

राज्य स्तरीय बैंकर्स समिति , छत्तीसगढ़ , रायपुर  
60 वी बैठक , दिनांक : 28.01.2016  
मंत्रालय, नया रायपुर (छ ग)

अनुसूची  
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राज्य स्तरीय बैंकर्स समिति , छत्तीसगढ़ , रायपुर

60 वी बैठक

मंत्रालय , नया रायपुर ( छ ग )

State Level Bankers' Committee, Chhattisgarh , Raipur

60<sup>th</sup> SLBC Meeting

Mantralaya, Naya Raipur (C G)

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## 60<sup>th</sup> Meeting of State Level Bankers' Committee, Chhattisgarh

### Agenda

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

#### **Agenda No.2. Adoption of the Minutes of 59<sup>th</sup> SLBC meeting held on 16.10.2015.**

Minutes of the 59th meeting of State Level Bankers' Committee held on 16.10.2015 have been circulated to all participants. The house is requested to confirm the minutes. Copy of the minutes are placed at **Annexure-A (Page- 24)** and the same may also be viewed at / downloaded from website-www.slbchhattisgarh.com.

#### **Agenda No. 3: Action Taken Report of the 59<sup>th</sup> SLBC Meeting**

Action Taken Report on Minutes of meeting is placed at **Annexure - A1 (Page-32)**. The house is requested to approve Action Taken Report.

#### **Agenda No. 4: Adoption of minutes of meeting of SLBC Sub-Committee:**

SLBC Sub-Committee meeting headed by Shri M K Raut, IAS, Additional Chief Secretary, Panchayat and Grameen Vikas Vibhag & Development Commissioner, Government of Chhattisgarh was conducted on 27.11.2015. Review of progress achieved under Government Sponsored Schemes and other related issues was carried out in the meeting of SLBC Sub-committee. Minutes of meeting is placed at **Annexure – B (Page - 39 )**

#### **Agenda No. 5: Pradhan Mantri Jan-Dhan Yojana (PMJDY):**

The mission was started on 28 August 2014 and completed on 15.01.2015. Saturation certificates received for all 27 Districts have been submitted to Mission FI, DFS, MoF, GoI. 5 LWE affected districts have approx. **20688** households in inaccessible areas which are being covered gradually. As per report submitted by Lead District Managers as on 15.01.2016 only **10,168** households remain to be covered.

The progress on related parameters is summarized below:

As on	PMJDY Accounts	Active Bank accounts	Active Account %	RuPay card issued	RuPay Issue %	Aadhar Seeding	Aadhar Seeding %
31/03/2015	67,76,888	26,82,375	40	60,31,431	89	12,14,103	18
15/01/2016	89,91,692	49,22,705	55	68,18,457	76	24,62,700	27
<b>Growth</b>	<b>22,14,804</b>	<b>22,40,330</b>		<b>7,87,026</b>		<b>12,48,597</b>	

Aadhar seeding must be completed for at least 95% accounts by 31.03.2016

Detailed district-wise and Bank wise data are placed at **Annexure- C (Page - 46)**.

**Agenda No 6. : Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY):**

Three Social Security Schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) were launched by Hon'ble Prime Minister on 09.05.2015.

Progress made under PMJJBY, PMSBY and APY up to 15.01.2016:

<b>PMJJBY</b>	<b>PMSBY</b>	<b>APY</b>	<b>Total Enrolment (PMJJBY+ PMSBY +APY)</b>
9,59,149	46,62,402	25,114	56,46,665

District wise and Bank wise progress report up to 15.01.2016 is placed at **Annexure - D. (Page-51 )**

**Claim under PMJJBY & PMSBY:**

Numbers of Claims reported under PMJJBY & PMSBY up to 15.01.2016:

<b>Scheme</b>	<b>Claim lodged</b>	<b>Claim Paid</b>	<b>Claims under process</b>
<b>PMJJBY</b>	529	435	94
<b>PMSBY</b>	79	38	41
<b>Total</b>	<b>608</b>	<b>473</b>	<b>135</b>

**Note:** As advised by Department of Financial Services, Ministry of Finance, Government of India vide their letter no. F.No.H-1201/2/2015-Ins.II dated 28.12.2015, Last date of enrolment under PMJJBY (without self – certificate of good health) and PMSBY is further extended from 30.11.2015 to 31.5.2016. Further, the time line for Government co-contribution under Atal Pension Yojana (APY) has been extended to 31.03.2016.

**Agenda No. 7: Pradhan Mantri MUDRA Yojana (PMMY):**

All Banks have received targets from their respective Head Offices. District wise targets were worked out as advised by the Department of Industries, Government of Chhattisgarh and sent to all Banks and Nodal Office of C.G. Government. A special web portal for reporting of progress under MUDRA has been created by CHiPS. All banks are required to update progress in the portal (web address - <http://pmjdy.cgstate.gov.in>) on daily basis.

**Performance under PRADHAN MANTRI MUDRA Scheme up to 15.01.2016 is as under:**

Sanctioned		Disbursement	
No	Amt (in lac)	No	Amt (in lac)
114396	81953.99	114396	75453.83

**The Targets assigned to all Banks in the State under PMMY for 2015-16 is as under:**

Particulars	Target Set	Actual Achievement	Achievement %
Physical Target (No )	3,58,622	114396	32
Financial Target	Rs. 1,307.87 Cr	Rs.819.54	63

District wise Bank wise target and achievement details are placed at **Annexure-E (Page-55 )**.

**Agenda No.:8. National Rural Livelihood Mission (NRLM):**

All poor women of the State are to be covered under Self Help Group (SHG) Bank linkage programme. Government of India is executing the Women Self Help Group Programme through NABARD in LWE districts and National Rural Livelihood Mission Programme through State Rural Livelihood Mission (Bihan) in the State.

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction %
	Number	Amount	Number	Amount	Number	Amount	
<b>Position as on 30.09.2015</b>							
Rs.150 Cr	9591	139.52	4471	58.90	3658	51.20	39%
<b>Position as on 31.12.2015</b>							
Rs.150 Cr	12738	183.69	8164	102.77	6974	78.96	69%

Bank wise target and achievement details are placed at **Annexure – F (Page- 60 )**.

**AGENDA NO.9. National Urban Livelihood Mission (NULM):**

Physical Targets for 2015-16 have been allotted by State Urban Development Authority (SUDA) as under:

(Rs in Crore)

Scheme	Physical Target	Achievement	Financial Target Loan Amount	Achievement	Financial Target Interest Subsidy	Achievement
Interest Subsidy for Bank linkage	1996	152	5.00	1.69	0.26	0.09
Interest Subsidy for Group Loan	287	42	11.48	0.95	0.60	0.06
Interest Subsidy for Individual Loan	4227	2261	42.27	19.97	2.28	1.07

Targets have been distributed among districts and sent to Lead District Managers for further allotment of targets to Bank Branches within districts. Detailed progress report is placed at **Annexure- G (Page61)**. Banks are requested to ensure early disposal of cases.

**Agenda No.:10. Prime Minister's Employment Generation Programme (PMEGP):**

The Chief Executive Officer, KVIC, has vide Circular number CEO Cell (PMEGP) / EDP Prog/2014-15/482 dated 02.12.2014, advised that EDP training to PMEGP beneficiaries will be imparted through Banks' RSETIs / RUDSETIs. Further disbursements in PMEGP accounts cannot be made unless the EDP training is completed by the borrower.

(Rs. in Crore)

Scheme	Target	Target Margin Money (Rs in Cr)	Case sponsored till Dec-15	Margin Money	Cases sanctioned	Margin Money Sanctioned (Rs in Cr)	Disbursement by Banks (No of cases)	Margin Money Disbursed (Rs in Cr)	% Achievement
PMEGP KVIC	646@	12.91	354	16.94	28	0.97	0	0.00	4%
PMEGP KVIB	646	12.91	1273	31.08	261	5.74	110	2.00	35%
PMEGP DIC	630*	17.21	630	13.45	630	13.45	378	8.07	100%
<b>Total</b>	<b>2152</b>	<b>43.03</b>	<b>2073</b>	<b>61.47</b>	<b>883</b>	<b>19.19</b>	<b>488</b>	<b>10.07</b>	<b>41%</b>

@DLTFC held at 16 districts and all the cases have been sent to bank branches in the month of November & December 2015.

\*Target revised to 860 in the month of December 2015.

In a meeting on 19.06.2015 with three sponsoring agencies of PMEGP namely KVIC, KVIB and Industries Department it was decided that targets for the year 2015-16 allotted by KVIC and KVIB will be sent by these two agencies only. As for Department of Industries, the cases sent during 2014-15 and still pending, will continue to be sanctioned. These pending cases will be considered as the targets for 2015-16 allotted by Directorate of Industries.

Another review meeting was held on 07.01.2015 under the Chairmanship of Secretary (Industries), Government of Chhattisgarh.

#### **Agenda No.:11. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana.**

The progress in Government Sponsored Schemes has been taken from Chhattisgarh Rajya Antyavasayi Sahakri Vitt evam Vikas Nigam Mydt. Bank wise and District wise reports are placed at **Annexure- H (Page No- 67)**

<b>Sr no</b>	<b>Scheme</b>	<b>Physical Target 2015-16 (No)</b>	<b>Cases Sponsored up to Dec -2015 (No)</b>	<b>Cases Sanctioned Up to Nov -2015 (No)</b>	<b>Achievement Up to Nov -2015</b>
1	Antyodaya Swarojgar Yojana	6,000	6,523	2,319	39%
2	Adivasi Vitt Swarojgar Yojana	2,000	4,351	1,247	62%

As the cases submitted by Sponsoring Agency are not on e-tracking, therefore, all Banks are advised to reconcile the position with the Chhattisgarh Rajya Antyavasayi Sahakri Vitt evam Vikas Nigam Mydt department under confirmation to SLBC. Chhattisgarh Rajya Antyaava-saayee Sahakaari Vitt evam Vikaas Nigam Maryadit. is also requested 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, position of pending applications can be tracked at Bank / Branch and District levels.



**Agenda No.12: Details of activities conducted in RSETIs:**

The details of activities conducted in RSETIs up to 30.09.2015 are as under:

S.No	Name of Bank	No. of RSE TI	Programme conducted since opening to 30.09.2015	Youths trained since opening to 30.09.2015	Programme conducted from 01.04.15.to 30.09.2015	Youths trained from 01.04.15 to 30.09.15	Linkage Ratio since Inception
1	State Bank of India	11	789	21,140	92	2,230	60%
2	Central Bank of India	2	125	4,059	19	564	62%
3	Dena Bank	5	363	9,252	47	1,106	55%
	<b>TOTAL</b>	<b>18</b>	<b>1,277</b>	<b>34,451</b>	<b>158</b>	<b>3,900</b>	<b>59%</b>

All member Banks are requested to identify the candidates and ensure their attending EDP training in the RSETIs as per calendar. All Banks are also requested to dispose of, without delay, the PMEGP cases of the beneficiaries who have already completed PMEGP EDP training at RSETIs.

**State Level Bankers Committee, Chhatisgarh**  
**Details of PMEGP EDP Training at RSETI**

<b>Sr No</b>	<b>Name of RSETI</b>	<b>Covers Districts</b>	<b>Number of Programme conducted since opening to 31.03.2015 For PMEGP EDP Training</b>	<b>Number of Youths trained since opening to 31.03.2015 For PMEGP EDP Training</b>	<b>Number of Programme conducted from 01.04.15.to 15.12.15 For PMEGP EDP Training</b>
1	Bijapur	Bijapur	0	0	2
2	Bilaspur	Bilaspur, Mungeli	2	46	0
3	Dantewada	Dantewada, Sukma	2	48	0
4	Dhamtari	Dhamtari	4	141	5
5	Durg	Durg, Balod, Bemetara	4	105	1
6	Jagdalpur	Jagdalpur, Kondagaon	1	33	0
7	Janjgir Champa	Janjgir Champa	9	165	3
8	Jashpur	Jashpur	3	69	0
9	Kanker	Kanker	3	96	0
10	Kawardha	Kawardha	1	39	0
11	Korba	Korba	3	60	1
12	Koriya	Koriya	1	20	0
13	Mahasmund	Mahasmund	2	81	1
14	Narainpur	Narainpur	2	41	1
15	Raigarh	Raigarh	2	51	0
16	Raipur	Raipur, Gariaband, Balodabazar	2	41	4
17	Rajnandgaon	Rajnandgaon	4	73	2
18	Sarguja	Surguja, Surajpur, Balrampur	7	145	3
	<b>18 RSETIs</b>	<b>27 districts</b>	<b>52</b>	<b>1254</b>	<b>23</b>

**AGENDA NO. 13 FINANCIAL LITERACY CENTRES (FLC):**

Financial Literacy is a regular activity of Banks. In Chhattisgarh 32 FLCs have been established in 27 districts. Details are as under:

1. State Bank of India – Jagdalpur, Kanker, Bilaspur, Kawardha, Janjgir Champa, Bijapur, Dantewada, Jashpur, Korba, Raigarh, Narayanpur, Mungeli, Sukma, Kondagaon, Balod-abazar and Bemetara.
2. Dena Bank – Durg, Rajnandgaon, Raipur, Dhamtari, Mahasamund, Gariaband and Balod.
3. Central Bank of India – Surguja, Koriya, Surajpur and Balrampur.
4. Chhattisgarh Rajya Grameen Bank – Village- Jainagar (Surajpur), Village – Loing,(Raigarh), Pamgarh (Janjgir-Champa), Village- Berla,(Bemetara), Village- Awanrab-hata (Dantewada)

**Summary of activities from 01.04.2015 to 30.09.2015:**

Sr. No.	Name of Bank	No. of FLCs	No. of persons availing indoor services	No. of outdoor activities undertaken	No. of persons participated in outdoor activities
1.	State Bank of India	16	2,690	415	27,091
2.	Dena Bank	7	627	837	2,716
3.	Central Bank of India	4	3,781	182	21,769
4.	Chhattisgarh Rajya Grameen Bank	5	425	19	480
	<b>Total</b>	<b>32</b>	<b>7,523</b>	<b>1,453</b>	<b>52,056</b>

As per RBI guidelines every rural Branch also conducts at least one FLC camp every month. Also various camps were conducted for Account opening, Aadhar seeding, RuPay cards which contributed to further spread of Financial Literacy of villagers.

As per instructions received from Department of Financial Services, Ministry of Finance, Government of India, 83 Government Industrial Training Institutes (ITI), 84 Private ITI, 210 Vocational Training Centers (VTCs) and 510 Vocational Training Partners (VTPs) have been mapped to Banks for imparting financial literacy training. Lead District Managers coordinating the financial literacy activities.

Apart from the above efforts,:

1. FLCC / awareness camps are also conducted regularly by NABARD.
2. All LDMs conduct at least one camp per month on a regular basis.
3. In RSETIs trainees are exposed to Financial Literacy session.

## **AGENDA NO. 14 : Expansion of Banking Services in LWE affected Districts:**

As per Department of Financial Services, Ministry of Finance, Government of India letter no. F.No.20/57/2010-FI (C-53274) dated 30.06.2015, 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. Accordingly, 150 locations were identified for opening Bank branches in these districts. As advised by Secretary, Department of Financial Services, Ministry of Finance, Government of India. a team visited Sukma, Dantewada and Bijapur districts of Chhattisgarh from 14.07.2015 to 16.07.2015 to understand the ground realities and ascertain the availability of infrastructural facilities at the centres identified for opening new Bank branches / ATMs. As per letter no. 687/DIF/2015 dated 19.08.2015 all Banks were to submit the list of centres of their choice from the proposed list in sealed envelope. As many as 19 Banks had given 59 choice centres. For Branch allotment a special SLBC meeting was convened on 9<sup>th</sup> Dec.2015 under the Chairmanship of Hon. Chief Secretary in which Shri Ateesh Singh Director, Department of Financial Services, Government of India, was also present. In the meeting it was decided that 59 centres where Banks have volunteered to open branches out of proposed 150 centres in Bastar division and Rajnandgaon Districts, the opening of branches is to be operationalized by 31.03.2016.

In this context a Standard Operating Procedure (SOP) was prescribed and circulated by Director, Directorate of Institutional Finance, Govt of Chhattisgarh to member banks with instruction to report monthly progress through SLBC.

### **Bank branch expansion in LWE Districts:**

<b>Sr .No.</b>	<b>Districts</b>	<b>No of proposed Centers by District Authorities</b>	<b>Allotment of Centers on the "first come first serve basis"</b>	<b>Only ATM will be installed by Central Bank of India</b>
1	Bijapur	33	2	1
2	Sukma	25	5	
3	Dantewada	18	4	1
4	Jagdalpur	29	18	
5	Kanker	7	6	
6	Kondagaon	7	5	1
7	Narayanpur	12	1	2
8	Rajnandgaon	19	13	
<b>Total</b>		<b>150</b>	<b>54</b>	<b>5</b>

Bank wise allotment and progress of Branch opening in LWE affected districts upto 14.01.2016 is placed at **Annexure- I (Page 72 )**,

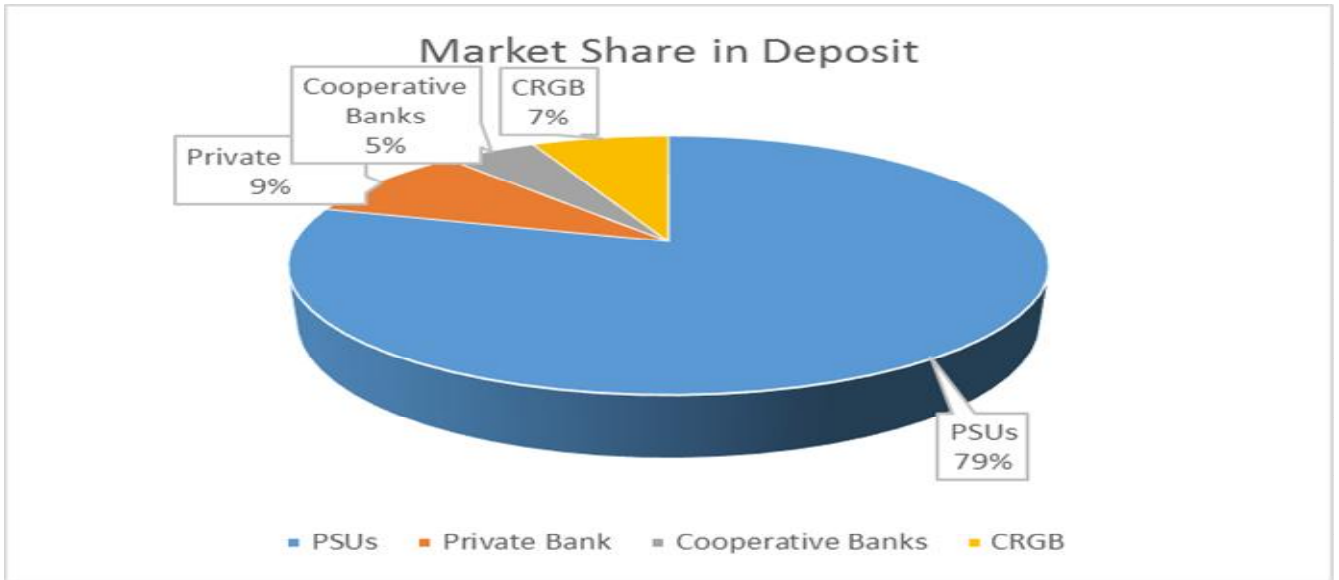
**Agenda No 15: Banking at a glance in Chhattisgarh (Key Indicators):** Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr No	Particulars	March 2015	September 2014	September 2015	YoY Growth September 14 to September 15	
					Amount	%
1	Deposit	105022.49	96314.75	105437.35	9122.60	9.47
2	Credit (Advances)	67690.99	65775.82	70071.31	4295.49	6.53
3	CD Ratio (%) <b>Benchmark -60%</b>	64.45	68.29	66.46	-1.83 %	
4	Priority Sector Advance	30146.88	28745.52	33135.55	4390.03	15.27
5	Share of PSA in Total Advances (%) <b>Bench Mark – 40%</b>	44.54	43.70	47.29		
6	Agriculture Advances	9773.61	10644.78	11735.07	1090.29	10.24
7	Share of Agriculture Advances in Total Advances (%) <b>Bench Mark -18 %</b>	14.44	16.18	16.75		
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	14310.18	12578.63	15080.67	2502.04	19.89
9	Share of MSE Advances to total Advances (%)	21.14	19.12	21.52		
10	Adv. To Weaker Section (WSA)	7925.81	6795.91	8722.93	1927.02	28.35
11	Share of WSA to Total Advances <b>Bench Mark -10%</b>	11.71	10.33	12.45		
12	DRI Advances	7.74	8.14	7.46	-0.68 Cr	
13	Share of DRI Advances in total (1%) <b>Bench Mark-1%</b>	0.01	0.01	0.01		
14	Advances to Women	3765.12	3253.65	3992.11	738.46	22.70
15	Share of Advances to Women to total Advances (%) <b>Bench Mark- 5%</b>	5.56	4.95	5.70		
16	<b>Branch Network</b>	<b>March 2015</b>	<b>September 2014</b>	<b>September 2015</b>	<b>Growth (YoY)</b>	<b>Growth %</b>
	Rural	1165	1142	1185	43	3.76
	Semi -Urban	651	655	666	11	1.67
	Urban	638	620	634	14	2.25
	Total Branches	2454	2417	2485	68	2.81
	Per branch population in Chhattisgarh (2.55 Crore)*	10391	10550	10261	-289	
62 branches of Apex Land Development Bank were merged with Cooperative Bank during this financial year 2014-15						

## 15.1: Deposits and Advances Growth:

### Deposits:

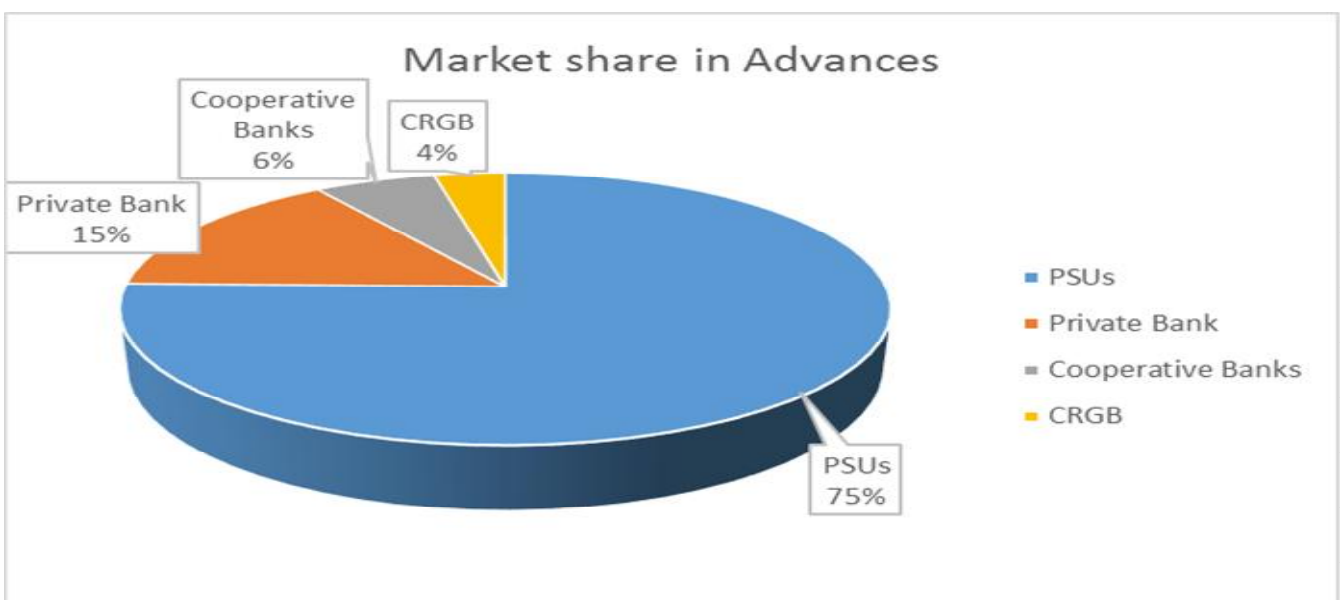


- Deposits recorded a YoY growth of Rs.9122.78 Crores.

(Rs in Crore)

As on 31 <sup>st</sup> March 15	As on 30 <sup>th</sup> Sep 2014	As on 30 <sup>th</sup> Sep 2015	YOY Growth	
			Amount	%
1,05,022.42	96314.57	105437.35	9122.78	9.47

### Advances:



- Advances recorded a YoY growth of Rs. 4295.47 Crore.

(Rs in Crore)

As on 31 <sup>st</sup> March 15	As on 30 <sup>th</sup> Sep 2014	As on 30 <sup>th</sup> Sep 2015	YOY Growth	
			Amount	%
67,690.99	65775.84	70071.31	4295.47	6.53

Bank wise information regarding Deposit, Advances and CD Ratio shown in table No – 1(a) (Page-82 ).

## 15.2: Credit Deposit Ratio (CD Ratio)

As per instructions contained in RBI Master Circular No. 2014-15/94 dated 01.07.2014 on Lead Bank Scheme para 10 (B), CD Ratio of the Bank should be monitored at different levels on the basis of following parameters : -

Institution /Level	Indicator
Individual Banks at Head office	Cu+RIDF
State Level( SLBC)	Cu+RIDF
District Level	Cs

Where:

Cu = Credit as per place of utilization

Cs = Credit as per place of sanction

RIDF = Total resource support provided to states under Rural Infrastructure Development Fund.

Details of CD ratio are placed at **Annexure- J, Page No- 73)**

Banks have been advised to achieve a credit deposit ratio of 60% in respect of their rural and semi-urban branches separately on an all-India basis.

Number of Banks functional in Chhattisgarh	49
All Banks CD Ratio	66%
Number of Banks with CD Ratio > = 60%	34
Number of Banks with CD Ratio < 60%	15
Number of Districts with CD Ratio >= 40%	18
Number of districts with CD ratio <40%	9

**15 Banks have CD ratio less than benchmark of 60%, as given below:-**

<b>Sr No</b>	<b>Name of the Bank (Branches)</b>	<b>CD Ratio %</b>
1	Vyavasayak Sahkari Bank (6)	58
2	Vijaya Bank (23)	51
3	State Bank of Hyderabad (2)	50
4	Bank of Maharashtra (37)	46
5	Laxmi Mahila Nagrik Sahkari Bank (2)	43
6	Oriental Bank of Commerce (40)	41
7	Raipur Urban Cooperative Mercantile Bank (1)	39
8	Karur Vyshya Bank (1)	33
9	Chhattisgarh Rajya Gramin Bank (586)	33
10	South Indian Bank (3)	29
11	Pragati Mahila Nagrik Sahkari Bank (1)	26
12	Nagrik Sahakari Bank (2)	22
13	Yes Bank (2)	9
14	Bharatiya Mahila Bank (3)	9
15	Syndicate Bank (25)	6
	<b>All bank CD Ratio</b>	<b>66</b>

The Banks with CD ratio below the Bench mark of 60% may review the performance of their bank branches in area where the credit dispensation is very low, as a result of various factors such as lack of necessary infra-structure, varying ability of different regions to absorb credit, etc and take necessary steps to augment the credit flow. The lead banks may discuss the problem in all its aspects with the other financial institutions in the district and also in the DLCC forums.



**District wise CD Ratio is as under:**

09 Districts are showing CD Ratio below 40%, which needs improvement.

(Rs in Crore)

Sr No	Name of District	Deposit	Advances	CD Ratio %
1	Raipur	36267.85	39924	110
2	Bemetara	984.37	741.16	75
3	Mahasamund	1584.39	1141.43	72
4	Mungeli	650.91	451.45	69
5	Kawardha	1073.62	737.04	69
6	Raigarh	4032.97	2647.57	66
7	Dantewada	903.12	560.37	62
8	Rajnandgaon	3438.14	1941.05	56
9	Dhamtari	1652.39	909.53	55
10	Baloda Bazar	2172.12	1142.01	53
11	Jagdalpur	2231.79	1132.94	51
12	Korba	4427.46	2162.3	49
13	Gariaband	663.63	317.63	48
14	Kanker	1307.19	588.52	45
15	Durg	13896.00	6008.00	43
16	Janjgir Champa	2965.42	1260.5	43
17	Kondagaon	746.39	305.03	41
18	Balod	1635.03	665.73	41
19	Sarguja	2832.93	1087.02	38
20	Bilaspur	14129.26	4334.81	31
21	Surajpur	1723.99	506.61	29
22	Jashpurnagar	1436.5	417.25	29
23	Balrampur	918.21	256.75	28
24	Koriya	2603.87	625.81	24
25	Narayanpur	267.22	56.09	21
26	Bijapur	477.91	89.29	19
27	Sukma	414.67	61.46	15
	<b>Total</b>	<b>1,05,437.35</b>	<b>70,071.35</b>	<b>66</b>

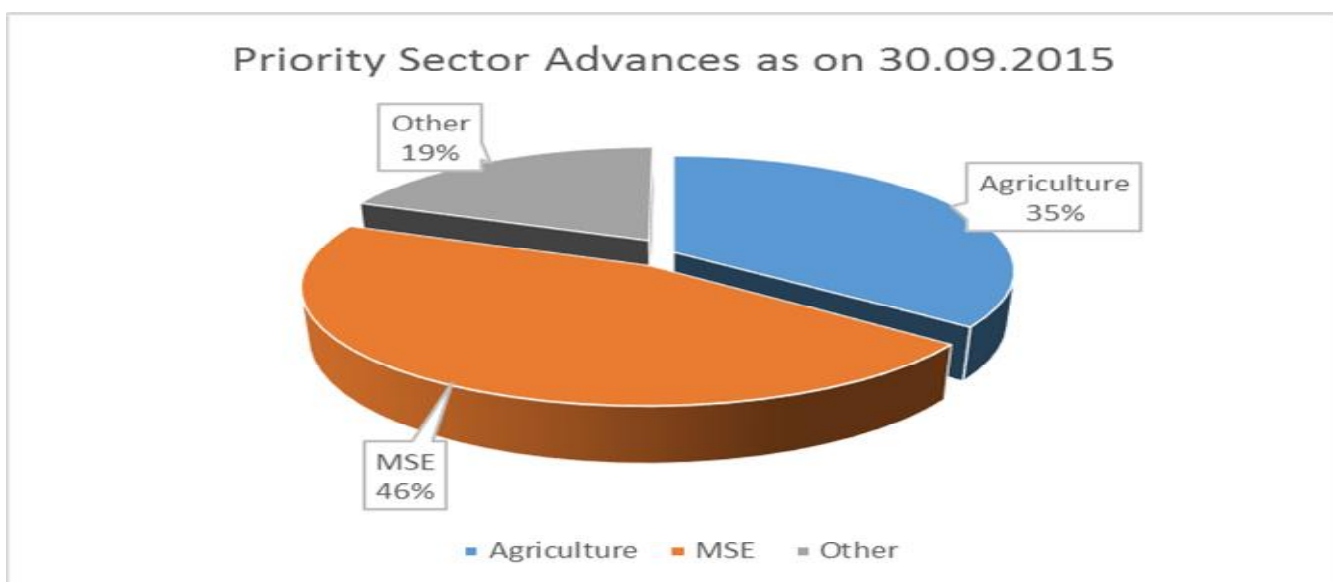
### 15.3 Priority Sector Advances:

- Priority Sector Advances registered a YoY growth of Rs 4,390.03 Crores, in percentage terms, it is 6.53%. The ratio of Priority Sector Advances to Total advances comes to 47.28% as on September 2015 which is above the bench mark level of 40%.

(Rs in Crore)

As on 31 <sup>st</sup> March 15	As on 30 <sup>th</sup> Sep 2014	As on 30 <sup>th</sup> Sep 2015	YOY Growth	
			Amount	%
30,146.88	28,745.52	33,135.55	4,390.03	15.27
44.54%	43.70%	47.28%	of total advance	

Details of Bank wise information regarding priority sector advances are shown in table No – 1(d) (Page ).



### 15.4 Agriculture Advances:

Agriculture Advances have registered a YoY growth of Rs.1090.29 Crores. In percentage terms YoY growth in Agri Advances is 10.24%. The ratio of Agri Advances to Total Advances is 16.74 % which is less than benchmark of 18%.

(Rs in Crore)

As on 31 <sup>st</sup> March 15	As on 30 <sup>th</sup> Sep 2014	As on 30 <sup>th</sup> Sep 2015	YOY Growth	
			Amount	%
9,773.61	10644.78	11735.07	1090.29	10.24
14.44%	16.18%	16.74%	Of total advance	

The total outstanding under Agriculture Cash Credit were Rs. 7926.60 Crores and Agriculture Term Loan were Rs.3808.47 Crores as at the end of September 2015. Banks are requested to increase investment credit in Agriculture Segment. Details of Bank wise information regarding agricultural advances are shown in table No –1(e) and 1 (e) (1) (Pages86, 87 ).

### 15.5: Kisan Credit Cards (KCC)

During September 2015 quarter, 1, 60,836 new cards amounting to Rs.1025.70 Crores were issued. The cumulative position comes to 25, 78,435 cards for Rs.7567.83 Crore.

(Amount in Crore)

Up to September 2015		Cumulative since inception	
No of Cards issued	Limit Sanctioned	Numbers	Amount
2,15,128	6194.45	25,78,435	7,567.83

Details of Bank wise information regarding KCC are shown in table No 8a (Page-123 ).

### 15.6: Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs.2502.04 Crore, the ratio of MSE advances to total advances is 21.52 %.

(Rs in Crore)

As on 31 <sup>st</sup> March 15	As on 30 <sup>th</sup> Sep 2014	As on 30 <sup>th</sup> Sep 2015	YOY Growth	
			Amount	% age
14,310.18	12578.63	15080.67	2502.04	19.89
21.14%	19.12%	21.52%	Of total advance	

Details of Bank wise information regarding MSME advance are shown in 1(f) (Page -88 ).

### 15.7: Other Priority Sector Advances:

Other Priority Sector Advances shows an increase of Rs 755.51 YoY growth. The ratio of Other Priority Sector advances to Total Advances is 9.02% as at the end of September 2015.

(Rs in Crore)

As on 31 <sup>st</sup> March 15	As on 30 <sup>th</sup> Sep 2014	As on 30 <sup>th</sup> Sep 2015	YOY Growth	
			Amount	%
6,053.26	5570.30	6325.81	755.51	13.56
8.94%	8.47	9.02	Of total advance	

Details of Bank wise information regarding other priority sector are shown in table No – 1(f)-3 (Page-90 ).

### 15.8: Advances to Weaker Sections:

Advances to weaker sections registered a YoY growth of Rs.1927.02 Crore. The ratio of advances to weaker sections to total advances is 12.44% which is above the bench mark level of 10%.as at the end of the September 2015, whereas ratio of advances to weaker section in priority sector 26.32%.

(Rs in Crore)

As on 31 <sup>st</sup> March 15	As on 30 <sup>th</sup> Sep 2014	As on 30 <sup>th</sup> Sep 2015	YOY Growth	
			Amount	%
7,925.81	6795.91	8722.93	1927.02	28.35
11.70%	10.33%	12.44%	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page -91 ).

### 15.9: Education Loans:

2370 cases for Rs 75.09 Crore have been sanctioned during the quarter ended 30.09.2015.

(Rs in Crore)

Up to the Quarter – September 2015			Cumulative since inception	
No of Cases Sanctioned	Limit Sanc-tioned	Amount Dis-bursed	No of Cases Sanctioned	Amount
2370	75.09	44.12	19971	500.02

Bank wise details of Educational Loans are shown in table No–8d(Page -126).

Agency wise details of progress under Education Loan are as under:

(Rs in Crore)

During the Quarter - September 2015				Cumulative since inception	
Agency	No of Cases	Limit Sanc-tioned	Disbursement	No of Cases Sanctioned	Amount
Commercial Banks	2324	73.62	42.65	19335	487.66
Cooperative Banks	4	0.26	0.26	24	0.67
RRBs	42	1.21	1.21	612	11.69
<b>Total</b>	<b>2370</b>	<b>75.09</b>	<b>44.12</b>	<b>19971</b>	<b>500.02</b>

## Agenda No. 16: Review of Performance under Annual Credit Plan: 2015-16

Sector wise break-up of Targets and Achievements up to September 2015:

(Rs in Crore)

Sector	Target 2015-16	Achievement (up to September 2015)	% Achievement
Agriculture	11,953.91	5047.29	42.22
MSE	3,993.60	2548.15	63.81
OPS	5,031.30	1326.30	26.36
<b>Total</b>	<b>20,978.81</b>	<b>8921.74</b>	<b>42.53</b>

Sector wise Performance: Comparative data for September 2014 & September 2015:

(Rs in Crore)

Sector	September-2014			September-2015		
	Target (2014-15)	Achievement	%	Target (2015-16)	Achievement	% Achievement
AGRI	11,016.83	4521.41	41.04	11,953.91	5047.29	42.22
MSE	4,157.67	1963.17	47.22	3,993.60	2548.15	63.81
OPS	4,931.97	1055.91	21.41	5,031.30	1326.30	26.36
<b>Total</b>	<b>20,106.47</b>	<b>7540.49</b>	<b>37.50</b>	<b>20,978.81</b>	<b>8921.74</b>	<b>42.53</b>

Agency wise Performance: Comparative data for September 2014 & September 2015:

(Rs in Crore)

Agency	September-2014			September-2015		
	Target	Achievement	%	Target	Achievement	%
Commercial Banks	13,053.11	4666.86	35.75	13,312.61	5848.93	43.93
Cooperative Banks	4,198.16	2554.55	60.85	4,606.41	2697.29	58.55
RRBs	2,855.2	319.08	11.18	3,059.79	375.52	12.27
<b>Total</b>	<b>20,106.47</b>	<b>7540.49</b>	<b>37.50</b>	<b>20,978.81</b>	<b>8921.74</b>	<b>42.53</b>

Bank wise details of ACP achievement are shown in table No – 4 C (Page-102 ).

## Agenda No. 17: Review of Bank branch and ATM network: 2015-16

### 17.1 Number of Branches:

31 new bank branches have been opened in this financial year (PSU Banks : 15, Private Banks : 7, Cooperative Banks : 7 , CRGB : 2) the location wise distribution is Rural: 20, Semi-urban : 15, Urban : - 4 up to September 14 Quarter 2015-16. There are now 1185 rural, 666 semi-urban and 634 urban branches in the State of Chhattisgarh aggregating 2485 branches as at the end of September 2015. Out of these, 74.48 % branches are operating in rural and semi-urban areas.

Type of Bank	Rural		Semi Urban		Urban		Total Branches	
	Mar-15	Sep-15	Mar-15	Sep-15	Mar-15	Sep-15	Mar-15	Sep-15
PSU Banks	499	510	428	435	452	449*	1379	1394
Private Banks	55	57	84	90	90	89*	229	236
Cooperative Banks	147	152	61	63	54	54	262	269
CRGB	464	466	78	78	42	42	584	586
<b>Total</b>	<b>1165</b>	<b>1185</b>	<b>651</b>	<b>666</b>	<b>638</b>	<b>634</b>	<b>2454</b>	<b>2485</b>

\*Urban Branches closed /merged by Dena Bank, SBI, Vijaya Bank & Laxmi Vilas Bank. Bank wise information regarding Branch network is shown in table No – 1(L) (Page -96 ).

### 17.2 Number of ATMs:

There are 520 ATMs in rural centers, 833 in semi-urban centers and 1286 in urban centers in the State of Chhattisgarh aggregating to 2639 ATMs as at the end of September 2015 . PSU Banks have 2303 ATMs (87.26% of total ATMs), Private Sector Banks have 331 ATMs (12.54% of total ATMs), Cooperative Banks 3, and RRB has 2 ATMs.

Type of Bank	Rural		Semi Urban		Urban		Total ATMs	
	Mar-15	Sep-15	Mar-15	Sep-15	Mar-15	Sep-15	Mar-15	Sep-15
PSU Banks	458	498	667	715	1016	1090	2141	2303
Private Banks	20	21	101	118	214	192	335	331
Cooperative Banks	0	0	0	0	3	3	3	3
CRGB	1	1	0	0	1	1	2	2
<b>Total</b>	<b>479</b>	<b>520</b>	<b>768</b>	<b>833</b>	<b>1234</b>	<b>1286</b>	<b>2481</b>	<b>2639</b>

Bank wise information regarding ATM Network is shown in table No – 1(N) (Page-98 ).

## **Agenda No.18: New Schemes:**

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

Ministry of Housing and Urban Poverty Alleviation (MoHUPA), Government of India has on 25<sup>th</sup> June, 2015 launched Pradhan Mantri Awas Yojana – Housing for all (Urban) Mission across the country. The Mission will be implemented through four verticals, which interalia includes Affordable Housing through Credit Linked Subsidy Scheme (CLSS). CLSS comes under the purview of Finance through Primary Lending Institutions (PLIs) which includes Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks or any other institutions as may be identified by the MoHUPA.

Scheme details and Frequently Asked Questions (FAQs) on CLSS scheme are placed **at Annexure-K (Page-75)**.

## **Agenda No. 19: Drought Relief:**

**19.1 Declaration of Nazari Anavari by State Government:** Looking to the short fall in rains during Kharif season, Government of Chhattisgarh has declared Nazari Anavari as under:-

<b>Affected Tehsils</b>	<b>Vide CG Government order</b>
93 tehsils of 22 districts	F-1-108/ राजस्व / राहत/ 2015 dated 16.09.2015
17 tehsils of 7 districts	F-1-108/ राजस्व / राहत/ 2015 dated 3.11.2015
7 tehsils of 4 districts	F-1-108/ राजस्व / राहत/ 2015 dated 26.11.2015

## **19.2 Other Instructions Regarding Drought Relief:**

(i) State Government has issued instruction vide its letter No.1116b/SSVI/2015 dated 23.12.2015 to provide relief measure in pertains to customers of RRB.

(ii) RBI has approved extension of the last date for rephasing /rescheduling of loans for another three months over the earlier date of 15.12.2015 up to 16.03.2016.

## **Agenda No. 20: Miscellaneous Issues**

### **Reference for opening of Bank Branch in Janakpur, District - Korea:-**

A request has been received from Shri Phulchand Singh, Ex-MLA, Tehsil-Bharatpur, District Koriya, through State Government, regarding opening of one more branch of any bank viz. Central Bank of India, Dena Bank and Oriental Bank of Commerce in Janakpur. One branch of SBI is already functioning there which has all the bank accounts opened under Pradhan Mantri Jan Dhan Yojana, on account of which its workload has increased.

## **Agenda No. 21: Issue with the permission of the Chair -**

## **Agenda No. 22: Vote of Thanks.**

**राज्य स्तरीय बैंकर्स समिति कक्ष**  
**SLBC CELL CHHATTISGARH RAIPUR**

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श्रीमती आकांक्षा लकड़ा	सहायक	0771-4040591	



## LIST OF LEAD DISTRICT MANAGERS

Sr No	District	Lead Bank	Lead District Manager (Shri.)	Contact Number	Email ID
1	Balod	Dena Bank	Ashok Singh	7389949194	lbo.balod@denabank.co.in
2	Balodabazar	State Bank of India	D K Jain	9424193600	lbobalodabazar@gmail.com
3	Balrampur	Central Bank of India	K K Tiwari	8518882067	ldmbalram-pur@centralbank.co.in
4	Bemetara	State Bank of India	Shankar Khadiya	7089814694	shankar.cmlaedbank@gmail.com
5	Bijapur	State Bank of India	Ranjeet Tigga	9425295938	ranjeet.tigga@sbi.co.in
6	Bilaspur	State Bank of India	C S Mishra	9926303710	jainpramod@sbi.co.in
7	Dantewada	State Bank of India	G K Sharma	07856-252207	lbo.dantewara@sbi.co.in
8	Dhamtari	Dena Bank	Maharshi Mishra	7389943133	lbo.dhamta@denabank.co.in
9	Durg	Dena Bank	J C Panigrahi	7389949171	lbo.durg@denabank.co.in
10	Gariaband	Dena Bank	Neeraj	7389943187	garib@denabank.co.in
11	Jagdulpur	State Bank of India	Santosh Pujari	8305867180	Santosh.pujari@sbi.co.in
12	Janjgir-champ	State Bank of India	Bhimsen Namdeo	8458805481	namdeobhimsen@sbi.co.in
13	Jashpurnagar	State Bank of India	S M Dhargarh	9425361499	dar-garhsudhanshu@sbi.co.in
14	Kanker	State Bank of India	Sanjay Bhoumick	9425267754	san-jaybhownick11@gmail.com
15	Kawardha	State Bank of India	Pankaj Garg	7509531823	punkajgarg@yahoo.com
16	Kondagaon	State Bank of India	Malay R Das	8109916432	MALAYRANJAN-DAS@yahoo.com
17	Korba	State Bank of India	Surendra Shah	9424144457	rajendra.wasnik@gmail.com
18	Koriya	Central Bank of India	Murli Krishna	7509062697	ldmkoria@centralbank.co.in
19	Kahasmund	Dena Bank	S K Mitra	7389943173	lbo.mahasa@gmail.co.in
20	Mungeli	State Bank of India	Mohan Hathgain	9993855475	mohan.hathgain@sbi.co.in
21	Narayanpur	State Bank of India	Prakash C Sahu	9425590855	
22	Raigarh	State Bank of India	Dinesh Agrawal	7425276361	dinesh.agrawal1@sbi.co.in
23	Raipur	Dena Bank	Ms. Ankita Shrivastava	7389943198	Lbc.raipur@denabank.co.in
24	Rajnandgaon	Dena Bank	Kajal Dasgupta	7024254544	lbc.rajnan@denabank.co.in
25	Sarguja	Central Bank of India	V K Sinha	9039590217	ldmsur-guja@centralbank.co.in
26	Surajpur	Central Bank of India	B Lakra	7509062727	ldmsuraj-pur@centralbank.co.in
27	Sukma	State Bank of India	Ashok Shrirange	9425267625	<a href="mailto:ashok.shrirange@sbi.co.in">ashok.shrirange@sbi.co.in</a>