

**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर**  
**79वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ ग)**  
**State Level Bankers' Committee, Chhattisgarh, Raipur**  
**79<sup>th</sup> SLBC Meeting,**  
**Mantralaya, Nava Raipur, Atal Nagar (CG)**  
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**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर**  
**79वीं बैठक मंत्रालय, अटल नगर (छ ग)**  
**State Level Bankers' Committee, Chhattisgarh, Raipur**  
**79<sup>th</sup> SLBC Meeting,**  
**Mantralaya, Atal Nagar (CG)**  
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**79<sup>th</sup> Meeting of State Level Bankers' Committee, Chhattisgarh**  
**Agenda**

**Welcome by the Convener, SLBC.**

**Agenda No. 1. Adoption of the Minutes of 77<sup>th</sup>/78<sup>th</sup> SLBC meeting held on 10.07.2020.**

Minutes of the 77<sup>th</sup>/78<sup>th</sup> meeting of State Level Bankers' Committee held on 10.07.2020 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 / downloaded from website-[www.slbccchhattisgarh.com](http://www.slbccchhattisgarh.com).

**Agenda No. 2: Action Taken Report of the 77<sup>th</sup>/78<sup>th</sup> SLBC Meeting**

Action Taken Report on minutes of meeting is placed at **annexure –A1 (Page No-36)**. The house is requested to approve the Action Taken Report.

**Agenda No. 3: - Review of Banking Developments in the State**

**3.1.1. Status of opening of banking outlets in unbanked villages as per 5 km criteria (Uncovered Villages as per DFS GIS Mapping) and progress under RBI FIP roadmap for coverage of villages with population below 2000 : -**

- Number of villages in State : 19,170
- Number of villages covered : 19,065
- **Number of unbanked Villages : 105 (99.45 % Covered)**

**(Source-DFS GIS Mapping as on 31.08.2020)**

Number of uncovered Villages were 312 as discussed in last SLBC meeting. Banks have covered 207 additional villages since last SLBC meeting.

As directed by the DFS, MoF, GoI these villages have been allotted to banks functional in respective districts for deployment of banking touch points like: Brick and Mortar Branch/ ATM / Bank Mitra. All allottee Banks are advised to cover remaining villages latest by 30.09.2020.

**(District-wise, Bank-wise pending list is attached as Annexure-B (Page No.47)**

Further, we draw kind attention of the house towards RBI Roadmap for coverage of villages with population below 2000 vide their Circular No RBI/ 2011-12/ 606 RPCD. CO. LBS. BC. No. 86 / 02.01.001/ 2011-12 June 19, 2012 in which banks were instructed to cover the villages with banking service. Also, the National Financial Inclusion Plan (NSFI) 2019-24, which has been prepared by RBI under the aegis of the Financial Inclusion Advisory Committee and is based on the inputs and suggestions from Government of India and launched on 10.01.2020 aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and

consumer protection. Banks are working on both the projects. Out of 19000 plus villages in our State, now only 105 villages are remaining to be covered which have been allotted to Banks functional in the respective districts. Progress is being monitored on regular basis and coverage is gradually increasing.

Since remaining villages under both the projects are being covered by the allottee banks under DFS project and coverage is now 99.45%, we recommend for treating the RBI Roadmap for coverage of villages with population below 2000 as completed.

### 3.1.2 Status of 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 Bastar, Bijapur, Dantewada, Kanker, Kondagaon, Narayanpur, Rajnandgaon and Sukma. 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 30.06.20	% Growth	As on 31.03.15	As on 30.06.20	% Growth
1	Bastar	67	104	55	82	98	20
2	Bijapur	14	40	186	8	16	100
3	Dantewada	25	40	60	22	42	91
4	Kanker	47	87	85	28	56	100
5	Kondagaon	38	48	26	19	32	68
6	Narayanpur	9	18	100	6	16	167
7	Rajnandgaon	127	172	35	54	154	185
8	Sukma	11	28	155	3	8	167
	<b>Total</b>	<b>338</b>	<b>537</b>	<b>59</b>	<b>222</b>	<b>422</b>	<b>90</b>

In the above mentioned 8 districts 150 locations were proposed to open Branches or ATMs. Out of these 150 locations, 140 new Branches/ATMs have been opened/installed by 31.08.2020 and district –wise, Bank-wise progress is as under: -

Sr. No	District	No of Proposed Centres	Opened	Pending
1	Bijapur	33	27	6
2	Sukma	25	22	3
3	Dantewada	18	18	0
4	Bastar	29	28	1
5	Kanker	7	7	0
6	Kondagaon	7	7	0
7	Narayanpur	12	12	0
8	Rajnandgaon	19	19	0
	<b>Total</b>	<b>150</b>	<b>140</b>	<b>10</b>

Bank –wise pending position as on 31.08.2020 are as under:

<b>Sr No</b>	<b>Name of the Bank</b>	<b>BRANCH</b>	<b>ATM</b>	<b>Grand Total</b>
1	Axis Bank	3	0	3
2	Bank of Baroda	2	0	2
3	DCB Bank	2	0	2
4	HDFC Bank	1	0	1
5	RBL Bank Ltd	1	0	1
6	UCO Bank	0	1	1
	<b>Grand Total</b>	<b>9</b>	<b>1</b>	<b>10</b>

Bank-wise, District -wise detail are placed at **Annexure - C (Page No 48)**

### **3.1.3 OPENING OF BANK BRANCH, ATM OR BC OUTLET IN THE VICINITY OF CAPF CAMP & OPENING OF ONE BANKING OUTLET AT EACH GRAM PANCHAYAT BHAWAN IN 8 WORST LWE AFFECTED DISTRICTS**

Financial inclusion is a national priority. All members Banks of SLBC are committed to achieve this goal. Various schemes/projects/guidelines of DFS are being implemented in our state. The progress of opening of banking outlets in the state is monitored by the Government at various level. Government has launched Jan dhan darshak app on which banks upload the latitude longitude position of respective banking outlets which includes Branch, BC and ATM. Empowered Committee of Ministry of Home affairs in a meeting on 7th August 2020 reviewed the progressive developmental works in respect of financial inclusion in the LWE affected districts. Based on the discussions, concerned SLBC has been advised to submit the view point on the following two points:-

- 1 Issue of opening of branches, ATMs or BC outlets in vicinity of the CAPF camp in worst affected LWE districts, from the aspect of feasibility and utility of the banking services by the villages.
2. The issue of opening of one banking outlet at each Gram Panchayat Bhawan.

In this regard, with reference to DFS letter number F/N0. 20/57/2010 FI(C-53274) dated 21st August 2020 on captioned subject, Lead District Managers (LDM) were made aware about these issues. They were instructed to contact the district authorities for obtaining a list of places where Branch, ATM or BC outlets are to be opened in the vicinity of CAPF camps and places where banking outlet at each gram Panchayat Bhawan is to be opened. The LDMs were also instructed to get these lists approved in in respective DLRC meetings.

The information / data obtained from LDMs is as under: -

<b>Districts</b>	<b>No of GP</b>	<b>BC Points Recommended to be opened</b>	<b>No of CAPF Camps</b>	<b>Branch/ATM/BC Recommended to be opened</b>	<b>Points to be</b>
Bijapur	169	77	49	16	
Dantewada	143	82	5	2	
Jagdapur	433	**	12	**	
Kanker	454	**	**	**	
Kondagaon	383	158	24	NIL	
Narayanpur	104	47	11	NIL	
Rajnandgaon	814	NIL	20	NIL	
Sukma	153	**	58	**	

\*\* Data yet to be received

Remaining 3 LDMs are advised to submit the data on priority.

On the basis of information / data obtained from LDMs till now we propose as under:

1. Branch/ATM/BC outlets are proposed to be opened at 18 CAPF locations.
2. BC Outlets are proposed to be opened at 364 Gram Panchayat Bhawan.

We also request the Government for their support to open the above mentioned Banking facility on under noted area:

- a) Providing the Suitable space in Gram Panchayat Bhawan and at CAPF camp to open the Banking facility.
- b) Providing connectivity by Road as well as Data connectivity at these places.
- c) Providing Electricity/Water and Sanitization facility at these places.
- d) Security and protection while cash transit and for working of these banking facility.
- e) Easy accesses to villagers other than security personal at these Banking facility.

We call upon the Member Banks to choose the places on first come first serve basis and submit their proposals latest by \*\* Date. Remaining places will be allotted by SLBC in consultation with respective LDMs.

**3.2 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	JUNE 2019	MARCH 2020	JUNE 2020	YoY Growth June'19 to June'20	
					Amount	%
1	Deposit	153288.59	167680.37	176176.52	22887.93	14.93
2	Credit (Advances)	100532.13	110202.66	112349.93	11817.80	11.76
3	CD Ratio (%) <b>Benchmark -60%</b>	65.58	65.72	63.77		
4	Priority Sector Advance	50961.78	54307.52	50967.67	5.89	0.01
5	Share of PSA in Total Advances (%) <b>Bench Mark – 40%</b>	50.69	49.28	45.37		
6	Agriculture Advances	15487.90	13691.48	15786.53	298.63	1.93
7	Share of Agriculture Advances in Total Advances (%) <b>Bench Mark- 18 %</b>	15.41	12.42	14.05		
8	Adv.to Small & Marginal Farmers	6783.07	5888.46	5164.81	-1618.26	-23.86
9	Share of Small & Marginal Farmers Adv to total Adv. <b>(Bench Mark 8%)</b>	6.75	5.34	4.60		
10	Micro, Small & Medium Enterprises (MSE) Advances	23796.94	30668.66	25411.03	1614.09	6.78
11	Share of MSE Advances to total Advances (%)	23.67	27.83	22.62		
12	Adv to Micro Enterprises	9723.43	15988.75	10155.73	432.3	4.45
13	Share of Micro Adv to total Adv <b>(Benchmark 7.5%)</b>	9.67	14.51	9.04		
14	Adv. To Weaker Section (WSA)	13256.01	16794.57	11946.09	-1309.92	-9.88
15	Share of WSA to Total Advances <b>Bench Mark -10%</b>	13.19	15.24	10.63		
16	DRI Advances	11.15	16.94	16.31	5.16	46.28
17	Share of DRI Advances in total (1%) <b>Bench Mark-1%</b>	0.01	0.02	0.01		
18	Advances to Women	10885.63	11383.27	11706.20	820.57	7.54
19	Share of Advances to Women to total Advances (%)	10.83	10.33	10.42		
20	<b>Branch Network</b>	<b>June 2019</b>	<b>March 2020</b>	<b>June 2020</b>	<b>YoY Growth June'19 to June'20</b>	<b>% Growth</b>
	Rural	1340	1381	1383	43	3.21
	Semi –Urban	776	834	837	61	7.86
	Urban	823	875	875	52	6.32
	Total Branches	2939	3090	3095	156	5.31
	Per branch population in Chhattisgarh (2.55 Crore)*	8676	8252	8239		



### 3.2.1 : Banking Infrastructure in Chhattisgarh

**Number of Branches:** There are 1,383 Rural, 837 Semi-urban and 875 Urban branches in the State aggregating 3,095 Branches as at the end of Jun 2020. Out of these 72% branches are operating in rural and semi-urban areas.

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

**Number of ATMs:** There are 503 ATMs in Rural centers, 1,000 in Semi-urban centers and 1,786 in Urban centres in the State aggregating to 3,289 ATMs at the end of June 20. Out of these 46% 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)**.

**Bank Mitra (BCs):** In Chhattisgarh the deployment of Bank Mitra as on 30.06.2020 as reported by the Banks is as under:

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
31.03.2020	14,215	11,531	7,888	4,622
30.06.2020	16,273	13,483	8,885	5,908
<b>Growth (01.04.20 to 30.06.20)</b>	2,058	1,952	997	1,286
<b>% Growth</b>	14.48%	16.93%	12.64%	27.82%

# As per DBT GIS portal of DFS, MoF, GoI (PM Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 11,416. All banks are requested to reconcile the position reported to SLBC vis-à-vis at DBT GIS portal.

Bank wise information of Bank Mitra is shown in Page No: 85

### 3.2.2 Deposit & Advances:

**Deposits:** Deposits recorded a QoQ Growth of Rs. 8496.15 Cr. & YoY growth of Rs.22887.93 Cr.

(Rs in Crore)

As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	QoQ Growth		YOY Growth	
			Amount	%	Amount	%
1,53,288.59	1,67,680.37	1,76,176.52	8496.15	5.06	22887.93	14.93

**Advances:** Advances recorded a QoQ Growth of Rs. 2147.27 Cr. & YoY growth of Rs 16735.15 Cr.

(Rs in Crore)

As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	QoQ Growth		YOY Growth	
			Amount	%	Amount	%
1,00,532.13	1,10,202.66	1,12,349.93	2,147.27	1.95	11,817.80	11.75

Bank wise information of Deposits, Advances and CD Ratio is shown in **table No – 1(a)** (Page No.86).

### AGENDA No. 4: – Review of Credit Disbursement by Banks-

**4.1 Review of Performance under Annual Credit Plan: 2020-21-** All the LDMs have prepared the Annual Credit Plan (ACP) for respective districts and fed in the data in new data collection system. Accordingly District wise and Banks wise targets are finalized in DLCC meetings and we put up on record the details for approval as per **Annexure- D Page No.49**

The performance under Annual Credit plan up to Jun 20 quarter is as under:-

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

(Rs in Crore)

Sector	30.06.2019			30.06.2020		
	Target (2019-20)	Achievement	Achi%	Target (2020-21)	Achievement	Achi%
AGRI	17,120.21	5496.23	32.08	18612.14	7738.83	41.58
MSE	8,289.20	4101.08	49.52	10236.93	9323.93	91.08
OPS	2,819.28	1100.95	39.11	4603.62	2035.55	44.22
<b>Total</b>	<b>28,228.69</b>	<b>10698.27</b>	<b>37.90</b>	<b>33452.95</b>	<b>19098.32</b>	<b>57.09</b>

**Agency wise Performance:** Comparative data for Jun 2019 and Jun 2020:

(Rs in Crore)

	30.06.2019			30.06.2020		
	Target (2019-20)	Achievement	Achi%	Target (2020-21)	Achievement	Achi%
Commercial Banks	19,241.62	7039.04	36.58	22557.84	15677.40	69.49
Cooperative Banks	6,206.22	3508.78	56.53	6222.87	2956.24	47.51
RRBs	2,780.85	150.45	5.41	4499.74	220.14	4.89
Small Finance Bank	NA	NA	NA	172.50	244.53	141.76
<b>Total</b>	<b>28,228.69</b>	<b>10698.27</b>	<b>37.90</b>	<b>33452.95</b>	<b>19098.32</b>	<b>57.09</b>

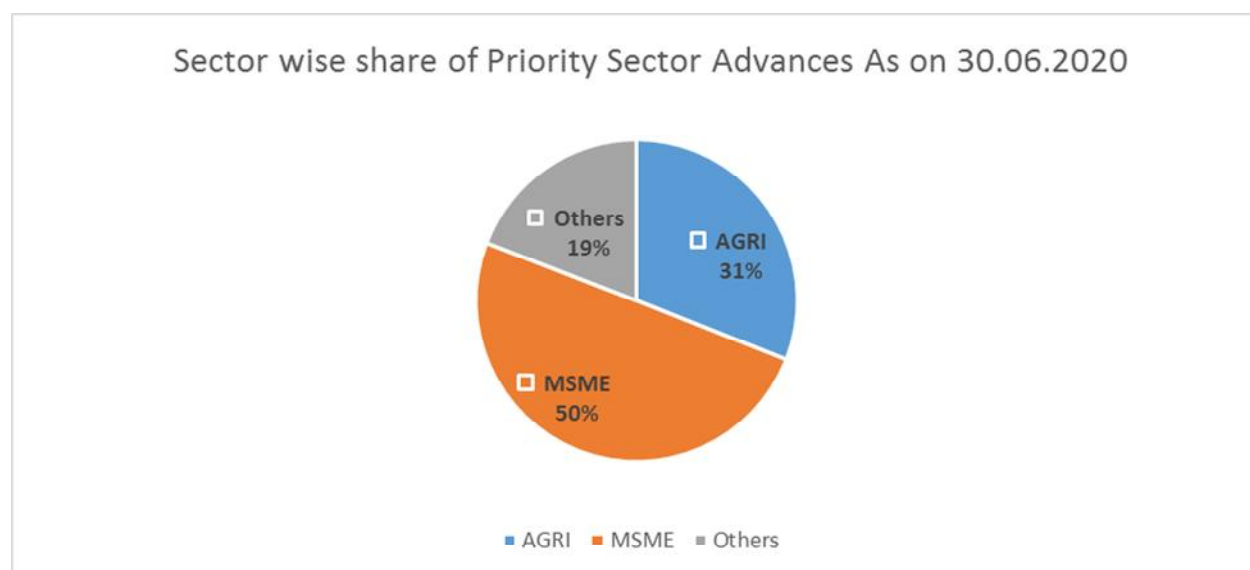
Bank- wise details of achievement is placed at **table No-4C (Page No.107)**.

Banks are advised to ensure achievement of Annual Credit plan for the year in all sector.

As per the data submitted by the Banks the share of Agri. loan in total advance is merely 14.05 %. A special attention is needed towards increasing the finance under Agri. segment. RBI letter No FIDD (IRPR) No. 115/01.22.01/2020-21 dated 10.08.2020 shared with all banks may also please be referred. Banks have been advised to include lending for augmenting the farm and supply chain infrastructure, including lending against WRs/NWRs/e-NWRs as one of the key action points in current Annual Credit Plan / District Credit Plans.

Therefore, we request all member Banks to refer to ACP finalized by the LDMS and may align their corporate business targets for branches, blocks, districts and State with the ACP.

**4.2 Priority Sector Advances:** Priority Sector Advances registered a YoY growth of Rs. 5.89 Cr. The ratio of Priority Sector Advances to total advances comes to 45.37 % as on 30<sup>th</sup> Jun 2020, which is above the bench mark level of 40%.



(Rs in Crore)

As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	YOY Growth	
			Amount	%
50961.78	54307.52	50967.67	5.89	0.01
50.69	49.28	45.37	% of Total Advances	

Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d) (Page No.89)**.

**4.2.1 Agriculture Advances:** Agriculture Advances have registered a YoY growth of Rs. 298.63 Crores. The ratio of Agri Advances to total Advances is 14.05 % which is below par with the benchmark of 18%.

(Rs in Crore)

As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	YOY Growth	
			Amount	%
15487.90	13691.48	15786.53	298.63	1.93
15.41	12.42	14.05	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs. 8793.20 Crores and under Agriculture Term Loan was Rs. 6993.33 Crores as at the end of Jun 2020. Banks are requested to increase KCC as well as investment credit in Agriculture Segment.

Details of Bank wise information of Agricultural Advances are shown in **table No –1(e) and 1 (e) (i) (Page No. 90 & 91)**.

**4.2.2. Flow of credit to MSMEs:** MSME advances registered a YoY growth of Rs. 1614.09 Cr.

(Rs in Crore)

As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	YOY Growth	
			Amount	%
23796.94	30668.66	25411.03	1614.09	6.78
23.67	27.83	22.62	% of Total Advances	

Percentage of credit to micro enterprises to total advances was 9.04% as on 30.06.2020, which is above regulatory norms of 7.50%.

Details of Bank wise information of MSME Advances are shown in **Table No.1(f) (Page No.92)**.

**4.2.3 Flow of credit for affordable housing:** Housing loan outstanding under priority sector is as under.

(Rs in Crore)

As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	YOY Growth	
			Amount	%
8345.51	8540.83	8431.76	86.25	1.03

**Progress under the PM Awas Yojna scheme up to 31.08.2020 is as under:**

Year	Sanctioned ( No)	Sanctioned (Amt. Rs. in Crores)
From 01.04.2018 to 31.03.2019	4,153	436.18
From 01.04.2019 to 31.03.2020	4,627	739.08
From 01.04.2020 to 31.08.2020	1,190	217.08

Bank-wise progress report up to 31.08.2020 is placed at **Annexure – F (Page No.55)**.

**4.2.4: Grant of Education Loan:** Education loan outstanding under priority sector is as under:

(Rs. in Crores)

As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	YOY Growth	
			Amount	%
571.54	611.50	595.48	23.94	4.18

Bank wise details of Educational Loans are shown in **table No-1f-2 (Page No. 93)**.

**4.2.5: Advances to Weaker Sections:** The ratio of advances to weaker sections to total advances is 10.63% which is above the bench mark level of 10 % as at the end of the Jun 2020.

(Rs. in Crores)

As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	YOY Growth	
			Amount	%
13256.01	16794.57	11946.09	-1309.92	-9.88
13.19	15.24	10.63	% of Total Advances	

Details of Bank wise information regarding advances to weaker sections are shown in **table No. 1(g) (Page No.95)**.

#### 4.2.6: Review of Progress under other components of ACP:

(Rs. in Crores)

Segment	As on 30 <sup>th</sup> Jun 19	As on 31 <sup>st</sup> Mar 20	As on 30 <sup>th</sup> Jun 20	YOY Growth	
				Amount	%
Export	586.85	343.32	342.71	-244.14	-41.60
Social Infrastructure	NA	18.39	15.22	-	-
Renewable Energy	NA	1.80	1.90	-	-

#### Agenda No. 5 - CD Ratio, Review of Districts with CD Ratio below 40%

##### CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	46
Number of Banks with CD Ratio > = 60%	34
Number of Banks with CD Ratio < 60%	12
Number of Districts with CD Ratio >= 40%	17
Number of Districts with CD ratio <40%	11

Details of Bank wise CD Ratio are shown in **Table 1 M (Page No.102)**

##### CD Ratio (adjusted) of banks during last five year:

As on 31.03.17	As on 31.03.18	As on 31.03.19	As on 31.03.20	As on 30.06.20
66.32 %	66.95 %	66.04 %	65.72 %	63.77

##### Following 12 banks are having less than 60% CD Ratio:

Sr. No	Bank	% Share in Deposits of total deposit of the Banks(June 2020)	CD Ratio Mar'20	CD Ratio Jun'20	Variance (Jun'20 over Mar'20)
1	Punjab National Bank	7.35	56.76	53.63	-3.14
2	CRGB	6.89	30.98	29.69	-1.29
3	Central Bank of India	5.82	39.80	40.92	1.12
4	Apex Bank	5.42	40.17	56.88	16.71
5	South Indian Bank	0.30	11.12	12.00	0.87
6	J & K Bank	0.16	12.87	16.57	3.71
7	Nagrik Sahkari Bank	0.09	12.54	12.77	0.22
8	Vyavasayik Sah Bank	0.09	50.41	42.82	-7.59
9	Pragrati Mah.Sah Bank	0.08	30.08	29.71	-0.37
10	Karur Vyshya Bank	0.03	33.48	33.16	-0.32
11	Raipur Urban Mer.Bank	0.01	45.16	46.01	0.85

12	Fin Care Small Finance Bank	0.00	0.00	0.00	0.00
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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.

**District –wise position of CD Ratio is as under:**

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

Sr No	Districts	Deposit	Advance	CD Ratio (Mar 20)	CD Ratio (Jun 20)	Variance (Jun20 over Mar20)
1	RAIPUR	52019.26	55464.50	114.58	106.62	-7.95
2	MAHASAMUND	3165.94	2141.79	62.65	67.65	5.00
3	KAWARDHA	2104.36	1273.02	61.26	60.49	-0.76
4	RAIGARH	7972.82	4802.36	59.89	60.23	0.34
5	BEMETARA	2179.52	1267.55	52.58	58.16	5.58
6	MUNGELI	1413.09	808.53	48.41	57.22	8.81
7	DHAMTARI	3600.11	1911.80	53.86	53.10.	-0.76
8	GARIABAND	1398.27	717.40	39.01	51.31	12.30
9	JAGDALPUR	3997.44	1997.17	49.01	49.96	0.95
10	BILASPUR	19651.17	9644.77	48.97	49.08	0.11
11	DANTEWADA	1712.37	838.84	50.75	48.99	-1.76
12	BALODABAZAR	4235.07	2055.90	48.43	48.54	0.11
13	RAJNANDGAON	6656.60	3189.38	45.88	47.91	2.03
14	KORBA	9072.56	4297.55	49.34	47.37	-1.98
15	DURG	22155.76	10170.69	50.53	45.91	-4.63
16	KONDAGAON	1560.45	692.34	37.84	44.37	6.52
17	KANKER	2840.52	1137.91	40.45	40.06	-0.39
18	JAJGIR-CHAMPA	6240.17	2398.13	40.36	38.43	-1.93
19	SURAJPUR	3475.64	1233.92	35.29	35.50	0.21
20	SARGUJA	5199.95	1841.01	34.40	35.40	1.01
21	BALOD	3615.59	1204.41	34.75	33.31	-1.44
22	BALRAMPUR	1860.11	598.54	26.65	32.18	5.52
23	NARAYANPUR	583.71	185.47	25.55	31.77	6.22
24	JASHPURNAGAR	2788.09	843.38	30.20	30.25	0.05
25	BIJAPUR	950.33	263.71	22.66	27.75	5.09
26	SUKMA	831.57	228.42	24.14	27.47	3.33
27	KORIYA	4896.43	1141.85	23.77	23.32	-0.45
28	Gaurella-Pendra*	942.86	300.58	NA	31.88	NA
<b>Total</b>		<b>176176.52</b>	<b>112349.93</b>	<b>65.72</b>	<b>63.77</b>	<b>-1.95</b>

\*Figures already included in Bilaspur District data.

LDMs are requested to identify such branches in their district and arrange for enhanced off take of credit. They should pursue the matter in all DLCC meetings, so that CD ratio

benchmark could be achieved on a quarterly basis. LDM are requested to submit Monitorable Action plan and progress report to SLBC every quarter.

**Agenda No 6- Position of NPAs in respect of schematic lending, Certificate Cases and Recovery of NPAs. (As on 30.06.2020)**

(Rs in Crores)

<b>Banks</b>	<b>Advances</b>	<b>NPA</b>	<b>% NPA</b>
PSU	76,040.73	5,504.07	7.24
Private Bank	25,831.32	562.54	2.18
Coop Banks	5,652.76	128.58	2.27
CRGB	3,604.40	107.05	2.97
Small Fin Bank	1,220.72	18.88	1.55
<b>Grand Total</b>	<b>112,349.93</b>	<b>6,321.12</b>	<b>5.63</b>

Bank wise NPA are shown in **table No. 11 H (Page No.152)**

**6.1- Position of NPAs in respect of Govt Sponsored schemes.**

<b>Status of NPA in Government Sponsored Scheme</b>							
<b>Sr No</b>	<b>Government Sponsored Schemes</b>	<b>As on 31.03.2020</b>			<b>As on 30.06.2020</b>		
		<b>Total Outstand ing (Cr.)</b>	<b>Total NPA (Cr.)</b>	<b>% NPA</b>	<b>Total Outstand ing (Cr.)</b>	<b>Total NPA (Cr.)</b>	<b>% NPA</b>
1	Pradhan Mantri Employment Generation program (PMEGP)	357.23	40.56	11.35	390.53	44.84	11.48
2	National Rural Livelihood Mission (NRLM)	528.78	16.87	3.19	536.49	15.47	2.88
3	National Urban Livelihood Mission (NULM)	58.69	12.94	22.05	61.06	16.29	26.68
4	Aadivasi Swarojgaar Yojana	20.10	2.03	10.10	102.33	28.40	27.76
5	Antyodaya Swarojagaar Yojana	26.49	3.99	15.05	26.80	5.06	18.88
6	Pradhan Mantri MUDRA Yojana (PMMY)	2,551.24	320.12	12.55	2550.65	359.74	14.10
7	Stand up India (SUI)	253.42	30.02	11.85	174.76	14.62	8.37
<b>Total Government Sponsored Scheme</b>		<b>3795.94</b>	<b>426.52</b>	<b>11.24</b>	<b>3842.62</b>	<b>484.43</b>	<b>12.61</b>

- Data not received from Bandhan Bank, IDBI, IndusInd



**Agenda No 7 - Issues remaining unresolved at DCC/DLRC meeting:** As against 28 DCC & 28 DLRC meetings to be conducted during Jun quarter, 25 DCC & DLRC Meetings have been conducted. District wise detail of meeting conducted is as under:

Sr No	Districts	DCC/DLRC meetings to be held up to 30.06.2020	DCC/DLRC meeting held up to 30.06.2020
1	Raipur	2	01
2	Mahasamund	2	01
3	Kawardha	2	01
4	Raigarh	2	01
5	Dhamtari	2	01
6	Dantewada	2	00
7	Durg	2	01
8	Korba	2	01
9	Jagdalpur	2	01
10	Bilaspur	2	01
11	Bemetera	2	00
12	Mungeli	2	01
13	Baloda Bazar	2	01
14	Rajnandgaon	2	01
15	Kanker	2	01
16	Janjgir - Champ	2	01
17	Gariaband	2	01
18	Kondagaon	2	01
19	Surajpur	2	01
20	Sarguja	2	01
21	Balod	2	01
22	Sukma	2	01
23	Jashpur Nagar	2	01
24	Balrampur	2	01
25	Naraynpur	2	01
26	Koriya	2	00
27	Bijapur	2	01
28	Gaurell-Pendra	2	00
<b>Total</b>		<b>56</b>	<b>24</b>

All LDMs are requested to convene DCC/DLRC meetings as per schedule. Also the LDMs have been instructed to submit their issues with SLBC for the current quarter.

**Agenda No 08: PRAGATI: Review of Social Security Scheme- 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 30.06.2020 is as under:

<b>Date</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>	<b>Total Enrolment (PMSBY+PMJJBY+APY)</b>
31.05.2019	43,82,936	11,20,300	1,98,647	57,01,883
31.01.2020	44,27,683	11,80,989	2,80,887	58,89,559
31.03.2020	46,39,011	12,68,530	2,81,465	61,89,006
30.06.2020	44,49,331	12,68,156	3,04,579	60,22,066
% Growth in Enrolment (Renewal + New Enroll. Base Year May 2019)	1.51%	13.20%	-	-

Bank-wise & District-wise progress (renewal+ new enrollment) under PMJJBY, PMSBY & (Total Enrolment) under APY report up to 30.06.2020 is placed at **Annexure - E (Page No.51)**.

**Claims under PMJJBY & PMSBY:** Number of Claims reported under PMJJBY and PMSBY up to 30.06.2020 (Data Source Mission Jansuraksha, Gol) are as under:

<b>Scheme</b>	<b>Paid</b>	<b>Pending with insurer</b>	<b>Rejected</b>	<b>Pending with Bank</b>	<b>Grand Total</b>
PMJJBY	1,964	152	344	11	2,471
PMSBY	7,458	128	380	20	7,986
<b>Total</b>	<b>9,422</b>	<b>280</b>	<b>724</b>	<b>31</b>	<b>10,457</b>

Bank-wise and District-wise progress report up to 30.06.2020 is placed at **Annexure E1 (Page No.53)**.

Banks were requested to take following actions for increasing the coverage and spreading awareness among targeted beneficiaries under the schemes:

- a) Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes
- b) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
- c) Ensure that no eligible Jan Dhan account holders are left out from availing the risk cover under PMJJBY & PMSBY.
- d) Enroll beneficiaries of other government scheme like PM Ujjwala, PM Kisan, MGNREGA under the scheme.

- e) Use SMS and other digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them.
- f) Leverage marketing channels like banking correspondents for ensuring Pan India coverage and innovative ways to be device for motivating the field level functionaries for enhancing enrollments, especially under PMJJBY & PMSBY.
- g) Fix target of fresh enrollment under PMJJBY and PMSBY to enhance enrollment.

**Agenda No. 9: Minutes of SLBC Sub Committees:-**

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

Sr No	Subcommittee on	Meeting Date
1	Government Sponsored Scheme	To be Held
2	Agriculture	10.08.2020
3	Digital Payment	To be Held

Minutes of the subcommittee meeting on Agriculture are placed as **Annexure – G (Page No.57)**. Some of the important points recommended by the Sub Committee for discussion in Main SLBC meeting are as under:

**9.1 Short term Agriculture Credit to tenant farmers / Oral lessees:** It was resolved in the Sub Committee meeting to form a Sub Group of officials from Revenue Department Government of Chhattisgarh, Banks and NABARD to recommend a specific Model to the State Government. Accordingly, we propose the constitution of Sub Group as under: -

SR No	Designation	
1	Director, Department of Revenue, Government of Chhattisgarh.	Chairman
2	Director, Institutional Finance, Government of Chhattisgarh.	Member
3	Director, Department of Agriculture, Government of Chhattisgarh.	Member
4	Director, Department of Law, Government of Chhattisgarh.	Member
5	General Manager, NABARD	Member Secretary
6	Assistant General Manager looking after the relevant area from all three Lead Banks, Apex Bank and CRGB	Member

House is requested to approve the constitution of the sub group.

**9.2 Monograph on the State of Sikkim’s Organic Transformations to promote organic farming in the state and setting standards thereof:** The suggested information on Sikkim model was shared with all banks and issue also discussed in meeting of SLBC Sub committee on Agriculture.

Further, as suggested in the RBI Letter No. FIDD (RAI) No. 6 / 01.22.01/ 20-21 dated 05.08.2020 to form a subcommittee for promotion of Organic farming in the state, we

propose to keep this point under the purview of existing SLBC Sub Committee on Agriculture.

**9.3 Determination of crop duration for each crop :** RBI Master Circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances ( DBR.No.BP.BC.2/21.04.048/2015-16, dated July 01, 2015 ) details the guidelines for Asset Classification for agricultural advances. As per para 4.2.13 of the guidelines, the 'crop season' for determining the NPA classification of agricultural advances would be as fixed by the SLBC in each State.

The details of crop duration for each crop grown in Chhattisgarh is attached as "**Annexure-R**", Page no. 80 (Source : - Research Services, Indira Gandhi Krishi Vishva Vidhyalaya, Chattisgarh- IGKVV.). We request the house to fix the Crop duration of the state as recommended by the IGKVV. As mentioned in the details of crop duration the major portion of crop production is grown in Kharif season only ( e.g. Paddy Kharif is grown in 3711.48 thousand hectare and Paddy Rabi is grown in 56.42 thousand hectare only). Hence cropping pattern in the State may be considered as Mono Cropping.

We request the house to approve the same.

#### **Agenda No 10: Central Sector Scheme on Formation and promotion of 10000 FPOs and District Monitoring Committees (D-MC)**

Govt. of India has decided to form and promote 10000 FPOs in the country. State Level Consultative Committee for formation and nurturing of FPOs has been formed vide State Govt. Order dated 11.08.2020 under the Chairmanship of APC and Secretary, Agriculture, Govt of Chhattisgarh. To monitor the project at district level a committee has been formed where district collector is the chairman and DDM NABARD will act as member secretary.

In this connection, national level project management advisory and fund sanctioning committee in a meeting held on 17th July 2020 and 07th August 2020 has decided that "NABARD may coordinate with convener of SLBC to assign the LDM of the district to be member secretary of district monitoring committee of respective district where DDM is not physically posted".

We recommend to approve the above suggested arrangement.

## Agenda Items for information and record

### Agenda No 11. Govt Sponsored Schemes

#### 11.1 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 is as under:

(Amt Rs. in

Crore)

Target		Application submitted		Sanctioned		Disbursement		Pending	Sanction % of Target	
No.	Amount	Number	Amount	Number	Amount	Number	Amount	Number	No	Amt
54576	580.32	25878	496.11	10490	173.39	8606	130.50	15388	19	30

Bank wise target and achievement details for year 2020-21 (up to 31.08.2020) is placed at **Annexure – H (Page No.63)**.

**11.2 National Urban Livelihood Mission (NULM):** The component wise achievement up to 31.08.2020 is as under:-

(In Numbers)

Scheme	Physical Target 2020-21	Cases Sponsored	Cases Sanctioned	Loan Disbursed	Pending	% Achievement
Interest Subsidy for Individual Loan	4000	3449	174	164	3275	4 %
Interest Subsidy for Group Loan	300	120	7	6	113	2 %
Interest Subsidy for Bank Linkage	2000	1102	1194	126	-	60%
<b>Total</b>	<b>6300</b>	<b>4671</b>	<b>1375</b>	<b>296</b>	<b>3296</b>	<b>29 %</b>

Bank wise detailed progress report is placed at **Annexure- I (Page No.64)**.

**11.3 Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana:** The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2020-21 up to 31.08.2020 is as under: -

Sr. No	Scheme	Physical Target 2020-21 (No)	Cases Sponsored (No)	Cases Sanctioned (No)	Cases Pending (No)	% Achievement
1	Antyodaya Swarojgar Yojana	2,000	4,228	1,167	2,937	58 %
2	Adivasi Swarojgar Yojana	2,000	3,239	1,032	2,144	52%
<b>Total</b>		<b>4,000</b>	<b>7,467</b>	<b>2,199</b>	<b>5,081</b>	<b>55%</b>

Bank wise detailed progress report is placed at **Annexure- J (Page No.65)**.

**11.4 Dairy Entrepreneurship Development Scheme (State Government):** The Scheme is run by Department of Veterinary, Government of Chhattisgarh. The progress under the scheme up to 30.06.2020 is as under:-

(Amt in

lac)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount

- Data not received

**11.5 Prime Minister's Employment Generation Programme (PMEGP):**

Performance under PMEGP up to 31.08.2020 is as under:

(Rs. In Crore)

Scheme	Target (No) 2020-21	Target Margin Money (Amt in Crore)	Case sponsored (No of App. Forwarded to Bank)	Cases sanctioned (No)	Amt of Sanction (Margin Money)	%Achievement in term of Sanction(No) (%Margin Money)
PMEGP DIC	1140	34.21	2,626	341	(7.59)	30 % (22 %)
PMEGP KVIB	887	26.61	1,300	215	(5.14)	24 % (19%)
PMEGP KVIC	507	15.21	564	87	(3.08)	17 % (20 %)
<b>Total</b>	<b>2,534</b>	<b>76.03</b>	<b>4,490</b>	<b>643</b>	<b>(15.81)</b>	<b>25 % (21%)</b>

Bank wise detailed progress report is placed at **Annexure- K (Page No.67)**.

**11.6 Mukhya Mantri Yuva Swarojgar Yojana:** To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress upto 31.08.2020 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
585	1111	70	2	0	12

Bank- wise, District –wise achievement details are placed **at Annexure – L (Page No.71)**.

**11.7 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 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 2020-21 is as under:**

Particulars	Target Set
Physical Target (No of Application)	680271
Financial Target (Rs in Crore)	3740.00

**Scheme component – wise target:** Component- wise achievement under PMMY for 2020-21 upto 31.08.2020 is as under: **(Amt in Crore)**

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
<b>Target 2020-21</b>	6,54,500	2,618.00	21,371	748.00	4,400	374.00	6,80,271	3,740.00
Achievement	47785 (7%)	93.29 (4%)	18685 (87%)	382.06 (51%)	4554 (104%)	349.36 (93%)	71024 (10%)	824.67 (22%)
<b>NBFC</b>	86683	280.55	2622	19.12	40	2.85	89345	302.51
<b>Total</b>	<b>134468</b>	<b>373.84</b>	<b>21307</b>	<b>401.18</b>	<b>4594</b>	<b>352.21</b>	<b>160369</b>	<b>1127.18</b>

Overall achievement up to 30.06.2020 is 22 % in terms of amount and 10 % in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure - M (Page No. 73)**.

**11.8: Stand-Up India:** 2,068 branches of 30 banks are eligible under Stand-Up India Scheme.

**Performance under Stand-Up India scheme up-to 30.06.2020 is as under:**

	<b>No of Bank (Branches)</b>	<b>Total No of Cases</b>
Target	30 (2068)	4,136
Performance	5 Banks	17
% Achievement	-	0.41 % (Amt of Rs.4.25 Crores sanctioned)
No of Cases received		17
No of Cases Sanctioned		17 (0.41 %)

Bank- wise, district-wise achievement details are placed at **Annexure- N (Page No.75)**

**11.9: Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY) Education**

**Loans:** - 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 up to Rs.2.00 lac per annum. Canara Bank is the nodal Bank for management of lodgement and disbursement of interest subvention claims.

**Final Claims under MMUSRBAY for 2019-20 is as under:**

(Rs. in Lacs)

<b>Category</b>	<b>No of Accounts</b>	<b>Loan Limit</b>	<b>Liability</b>	<b>Interest on Loan Amount</b>	<b>Net subsidy claim</b>
General	721	1728.94	1340.51	156.34	147.12
OBC	1034	2402.93	1942.79	222.42	211.12
Others	10	19.77	16.31	1.79	1.79
SC	260	591.34	500.90	53.55	50.26
ST	193	508.13	825.85	43.10	41.76
<b>TOTAL</b>	<b>2218</b>	<b>5251.12</b>	<b>4626.37</b>	<b>477.20</b>	<b>452.04</b>



<b>Sr. No</b>	<b>Name of Bank</b>	<b>No of Accounts</b>	<b>Net Subsidy Amt 2019-20 (Rs. in Lacs)</b>
1	e-Allahabad Bank	118	25.32
2	Bank of Baroda	148	25.65
3	Bank of India	21	4.16
4	Bank of Maharashtra	2	0.50
4	Canara Bank	477	79.50
5	Central Bank of India	120	27.51
6	Corporation Bank	3	0.33
7	CRGB	87	21.58
9	IDBI Bank	15	2.18
10	Indian Overseas Bank	10	2.41
11	Oriental Bank of Commerce	13	2.23
12	Punjab National Bank	25	6.17
13	State Bank of India	1121	245.02
14	e-Syndicate Bank	4	0.69
15	Uco Bank	43	6.93
16	Union Bank of India	11	1.86
	<b>TOTAL</b>	<b>2218</b>	<b>452.04</b>

#### **Agenda No. 12: Progress under various Digital delivery channels:**

Progress under various digital delivery channels up to 30.06.2020 are as under:

<b>Sr. No</b>	<b>Scheme</b>	<b>As on 08.11.2016</b>	<b>As on 30.06.2020</b>	<b>Growth</b>	<b>State Growth %</b>
1	POS (Installed)	17,670	97,273	79,603	450
2	Debit Card	1,39,94,179	3,07,46,885	1,67,52,706	120
3	Mobile Banking	6,44,306	43,90,574	37,46,268	581
4	Internet Banking	10,52,685	53,06,653	42,53,968	404
5	Credit Card	86,814	3,20,784	2,33,970	270

- Data not received from IndusInd Bank, Kotak Mahindra Bank, UCO Bank, Yes Bank, Federal bank.
- Bank-wise detailed progress is placed at **Annexure- O (Page No.77)**.

### **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 28 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 as operational.

**Progress Report:** Due to COVID -19 Pandemic only 6 Special Camps, 13 target specific camps were organized for the Jun 20 Quarter. During the quarter from Apr 20 to Jun 20, rural branches have organized 306 camps for spreading Financial Literacy in the state.

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

During Jun 20 quarter 86,084 new cards amounting to Rs.939.29 Crores were issued.

(Amount Rs. in Crores)

<b>Up to Jun 20 (Cumulative since inception)</b>	
No of Cards issued	Limit Sanctioned
20,71,280	10,011.18

Details of Bank wise information of KCC are shown in **table No 8a (Page No.133)**.

### **Pradhan Mantri Fasal Bima Yojana:**

**Kharif & Rabi 2020-23:** For implementation of PMFBY Department of Agriculture, Government of Chhattisgarh has issued notification vide its notification No. 2976/AF-02/01/PMFBY/2020/14-2 dated 16.06.2020 (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 Bajaj Allianz General Insurance Company Ltd.

**Agenda No.15 : Activities Conducted in RSETIs:** RSETIs programme up to 30.06.2020 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.2020	Youth trained since opening to 31.03.20	Programme conducted from 01.04.20 to 30.06.20	Youth trained from 01.04.20 to 30.06.20	Settlement Ratio
1	State Bank of India	11	2,055	53,963	1	23	70.33
2	Bank of Baroda	5	1,103	28,093	0	0	66.85
3	Central Bank of India	2	368	10,724	0	0	67.19
	<b>TOTAL</b>	<b>18</b>	<b>3,526</b>	<b>92,780</b>	<b>1</b>	<b>23</b>	<b>67.45</b>

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.79)**.

**Agenda No 16 - Any other item, with the permission of the Chair**

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