Axis Bank	3	0	3
2	Bank of Baroda	2	2	4
3	DCB Bank	2	0	2
4	HDFC Bank	1	0	1
5	RBL Bank Ltd	1	0	1
6	UCO Bank	0	1	1
	<b>Grand Total</b>	<b>9</b>	<b>3</b>	<b>12</b>

Bank-wise, District -wise allotment detail are placed at **Annexure - B (Page No 49)**

**3.3 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 Crores)

Sr N	Particulars	March 2019	Dec 2019	March 2020	YoY Growth Mar'19 to Mar'20	
					Amount	%
1	Deposit	1,50,957.57	1,62,511.27	1,67,692.72	16,735.15	11.09
2	Credit (Advances)	99,686.99	1,11,368.55	1,10,208.32	10,521.33	10.55
3	CD Ratio (%) <b>Benchmark -60%</b>	66.04	68.53	65.72		
4	Priority Sector Advance	49,931.79	54,613.76	54,333.20	4,401.41	8.81
5	Share of PSA in Total Advances (%) <b>Bench Mark – 40%</b>	50.09	49.04	49.30		
6	Agriculture Advances	15,243.18	16,247.04	13,702.94	-1,540.24	-10.1
7	Share of Agriculture Advances in Total Advances(%) <b>Bench Mark-18 %</b>	15.29	14.59	12.43		
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	24,916.29	28,047.43	30,675.44	5,759.15	23.11
9	Share of MSE Advances to total Advances (%)	24.99	25.18	27.83		
10	Adv. To Weaker Section (WSA)	14,796.92	17,229.27	16,575.52	1,778.60	12.02
11	Share of WSA to Total Advances <b>Bench Mark -10%</b>	14.84	15.47	15.04		
12	DRI Advances	12.91	11.72	16.94		
13	Share of DRI Advances in total (1%) <b>Bench Mark-1%</b>	0.01	0.01	0.01		
14	Advances to Women	10,152.38	11,359.59	11,386.30	1,233.92	12.15
15	Share of Advances to Women to total Advances (%) <b>Bench Mark- 5%</b>	10.18	10.20	10.33		
16	<b>Branch Network</b>	<b>March 2019</b>	<b>Dec 2019</b>	<b>March 2020</b>	<b>YoY Growth Mar'19 to Mar'20</b>	<b>% Growth</b>
	Rural	1,317	1,342	1,382	65	4.94
	Semi –Urban	728	805	827	99	13.60
	Urban	781	834	872	91	11.65
	Total Branches	2,826	2,981	3,081	255	9.02
	Per branch population in Chhattisgarh (2.55 Crore)*	9,023	8,554	8,277		
	<b>Pan India per branch population coverage : 8,832</b>					

### 3.4 : Banking Infrastructure in Chhattisgarh

**Number of Branches:** There are now 1,382 rural, 827 semi-urban and 872 urban branches in the State aggregating 3,081 Branches as at the end of Mar 2020. 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.105)**.

**3.5 Number of ATMs:** There are 676 ATMs in rural centers, 1,032 in semi-urban centers and 1,601 in urban centres in the State aggregating to 3,309 ATMs at the end of March 2020. 52% ATMs are established at Rural and Semi-urban area. Bank wise information of ATM Network is shown in **table No.1(N) (Page No.107)**.

**3.6 Bank Mitra (BCs):** In Chhattisgarh the deployment of Bank Mitra, as reported by the Banks is as under as on 31.03.2020 :-

Date	No of Bank Mitra Deployed	Active Bank Mitra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
31.03.2018	3,953	3,541	2,908	2,265
31.03.2019	5,288	4,647	4,647	2,242
31.03.2020 #	14,215	11,531	7,888	4,622
<b>Growth (01.04.19 to 31.03.20)</b>	8,927	6,884	3,241	2,380
<b>% Growth</b>	169 %	148 %	70 %	106 %

# As per DBT GIS portal of DFS, MoF, GoI (PM Jan Dhan Darshak app) the Number of Bank Mitra Deployed is 10,715 the details are shared and requested to reconcile the position reported to SLBC vis-à-vis at DBT GIS portal.

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

#### **4.1 Review of Performance under Annual Credit Plan: 2019-20**

The Annual Credit Plan prepared on the basis of Potential Linked Plan (PLP) provided NABARD is of **Rs. 28,228.69 crores**. The performance up to March 2020 quarter is as under:-



**Sector wise Performance:** Comparative data for March 2019 and March 2020: -  
(Rs in Crore)

Sector	31.03.2019			31.03.2020		
	Target (2018-19)	Achievement	%	Target (2019-20)	Achievement	%
AGRI	17,787.07	9,937.48	55.87	17,120.21	12,059.72	70.44
MSE	8,240.83	9,690.07	117.59	8,289.20	16,304.22	196.69
OPS	3,217.80	2,863.31	88.98	2,819.28	3,818.28	135.43
<b>Total</b>	<b>29,245.70</b>	<b>22,490.86</b>	<b>76.90</b>	<b>28,228.69</b>	<b>32,182.22</b>	<b>114.01</b>

**Agency wise Performance:** Comparative data for March 2019 and March 2020:-  
(Rs in Crore)

	31.03.2019			31.03.2020		
	Target (2018-19)	Achievement	% Achievement	Target (2019-20)	Achievement	% Achievement
Commercial Banks	18,987.91	17,686.21	93.14	19,241.62	26,518.26	137.82
Cooperative Banks	6,550.29	3,894.67	59.46	6,206.22	4,567.45	73.59
RRBs	3,707.50	909.98	24.54	2,780.85	1,096.51	39.43
<b>Total</b>	<b>29,245.70</b>	<b>22,490.86</b>	<b>76.90</b>	<b>28,228.69</b>	<b>32,182.22</b>	<b>114.01</b>

Bank- wise details of achievement is placed at **table No-4C (Page No.112)**.

#### **Potential Linked Plan for FY 2020-21 :-**

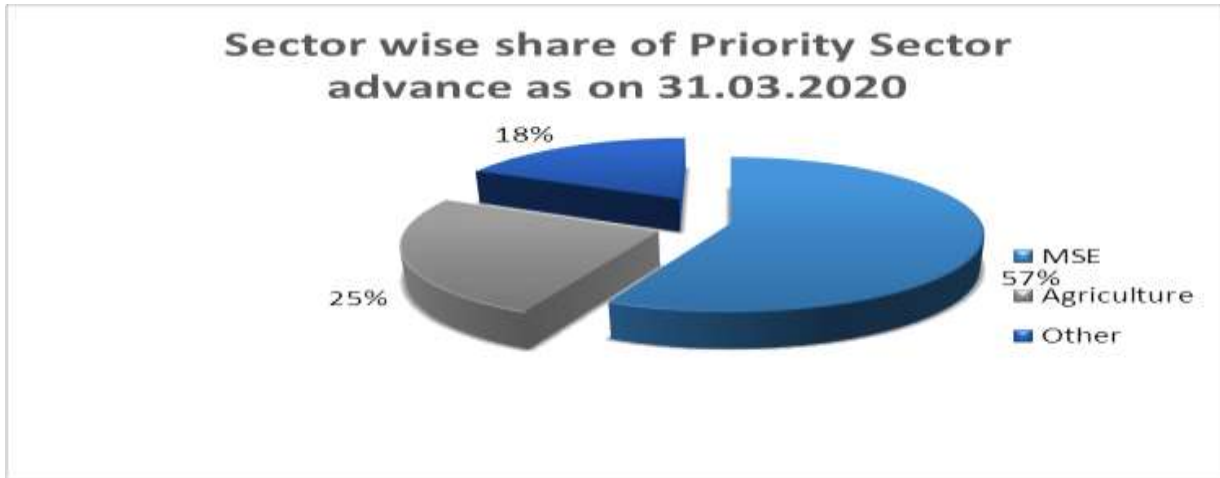
On 05<sup>th</sup> of Feb 2020, the the State Focus Paper (SFP) 2019-20 was launched by the NABARD. State Focus Paper (SFP) presents a systematic assessment of credit potential for the 27 (+1 New district created on 10.02.2020) districts of Chhattisgarh. The SFP which is aggregation of the Potential Linked Credit Plans for 2019-20 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.

Every year, NABARD attempts to fine tune the methodology and also try to link the potential to the major policy initiatives announced by the GOI. Accordingly, the theme for this year's State Focus Paper is "**Sustainable Agriculture Practices**".

It is imperative to focus on four points for overall rural development of Chhattisgarh ie. **Narwa** (Rivulets), **Garuwa** (Livestock), **Ghurwa** (Domestic dump) and **Badi** (Farms) for addressing the issues of inclusive growth in the state. NABARD has already initiated in this regard by implementing Tank Scheme under Minor Irrigation, Water Campaign, release of subsidy under DEDS, etc.

An assessment of Rs.34,421.38 Crore of potential has been done by the NABARD as per **Annexure-S (page-90)** Attached.

**4.2 Priority Sector Advances:** Priority Sector Advances registered a YoY growth of Rs. 4,401.41 Crores, in percentage terms, it is 8.81 %. The ratio of Priority Sector Advances to total advances comes to 49 % as on 31<sup>st</sup> Mar 2020, which is above the bench mark level of 40%.



(Rs. in Crores)

As on 31 <sup>st</sup> Mar 2019	As on 31 <sup>st</sup> Dec 2019	As on 31 <sup>st</sup> Mar 2020	YoY Growth	
			Amount	%
48,630.53	54,613.76	54,333.20	4,401.41	8.81
51 %	49 %	49 %	of total advance	

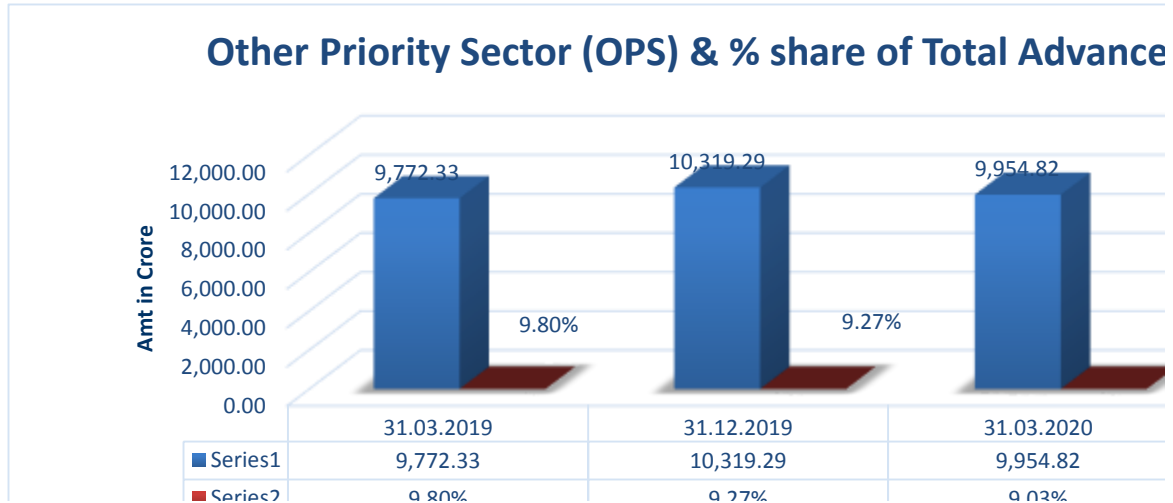
Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d) (Page No.94)**.

**4.3 : Other Priority Sector Advances:**

Other Priority Sector Advances registered a YoY growth of Rs. 182.49 Crores, in percentage terms, it is 9 % as on Mar 2020.

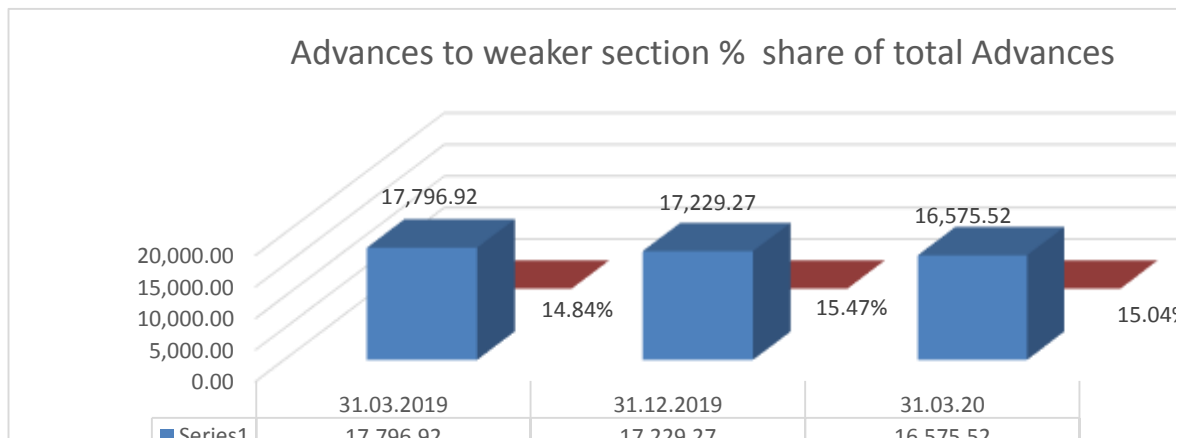
(Rs. in Crore)

As on 31 <sup>st</sup> Mar 2019	As on 31 <sup>st</sup> Dec 2019	As on 31 <sup>st</sup> Mar 2020	YoY Growth	
			Amount	%
9,772.33	10,319.29	9,954.82	182.49	1.87
10 %	9 %	9%	Of total advance	



Details of Bank wise information of Other Priority Sector are shown in **table No.1(f)-3 (Page No.99)**.

#### 4.4:Advances to Weaker Sections



Advances to weaker sections registered a YoY growth of Rs.1,778.60 Crores, in percentage terms, it is 12.02 %. 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 2020.

(Rs in Crore)

As on 31 <sup>st</sup> Mar 2019	As on 31 <sup>st</sup> Dec 2019	As on 31 <sup>st</sup> Mar 2020	YoY Growth	
			Amount	%
14,796.92	17,229.27	16,575.52	1,778.60	12.02
15 %	15 %	15 %	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in **table No. 1(g) (Page No.100)**.

## **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 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.

## **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: -

<b>Institution /Level</b>	<b>Indicator</b>
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	45
Number of Banks with CD Ratio > = 60%	31
Number of Banks with CD Ratio < 60%	14
Number of Districts with CD Ratio >= 40%	16
Number of Districts with CD ratio <40%	11
<b>All Banks CD Ratio Table 1 M (Page No.108)</b>	

**CD Ratio (adjusted) of banks during last five year:**

As on 31.03.17	As on 31.03.18	As on 30.09.18	As on 31.03.19	As on 30.06.19	As on 30.09.19	As on 31.12.19	As on 31.03.20
66.32 %	66.95 %	64.09 %	66.04 %	65.58 %	66.72 %	68.53 %	65.72 %

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

Sr .N o	Bank	% Share in Deposits of total deposit of the Banks	CD Ratio Mar'20	CD Ratio Mar'19	Variance (Mar'19 over Mar'20)
1	CRGB	6.78	30.98	28.97	2.01
2	Central Bank of India	5.84	39.80	51.02	-11.22
3	Punjab National Bank	5.54	56.76	64.11	-7.35
4	Apex Bank	5.15	40.17	56.05	-15.88
5	Oriental Bank of Comm	2.27	31.15	39.62	-8.47
6	Syndicate Bank	0.57	27.55	39.85	-12.30
7	Andhra Bank	0.51	50.00	56.3	-6.30
8	South Indian Bank	0.33	11.12	30.97	-19.85
9	J & K Bank	0.23	12.87	15.18	-2.31
10	Vyaysayik Sahkari Bank	0.10	50.41	44.84	5.57
11	Nagrik Sah Bank	0.10	12.54	13.19	-0.65
12	Pragati Mah Sah Bank	0.08	30.08	25.95	4.13
13	Karur Vysya Bank	0.03	33.48	55.01	-21.53
14	Rpr Urb Coop Merc Bank	0.01	45.16	32.73	12.43

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.

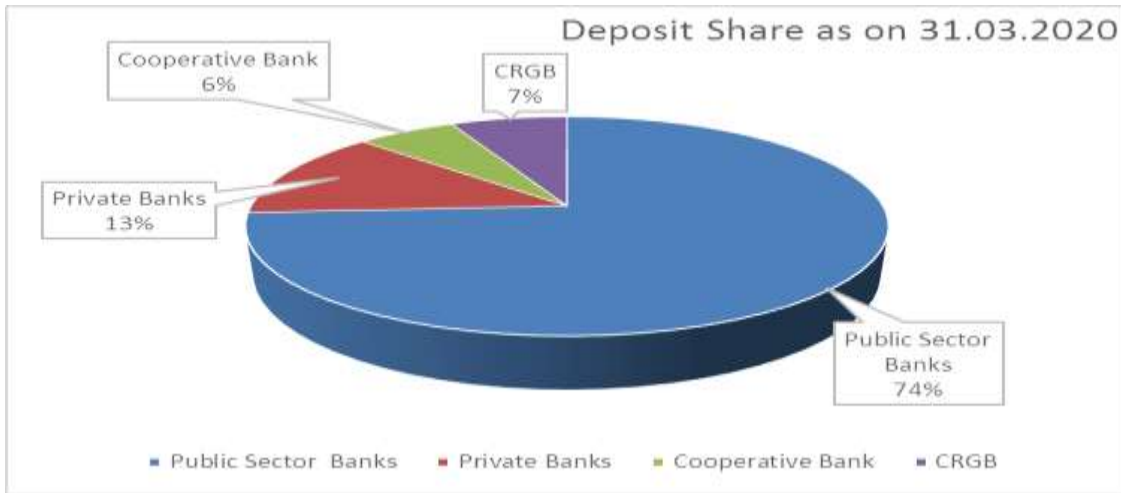
**District –wise position of CD Ratio is as under:**

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

Sr No	Districts	Deposit	Advance	CD Ratio (Mar20)	CD Ratio (Mar19)	Variance (Mar19 over Mar20)
1	Raipur	47678.33	54580.75	114.48	114.88	-0.40
2	Mahasamund	2960.47	1833.44	61.93	71.47	-9.53
3	Kawardha	1949.84	1176.89	60.36	64.46	-4.10
4	Raigarh	7670.52	4594.25	59.89	63.48	-3.58
5	Dhamtari	3481.14	1861.19	53.46	56.14	-2.67
6	Dantewada	1717.54	876.96	51.06	55.22	-4.16
7	Durg	21044.23	10574.34	50.25	51.26	-1.01
8	Korba	8572.92	4230.80	49.35	48.26	1.09
9	Jagdalpur	4098.74	2009.01	49.02	51.71	-2.69
10	Bilaspur	20012.49	9777.69	48.86	41.51	7.34
11	Bemetara	1912.65	934.11	48.84	62.58	-13.74
12	Mungeli	1423.59	689.11	48.41	57.66	-9.26
13	Baloda Bazar	4010.21	1934.68	48.24	50.82	-2.58
14	Rajnandgaon	6212.55	2829.43	45.54	53.76	-8.21
15	Kanker	2500.66	1011.46	40.45	44.12	-3.67
16	Janjgir - Champ	5952.48	2388.13	40.12	39.30	0.82
17	Gariaband	1575.34	614.53	39.01	50.28	-11.27
18	Kondagaon	1581.39	598.85	37.87	42.13	-4.26
19	Surajpur	3564.73	1335.85	37.47	30.40	7.08
20	Sarguja	5314.61	1908.24	35.91	44.32	-8.41
21	Balod	3046.66	1058.78	34.75	34.96	-0.20
22	Sukma	1014.06	350.95	34.61	24.97	9.63
23	Jashpur Nagar	2680.18	809.47	30.20	32.88	-2.68
24	Balrampur	1871.11	498.74	26.65	25.94	0.71
25	Naraynpur	551.96	141.03	25.55	32.33	-6.78
26	Koriya	4701.11	1117.47	23.77	25.43	-1.66
27	Bijapur	927.66	210.20	22.66	26.58	-3.92
<b>Total</b>		<b>168027.17</b>	<b>109946.35</b>	<b>65.43</b>	<b>66.02</b>	<b>-0.58</b>

## 6.2 Deposits & Advances of the State -

### Deposits :

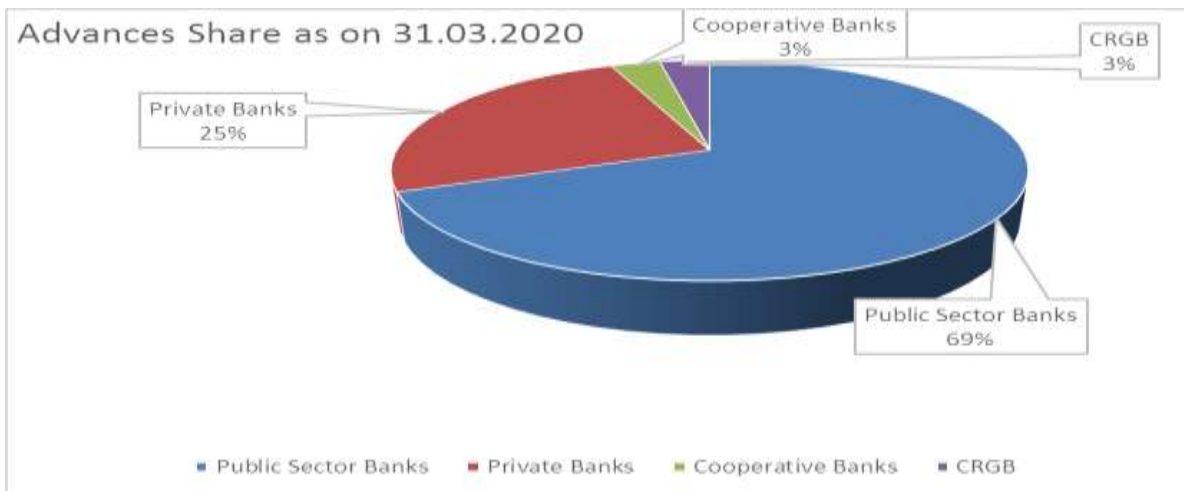


Deposits recorded a YoY growth of Rs.16,735.15 Crores.

(Rs in Crore)

As on 31 <sup>st</sup> Mar 2019	As on 31 <sup>st</sup> Dec 2019	As on 31 <sup>st</sup> Mar 2020	YOY Growth	
			Amount	%
1,50,957.57	1,62,511.27	1,67,692.72	16,735.15	11.09

### Advances:



- Advances recorded a YoY growth of Rs 10,521.33 Crores.

(Rs in Crore)

As on 31 <sup>st</sup> Mar 2019	As on 31 <sup>st</sup> Dec 2019	As on 31 <sup>st</sup> Mar 2020	YOY Growth	
			Amount	%
99,686.99	1,11,365.55	1,10,208.32	10,521.33	10.55

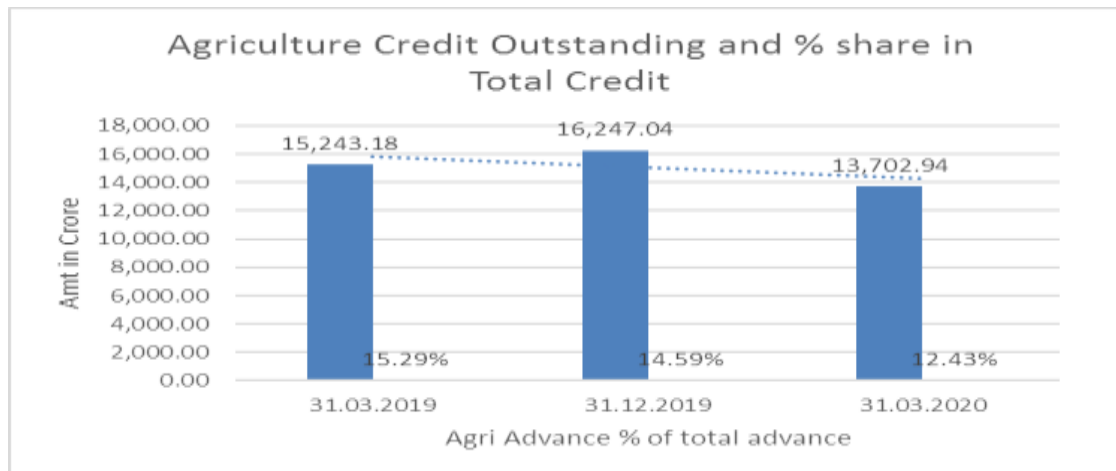
Bank wise information of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No.91)**.

#### **Agriculture Advances:**

Agriculture Advances has registered a YoY negative growth of Rs.1,540.24 Crores, in percentage terms YoY negative growth in Agri Advances is 10 %. The ratio of Agri Advances to total Advances is 12.43 % which is below par with the benchmark of 18%.

(Rs in Crore)

As on 31 <sup>st</sup> Mar 2019	As on 31 <sup>st</sup> Dec 2019	As on 31 <sup>st</sup> Mar 2020	YoY Growth	
			Amount	%
15,243.18	16,247.04	13,702.94	-1,540.24	-10.10
15.29 %	14.59 %	12.43 %	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs.7,277.34 Crores and Agriculture Term Loan were Rs.6,425.60 Crores as at the end of Mar'2020. Banks are requested to increase KCC as well as 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. 95 & 96)**.



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

As on 31.03.2020

(Rs in Crores)

<b>Banks</b>	<b>Advances</b>	<b>NPA</b>	<b>% NPA</b>
PSU	75,574.569	5,976.02	7.91
Private Bank	26,194.53	575.54	2.20
Coop Banks	3,688.71	154.34	4.18
CRGB	3,510.95	184.73	5.26
Small Fin Bank	1,239.57	32.71	2.64
<b>Grand Total</b>	<b>1,10,208.32</b>	<b>6,923.34</b>	<b>6.28</b>

Bank wise NPA is annexed as **Annexure- D (Page No. 51)**

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

<b>Status of NPA in Government Sponsored Scheme</b>									
<b>Sr No</b>	<b>Government Sponsored Schemes</b>	<b>As on 31.03.2019</b>				<b>As on 31.03.2020</b>			
		<b>No of Accounts</b>	<b>Total Outstanding Amount (Crore)</b>	<b>Total NPA Amount (Crore)</b>	<b>% NPA</b>	<b>No of Accounts</b>	<b>Total Outstanding Amount (Crore)</b>	<b>Total NPA Amount (Crore)</b>	<b>% NPA</b>
1	Pradhan Mantri Employment Generation program (PMEGP)	12,852	290.41	29.36	10.11	10,541	357.23	40.56	11.35
2	National Rural Livelihood Mission (NRLM)	37,930	297.22	16.29	5.48	67,434	528.78	16.87	3.19
3	National Urban Livelihood Mission (NULM)	6,539	37.99	11.12	29.28	9,980	58.69	12.94	22.05
4	Adivasi Swarojgaar Yojana	5,326	10.04	1.83	18.25	5,337	20.10	2.03	10.10
5	Antyodaya Swarojagaar Yojana	9,221	20.49	4.31	21.04	8,993	26.49	3.99	15.05
6	Pradhan Mantri MUDRA Yojana (PMMY)	1,16,917	2,636.28	238.36	9.04	3,27,099	2,551.24	320.12	12.55
7	Stand up India (SUI)	3,485	151.16	12.46	8.24	1,717	253.42	30.02	11.85
<b>Total Government Sponsored Scheme</b>		<b>1,92,270</b>	<b>3,443.59</b>	<b>313.74</b>	<b>9.11</b>	<b>4,31,101</b>	<b>3,795.94</b>	<b>426.52</b>	<b>11.24</b>

**Agenda: - 8 - Issues remaining unresolved at DCC/DLRC meeting**

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

**Agenda No 09 : 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 31.03.2020 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.05.2019	43,82,936	11,20,300	1,98,647	57,01,883
31.10.2019	33,89,649	8,48,652	2,17,314	44,55,615
31.01.2020	44,27,683	11,80,989	2,80,887	58,89,559
31.03.2020	46,39,011	12,68,530	2,81,465	61,89,006
% Enrolment (Renewal + New Enroll. Base Year 2019)	106 %	113 %	-	-

Bank-wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY report up to 31.03.2020 is placed at **Annexure - E (Page No.52)**.

**Claims under PMJJBY & PMSBY:** Number of Claims reported under PMJJBY and PMSBY up to 31.03.2020 (Data Source Mission Jansuraksha, GoI) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	5,074	93	282	12	5,461
PMSBY	1,938	25	340	12	2,315
<b>Total</b>	<b>7,012</b>	<b>118</b>	<b>622</b>	<b>24</b>	<b>7,776</b>

Bank-wise and District-wise progress report up to 31.03.2020 is placed at **Annexure E1 (Page No.53)**.

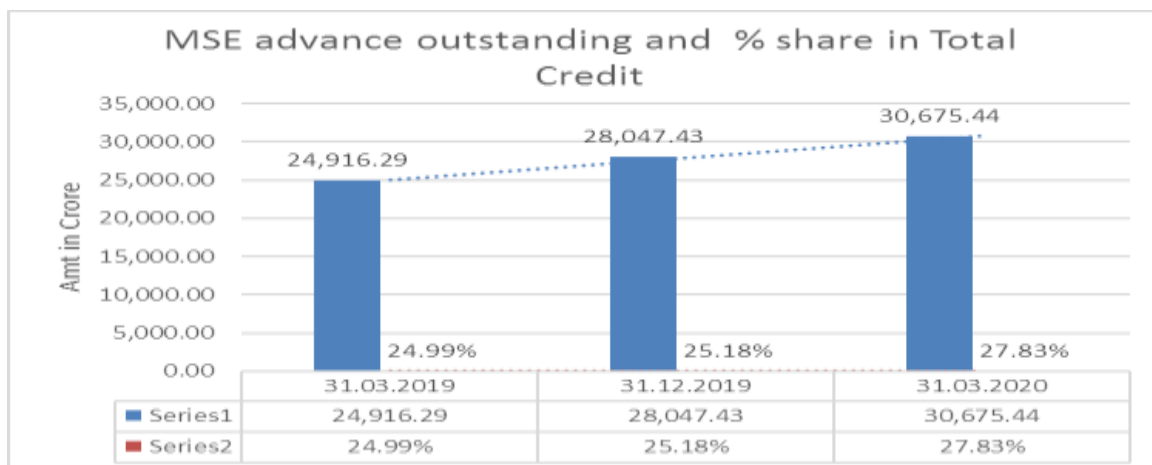
## Agenda 9.1 : PRAGATI Meeting : Review of Social Security Scheme

With a view of the Pro-active Governance and Timely Implementation (PRAGATI) of the Social Security Schemes a review meeting was organized Chaired by Hon'ble Prime Minister on January 22<sup>nd</sup>, 2020. DFS, MoF, GoI has shared the concerns raised in the above meeting in respect of PMJJBY and PMSBY schemes. Banks were requested to take following actions for increasing the coverage and spreading awareness among targeted beneficiaries under the schemes:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes
- Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk cover under PMJJBY & PMSBY.
- Enroll beneficiaries of other government scheme like PM Ujjwala PM Kisan MGNREGA under the scheme.
- Use SMS and other digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them.
- Leverage marketing channels like banking correspondents for ensuring Pan India coverage and innovative ways to be device for motivating the field level functionaries for enhancing enrollments, especially under PMJJBY & PMSBY.
- Fix target of fresh enrollment under PMJJBY and PMSBY to enhance enrollment till March 31st 2020.

## Agenda No. 10- . Flow of credit to MSMEs and for affordable housing (PMAY) Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs.5,759.15 Crores, in percentage terms, it is 23 % . The ratio of MSE advances to total advances is 27.83 % as on Mar' 2020.



(Rs. in Crore)

As on 31 <sup>st</sup> Mar 2019	As on 31 <sup>st</sup> Dec 2019	As on 31 <sup>st</sup> Mar 2020	YoY Growth	
			Amount	% age
24,712.63	28,047.43	30,675.44	5,962.81	24.13
25 %	25 %	28 %	Of total advance	

Details of Bank wise information of MSME Advances are shown in **Table No.1(f)(Page No.97)**.

### **Pradhan Mantri Awas Yojana (PMAY) – Housing for all (Urban):**

Ministry of Housing and Urban Poverty Alleviation (MoHUPA), Government of India has launched the Pradhan Mantri Awas Yojana – Housing for all (Urban) Mission across the country on 25<sup>th</sup> June, 2015. The Mission will be implemented through four verticals, which inter alia includes affordable Housing through Credit Linked Subsidy Scheme (CLSS).

Credit linked Interest subsidy @ 6.5% (EWS/LIG), 4% (MIG-I) and 3% (MIG-II) respectively for a tenor of 20 years or actual loan tenor of loan which is lower will be provided by Gol. The

Subsidy would be provided on Home Loans upto 6 lakh (EWS/LIG), 9 lakh (MIG-I) and 12 lakh in the case of MIG-II. EWS and LIG households are defined as households having annual income upto Rs.3 lakh (EWS), Rs. 3 to 6 lakh(LIG), Rs.6 to 12 lakh (MIG-I) and Rs.12 to 18 lakh (MIG-II) respectively. Housing & Urban Development Corporation Ltd. (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNA) to channelize the subsidy to Primary Lending Institutions (PLIs).

### **Progress under the scheme up to 31.01.2020 is as under:**

Year	Applications Sanctioned ( No)	Application Sanctioned (Amt. Rs. in Crores)
From 01.04.2018 to 31.03.2019	4,153	436.18
From 01.04.2019 to 31.03.2020	4,627	739.08

During the FY 2019-20, till 31<sup>st</sup> Mar'2020, total 4,627 cases sanctioned to the tune of Rs.739.08 Crore. Scheme Details and Bank-wise progress report up to 31.03.2020 is placed at **Annexure – F (Page No.59)**.

### **Agenda: - 11 : Minutes of 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	10.02.2020

Minutes of the meeting on Agriculture are placed as **Annexure – G (Page No.61)**.

## **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 (Bihaan) in the State. Progress under the NRLM scheme up to 31.03.2020 is as under:

**(Amt Rs. in Crore)**

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction %
	Number	Amount	Number	Amount	Number	Amount	
Rs.556.34 Cr (SHG Nos. 50,061) 2019-20	53,454	1019.08	41,793	686.64	39,048	579.33	Amt- 123 % Nos - 83 %

Bank wise target and achievement details for year 2019-20 (up to 31.03.2020) is placed at **Annexure – H (Page No.65)**.

**12.2 National Urban Livelihood Mission (NULM):** The component wise achievement up to 31.03.2020 are as under:-

**(In Numbers)**

<b>Scheme</b>	<b>Physical Target 2019-20</b>	<b>Cases Sponsored</b>	<b>Cases Sanctioned</b>	<b>Loan Disbursed</b>	<b>% Achievement</b>
Interest Subsidy for Individual Loan	4,266	8,742	2,836	2,817	66 %
Interest Subsidy for Group Loan	425	552	210	204	49 %
Interest Subsidy for Bank Linkage	2,862	3,426	1,579	1,586	55 %
<b>Total</b>	<b>7,553</b>	<b>12,720</b>	<b>4,625</b>	<b>4,607</b>	<b>61 %</b>

Detailed progress report is placed at **Annexure- I (Page No.66)**.

**Agenda No.:12.3 Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana:** The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2019-20 are as under up to 31.03.2020 is as under:

Sr. No	Scheme	Physical Target 2019-20 (No)	Cases Sponsored up to 31.03.2020 (No)	Cases Sanctioned Up to 31.03.2020 (No)	% Achievement Up to 31.03.2020 (No) against sponsored
1	Antyodaya Swarojgar Yojana	9,000	10,003	3,281	36 %
2	Adivasi Swarojgar Yojana	3,000	5,502	1,687	56 %
<b>Total</b>		<b>12,000</b>	<b>15,505</b>	<b>4,968</b>	<b>41 %</b>

Detailed progress report is placed at **Annexure- J (Page No.70)**.

**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 program for and vermicomposting is available at RSETIs. The progress under the scheme up to 31.03.2020 is as under:-

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1,712.00	575	1,708.37	99.79

Bank wise progress is placed at **Annexure - K (Page No.72)**.

**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 31.03.2020 is as under:

No of Beneficiary	Project Sanctioned	Loan Amt (Rs. in lac)	Subsidy Released (Amt Rs.in lacs)
19	19	90.28	35.26

Bank wise progress is placed at **Annexure- K (Page No.72)**.

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

Performance under PMEGP up to 31.03.2020 is as under:

(Rs. In Crore)

Scheme	Target (No) 2019-20	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) (%Margin Money)
PMEGP DIC	1,112	33.37	6,314	1,490	(30.30)	134 % (91 %)
PMEGP KVIB	833	24.99	3,381	815	(18.57)	98 % (74 %)
PMEGP KVIC	833	24.99	1,337	232	(7.75)	28 % (31 %)
<b>Total</b>	<b>2,778</b>	<b>83.35</b>	<b>11,032</b>	<b>2,537</b>	<b>(56.62)</b>	<b>91 % (68%)</b>

Detailed progress report is placed at **Annexure- L (Page No.75)**.

**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 31.03.2020 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	2,693	679	488	81	113

**Target for 2019-20:** Total target under the MMYSY for FY 2019-20 is 600 cases and Amt.Rs.301 lacs (Margin Money).

Bank- wise, District –wise achievement details are placed at **Annexure – M (Page No.79)**.

**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 2019-20 is as under:**

Particulars	Target Set
Physical Target (No of Application)	4,99,597
Financial Target (Rs in Crore)	3400.00

**Scheme component – wise target:** Component- wise achievement under PMMY for 2019-20 upto 31.03.2020 is as under: **(Amt in Crore)**

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
<b>Target 2019-20</b>	4,79,355	2,380.00	16,360	680.00	3,882	340.00	4,99,597	3,400.00
Achievement 2019-20	3,59,223 (75 %)	1,057.77 (44 %)	77,925 (476 %)	1,363.92 (201 %)	14,744 (380 %)	1151.54 (339%)	4,51,892 (90%)	3,573.29 (105%)
<b>NBFC</b>	7,27,579	2,081.81	43,011	487.70	9,776	779.64	7,80,366	3,349.13
<b>Total</b>	<b>10,86,802</b>	<b>3,139.58</b>	<b>1,20,936</b>	<b>1,851.62</b>	<b>24,520</b>	<b>1,931.18</b>	<b>12,32,258</b>	<b>6,922.42</b>

Overall achievement up to 31.03.2020 is 105 % in terms of amount and 90 % in terms of number (Excluding NBFC). Bank- wise achievement details are placed at **Annexure - N (Page No.81)**.

**12.8 Stand-Up India:** The objective of the Stand-Up India scheme is to facilitate bank loans above Rs.10 lacs 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. 2,012 branches of 36 banks are eligible under Stand-Up India Scheme.

**Performance under Stand-Up India scheme up-to 31.03.2020 is as under:**

	No of Bank (Branches)	Total No of Cases
Target	36 (2012)	4,024
Performance	17 Banks	323
% Achievement	-	4.57 % (Amt of Rs.83.37 Crores sanctioned)
No of Cases received		328
No of Cases Sanctioned		323 (98 %)

Bank- wise, district-wise achievement details are placed at **Annexure- O (Page No.83)**



**Agenda No. 13 : 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 31.03.2020 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.03.2020	Growth	State Growth %	Pan India Growth %
1	POS (Installed)	17,670	1,20,174	1,02,504	580	
2	Debit Card	1,39,94,179	3,74,06,864	2,34,12,685	167	
3	Mobile Banking	6,44,306	43,59,645	37,15,339	577	-NA-
4	Internet Banking	10,52,685	48,06,365	37,53,680	357	-NA-
5	Credit Card	86,814	3,97,189	3,10,375	358	

Bank-wise progress is placed at **Annexure- P (Page No.85)**.

**Agenda No. 14 : 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:** 400 Special Camps were organized, additionally 341 target specific camps were also organized for the March Quarter'2020. During the quarter from Dec'2019 to Mar'2020, rural branches have organized 3,060 camps for spreading Financial Literacy in the state. Detailed report for Mar'2020 on new format Annexure III part A, B, C have been submitted to RBI.

**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 if any may be included in this meeting.

Up to March'2020 quarter 16,95,916 new cards amounting to Rs.13,134.54 Crores were issued.

(Amount Rs. in Crores)

<b>Up to March'2020 (Cumulative since inception)</b>	
No of Cards issued	Limit Sanctioned
22,12,095	10,821.85

Details of Bank wise information of KCC are shown in **table No 8a (Page No.138)**.

**Pradhan Mantri Fasal Bima Yojana:**

**Kharif 2019-20 & Rabi 2019-20:** For implementation of PMFBY kharif 2019-20 and Rabi 2019-20, Department of Agriculture, Government of Chhattisgarh has issued notification vide its notification No. 3700/AF-02/13/PMFBY/2019/14-2 dated 08.07.2019 (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, four clusters were awarded to Agriculture Insurance Co. Ltd. and one cluster awarded to HDFC Ergo Insurance Co. Ltd.

	<b>Loanee Farmers Covered</b>	<b>Non-Loanee Farmers Covered</b>	<b>Total Farmers Covered</b>	<b>Total Premium Received (Rs. In Lacs)</b>	<b>Data Uploaded in Central Government Portal</b>	<b>Status of Data reconciliation%</b>
Kharif 2019	13,78,872	1,59,476	15,38,348	19772.61	12,70,176	To be reconciled
Rabi 2019	1,24,764	12,672	1,37,436	1,030.84	33,760	To be reconciled

The progress is placed as at **Annexure - Q (Page No.87)**.

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

(Rs. in Crores)

<b>As on 31<sup>st</sup> Mar 2019</b>	<b>As on 31<sup>st</sup> Dec 2019</b>	<b>As on 31<sup>st</sup> Mar 2020</b>	<b>YoY Growth</b>	
			<b>Amount</b>	<b>%</b>
598.10	691.80	818.27	220.17	36.81
0.60 %	0.62	0.74	Of total advance	

Bank wise details of Educational Loans are shown in **table No-8d (Page No. 141)**.

**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.

**Final Claims under MMUSRBAY for 2018-19 is as under:**

(Rs. in Lacs)

Category	No of Accounts	Loan Limit	Liability	Interest on Loan Amount	Net subsidy claim
General	671	1,620.14	1,255.55	129.49	57.68
OBC	998	2,307.92	1,965.01	222.50	195.27
Others	6	16.07	11.38	1.46	1.21
SC	255	601.47	534.54	56.13	50.86
ST	164	373.84	306.28	35.56	31.88
<b>TOTAL</b>	<b>2,094</b>	<b>4,919.45</b>	<b>4,072.75</b>	<b>445.14</b>	<b>396.05</b>

Sr. No	Name of Bank	No of Accounts	Net Subsidy Amt 2018-19 (Rs. in Lacs)
1	Allahabad Bank	128	27.06
2	Andhra Bank	2	0.33
3	Bank of Baroda	24	3.24
4	Bank of India	12	1.98
5	BOB(Dena Bank)	30	5.25
6	Canara Bank	303	44.29
7	Central Bank of India	212	38.06
8	Corporation Bank	2	0.38
9	CRGB	56	11.47
10	ICICI Bank	1	0.08
11	IDBI Bank	14	2.14
12	Indian Overseas Bank	10	1.69
13	Oriental Bank of Commerce	43	7.46
14	Punjab National Bank	3	0.67
15	State Bank of India	1,195	242.51
16	Uco Bank	56	8.62
17	Union Bank of India	3	0.75
	<b>TOTAL</b>	<b>2,094</b>	<b>396.05</b>

**Agenda No.17 :RSETIs programme up to 31.03.2020 are as under:**

<b>Sr. No</b>	<b>Name of Bank</b>	<b>No. of RSETI</b>	<b>Programme conducted since opening to 31.03.2020</b>	<b>Youth trained since opening to 31.03.20</b>	<b>Programme conducted from 01.04.19 to 31.03.20</b>	<b>Youth trained from 01.04.19 to 31.03.20</b>	<b>Settlement Ratio</b>
1	State Bank of India	11	2,055	53,963	259	7,203	70 %
2	Bank of Baroda	5	1,103	28,093	143	3,678	67 %
3	Central Bank of India	2	368	10,724	42	1,265	67 %
	<b>TOTAL</b>	<b>18</b>	<b>3,526</b>	<b>92,780</b>	<b>444</b>	<b>12,146</b>	<b>67 %</b>

All member Banks are requested to identify the candidates and ensure their participation in EDP training at the RSETIs as per calendar. All Banks are also requested to dispose of, without delay, the PMEGP cases of the beneficiaries who have already completed PMEGP EDP training at RSETIs. Bank wise and District wise reports are placed at **Annexure – R (Page No.89)**.

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

**18.1** On the recommendations of the high level committee on deepening of digital payments and with a view to encourage digitization of payments and enhance financial inclusion through digitization SLBC were advised to setup a “Sub Committee on digital payments”. Accordingly, a subcommittee on digital payments was formed at SLBC Chhattisgarh. In the first meeting of the subcommittee held on 04.11.2019 the Mahasamund district was identified for full digitization as per the direction received from the IBA and RBI in the State of Chhattisgarh.

In a recent meeting held at Mahasmund, Chaired by the District Collector, Mahasmund on 17.02.2020, some action points were issued to Bankers, Government Departments. Banks were urged upon by the Chair to work on war footing the achieve the goal of 100% digitization.

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