

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर
75/76वीं बैठक मंत्रालय, अटल नगर (छ ग)
State Level Bankers' Committee, Chhattisgarh, Raipur
75th/76th SLBC Meeting,
Mantralaya, Atal Nagar (CG)

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राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर
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75th/76th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome by the Convener, SLBC.

Agenda No. 1. Adoption of the Minutes of 73rd /74th SLBC meeting held on 05.08.2019.

Minutes of the 73rd/74th meeting of State Level Bankers' Committee held on 05.08.2019 has been circulated to all participants. A Copy of the minutes is placed at **Annexure- A(Page No-30)** and the same may also be viewed at / downloaded from website-www.slbcchhattisgarh.com.

Agenda No. 2: Action Taken Report of the 73rd /74th SLBC Meeting

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

The house is requested to approve the Action Taken Report.

Agenda 3 : - Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centers (URCs)

3.1 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 30.11.2019	% Growth	As on 31.3.15	As on 30.11.19	% Growth
1	Bastar	67	104	55	82	87	6
2	Bijapur	14	29	107	8	11	4
3	Dantewada	25	38	52	22	30	36
4	Kanker	47	78	66	28	50	79
5	Kondagaon	38	45	16	19	29	53
6	Narayanpur	9	18	100	6	9	50
7	Rajnandgaon	127	164	29	54	144	167
8	Sukma	11	25	119	3	8	167
	Total	338	501	32	222	368	66

On the initiative of MHA Govt of India, we are working on a special project to expand banking services in most affected LWE area of the country. In the above mentioned 8 districts 150

locations were proposed to open Branches or ATMs. Out of these 150 locations, 120 new Branches/ATMs have been opened/installed by 30.11.2019 and district –wise, Bank-wise progress is as under: -

Sr. No	District	No of Proposed Centres	Opened	Pending
1	Bijapur	33	19	14
2	Sukma	25	16	9
3	Dantewada	18	17	1
4	Bastar	29	28	1
5	Kanker	7	7	0
6	Kondagaon	7	6	1
7	Narayanpur	12	9	3
8	Rajnandgaon	19	19	0
Total		150	121	29

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	2	0	2
3	Axis Bank	3	0	3
4	Bank of Baroda	0	2	2
5	CBI (PCA)	0	2	2
6	DCB Bank	2	0	2
7	BOB (e-Dena Bank)	0	4	4
8	HDFC Bank	1	0	1
9	ICICI Bank	1	0	1
10	RBL Bank Ltd	1	0	1
11	SBI	0	3	3
12	UCO Bank (PCA)	0	2	2
13	Union Bank of India	0	3	3
14	BOB (e-Vijaya Bank)	2	0	2
	Grand Total	12	17	29

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

Presently 3 Banks under PCA framework is allotted for opening of 05 ATMs.

Bank-wise, District -wise allotment detail are placed at **Annexure - B (Page No 47)**

3.2 Uncovered Villages as per DFS GIS Mapping

As advised by the DFS, It is proposed to deploy banking outlet in the 1,442 identified unbanked villages by them. As discussed in VC dated 26.07.2019 with Mission Office, DFS, MoF, GoI, A list of 1442 unbanked villages was provided to SLBC for coverage of villages. Out of 1442 unbanked villages 139 were found banked by LDMs. Lat.-Long data was provided by the LDMs for these already covered villages. 40 Villages were marked as inaccessible by LDM and certified by the District Collector of Narayanpur, certificate for the same has been uploaded. 1263 remaining villages were allotted by LDMs to Banks functional in the District. The allotment list was shared with allotted banks and LDMs also shared the same in their districts for deployment of banking outlets for coverage of village within 5Km of area.

IPPB officer Raipur has identified 216 villages where services are being provided by them. Lat-Long data for the same is yet to be updated in Jan-Dhan darshak app by IPPB. On the same lines we have requested AirTel payment Banks to provide us the information on villages covered by them out of list of 1442 villages. They are on the job, information yet to be received.

Further, on the basis of GIS mapping done by DFS on 11Oct'2019 some more villages were identified as unbanked, and total number of unbanked village have has gone up to 1599. After netting of covered villages and inaccessible villages. 1540 villages have now been identified as unbanked, which have to be covered by allotted Banks.

(Allotment list is attached as Annexure-C Page No.50)

3.3 Banking at a glance in Chhattisgarh (Key Indicators): Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, are as under:

(Rs. in Crores)

Sr N	Particulars	Sep 2018	March 2019	Sep 2019	YoY Growth Sep'18 to Sep'19		
					Amount	%	
1	Deposit	1,43,407.54	1,50,957.57	1,56,829.80	13,422.26	9	
2	Credit (Advances)	91,914.72	99,686.99	1,04,632.95	12,718.23	14	
3	CD Ratio (%) Benchmark -60%	64.09	66.04	66.72			
4	Priority Sector Advance	48,732.34	49,931.79	51,333.12	2,600.78	5	
5	Share of PSA in Total Advances (%) Bench Mark – 40%	53.02	50.09	49.06			
6	Agriculture Advances	16,892.81	15,243.18	16,577.86	-314.95	-2	
7	Share of Agriculture Advances in Total Advances(%) Bench Mark-18 %	18.38	15.29	15.84			
8	Micro, Small & Medium Enterprises (MSE) Advances (%)	23,027.51	24,916.29	24,892.62	1,865.11	8	
9	Share of MSE Advances to total Advances (%)	25.05	24.99	23.79			
10	Adv. To Weaker Section (WSA)	13,677.26	14,796.92	16,806.84	3,129.58	23	
11	Share of WSA to Total Advances Bench Mark -10%	14.88	14.84	16.06			
12	DRI Advances	11.95	12.91	10.70	-1.25	-10	
13	Share of DRI Advances in total (1%) Bench Mark-1%	0.01	0.01	0.01			
14	Advances to Women	8,971.39	10,152.38	10,962.93	1,991.54	22	
15	Share of Advances to Women to total Advances (%) Bench Mark- 5%	9.76	10.18	10.48			
16	Branch Network	Sep 2018	March 2019	Sep 2019	YoY Growth Sep'18 to Sep'19	% Growth	
	Rural	1,310	1,317	1,345	35	3	
	Semi –Urban	731	728	791	60	8	
	Urban	775	781	836	61	8	
	Total Branches	2,816	2,826	2,972	156	6	
	Per branch population in Chhattisgarh (2.55 Crore)*	9,055	9,023	8,580			
	Pan India per branch population coverage : 8832						

3.4 : Banking Infrastructure in Chhattisgarh

Number of Branches: There are now 1,345 rural, 791 semi-urban and 836 urban branches in the State aggregating 2,972 Branches as at the end of Sep 2019. Out of these 72% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in **table No. 1(L) (Page No.101)**.

3.5 Number of ATMs: There are 632 ATMs in rural centers, 979 in semi-urban centers and 1,646 in urban centres in the State aggregating to 3,257 ATMs at the end of Sep 2019. 49% ATMs are established at Rural and Semi-urban area. Bank wise information of ATM Network is shown in **table No.1(N) (Page No.103)**.

3.6 Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitras are as under as on 30.09.2019:

Date	No of Bank Mitra Deployed	Active Bank Mitra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
31.03.2018	3,953	3,541	2,908	2,265
31.03.2019	5,288	4,647	4,647	2,242
30.09.2019	5,028	4,563	2,587	2,609
Growth (01.04.19 to 30.09.2019)	-260	84		
% Growth	-5	-2		

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

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

The Annual Credit Plan prepared on the basis of Potential Linked Plan (PLP) provided NABARD is of **Rs. 28,228.69 crores**. The performance up to Sep 2019 quarter is as under:-

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

Sector	31.03.2019			30.09.2019		
	Target (2018-19)	Achievement	%	Target (2019-20)	Achievement	%
AGRI	17,787.07	9,937.48	55.87	17,120.63	7,538.35	44.03
MSE	8,240.83	9,690.07	117.59	8,289.00	6,318.88	76.23
OPS	3,217.80	2,863.31	88.98	2,819.05	1,690.46	59.97
Total	29,245.70	22,490.86	76.90	28,228.69	15,547.69	55.08

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

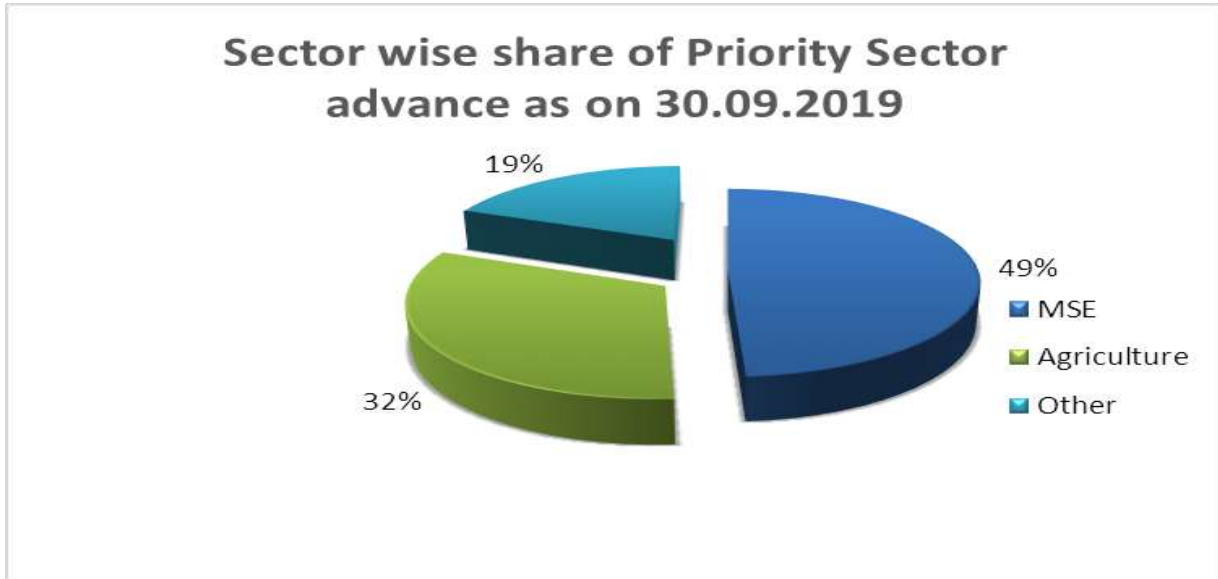
	31.03.2019			30.09.2019		
	Target (2018-19)	Achievement	% Achievement	Target (2019-20)	Achievement	% Achievement
Commercial Banks	18,987.91	17,686.21	93.14	19,241.56	11,101.64	57.70
Cooperative Banks	6,550.29	3,894.67	59.46	6,206.22	4,013.67	64.67
RRBs	3,707.50	909.98	24.54	2,780.85	432.38	15.55
Total	29,245.70	22,490.86	76.90	28,228.49	15,547.69	37.90

Bank- wise details of achievement is placed at **table No-4C (Page No.108)**.

Action taken to achieve the targets:

- (i) Scale of Finance under various crops has been increased considerably.
- (ii) Extension of KCC facility for Animal Husbandry and Fisheries.
- (iii) Growth in MSE is attributed mainly due to the marketing of PMMY across the State.
- (iv) DFS outreach campaign was organized in 4 districts viz. Raipur, Durg, Bilaspur Dhamtari & Korba.
- (v) Also Camps were organized at ULBs and Block headquarter, which has given impetus to MSE sector.
- (vi) High value Education loans, Housing loans and Agri loans are being market at a large scale.

4.2 Priority Sector Advances: Priority Sector Advances registered a YoY growth of Rs. 2,600.78 Crores, in percentage terms, it is 5 %. The ratio of Priority Sector Advances to total advances comes to 49 % as on 30th Sep 2019, which is above the bench mark level of 40%.



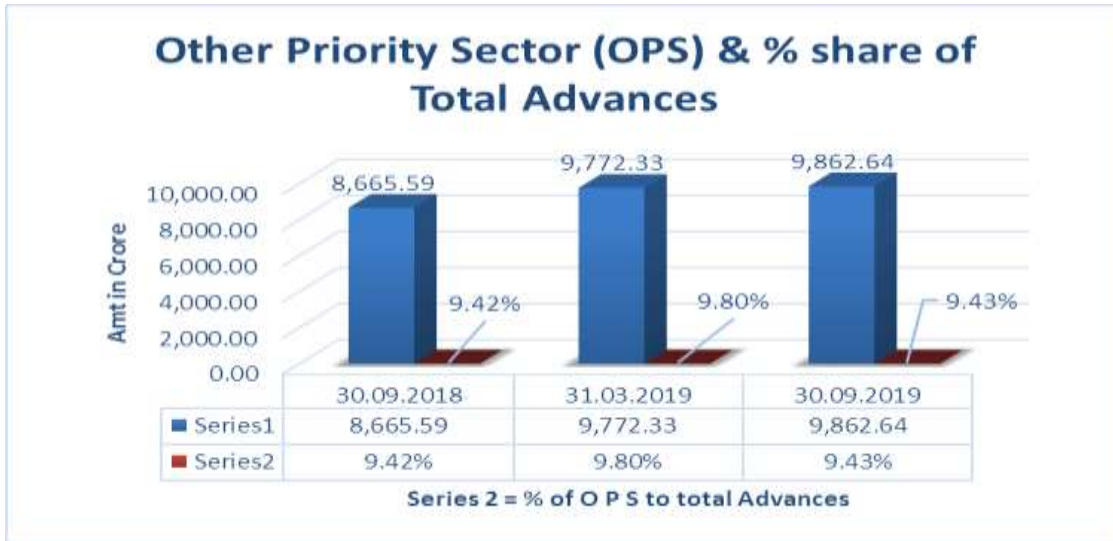
(Rs. in Crores)

As on 30 th Sep 2018	As on 31 st March 2019	As on 30 th Sep 2019	YoY Growth	
			Amount	%
48,732.34	49,931.80	51,333.12	2,600.78	5
53 %	50 %	49 %	of total advance	

Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d) (Page No.90)**.

4.3 : Other Priority Sector Advances:

Other Priority Sector Advances registered a YoY growth of Rs. 1,197.05 Crores, in percentage terms, it is 14 % as on Sep 2019.

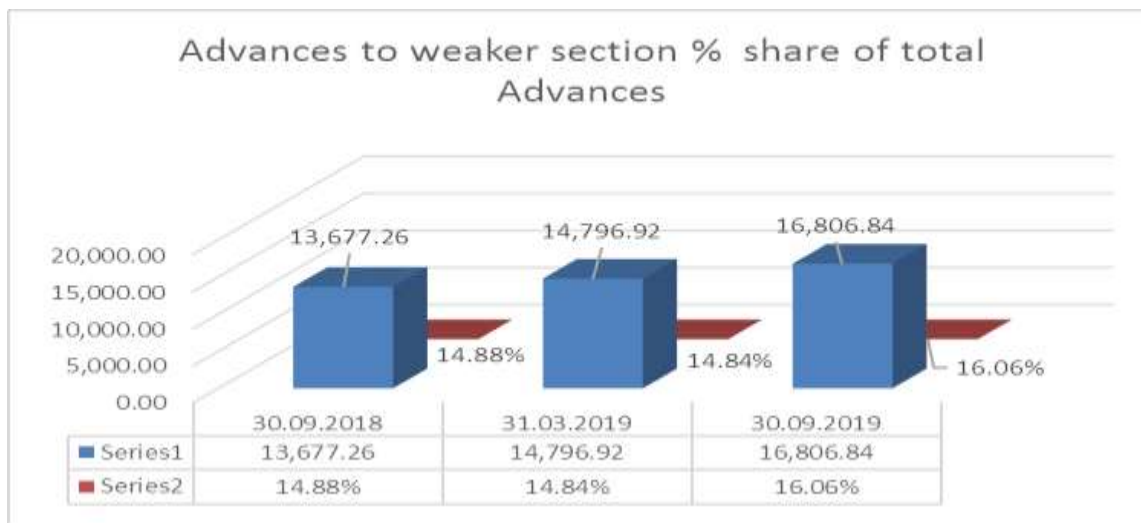


(Rs. in Crore)

As on 30 th Sep 2018	As on 31 st March 2019	As on 30 th Sep 2019	YoY Growth	
			Amount	%
8,665.59	9,772.33	9,862.64	1,197.05	14
9 %	10 %	9 %	Of total advance	

Details of Bank wise information of Other Priority Sector are shown in **table No.1(f)-3 (Page No.95)**.

4.4:Advances to Weaker Sections



Advances to weaker sections registered a YoY growth of Rs.3,129.58 Crores, in percentage terms, it is 9 %. The ratio of advances to weaker sections to total advances is 23 % which is above the bench mark level of 10 % as at the end of the Sep 2019.

(Rs in Crore)

As on 30 th Sep 2018	As on 31 st March 2019	As on 30 th Sep 2019	YoY Growth	
			Amount	%
13,677.26	14,796.92	16,806.84	3,129.58	23
15 %	15 %	16 %	Of total advance	

Details of Bank wise information regarding advances to weaker sections are shown in **table No. 1(g) (Page No.96)**.

Agenda : 5- Doubling of Farmers' income by 2022 - Doubling Farmers' Income by 2022- Measure:

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

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

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

Agenda – 6 - CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-Committees of the DCC (SCC)-

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

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	45
Number of Banks with CD Ratio > = 60%	31
Number of Banks with CD Ratio < 60%	14
Number of Districts with CD Ratio >= 40%	17
Number of Districts with CD ratio <40%	10
All Banks CD Ratio Table 1 M (Page No.104)	

CD Ratio of banks during last five year:

As on 31.03.15	As on 31.03.16	As on 31.03.17	As on 31.03.18	As on 30.09.18	As on 31.03.19	As on 30.06.19	As on 30.09.19
64.45 %	68.02 %	66.32 %	66.95 %	64.09 %	66.04 %	65.58 %	66.72

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

Sr .N o	Bank	% Share in Deposits of total deposit of the Banks	CD Ratio Mar'19	CD Ratio Jun'19	CD Ratio Sep'19	Variance (Sep over March)
1	Laxmi M Nag S Bank	0.07	62.96	56.11	59.90	-3.06
2	Punjab & Sind Bank	0.40	65.07	59.78	59.85	-5.21
3	Andhra Bank	0.62	56.30	160.02	47.46	-8.83
4	Vyaysayik Sah Bank	0.10	44.84	44.77	46.33	1.49
5	Central Bank of India	5.76	51.02	49.37	42.54	-8.48
6	Karur Vysya Bank	0.03	55.01	49.69	40.59	-14.42
7	Oriental Bank of Com	1.92	39.62	41.19	38.46	-1.16
8	Rpr U M Coop Bank	0.01	32.73	35.62	37.93	5.20
9	South Indian Bank	0.13	30.97	15.90	32.24	1.28
10	CRGB	7.00	28.97	25.71	29.12	0.15
11	Syndicate Bank	0.58	39.85	21.32	27.79	-12.06
12	Pragati M N Sah bank	0.08	25.95	26.69	27.31	1.36
13	Nagriik Sah Bank	0.10	13.19	12.96	12.64	-0.56
14	J & K Bank	0.13	3.47	8.09	10.00	6.54

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:

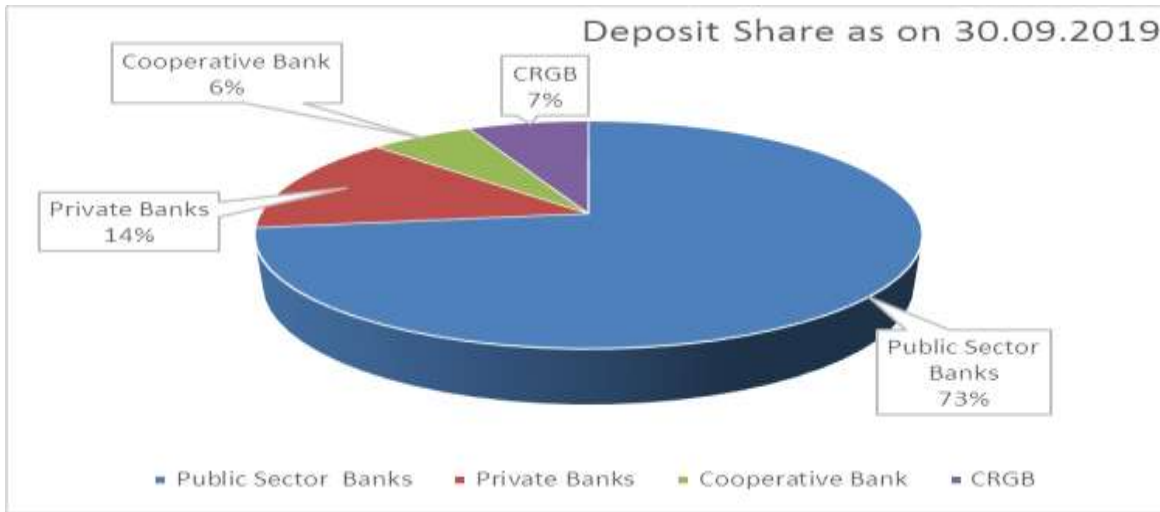
Ten districts are showing CD ratio below 40%, which needs improvement.

(Rs.in Crores)

Sr No	Districts	Deposit	Advance	CD Ratio (Mar19)	CD Ratio (Jun19)	CD Ratio (Sep19)	Variance (Sep over March)
1	Raipur	41875.92	51288.71	114.88	121.65	122.48	7.6
2	Mahasamund	2815.77	1957.38	71.47	66.04	69.51	-1.96
3	Kawardha	2000.23	1258.51	64.46	55.33	62.92	-1.54
4	Bemetera	2061.06	1258.15	62.58	63.93	61.04	-1.54
5	Raigarh	7113.07	4285.98	63.48	63.32	60.25	-3.23
6	Mungeli	1229.08	723.96	57.66	54.52	58.90	1.24
7	Baloda Bazar	3744.38	2008.56	50.82	51.47	53.64	2.82
8	Dhamtari	3295.17	1767.21	56.14	56.78	53.63	-2.51
9	Durg	21001.81	11212.58	51.26	48.77	53.39	2.13
10	Korba	7802.42	3978.59	48.26	48.22	50.99	2.73
11	Jagdalpur	3911.99	1908.85	51.71	50.53	48.79	-2.92
12	Gariaband	1426.94	694.00	50.28	47.88	48.64	-1.64
13	Rajnandgaon	5972.37	2900.27	53.76	45.63	48.56	-5.2
14	Kondagaon	1391.99	615.92	42.13	40.70	44.25	2.12
15	Sarguja	4716.36	2030.93	44.32	43.07	43.06	-1.26
16	Kanker	2471.56	1049.99	42.13	40.70	42.48	0.35
17	Dantewada	1408.46	589.07	55.22	49.13	41.82	-13.4
18	Bilaspur	20319.15	8001.38	41.51	38.22	39.38	-2.13
19	Janjgir-Champa	5580.35	2174.49	39.30	37.54	38.97	-0.33
20	Balod	3218.45	1166.35	34.96	32.25	36.24	1.28
21	Jashpur Nagar	2555.70	784.03	32.88	30.63	30.68	-2.2
22	Balrampur	1640.85	488.17	25.94	27.26	29.75	3.81
23	Surraipur	3077.86	890.41	30.40	27.82	28.93	-1.47
24	Narayanpur	491.33	138.24	32.33	29.15	28.14	-4.19
25	Sukma	641.73	174.60	24.97	24.29	27.21	2.24
26	Bijapur	796.15	213.68	26.58	25.34	26.84	0.26
27	Koriya	4269.30	1072.93	25.43	24.35	25.13	-0.3
	Total	156829.45	104632.94	66.02	65.58	66.72	0.70

6.2 Deposits & Advances of the State -

Deposits :

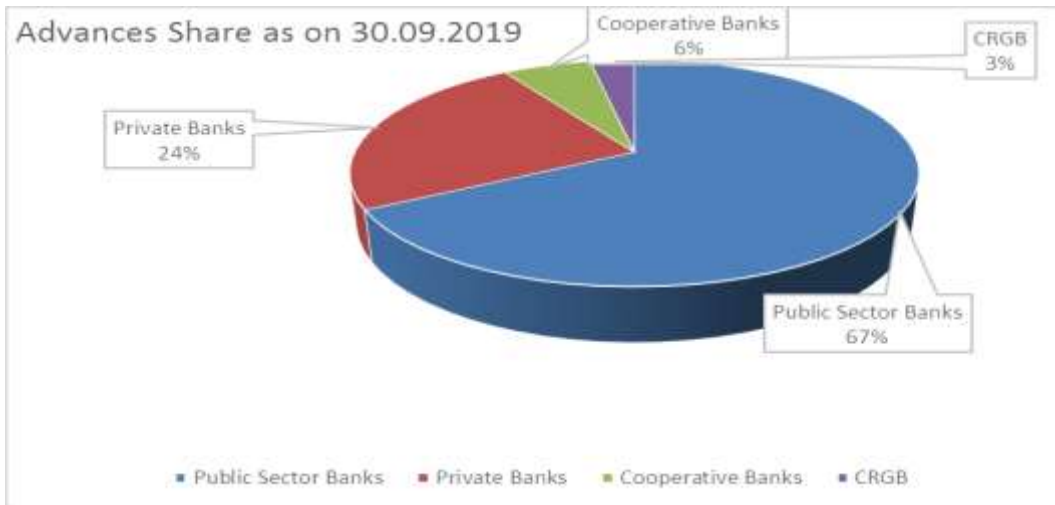


Deposits recorded a YoY growth of Rs.13,422.26 Crores.

(Rs in Crore)

As on 30 th Sep 2018	As on 31 st March 2019	As on 30 th Sep 2019	YOY Growth	
			Amount	%
1,43,407.54	1,50,957.57	1,56,829.80	13,422.26	9

Advances:



- Advances recorded a YoY growth of Rs 12,718.23 Crores.

(Rs in Crore)

As on 30 th Sep 2018	As on 31 st March 2019	As on 30 th Sep 2019	YOY Growth	
			Amount	%
91,914.72	99,686.99	1,04,632.95	12,718.23	14

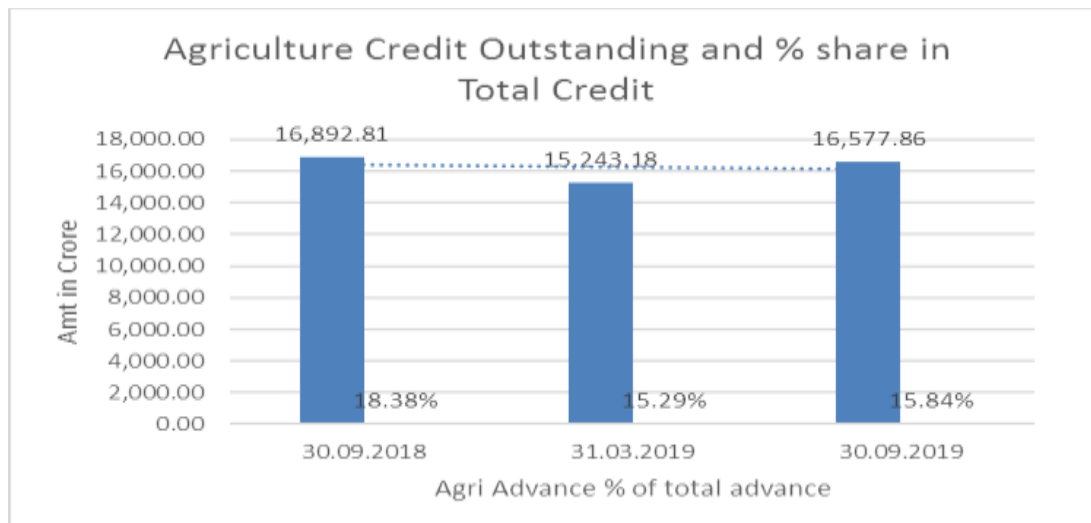
Bank wise information of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No.87)**.

Agriculture Advances:

Agriculture Advances has registered a YoY negative growth of Rs.314.59 Crores, in percentage terms YoY negative growth in Agri Advances is 2%. The ratio of Agri Advances to total Advances is 15.84 % which is below par with the benchmark of 18%.

(Rs in Crore)

As on 30 th Sep 2018	As on 31 st March 2019	As on 30 th Sep 2019	YoY Growth	
			Amount	%
16,892.81	15,243.18	16,577.86	-314.95	-2
18 %	15.29 %	15.84 %	Of total advance	



The total outstanding under Agriculture Cash Credit were Rs.10,265.42 Crores and Agriculture Term Loan were Rs.6,312.44 Crores as at the end of Sep'2019. Banks are requested to increase KCC as well as investment credit in Agriculture Segment. Details of Bank wise information of Agricultural Advances are shown in **table No –1(e) and 1 (e) (1) (Page No. 91 & 92)**.

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

As on 30.09.2019

(Rs in Crores)

Banks	Advances	NPA	% NPA
PSU	70,424.69	5,890.60	8.36
Private Bank	24,066.53	475.22	1.97
Coop Banks	6,094.80	388.98	6.38
CRGB	3,194.82	370.25	11.59
Small Fin Bank	852.11	13.29	1.56
Grand Total	1,04,632.95	7,138.34	6.82

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

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

Status of NPA in Government Sponsored Scheme									
Sr No	Government Sponsored Schemes	As on 31.03.2019				As on 30.09.2019			
		No of Accounts	Total Outstanding Amount (Crore)	Total NPA Amount (Crore)	% NPA	No of Accounts	Total Outstanding Amount (Crore)	Total NPA Amount (Crore)	% NPA
1	Pradhan Mantri Employment Generation program (PMEGP)	12,852	290.41	29.36	10.11	13,532	353.92	39.57	11.18
2	National Rural Livelihood Mission (NRLM)	37,930	297.22	16.29	5.48	54,730	361.20	21.67	6.00
3	National Urban Livelihood Mission (NULM)	6,539	37.99	11.12	29.28	7,883	48.63	14.59	30.00
4	Aadivasi Swarojgaar Yojana	5,326	10.04	1.83	18.25	5,417	15.25	2.89	18.98
5	Antyodaya Swarojagaar Yojana	9,221	20.49	4.31	21.04	9,507	23.49	5.14	21.87
6	Pradhan Mantri MUDRA Yojana (PMMY)	1,16,917	2,636.28	238.36	9.04	1,40,915	2858.33	282.12	9.87
7	Stand up India (SUI)	3,485	151.16	12.46	8.24	3,526	178.56	16.05	8.99
Total Government Sponsored Scheme		1,92,270	3,443.59	313.74	9.11	2,29,483	3,839.37	382.02	9.95

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

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

Agenda No 09 : Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY): Progress made under PMJJBY, PMSBY and APY up to 31.10.2019 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.05.2018	46,16,083	10,35,901	1,42,167	56,94,151
31.05.2019	43,82,936	11,20,300	1,98,647	57,01,883
31.10.2019	33,89,649	8,48,652	2,17,314	44,55,615
% Enrolment (Renewal + New Enroll. Base Year 2019)	77 %	76 %	-	-

Bank-wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & APY report up to 31.10.2019 is placed at **Annexure - E (Page No.51)**.

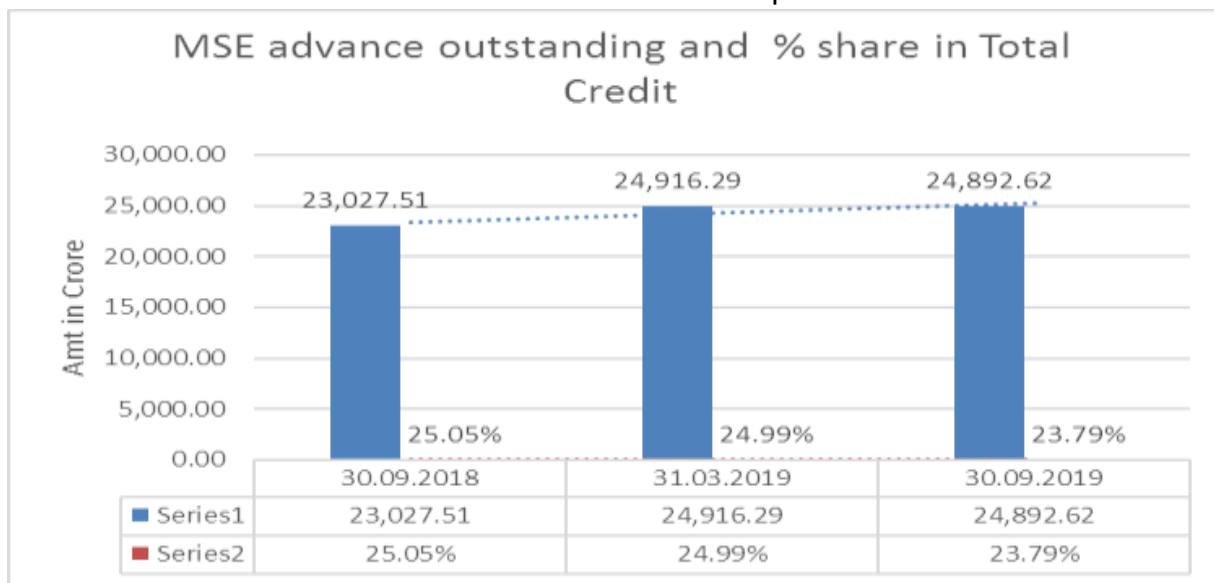
Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY up to 31.10.2019 (Data Source Mission Jansuraksha, Gol) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	5,062	72	278	49	5,461
PMSBY	1,867	120	247	13	2,247
Total	6,949	192	62	525	7,708

Bank-wise and District-wise progress report up to 31.10.2019 is placed at **Annexure E1 (Page No.56)**.

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

MSE advances registered a YoY growth of Rs.1,865.11 Crores, in percentage terms, it is 8% . The ratio of MSE advances to total advances is 24 % as on Sep' 2019.



(Rs in Crore)

As on 30 th Sep 2018	As on 31 st March 2019	As on 30 th Sep 2019	YoY Growth	
			Amount	% age
23,027.51	24,712.63	24,892.62	1,865.11	3
25 %	25 %	24 %	Of total advance	

Details of Bank wise information of MSME Advances are shown in **Table No.1(f)(Page No. 93)**.

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 31.10.2019 is as under:

Year	Applications Sanctioned (No)	Application Sanctioned (Amt. Rs. in Crores)
From 01.04.2018 to 31.03.2019	4,153	436.18
From 01.04.2019 to 31.10.2019	2,891	444.10

During the FY 2019-20, till 31st Oct'2019, total 2,891 cases sanctioned to the tune of Rs.444.10 Crore. Scheme Details and Bank-wise progress report up to 31.10.2019 is placed at **Annexure – F (Page No.60)**.

Agenda: - 11 : Minutes of SLBC Sub Committees:-

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

Sr No	Subcommittee on	Meeting Date
1	Government Sponsored Scheme	To be Held
2	Agriculture	24.09.2019

Minutes of the meeting on Agriculture are placed as **Annexure – G (Page No.62)**.

12. Agenda Items for information and record (Govt Sponsored Schemes)

12.1 National Rural Livelihood Mission (NRLM):

All poor women of the State are to be covered under Self Help Group (SHG) Bank linkage programme. Government of India is executing the Women Self Help Group Programme through NABARD in LWE districts and National Rural Livelihood Mission Programme through State Rural Livelihood Mission (Bihaan) in the State. Progress under the NRLM scheme up to 11.11.2019 is as under:

(Amt Rs. in Crore)

Target Amount	Application submitted		Sanctioned		Disbursement		Sanction %
	Number	Amount	Number	Amount	Number	Amount	
Rs.556.34 Cr (SHG Nos. 50,061) 2019-20	32,541	599.19	17,623	289.05	14,480	208.71	Amt- 52 % Nos - 54 %

Bank wise target and achievement details for year 2019-20 (up to 11.11.2019) is placed at **Annexure – H (Page No.67)**.

12.2 National Urban Livelihood Mission (NULM): The component wise achievement up to 15.11.2019 are as under:-

(In Numbers)

Scheme	Physical Target 2019-20	Cases Sponsored	Cases Sanctioned	Loan Disbursed	% Achievement
Interest Subsidy for Individual Loan	4,266	4,122	904	829	22 %
Interest Subsidy for Group Loan	425	290	104	84	36 %
Interest Subsidy for Bank Linkage	2,862	1,879	1,117	973	59 %
Total	7,553	6,291	2,125	1,886	34 %

Detailed progress report is placed at **Annexure- I (Page No.68)**.

Agenda No.:12.3 Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2019-20 are as under up to 15.11.2019 is as under:

Sr. No	Scheme	Physical Target 2019-20 (No)	Cases Sponsored up to 15.11.2019 (No)	Cases Sanctioned Up to 15.11.2019 (No)	% Achievement Up to 15.11.2019(No) against sponsored
1	Antyodaya Swarojgar Yojana	9,000	5516	1,212	22 %
2	Adivasi Swarojgar Yojana	3,000	3730	751	25 %
Total		12,000	9,246	1,963	21 %

Detailed progress report is placed at **Annexure- J (Page No.71)**.

Agenda No.:12.4 Dairy Entrepreneurship Development Scheme (State Government): The Scheme is run by Department of Veterinary, Government of Chhattisgarh. Objective of the scheme is as under:

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

The focus of the scheme is basically towards under developing area of state. An amount equivalent to 50% of project cost maximum 4.50 lac in case of General applicant and 66.6% in case of SC/ST Candidate is available under the scheme. Loan is provided for purchase of Milk animal (Cow), Construction of shade and other infrastructure. Special training program for and vermicomposting is available at RSETIs. The progress under the scheme up to 30.11.2019 is as under:

(Amt in lac)			
Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1,512.00	351	1,410.41	93

Bank wise progress is placed at **Annexure - K (Page No.73)**.

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 31.10.2019 is as under:

No of Beneficiary	Project Sanctioned	Loan Amt (Rs. in lac)	Subsidy Released (Amt Rs.in lacs)
17	17	87.58	32.46

Bank wise progress is placed at **Annexure- K (Page No.73)**.

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

Performance under PMEGP up to 15.11.2019 is as under:

(Rs. In Crore)

Scheme	Target (No) 2019-20	Target Margin Money (Amt in Crore)	Case sponsored (No of App. Forwarded to Bank	Cases sanctioned (No)	Amt of Sanction (Margin Money)	% Target Achievement in term of Sanction(No)
PMEGP DIC	1,112	33.37	3,679	719	(16.02)	64 %
PMEGP KVIB	833	24.99	2,045	383	(9.92)	46 %
PMEGP KVIC	833	24.99	854	112	(4.18)	13 %
Total	2,778	83.35	6,578	1,214	(30.12)	44 %

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

12.6 Mukhya Mantri Yuva Swarojgar Yojana: To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress upto 31.10.2019 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	1,865	214	49	8	36

Target for 2019-20: Total target under the MMYSY for FY 2019-20 is 600 cases and Amt.Rs.301 lacs (Margin Money).Bank- wise, District –wise achievement details are placed at **Annexure – M (Page No.78)**.

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

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

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

Scheme component – wise target: Component- wise achievement under PMMY for 2019-20 upto 22.11.2019 is as under: **(Amt in Crore)**

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target 2019-20	4,79,355	2,380.00	16,360	680.00	3,882	340.00	4,99,597	3,400.00
Achievement 2019-20	1,67,249 (35 %)	439.31 (19 %)	24,637 (151 %)	505.82 (74 %)	6,701 (173 %)	532.89 (157%)	1,98,587 (40%)	1,478.02 (43 %)
NBFC	3,01,138	785.00	21,369	154.22	1,308	43.69	3,23,815	982.91
Total	4,68,387	1,224.31	46,006	660.04	8,009	576.58	5,22,402	2,460.93

Overall achievement up to 22.11.2019 is 43 % in terms of amount and 40 % in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure - N (Page No.80)**.

12.8 Stand-Up India: The objective of the Stand-Up India scheme is to facilitate bank loans above Rs.10 lacs upto Rs.1 Crore to Scheduled Caste (SC) or Scheduled Tribe (Any women) (ST) borrower and at least one woman borrower per bank branch for setting up a new venture. The enterprise may be in manufacturing, services or the trading sector. The needy borrowers can login to Stand-Up Mitra portal for registering into the Scheme. 1,962 branches of 36 banks are eligible under Stand-Up India Scheme.

Performance under Stand-Up India scheme up-to 15.11.2019 is as under:

	No of Bank*	Total No of Cases
Target	36 (1962)	3,924
Performance	10 (1202)	120
% Achievement	-	3.05 % (Amt of Rs.33.06 Crores sanctioned)
No of Cases received		120
No of Cases Sanctioned		115

Bank- wise, district-wise achievement details are placed at **Annexure- O (Page No.82)**

Agenda No. 13 : Activities in Financial Literacy Centres (FLCs):

Financial Literacy is a regular activity of Banks. In Chhattisgarh 34 FLCs have been established in 27 districts. As per guidelines received from Reserve Bank of India vide RBI Circular No RBI/2015-16/286 Dated 14.01.2016 it has been advised by the RBI that, subsequent to the financial inclusion efforts by RBI and opening of accounts by banks through the PMJDY, considerable ground has been covered in the field of financial inclusion. Going forward, the focus is going to be on keeping the accounts already opened and remains operational.

Progress Report: 215 Special Camps were organized, additionally 284 target specific camps were also organized for the Sep Quarter'2019. During the quarter from July 2019 to Sep 2019, rural branches have organized 1,917 camps for spreading Financial Literacy in the state. Detailed report for Sep'2019 on new format Annexure III part A, B, C have been submitted to RBI.

Agenda No.14 - KCC Loan & Crop Insurance under Pradhan Mantri Fasal Bima Yojana

KCC loan, crop insurance under PMFBY to be discussed in SLBC Subcommittee on Agri and important recommendation if any may be included in this meeting.

During Sep'2019 quarter 1,42,092 new cards amounting to Rs.1,319.65 Crores were issued.

(Amount Rs. in Crores)

Up to Sep'2019 (Cumulative since inception)	
No of Cards issued	Limit Sanctioned
20,89,724	9,269.21

Details of Bank wise information of KCC are shown in **table No 8a (Page No.135)**.

Pradhan Mantri Fasal Bima Yojana:

Kharif 2019-20 & Rabi 2019-20: For implementation of PMFBY kharif 2019-20 and Rabi 2019-20, Department of Agriculture, Government of Chhattisgarh has issued notification vide its notification No. 3700/AF-02/13/PMFBY/2019/14-2 dated 08.07.2019 (Copy circulated among member Banks and LDMs and also uploaded on SLBC, Chhattisgarh web Portal for meticulous Compliance).

For implementation of above scheme the entire State was divided into five cluster, four clusters were awarded to Agriculture Insurance Co. Ltd. and one cluster awarded to HDFC Ergo Insurance Co. Ltd.

Loanee Farmers Covered	Non-Loanee Farmers Covered	Total Farmers Covered	Total Premium Received (Rs. In Lacs)	Data Uploaded in Central Government Portal	Status of Data reconciliation%
13,36,471	1,58,866	14,95,337	1,65,592.66	11,65,314	To be reconciled

The progress is placed as at **Annexure - P (Page No.84)**.

Agenda No. 15 : Grant of Education Loans & Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY)

Education Loans:

(Rs. in Crores)

As on 30 th Sep 2018	As on 31 st March 2019	As on 30 th Sep 2019	YoY Growth	
			Amount	%
566.36	575.45	571.54	-19.86	-3
0.62 %	0.62 %	0.57 %	Of total advance	

Bank wise details of Educational Loans are shown in **table No-8d (Page No. 138)**.

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.

Claims under MMUSRBY for 2018-19 is as under:

(Rs. in Lacs)

Category	No of Accounts	Loan Limit	Liability	Interest on Loan Amount	Net subsidy claim
General	861	2,138.71	1,750.30	195.61	176.00
OBC	998	2,307.92	1,965.01	222.50	195.27
Others	6	16.07	11.38	1.46	1.21
SC	255	601.47	534.54	56.13	50.86
ST	164	373.84	306.28	35.56	31.88
TOTAL	2,284	5,438.02	4,567.50	511.26	455.21

Sr. No	Name of Bank	No of Accounts	Net Subsidy Amt 2018-19 (Rs. in Lacs)
1	Allahabad Bank	139	31.20
2	Andhra Bank	2	0.47
3	Bank of Baroda	24	3.28
4	Bank of India	13	2.12
5	BOB(Dena Bank)	33	6.06
6	Canara Bank	312	47.72
7	Central Bank of India	219	40.22
8	Corporation Bank	2	0.38
9	CRGB	57	12.38
10	ICICI Bank	1	0.08
11	IDBI Bank	14	2.14
12	Indian Overseas Bank	11	1.77
13	Oriental Bank of Commerce	47	8.51
14	Punjab National Bank	3	0.67
15	State Bank of India	1,346	287.46
16	Uco Bank	58	10.05
17	Union Bank of India	3	0.68
	TOTAL	2,284	455.21

Agenda No.16 :RSETIs programme up to 30.09.2019 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.19	Youth trained since opening to 31.03.19	Programme conducted from 01.04.19 to 30.09.19	Youth trained from 01.04.19 to 30.09.19	Settlement Ratio
1	State Bank of India	11	1,796	46,760	101	2,780	66%
2	Bank of Baroda	5	960	24,441	59	1,442	66%
3	Central Bank of India	2	326	9,459	18	543	69%
	TOTAL	18	3,082	80,660	178	4,765	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 - Q (Page No.85)**.

Agenda No 17 - Any other item, with the permission of the Chair

17.1 On the recommendations of the high level committee on deepening of digital payments and with a view to encourage digitization of payments and enhance financial inclusion through digitization SLBC were advised to setup a "Sub Committee on digital payments". Accordingly, a subcommittee on digital payments was formed at SLBC Chhattisgarh.

First meeting of the sub committee was held on 04.11.2019. Mahasamund district has been identified by the committee for full digitization as per the direction received from the IBA and RBI in the State of Chhattisgarh.