

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर
79वीं, 80वीं और 81वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ ग)
State Level Bankers' Committee, Chhattisgarh, Raipur
79th, 80th and 81st SLBC Meeting,
Mantralaya, Nava Raipur, Atal Nagar (CG)
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79th, 80th and 81st Meeting of State Level Bankers' Committee, Chhattisgarh
Agenda

Welcome by the Convener, SLBC.

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

Minutes of the 77th/78th 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-31)** and the same may also be viewed / downloaded from website www.slbccchhattisgarh.com.

Agenda No. 2: Action Taken Report of the 77th/78th 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 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 (2011 census): 19,567
- **Number of unbanked Villages : 44 (99.78 % Covered)**

(Source-DFS GIS Mapping as on 31.01.2021)

Number of uncovered Villages was 312 as discussed in last SLBC meeting. Banks have covered additional 268 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/ Bank Mitra. All allottee Banks are advised to cover remaining villages latest by 31.03.2021.

(District-wise, Bank-wise pending list is attached as Annexure-B (Page No.49)

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 dated June 19, 2012 in which banks were instructed to cover the villages with banking service. Also, the National Strategy for Financial Inclusion (NSFI) 2019-24 released on 10.01.2020, which has been prepared by RBI under the aegis of the Financial Inclusion Advisory Committee and is approved by the Financial Stability Development Council, aims to increase outreach of banking outlets to provide banking access to every village within a 5 km radius or a hamlet of 500 households in hilly areas. Banks are working on both the projects. Out of 19000 plus villages in our State, now only 44 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. Out of the remaining 44 villages to be covered, population is less than 100 in 8 villages, between 100 to 200 in 8 villages and between 200 to 300 in 7 villages. In these 23 villages, banks are facing difficulties in finding suitable person to be appointed as BC/CSP. Also, LDM Bijapur has advised that there are connectivity issues in Bijapur District. These are the major reasons for getting the coverage delayed.

Since remaining villages under both the projects are being covered by the allottee banks under DFS project and coverage is now 99.78%, we request the house 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 & ATM position in these districts are as under:

Sr. No.	Districts	Number of bank branches			Number of ATMs		
		As on 31.03.15	As on 31.12.20	% Growth	As on 31.03.15	As on 31.12.20	% Growth
1	Bastar	67	105	56	82	95	15
2	Bijapur	14	40	186	8	17	100
3	Dantewada	25	40	60	22	43	95
4	Kanker	47	89	89	28	63	125
5	Kondagaon	38	47	23	19	32	68
6	Narayanpur	9	18	100	6	17	183
7	Rajnandgaon	127	173	36	54	155	187
8	Sukma	11	28	154	3	8	167
	Total	338	540	60	222	430	94

In the above mentioned 8 districts 150 locations were proposed to open Branches or ATMs. Out of these 150 locations, at 144 locations new Branches/ATMs have been opened/installed by 28.02.2021 and district –wise progress is as under: -

Sr. No	District	No of Proposed Centres	Opened	Pending	Pending Banks
1	Bijapur	33	30	3	Axis Bank (1), Bank of Baroda (1), RBL Bank (1)
2	Sukma	25	23	2	DCB Bank (2)
3	Bastar	29	28	1	HDFC Bank (1)
4	Dantewada	18	18	0	
5	Kanker	7	7	0	
6	Kondagaon	7	7	0	
7	Narayanpur	12	12	0	
8	Rajnandgaon	19	19	0	
	Total	150	144	6	

District -wise Detail of Pending Branches is placed at **Annexure - C (Page No 50)**

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/No. 20/57/2010 FI(C-53274) dated 21st August 2020 on the 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 gram Panchayat Bhawan is to be opened. The LDMs were also instructed to get these lists approved in the respective DLRC meetings.

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

Districts	No of GP	BC Recommended to be opened	Points to CAPF Camps	Branch/ATM/BC Recommended to be opened
Bijapur	169	77	49	16
Dantewada	143	82	5	2
Jagdalpur	433	NIL	12	NIL
Kanker	454	230	57	3
Kondagaon	383	159	24	NIL
Narayanpur	104	NIL	11	NIL
Rajnandgaon	814	NIL	20	NIL
Sukma	153	NIL	58	NIL

On the basis of information/data/recommendation received from LDMs, we propose as under:

1. Branch/ATM/BC outlets are proposed to be opened at **21** CAPF locations.
2. BC Outlets are proposed to be opened at **548** Gram Panchayat Bhawan.

Further, we request the State government to provide the support on the following aspects for opening the Banking facility in the above mentioned locations:

- 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.

We call upon the Member Banks to choose the places on first come first serve basis and submit their proposals latest by **.Remaining places will be allotted by SLBC in consultation with respective LDMs.(List attached at Annexure **U: Page No 112**)

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

(Rs. in Crores)

Sr No	Particulars	DEC 2019	MARCH 2020	DEC 2020	YoY Growth Dec'19 to Dec'20	
					Amount	%
1	Deposit	162,511.27	167,680.37	183,510.14	20998.87	12.92
2	Credit (Advances)	111,368.55	110,202.66	119,262.93	7894.38	7.09
3	CD Ratio (%) Benchmark -60%	68.53	65.72	64.99		
4	Priority Sector Advance	54,613.76	54,307.52	54,233.18	-380.58	-0.70
5	Share of PSA in Total Advances (%) Bench Mark – 40%	49.04	49.28	45.47		
6	Agriculture Advances	16,247.04	13,691.48	16,871.44	624.40	3.84
7	Share of Agriculture Advances in Total Advances (%) Bench Mark- 18 %	14.59	12.42	14.15		
8	Adv.to Small & Marginal Farmers	6,477.07	5,888.46	5,810.67	-666.40	-10.29
9	Share of Small & Marginal Farmers Adv to total Adv. (Bench Mark 8%)	5.82	5.34	4.87		
10	Micro, Small & Medium Enterprises (MSME) Advances	28,047.43	30,668.66	27,444.18	-603.25	-2.15
11	Share of MSME Advances to total Advances (%)	25.18	27.83	23.01		
12	Adv to Micro Enterprises	10,878.05	15,988.75	11,648.56	770.51	7.08
13	Share of Micro Adv to total Adv (Benchmark 7.5%)	9.77	14.51	9.77		
14	Adv. To Weaker Section (WSA)	17,229.27	16,794.57	13,908.47	-3320.80	-19.27
15	Share of WSA to Total Advances Bench Mark -10%	15.47	15.24	11.66		
16	DRI Advances	11.72	16.94	13.44	1.72	14.68
17	Share of DRI Advances to total Advances Bench Mark-1%	0.01	0.02	0.01		
18	Advances to Women	11,359.59	11,383.27	12,684.35	1324.76	11.66
19	Share of Advances to Women to total Advances (%)	10.20	10.33	10.64		
20	Branch Network	Dec 2019	March 2020	Dec 2020	YoY Growth	% Growth
	Rural	1,342	1,381	1,402	60	4.48
	Semi –Urban	805	834	850	45	5.59
	Urban	834	875	897	63	7.55
	Total Branches	2,981	3,090	3,149	168	5.63
	Per branch population in Chhattisgarh (2.55 Crore)*	8,554	8,252	8,097		

3.2.1 : Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1402 Rural, 850 Semi-urban and 897 Urban branches in the State aggregating **3149** Branches as at the end of Dec 2020. Out of these 71% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in **table No. 1(L) (Page No.131)**.

Number of ATMs: There are 532 ATMs in Rural centers, 1026 in Semi-urban centers and 1756 in Urban centres in the State aggregating to **3314** ATMs at the end of Dec 20. Out of these 47% ATMs are established at Rural and Semi-urban area.

Bank wise information of ATM Network is shown in **table No. 1(N) (Page No.133)**.

Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitra as on 31.12.2020 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
31.12.2020	17,417	13,613	7,858	3,960
Growth (01.04.20 to 31.12.2020)	3,202			
% Growth	22.52%			

As per DBT GIS portal of DFS, MoF, Gol (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 11,829. 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 **Annexure T (Page No.111)**

3.2.2 Deposit & Advances:

Deposits: Deposits recorded a YTD Growth of Rs. 15829.77 Cr. & YoY growth of Rs. 20998.87 Cr. (Rs in Crore)

As on 31 st Dec 19	As on 31 st Mar 20	As on 31 st Dec 20	YTD Growth		YOY Growth	
			Amount	%	Amount	%
1,62,511.27	1,67,680.37	1,83,510.14	15,829.77	9.44	20,998.87	12.92

Advances: Advances recorded a YTD Growth of Rs. 9060.27 Cr. & YoY growth of Rs. 7894.38 Cr. (Rs in Crore)

As on 31 st Dec 19	As on 31 st Mar 20	As on 31 st Dec 20	YTD Growth		YOY Growth	
			Amount	%	Amount	%
1,11,368.55	1,10,202.66	1,19,262.93	9,060.27	8.22	7,894.38	7.08

Bank wise Details of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No.115)**.

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.51**.

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

Sector wise Performance: Comparative data for Dec 2019 and Dec 2020: -
(Rs in Crore)

Sector	31.12.2019			31.12.2020		
	Target (2019-20)	Achievement	Achi%	Target (2020-21)	Achievement	Achi%
AGRI	17,120.21	9,458.19	55.25	18,649.60	11,624.91	62.33
MSME	8,289.20	9,478.95	114.35	10,257.88	11,998.97	116.97
OPS	2,819.28	2,375.36	84.25	4,609.30	3,057.23	66.33
Total	28,228.69	21,312.49	75.50	33,516.79	26,681.11	79.61

Agency wise Performance: Comparative data for Dec 2019 and Dec 2020:
(Rs in Crore)

	31.12.2019			31.12.2020		
	Target (2019-20)	Achievement	Achi%	Target (2020-21)	Achievement	Achi%
Commercial Banks	19,166.22	16,456.42	85.86	22,615.20	20,715.56	91.60
Cooperative Banks	6,206.22	4,184.53	67.42	6,222.87	4,777.47	76.77
RRBs	2,780.85	561.67	20.20	4,506.02	786.84	17.46
Small Finance Bank	75.40	109.87	145.71	172.70	401.24	232.33
Total	28,228.69	21,312.49	75.50	33,516.79	26,681.11	79.61

Bank- wise details of achievement is placed at **table No-4C (Page No.137)**.

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

As per the data submitted by the Banks the share of Agri. loan in total advance is merely 14.15 %. 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.

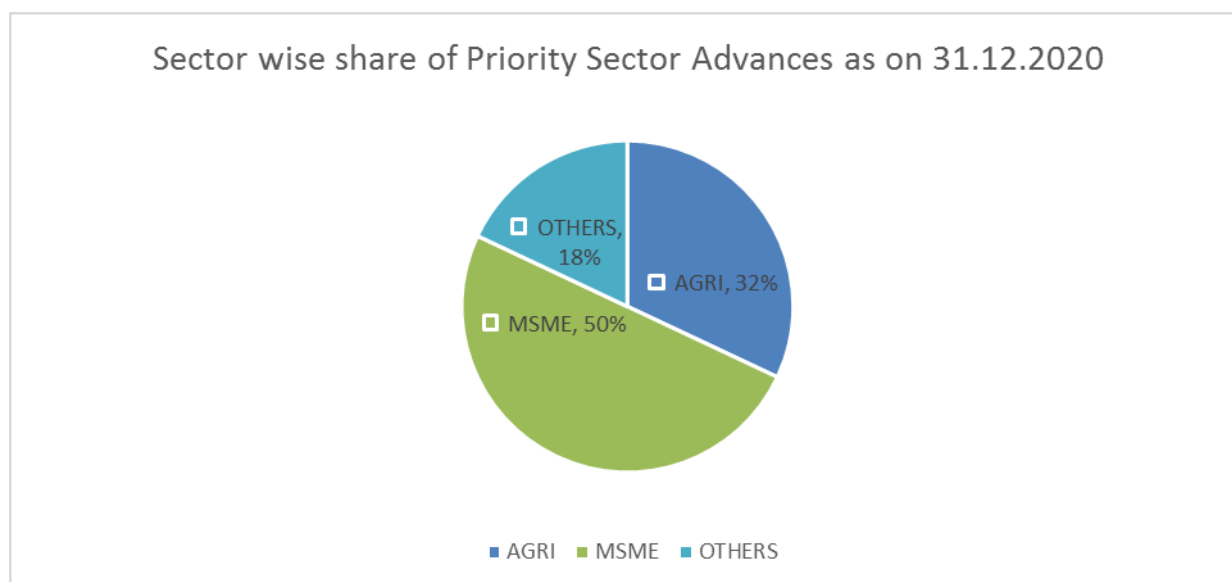
Potential Linked Plan for FY 2021-22 :-

On 13th Jan 2021, the State Focus Paper (SFP) 2021-22 was launched by the NABARD. State Focus Paper (SFP) presents a systematic assessment of credit potential for the 28 districts of Chhattisgarh. The total credit potential for Chhattisgarh state has been estimated at Rs. 36260.11 Cr, an increase of 5.34% over the previous year's projection of Rs. 34421.38 Cr (**Annexure-D1 page-53**).

The theme of State Focus Paper 2021-22 is “**Collectivization of Agricultural Produce for Enhancing Farmers’ Income**”.

District wise PLP has been provided to LDMs for allotment of Annual Credit plan targets to Banks functional in respective districts. Bank-wise targets will be worked out after approval of DLCC of respective districts. LDMs are requested to get it approved at the earliest.

4.2 Priority Sector Advances: The ratio of Priority Sector Advances to total advances comes to 45.47 % as on 31st Dec 2020, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 st Dec 19	As on 31 st Mar 20	As on 31 st Dec 20	YOY Growth	
			Amount	%
54,613.76	54,307.52	54,233.18	-380.58	-0.70
49.04%	49.28%	45.47%	% of Total Advances	

Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d)** (**Page No.118**).

4.2.1 Agriculture Advances: Agriculture Advances have registered a YoY growth of Rs. 624.40 Crores. The ratio of Agri Advances to total Advances is 14.15% which is below par with the benchmark of 18%.

(Rs in Crore)

As on 31 st Dec 19	As on 31 st Mar 20	As on 31 st Dec 20	YOY Growth	
			Amount	%
16,247.04	13,691.48	16,871.44	624.40	3.84
14.59%	12.42%	14.15%	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs. 9312.28 Crores and under Agriculture Term Loan was Rs. 7559.16 Crores as at the end of Dec 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. 119 & 120)**.

4.2.2. Flow of credit to MSMEs: MSME advances have registered a YoY negative growth of Rs. 603.25 Cr.

(Rs in Crore)

As on 31 st Dec 19	As on 31 st Mar 20	As on 31 st Dec 20	YOY Growth	
			Amount	%
28,047.43	30,668.66	27,444.18	-603.25	-2.15
25.18%	27.83%	23.01%	% of Total Advances	

Details of Bank wise information of MSME Advances are shown in **Table No.1(f) (Page No.121)**.

Share of credit to micro enterprises to total advances was 9.77% as on 31.12.2020, which is above regulatory norms of 7.50%.

PM SVANidhi Scheme for Street Vendors: The Ministry of Housing and Urban Affairs has launched a Special Micro-Credit Facility Scheme – **PMSVANidhi** for providing affordable loans to street vendors. The vendors can avail a working capital loan of up to Rs. 10,000/- with tenure of 1 year and to be repaid in monthly instalments. No collateral is required for this loan. On timely/ early repayment, the vendor will be eligible for the next cycle of working capital loan with an enhanced limit. There will be no prepayment penalty on early repayment of loan. The vendors are eligible to get an interest subsidy @ 7% in respect of standard loan accounts, which will be credited into the borrowers account.

Banks in Chhattisgarh have sanctioned 39406 cases for Rs. 39.37 Cr and disbursed Rs.32.61 Cr till 28.02.2021 under this scheme.

Emergency Credit Line Guarantee Scheme: To help business enterprises/ MSMEs to augment their net working capital to meet operational liabilities and restart their business during Covid-19 pandemic, additional WCTL limit up to 20% of the entire fund based outstanding as on 29.02.2020 has been provided to units whose accounts were standard. The loan is to be repaid in 4 years. The units do not have to provide any additional guarantee or collateral. National Credit Guarantee Trustee Company Ltd shall provide 100% guarantee coverage.

Banks in Chhattisgarh have sanctioned 55162 cases for Rs. 2201.68 Cr and disbursed Rs. 1933.94 Cr till 28.02.2021 under this scheme.

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

(Rs in Crore)

As on 31 st Dec 19	As on 31 st Mar 20	As on 31 st Dec 20	YOY Growth	
			Amount	%
9,080.78	8,540.83	8,303.73	-777.05	-8.56

Progress under the PM Awas Yojna scheme up to 31.12.2020 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 31.12.2020	2,930	562.48

Bank-wise progress report up to 31.12.2020 is placed at **Annexure – F (Page No.58)**.

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

(Rs. in Crores)

As on 31 st Dec 19	As on 31 st Mar 20	As on 31 st Dec 20	YOY Growth	
			Amount	%
604.39	611.50	628.09	23.70	3.92

Bank wise details of Educational Loans are shown in **table No-1f-2 (Page No. 123)**.

4.2.5: Advances to Weaker Sections: The ratio of advances to weaker sections to total advances is 11.66% which is above the bench mark level of 10%.

(Rs. in Crores)

As on 31 st Dec 2019	As on 31 st Mar 20	As on 31 st Dec 20	YOY Growth	
			Amount	%
17,229.27	16,794.57	13,908.47	-3,320.80	-19.27
15.47%	15.24%	11.66%	% of Total Advance	

Bank wise details are shown in **table No. 1(g) (Page No.125)**.

4.2.6: Review of Progress under other components of ACP:

(Rs. in Crores)

Component	As on 31 st Dec 19	As on 31 st Mar 20	As on 31 st Dec 20	YOY Growth	
				Amount	%
Export	337.32	343.22	128.17	-209.15	-62.00
Social Infrastructure	18.58	18.39	76.21	57.63	310.17
Renewable Energy	NA	1.80	13.28	-	-

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

CD Ratio -As per instructions contained in para 10 (B) of RBI Master Circular on Lead Bank Scheme (Cir No. 2014-15/94 dated 01.07.2014) 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.

Chhattisgarh	(Amt in Rs. Cr.)
Total Deposit	1,83,510.14
Total Advances (A)	1,19,262.93
CD Ratio	64.99%
Advance Sanction out of Chhattisgarh and limit utilised in Chhattisgarh (B)	7,810.00
The Adjusted CD Ratio for the state	69.25%
Loan under RIDF (C)	4,591.54
Total Advances (A+B+C)	1,31,664.47
CD Ratio including RIDF	71.75%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	47
Number of Banks with CD Ratio > = 60%	35
Number of Banks with CD Ratio < 60%	12
Number of Districts with CD Ratio >= 40%	18
Number of Districts with CD ratio <40%	10

Details of Bank wise CD Ratio are shown in **Table 1 M (Page No.132)**

CD Ratio 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 31.12.20
66.32 %	66.95 %	66.04 %	65.72 %	64.99%

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

Sr. No	Bank	Deposit Share in Total Deposits as on Dec 2020	CD Ratio Mar'20	CD Ratio Dec' 20	Variance Dec 20 over Mar 20
1	STATE BANK OF INDIA	34.17	62.27	54.80	-7.47
2	CHATTISGARH RRB	6.54	30.98	34.57	3.59
3	APEX BANK	6.33	40.17	41.14	0.97
4	CENTRAL BANK OF INDIA	5.54	39.80	40.99	1.19
5	EQUITAS SMALL FINANCE BANK LIMITED	0.21	95.86	56.08	-39.78
6	SOUTH INDIAN BANK	0.20	11.12	17.19	6.07
7	VYAVASAYAK SAH BANK	0.09	50.41	42.83	-7.58
8	NAGRIK SAH BANK	0.09	12.54	13.54	1.00
9	PRAGATI MAH NAG SAH BANK	0.08	30.08	28.59	-1.49
10	J AND K BANK	0.07	12.87	35.39	22.52
11	KARUR VYSHYA BANK	0.03	33.48	33.25	-0.23
12	RAI URB COOP MERC BANK	0.01	45.16	44.49	-0.67

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:

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

Sr No	Districts	Deposit	Advance	CD Ratio (Mar 20)	CD Ratio (Dec 20)	Variance (Dec 20 over Mar 20)
1	RAIPUR	54,345.52	57,597.13	114.58	105.98	-8.60
2	RAIGARH	8,602.54	7,097.18	59.89	82.50	22.61
3	MAHASAMUND	3,154.32	2,277.60	62.65	72.21	9.56
4	KAWARDHA	2,212.32	1,395.78	61.26	63.09	1.83
5	BEMETARA	2,471.50	1,498.98	52.58	60.65	8.07
6	GARIABAND	1,326.96	744.56	39.01	56.11	17.10
7	MUNGELI	1,528.15	831.27	48.41	54.40	5.99
8	DHAMTARI	3,762.45	1,998.49	53.86	53.12	-0.74
9	BILASPUR	17,801.94	9,035.64	48.97	50.76	1.79
10	JAGDALPUR	5,010.20	2,509.80	49.01	50.09	1.08
11	RAJNANDGAON	6,827.36	3,324.66	45.88	48.70	2.82
12	BALODABAZAR	4,295.95	2,072.28	48.43	48.24	-0.19
13	DURG	23,160.97	10,708.03	50.53	46.23	-4.30
14	DANTEWADA	2,676.74	1,234.13	50.75	46.11	-4.64
15	KONDAGAON	1,642.80	737.56	37.84	44.90	7.06
16	KORBA	9,387.11	3,970.44	49.34	42.30	-7.04
17	KANKER	2,909.92	1,208.39	40.45	41.53	1.08
18	SARGUJA	5,025.78	2,027.49	34.40	40.34	5.94
19	JANJGIR-CHAMPA	6,624.41	2,608.35	40.36	39.37	-0.99
20	BALOD	3,584.60	1,293.50	34.75	36.08	1.33
21	JASHPURNAGAR	2,799.60	950.99	30.20	33.97	3.77
22	BIJAPUR	920.37	307.08	22.66	33.36	10.70
23	SUKMA	739.35	242.61	24.14	32.81	8.67
24	BALRAMPUR	1,904.05	609.58	26.65	32.01	5.36
25	GAURELA PENDRA MARWAHI	927.87	293.66	NA*	31.65	*
26	NARAYANPUR	568.67	176.02	25.55	30.95	5.40
27	SURAJPUR	4,153.52	1,273.75	35.29	30.67	-4.62
28	KORIYA	5,145.38	1,238.22	23.77	24.06	0.29
Total		183,510.35	119,263.17	65.72	64.99	-0.73

LDMs are requested to identify branches with low CD ratio 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 31.12.2020)

(Rs in Crores)

Banks	Advances	NPA	% NPA
PSU	76,141.72	4,521.84	5.93
Private Bank	32,510.37	626.49	1.92
Coop Banks	5,013.48	137.62	2.74
CRGB	4,151.79	91.39	2.20
Small Fin Bank	1,445.57	20.35	1.40
Grand Total	1,19,262.93	5,397.68	4.52

Bank wise NPA are shown in **table No. 11 H (Page No.169)**

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

Status of NPA in Government Sponsored Scheme							
Sr No	Government Sponsored Schemes	As on 31.03.2020			As on 31.12.2020		
		Total Outstanding (Cr.)	Total NPA (Cr.)	% NPA	Total Outstanding (Cr.)	Total NPA (Cr.)	% NPA
1	Pradhan Mantri Employment Generation program (PMEGP)	357.23	40.56	11.35	266.44	39.87	14.96
2	National Rural Livelihood Mission (NRLM)	528.78	16.87	3.19	514.92	13.85	2.69
3	National Urban Livelihood Mission (NULM)	58.69	12.94	22.05	75.83	11.99	15.82
4	Aadivasi Swarojagar Yojana	20.10	2.03	10.10	13.68	2.74	20.05
5	Antyodaya Swarojagar Yojana	26.49	3.99	15.05	18.55	3.94	21.21
6	Pradhan Mantri MUDRA Yojana (PMMY)	2,551.24	320.12	12.55	4,277.30	298.05	8.11
7	Stand up India (SUI)	253.42	30.02	11.85	327.97	16.72	5.10
Total Government Sponsored Scheme		3,795.94	426.52	11.24	5,494.69	387.16	7.05

Agenda No 7 - Issues remaining unresolved at DCC/DLRC meeting: As against 84 DCC & 84 DLRC meetings to be conducted till Dec 20, 50 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 31.12.2020	DCC/DLRC meeting held during 2020-21
1	Balod	6	2
2	Baloda Bazar	6	2
3	Balrampur	6	2
4	Bemetera	6	1
5	Bijapur	6	2
6	Bilaspur	6	2
7	Dantewada	6	1
8	Dhamtari	6	3
9	Durg	6	3
10	Gariaband	6	1
11	Gaurell-Pendra-Marwahi	6	1
12	Jagdalpur	6	2
13	Janjgir - Champa	6	2
14	Jashpur Nagar	6	2
15	Kanker	6	2
16	Kawardha	6	2
17	Kondagaon	6	2
18	Korba	6	1
19	Koriya	6	1
20	Mahasamund	6	1
21	Mungeli	6	3
22	Narayanpur	6	2
23	Raigarh	6	1
24	Raipur	6	2
25	Rajnandgaon	6	2
26	Sarguja	6	2
27	Sukma	6	2
28	Surajpur	6	1
Total		168	50

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. No issues have been reported.

Agenda No 8: 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 31.12.2020 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.05.2019	43,82,936	11,20,300	1,98,647	57,01,883
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
31.12.2020	69,22,926	19,50,404	3,82,573	92,55,903
% Growth in Enrolment (Renewal + New Enroll) over Mar 20	49%	54%	36%	-
Total eligible PMJDY accounts	1,09,15,342	82,04,036		

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 31.12.2020 is placed at **Annexure - E (Page No.54)**.

Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY up to 31.12.2020 (Data Source Mission Jansuraksha, Gol) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	8,568	99	436	45	9,148
PMSBY	2,084	123	372	9	2,588
Total	10,652	222	808	54	11,736

Bank-wise and District-wise progress report up to 31.12.2020 is placed at **Annexure E1 (Page No.56)**.

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

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

8.1 Subcommittee on Financial Inclusion:-

National Strategy for Financial Inclusion (NSFI) 2019-24 sets forth the vision and key objectives of financial inclusion policies in India to help expand and sustain the financial inclusion process. The strategy aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.

In this context, RBI has advised vide its letter no FIDD.CO.LBS.No. 487/02.01.012/2020-21 dt 13/11/2020 that the Sub-committee of SLBC on Financial Inclusion should periodically review the issues affecting the progress of the initiatives taken under NSFI: 2019-24

Accordingly, we propose to constitute SLBC Sub-committee on Financial Inclusion with following members -

SR No	Designation	
1	Director, Institutional Finance, Government of Chhattisgarh.	Chairman
2	CGM, NABARD	Co-Chairman
3	Commissioner, Labour Department	Member
4	Commissioner, MGNREGA	Member
5	Dy General Manger, Reserve Bank of India	Member
6	Dy General Manger and convener SLBC	Member
7	Dy General Manger, Bank of Baroda	Member Secretary
8	Regional Head, Bank of India	Member
9	Regional Head, Bank of Maharashtra	Member
10	Regional Head, Canara Bank	Member
11	Regional Head, Central Bank of India	Member
12	Regional Head, Indian Bank	Member
13	Regional Head, Indian Overseas Bank	Member
14	Regional Head, Punjab National Bank	Member
15	Regional Head, Punjab & Sindh Bank	Member
16	Regional Head, Union Bank	Member
17	Regional Head, UCO Bank	Member
18	Chairman, Chhattisgarh Rajya Gramin Bank	Member
19	Managing Director, Apex Bank	Member
20	Regional Head, ICICI Bank	Member
21	Regional Head, Axis Bank	Member
22	Regional Head, HDFC Bank	Member
23	Regional Head, Bandhan Bank	Member

House is requested to approve the constitution of the Sub-committee.

8.2 Targeted Financial Inclusion Intervention Programme (TFIIP)

With a view to enhance the penetration of financial inclusion in the Aspirational Districts, Department of Financial Services has launched a Targeted Financial Inclusion Intervention Programme (TFIIP) initially in 40 selected Aspirational Districts within the overall Aspirational Districts Programme (ADP) of NITI Aayog. Mahasamund & Rajnandgaon districts have been identified under this programme in the state of Chhattisgarh. Key objective of TFIIP are as under:

- Availability of Banking touch-point (Branch/BC kiosk) within 5 km distance of every inhabited village.
- Improving identified Key Performance Indicators (KPIs) for financial inclusion to benchmark level.
- KPIs on FI: Number of Bank accounts and enrolments under PMJJBY, PMSBY and APY per lakh of population. (To be achieved by Sep 2021)

Progress of both the districts in KPIs is as under:

Benchmark for aspirational districts	Bank Accounts (CASA) per lakh population			PMJJBY enrollments per lakh population			PMSBY enrollments per lakh population			APY enrollments per lakh population		
	Jan-20	Jan-21	%	Jan-20	Jan-21	%	Jan-20	Jan-21	%	Jan-20	Jan-21	%
Goal for Phase-II (100% of Benchmark)	129,755			9,772			30,303			2,886		
District	Jan-20	Jan-21	%	Jan-20	Jan-21	%	Jan-20	Jan-21	%	Jan-20	Jan-21	%
MAHASAMUND	109731	120710	93	4575	6906	71	30303	37833	125	1705	2420	84
RAJNANDGAON	100940	109201	84	8232	11174	114	27729	32104	106	1084	1587	55

As per DFS letter dated 17.02.2021, TFIIP has been extended to all 112 aspirational districts of the country. In C.G. there are 10 aspirational districts (Bastar, Bijapur, Dantewada, Kanker, Korba, Kondagaon, Mahasamund, Narayanpur, Rajnandgaon, Sukma)

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	09.11.2020
2	Agriculture	10.08.2020, 09.02.2021
3	Digital Payment	29.09.2020

Minutes of the subcommittee meetings are placed as **Annexure – G (Page No.59)**. Some of the important points recommended by the Sub Committee for discussion in Main SLBC meeting are as under:

9.1. Monitoring the Progress under Doubling of Farmer's income by 2022: As per the study conducted by DDMs of NABARD in 10 districts of the State on 'Doubling of Farmer's Income by 2022' average income growth of farmers over 4 years between 2016-17 and 2019-20 is 76%.

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.

We also propose to include Director, in Charge of Organic Farming, GoCG as a member of SLBC Sub-committee on Agriculture.

The House is requested to approve the same.

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. 105** (Source: - Research Services, Indira Gandhi Krishi Vishva Vidhyalaya, Chhattisgarh- IGKVV. & Horticulture Department). We request the house to fix the Crop duration for each crop of the state as recommended by the IGKVV & Horticulture Department. 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.

9.4 Review of Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PM FME) : Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial, technical and business support for upgradation of existing micro food processing enterprises.

The objectives of the scheme are:

- (i) Support for capital investment for upgradation and formalization with registration for GST, FSSAI hygiene standards and Udyog Aadhar;
- (ii) Capacity building through skill training, imparting technical knowledge on food safety, standards & hygiene and quality improvement;

- (iii) Hand holding support for preparation of DPR, availing bank loan and upgradation;
- (iv) Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), producers cooperatives for capital investment, common infrastructure and support branding and marketing.

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

9.5 Implementation of new central sector scheme- financing under Agriculture infrastructure fund: Government of India has launched Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Accordingly, DAC&FW has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to post harvest management Infrastructure and community farming assets through incentives and financial support.

Main Features:

- Credit guarantee coverage will be available for eligible borrowers under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government.
- Interest subvention of 3% p.a., limited to INR 2 crore, though loan amount can be higher.
- Cap on lending rate, so that benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.
- Multiple lending institutions including Commercial Banks, Cooperative Banks, NCDC, NBFCs etc.
- Disbursement in four years starting with sanction of Rs.10,000 crore in the first year and Rs 30,000 crore each in next three financial years.
- Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.
- Need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.

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

9.6: RBI Membership in SLBC Subcommittee for Government Sponsored Schemes:As per paragraph 11.1 of RBI Master Circular dated 18.09.2020 on DAY-NRLM, SLBC subcommittee on SHG Bank linkage is to be constituted. The subcommittee should consist of members from all banks operating in the state, RBI, NABARD, CEO of SRLM, representatives of State Rural Development Department, Secretary institutional finance and representatives of Development Departments. The subcommittee shall discuss a specific agenda of review, implementation and monitoring of the SHG-Bank linkage and the issues/constraints in achievement of the credit target.

Since a Subcommittee on GSS is already constituted, we propose that RBI may be made a member of the SLBC subcommittee on GSS.

The House is requested to approve the same.

Agenda No. 10. Opening of Debt Recovery Tribunal in state of Chhattisgarh: Recovery of Debts and Bankruptcy Act (RDB Act), 1993 provides for establishment of Debts Recovery Tribunals (DRTs) with original jurisdiction and Debts Recovery Appellate Tribunals (DRATs) with appellate jurisdiction, for expeditious adjudication and recovery of debts due to banks and financial institutions, insolvency resolution and bankruptcy of individuals and partnership firms and connected matters therewith. The Act aims to safeguard the interest of banks and financial institutions as lenders, while not discouraging borrowers. The Act is applicable to cases where the amount of debt due to any bank or financial institution defined under the Act or a consortium of banks or financial institutions is Rs.20 lakh or more.

The Debt Recovery Tribunal Jabalpur constituted in 1998 covers the States of Madhya Pradesh and Chhattisgarh. The Banking sector in Chhattisgarh has witnessed significant growth over the last twenty years since the birth of Chhattisgarh as a separate State in the year 2000. With the growth in credit outlay to various sectors in the State, volume of bad debts has also increased and Banks in the State are now finding it increasingly difficult to file fresh cases and also follow-up of the existing cases with DRT Jabalpur due to geographical distance. Large number of cases is pending with DRT Jabalpur and number is increasing continuously. The State of Jharkhand which came into existence along with Chhattisgarh has a DRT in the State at Ranchi.

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

We request State Government to kindly take up the matter with appropriate authorities in the Ministry of Finance, Government of India for opening of Debt Recovery Tribunal in State of Chhattisgarh.

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	50032	977.02	31667	544.46	28260	434.39	18365	58	94

Bank wise target and achievement details for year 2020-21 (up to 31.12.2020) is placed at **Annexure – H (Page No.82)**.

11.2 National Urban Livelihood Mission (NULM): The component wise achievement up to 31.12.2020 is as under:-

(In Numbers)

Scheme	Physical Target 2020-21	Cases Sponsored	Cases Sanctioned	Loan Disbursed	Pending	% Achievement against target
Interest Subsidy for Individual Loan	2000	5595	644	595	4599	32 %
Interest Subsidy for Group Loan	150	355	76	52	265	51 %
Interest Subsidy for Bank Linkage	1000	2121	429	408	1625	43%
Total	3150	8071	1149	1055	6489	36%

Bank wise detailed progress report is placed at **Annexure- I (Page No.83)**.

11.3 Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2020-21 up to 31.12.2020 is as under: -

Sr. No	Scheme	Physical Target 2020-21 (No)	Cases Sponsored (No)	Cases Sanctioned (No)	Cases Pending (No)	% Achievement against target
1	Antyodaya Swarojgar Yojana	6000	8194	2795	4628	47 %
2	Adivasi Swarojgar Yojana	2000	5392	1896	3023	95%
Total		8000	13586	4691	7651	59%

Bank wise detailed progress report is placed at **Annexure- J (Page No.87)**.

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 31.12.2020 is as under:-

(Amt in lac)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1639.90	228	1157.14	70.56

District wise detailed progress report is placed at **Annexure- J1 (Page No.89)**.

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

Performance under PMEGP up to 31.12.2020 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 against target in term of Sanction(No) (%Margin Money)
PMEGP DIC	1140	34.21	6045	1177	24.99	103 % (73 %)
PMEGP KVIB	887	26.61	2717	639	14.88	72 % (56%)
PMEGP KVIC	507	15.21	981	257	8.10	51 % (53 %)
Total	2534	76.03	9743	2073	47.97	82 % (63%)

Bank wise detailed progress report is placed at **Annexure- K (Page No.90)**.

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 31.12.2020 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	2089	340	89	15	56

Bank- wise, District –wise achievement details are placed at **Annexure – L (Page No.94)**.

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)	518521
Financial Target (Rs in Crore)	3300.00

Scheme component – wise target: Component- wise achievement under PMMY for 2020-21 upto 31.12.2020 is as under:

(Amt in Crore)

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target 2020-21	484529	2310.00	27659	660.00	6333	330.00	518521	3300.00
Achievement against Target	179893 (37%)	418.87 (18%)	63964 (231%)	995.27 (151%)	11957 (188%)	863.96 (262%)	255814 (49%)	2278.10 (69%)
NBFC	226959	700.71	16394	122.49	127	8.65	243480	831.85
Total	406852	1119.58	80358	1117.76	12084	872.61	499294	3109.95

Overall achievement up to 31.12.2020 is 69 % in terms of amount and 49 % in terms of number (Excluding NBFC). Bank- wise achievement details are placed at **Annexure - M (Page No. 96)**.

11.8: Stand-Up India: 2,097 branches of 31 banks are eligible under Stand-Up India Scheme.

Performance under Stand-Up India scheme up-to 31.12.2020 is as under:

	No of Bank (Branches)	Total No of Cases
Target	31 (2097)	4,194
Performance	11 Bank	67
% Achievement	-	1.60 % (Amt of Rs.15.91 Crores sanctioned)
No of Cases received		67
No of Cases Sanctioned		67 (100 %)

Bank- wise, district-wise achievement details are placed at **Annexure- M-1 (Page No.98)**

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 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)

Category	No of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	689	1265.34	147.04	132.10
OBC	963	1770.04	197.89	190.82
SC	241	459.71	46.85	45.07
ST	167	756.50	35.53	34.74
TOTAL	2060	4251.60	427.31	402.73

Bank- wise achievement details are placed at **Annexure - N (Page No. 100)**.

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

Progress under various digital delivery channels up to 31.12.2020 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.12.2020	Growth	State Growth %
1	POS (Installed)	17,670	73,025	55,355	313
2	Debit Card	1,39,94,179	1,86,02,078	46,07,899	33
3	Mobile Banking	6,44,306	27,41,896	20,97,590	326
4	Internet Banking	10,52,685	35,20,884	24,68,199	234
5	Credit Card	86,814	2,39,083	1,52,269	175

- Bank-wise detailed progress is placed at **Annexure- O (Page No.101)**.

Progress in Mahasamund Digital District: 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, SLBCs were advised to setup a “Sub Committee on digital payments”. Accordingly, a subcommittee on digital payments was formed at SLBC Chhattisgarh. In the first meeting of the subcommittee held on 04.11.2019 the Mahasamund district was identified for full digitization as per the direction received from the IBA and RBI in the State of Chhattisgarh.

Current status of digitization in Mahasamund District as on 31.01.2021 is placed at **Annexure- O1 (Page No.102)**

Agenda No. 13: Financial literacy camps by Rural Branches and 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: 132 Special Camps and 212 target specific camps were organized for the Dec 20 Quarter. During the quarter from Sept 20 to Dec 20 rural branches have organized 1563 camps for spreading Financial Literacy in the state.

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

During the year 20-21 1,45,164 new KCC cards amounting to Rs. 1,370.66 Crores were issued by Banks in Chhattisgarh.

(Amount Rs. in Crores)

Outstanding as on Dec 20	
No of KCC	Amount Outstanding
21,03,051	9,363.64

Details of Bank wise information of KCC are shown in **table No 8a (Page No.150)**.

KCC TO PM-KISAN BENEFICIARIES: The Government of India had launched a drive in the month of February, 2020 to provide Kisan Credit Cards (KCCs) to PM-KISAN beneficiaries who do not have KCC. PM-KISAN beneficiaries who already have existing KCC can also approach their bank branch for enhancement of limit if required.

There are 23.60 lakh PM-KISAN beneficiaries in the State. Banks have issued 21.03 lakh KCC up to 31.12.2020. For KCC saturation Banks have to cover additional 2.57 lac Farmers. We request the department of Agri to arrange to provide District wise list of remaining farmers for effective follow-up and sanction of KCC.

Progress under KCC to Dairy farmers & Fisheries: The Government of India has launched a special drive for providing Kisan Credit Cards to dairy farmers associated with milk unions and milk producing companies. The objectives of the campaign are:-

- To cover all farmers who are members of dairy cooperative societies and associated with different milk Unions and who do not have KCC.
- Farmers who already have KCC can get their KCC credit limit enhanced as per extant criteria.

There are 31,445 members associated with 1,106 Dairy Cooperative Societies (DCSs) in the State. These societies are mainly associated with CG Govt milk Federation "Devbhog". Banks in Chhattisgarh have sanctioned 6518 cases for Rs. 55.88 Cr and disbursed Rs. 40.72 Cr till 15.02.2021 under this scheme.

Further, Banks have sanctioned 512 cases for Rs. 6.28 Cr till 31.01.2021 under KCC for fisheries.

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.

Status of insurance coverage as per PMFBY portal is as under:

	Total Policy	Amount of Insurance Cover in Cr.
Kharif-2020	43,01,909	7,918.28
Rabi-2020	5,80,323	1,059.31

Banks are requested to ensure correct & timely deduction & remittance of insurance premium to Insurance companies. Also Banks are requested to ensure uploading of correct data on PMFBY portal.

Agenda No.15: Activities Conducted in RSETIs: RSETIs programme conducted up to 31.12.2020 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 31.12.20	Youth trained from 01.04.20 to 31.12.20	Settlement Ratio
1	State Bank of India	11	2060	54090	5	120	70.33
2	Bank of Baroda	5	1109	28253	7	181	67.04
3	Central Bank of India	2	368	10724	0	0	67.24
	TOTAL	18	3537	93067	12	301	67.45

All member Banks are requested to display detail of training programme being conducted by RSETI at their Branches. Also, 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.104)**.

Status of opening of new RSETIs: At present RSETIs are operating in 18 districts of Chhattisgarh. Out of remaining 10 districts, one RSETI is proposed to be opened in Surajpur District for which Land has already been allotted to Central Bank of India. The proposal for approval is under process at corporate office of Central Bank of India.

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