

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर
71वीं बैठक मंत्रालय, नया रायपुर, (छ ग)
State Level Bankers' Committee, Chhattisgarh, Raipur
71st SLBC Meeting,
Mantralaya, Naya Raipur (CG)
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71st Meeting of State Level Bankers' Committee, Chhattisgarh
Agenda

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

Agenda No. 2. Adoption of the Minutes of 70th SLBC meeting held on 03.08.2018

Minutes of the 70th meeting of State Level Bankers' Committee held on 03.08.2018 has been circulated to all participants. A Copy of the minutes is placed at **Annexure- A (Page No-28)** and the same may also be viewed at / downloaded from website-www.slbcchhattisgarh.com.

Agenda No. 3: Action Taken Report of the 70th SLBC Meeting

Action Taken Report on minutes of meeting is placed at **Annexure –A1 (Page No-42)**. The house is requested to approve the Action Taken Report.

Agenda No.4: Expansion of Bank branch network in LWE affected districts of Chhattisgarh:It was decided to expand banking activities in 8 worst Left Wing Extremism (LWE) affected districts of Chhattisgarh, namely, Bijapur, Sukma, Bastar, Dantewada, Kanker, Narayanpur, Rajnandgaon and Kondagaon. The overall bank branch position in these districts are as under:

Sr. No.	Districts	Number of bank branches			Number of ATMs		
		As on 31.03.15	As on 25.09.18	% Growth	As on 31.3.15	As on 25.09.18	% Growth
1	Bastar	67	96	43	82	94	15
2	Bijapur	14	28	100	8	11	38
3	Dantewada	25	39	56	22	35	59
4	Kanker	47	71	51	28	54	93
5	Kondagaon	38	45	18	19	30	58
6	Narayanpur	9	15	67	6	14	133
7	Rajnandgaon	127	155	22	54	133	146
8	Sukma	11	18	64	3	9	200
	Total	338	467	38	222	380	71

The list of 150 proposed locations was circulated among member banks by SLBC and bankers were convinced to provide banking services in these districts. Out of these 150 locations, 62 locations were allotted to various banks by Director (DIF), Government of Chhattisgarh on "first comes first served basis" and further 88 centres were allotted to member banks in consultation with SLBC meeting on 21.03.2018.

Under this Special drive, 105 new Branches/ATMs have been opened/installed by 25.09.2018 and district –wise, Bank-wise progress is as under:

Sr. No	District	No of Proposed Centres	Opened	Pending
1	Bijapur	33	16	17
2	Sukma	25	11	14
3	Dantewada	18	14	4
4	Bastar	29	25	4
5	Kanker	7	6	1
6	Kodagaon	7	6	1
7	Narayanpur	12	9	3
8	Rajnandgaon	19	18	1
Total		150	105	45

Bank –wise pending position are as under:

Sr No	Name of the Bank	BRANCH	ATM	Grand Total
1	Allahabad Bank (PCA)	0	1	1
2	Apex Bank	5	0	5
3	Axis Bank	3	0	3
4	Bank of Baroda	1	2	3
5	CBI (PCA)	0	4	4
6	CRGB	2	0	2
7	DCB Bank	2	0	2
8	Dena Bank (PCA)	0	4	4
9	ICICI Bank	5	0	5
10	IndusInd Bank	2	0	2
11	PNB	1	0	1
12	RBL Bank Ltd	2	0	2
13	SBI	1	3	4
14	UCO Bank (PCA)	0	2	2
15	Union Bank of India	0	3	3
16	Vijaya Bank	2	0	2
	Grand Total	26	19	45

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

Presently 4 Banks under PCA framework is allotted for opening of 11 ATMs.

Bank-wise, District -wise allotment detail are placed at **Annexure B: (Page No.53)**

Agenda No. 5: Progress of Aadhaar and Mobile Seeding in Bank accounts: Aadhaar and Mobile seeding position in all operative Bank account is as under:

(Figure in lac)

As on	All Operative Accounts	Aadhaar Seeding	% of Aadhaar Seeded Accounts	Mobile Seeded Accounts	% of Mobile seeded Accounts
31.03.2017	229.68	130.34	57	109.84	48
31.03.2018	260.20	211.00	81	169.44	65
30.06.2018	267.25	218.92	82	174.77	65
31.08.2018	267.84	225.01	84	179.97	67
Growth 01.04.2018 to 31.08.2018	7.63	14.01	3	10.53	2
Pan India	11,414.52	9,443.2	83	7,959.02	70

On the basis of Aadhaar Seeding Chhattisgarh stands at 5th rank Pan India. DFS, MoF, GoI instructed all banks to authenticate the Aadhaar Number seeded in all CASA (Current and Saving Bank Accounts). Bank- wise data is placed at **Annexure-C (Page No-56)**.

Progress under PMJDY Accounts is as under:

As on	PMJDY Accounts	Accounts (Non Zero Balance)	% of Accounts having Balance	Aadhaar Seeding	% of Aadhaar Seeded Accounts
31.03.2015	67,76,888	26,82,375	40	12,14,103	18
31.03.2016	97,41,764	56,37,620	58	30,19,947	31
31.03.2017	1,22,95,359	82,19,486	67	81,35,008	66
31.03.2018	1,29,94,262	1,02,26,353	79	98,75,639	76
30.06.2018	1,31,80,313	1,06,75,827	81	1,00,24,996	76
31.08.2018	1,33,23,882	1,08,09,827	81	1,01,71,554	76
Growth 1.04.2018 to 31.08.2018	3,29,620	5,83,474	2	2,95,915	-

Highlights: Achievements under PMJDY are as under:

(i) Banks all together have registered remarkable growth in average deposit in PMJDY accounts from Rs. 476 (March, 2015) to Rs.1,862 (August, 2018) i.e. 291 % growth. At all India level the average deposit has increased from Rs.1,065 (March 2015) to Rs.2,592 (August, 2018) i.e. 143 %.

(ii) Banks in the State have opened 133.23 lacs accounts under PMJDY scheme up-to 31.08.2018 covering 52% of the population. However, at all India level the population coverage is 26 % only. Chhattisgarh stands at number one position at Pan India level.

(Target: 100% Aadhaar seeding must be completed in non-zero /active. Detailed district-wise and bank wise data upto 31.08.2018 are placed at **Annexure-C (Page No- 55)**.

(iii) **Issuance of RuPay Card (PMJDY A/c) and Activation:** The data received from Department of Financial Services (DFS), Ministry of Finance (MoF), and Government of India upto 31.08.2018 is as under:

(No in lacs)

PMJDY accounts	Issued RuPay Card accounts (a)	No of RuPay cards used at least once out of a	% of RuPay use initiation
126.04 (31.08.2017)	86.53	21.52	25
128.00 (30.11.2017)	86.75	23.57	27
129.94 (28.02.2018)	87.44	25.94	30
(30.06.2018)	88.39	30.53	35
(31.08.2018)	89.15	32.36	36
Growth (01.03.2018 to 31.08.2018)	1.71	6.42	6

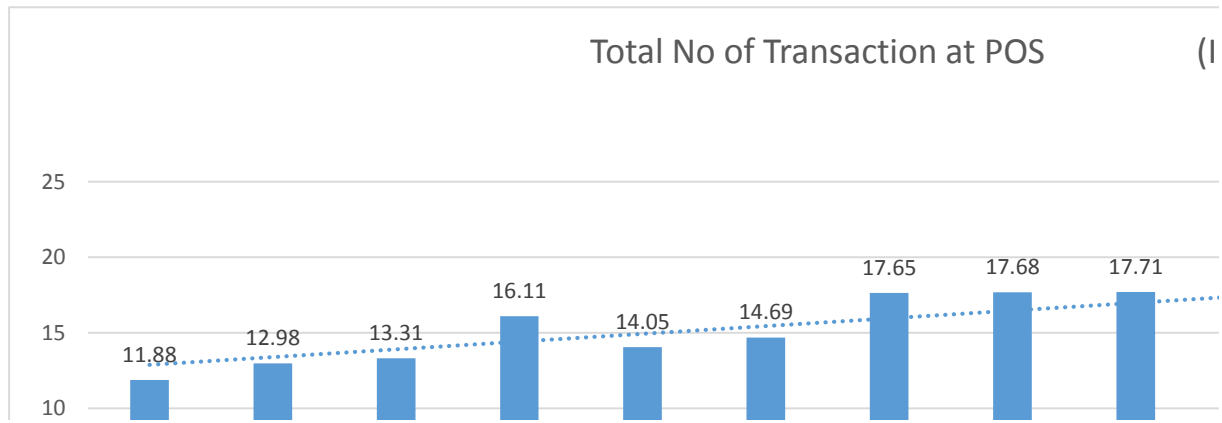
Rupay Card Activation data wise data is placed at **Annexure – C (Page No-54)**.

Agenda No 6. Digital Payment: Progress under various digital delivery channels up to 31.08.2018 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.08.2018	Growth	State Growth %	Pan India Growth %
1	POS (Installed)	17,646	40,835	23,189	131	
2	Debit Card	1,38,96,221	1,67,97,224	29,01,003	21	
3	Mobile Banking	6,44,305	11,05,339	4,69,682	73	-NA-
4	Internet Banking	9,96,845	16,41,798	6,44,956	65	-NA-
5	Credit Card	70,685	1,06,197	35,513	50	

Bank-wise progress is placed at **Annexure- D (Page No- 60)**.

Digital Transaction Data (At POS):



Bank-wise progress is placed at **Annexure- D (Page No-60)**.

Digital Literacy Camps: Under the special digital literacy drive from 01.04.2018 to 31.08.2018, 137 digital literacy camps were organized at villages and Panchayat level and more than 98,170 population was made digitally literate (Camps were organized by LDMS, FLCs and Bank branches).

Progress under BHIM app up to 31.08.2018:

As on	Total Target	BHIM –UPI App Download (CA)	BHIM –UPI App Download (SB)	Total	Achievement %
31.05.18	50,00,000	29,847	2,29,283	2,59,130	5.18
31.08.18	50,00,000	45,581	3,67,844	4,13,425	8.21
Growth		15,734	1,38,561	1,54,295	3.03

Bank-wise progress is placed at **Annexure- D (Page No-59)**.

Target: To improve the performance under BHIM App, all Banks should achieve a target of **20%** of their operative SB & Current accounts up to 31.10.2018. Total 50 lac customers should be enrolled by all banks by 31.12.2018.

Phone being distributed under SKY project already having BHIM App, banks can contact with beneficiaries to activate the BHIM App.

With a view to promote digitization banks are advised to approach to CHiPS for uploading of their respective Digital Banking Apps in a SKY Platform to get the benefit of 50 lacs Smart Phones being distributed by the CG Govt under SKY project.

Agenda No 7. : Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY): Progress made under PMJJBY, PMSBY and APY up to **31.08.2018** is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.05.2017	41,67,407	9,48,863	78,589	51,94,859
31.05.2018	45,16,083	10,35,901	1,42,167	56,94,151
31.08.2018	48,37,538	10,78,485	1,47,239	60,63,262
% Enrolment (Renewal + New Enroll. Base Year 2017)	116%	111%	-	-

Bank- wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY) report up to 31.08.2018 is placed at **Annexure E (Page No- 61)**.

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

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	650	91	38	20	799
PMSBY	107	62	22	07	198
Total	757	153	60	27	997

Position of unsettled cases:

Scheme	Up to 30 days	Up to 90 days	More than 90 days	Total
PMJJBY	72	23	6	101
PMSBY	42	24	3	69
Total	114	47	9	170

District wise progress report up to 31.08.2018 is placed at **Annexure E-1 (Page No-62)**.
(Claim Ratio PMJJBY)

Sr. No	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	As on 31.08.2018
1	Enrollment under PMJJBY (No).	10,78,485
2	Premium collected under PMJJBY (Amt in Rs. crore)	35.59
3	No of Claim Paid under PMJJBY (No)	799
4	Claim Amount Paid (Amt in Rs. crore)	15.98
5	Claim /Enrollment Ratio (No)	0.01
6	Claim Paid(Amt) / Premium (Amt) %	45
Sr. No	Pradhan Mantri Surksha Bima Yojana (PMSBY)	As on 31.08.2018
1	Enrollment under PMSBY (No).	48,37,538
2	Premium collected under PMSBY (Amt in Rs. crore)	5.81
3	No of Claim Paid under PMSBY (No)	198
4	Claim Amount Paid (Amt in Rs. crore)	13.26
5	Claim /Enrollment Ratio (No)	0.001
6	Claim Paid(Amt) / Premium (Amt) %	68

Agenda No. 8: Pradhan Mantri Mudra Yojana (PMMY): All Banks have received targets from their respective head offices. District- wise targets were worked out as advised by the Department of Industries, Government of Chhattisgarh had forwarded to all Banks and Nodal Offices of C.G. Government. The financial target has been distributed amongst three variants viz. Shishu, Kishore and Tarun in the proportion of 70:20:10, so that the maximum no of beneficiaries could be covered under PMMY.

The Targets assigned to all Banks in the State under PMMY for 2018-19 is as under:

Particulars	Target Set
Physical Target (No of Application)	448414
Financial Target (Rs in Crore)	3025.63

Scheme component – wise target: Component- wise achievement under PMMY for 2018-19 upto 25.09.2018 is as under:

(Amt in Crore)								
	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target 2018-19	423588	2117.94	20171	605.13	4655	302.56	448414	3025.63
Achievement 2018-19	62786	169.43 (7.99%)	18132	410.55 (67.84%)	4773	391.39 (129.35%)	85691	971.38 (32.11%)
NBFC	240874	602.67	3266	49.68	353	23.55	244493	675.91
Total	303660	772.08	21398	460.26	5126	414.94	330184	1647.28

Overall achievement up to 31.08.2018 is 32.11% in terms of amount and 19.10% in terms of number (Excluding NBFC). Bank- wise achievement details are placed at **Annexure F- (Page No– 64)**.

Agenda No. 9: Mukhya Mantri Yuva Swarojgar Yojana: To promote the entrepreneurship in youth, State Government had launched this scheme in 2013. The progress upto 31.08.2018 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
1000	1696	96	11	1.10	9.60

Target for 2018-19: Total target under the MMYSY for FY 2018-19 is 1000 cases and Amt Rs.300 lac (Margin Money).Bank- wise, District –wise achievement details are placed at **Annexure F1- (Page No – 66)**.

Agenda No 10. : Stand-Up India: The objective of the Stand-Up India scheme is to facilitate bank loans above Rs.10 lakh upto Rs.1 Crore to Scheduled Caste (SC) or Scheduled Tribe (Any women) (ST) borrower and at least one woman borrower per bank branch for setting up a new venture. The enterprise may be in manufacturing, services or the trading sector. The needy borrowers can login to Stand-Up Mitra portal for registering into the Scheme. 2,455 branches of 40 banks are eligible under Stand-Up India Scheme.

Performance under Stand-Up India scheme up-to 31.08.2018 is as under:

	No of Bank*	Total No of Cases
Target	47	5,558
Performance	19	92 (In 2017-18, 811 cases)
% Achievement	-	2 % (Amt of Rs.24.89 Crore disbursed)

Bank- wise, district-wise achievement details are placed at **Annexure- G (Page No – 68)**

Agenda No 11. : Pradhan Mantri Fasal Bima Yojana: Rabi 2017-18: Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented in the State. PMFBY is an improved scheme over the existing Crop Insurance scheme. For implementation of above scheme the entire State was allotted between two General Insurance Companies viz. Iffco- Tokio (9 Districts) and Agriculture Insurance Company (18 Districts). The Insurance coverage under Rabi 2017-18 is as under:

Loanee Farmers Covered	Non-Loanee Farmers Covered	Total Farmers Covered	Total Premium Received	Data Upload- ed in Central Government Portal	Status of Data reconcili- ation%
1,18,889	40,907	1,59,796	4,244.83	1,48,303	93

Kharif- 2018-19: For implementation of PMFBY Kharif- 2018, Department of Agriculture, Government of Chhattisgarh has issued notification vide its notification No. 5163/F-02/02PMFBY /2018/14-2 dated 07.07.2018 (Copy circulated among member Banks and LDMs and also uploaded on SLBC, Chhattisgarh web Portal for meticulous Compliance). For implementation of above scheme the entire State was divided into five cluster and was allotted among four General Insurance Companies viz. United India Insurance Co. Ltd. (2 cluster), HDFC Ergo General Insurance Co. Ltd. (1 cluster) and Agriculture Insurance Company (1 cluster) and Bajaj Allianz General Insurance Co. Ltd. (1 cluster). The Insurance coverage under Kharif 2018-19 is as under:

Loanee Farmers Covered	Non-Loanee Farmers Covered	Total Farm- ers Covered	Total Premium Received (Rs. In Lacs)	Data Upload- ed in Central Government Portal	Status of Data reconcilia- tion%
11,75,847	1,43,644	13,19,491	147,26.00	13,69,371	To be reconciled

The District-wise progress is placed at **Annexure H - (Page No. 70).**

Agenda No 12. : Pradhan Mantri Awas Yojana (PMAY) – Housing for all (Urban):

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

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

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

Progress under the scheme up to 31.08.2018 is as under:

Year	Applications Sanctioned (No)	Application Sanctioned (Amt in Crore)
Up to 28.03.2017	1573	93.52
Up to 31.03.2018	3066	298.22
From 01.04.2018 to 31.08.2018	960	101.66

During the FY 2018-19, till 31st Aug'2018, total 960 cases sanctioned to the tune of 101.66 Crore. Scheme Details and Bank-wise progress report up to 31.08.2018 is placed at **Annexure – I (Page No-72)**.

Agenda No.:13. 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. Progress under the NRLM scheme up to 31.08.2018 is as under:

(Amt in Crore)

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction % (Amt)
	Number	Amount	Number	Amount	Number	Amount	
Rs.480 Cr (SHG 33695) 2018-19	17535	358.71	5440	87.66	3920	54.96	Amt- 24 % No- 31 %

Bank wise target and achievement details for year 2018-19 (up to 31.08.2018) is placed at **Annexure – J (Page No - 74)**.

Agenda No.:14. National Urban Livelihood Mission (NULM): The component wise achievement up to 25.09.2018 are as under:

(In Numbers)

Scheme	Physical Target 2018-19	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Individual Loan	4000	5783	1409	1175	35 %
Interest Subsidy for Group Loan	300	484	142	93	47 %
Interest Subsidy for Bank Linkage	2000	2412	699	516	35 %
Total	6300	8679	2250	1784	36 %

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

Agenda No.:15. Prime Minister's Employment Generation Programme (PMEGP):

Performance under PMEGP up to 25.09.2018 is as under:

(Rs. In Crore)

Scheme	Target (No) 2018-19	Target Margin Money (Amt in Crore)	Case sponsored (No of App. Forwarded to Bank)	Cases sanctioned (No)	Amt of Sanction (Margin Money)	% Target Achievement in term of Sanction(No)
PMEGP DIC	1014	25.36	2932	330	(8.13)	33%
PMEGP KVIB	761	19.02	1642	233	(5.82)	31%
PMEGP KVIC	761	19.02	623	87	(2.44)	11%
Total	2536	63.40	5197	650	(16.39)	26%

Detailed progress report is placed at **Annexure- L (Page No-77)**.

Agenda No.:16. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2018-19 are as under up to 31.08.2018 is as under:

Sr. No	Scheme	Physical Target 2017-18 (No)	Cases Sponsored up to 31.08.2018 (No)	Cases Sanctioned Up to 31.08.2018 (No)	% Achievement Up to 31.08.2018(No) against target
1	Antyodaya Swarojgar Yojana	9,000	3,700	642	17.35 %
2	Adivasi Swarojgar Yojana	3,000	2,502	487	19.46%
Total		12,000	6,202	1,129	18.20%

Detailed progress report is placed at **Annexure- M (Page No- 79)**.

Agenda No.17: Activities conducted in RSETIs: The details of activities conducted in RSETIs up to 31.08.2018 are as under:

Sr. No	Name of Bank	No. of RSETI	Pro-gramme conducted since opening to 31.03.2018	Youth trained since opening to 31.03.2018	Pro-gramme conducted from 01.04.18 to 31.08.2018	Youth trained from 01.04.18 to 31.08.2018	Settle-ment Ratio
1	State Bank of India	11	1578	40,772	39	1,207	63%
2	Central Bank of India	2	286	8,232	12	345	73%
3	Dena Bank	5	836	21,194	19	503	63%
	TOTAL	18	2700	70,198	80	2,055	66%

All member Banks are requested to identify the candidates and ensure their participation in EDP training at the RSETIs as per calendar. All Banks are also requested to dispose of, without delay, the PMEGP cases of the beneficiaries who have already completed PMEGP EDP training at RSETIs. Bank wise and District wise reports are placed at **Annexure - N (Page No - 81)**.

Agenda No. 18: Activities in Financial Literacy Centres (FLCs):

Financial Literacy is a regular activity of Banks. In Chhattisgarh 36 FLCs have been established in 27 districts. As per guidelines received from Reserve Bank of India vide RBI Circular No RBI/2015-16/286 Dated 14.01.2016 it has been advised by the RBI that, subsequent to the financial inclusion efforts by RBI and opening of accounts by banks through the PMJDY, considerable ground has been covered in the field of financial inclusion. Going forward, the focus is going to be on keeping the accounts already opened and remains operational.

Progress Report: 310 Special Camps were organized, additionally 380 target specific camps were also organized. During the Quarter Apr 2018 to June 2018, rural branches have organized 711 camps for spreading Financial Literacy in the state. Detailed report for June 2018 on new format Annexure III part A, B, C have been submitted to RBI.

Agenda No. 19: Banking Infrastructure in Chhattisgarh:

Number of Branches: There are now 1,278 rural, 729 semi-urban and 772 urban branches in the State aggregating 2,779 Branches as at the end of June 2018. Out of these 74% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in table **No – 1(L) (Page No – 110)**.

Number of ATMs: There are 631 ATMs in rural centers, 956 in semi-urban centers and 1619 in urban centres in the State aggregating to 3206 ATMs at the end of June 2018. 50% ATMs are established at Semi-urban and Urban area. Bank wise information of ATM Network is shown in table No – 1(N) (Page No- 112).

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

Date	No of Bank Mitra Deployed	Active Bank Mitra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
31.03.2017	3396	2998	2154	1745
31.05.2017	3516	3218	2562	1745
31.03.2018	3953	3541	2908	2265
30.06.2018	3976	3604	3604	2418
31.08.2018	4072	3742	3742	2318
Growth (01.04.18)	119	201	834	53
% Growth	3	6	29	2

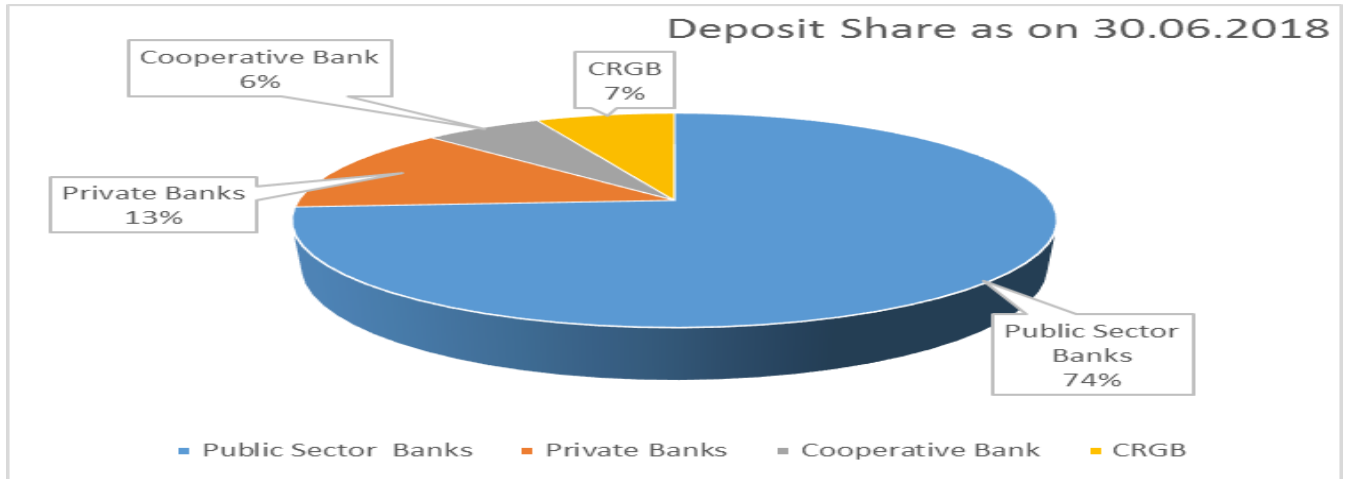
Agenda No 20: Banking at a glance in Chhattisgarh (Key Indicators): Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs in Crore)

Sr No	Particulars	March 2018	June 2017	June 2018	YoY Growth June 17 to Jun 18		
					Amount	%	
1	Deposit	1,38,843.75	1,25,011.85	1,40,662.29	15,650.44	12	
2	Credit (Advances)	92,957.25	82,053.63	86,766.45	4,712.82	6	
3	CD Ratio (%) Benchmark -60%	66.95	65.64	61.68			
4	Priority Sector Advance	45,286.78	41,003.44	46,794.17	5,790.73	14	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	48.72	49.97	53.93			
6	Agriculture Advances	14,051.54	13,827.10	15,377.88	1,550.78	11	
7	Share of Agriculture Advances in Total Advances (%) Bench Mark -18 %	15.12	16.85	17.72			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	22,681.29	19,581.46	22,629.65	3,048.19	15	
9	Share of MSE Advances to total Advances (%)	24.40	23.86	26.08			
10	Adv. To Weaker Section (WSA)	12,926.68	12,707.24	14,337.14	1,629.90	13	
11	Share of WSA to Total Advances Bench Mark -10%	13.91	15.49	16.52			
12	DRI Advances	13.45	12.00	12.69	0.69	16	
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.01	0.01	0.01			
14	Advances to Women	8,538.61	7,136.54	8,713.23	1,576.69	22	
15	Share of Advances to Women to total Advances (%) Bench Mark-5%	9.19	8.70	10.04			
16	Branch Network	March 2018	June 2017	June 2018	YoY Growth June - 17 to June -18	% Growth	
	Rural	1,260	1,254	1,278	18	1.43	
	Semi -Urban	730	717	729	-1	-0.14	
	Urban	763	747	772	9	1.18	
	Total Branches	2,753	2,718	2,779	26	0.94	
	Per branch population in Chhattisgarh (2.55 Crore)*	9,262	9,381	9,175			
	Pan India per branch population coverage : 8832						

20.1: Deposits and Advances Growth:

Deposits:

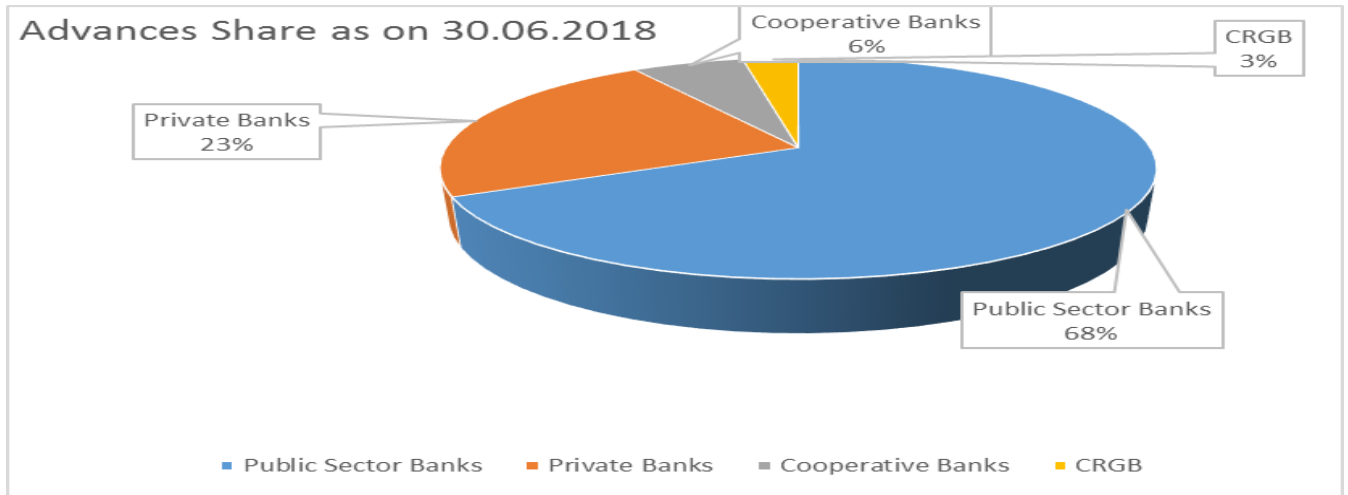


- Deposits recorded a YoY growth of Rs.15,650.44 Crores.

(Rs in Crore)

As on 31 st March 2018	As on 30 th June 2017	As on 30 th June 2018	YOY Growth	
			Amount	%
1,38,843.75	1,25,011.85	1,40,662.29	15,650.44	12

Advances:



- Advances recorded a YoY growth of Rs 4,712.82 Crore.

(Rs in Crore)

As on 31 st March 2018	As on 30 th June 2017	As on 30 th June 2018	YOY Growth	
			Amount	%
92,957.25	82,053.63	86,766.45	4,712.82	6

Bank wise information of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page No- 96).

20.2: 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.

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	47
Number of Banks with CD Ratio > = 60%	33
Number of Banks with CD Ratio < 60%	14
Number of Districts with CD Ratio >= 40%	18
Number of Districts with CD ratio <40%	9
All Banks CD Ratio (Table 1 M) Page No. 113	

CD Ratio of banks during last five year:

As on 31.03.2015	As on 31.03.2016	As on 31.03.2017	As on 31.03.2018	As on 30.06.2017	As on 30.06.2018
64.45%	68.02%	66.32%	66.95 %	65.64 %	61.68 %

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

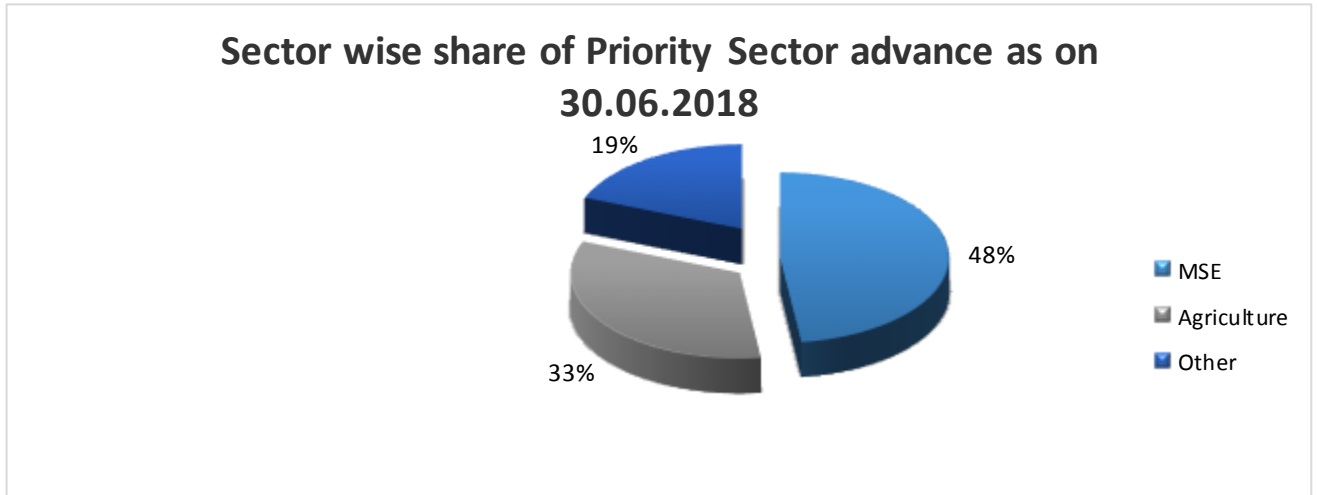
Sr.No	Bank	CD Ratio
1	Central Bank of India	59.72
2	Syndicate Bank	53.76
3	Punjab National Bank	52.36
4	Bank of Maharashtra	47.56
5	South India Bank	47.28
6	Oriental Bank of Commerce	47.10
7	Vyavsayyak Sahkari Bank	46.69
8	J& K Bank	42.66
9	Dena Bank	39.75
10	Punjab & Sind Bank	38.75
11	Raipur Urban Cooperative Merc.	31.24
12	CRGB	28.56
13	Pragati Mahila Cooperative Bank	28.03
14	Nagrik Sahkari Bank	14.10

Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. LDMs are requested to identify such branches in their district and arrange for enhanced off take of credit. They would pursue the matter in all DLCC meetings, so that CD ratio benchmark could be achieved on a quarterly basis.

District –wise position of CD Ratio is as under:

Sr No	Districts	Deposit	Advance	CD Ratio
1	Raipur	40,122.16	39,574.20	98.63
2	Dantewada	1,299.49	1,154.33	88.83
3	Mahasamund	2,380.41	1,810.94	76.08
4	Raigarh	6,168.63	4,382.67	71.05
5	Kawardha	1,806.82	1,270.78	70.33
6	Mungeli	1,069.36	699.49	65.41
7	Dhamatari	2,833.03	1,627.40	57.44
8	Bemetara	1,967.53	1,129.79	57.42
9	Baloda Bazar	3,303.30	1,734.15	52.50
10	Gariabad	1,009.03	521.02	51.64
11	Rajnandgaon	5,084.90	2,616.08	51.45
12	Durg	17,700.21	8,909.42	50.34
13	Korba	6,956.63	3,490.46	50.17
14	Jagdalpur	3,405.37	1,682.35	49.40
15	Sarguja	4,206.54	1,859.41	44.20
16	Janjgir-Champa	4,938.81	2,041.45	41.33
17	Kanker	2,231.47	919.91	41.22
18	Kondagaon	1,247.77	503.29	40.33
19	Balod	2,664.25	1,054.65	39.59
20	Bilaspur	18,243.45	6,323.06	34.66
21	Surajpur	2,846.48	857.77	30.13
22	Jaspurnagar	2,193.65	653.28	29.78
23	Koriya	3,812.46	1,127.81	29.58
24	Balrampur	1,554.32	435.36	28.01
25	Bijapur	625.05	161.36	25.82
26	Narayanpur	413.78	106.51	25.74
27	Sukama	577.94	119.48	20.67
	Total	1,40,662.82	86,766.42	61.68

20.3 Priority Sector Advances: Priority Sector Advances registered a YoY growth of Rs 5790.73 Crores, in percentage terms, it is 14 %. The ratio of Priority Sector Advances to total advances comes to 54 % as on 30th June 2018, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 st March 2018	As on 30 th June 2017	As on 30 th June 2018	YoY Growth	
			Amount	%
45,286.78	41,003.44	46,794.17	5,790.73	14
49%	50 %	54 %	of total advance	

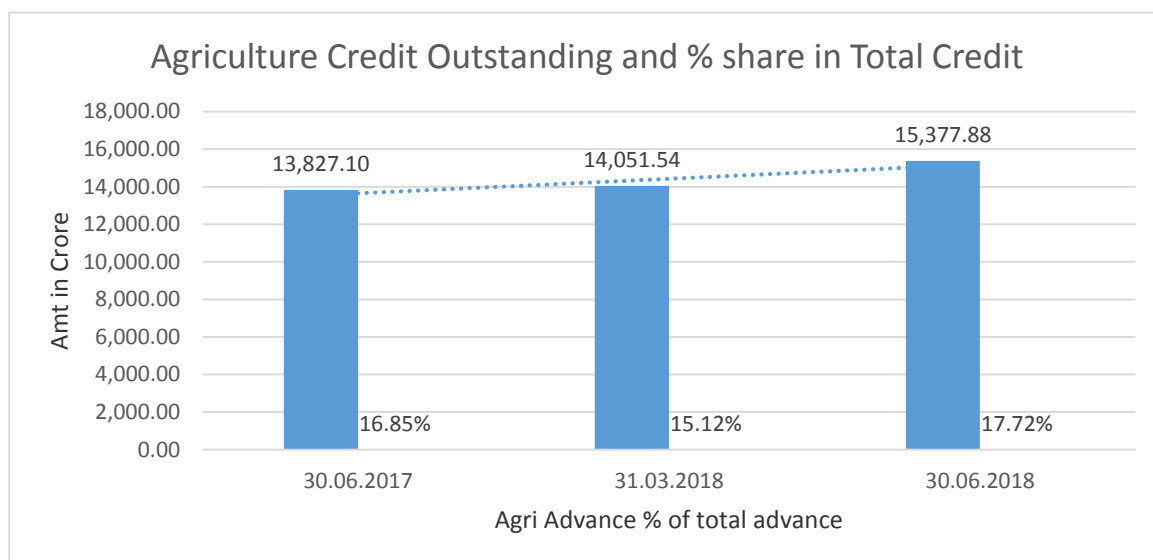
Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page – 99).

20.4 Agriculture Advances:

Agriculture Advances has registered a YoY growth of Rs.1,550.78 Crores, in percentage terms YoY growth in Agri Advances is 11 %. The ratio of Agri Advances to total Advances is 18 % which is at par with the benchmark of 18%.

(Rs in Crore)

As on 31 st March 2018	As on 30 th June 2017	As on 30 th June 2018	YoY Growth	
			Amount	%
14,051.54	13,827.10	15,377.88	1,550.78	11
15 %	17 %	18 %	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs.10,095.36 Crores and Agriculture Term Loan were Rs.5,286.52 Crores as at the end of June 2018. Banks are requested to increase investment credit in Agriculture Segment. Details of Bank wise information of Agricultural Advances are shown in table No –1(e) and 1 (e) (1) (Pages - 100 & 101).

20.5: Kisan Credit Cards (KCC)

During June 2018 quarter, 17775 new cards amounting to Rs.411.30 Crores were issued.

(Amount in Crore)

Up to June Quarter 2018 (Cumulative since inception)	
No of Cards issued	Limit Sanctioned
19,27,917	14,463.30

Details of Bank wise information of KCC are shown in table No **8a** (Page- 140).

RuPay Kisan Credit Card (RuPay kcc): Bank-wise RuPay KCC is as under:

RuPay Cards to be issued to all the farmers having KCC accounts in Bank branches operating throughout the Chhattisgarh. The main objectivity of issuing the RuPay Cards to the farmers to boost digital payment system in rural/urban areas of Chhattisgarh.

Features of RuPay Cards:-

1. RuPay Kisan Card is an electronic Chip based debit card by which farmers can withdraw & transfer the money from his Saving Account as well as from KCC accounts.
2. Farmers can make monetary transaction through the ATM, POS, & Micro ATMs at anywhere in the country as per their convenience.
3. Online transaction /remittances can be made by farmers on real time basis from one account to other account.

The bank wise progress under RuPay Kisan Credit Card up to **15.09.2018** is as under:

No of eligible RuPay KCC card	Card Issued	% Achievement
14,63,389	14,09,887	96

Bank wise progress is placed at **Annexure- O** (Page No- 84)

20.6: Dairy Entrepreneurship Development Scheme (State Government): The Scheme is run by Department of Veterinary, Government of Chhattisgarh. Objective of the scheme is as under:

- (i) To generate employment and provide infrastructure for dairy sector.
- (ii) To setup modern dairy farm and production of milk under hygienic conditions.
- (i) Bring structural change in unorganized sector.
- (ii) To Increase the farmers income.

The focus of the scheme is basically towards under developing area of state. An amount equivalent to 50% of project cost maximum 4.50 lac in case of General applicant and 66.6% in case of SC/ST Candidate is available under the scheme. Loan is provided for purchase of Milk animal (Cow), Construction of shade and other infrastructure. Special training programme for and vermicomposting is available at RSETIs. The progress under the scheme upto 31.08.2018 is as under:

(Amt in lac)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1,512.00	355	1,105.50	73.12

Bank wise progress is placed at **Annexure- P** (Page No-86).

Dairy Entrepreneurship Development Scheme (DEDS -NABARD): A Scheme similar to State run DEDS scheme is run by NABARD in the state. Projects up 33 Lac can be financed under the scheme and amount equivalent to 25% (33.33% for SC /ST) is provided by the NABARD. The progress under the scheme up to **31.08.2018** is as under:

No of Beneficiary	Project Sanctioned	Loan Amt (Rs. in lac)	Subsidy Released (Amt Rs.in lacs)
11	11	10.96	3.03

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

20.7: Doubling of Farmers' income by 2022 - Doubling Farmers' Income by 2022-Measure: Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. The strategy to achieve this goal, inter-alia, include:

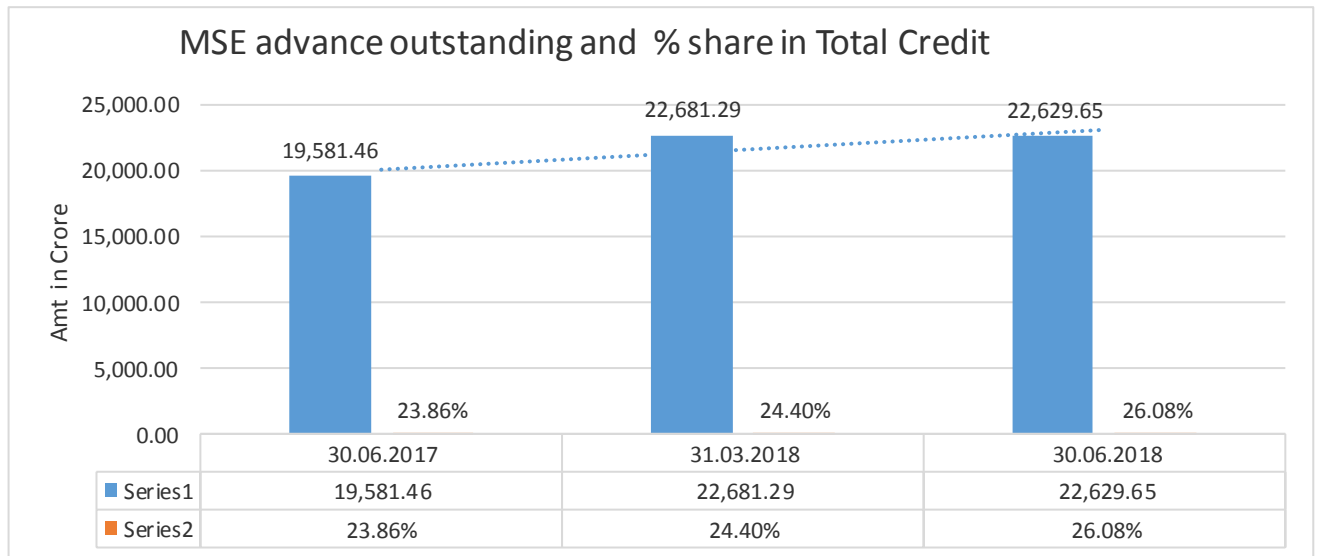
- Focus on irrigation with large budgets, with the aim of "per drop, more crop"
- Provision of quality seeds and nutrients based on soil health each field
- Investments in warehousing and cold chains to prevent post-harvest crop loses
- Promotion of value addition through food processing
- Creation of national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations
- Strengthening of crop insurance scheme to mitigate risks at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

For effective review of the scheme, NABARD has developed 10 broad measurable indicators along with specific sub-measures, periodicity of reporting and review and source for obtaining data information.

We request the NABARD to provide a web based tool to submit and collate the data. So that the error free and timely collection of data be done.

20.8: Micro and Small Entrepreneur Advance (MSE):

MSE advances registered a YoY growth of Rs.3,048.18 Crore, in percentage terms, it is 15% .The ratio of MSE advances to total advances is 26.08% as on June 2018.

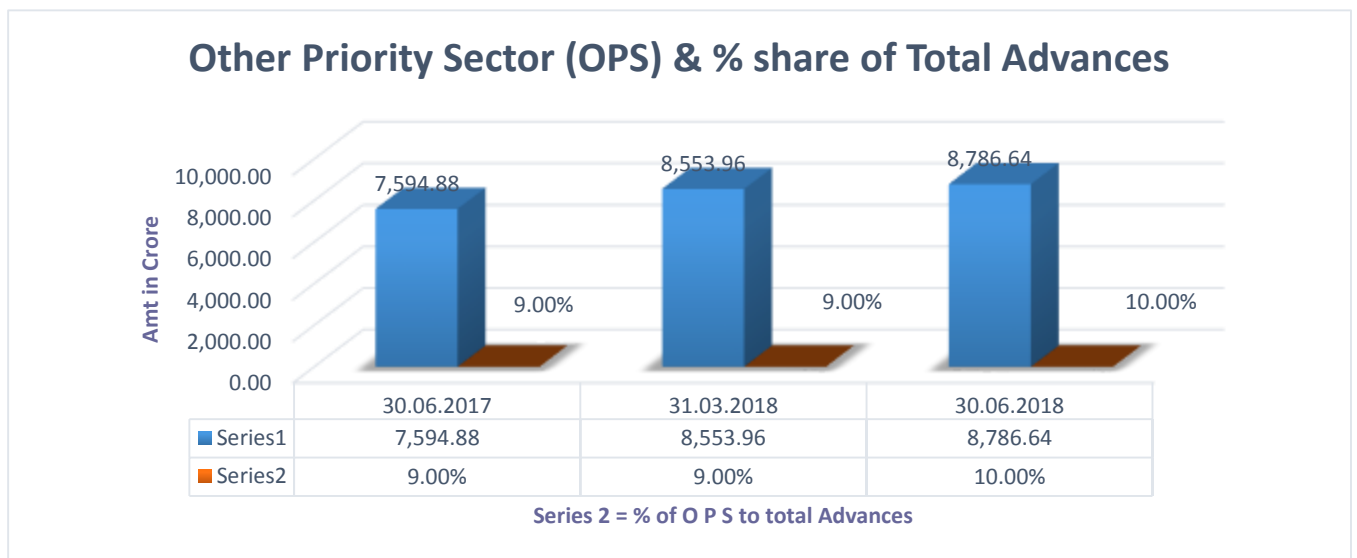


(Rs in Crore)

As on 31 st March 2018	As on 30 th June 2017	As on 30 th June 2018	YoY Growth	
			Amount	% age
22,681.29	19,581.46	22,629.65	3,048.19	15
24 %	24 %	26 %	Of total advance	

Details of Bank wise information of MSME Advances are shown in Table No.1 (f) (Page - 102).

20.9: Other Priority Sector Advances:



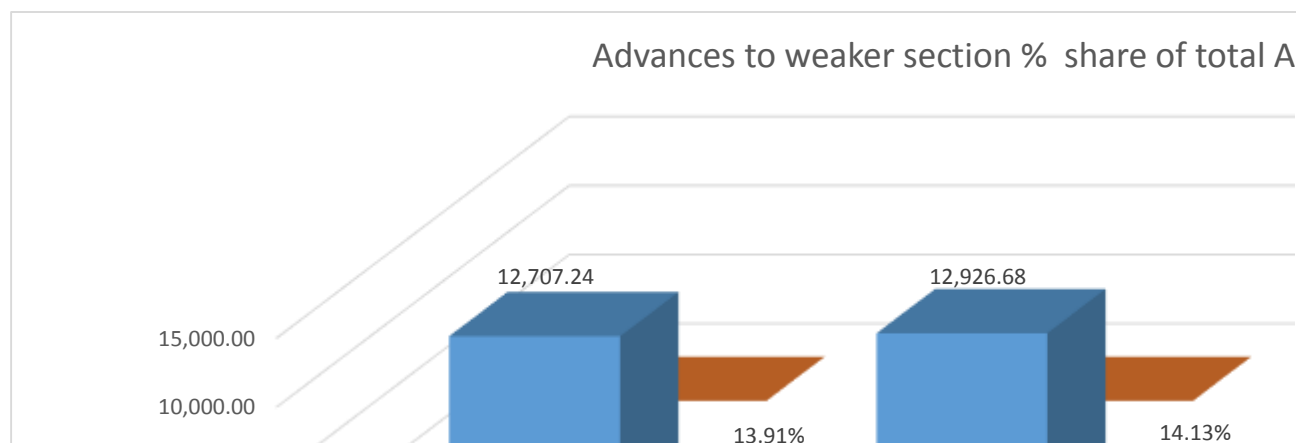
Other Priority Sector Advances registered a YoY growth of Rs.1,191.76 Crores, in percentage terms, it is 16 % as on June 2018.

(Rs in Crore)

As on 31 st March 2018	As on 30 th June 2017	As on 30 th June 2018	YoY Growth	
			Amount	%
8,553.96	7,594.88	8,786.64	1,191.76	16
9 %	9 %	10 %	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in table No – 1(f)-3 (Page- 104).

20.10: Advances to Weaker Sections:



Advances to weaker sections registered a YoY growth of Rs.1,629.90 Crore, in percentage terms, it is 13 %. The ratio of advances to weaker sections to total advances is 13 % which is above the bench mark level of 10% as at the end of the June 2018. (Rs in Crore)

As on 31 st March 2018	As on 30 th June 2017	As on 30 th June 2018	YoY Growth	
			Amount	%
12,926.68	12,707.24	14,337.14	1,629.90	13
14 %	15 %	17 %	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in table No – 1(g) (Page - 105).

20.11: Education Loans:

(Rs in Crore)

As on 31 st March 2018	As on 30 th June 2017	As on 30 th June 2018	YoY Growth	
			Amount	%
544.21	525.51	591.40	65.89	12
0.60 %	0.60 %	0.68 %	Of total advance	

Bank wise details of Educational Loans are shown in table No–1(f)-2 (Page - 103).

Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY):- The scheme run by Department of Technical Education, CG Government is in force since 2012-13. Under this scheme a financial assistance in the form of interest subvention is extended to borrowers of Education loan whose annual family income is Rs.2.00 lac per annum. Canara Bank is the nodal Bank for management of lodgement and disbursement of interest subvention claims.

For the FY 2017-18, Caste wise and Bank wise claim details are as under:

Claims under MMUSRBY for 2017-18 is as under: (Rs. in Lacs)

Category	No. of Accounts	Loan Limit	Liability	Interest on Loan Amount	Net subsidy claim
GEN	836	2,029.26	1582.10	197.46	187.19
OBC	824	1,892.73	1542.36	174.74	166.48
OTHER	8	23.34	18.25	1.61	1.52
SC	175	362.02	290.20	28.17	26.60
ST	155	345.87	221.44	21.15	20.45
Grand Total	1,998	4,653.21	3654.35	423.14	402.24

Sr. No	Name of Bank	No of Accounts	Net Subsidy Amt 2017-18 (Rs. in Lacs)
1	Allahabad Bank	68	17.07
2	Bank of Baroda	101	15.43
3	Bank of India	17	2.50
4	Bank of Maharashtra	1	0.31
5	Canara Bank	206	15.03
6	Central bank of India	188	48.13
7	CRGB	59	16.17
8	Dena Bank	2	0.14
9	IDBI Bank	13	1.24
10	Indian Overseas Bank	10	1.95
11	Oriental Bank of Commerce	77	19.94
12	Punjab & Sind Bank	3	0.17
13	Punjab National Bank	1	0.26
14	State Bank of India	1205	253.6
15	Uco Bank	45	9.91
16	Union Bank of India	2	0.49
	TOTAL	1998	402.24

Central Sector Interest Subsidy Scheme (CSIS) 2009-

Special attention is drawn towards the fact that, It is envisaged to provide interest subsidy to 3.30 lac students each year. However, of late it is observed that number of beneficiaries under the CSIS scheme is decreasing over the years and the complaints pertaining to short claim and/or none claiming the interest subsidy etc. is increasing day-by-day. A letter to this effect is placed as “**Annexure- Q (Page No-87)**”

All banks are instructed to ensure coverage of all eligible students and timely claim of interest subsidy under the scheme.

Agenda No. 20.12: Review of Performance under Annual Credit Plan: 2018-19

The Annual Credit Plan allotted by NABARD is Rs. **29,245.84** crore. This is an increase of 5% over previous year. The performance up to June 2018 quarter is as under:

Sector wise Performance: Comparative data for June 2017 and June 2018:

(Rs in Crore)

Sector	30.06.2017			30.06.2018		
	Target (2017-18)	Achievement	%	Target (2018-19)	Achievement	%
AGRI	16,770.31	5,207.25	31.05	17,781.78	3,995.97	22.47
MSE	7,968.46	3,985.31	50.01	8,249.62	3,474.56	42.12
OPS	3,086.71	1,607.24	52.07	3,214.30	1,002.74	31.20
Total	27,825.48	10,799.80	38.81	29,245.70	8,473.27	28.97

Agency wise Performance: Comparative data for June 2017 and June 2018:

(Rs in Crore)

Agency	30.06.2017			30.06.2018		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
Commercial Banks	17,546.31	8,223.14	46.86	18,985.38	6,308.81	33.23
Cooperative Banks	6,242.54	2,032.05	32.55	6,552.82	2,139.03	32.64
RRBs	4,036.87	544.61	13.49	3,707.50	25.43	0.69
Total	27,825.48	10,799.80	38.81	29,245.70	8,473.27	28.97

Bank- wise details of ACP achievement is placed at table No-4C (Page -114).

Action taken to achieve the targets:

- (i) Scale of Finance under various crops has been increased considerably.
- (ii) Growth in MSE is attributed mainly due to the marketing of PMMY across the State. Various Camps were organized at Districts and Block headquarter, which has given impetus to MSE sector.
- (iii) High value Education loans and Housing loans have given necessary stimulus to Other Priority Sector.

Agenda No. 21: Any other subject with the permission of the Chair.**Agenda No. 21.1- Issues raised in SLBC Sub-Committee on Agriculture:-**

As instructed in RBI Revamped LBS circular the meeting of SLBC Sub-Committee held on 07.09.2018. Minutes of the meeting received on 25.09.2018 and circulated to all stake holders. A copy is placed as **Annexure- R (Page No-88)**

Sub-Committee recommended that under noted issues may be referred to SLBC for consideration by Chhattisgarh Govt.:-

- Gap in issue of KCC to all eligible farmers (around 37 lakh) to be arrived at and Commercial Banks and RRBs may issue KCC to all the remaining eligible farmers. It was

informed to the house that due to State Govt. providing Crop Loans to farmers through RRB & Cooperative Banks @ 0 % interest rate, the farmers were inclined towards RRB & Cooperative Banks for availing Crop Loans. The State Govt. may consider extending interest subvention to Commercial Banks also for Crop Loan finance so that the farmers may approach these Banks for Crop Loans, thus enabling coverage of the remaining eligible farmers with KCC by these banks.

- A need was felt that payments to farmers against Procurement of paddy may be credited in the accounts through which crop loans are disbursed by Commercial banks which would facilitate recovery of crop loans by taking mandate from the farmers for its recovery.
- It was also decided that the access to Bhuyan Portal may be given to the Cooperative banks to ascertain the factual position of financing to farmers.

Agenda No. 21.2- Verification of Bank Account No. of Ration Card Holders:-

Department of Food and Civil Supply has advised that they are working on seeding of Account number in ration card. At present out of 57.71 Lac ration cards seeding has been done in 54.79 cards. Department has shared data of 14.27 lac accounts for verification out of this 1.63 lac have been verified. The Bank wise list of remaining accounts for verification is placed as **Annexure- S (Page No- 95)**

All banks are requested to complete this task at campaign mode.

Agenda No. 21.3- Issues related with transfer of LPG subsidy

Department of Food and Civil Supply has advised that, Oil companies are facing problem in crediting LPG subsidy in beneficiary's accounts due to various reasons. A list of the same is placed at **Annexure- S (Page No-93)**

All member banks are advised to resolve the issues mentioned in the annexure.

Agenda No. 21.4 - Briefing by Special Invitee, Chief Electoral Officer, Govt. of Chhattisgarh to Banks for delivering instructions with respect to forthcoming state assembly elections.

Vote of Thanks.

राज्य स्तरीय बैंकर्स समिति कक्ष

SLBC Cell, Chhattisgarh

3rd floor, State Bank of India, Administrative Office, Byron Bazar, Raipur

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श्री प्रदीप भांडारी	मुख्य प्रबंधक	0771-4270530, 7770814440	
श्री बिभुर्देदु पटनायक	प्रबंधक	0771-4270530, 9753350079	
श्री मोहन दीप	ग्राहक सहायक	0771-4270530	