

50th SLBC MEETING DATED 27.06.2013

AGENDA

AGENDA NO. 1. Welcome of participants by the Convener, SLBC.

AGENDA NO. 2. Adoption of the minutes of 49th SLBC meeting held on 25.03.2013

Minutes of the 49th meeting of State Level Bankers' Committee held on 25.03.2013 were circulated on 11.05.2013. As two amendments have been received from RBI and duly incorporated in the revised minutes. The House is requested to adopt the minutes. Copy of the minutes may be viewed in/ downloaded from website – www.slbcchhattisgarh.com

AGENDA NO. 3 : ACTION TAKEN REPORET

The ATR on the 'Action Points emerged during the 49th SLBC meeting is as under:

I. FI Plan – The FI plan for the villages having population more than 2000 for the year 2012-13 to be submitted by banks directly to RBI with a copy to SLBC. Now banks are requested to submit plan and progress to SLBC Cell without fail.

Action : All Regional Heads of Banks.

Action : All banks have submitted FI plan and progress of above 2000 population villages for 2012-13 directly to RBI. In spite of repeated reminders SLBC has received the same for few banks. Now all banks are requested to submit the progress without fail to SLBC also.

II. Allocation of villages with population below 1000 will be made district wise/bank wise and LDMs of Rajnandgaon and Surguja to submit the same to SLBC Cell. The SLBC Cell will consolidate the position and send to RBI,RO Raipur latest by 15.04.2013.

Action : LDMs/Convener SLBC/ Regional Heads of All Banks

Action :All LDMs have allocated the villages with population below 1000 to various banks. The consolidated list of such villages has been submitted to RBI by SLBC.

III.

i. Monitoring of performance of BCs by a team, consisting of official from RBI, SLBC, bankers, CEO, official nominated by collector, Financial Inclusion official from P & RD.Govt. of C.G. The team will conduct surprise checks on the working site of BCs/CSPs and Mobile Vans and suggest the measures to be adopted to activate inactive BCs and active BCs remain active.

Action : Principal Secretary panchayat & Rural development Govt. of Chhattisgarh./Convener SLBC

Action: The SLBC has written to Addnl. Chief Secretary, Panchayat & Rural Development for the purpose and also designed one Format for monitoring of performance of BCs which has also been sent to the office of the ACS.

Banks may appoint women as BCs. For this banks may appoint women as BC from Mitanins (Asha Workers), WSHGs, PDS shop owners by having a list of them from Jila Panchayat, Janpad Panchayat. Members from Didi Banks wherever being operated, may also be appointed as BC. Now banks are advised to activate their all BCs/CSPs.

ii. List of all BCs and date of visit of Mobile Vans in the villages should be put on District website.

Action : All Regional Heads of Banks.

Action: SLBC has advised all banks to take the services of above mentioned alternatives for activation of their inactive BCs/CSPs.

Action: LDMs have put the list of BCs with details in district NIC website.

iii. As reported in SLBC by various banks 35% of total BCs/CSPs are Inactive due to connectivity problems. House was informed that CMD BSNL has committed to providing communication to 315 locations mapped 2 years ago with BSNL. Govt. has given Rs.7000 crore to BSNL to cover the LWE areas.

Also, the National Optic Fibre Network is being set up under which connectivity will be provided to Gram Panchayats also.

Action : All Banks / SLBC/Panchayat & Rural Development Department, Govt. of C.G./LDMs/ CGM BSNL Chhattisgarh.

Action: The SLBC has written to Chief General Manager, BSNL for improvement of connectivity in the remote villages. No progress has been reported by BSNL yet.

IV. Awareness campaign for Financial Literacy and Credit Counselling Centres are to be conducted in a meaningful manner. Like,

- i. After 15 days of campaign meeting, the FLCC has to revisit the place to obtain feedback from the villagers to ascertain their demands, queries, complaints for banking activities.
- ii. For creating demand for financial literacy campaign, the services of various departments like, Food, Health, Education etc. may be grafted. ACS Panchayat & Rural Devl. to see that it is coordinated with other departments in Gram Sabha meeting and to devise a uniform Format to be circulated in Gram Sabha.
- iii. "Kala Pathak Group" may also be engaged for financial literacy campaign as they can demystify through their folklore, the procedure, functioning etc. of banking activities among villagers.

Action : All Regional Heads of Banks/Director FLCC/Principal Secretary Panchayat & Rural Development Deptt. Govt. of C.G./DIF.

Action: Banks are spreading Financial Awareness through FLCCs in 12 districts out of 18 and in remaining 6 districts, financial awareness is being done by LDM office. Apart from this, SBI, in rural branches, is organizing one off site/on site financial awareness programme monthly. For monitoring purpose one Format has been devised by SLBC and sent to Govt. and LDMs.

V. Capital Expenditure of Rs140000/- on conversion of CSP points into Ultra Small Branches in LWE districts would be borne by MOF, GOI under Integrated Action Plan. The fund is made available to LDMs by Distt. Collectors.

Action : All LDMs/Collectors of All LWE District.

Action: Only 3 LDMs (Bastar, Kondagaon and Kawardha) have claimed with District Authorities for reimbursement of capital expenditure to establish Ultra Small Branches and received the same. other LDMs of LWE districts are requested to lodge claims with district authorities.

VI. Branch Expansion Plan as under:

- i Backlog of 28 (159-131) branches, as per para 5.3 of Strategy & Guidelines on FI, of MOF, GOI to be cleared in unbanked areas before 31.03.2013. If not done, this will be carried over in the next financial year to be added to no. of branches to be opened.
- ii. RBI is to be provided an Annexure of list of unbanked villages where Brick & Mortar Branches are established.
- iii. Plan for 2013-14 to be submitted to SLBC till 30.04.2013 and progress of the Plan to be submitted on quarterly basis.
- iv. It has been decided that 25% branches to be opened in unbanked rural areas and 70% in rural/semi urban areas.
- v. Private banks to discharge their obligation of banking services in rural areas as their presence is dismal in this area.

Action : Regional Heads of All Banks/ Convener SLBC.

Action: All banks have reported to have opened 135 branches out of 159 for 2012-13. In unbanked areas 87 Brick & Mortar branches and 7 satellite branches have been opened till 31.05.2013. (Bank wise list is being annexed.)

Branch expansion plan for 2013-14 has been called from all banks, but till 31.05.2013 only 5 banks have submitted the expansion plan to SLBC. Banks are requested to submit Branch Expansion Plan immediately.

VII. 4122 Villages were to be covered under 1000-2000 population villages. Out of 4122 villages, 1683 have been covered. The house has decided to cover the remaining 2439 villages upto 30.06.2013.

Action : Regional Heads of All Banks /LDMs

Action: 1971 villages have been covered upto 30.04.2013. SBI, Indian Bank, Indian Overseas Bank, ICICI Bank have completed their targets. Other banks are requested to complete their target before 30.06.2013.

VIII. Regarding smooth functioning of RSETIs, following points emerged:

- i. Out of 18 RSETIs, 5 RSETIs are to be provided with independent Directors. Three by SBI (Janjgir Champa, Korba, Bilaspur) and two by Dena Bank (Dhamtari, Raipur)

Action : Independent Directors have been posted in all RSETIs.

- ii. Raipur - alternate land allotment/map approval/construction is pending with Govt. In case of Dhamtari, map approval is pending with Jila Panchayat.

Action : Dena Bank has reported the matter regarding land allotment is still pending.

- iii. Off campus training programme in Block/lower level to be conducted by RSETIs to enhance the coverage. C and D category RSETIs to be upgraded.

Action: Off campus training has not been conducted. State co-ordinator, RSETIs, will check and submit report on grading, on the basis of Independent Directors posted, supporting staff appointed, settlement tracking done etc.

- iv. Kanker/Narayanpur districts are not getting reimbursement of funds against trainees from Jila Panchayats.

Action: Now Addnl. Chief Secretary (P&RD) has already instructed to release the reimbursement of funds against trainees.

- v. A committee at district level under the collector, will prepare a Skill Development Plan for selection of trainees.

Action: According to information given by LDMs, district level sub committee for skill development has been formed.

- vi. The curriculum should be enriched and the Agri service centres at block level to be used for off site trainings, candidates should be selected according to their aptitude and qualifications. RSETIs to draw upon 600 VTPs for their faculty support.

Action: All RSETIs are registered as VTPs. Off site training with the utilization of Agri Centres at Block level, has not been started now, but will be started from next financial year. District level committee will decide on the candidates for off site training, according to their interest and aptitude.

- vii. After training, ratio of self employment/getting job is to be monitored by RSETI Directors at least for one year.

Action: Instructions from P&RD has been issued and now all the Directors are monitoring the settlement of trainees. Settlement Ratio of all the RSETIs for FY 2012-13 is 44%.

- viii. RSETIs to be established in all 9 new districts declared by Govt. of C.G. Upto 30.04.2013.

Action: Instructions have been issued to all the three sponsoring banks to establish RSETIs in 9 new districts. At the same time CEOs are yet to take their offices in these new districts resulting in slow progress towards establishment of RSETIs.

Action : Lead Banks (SBI, Dena Bank, Central Bank)/Collectors/CEOs Jila Panchayats/Director RSETIs

IX. All the LDMs to ensure submission of Minutes of DLCC meetings and feed back of RSETIs performance to SLBC Cell without fail every quarter. In district level meetings, LDMs to put in agenda the items, that SLBC Cell will be advised separately.

Action: LDMs

Action: All old districts have submitted the minutes of DLCC meetings. Feedback on RSETIs performance has not been submitted by LDMs. Now LDMs have been posted in all the 9 new districts also.

X. Mapping of Gram Panchayats to be done Gram Panchayat wise/SSAs wise by LDMs and then allocate SSAs to various banks. Banks to advise their plan to SLBC for covering the allocated villages before 30.04.2013.

Action: LDMs/ Regional Heads of All Banks.

Action: All LDMs except for Bilaspur and Bijapur have completed the mapping of GPs SSA wise upto 31.05.2013. SLBC has already done this exercise in Feb'13 according to DFS formula. In Chhattisgarh, DBT is going to be implemented from 01.07.2013 in Dhamtari and Koriya districts.

XI. All banks to confirm that no collateral is taken for SHG loans upto Rs.5.00 lac or that is to say, that no cases of SHG loans upto Rs.5.00 lac are returned for want of collateral security. Complaints of SHGs to be redressed within 15 days of time. Publicity regarding collateral free loans to SHGs, will be done by NABARD, NRLM and Banks.

Action: Regional Heads of All Banks/CGM NABARD/Director SRLM

Action: All banks have confirmed that they have issued instructions to this effect to all of their branches and follow RBI guidelines regarding SHG financing.

XII. For enhancing the coverage under govt. sponsored schemes, Govt. Depts. are advised to give the list of beneficiaries to LDMs of the districts who will forward the same to Regional Heads of the banks for proper monitoring.

Action : Regional Heads of All Banks/State Heads of Sponsoring Govt. Agencies/LDMs.

Action: SLBC has written to the DIF for issuing instructions to concerned sponsoring govt. agencies to maintain proper monitoring mechanism. But as per LDMs, no list has been provided to them by sponsoring Govt Agencies.

XIII i. Districts (JanjgirChampa, Jashpurnagar, Narayanpur, Bijapur, Koriya, Sarguja) having CD ratio below 40% to form sub committee of DLCC which will analyse the reason for low CD ratio and suggest measures to improve the same. All LDMs to ensure submission of sub-committee report to SLBC before 30.04.2013 and also a copy to the office of the Chief Secretary, Govt. of C.G.

RRB & Cooperative banks to achieve 40% CD ratio.

To improve CD ratio, impetus to be given to Agri and Priority Sector advances.

Action : Collectors of the Districts/LDMs.

Action: All the six districts have formed the sub committee under the chairmanship of the Distt. Collector of the concerned districts. Only 2 LDMs have submitted the meeting report to SLBC. Dhamtari district improved their CD Ratio to 42% in Mar'13 from 37% Dec.'12. Still 7 old districts are having CD Ratio below 40%, Kanker district reported 38.91% CD Ratio in Mar.'13.

XIV. i. Appreciation of efforts of Bankers in coming forward for achieving target on education loan was placed on record by the Chief Secretary. It was observed that Pvt. Sector Bank's contribution to education loan under priority sector was zero.

ii. Banks to examine having dedicated BCs, may be appointed for education sector.

iii. Pending cases of Education Loan, especially under Mukhya Mantri Uchch Shiksha Rin Anudan Yojna, should be cleared at the earliest and try to do more and more cases of education loan.

Action : Regional Heads of All Banks /Director, Directorate of Technical Education.

Action: i. As per data received from various banks the achievement under education loan Rs.119.54 crore against the target of Rs.100.28 crore.

ii. Banks are advised to appoint dedicated BCs for advances in education sector. No banks have reported to have appointed such BCs.

iii. Banks have been advised to clear all pending cases received under Mukhya Mantri Uchch Shiksha Rin Anudan Yojna. Although all eligible cases have been cleared by the banks.

XV. i. Disbursement pending under PMEGP may be cleared and subsidy claims to be accepted upto 31.05.2013 as advised by the Director, KVIC.

Action: Regional Heads of All Banks /Director KVIC

Action: All banks have submitted claims for subsidies under PMEGP and all banks are advised to reconcile their position regarding pending subsidies with sponsoring agencies.

XVI. Antyavyavasayee/Adivasi Vitt Vikas:

i. Pending Subsidy to be cleared till 31.03.2013.

ii. In order to generate more and more cases under the scheme the department officials have to get in touch with Distt. Collectors.

iii. To achieve 100% result, cases to be sponsored 3 times of targets fixed.

iv. With 9 new districts, there will be more scope for the cases.

v. List of subsidy claims pending under Antyavyavasayee scheme to be provided to office of Chief Secretary, Govt. of C.G.

vi. Antyavyavasayee Nigam to adopt professional culture and improve its procedure. SLBC to form a committee to look into this and set up agenda points. LDMs to review in DLCC meetings.

vii. Antyavyavasayee Nigam to conduct special programmes to generate new cases.

viii. SC/ST candidates (All Banks) in RSETI to be encouraged to develop proposals/progress and send to Antya. Nigam and actively liaise with the authorities.

ix. SLBC to form a committee consisting of GM, Antyavyavasayee, SLBC, Govt. Officials and Bankers to see the affairs of Antyavyavasayee and any other similar scheme.

Action : Convener SLBC/ GM Antyavyavasayee Nigam & Adivasi Vitt Vikas Nigam/ DDMs/ RSETIs

Action: Secretary, SC/ST Development Deptt. has informed that point wise information has been sought. However he assured that target for 2013-14 will be achieved.

As for point no.ix above, the SLBC has written to Antyavyavsayee Deptt. regarding name of the members and time and place for convening the meeting of the committee. No reply in this regard has been received from the deptt.

XVII. List of loans sanctioned to SC/ST borrowers under CGTMSE scheme, to be given by all banks to SLBC Cell for onward submission to Govt. of C.G.

Action : Regional Heads of All Banks / Convener SLBC.

Action: No information regarding above has been received by SLBC. SLBC has again requested all banks to submit information as mentioned above to SLBC.

XVIII. For KCC cases NABARD has been requested to prepare a modality on the basis of which, banks can advance KCC loans to landless farmers /share croppers who constitute 40% of the total farmers of the state.

Agriculture Deptt. to provide list of uncovered non defaulting eligible farmers to the bank branches in their respective service areas and a consolidated list of the same may be given to LDMs of the districts, so that LDMs can pursue the cases.

Banks to adopt Joint Liability Group (JLG) for financing sharecroppers. There is huge scope for same.

Action : Director Agriculture State Government /LDMs / CGM NABARD/ Regional Heads of All Banks.

Action: The reply from NABARD regarding financing of landless farmers/share croppers is awaited.

The list of non defaulting eligible farmers is still awaited from Director of Agriculture.

XIX. i. SHG Linkages: CGM NABARD requested all the banks to have a slot for their DDMs in Regional Monthly Meetings or 'P' Review meetings of banks for increasing linkages of WSHGs.

ii. Steering committee of SLBC under NRLM can also review the progress of SHGs District wise/Bank wise. This should be brought on agenda.

Action : Regional Heads of All Banks/CGM NABARD/Director SRLM /Convener SLBC.

Action: i.All banks have been advised to allocate a time slot for DDMs in their respective P review meetings.

ii.In steering committee meeting under NRLM, progress of SHGs is reviewed quarterly.

XX. Miscellaneous issues with Government:

- i. It has been observed Branch Expansion implementation for 2012-13 was very low on the part of Pvt Sector Banks. The Govt. might contemplate of imposing some discipline on such Pvt Banks, as are not discharging their obligation in terms of expansion of rural network. The Govt. and its corporation will withdraw deposits, stop transactions and will not allow them to park their funds with Pvt. Banks.

Action: DIF informed that they have prepared Score Card consisting of all the parameters, including Rural Branch Network, FI etc.

- ii. Computerisation of Land Records is essential in present scenario. This will help banks in eliminating chances of fraud by fake registration of land.

Action: DIF informed that computerisation is still in progress.

- iii. Debt Recovery Tribunal (DRT): Setting of DRT in Chhattisgarh will facilitate early settlement of cases pertaining to bad debts and enable banks to use funds locked up in cases pending with DRT for further lending to eligible units.

Action: Correspondence regarding DRT, has been made by DIF with MOF, GOI. Detailed information has not been received by SLBC.

iv. Registration of Equitable Mortgage in respective registrar offices would safeguard bank's interest against multiple financing.

Action: No information has been received from Govt./DIF.

- v. Land mortgage of tribal land is a difficult issue. Banks are unable to secure their advances by mortgage in tribal area. The state Government may make necessary amendments or alternatively a credit guarantee trust fund may be set up on the lines of CGTMSE, so that the tribal areas can also be financially included in a big way.

SLBC Cell to send an approach paper for the guarantee scheme.

Action: A meeting was convened on 20.04.2013 by SLBC Convener with a few major banks and also formed a sub-group to make suggestions for an alternative on the lines of CGTMSE for coverage of more and more tribals under banking fold. DIF suggested to include RBI and NABARD also to decide the modalities for the purpose.

vi. The concerned authorities in various centres to be advised to take physical possession of property of defaulting borrowers as required under the SARFAESI Act.

Action: No reply has been received from Govt. Authorities. However District wise list has been handed over to Collectors.

vii. All banks to send a list of big ticket NPAs to SLBC Cell for uploading of the same on SLBC site.

Action: No bank has provided a list of big ticket NPAs. Scheme wise NPAs of various banks has been provided in Table No.11.

viii. Three CEOs of districts are to be called by Rotation to SLBC meetings.

Action: DIF has advised the concerned deptt (Panchayat & Rural Dev.) regarding three CEOs of districts are to be called by rotation to attend SLBC meeting.

ix. The sub-committee on Minor Forest Produce which has been formed, should hold its meeting and the outcome and suggestions of the meeting would be forwarded to respective Govt. deptt. and SLBC Cell also.

Action: SLBC requested separately to MD Minor Forest Produce, to hold a meeting. The meeting has not been held yet.

x. Automation of State Govt. Treasuries is to be completed by 30.06.2013.

Action: SBI has already provided e-payment solution to all treasuries/sub treasuries linked to SBI Branches. Other Banks viz. Dena Bank, Central Bank of India, Allahabad Bank, UCO Bank and Bank of Baroda are in the process to provide e-payment solution to treasuries. Further one step ahead, SBI has started trial run of its new software at its specialised Govt. Business Branch, Raipur. The pilot roll out is expected before 30.06.2013. This will provide complete interface with treasuries.

Action: DIF Govt. of C.G./Additional Chief Secretary Finance Deptt. Govt. of C.G./ Convener SLBC

XXI Miscellaneous issues with the banks:

i. RRC filing on line as per directives of Govt. of C.G.

Action: On line RRC filing is being done.

ii. Non submission of SLBC data within time. RBI is to intervene in the matter.

Action: Only 10 banks have submitted SLBC data within 45 days, out of 50 banks in the State. SLBC is sending to RBI, a list of banks who have not submitted the data on time.

iii. Vocational Education to be made Agenda item from next SLBC and details of the same will be given by DIF.

Action: The information is awaited from DIF. Although SLBC has included the issue in Agenda Item No.7a. If any information/details of the scheme is made available by DTE (Director of Technical Edn.) to SLBC, the same will be circulated to all banks

iv. Banks to ensure participation in quarterly SLBC meeting by bank heads of the state only.

Action: SLBC has written to all banks to ensure participation of their regional heads only in SLBC meetings.

v. SLBC website to be completed. All State/Central Govt. departments and banks to furnish required information by 15.04.2013.

Action: SLBC has uploaded all the 15 formats as required by RBI at its website. Updation will be done withn receipt of information.

Action : Regional Heads of All Banks/GM & OIC RBI/DIF/ Convener SLBC

AGENDA No. 4. DEVELOPMENT OF BANKING OPERATIONS IN THE STATE

Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, is as under:

(Rs. in crores)

Sl. No.	Particulars	DEC. '12	MAR'12	MAR. '13	Growth upto MAR. 2013 Over March 2012	
					Absolute	%age
1	DEPOSITS	76588.17	70742.27	87338.98	16596.71	23.46
2	CREDIT (ADVANCES)	42825.53	40135.13	49094.75	8959.62	22.32
3	C.D. Ratio (%) Benchmark - 60%	55.92	56.73	56.21	-0.52	
4	Advances utilised in Chhattisgarh but limit sanctioned outside the State	10935.69	13018.24	13074.49	56.25	1.00
5	Total Advances(2+4)	53761.22	53153.37	62169.24	9015.87	1.14
6	Adjusted CD ratio	70.20	75.14	71.18	-3.96	
7	PRIORITY SECTOR ADVANCES (PSA)	20543.52	18433.01	22055.34	3622.33	11.44
8	Share of PSA in Total Advances (%) Bench Mark – 40%	47.97	45.93	44.92	-1.01	
9	Agricultural Advances	7528.54	6651.01	8069.80	1418.79	21.33
10	Share of Agricultural Advances in Total Advances (%) Bench Mark – 18%	17.58	16.57	16.44	-0.13	
11	Micro & Small Enterprises (MSE) Advances	9035.71	8057.54	9866.13	1808.59	22.44
12	Share of MSME advances to total advances (%)	21.10	20.08	20.10	0.02	
13	Adv. To Weaker Section (WSA)	4172.73	4251.81	4641.53	389.72	
14	Share of WSA to Total Advances – Bench Mark – 10%	9.74	10.59	9.45	-1.14	
15	DRI Advances	7.86	8.29	8.53	0.24	
16	Share of DRI advances in total (%) – Bench Mark – 1%	0.02	0.02	0.02	0.00	0
17	Advances to Women	2391.04	2349.95	2589.67	239.72	10.20
18	Share of Advances to women to total advances (%) Bench Mark – 5%	5.58	5.85	5.27	-0.58	
19	BRANCH NETWORK:					
	a) Rural	1002	960	1011	51	5.31
		477	450	528	78	17.33
	b) Semi-Urban	539	502	545	43	8.56
		0	0	0	0	0
	c) Urban	2018	1912	2084	172	8.99
	d) Metropolitan					
	e) Total Branches					
20	Per branch population in C.G. (2.55 Cr./2084)		13337	12236		

District wise CD RATIO

Rs. in crores

Sl No	Name of District	Deposit	Advances	CD Ratio
1	Raipur	29015.03	23742.31	81.83
2	Dhamtari	1364.12	572.72	41.98
3	Mahasamund	1210.53	736.50	60.84
4	Durg	9329.00	4312.00	46.22
5	Rajnandgaon	2390.11	1442.48	60.35
6	Jagdalpur	2338.35	1082.19	46.28
7	Kanker	991.91	385.99	38.91
8	Dantewada	862.88	944.34	109.44
9	Raigarh	3034.54	1975.80	65.11
10	Jashpurnagar	1122.35	324.01	28.87
11	Bilaspur	5380.37	3023.58	56.20
12	Janjgir Chmapa	2434.92	928.45	38.13
13	Korba	3419.70	1613.40	47.18
14	Kawardha	690.68	405.28	58.69
15	Narayanpur	215.22	37.46	17.40
16	Bijapur	396.00	63.18	15.95
17	Koriya	1770.05	470.61	26.58
18	Sarguja	1751.90	617.42	35.24

As many as 26 Banks are having CD ratio less than 60%, as per details given below :-

SL No	NAME OF BANK	CD Ratio	Defacto CD Ratio of the Banks in the State
1	Apex Bank	58.27	NA
2	J & K Bank	57.55	NA
3	STATE BANK OF INDIA	56.49	77.64
4	UCO BANK	54.59	NA
5	VYAVASAYIK SAHKARI BANK	53.22	NA
6	IDBI BANK	53.10	NA
7	PUNJAB NATIONAL BANK	52.24	152.00
8	BANK OF BARODA	49.69	NA
9	VIJAYA BANK	47.63	NA
10	ALLAHABAD BANK	47.02	NA
11	PRAGATI MAH NAG SAH BANK	44.67	NA
12	DENA BANK	38.53	NA
13	LAXMI MAH NAG SAH BANK	37.61	NA
14	DURG RAJNANDGAON GRAMIN	36.62	NA
15	AXIS BANK	36.19	65.03
16	KARUR VYSYA BANK	32.68	NA
17	CHHATTISGARH GRAMIN BANK	32.11	NA
18	SOUTH INDIAN BANK	31.14	NA
19	SARGUJA GRAMIN BANK	31.02	NA
20	RAIPUR URB MER CO-OP BK	28.78	NA
21	PUNJAB & SIND BANK	28.63	NA
22	ORIENTAL BANK OF COMMERCE	27.76	NA
23	NAGRIK SAHKARI BANK	22.58	NA
24	CITIUNION BANK	17.26	NA
25	CANARA BANK	14.74	16.77
26	HSBC BANK	4.27	NA

- **15 Banks registered CD Ratio below 40%, need improvement.**

NUMBER OF BRANCHES:

172 new bank branches have been opened during the F.Y. 2012-13. Commercial banks opened 105 branches, Private Sector Banks opened 22 branches and RRBs opened 43 branches up to the period under review. There are 1011 rural, 528 semi-urban and 545 urban branches in the State of Chhattisgarh aggregating **2084 branches as at the end of March, 2013**. Out of these, 73.84 % branches are operating in rural and semi-urban areas.

NUMBER OF ATMs:

There are 191 rural, 396 semi-urban and 847 urban ATMs in the State of Chhattisgarh aggregating to 1434 **ATMs as at the end of March, 2013**. PSU Banks have 1119 ATMs and Private Banks have 313 ATMs.

DEPOSIT AND ADVANCES

DEPOSITS:

Deposits recorded a growth of Rs.16596.71 crores over March'12 level during the F.Y. 2012-13. In percentage terms, it is 23.46%. Higher growth is shown by Bank of India, Indian Overseas Bank and Indusind Bank.

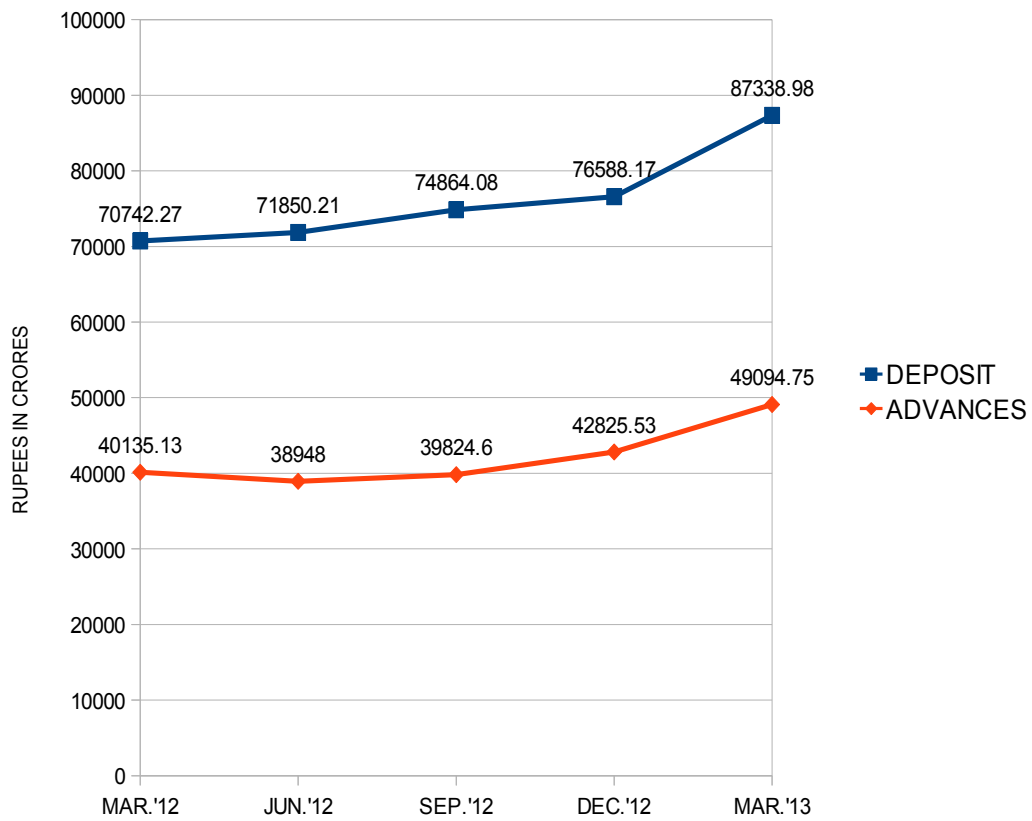
ADVANCES:

Advances recorded a growth of Rs. 8959.62 crores over March'12 level during the F.Y. 2012-13. In percentage terms, it is 22.32%. Credit exposure made in Chhattisgarh through limits sanctioned out side the State is Rs.13074.49 crores as reported by the banks operating in Chhattisgarh. Taking this amount into consideration, the total advances figure works out to Rs.62169.25 crores.

Maximum growth in advances up to March'13 quarter is shown by Bank of Maharashtra, Corporation Bank, Indian Bank and HDFC Bank.

The movement of Deposits and Advances from Mar'. 2012 to Mar' 2013 is depicted in the diagram given below:

DEPOSIT/ADVANCES GROWTH



C.D.RATIO:

The CD ratio of All Banks in the State of Chhattisgarh has declined to 56.21% as on March'13 from 56.73% as on March '12. The adjusted CD ratio has declined to 71.18% from 75.14% in March'2012.

The CD ratio of RRBs improved from 32.78% as on March,'12 to 32.95% as on March'13, CD ratio of Co-operative banks improved from 44.36% as

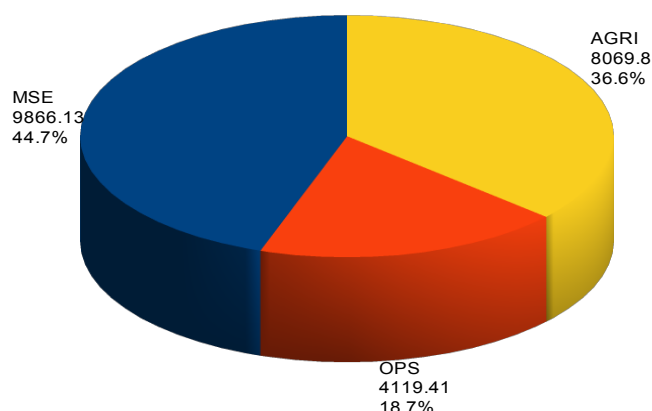
on March'12 to 60.02% as on March'13, CD ratio of Private banks improved from 84.11% as on March'12 to 91.32% as on Mar'.13 and CD ratio of PSU Banks has declined from 57.30% as on March'12 to 55.15% as on March'13, although CD ratio of PSU Banks increased by 1.33% during the year under review.

PRIORITY SECTOR ADVANCES :

The break-up of Priority Sector Advances in the diagram below :

- The Priority sector advances registered a growth of Rs.3622.33 crores during the financial year 2012-13, as compared to March'12 level. **The ratio of 'Priority sector advances to Total advances' is 44.92% as on Mar. '13 which is above the bench mark of 40%.**

PRIORITY SECTOR ADVANCES



AGRICULTURE ADVANCES:

- Agricultural advances have registered a growth of Rs.1418.79 crores during the financial year 2012-13. In percentage term the growth in Agr. Adv. is 21.33%. Although the share of Agri Advances to total advances is 16.44%.
- The total outstanding under Agriculture Cash Credit were Rs. 4397.48 crores and Agriculture Term Loan were Rs.3672.32 crores as at the end of the FY under review. Banks are requested to increase investment credit in Agriculture Segment.

MSE ADVANCES:

- MSE advances registered a growth of Rs.1808.59 crores upto financial year 2012-13.
- The ratio of MSE advances to Total Advances increased from 20.08% as on March'12 to 20.10% as at the end of Mar. '13.
- Banks are advised to sanction collateral free loans under CGTMSE scheme as per RBI and GOI guidelines and advise the progress to SLBC.

OTHER PRIORITY SECTOR ADVANCES:

- Other Priority Sector advances registered a growth of Rs.394.97 crores upto Mar'13.
- The ratio of Other Priority Sector advances to Total Advances is 8.39% as at the end of Mar.'13.
- Micro Credit to SHGs increased by Rs.54.38 crores upto Mar. '13.
- Education loan grown by 18.25 crore up to Mar. '13.
- Housing Loan under priority sector (upto 25 lac) increased by 322.34 crore during the FY 2012-13.

ADVANCES TO WEAKER SECTION:

- Advances to Weaker Sections registered a growth of Rs 389.72 crores upto Mar'13 quarter.
- The ratio of Advances to Weaker Sections to Total Advances is 9.45% as at the end of FY 2012-13..

Agenda – V

A. Review of Performance under Annual Credit Plan: 2012-13

The performance of all banks under the Annual Credit Plan 2012-13, up to quarter ended March'13 is as follows:-

Rs in Crore

<u>Banks</u>	<u>Target (Priority Sector)</u>	<u>Achievement</u>	<u>% Achievement</u>
Commercial Banks	10611.31 (7611.31)*	7059.81	92.75*
Cooperative Banks	1912.91	1699.66	88.85
RRBs	1083.16	894.95	82.62
Total	13607.38 (10607.38)	9654.42	91.01

*Target includes Markfed Finance of previous year Rs3000 crore, now reclassified as non priority sector. Hence the target comes down to 7611.31 crore (10611.31-3000). The achievement Rs 7059.81 against the target Rs 7611.31 comes to 92.75% by commercial banks and overall achievement of all banks comes to 91.01%.

Sector wise break-up of Targets and Achievements:
Rs in Crore

Sector	Target	Achievement	% Achievement
Agriculture	5550.00	5501.79	99.11
MSE	1778.38	2311.58	129.98
OPS	3279.00	1841.05	56.15
Total	10607.38	9654.42	91.01

Overall achievement in ACP upto Mar'13 quarter during FY is 91.01%. When analyzing, sector wise disbursement, the performance in MSE is 129.98%, Agriculture 99.11%, OPS 56.15%. In Agriculture sector DRGB achieved their Target more than 500%.

Comparative performance under ACP

Banks	2011-12			2012-13		
	Target	Achievement up to Mar. 12	%	Target	Achievement up to Mar'13	%
Commercial Banks	7317.63	6073.05	82.99	7611.31	7059.81	92.75
Cooperative Banks	1701.02	1391.24	81.78	1912.91	1699.66	88.85
RRBs	872.86	725.39	83.10	1083.16	894.95	82.62
Total	9891.51	8189.68	82.79	10607.38	9654.42	91.01

When reviewing overall achievement in ACP current FY upto Mar'13 , the efforts made by all banks is better and have achieved 91% of the target.

Sector wise Performance: YoY Mar'12 v/s Mar'13

Sector	2011-12			2012-13			YoY %
	Target	Achivement	%	Target	Achievement	%	
Agri	6267.73	3639.86	58.07	5550	5501.79	99.11	51.15
MSE	1487.69	1862.57	125.20	1778.38	2311.58	129.98	24.10
OPS	2136.09	2687.25	125.80	3279	1841.05	56.15	-31.48
Total	9891.51	8189.68	82.80	10607.38	9654.42	91.01	17.88

Comparative performance shows that overall achievement during the period under review, is more than 17.88% from the corresponding period last year in sector wise disbursement.

B. ACP FOR 2013-14

Now RBI has revised formats as per Annex-1 LBS-MIS-I (Targets) for reporting targets in the month of May 2013. LDMs are preparing district wise/bank wise annual targets as per formats provided by RBI. After receiving LBS-MIS-I from LDMs, SLBC will compile figures district wise/bank wise to prepare the same for the whole state bank wise. As per RBI instructions progress is to reported in revised format Annex-LBS-MIS-2 from June'13 quarter. As on 31.05.2013, only 16 districts have completed the task. LDMs of remaining 11 districts (Balod, Koriasurguja, Surajpur, Balrampur, Mahasamund, Mungeli, Balodabazar, Bijapur, Bemetara, Kawardha) are requested to submit LBS-MIS-I to SLBC at the earliest. Targets are based on PLPs of the districts provided by NABARD and other conditions of the districts.

AGENDA NO 6 (A) : FINANCIAL INCLUSION

Out of 18 old districts in the State, 100% Financial Inclusion had been achieved in the fourteen districts.

No further addition is reported in March'12 quarter. Hence, the following old fourteen districts of the State are financially included –

Kawardha, Mahasamund, Surguja, Koriya, Bastar, Dhamtari, Jashpur, Durg, Kanker Janjgir-Champa Raigarh, Raipur, Bilaspur, and Korba.

Out of nine new districts declared, eight have emerged from the above 14 districts. So, we can say that 22 districts out of 27 districts of the State have been financially included. In these districts one member from each family is having one type of account or the other i.e. either saving bank a/c or loan a/c with Bank or Post Office.

Other five districts : In Rajnandgaon financial inclusion work has been completed and the Collector of the district declared Rajnandgaon as 100% financially included. Dantewara, Bijapur, Narainpur and Sukma districts are intensively Naxal affected and hence the pace of progress is slow and likely to take longer time to achieve the target of financial inclusion.

AGENDA NO 6 (B) : DIRECT BENEFIT TRANSFER (DBT)

MOF, GOI had started Direct Benefit Transfer in 42 districts in its first phase across the country. Now 72 districts are to be covered across the country in its second phase to be started in 1st July'2013. In Chhattisgarh state, two districts i.e. Dhamtari (Lead Bank Dena Bank) and Korba (Lead Bank CBI) have been identified for DBT to be implemented for 17 schemes. Two meetings have already been held under the chairmanship of District Collectors of these two districts with LDMs and other officials. The list of beneficiaries with their account numbers are being provided to LDMs in phased manner, for its

allocation amongst the various banks for opening of the accounts. The seeding of Aadhar Cards in beneficiaries accounts are also being done. As informed by the LDMs, the pace of issuing Aadhar Card is slow resulting in delay in seeding of the same in beneficiary's accounts.

AGENDA No 6. (C) : OPENING OF ULTRA SMALL BRANCHES IN RURAL AREAS.

Ministry of Finance, Government of India has advised that all 2000+ population villages covered by BCs/CSPs should be converted into Ultra small branches.

As on 31.03.2013, 589 CSPs out of 808 have been converted into USBs by banks. **(Progress upto 31.03.2013 attached as annexure)**

The establishment of USB would comprise two cost components, namely Capital/ Fixed Costs of Rs. 1, 40,000/- and the recurring costs. In LWE districts capital expenditure would be given by district collectors under IAP and recurring expenses would be borne by concerned banks.

All Controlling Heads of the Banks are requested to initiate necessary steps to ensure that the instructions of the DFS are complied with for converting BCs to Ultra Small Branches.

All LDMs in the LWE districts are advised to approach the District Collector/District Magistrate of the respective District for funding of capital cost for the establishment of USBs under IAP.

AGENDA NO.6. (D) PROVIDING BANKING SERVICES IN VILLAGES BELOW 2000 POPULATION.

The Financial Inclusion of villages with population below 2000 is to be done in a phased manner, in the year 2013, 2014, 2015 and beyond 2015. In the plan, villages between 1000<1999 population were to be covered before March'2013 but in the last SLBC the time was extended upto 30.06.2013. As per the progress upto April'13, the coverage percentage is only 47.81%. The slow progress needs to be accelerated in order to achieve the target upto 30.06.2013. RBI & MoF are monitoring the progress through SW1 & SW3 returns.(**attached as annexure**)

The roadmap for FI in villages with population below 1000 has been prepared by SLBC in which all banks have been allotted villages district wise. LDMs were instructed to allot bank wise villages in their districts which has been done by the LDMs. The SLBC has sent to RBI, the compiled list of villages allotted to various banks.

AGENDA NO. 6. (E) : RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)

RSEIs are functional in all eighteen old districts of the State. In the nine new districts , RBI has assigned Lead Bank responsibilities to State Bank of India for five districts, Dena Bank for two districts and Central Bank of India for two districts. These banks will establish RSETIs in their Lead districts.

The details of activities conducted in RSETIs up to 31.03.2013 are as under:

S.No.	Name of Bank	No. of RSETIs	Programme conducted since opening to 31.03.2013	Youths trained since opening to 31.03.2013	Programme conducted from 01.04.12.to 31.03.13	Youths trained from 01.04.12.to 31.03.13	Linkage Ratio since Inception
1	State Bank of India	11	222	6146	120	3043	42%
2	Central Bank of India	02	38	1513	16	605	41%
3	Dena Bank	05	132	2450	69	1830	51%
	TOTAL	18	392	10109	205	5478	44%

Land has been allotted and MOU has been signed in all 18 districts of the State. First installment of grant (Rs.50.00 lac) from NIRD has been received for 15 RSETIs. Grant is not received for Durg, Rajnandgaon (Dena Bank) and Jagdalpur (SBI) RSETIs.

All RSETIs are registered as 'Vocational Training Provider' (VTP) with State Skill Development Mission.

Sponsoring Banks are advised to immediately start construction of building where the first installment has been received.

AGENDA NO. 6. (F) URBAN FINANCIAL INCLUSION

Over time it has been observed that large number of population in urban centres is still deprived of basic banking facilities. This segment includes Small Hawkers, Migrant Labourers, Small Artisans and house holds. In order to tap

this segment, campaign for opening Savings Bank accounts to be organized. LDMs are requested to allot wards in urban centres to various banks who will conduct special campaign for opening Savings Bank accounts, and spread awareness of the facilities like issue of Smart Card, small fund transfer, OD limits etc. State Bank of India has already opened urban kiosks numbering 28 in Chhattisgarh. The position of other banks have not been received by SLBC in this regard.

AGENDA NO. 6 (G) FLCC.

Thirteen FLCCs have been established in 12 out of 18 old districts of the State as under:

1. State Bank of India – Jagdalpur, Kanker, Bilaspur, Kawardha and Janjgir-Champa.
2. Dena Bank – Durg, Rajnandgaon, Raipur, Dhamtari and Mahasamund.
3. Central Bank of India – Ambikapur, Koriya
4. C.G. Gramin Bank – Sakri (Raipur)

In other districts, LDMs are conducting Financial Literacy activities. Apart from this, as per latest RBI guidelines, all rural branches are to conduct Financial Literacy activities once a month. In SBI 87 rural branches have conducted FLC camps out of 158 rural branches upto 31.05.2013. All banks are requested to provide information

Position from 01.04.2012 to 31.03.2013

Sr. No.	Name of Bank	No. of FLCCs	No. of persons availing indoor services	No. of outdoor activities undertaken	No. of persons participated in outdoor activities
1.	State Bank of India	5	2940	85	8597
2.	Dena Bank	5	562	432	2956
3.	Central Bank of India	2	593	32	4802
	Total	12	4095	549	16355

AGENDA NO.7 (a) : CHIEF MINISTER'S HIGHER EDUCATION INTEREST SUBSIDY SCHEME.

Central Government is implementing Interest Subsidy Scheme to economically weaker families (maximum income of Rs.4.50 lac per anum). Under this scheme Central Government is providing 100% interest subsidy for loan sanctioned up to the period of Moratorium. After moratorium students are not getting any benefit of subsidy.

The purpose of this scheme of State Government is to reduce the burden of interest on educational loan availed by students after moratorium period. Only 4% interest will be borne by students, rest portion of interest will be borne by the State Government.

Implementation of the scheme will be from the year 2012-13.

For spreading awareness among students, State Government had organized 'Youth Conclave' on 15.02.2013 at Raipur. Banks and Colleges participated in the conclave. During the conclave 539 applications were received and 201 cases for Rs.4.16 crore were sanctioned by various banks.

It was observed that there is no progress in respect of Vocational Training Loan Scheme of IBA. In order to ensure adequate awareness and sanction of loans to the students under the scheme, it was decided to allot targets to banks in the state. DTE was requested to forward the targets to DIF/SLBC. It was also decided to organize campaigns regarding vocational training and skill development by both, DTE and banks.

Bankers are requested to popularize the scheme and provide benefit to the eligible students. Interest Subsidy amount will be reimbursed directly to member banks by Canara Bank on receipt of the same from Government of Chhattisgarh.

AGENDA NO 7 (b) EDUCATION LOAN :

MoF, GoI has allocated target of 3074 education loan of 100.28 crore for the financial year 2012-13 for Chhattisgarh State. 3988 cases for Rs.119.54 crore (129% in numbers) and 119.20% in amount, have been sanctioned up to 31.03.2013 of financial year 2012-13.

State Bank of India (988 cases), Central Bank of India (982 cases), Canara Bank (679 cases), Allahabad Bank (212 cases) and Bank of India (204 cases) have done very well and the house appreciates for their remarkable efforts.

Apart from this, Axis Bank is the only private bank who has done 4 cases. Rest of the private sector banks have not done even a single case.

AGENDA NO. 8. REVIEW OF GOVERNMENT SPONSORED SCHEMES.

The Achievements under various Govt. Sponsored Schemes up to 31st Dec. 2012 :

#	Scheme	Target	Submission	Sanction	% Achievement
I	SGSY				
a.	Individual	28.33	61.23	46.90	165.54
b.	Group	111.67	131.25	99.69	89.27
	Amt.	140.00	192.48	146.59	104.70
II	PMEGP (KVIC)	13.37(M.M.)		7.45	55.72
	(KVIB)	13.37(M. M.)	-----	9.60	71.80
	(DIC)	17.82(M.M.)		17.26	96.85
	Total	44.56(M.M)		34.31	77.00
III	SJSRY				
	No.	4241	8644	4804	113.27
	Amt.	34.21		38.52	112.59
IV	Antyavyavasayi				
	No.	4500	4623	2042	45.37
	Amt.			9.09	
V	Adivasi Vitt				
	No.	2000	3664	1635	81.75
	Amt.			7.63	

a. Swarn Jayanti Gram Swarojgar Yojna (SGSY)

NRLM department, Development Commissioner, Govt. of Chhattisgarh, has allotted a target of Rs.140.00 crore credit deployments for the financial year 2012-13. State Govt. has given physical target of 53711 (Group 5092 x 10=50920, Individual 2791), allocated to 27 districts of Chhattisgarh State. However the banks have sanctioned Rs.146.59 crore (104.70%).

With the efforts made by all the banks the target of SGSY has been achieved.

b. Prime Minister’s Employment Generation Programme (PMEGP)

There are three Sponsoring Agencies, KVIC,KVIB and DIC. KVIC and KVIB have given margin money utilization target of 6.22 crore for both the agencies for the FY 2012-13. But the target for KVIC and KVIB has been revised in Feb’13. The new target for both is Rs.13.37 crore and 13.37 crore respectively. DIC had not given any target for the FY 2012-13 because, this

was the last year of the scheme and subsidy amount had not been utilized in the cases disbursed up to 31.03.2012. Rs.17.82 crore margin money has been assessed for the pending cases up to 31.03.2012. Out of 17.66 crore, Rs.17.26 crore has been utilized in 473 cases.

In entire PMGEP cases, 77% margin money has been utilized up to 31.03.2013.

c. Swaran Jayanti Shahri Swarojgar Yojna (SJSRY)

During the FY 2012-13, the achievement in the scheme is 113.27% in terms of number and 112.59% in terms of amount.

The target could be achieved by virtue of good efforts put by both SUDA officials and the bankers.

d. Antyodaya Swarojgar and Adivasi Swarojgar Yojna.

The progress in Antyodaya Swarojgar Yojna and Adivasi Swarojgar Yojna are not up to the mark. In the previous years also progress has not been satisfactory. Banks and Govt. Departments are advised to look into the matter

jointly and make strategy to improve the position. In Antyavyavsayee achievement is 20.51% and in adivassi vitt achievement is 36.90%.Banks are advised to sensitize their ground level staff regarding these two schemes. The department of Antyavsayee and Adivasi Vitta are advised to take cognizance of submitting applications with all the documents for the beneficiaries under the schemes routed through LDM of the districts.

Department is also advised to send the list of beneficiaries Bank wise/Branch wise to their Regional Heads and also to the LDMs of the respective districts. So that, pending position can be tracked at two levels.

The progress in Government Sponsored schemes has been taken from Government Departments. All Banks are advised to reconcile the position with the concerned Govt. Departments.

AGENDA NO. 9. REVIEW OF OTHER SCHEMES.

AGENDA NO 9 (A). Electronic Fund Management System (eFMS)

As per instructions from MoRD, GoI, eFMS will be implemented in all the districts of the State from 01.04.2013. For the functioning of the eFMS Department of Rural Development, Govt. of Chhattisgarh has allocated all the districts among four banks as under :

S.No.	Name of Bank	Name of Districts
1.	Axis Bank	Dhamtari, Kanker, Bastar, Narayanpur, Kondagaon, Dantewada, Bijapur & Sukma.
	State Bank of India	Raipur, Balodabazar-Bhatapara, Gariyaband, Mahasamund, Durg, Rajnandgaon & Kabirdham.
	Union Bank of India	Bilaspur, Mungeli, Raigarh, Korba & Janjgir-Champa.
	IDBI	Sarguja, Surajpur, Balrampur, Jashpur & Koriya.

To implement the eFMS, one account will be opened in the above four banks. Amount of the MGNREGA payment would be deposited in this account for the districts allotted to the bank. Banks will be responsible for credit of MGNREGA payment to the beneficiaries account maintained by any bank in their allotted districts. Banks are requested to coordinate with NIC, MoRD, New Delhi, in order to prepare required technology for implementation eFMS.

SBI has completed all the basic requirements i.e. identification of nodal branch, separate server, Static IP address etc. and in a position to start eFMS in the allotted districts. SBI is successfully implementing this project in Gujrat and Madhya Pradesh. Axis bank has also informed that they have also completed preliminary formalities in this regard. Other two banks i.e. Union Bank and IDBI are also in the process. For testing purpose FTO is required from Commissioner, MGNREGA after which banks will start e FMS project successfully

ITEM NO 9 (B). Kisan Credit Cards.

During the FY 2012-13, 2,42,553 new cards were issued amounting to Rs.1290.50 crores. The Cumulative position comes to 1954046 cards for Rs.4224.94 cr. For the last 2-3 SLBC meeting, SLBC Convener is requesting Govt. Authorities to provide a list of uncovered/non-defaulting eligible farmers for issuing new KCCs. As per information of NABARD and Agriculture department Govt. of C.G., there are 32 Lac farmers in the state and 40% of these are share croppers or cropping on leased basis as such how would they be covered. NABARD is requested to provide the modalities and methods to cover them. A large number of agriculturists are yet to be covered. Member Banks are requested to take the help of District Administration in identifying the uncovered farmers and issue KCCs to all eligible farmers. Issuing Kisan Credit Cards to all eligible non defaulting farmers is the top priority of Ministry of Finance, Government of India and Reserve Bank of India.

Out of total Agriculture advances of Rs.8069.80 crore, Agriculture Cash Credit is Rs.4397.48 crore and Agriculture Term Loan is Rs.3672.32 crore as shown in the data table 1-e (1).

ITEM NO 9(C). PROMOTION AND SUPPORT OF WOMEN SELF HELP GROUPS (SHGs)

For promotion of SHGs in the state, two agencies are working. First, promotion of SHGs through NRLM Project (C.G.Govt.) and second, promotion of WSHGs through NGOs (NABARD). Now as per NRLM project, the Linkages of SHGs are to be done only for Women Groups. Now subsidy will not be provided to groups. Only interest subvention will be provided. The position of SHGs in the state is as under:

Rs. in Crore

a.	No of Savings Bank A/cs opened by the banks	148575	126.87
b.	Out of (a) No. of WSHG's S.B.A/cs opened by the groups	104150	90.64
c.	Out of (a) total Groups Linked by various banks	80300	307.34
d.	Out of © total WSHGs Linked by various banks	58000	205.44

The NABARD has formulated separate scheme for LWE districts, where NABARD is promoting SHG Linkages programme through NGOs. As per

NABARD there are 24 NGOs identified in 10 LWE districts and are working with various linked bank branches. How many groups have been formed by these NGOs under NABARD scheme, district wise position is not available at SLBC. However, SLBC has sought information on WSHGs as per Formats provided by NABARD from all LDMs including LDMs from LWE districts. SLBC has sent reminders to all LDMs for provision of information as above, but no information has so far been received by SLBC. Now SLBC requested the NABARD to collect this information through their DDMs and provide this information to SLBC also. Now SLBC requested both the agencies to provide district wise targets for 2013-14 for WSHGs in the state.

State Bank of India and Chhattisgarh Gramin Bank have organised sensitization programmes at Bastar and Rajnandgaon at ground level , with Branch Managers, with the support of NABARD for promoting and increasing linkages of SHGs, specially Women SHGs. We have no information about other banks having organized such programmes.

STEERING COMMITTEE OF SLBC UNDER NRLM

As per the decision of Govt. of Chhattisgarh a separate steering committee of SLBC was constituted under NRLM for reviewing the implementation and progress of the scheme time to time.

The third meeting of Steering Committee was conducted on 31.05.2013. The meeting was chaired by Additional Chief Secretary, Department of Rural Development, Government of Chhattisgarh.

The following items were discussed during the meeting :

- i. Transition of SGSY to NRLM. SGSY has been discontinued w.e.f. 31.03.2013. Now GOI will give close ended Interest Subsidy, instead of Capital Subsidy which used to be given in SGSY.
- ii. Financial assistance to SHG UNDER NRLM.
- iii. Fixing targets for linkages of SHGs for FY 2013-14.

- iv. Sharing of data to NRLM, pertaining to Savings Bank & Loan accounts of SHGs periodically from Bank servers.
- v. Status of construction of buildings and training to unemployed youths under RSETIs.
- vi. Banks to establish RSETIs in nine new districts.

The body of the committee is as under :

1.	Additional Chief Secretary, Govt. of C.G., Chairman Panchayat and Rural Development.	
2.	Principal Secretary, Govt. of C.G., Dept. of Finance.	Member
3.	Principal Secretary, Govt. of C.G., Khadi & Village Industries.	Member
4.	Convener SLBC	Member
5.	Director, SRLM	Member, Secretary
6.	Representative from RBI	Member
7.	Representative from NABARD	Member
8.	Manager, Minor Forest	
9.	Director, Institutional Finance	Member
10.	Director, Agriculture	Member
11.	Director, Veterinary Health Services	Member
12.	Deputy General Manager, Dena Bank	Member
13.	Deputy General Manager, Central Bank	Member
14.	State Project Coordinator, RUDSETI	Member

The above committee is formed as per the direction of DFS, MOF to review and examine the ground level problems in formation of SHGs and their linkages.

This steering committee deals only in SHGs, RSETIs and MGNREGA payments. Hence no separate committee for review of SHGs is required. SLBC has written a letter to all to form a separate committee for SHGs. But NRLM department Govt. of C.G. informed SLBC that there is no need for separate committee for SHGs, because steering committee on NRLM already deals the purpose of SHGs. If house feels to have a committee separately, SLBC requests NABARD and department of Panchayat and Rural Development Govt. of C.G. to initiate to form the committee.

Bankers are requested that progress in MGNREGA payment through BCM and progress in construction of RSETI building should be submitted to SLBC at monthly interval.

AGENDA No. 10 : MISCLANIOUS ISSUES WITH GOVERNMENT

a. COMPUTERISATION OF LAND RECORDS

Computerization of land records is essential in present scenario. After feeding revenue data, land records should be made available on line to the banks. This will help banks in eliminating chances of fraud by fake registries.

b. DEBT RECOVERY TRIBUNAL IN CHHATTISGARH STATE .

Setting up of a DRT in our State will facilitate early settlement of cases pertaining to bad debts and bank funds locked up in cases pending with DRT may be available to banks for further lending to eligible units for furthering credit growth in the State.

The State Government is requested to follow up the matter with appropriate authorities in the Ministry of Finance, Government of India so that DRT in the State may start functioning during FY 13-14.

c. REGISTRATION OF EQUITABLE MORTGAGE.

There is a need that equitable mortgage should be recorded in respective registrar offices of the State. This will safeguard banks' interest against multiple financing.

d. MORTGAGE OF TRIBAL LAND.

There is problem in creating equitable mortgage of tribal land. The banks can not sell mortgaged tribal land without permission of DM even under SARFAESI Act. Government should make necessary amendment, or alternatively a credit-guarantee trust fund may be set up on the lines of CGTMSE, so that, the tribal inhabitants of the state can be financially included in big way. A meeting was convened on 20.04.2013 by SLBC Convener with a few major banks and also

formed a sub-group to make suggestions for an alternative on the lines of CGTMSE for coverage of more and more tribals under banking fold.

e. KRISHI UPAJ MANDI.

Chhattisgarh State Agricultural Marketing Board is established in Chhattisgarh under the C.G.Krishi Upaj Mandi Adhiniyam 1972 where agricultural produce are marketed. In Chhattisgarh, number of notified Mandi Samiti's are 73 that are working. Mandi's are providing platform for farmers (sellers) and traders (buyers) in exchange of commission charged by the Mandi Board. Mandi Board has the list of registered farmers which may be provided to the SLBC to assist in recovery of bad loans in Agri Segment specially from medium and large farmer. Bankers need the help of the Govt. in this regard.

f. SARFAESI.

In many cases banks are unable to take physical possession of the property of defaulting borrowers, as required under SARFAESI act. There are such cases where Banks have applied to DM but applications are still pending even after the gap of quite a good time.

Supreme Court in its judgment has clarified that -

- DM acting under Sec.14 of the SARFAESI Act is not required to give notice either to the borrower or to the third party.
- He has to only verify from the bank or financial institution whether notice under section 13(2) is given or not and whether the secured assets fall within his jurisdiction.
- All applications filed under Section 14 which are in compliance with the requirements, shall be disposed off by the DM as expeditiously as possible and under any

circumstances, within a period of two months from the date of proper presentation of the application.

- Banks/Financial Institutions are only required to annex a copy of the notice issued under Section 13(2) of the SARFAESI Act along with proof of dispatch and affidavit of service to that effect, to their application under Section 14 of the SARFAESI Act.

The List given by various banks for such delay has been annexed and provided by SLBC to concerned district collectors.

State Government is requested to advise District Administration to promptly take physical possession of the property of defaulting borrowers as required under the SARFESI Act.

g. RRC.

A total number of 232324 cases amounting Rs.649.93 crore are pending for recovery as at the end of March'2013. The number of new cases filed during the quarter is 9744 for Rs.89.70 crore. We have requested member banks in the previous SLBC meetings also, to instruct their branches to reconcile the actual pending RRCs in consultation with local revenue authorities. LDMs are advised to take initiative for their respective districts. The District authorities should be approached for conducting special drives for recovery. BRISC amount, wherever pending should be paid to the Government without delay. RRC filing should be on line, on the lines of Madhya Pradesh Govt. so that actual position of RRCs filed and recovery made through RRCs, can be ascertained.

State Government is requested to advise District Administration of all the districts to expedite recovery in RRC cases filed, by holding Recovery Camps, Lok Adalats, etc.

h. Automation of Interface of State Government Treasuries.

Public Sector Banks have been providing banking services to various State Governments, and have also been effecting payments on behalf of the State Government Treasuries.

The full automation of interface of State Government Treasuries with the banks has immense benefits for all the stakeholders, including the concerned State Governments, the banks and beneficiaries, such as, convenient and smooth processes, instant fund transfer and quick credits to all beneficiaries' accounts, elimination of risks associated with human interference, cost and time efficient transactions, quick settlement of claims, automatic instant reconciliation of transactions, substantially reduced paper work, efficient fund management, effective budgeting exercise, easy and perfect record keeping in digital form etc.

The full automation of interface of State Government Treasuries with the Banks has not yet happened. State Bank is in process of full automation of interface of State Govt. Treasuries. Nodal Officers of other Banks are requested to personally monitor the progress in this regard.

i. Functioning of Service Provider

Banking business suffers due to poor connectivity in remote areas. In 2000+ population villages connectivity is not available in about 50% villages. Now banks have to provide banking services through BC model in each villages of the State as per RBI and DFS,MOF guidelines, but due to poor connectivity or

non availability of connectivity the process of financial inclusion is slowed down. SLBC had also written to BSNL in this regard.

There is also delay on the part of State Electricity Board in disposing off the applications made by the banks to Electricity Board for enhancement of power load, that is needed to make a branch fully Air conditioned.

j.Non Submission of SLBC data by Banks.

Only 8 banks submitted the SLBC data in time (up to 25.04.2013). Ten Banks (SIDBI, Vijaya Bank, State Bank of Patiala, ING Vaisya, Karnataka Bank, Kotak Mahindra Bank, Laxmi Vilas Bank, South Indian Bank, Vyavsayik Sah. Bank, Nagpur Nag Sah. Bank) did not submit SLBC data after repeated reminders up to 30.05.2013, so their previous quarter data has been taken.

AGENDA NO. 11.: CRIME AGAINST BANKS

----- NIL -----

**AGENDA NO. 12.: ANY OTHER ISSUE WITH THE PERMISSION OF
THE CHAIR**

AGENDANO. 13: VOTE OF THANKS