

**State Level Bankers' Committee, Meeting**  
**Date: 10.07.2020**

**Mantralaya, Atal Nagar**

Convener



# Agenda

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## **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 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](http://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 :**

• Number of villages in State	:	19,170	
• Number of villages covered	:	18,858	
• Number of Villages to be covered:		312	<b>as on 19.06.2020</b>
Uncovered Villages as per last SLBC meeting:		1,020	
Covered Between Jan 20 to Jun 20:		708	

As per instructions of DFS, MoF, GoI these villages have been allotted to banks functional in the state for deployment of Banking touch points like : Brick and Mortar Branch/ ATM/Bank Mitra.

As on 19 Jun 2020 remaining 312 villages have already been allotted to Banks functional in the state including IPPB for coverage. In a meeting dated 24.06.2020 all allottee Banks were advised to deploy Bank Mitras latest by 15.07.2020.

Bank wise district wise allotment and coverage is as under :

**CHHATTISGARH : List of identified uncovered 312 villages as provided by NIC, as on 19.06.2020**

Please find the list of uncovered villages as identified by NIC based on updated data on the Jan Dhan Darshak App as on 19.06.2020 . In this regard, you are once again requested to ensure coverage in the remaining uncovered villages by deploying banking outlets and update the requisite details of banking outlets by the concerned bank on the JDDA latest by 15.07.2020. (data of recently merged banks have been consolidated)

Sr No	Alloted Bank	BALOD	BALODA BAZAR	BALRAMPUR	BASTAR	BIJAPUR	BILASPUR	DANTEWADA	DHAMTARI	GARIYABAND	Gorela Pendra Marvahi	JASHPUR	KABIRDHAM	KANKER	KONDAGAON	KORBA	KOREA	NARAYANPUR	RAIGARH	RAJNANDGAON	SUKMA	SURAJPUR	SURGUJA	Grand Total
1	Axis Bank Ltd							2						1							3			6
2	Bandhan Bank													1										1
3	Bank of Baroda									2								3		4				9
4	Bank of Maharashtra												1											1
5	Central Bank of India			7	1	3											8	1				3	1	24
6	<b>Chhatisgarh Rajya Grameen Bank</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>14</b>		<b>10</b>			<b>1</b>	<b>4</b>	<b>15</b>	<b>3</b>	<b>2</b>	<b>9</b>	<b>31</b>	<b>9</b>	<b>3</b>	<b>12</b>	<b>4</b>	<b>22</b>	<b>7</b>	<b>152</b>
7	HDFC Bank Ltd					1						2	1											4
8	ICICI Bank Ltd					7		4	2					2							2			17
9	IDBI Bank Ltd.	1													2	1						3		7
10	IDFC Bank Ltd.																			1				1
11	<b>India Post Payment Bank</b>		<b>1</b>			<b>3</b>				<b>19</b>				<b>1</b>	<b>1</b>	<b>6</b>		<b>1</b>		<b>12</b>		<b>1</b>		<b>45</b>
12	IndusInd Bank Ltd					15																		15
13	Karnataka Bank Ltd																		1					1
14	Punjab & Sind Bank															3								3
15	Punjab National Bank									1				5				1						7
16	RBL Bank Ltd														4									4
17	South Indian Bank Ltd						2				2													4
18	UCO bank		1																		3			4
19	Union Bank of India							1	2						2			2						7
	<b>Grand Total</b>	<b>3</b>	<b>3</b>	<b>8</b>	<b>3</b>	<b>43</b>	<b>2</b>	<b>17</b>	<b>4</b>	<b>22</b>	<b>3</b>	<b>6</b>	<b>17</b>	<b>13</b>	<b>11</b>	<b>19</b>	<b>39</b>	<b>17</b>	<b>4</b>	<b>29</b>	<b>12</b>	<b>29</b>	<b>8</b>	<b>312</b>

## **Agenda 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.
- In the above mentioned 8 districts, 150 locations were proposed to open Branches or ATMs. Out of these 150 locations, 140 new Branches/ATMs have been opened/installed by 30.06.2020 and district –wise, Bank-wise progress is as under: -

- [Progress from 2015-20](#)
- [District wise pendency & progress since last SLBC.](#)

## Chhattisgarh : Opening of LWE Branches /ATM Status as on 30.06.2020

S. No.	Bank	Branch / ATM	Village	District	Status	Remark
1	Axis Bank	Branch	Saknapalli / Bhopalpatnam	Bijapur	Pending	Interior work for premises pending for completion. Staff posted at Base Branch.
2	Axis Bank	Branch	Kutru / Bhairamgarh	Bijapur	Pending	Interior work for premises pending for completion. Staff posted at Base Branch.
3	Axis Bank	Branch	Polampalli	Sukma	Pending	Interior work for premises is underway. Staff posted at Base Branch.
4	DCB Bank	Branch	Kundanpal	Sukma	Pending	Branch interior work done, BSNL Leased line connectivity awaited, Staff Hired.
5	DCB Bank	Branch	Chintalnar	Sukma	Pending	Bank expressed its inability to Open the Branch.
6	HDFC Bank	Branch	Sadra Bodenar	Bastar	Pending	Matter pending at Head Office, Premises allotted , possession to be obtained by Bank.
7	RBL Bank	Branch	Usur	Bijapur	Pending	Bank expressed its inability to Open the Branch.
8	Bank of Baroda (e-Vijaya Bank)	Branch	Keshkuntal	Bijapur	Pending	Branch is in ready condition but due to lockdown condition movement of staff is difficult.
9	Bank of Baroda (e-Vijaya Bank)	Branch	Timed	Bijapur	Pending	Premises is finalised , work is in progress but due to lockdown facing labour problem.
10	UCO Bank	ATM to be Replaced by BC	Chandur	Bijapur	Pending	Suitable person is not available in village.

All banks must ensure to open Bank Branch/ATM by 15.07.2020.



**Agenda 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 (Amt Rs. in Crores):

Sr N	Particulars	March 2019	Dec 2019	March 2020	YoY Growth Mar'19 to Mar'20	
					Amount	%
1	<a href="#">Deposit</a>	1,50,957.57	1,62,511.27	1,67,692.72	16,735.15	11.09
2	Credit ( <a href="#">Advances</a> )	99,686.99	1,11,368.55	1,10,208.32	10,521.33	10.55
3	CD Ratio (%) Benchmark -60%	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 (%) Bench Mark – 40%	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(%)Bench Mark- 18 %	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 Bench Mark -10%	14.84	15.47	15.04		
12	DRI Advances	12.91	11.72	16.94		
13	Share of DRI Advances in total (1%) Bench Mark-1%	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 (%) Bench Mark- 5%	10.18	10.20	10.33		
16	<a href="#">Branch Network</a>	March 2019	Dec 2019	March 2020	YoY Growth Mar'19 to Mar'20	% Growth
	Rural	1,317	1,342	1,381	64	4.86
	Semi –Urban	728	805	834	106	14.56
	Urban	781	834	875	94	12.04
	Total Branches	2,826	2,981	3,090	264	9.34
	Per branch population in Chhattisgarh (2.55 Crore)*	9,023	8,554	8,277		
	Pan India per branch population coverage : 8,832					

## Agenda 3.4 Bank Mitra (BCs):

- In Chhattisgarh the deployment of Bank Mitras as on 31.03.2020 is as under

<b>Date</b>	<b>No of Bank Mitra Deployed</b>	<b>Active Bank Mitra</b>	<b>Bank Mitra with Micro ATMs</b>	<b>Bank Mitra with Laptop</b>
<b>31.03.2018</b>	3,953	3,541	2,908	2,265
<b>31.03.2019</b>	5,288	4,647	4,647	2,242
<b>31.03.2020 #</b>	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 by NABARD was of **Rs. 28,228.69 crores**.

The performance up to March 2020 is as under:-

**Sector wise Performance:** Comparative data for March 2019 and March 2020: -

Sector	31.03.2019			31.03.2020		
	Target (2018-19)	Achievement	%	Target (2019-20)	Achievement	%
<b>AGRI</b>	17,787.07	9,937.48	55.87	17,120.21	12,059.72	70.44
<b>MSE</b>	8,240.83	9,690.07	117.59	8,289.20	16,304.22	196.69
<b>OPS</b>	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)**.

# AGENDA: 4 – Achievement under ACP of the State, Priority Sector Lending (Cont...)

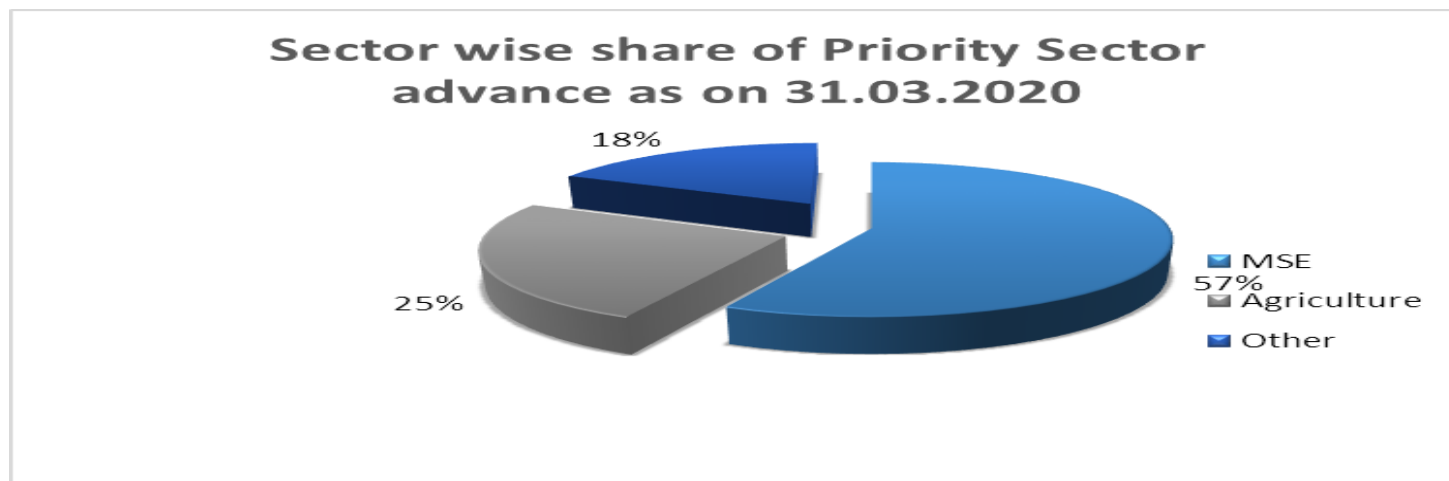
- **Potential Linked Plan for FY 2020-21 :-**
- On 05<sup>th</sup> of Feb 2020, the State Focus Paper (SFP) 2020-21 was launched by the NABARD.
- State Focus Paper (SFP) presents a systematic assessment of credit potential for the 27 (+1 New district created on 10.02.2020) districts of Chhattisgarh.
- The SFP which is aggregation of the Potential Linked Credit Plans for 2020-21 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.
- An assessment of Rs.34,421.38 Crore of potential has been done by the NABARD as per **Annexure-S (page-90)** of Agenda Booklet.
- The theme for this year's State Focus Paper is "**High Tech 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.
- District wise PLP has been provided to LDMs for allotment of Annual Credit plan targets to Banks functional in respective districts. Bank-wise targets will be worked out after approval of DLCC of respective districts. Targets have been captured in new data collection system. LDMs are requested to get it approved at the earliest.

## AGENDA: 4.1 – Achievement under ACP of the State, Priority Sector Lending (Contd.)

ACP ACHIEVEMENT As on 31.03.2020 (Bottom 10 Banks)					
S No.	NAME OF THE BANK (Branches)	ACP Achievement			Bank Type
		Commitm't	Achievem't	% Ach.	
1	INDIAN BANK (17)	159.89	24.76	15.49	PSU
2	ANDHRA BANK (30)	256.51	43.95	17.13	PSU
3	DCB BANK (12)	474.93	97.63	20.56	PVT
4	PUNJAB AND SIND BANK (16)	113.67	30.90	27.18	PSU
5	IDBI BANK (69)	634.30	205.12	32.34	PSU
6	CHATTISGARH RRB (613)	2780.85	1096.51	39.43	RRB
7	UCO BANK (56)	506.94	259.11	51.11	PSU
8	ORIENTAL BANK OF COMMERCE(46)	506.36	271.79	53.68	PSU
9	SYNDICATE BANK (30)	264.36	163.59	61.88	PSU
10	AXIS BANK (102)	645.34	401.08	62.15	private

## Agenda 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 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	%
49,931.79	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).

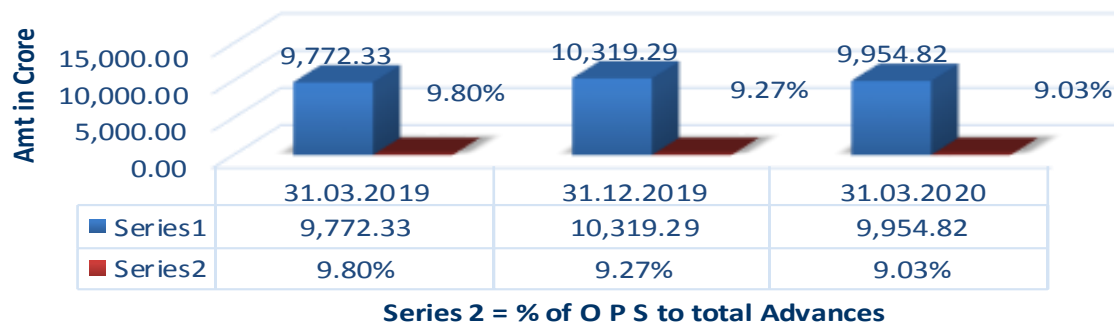
## Agenda 4.2 Priority Sector Advances (Contd.):

9 Banks are having less than 40 % PSA out of total Advances. Major Banks are as under

<b>Data for the quarter ended March 2020</b>			
<b>List of Banks having PSA &lt; 40%</b>			
		<b>PSA LEVEL (Rs. in Crores)</b>	<b>SHARE OF PSA TO TOTAL CREDIT (%)</b>
	<b>Bank Name (Branches)</b>	<b>Mar' 20</b>	<b>Mar' 20</b>
1	CORPORATION BANK (27)	287.42	14.75
2	CANARA BANK (87)	1138.78	21.31
3	INDIAN BANK (17)	214.53	27.60
4	ALLAHABAD BANK (49)	833.27	33.37
5	UCO BANK (56)	775.31	34.23
6	HDFC BANK LTD (90)	2927.92	37.48

# Agenda 4.3: Other Priority Sector Advances

## Other Priority Sector (OPS) & % share of Total Advances



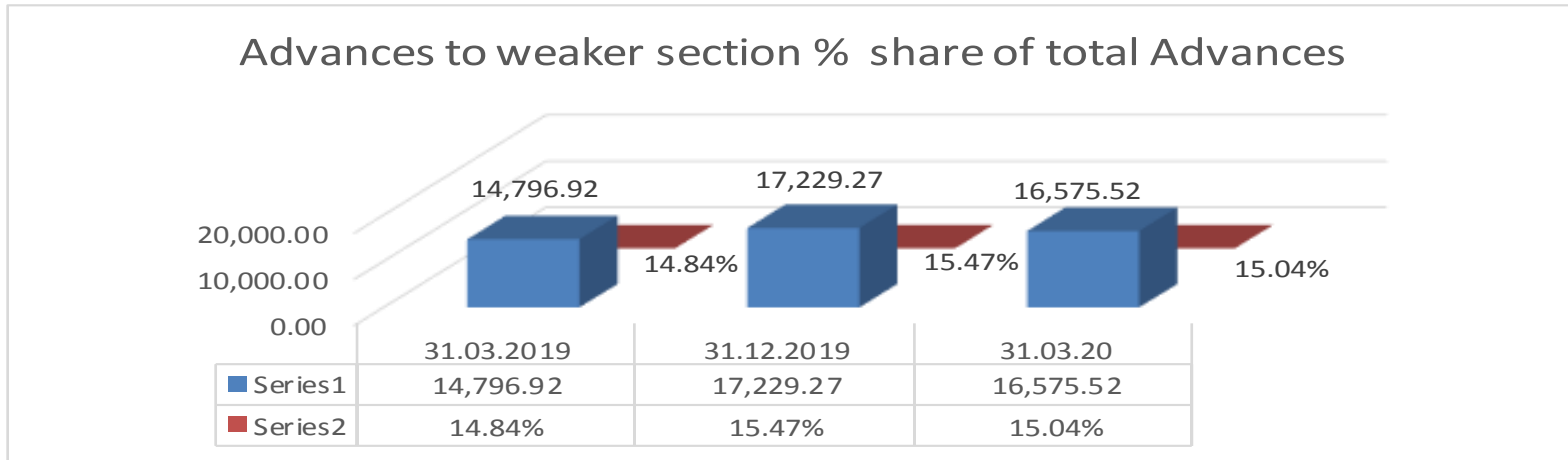
**Other Priority Sector Advances registered a YoY growth of Rs. 182.49 Crores, in percentage terms, it is 9 % as on Mar 2020.**

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- 99.)**



# Agenda 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 4.4: Advances to Weaker Sections (Contd)

<b>Advance to Weaker Section</b>				
<b>Major Banks unable to achieve Target</b>				
<b>As on 31<sup>st</sup> Mar 2020</b>				
<b>S. No.</b>	<b>Banks (Branch)</b>	<b>Advance to Weaker Section</b>	<b>Total Advance (Rs. in Crores)</b>	<b>% age</b>
1	BANK OF BARODA (239)	651.05	9001.74	7
2	HDFC BANK LTD (90)	496.66	7812	6
3	UNION BANK OF INDIA (65)	228.93	6394.01	4
4	ICICI BANK (101)	349.55	5839.36	6
5	CANARA BANK (87)	300.56	5343.63	6
6	PUNJAB NATIONAL BANK (126)	351.85	5255.45	7
7	AXIS BANK (102)	267	4154.13	6
8	BANK OF INDIA (61)	245.37	3214.87	8
9	UCO BANK (56)	178.14	2265	8
10	CORPORATION BANK (27)	67	1949.13	3
<b>Target for lending to weaker section is 10 per cent of Adjusted Net Bank Credit (ANBC)</b>				

## **Agenda 5: Doubling of Farmers' income by 2022 - Doubling Farmers' Income by 2022-Measures**

(NABARD is requested to deliberate on the issue)

- 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:
- Encourage multi-cropping in irrigated areas, near perennial water sources
- Increase cropping intensity especially in the 60% of irrigated area that grows a single crop
- Adoption of Telengana/ West Bengal Tenancy Act for Tenant farmers
- PACS as Multi-Business Centres
- Online entry in land reforms for KCC loans- Access to Banks
- Seminar on Improving Farmers income to involve Universities, ICAR, Research Organisations
- Banks may extend credit facilities under MI, DRIP, Sprinkler Irrigation
- Need for promotion of Integrated Farming Models
- Financing FPOs in a large way
- Encouraging farmers for Poultry, bee keeping and fisheries
- Supporting setting up of Processing units

## Agenda 6: Credit Deposit Ratio (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

Total Deposit:	1,67,692.72 Cr.
Total Advances: (A)	1,10,208.32 Cr
CD Ratio:	65.72%
Advance Sanction out of Chhattisgarh and limit utilised in Chhattisgarh: (B)	11,716.97 Cr.
The Adjusted CD Ratio for the state:	72.71%.
Loan under RIDF: (C)	4,496.11 Cr.
Total Advances (A+B+C)	1,26,421.40 Cr.
CD Ratio including RIDF:	75.38%

**All Banks CD Ratio (Table 1 M Page No. 108)**

## Agenda 6: Credit Deposit Ratio (CD Ratio) Cont...

**14 banks are having less than 60% CD Ratio. Major Banks are as under**

Sr.No	Bank (Branches)	% Share in Deposits of total deposit of the Banks	CD Ratio Mar'20	CD Ratio Mar'19	Variance (Mar'20 over Mar'19)
1	CRGB (613)	6.78	30.98	28.97	2.01
2	Central Bank of India (119)	5.84	39.80	51.02	-11.22
3	Punjab National Bank (126)	5.54	56.76	64.11	-7.35
4	Apex Bank (295)	5.15	40.17	56.05	-15.88
5	Oriental Bank of Comm. (46)	2.27	31.15	39.62	-8.47

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 CD Ratio is as under:

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

(Rs.in Crores)

Sr No	Districts	Lead Bank	CD Ratio (Mar20)	CD Ratio (Mar19)	Variance (Mar 20 over Mar 19)
1	Raipur	Bank of Baroda	114.48	114.88	-0.40
2	Mahasamund	Bank of Baroda	61.93	71.47	-9.53
3	Kawardha	State Bank of India	60.36	64.46	-4.10
4	Raigarh	State Bank of India	59.89	63.48	-3.58
5	Dhamtari	Bank of Baroda	53.46	56.14	-2.67
6	Dantewada	State Bank of India	51.06	55.22	-4.16
7	Durg	Bank of Baroda	50.25	51.26	-1.01
8	Korba	State Bank of India	49.35	48.26	1.09
9	Jagdalpur	State Bank of India	49.02	51.71	-2.69
10	Bilaspur	State Bank of India	48.86	41.51	7.34
11	Bemetara	State Bank of India	48.84	62.58	-13.74
12	Mungeli	State Bank of India	48.41	57.66	-9.26
13	Baloda Bazar	State Bank of India	48.24	50.82	-2.58
14	Rajnandgaon	Bank of Baroda	45.54	53.76	-8.21
15	Kanker	State Bank of India	40.45	44.12	-3.67
16	Janjgir - Champ	State Bank of India	40.12	39.30	0.82
17	<b>Gariaband</b>	<b>Bank of Baroda</b>	<b>39.01</b>	<b>50.28</b>	<b>-11.27</b>
18	<b>Kondagaon</b>	<b>State Bank of India</b>	<b>37.87</b>	<b>42.13</b>	<b>-4.26</b>
19	<b>Surajpur</b>	<b>Central Bank of India</b>	<b>37.47</b>	<b>30.40</b>	<b>7.08</b>
20	<b>Sarguja</b>	<b>Central Bank of India</b>	<b>35.91</b>	<b>44.32</b>	<b>-8.41</b>
21	<b>Balod</b>	<b>Bank of Baroda</b>	<b>34.75</b>	<b>34.96</b>	<b>-0.20</b>
22	<b>Sukma</b>	<b>State Bank of India</b>	<b>34.61</b>	<b>24.97</b>	<b>9.63</b>
23	<b>Jashpur Nagar</b>	<b>State Bank of India</b>	<b>30.20</b>	<b>32.88</b>	<b>-2.68</b>
24	<b>Balrampur</b>	<b>Central Bank of India</b>	<b>26.65</b>	<b>25.94</b>	<b>0.71</b>
25	<b>Naraynpur</b>	<b>State Bank of India</b>	<b>25.55</b>	<b>32.33</b>	<b>-6.78</b>
26	<b>Koriya</b>	<b>Central Bank of India</b>	<b>23.77</b>	<b>25.43</b>	<b>-1.66</b>
27	<b>Bijapur</b>	<b>State Bank of India</b>	<b>22.66</b>	<b>26.58</b>	<b>-3.92</b>
	<b>Total</b>		<b>65.43</b>	<b>66.02</b>	<b>-0.58</b>

## Agenda: - 7 Position of NPAs in respect of schematic lending, Certificate Cases and Recovery of NPAs. as on 31.03.2020

Banks	NPA as on 31.03.2019			NPA as on 31.03.2020		
	Advances	NPA	% NPA	Advances	NPA	% NPA
PSU	69,082.35	5,889.68	8.53	75,574.569	5,976.02	7.91
Pvt Bank	22,450.81	802.77	3.58	26,194.53	575.54	2.20
Coop Banks	4,814.04	388.53	8.07	3,688.71	154.34	4.18
RRB	3,046.85	433.72	14.24	3,510.95	184.73	5.26
SFB				1,239.57	32.71	2.64
<b>Grand Total</b>	<b>99,394.05</b>	<b>7,514.70</b>	<b>7.56</b>	<b>1,10,208.32</b>	<b>6,923.34</b>	<b>6.28</b>

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

Status of NPA in Government Sponsored Scheme									
Sr No	Government Sponsored Schemes	As on 31.03.2019				As on 31.03.2020			
		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)	12,852	290.41	29.36	10.11	10,541	357.23	40.56	11.35 ↓(1.24)
2	National Rural Livelihood Mission (NRLM)	37,930	297.22	16.29	5.48	67,434	528.78	16.87	3.19 ↑(2.29)
3	National Urban Livelihood Mission (NULM)	6,539	37.99	11.12	29.28	9,980	58.69	12.94	22.05 ↑(7.23)
4	Aadivasi Swarojgaar Yojana	5,326	10.04	1.83	18.25	5,337	20.10	2.03	10.10 ↑(8.15)
5	Antyodaya Swarojagaar Yojana	9,221	20.49	4.31	21.04	8,993	26.49	3.99	15.05 ↑(5.99)
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 ↓(3.51)
7	Stand up India (SUI)	3,485	151.16	12.46	8.24	1,717	253.42	30.02	11.85 ↓(3.61)
<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> ↓(2.13)

## **Agenda – 8 Issues remaining unresolved at DCC/DLRC meeting**

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

**No issues reported.**

### **Agenda no 8.1 Any other Issues :**

#### **1. Revamp of LBS Scheme : New Data Collection System**

As per RBI instructions all banks has to collect data upto block level through their Centralized CBS System and same to be uploaded at respective State SLBC. We have created a portal as per revamped LBS. Banks have started uploading Data for test run. 06 Banks have uploaded the data for test run and remaining Banks are requested to upload the data by 15.07.2020. Data for quarter ended Jun is being collected as per existing system as well as revamped system.

#### **2. Single Window Portal for GSS Loan Application for Online tracking.**

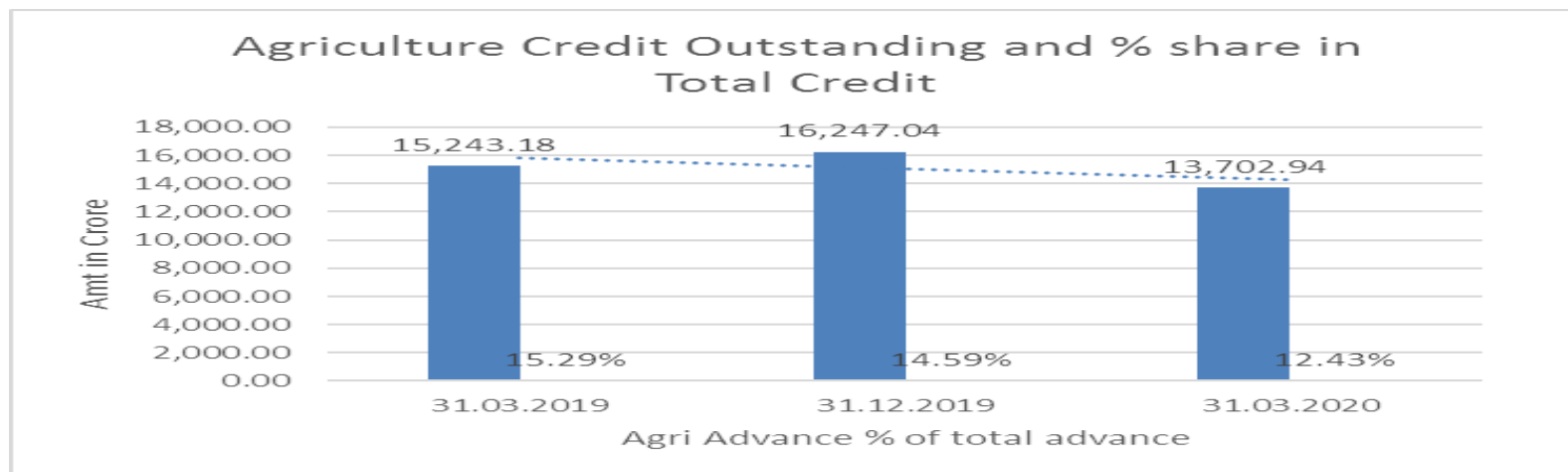
#### **3. On line web portal for processing of Revenue Recovery cases.**



# Agenda 9 : 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 Chaired by Hon'ble Prime Minister was organized 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

# Agenda no 10. Agriculture Advances



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	

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%.

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 No 10.1. Loan scheme for Agriculture Borrowers and SHGs**

### **10.1.1. Emergency Loan scheme for Agriculture Borrowers and SHGs**

Many banks have come out with special loan scheme for existing Agriculture borrowers and credit linked Self-Help Group's members with satisfactory track record to tide over the liquidity mismatches in the wake of disruption in business operations due to outbreak of the Covid-19 pandemic. The support will also help them to keep their household/business up and running during this testing time. Total 12368 Cases for Rs. 102.76 Cr have been sanctioned by the Banks under the scheme.

### **10.1.2 KCC TO PM-KISAN BENEFICIARIES**

The Government of India had launched a drive in the month of February, 2020 to provide Kisan Credit Cards (KCCs) to all PM-KISAN beneficiaries, who do not have KCC, which has now been extended upto 31st July 2020. PM-KISAN beneficiaries who already have existing KCC can also approach their bank branch for enhancement of limit if required.

There are 25.27 lakh PM-KISAN beneficiaries in the State as on 31st March 2020. Banks have issued 22.12 lakh KCC up to 31.03.2020. For KCC saturation Banks have to cover more 3.15 Lac Farmers. We request the department of Agri to arrange to provide us the Bank wise list of remaining farmers for effective follow-up and sanction of KCC. The progress to cover the difference is as under : -

## KCC TO PM-KISAN BENEFICIARIES

	Cumulative Application Received	Cumulative Actual Sanction	Cumulative Actual Sanction Amt.
Banks	KCC A/C's	KCC A/C's	(in Crore)
Allahabad Bank	3936	3938	6.67
Andhra Bank	39	40	0.51
Bank Of Baroda	15039	6703	49.78
Bank Of India	974	115	0.37
Bank Of Maharashtra	4043	2939	4.07
Canara Bank	9020	3719	0.10
Central Bank Of India	8008	8067	16.37
Corporation Bank	34	5	0.02
Indian Bank	1	0	0.00
Indian Overseas Bank	15	15	0.15
Oriental Bank Of Commerce	276	33	0.19
Punjab And Sind Bank	1	2	0.01
Punjab National Bank	4101	1200	8.70
State Bank Of India	6295	6496	100.00
Syndicate Bank	152	87	0.77
Uco Bank	3139	974	6.63
Union Bank Of India	4923	4100	2.28
United Bank Of India	19	19	0.21
<b>Commercial Total</b>	<b>60015</b>	<b>38452</b>	<b>196.82</b>
Chhattisgarh State Cooperative Bank Ltd	159	159	0.67
Dccb Raipur	18481	18481	99.43
Dccb, Rajnandgaon	2706	2706	12.42
J.s.k Bank Ambikapur	5766	5766	43.64
J.s.k. Bank Mydt. Bilaspur	18694	7331	26.18
Jskb Jagdalpur	6127	7214	40.03
Jskb, Durg	506	506	2.86
<b>Cooperative Total</b>	<b>52439</b>	<b>42163</b>	<b>225.22</b>
Chhattisgarh Rajya Gramin Bank	16128	15845	96.97
<b>Rural Total</b>	<b>16128</b>	<b>15845</b>	<b>96.97</b>
<b>Grand Total</b>	<b>128582</b>	<b>96460</b>	<b>519.01</b>

## **Agenda No 10.1: Loan scheme for Agriculture Borrowers and SHGs**

### **10.1.3 KCC TO DAIRY FARMERS**

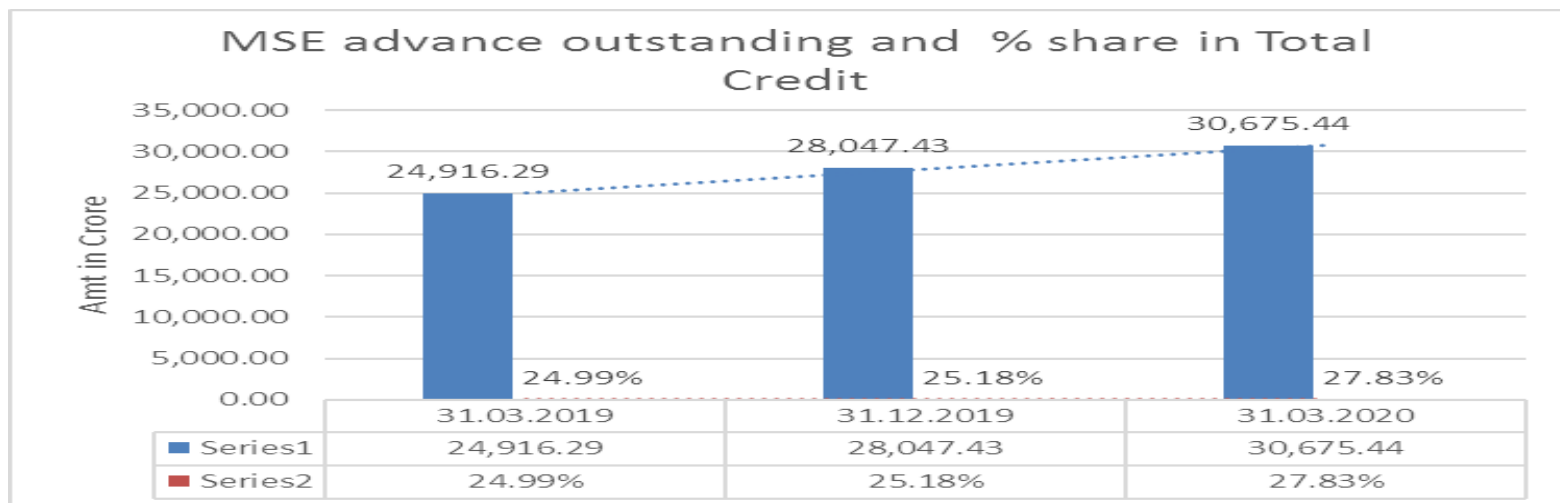
The Government of India has also launched a two month special drive from 1st June to 31<sup>st</sup> July 2020 for providing Kisan Credit Cards to dairy farmers associated with milk unions and milk producing companies and beneficiaries of PM-KISAN. The objectives of the campaign are :-

- i. To cover all farmers who are members of dairy cooperative societies and associated with different Milk Unions and who do not have KCC.
- ii. Farmers who already have KCC, can get their KCC credit limit enhanced as per extant criteria.

There are 31,445 members associated with 1,106 Dairy Cooperative Societies (DCSs) in the State. These societies are mainly associated with CG Govt milk Federation “Devbhog”. Milk Unions are sourcing the applications and submitting to the respective bank branches. 8348 applications have been submitted to Banks functional in the state till date. Banks are requested for immediate disposal of these application and submission of data to SLBC.

Also We request the milk federation to provide bank wise report on submission of application forms.

## Agenda No. 11- . 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.

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
24,916.29	28,047.43	30,675.44	5,759.15	23.11
25 %	25 %	28 %	Of total advance	

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

## Agenda No. 11.1- Recent initiatives

- **EMI Deferment:** Considering the financial hardship faced by the customers during this covid pandemic it has been decided to defer the EMIs of Loans availed by the them. Till date EMI of loans have been deferred in 5,47,862 cases by Banks .
- The Government of India announced a special economic and comprehensive package of Rs 20 lakh crores - equivalent to 10% of Country's GDP to provide relief and credit support related to businesses, especially MSMEs and revive the economy disrupted due to COVID-19 pandemic. The important measures announced for MSMEs are-

### 11.1.1. Rs 3 lakh crore Emergency Working Capital Facility for Businesses, including MSMEs

- To provide relief to the business, additional working capital finance of 20% of the outstanding credit as on 29 February 2020, in the form of a Term Loan at a concessional rate of interest will be provided. This will be available to units with upto Rs 25 crore outstanding and turnover of up to Rs 100 crore whose accounts are standard. The units will not have to provide any guarantee or collateral of their own. The amount will be 100% guaranteed by the Government of India providing a total liquidity of Rs. 3.00 lakh crores.
- Banks in Chhattisgarh have [sanctioned](#) 41173 cases for Rs. 954.70 Cr and disbursed Rs.607.63 Cr till 30.06.2020 under this scheme.

# **Emergency Working Capital Facility for Businesses, including MSMEs**

## **11.1.2. Rs 20,000 crore Subordinate Debt for Stressed MSMEs**

Provision made for Rs. 20,000 crore subordinate debt for MSMEs which are NPA or are stressed. Government will support them with Rs. 4,000 crore to Credit Guarantee Trust for Micro and Small enterprises (CGTMSE). Banks are expected to provide the subordinate-debt to promoters of such MSMEs equal to 15% of his existing stake in the unit subject to a maximum of Rs 75 lakhs.

**Banks are awaiting for the detailed guidelines under the scheme.**

## **11.1.3. 2% Interest subvention for [MUDRA-Shishu](#) Loans.**

The Government will provide interest subvention of 2% for prompt payees for a period of 12 months.

**The scheme has been announced recently and modalities for claiming interest subsidy is yet to come from GOI/SIDBI.**



#### 11.1.4 PM SVANidhi Scheme for Street Vendors

The Ministry of Housing and Urban Affairs has launched a Special Micro-Credit Facility Scheme - PM SVANidhi (PM स्वनिधि) for providing affordable loans to street vendors. The vendors can avail a **working capital loan of up to Rs. 10,000/-** which is repayable in monthly instalments in the tenure of one year. On timely/ early repayment of the loan, an interest subsidy @ 7% per annum will be credited to the bank accounts of beneficiaries through Direct Benefit Transfer. There will be no penalty on early repayment of loan.

The scheme provides for escalation of the credit limit on timely/ early repayment of loan to help the vendor achieve his ambition of going up on the economic ladder. MFIs/ NBFCs/ have been allowed in a scheme for the urban poor due to their ground level presence and proximity to the urban poor including the street vendors.

Banks, Urban Local Bodies (ULBs) & SIDBI will have to play pivotal role in the implementation of the scheme. ULBs will issue LOR (Letter of Request). On the basis of which, banks can provide loans to the vendors.

## **Agenda No 11.2 : Pradhan Mantri Awas Yojana (PMAY) - Housing for all (Urban):**

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 31.03.2020 is as under**

<b>Year</b>	<b>Applications Sanctioned ( No)</b>	<b>Application Sanctioned (Amt in Crore)</b>
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: - 12: Minutes of SLBC Sub Committees:-**

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

<b>Sr No</b>	<b>Subcommittee on</b>	<b>Meeting Date</b>
1	Government Sponsored Scheme	Yet to be Held
2	Agriculture	10.02.2020

Minutes of the meeting on Agriculture are placed as **Annexure – G (Page No.61)**. No issues are escalated for discussion in SLBC meeting.

## 13: Summary of Performance under Govt Sponsored Schemes

Government Sponsored Scheme Department wise Performance						
Sr No	Department	Scheme Name	No of Cases / amount of loan or Margin Money	As on (31.03.2020)		
				Targets	Achievement	% Achievement
1	Khadi & Village Industries Commission	PMEGP KVIC	No of Cases	833	232	28
			Amount in Crore	25	8	32
	Khadi & Village Industries Board	PMEGP KVIB	No of Cases	833	815	98
			Amount in Crore	25	19	76
	Department of Industries	PMEGP DIC	No of Cases	1,112	1,490	134
			Amount in Crore	33	30	91
Total PMEGP (All 3 schemes)			No of Cases	2778	2,537	91
			Amount in Crore	83	57	69
2	State Rural Livelihood Mission	(NRLM)	No of Cases	50,061 (53454)*	41,793	83
			Amount in Crore	556	687	124
3	State Urban Administration Department	(NULM) Individuals	No of Cases	4266 (8742)*	2836	66
			Amount in Crore	-	-	-
		(NULM) Group Loan	No of Cases	425 (552)*	210	49
			Amount in Crore			
		(NULM) Linkages	No of Cases	2862 (3426)*	1579	55
			Amount in Crore			
NULM (All 3 Schemes)			No of Cases	7553 (12720)*	4625	61
			Amount in Crore	-	-	-
4	CG State Antya. Sahkari Vitt & Vikas Nigam	Adivasi Swarojgar Yojana	No of Cases	3000	1687	56
			Amount in Crore		7	
Antyodya Swarojgar Yojana		No of Cases	9000	3,281	36	
		Amount in Crore		12		
6	Department of Industries	MMYSY	No of cases	600	679	113
7		Mudra Yojana	Amount in Crore	3,400.00	6,922	204
			No of cases	4,99,597	1232258	247

\* Indicates No. of cases received

## **Agenda No 14 - Any other item, with the permission of the Chair**

- **14.1** 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 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.

# **HYPERLINKS**

## **Agenda No 3.2.: Expansion of Bank branch network in 8 LWE affected districts**

<b>Sr. No.</b>	<b>Districts</b>	<b>Number of bank branches</b>			<b>Number of ATMs</b>		
		As on 31.03.15	As on 31.03.20	% Growth	As on 31.03.15	As on 31.03.20	% Growth
<b>1</b>	Bastar	67	105	57	82	103	26
<b>2</b>	Bijapur	14	39	179	8	15	88
<b>3</b>	Dantewada	25	39	56	22	42	91
<b>4</b>	Kanker	47	85	81	28	57	104
<b>5</b>	Kondagaon	38	48	26	19	32	68
<b>6</b>	Narayanpur	9	18	100	6	18	200
<b>7</b>	Rajnandgaon	127	171	35	54	153	183
<b>8</b>	Sukma	11	26	136	3	7	133
	Total	338	531	57	222	427	92

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**Agenda No 3.2: Expansion of Bank branch network in 8 LWE affected districts up to 30.06.2020 (Contd.)**

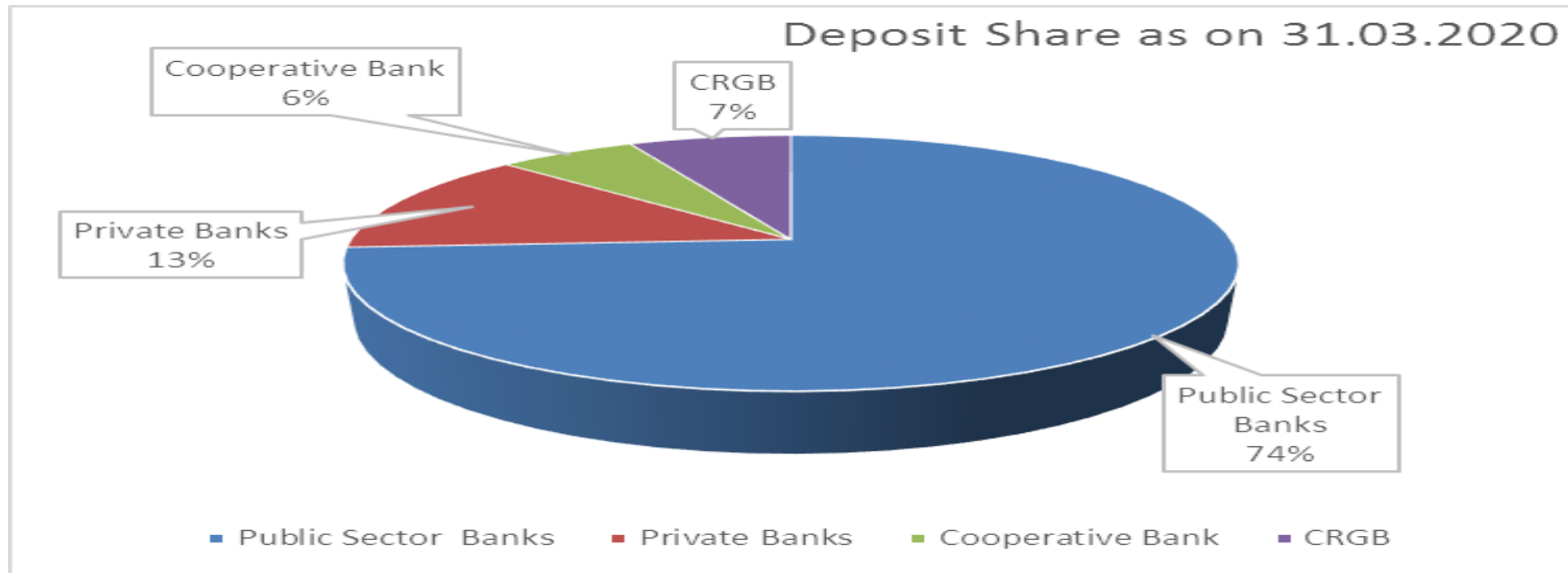
Sr. No .	District	Proposed Centres (Target)	Opened As on 30.06.2020	Remaining			New Branches/ATM Opened since last SLBC
				Branch	ATM	Total	
1	Bijapur	33	27	5	1	6	7
2	Sukma	25	22	3	0	3	6
3	Narayanpur	12	12	0	0	0	3
4	Dantewada	18	18	0	0	0	1
5	Bastar	29	28	1	0	1	0
6	Kondagaon	7	7	0	0	0	1
7	Kanker	7	7	0	0	0	0
8	Rajnandgaon	19	19	0	0	0	0
<b>Total</b>		<b>150</b>	<b>140</b>	<b>9</b>	<b>1</b>	<b>10</b>	<b>18</b>

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# Agenda 3.3: Deposits and Advances of the State

## Deposits



Deposits recorded a YoY growth of Rs.16,735.15 Crores. In percent terms it is 11.09%

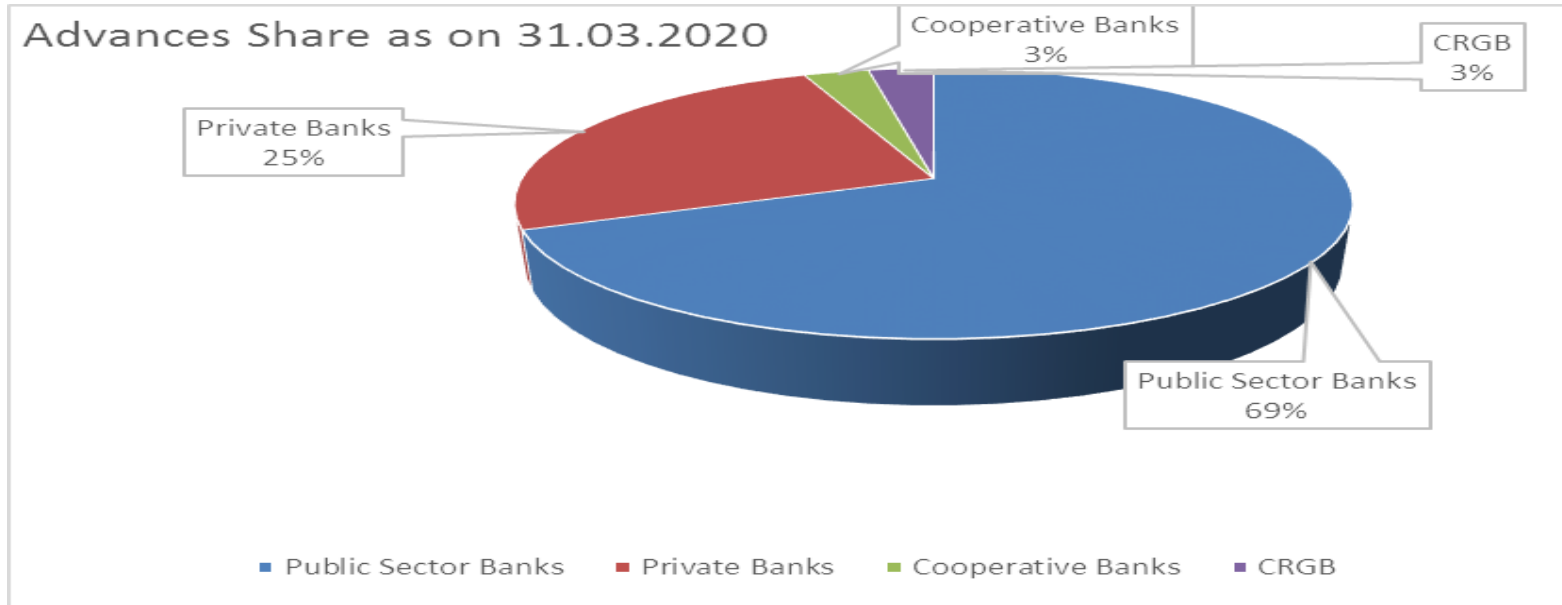
As on 31 <sup>st</sup> Mar 2019	As on 31 <sup>st</sup> Dec 2019	As on 31 <sup>st</sup> Mar 2020	YOY Growth	
			Amount	%
1,50,957.57	1,62,511.27	1,67,692.72	16,735.15	11.09

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

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# 3.3: Deposits and Advances of the State (Contd.)

## Advances



Advances recorded a YoY growth of Rs 10,521.33 Crores. In percent terms it is 10.55%

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	1,11,368.55	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).**

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## Agenda 3.3 : Banking Infrastructure in Chhattisgarh

- New changes in Banking Industry - The Government of India approved the mega consolidation of ten Public Sector Banks into four w.e.f. 1st April 2020, which includes the amalgamation of
  - a) Oriental Bank of Commerce and United Bank of India into Punjab National Bank.
  - b) Syndicate Bank into Canara Bank.
  - c) Andhra Bank and Corporation Bank into Union Bank of India.
  - d) Allahabad Bank into Indian Bank.
- With effect from 1st April 2020, there are 30 Scheduled Commercial Banks (12 Public Sector, 18 Private Sector Banks), 1 Regional Rural Banks (RRBs), 1 State Cooperative Bank, 8 Small Finance Banks (SFBs), Payment Banks viz. IPPB and FINO are also functioning in the state.

- **Number of Branches:** There are now 1,381 rural, 834 semi-urban and 875 urban branches in the State aggregating 3,090 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)**.

Pan India per Branch Population Coverage : 8,832

Chhattisgarh per Branch Population Coverage : 8,277

## Agenda 3.5 : Number of ATMs:

- There are 677 ATMs in rural centers, 1,032 in semi-urban centers and 1,601 in urban centres in the State aggregating to 3,310 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)**.

Pan India per ATM Population Coverage : 6,043

Chhattisgarh per ATM Population Coverage : 7,706

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

### BANK-WISE INFORMATION REGARDING REVENUE RECOVERY CASES (RRCs)

S. No.	NAME OF THE BANK	Number of cases					
		Cases pending at the beginning of the quarter	Cases filed during the quarter	Total RRCs	RRCs disposed of during the quarter	RRCs withdrawn during the quarter	RRCs pending at the end of the quarter
1	CRGB	96,909	771	97,680	2,724	95	94,861
2	State Bank of India	27,827	41,289	69,116	0	1,572	67,544
3	Central Bank of India	2,457	0	2,457	0	0	2,457
4	Union Bank of India	2,477	91	2,568	27	90	2,451
5	Apex Bank	3,983	0	3,983	1,929	0	2,054
6	Allahabad Bank	1,215	5	1,220	0	0	1,220
7	Bank of Baroda	1,011	95	1,106	50	0	1,056
8	Bank of Maharashtra	962	0	962	0	0	962
9	Uco Bank	745	87	832	48	0	784
10	Punjab & Sind Bank	328	4	332	0	0	332
11	Punjab National Bank	241	11	252	13	0	239
12	Oriental Bank of Com	186	0	186	0	0	186
13	IDBI Bank	59	54	113	0	0	113
14	HDFC Bank	90	0	90	0	0	90
15	Syndicate Bank	13	34	47	0	0	47
16	Bank of India	0	72	72	35	10	27
17	Indian Overseas Bank	16	0	16	0	0	16
18	Indian Bank	5	0	5	0	0	5
19	SIDBI	3	0	3	0	0	3
20	Andhra Bank	0	0	0	0	0	0
21	Canara Bank	0	0	0	0	0	0
22	Corporation Bank	0	0	0	0	0	0
24	United Bank of India	0	0	0	0	0	0
	<b>Total Cases</b>	<b>1,38,527</b>	<b>42,513</b>	<b>1,81,040</b>	<b>4,826</b>	<b>1,767</b>	<b>1,74,447</b>

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**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:

<b>Date</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>	<b>Total Enrolment (PMSBY+PMJJBY+APY)</b>
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 %	-	-

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

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# Emergency Working Capital Facility for Businesses, including MSMEs

- Emergency Credit Line Guarantee Line Scheme – Under this special initiative during Covid-19 pandemic performance of Banks is as under :-

Emergency Credit Line Guarantee scheme (ECLGS) - 30.06.2020										
Amt in Crore										
S.No	Bank Name	Bank Type	Total MSME A/cs		Out of (A) Eligible A/c		Out of (B) Sanctioned		Out of (C )total Disbursed	
			A		B		C		D	
			No	Amt (Cr)	No	Amt (Cr)	No	Amt (Cr)	No	Amt (Cr)
1	State Bank of India	psu	34882	4803.00	17615	665.60	13116	426.68	6524	278.42
2	Bank Of india	psu	9236	149.51	7287	140.72	5005	68.30	3764	38.14
3	PNB+OBC+United	psu	29898	2513.66	11056	412.22	5002	145.40	1413	43.05
4	Central Bank of India	psu	23400	1262.71	7955	820.17	5335	108.33	1515	59.85
5	UCO Bank	psu	6718	328.00	3998	163.61	3019	25.84	2061	10.51
6	Union Bank	psu	5053	580.90	5053	580.90	2342	38.13	2342	16.21
7	Canara + Syndicate	psu	6292	118.20	4932	91.24	2211	36.21	1826	31.99
8	Allahabad Bank	psu	7271	467.84	3611	69.31	1569	27.15	190	9.64
9	Bank of Maharashtra	psu	3115	305.09	2442	58.21	1491	11.85	357	10.85
10	Andhra Bank	psu	3084	137.93	1018	39.19	604	6.37	148	2.65
11	Indian Bank	psu	1918	127.38	1117	18.32	586	11.72	233	6.71
12	Corporation Bank	psu	1132	115.25	553	76.72	334	4.50	138	2.78
13	P & Sindh Bank	psu	1417	331.09	303	23.44	149	1.72	149	1.72
14	Indian Overseas	psu	4159	200.92	1365	22.70	158	2.84	158	2.84
<b>TOTAL</b>			<b>137575</b>	<b>11441.48</b>	<b>68305</b>	<b>3182.35</b>	<b>40921</b>	<b>915.04</b>	<b>20818</b>	<b>515.36</b>
1	IDBI Bank	pvt	3584	435.40	1386	275.84	89	6.74	85	4.71
2	ICICI Bank	pvt	1277		197		63	25.60	15	6.65
3	Axis Bank	pvt	2969	1025.43	993	147.32	32	2.24	3	1.47
4	IndusInd Bank	pvt	41	80.52	8	2.42	8	2.42	0	0.00
5	Karnataka Bank	pvt	0	0.00	0	0.00	21	0.95	0	0.00
6	Tamilnad Marchantile	pvt	0	0.00	0	0.00	17	0.34	16	0.31
7	City Union	pvt	0	0.00	0	0.00	22	1.38	15	0.78
8	HDFC Bank	pvt	70473	1531.8	1015	153.09	1015	153.09	243	78.35
<b>TOTAL</b>			<b>78344</b>	<b>1541.35</b>	<b>2584</b>	<b>425.58</b>	<b>252</b>	<b>39.67</b>	<b>134</b>	<b>92.27</b>
1	CRGB	RRB	62025	462.63	56716	436.86	0	0.00	0	0.00
<b>TOTAL</b>			<b>62025</b>	<b>462.63</b>	<b>56716</b>	<b>436.86</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>GRAND Total</b>		<b>(PSU+Pvt+RRB)</b>	<b>277944</b>	<b>13445.46</b>	<b>127605</b>	<b>4044.79</b>	<b>41173</b>	<b>954.70</b>	<b>20952</b>	<b>607.63</b>
							<b>32%</b>		<b>51%</b>	

# Pradhan Mantri Mudra Yojana (PMMY)

The Targets assigned to all Banks in the State under PMMY for 2019-20 is as under

Particulars	Target Set
Physical Target (No. )	4,99,597
Financial Target (Rs. in Crores)	3400.00

**Scheme component – wise target:** Component- wise achievement under PMMY for 2019-20 upto 31.03.2020 is as under:

	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 <b>2019-20</b>	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) of Agenda Booklet.**

Target for Financial Year 2020-21 are yet to be received. Banks are requested to continue financing under the scheme.

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Bank-wise Progress under Housing loan Pradhan Mantri Awas Yojana (From 01.04.19 to 31.03.20)

Amt in Crore

Sr No	Bank Name	Total Housing Loan Sanctioned (From 01.04.19 to 31.03.20)		Pradhan Mantri Awas Yojana (PMAY) Sanctioned (From 01.04.19 to 31.03.20)		% PMAY Out of the total Housing Loan (No)
		No of Cases (Sanctioned)	Sanctioned (Amt)	No of Cases (Sanctioned)	Sanctioned (Amt)	
1	STATE BANK OF INDIA	7308	1173.00	1835	349.81	25
2	<b>CRGB</b>	<b>1606</b>	<b>250.63</b>	<b>926</b>	<b>141.85</b>	<b>58</b>
3	ICICI BANK	1232	353.10	413	49.06	34
4	<b>CANARA BANK</b>	<b>612</b>	<b>899.27</b>	<b>312</b>	<b>47.72</b>	<b>51</b>
5	BANK OF BARODA	1810	358.58	289	25.66	16
6	CENTRAL BANK OF INDIA	520	111.40	133	23.13	26
7	AXIS BANK	327	18.78	108	12.25	33
8	UCO BANK	243	48.57	78	12.05	32
9	BANK OF INDIA	991	193.22	76	12.41	8
10	UNITED BANK OF INDIA	303	52.00	75	8.85	25
11	SYNDICATE BANK	133	2.64	63	6.69	47
12	ORIENTAL BANK OF COMMERCE	277	55.18	57	10.85	21
13	INDIAN OVERSEAS BANK	252	39.20	45	5.68	18
14	BANK OF MAHARASHTRA	87	12.65	38	4.76	44
15	ALLAHABAD BANK	112	15.01	33	5.22	29
16	ANDHRA BANK	171	26.72	31	4.14	18
17	CORPORATION BANK	59	84.96	27	4.29	46
18	UNION BANK OF INDIA	219	52.30	23	6.21	11
19	IDBI BANK	512	56.13	20	2.00	4
20	PUNJAB NATIONAL BANK	456	98.41	17	2.29	4
21	APEX BANK	38	3.59	15	2.31	39
22	INDIAN BANK	42	9.42	9	1.46	21
23	KARNATAKA BANK LTD	20	6.46	2	0.23	10
24	PUNJAB AND SIND BANK	20	3.84	2	0.16	10
25	BANDHAN BANK	7378	552.76	0	0.00	0
26	KARUR VYSHYA BANK	4	0.42	0	0.00	0
27	KOTAK MAHINDRA BANK	1	0.17	0	0.00	0
28	HDFC BANK LTD	331	3.00	0	0.00	0
<b>TOTAL</b>		<b>25064</b>	<b>4481.41</b>	<b>4627</b>	<b>739.08</b>	<b>18</b>



# EMI Deferment by Banks

Under this special initiative during Covid-19 pandemic performance of Banks is as under :

EMI Deferment		
S.No	Bank	EMI derferment (No)
1	Allahabad Bank	25350
2	Andhra Bank	226
3	Bank of Baroda	2305
4	Bank of India	40111
5	Bank of Maharashtra	51097
6	Canara Bank	37939
7	Central Bank of India	29707
8	CRGB	231067
10	Indian Overseas Bank	17822
11	Indusind Bank	38074
12	Oriental Bank of Commerce	568
13	Punjab & Sindh Bank	2546
14	Punjab National Bank	804
15	State Bank of India	22961
16	Syndicate Bank	7113
17	UCO Bank	9846
18	Union Bank	30326
<b>TOTAL</b>		<b>547862</b>

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# Emergency Loan for Agriculture Borrowers and SHGs

Under this special initiative during Covid-19 pandemic performance of Banks is as under :

Emergency Loan for Agriculture Borrowers and SHGs					Amt in Crore
S.No	Bank Name	Emergency Loan to KCC & Agri term Loan		Emergency Loan to SHGs	
		No	Amt	No	Amt
1	Allahabad Bank	43	0.18	1	0.00
2	Bank of Baroda	3077	35.26	227	0.74
3	Bank of India	197	13.67	1275	0.66
4	Bank of Maharashtra	1246	11.85	32	0.25
5	Canara Bank	309	0.61	0	0.00
6	Central Bank of India	2091	23.74	802	3.84
7	Indian Overseas Bank	20	0.56	274	1.62
8	Indian Overseas Bank	20	0.56	274	1.62
9	Oriental Bank of Commerce	68	0.30	6	0.04
10	Punjab National Bank	595	1.68	63	0.25
11	State Bank of India	1035	3.12	0	0.00
12	Syndicate Bank	36	0.08	0	0.00
13	UCO BANK	297	0.65	355	1.37
14	Union Bank of india	8	0.02	17	0.08
	TOTAL	9042	92.29	3326	10.47