

**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़**  
**82वीं और 83वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)**  
**State Level Bankers' Committee, Chhattisgarh**  
**82<sup>nd</sup> and 83<sup>rd</sup> SLBC Meeting,**  
**Mantralaya, Nava Raipur, Atal Nagar (C.G.)**  
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## 82<sup>nd</sup> and 83<sup>rd</sup> Meeting of State Level Bankers' Committee, Chhattisgarh

### Agenda

#### **Welcome address by the Convener, SLBC**

#### **Agenda No. 1. Adoption of the Minutes of 79<sup>th</sup>/80<sup>th</sup>/81<sup>st</sup> SLBC meeting held on 17.03.2021**

Minutes of the 79<sup>th</sup>/80<sup>th</sup>/81<sup>st</sup> meeting of State Level Bankers' Committee held on 17.03.2021 were circulated to all participants with a request to submit the Action Taken Report within 7 days. A copy of the minutes of the above meeting is placed at **Annexure- A (Page No-34)** and the same may also be viewed / downloaded from our website [www.slbccchhattisgarh.com](http://www.slbccchhattisgarh.com).

#### **Agenda No. 2: Action Taken Report of the 79<sup>th</sup>/80<sup>th</sup>/81<sup>st</sup> SLBC Meeting**

On the basis of Action Taken Report on minutes of meeting submitted by member banks, a consolidated action taken report is placed at **annexure –A1 (Page No-44)**. The house is requested to approve the Action Taken Report.

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

##### **3.1 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 : -**

As directed by the DFS, MoF, Gol these villages have been allotted to banks functional in respective districts for deployment of banking touch points like: Brick and Mortar Branch/ Bank Mitra.

- Number of villages in State (2011 census) : 19,567
- Status of coverage : 99.85%
- Number of unbanked Villages : 27

##### **(Source-DFS GIS Mapping as on 31.08.2021)**

Exclusion of 19 villages of Bijapur district has been approved by Collector Bijapur vide LDM letter no. LDM/2020-21/38 dt 06.04.2021. These villages will be removed from the pending villages list of DFS after approval from SLBC. Letter is placed as **Annexure B3 (Page no. 56)**

Number of uncovered Villages as on last SLBC meeting: 44

Villages covered since last SLBC meeting : 17

(District-wise, Bank-wise list of 27 villages is attached as **Annexure-B (Page No.53)**)

Name of uncovered villages is attached as **Annexure – B1 (page no. 54)**

Pan India **237** villages are pending for coverage as per **Annexure B2 (Page no. 55)**

It is pertinent to mention that out of the remaining 27 Villages to be covered, population is less than 100 in 8 villages, between 100 to 200 in 6 villages and between 200 to 300 in 4 villages. In these 18 villages, banks are facing challenge in finding suitable person to be deployed as BC/CSP and also lack of data connectivity.

### 3.2 Status of Expansion of Bank branch network in LWE affected districts of Chhattisgarh:

In the below mentioned 8 districts of our State, 150 locations were proposed to open Branches or ATMs. Out of these 150 locations, at 145 locations new Branches/ATMs have been opened/installed by 31.07.2021 and district –wise progress is as under: -

Sr. No	District	No of Proposed Centers	Opened	Pending	Pending Banks
1	Bijapur	33	31	2	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	
<b>Total</b>		<b>150</b>	<b>145</b>	<b>5</b>	

District -wise Detail of Pending Branches is placed at **Annexure - C (Page No 58)**

It was decided to expand banking activities in 8 worst Left Wing Extremism (LWE) affected districts of Chhattisgarh. 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 30.06.21	% Growth	As on 31.03.15	As on 30.06.21	% Growth
1	Bastar	67	105	57	82	105	28
2	Bijapur	14	40	185	8	19	138
3	Dantewada	25	40	60	22	47	114
4	Kanker	47	88	87	28	64	129
5	Kondagaon	38	47	24	19	35	84
6	Narayanpur	9	18	100	6	19	217
7	Rajnandgaon	127	177	39	54	151	180
8	Sukma	11	28	155	3	11	267
<b>Total</b>		<b>338</b>	<b>543</b>	<b>61</b>	<b>222</b>	<b>451</b>	<b>103</b>

### 3.3 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

Empowered Committee of Ministry of Home affairs in a meeting on 7<sup>th</sup> 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 their view 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 21<sup>st</sup> August 2020 on the captioned subject, Lead District Managers (LDM) were made aware about these issues. They were advised 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 advised to get these lists approved in the respective DLRC meetings.

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

<b>Details of deployment of BC in all Gram Panchayat in LWE area and opening of Bank Branch/ATM/BC in vicinity of CAPF camps</b>						
<b>DISTRICT NAME</b>	<b>TOTAL NO. OF GRAM PANCHAYAT IN DISTRICT</b>	<b>NUMBER OF GRAM PANCHAYAT WITH CAPF CAMP</b>	<b>Out of C, NUMBER OF GP WITH CAMPS WHERE BANK BRANCH/BC/ATM AVAILABLE</b>	<b>NUMBER OF GRAM PANCHAYAT WHERE CAPF CAMP EXIST BUT BRANCH/BC/ATM NOT AVAILABLE (D-C)</b>	<b>Out of E, COLUMN, NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT AVAILABLE BUT FEASIBLE</b>	<b>NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT FEASIBLE (F-E)</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
Bijapur	170	32	18	14	6	8
Dantewada	143	19	12	7	3	4
Bastar	433	11	3	8	4	4
Kanker	454	51	33	18	0	18
Kondagaon	383	17	15	2	0	2
Narayanpur	104	11	1	10	10	0
Rajnandgaon	814	28	16	12	5	7
Sukma	153	58	20	38	0	38
<b>Total</b>	<b>2654</b>	<b>227</b>	<b>118</b>	<b>109</b>	<b>28</b>	<b>81</b>

Details of deployment of BC in all Gram Panchayat in LWE area and opening of Bank Branch/ATM/BC in Gram Panchayat Bhavan					
DISTRICT NAME	TOTAL NO. OF GRAM PANCHAYAT IN DISTRICT	Out of B, NUMBER OF GP WHERE BANK BRANCH/BC/ATM AVAILABLE	NUMBER OF GRAM PANCHAYAT WHERE BRANCH/BC/ATM NOT AVAILABLE (B-C)	Out of D COLUMN, NO. OF GP WHERE BANKING OUTLET IS NOT AVAILABLE BUT FEASIBLE	NO. OF GP WHERE BANKING OUTLET IS NOT FEASIBLE (D-E)
A	B	C	D	E	F
Bijapur	170	73	97	54	43
Dantewada	143	45	98	45	53
Bastar	433	405	28	3	25
Kanker	454	206	248	182	66
Kondagaon	383	167	216	1	215
Narayanpur	104	84	20	0	20
Rajnandgaon	814	790	24	6	18
Sukma	153	29	124	4	120
<b>Total</b>	<b>2654</b>	<b>1799</b>	<b>855</b>	<b>295</b>	<b>560</b>

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 **28** CAPF locations.
2. BC Outlets are proposed to be opened at **295** 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.

It was requested to member Banks in last SLBC meeting to choose the places for opening of Branch/ATM/BC at Gram Panchayat HQ on first come first serve basis but we have not yet received any requests. Kindly arrange to submit your request within 15 days of this meeting thereafter places will be allotted by respective LDMs in DLCC meeting. List of Gram Panchayat proposed for deployment of BC is place as annexure C1 (page no.59)



**3.4 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	JUNE 2020	MARCH 2021	JUNE 2021	YoY Growth June' 20 to June'21	
					Amount	%
1	Deposit	176881.44	190581.97	192324.30	15442.86	8.73
2	Credit (Advances)	112900.30	119765.27	123082.66	10182.36	9.02
3	CD Ratio (%) <b>Benchmark -60%</b>	63.83	62.84	64.00		
4	Priority Sector Advance	51156.99	53744.03	54449.75	3292.76	6.44
5	Share of PSA in Total Advances (%) <b>Bench Mark – 40%</b>	45.31	44.87	44.24		
6	Agriculture Advances	15823.81	15880.03	17855.52	2031.71	12.84
7	Share of Agriculture Advances in Total Advances (%) <b>Bench Mark- 18 %</b>	14.02	13.26	14.51		
8	Adv.to Small & Marginal Farmers	5164.81	5758.56	6257.61	1092.80	21.16
9	Share of Small & Marginal Farmers Adv to total Adv. <b>(Bench Mark 9%)</b>	4.57	4.81	5.08		
10	Micro, Small & Medium Enterprises (MSME) Advances	25536.59	26779.08	26246.15	709.56	2.78
11	Share of MSME Advances to total Advances (%)	22.62	22.36	21.32		
12	Adv to Micro Enterprises	10155.73	11767.77	11273.47	1117.74	11.01
13	Share of Micro Adv to total Adv <b>(Benchmark 7.5%)</b>	9.00	9.83	9.16		
14	Adv. To Weaker Section(WSA)	11992.53	11623.77	11864.40	-128.13	-1.07
15	Share of WSA to Total Advances <b>Bench Mark -11%</b>	10.62	9.71	9.64		
16	DRI Advances	16.31	18.47	17.75	1.44	8.82
17	Share of DRI Advances to total Advances <b>Bench Mark-1%</b>	0.01	0.02	0.01		
18	Advances to Women	11759.52	13391.82	13694.37	1934.85	16.45
19	Share of Advances to Women to total Advances (%)	10.42	11.18	11.13		
20	Advances to SC/ST and Minorities	10572.50	12880.13	12523.88	1951.38	18.46
21	Share of Advances to SC/ST and Minorities	8.83	11.40	10.17		

22	Branch Network	JUNE 2020	MARCH 2021	JUNE 2021	YoY Growth	% Growth
	Rural	1387	1391	1392	5.00	0.36
	Semi –Urban	855	851	838	-17.00	-1.99
	Urban	885	906	906	21.00	2.37
	Total Branches	<b>3127</b>	<b>3148</b>	<b>3136</b>	9.00	0.29
	Per branch population in Chhattisgarh (2.55 Crore)*	8155	8100	8131		

**We would like to update the house that w.e.f. FY 2021-22, Priority Sector lending target for small & Marginal farmers and weaker section has been increased to 9% and 11% respectively.**

### 3.5: Banking Infrastructure in Chhattisgarh

**Number of Branches:** There are 1392 Rural, 838 Semi-urban and 906 Urban branches in the State aggregating **3136** Branches as at the end of June 2021. 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.161)**.

**Number of ATMs:** There are 528 ATMs in Rural centres, 1038 in Semi-urban centres and 1754 in Urban centres in the State aggregating to **3320** ATMs at the end of June 21. 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.163)**.

**Bank Mitra (BCs):** In Chhattisgarh the deployment of Bank Mitra as on 31.03.2021 as reported by the Banks is as under:

Date	No of Bank Mitra Deployed	Fixed point BC/Bank Mitra	Active Bank Mitra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
31.03.2018	3953	-	3541	2908	2265
31.03.2019	5288	-	4647	4647	2242
31.03.2020	14215	-	11531	7888	4622
31.03.2021	18323	-	14167	7721	4662
30.06.2021	19713	8074	14278	10340	4699
	<b>Growth (01.04.2021 to 30.06.2021)</b>			1390	
	<b>% Growth</b>			7.59%	

# As per DBT GIS portal of DFS, MoF, Gol (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 13,187. 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 placed on record as **Annexure D (Page No. 61)**

### 3.6 Deposit & Advances:

**Deposits:** Deposits recorded a QoQ Growth of Rs. 1742.33 Cr. & YoY growth of Rs. 15442.86 Cr

(Rs in Crore)

As on 30 <sup>th</sup> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	QoQ Growth		YOY Growth	
			Amount	%	Amount	%
176881.44	190581.97	192324.30	1742.33	0.92	15442.86	8.73

**Advances:** Advances recorded a QoQ Growth of Rs. 3317.39 Cr. & YoY growth of Rs. 10182.36 Cr.

(Rs in Crore)

As on 30 <sup>th</sup> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	QoQ Growth		YOY Growth	
			Amount	%	Amount	%
112900.30	119765.27	123082.66	3317.39	2.77	10182.36	9.02

Bank wise Details of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No.145)**.

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

**4.1 Review of Performance under Annual Credit Plan: 2021-22** - The theme of the state focus paper 2021-22 “Collectivization of agriculture produce for enhancing farmer’s income”, indicates potential available for enhancing the term lending in the state. As NABARD has recommended in its State focus Paper 2021-22, Banks may come forward for financing to Farmer’s Producers Organization.

All the LDMs has finalized the targets for respective districts thus Annual Credit Plan for the districts have been prepared. **We request the house to approve the ACP of 2021-22.** We request all member Banks to refer to ACP finalized by the LDMs for **FY 2021-22** and may align their corporate business targets for branches, blocks, districts and State with the ACP.

The performance under Annual Credit Plan up to quarter ended June 21 is as under:-

**Sector wise Performance:** Comparative data for June 2020 and June 2021:

(Rs in Crore)

Sector	30.06.2020			30.06.2021		
	Target (2020-21)	Achievement	Achi%	Target (2021-22)	Achievement	Achi%
AGRI	18612.14	7738.83	41.58	19604.33	5175.22	26.40
MSME	10236.93	9323.93	91.08	10793.29	5124.61	47.48
OPS	4603.62	2035.55	44.22	4518.20	1593.49	35.27
<b>Total</b>	<b>33452.95</b>	<b>19098.32</b>	<b>57.09</b>	<b>34915.82</b>	<b>11893.32</b>	<b>34.06</b>

Sector	30.06.2020			30.06.2021		
	Target in Number of accounts (2020-21)	Achievement in Number of accounts	Achi%	Target in Number of accounts (2021-22)	Achievement in Number of accounts	Achi%
AGRI	1929046	953426	49.42	1834598	820755	44.74
MSME	296692	88032	29.67	421938	43282	10.26
OPS	212136	15370	7.25	224516	23494	10.46
<b>Total</b>	<b>2437874</b>	<b>1056828</b>	<b>43.35</b>	<b>2481052</b>	<b>887531</b>	<b>35.77</b>

**Agency wise Performance:** Comparative data for June 2020 and June 2021:

(Rs in Crore)

Agency	30.06.2020			30.06.2021		
	Target (2020-21)	Achievement	Achi%	Target (2021-22)	Achievement	Achi%
Commercial Banks	22557.84	15677.40	69.49	23430.88	8757.25	37.37
Cooperative Banks	6222.87	2956.24	47.51	7406.44	2768.30	37.38
RRBs	4499.74	220.14	4.89	3704.03	288.11	7.78
Small Finance Bank	172.50	244.53	141.76	374.47	79.65	21.27
<b>Total</b>	<b>33452.95</b>	<b>19098.32</b>	<b>57.09</b>	<b>34915.82</b>	<b>11893.32</b>	<b>34.06</b>

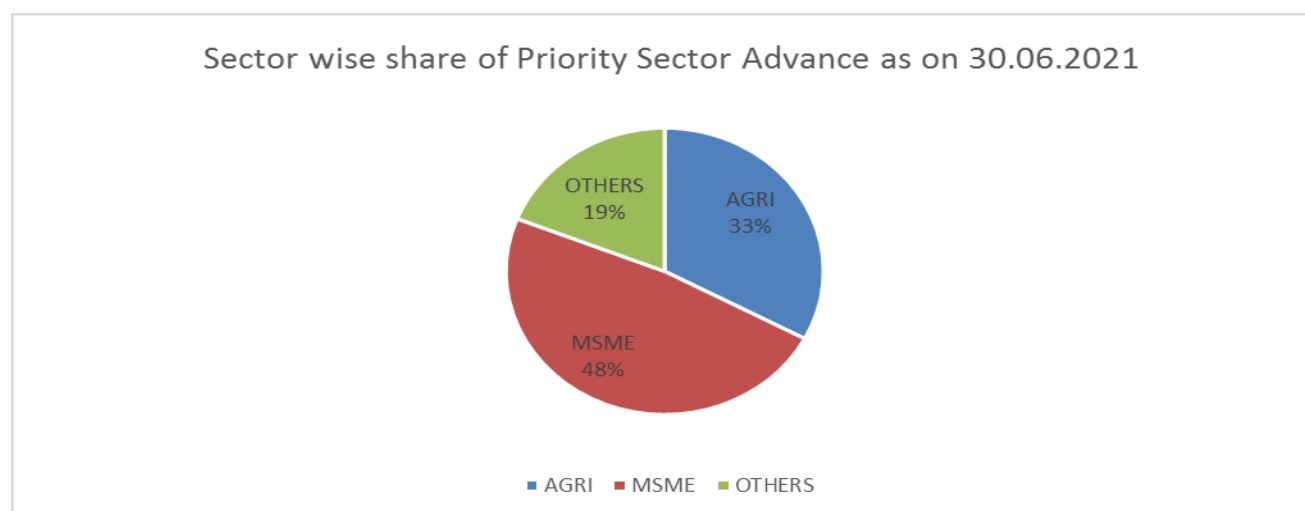
Agency	30.06.2020			30.06.2021		
	Target in Number of accounts (2020-21)	Achievement in Number of accounts	Achi%	Target in Number of accounts (2021-22)	Achievement in Number of accounts	Achi%
Commercial Banks	1196993	214034	17.88	1424526	132085	9.27
Cooperative Banks	824269	814203	98.78	733722	715391	97.50
RRBs	402495	26641	6.62	297355	22163	7.45
Small Finance Bank	14117	1950	13.81	25449	17892	70.31
<b>Total</b>	<b>2437874</b>	<b>1056828</b>	<b>43.35</b>	<b>2481052</b>	<b>887531</b>	<b>35.77</b>

Bank- wise details of achievement is placed at **table No-4C (Page No.167)**.

As per data submitted by the Banks the share of Agri. advance in total advance is 14.21 %. A special attention is needed towards increasing the finance under Agri. segment. RBI letter No FIDD (JRPR) 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 / AIF /FPOs activities as one of the key action points in current Annual Credit Plan / District Credit Plans.

**ACP Target 2021-22 is placed on record as Annexure E (Page no. 62)**

**4.2 Priority Sector Advances:** The ratio of Priority Sector Advances to total advances comes to 44.24 % as on 30<sup>th</sup> June 2021, which is above the bench mark level of 40%.



(Rs in Crore)

As on 30 <sup>th</sup> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	YOY Growth	
			Amount	%
51156.99	53744.03	54449.75	3292.76	6.44
45.31	44.87	44.24	% of Total Advances	

Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d)** (Page No.148).

**4.2.1 Agriculture Advances:** Agriculture Advances have registered a YoY growth of Rs. 2031.71 Crores. The ratio of Agri Advances to total Advances is 14.51% which is below par with the benchmark of 18%.

(Rs in Crore)

As on 30 <sup>th</sup> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	YOY Growth	
			Amount	%
15823.81	15880.03	17855.52	2031.71	12.84
14.02	13.26	14.51	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs. 10276.92 Crores and under Agriculture Term Loan was Rs. 7578.60 Crores as at the end of June 2021. 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. 149 & 150).

**4.2.2. Flow of credit to MSMEs:** MSME advances have registered a YoY negative growth of Rs. 3889.58 Cr.

(Rs in Crore)

As on 30 <sup>th</sup> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	YOY Growth	
			Amount	%
25536.59	26779.08	26246.15	709.56	2.78
22.62	22.36	21.32	% of Total Advances	

Details of Bank wise information of MSME Advances are shown in **Table No.1 (f) (Page No.151)**.

Share of credit to micro enterprises to total advances was 9.16% as on 30.06.2021, which is above regulatory norms of 7.50%.

**PM SVANidhi Scheme for Street Vendors: PM SVANidhi scheme launched by the Ministry of Housing and Urban Affairs to provide a Special Micro-Credit Facility Scheme to affordable loans to street vendors is implemented in our State.**

Banks in Chhattisgarh have sanctioned 44519 cases for Rs. 44.54 Cr and disbursed Rs.42.22 Cr till 25.08.2021 under this scheme.

Bank wise details are place on record as **Annexure F (Page no. 64)**

**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 47795 cases for Rs. 2666.75 Cr and disbursed Rs. 2507.32 Cr till 15.08.2021 under this scheme. Bank wise details are place on record as **Annexure F1 (Page no. 65)**

**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> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	YOY Growth	
			Amount	%
8456.78	8973.46	8292.43	-164.35	-1.94%

Progress under the PM Awas Yojna scheme up to 30.06.2021 is as under:-

Year	Sanctioned ( No )	Sanctioned (Amt. Rs. in Crores)
From 01.04.2019 to 31.03.2020	4,627	739.08
From 01.04.2020 to 31.03.2021	5,866	1075.04
From 01.04.2021 to 30.06.2021	376	67.93

Bank-wise progress report up to 30.06.2021 is placed at **Annexure – G (Page No. 66)**.

PMAY vis-a-vis total Housing Loan Sanctioned by Banks during the financial Year:

Total Number of Housing Loan Sanctioned	Amount Sanctioned (Rs. in Crores)	Total Number of PMAY Sanctioned	Amount Sanctioned (Rs. in Crores)	Numbers % PMAY out of Housing Loan
3,190	350.05	376	67.93	11.79%

**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> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	YOY Growth	
			Amount	%
595.48	643.58	591.02	-4.46	-0.74

Bank wise details of Educational Loans are shown in **table No-1f-2 (Page No. 153)**.

**4.2.5: Advances to Weaker Sections:** The ratio of advances to weaker sections to total advances is 9.64% which is below the bench mark level of 10%.

(Rs. in Crores)

As on 30 <sup>th</sup> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	YOY Growth	
			Amount	%
11992.53	11623.77	11864.40	-128.13	-1.07
10.62	9.71	9.64	% of Total Advance	

Bank wise details are shown in **table No. 1(g) (Page No.155)**.

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

(Rs. in Crores)

Component	As on 30 <sup>th</sup> June 20	As on 31 <sup>st</sup> Mar 21	As on 30 <sup>th</sup> June 21	YOY Growth	
				Amount	%
Export	342.71	774.83	628.66	285.95	83.44
Social Infrastructure	15.22	27.89	48.52	33.3	218.79
Renewable Energy	1.90	4.03	6.79	4.89	257.37

**4.2.7 Rural Housing Interest Subsidy Scheme:** Ministry of Rural Development (MoRD), Government of India, has launched a Rural Housing Interest Subsidy Scheme. The Scheme envisages providing loan to rural household at subsidized interest rate to enable them to construct / modify their dwelling unit. National Housing Bank has been identified as Central Nodal Agency to channelize the subsidy to the lending institutions. The details of the Scheme may be accessed by the Banks in the NHB website (<https://nhb.org.in/government-scheme/rural-housing-interest-subsidy-scheme/>) and in SLBC webpage.

We request all member Banks to disseminate the Scheme to all operating Units under your control and report progress to SLBC.

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

**CD Ratio** -As per instructions contained in para 6.2 of RBI Master Circular on Lead Bank Scheme RBI/2020-21/05, (FIDD.CO.LBS.BC.No.1/02.01.001/2020-21) July 01, 2020 CD Ratio of the Bank should be monitored at different Levels on the basis of following parameters: -

<b>Institution /Level</b>	<b>Indicator</b>
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.

<b>Chhattisgarh</b>	<b>(Amt in Rs. Cr.)</b>
Total Deposit	192324.30
Total Advances (A)	123082.66
<b>CD Ratio</b>	<b>64.00</b>
Advance Sanction out of Chhattisgarh and limit utilised in Chhattisgarh (B)	7234.23
<b>A+B</b>	<b>130316.89</b>
<b>The Adjusted CD Ratio for the State</b>	<b>67.76%</b>
Loan under RIDF (C)	4,644.63
Total Advances (A+B+C)	134961.52
<b>CD Ratio including RIDF</b>	<b>70.17%</b>



**CD Ratio (Summary):**

Number of Banks functional in Chhattisgarh	47
Number of Banks with CD Ratio > = 60%	33
Number of Banks with CD Ratio < 60%	14
Number of Districts with CD Ratio >= 40%	18
Number of Districts with CD ratio <40%	10

Details of Bank wise CD Ratio are shown in **Table 1 a (Page No.145)**

**CD Ratio of Banks during last five year:**

	As on 31.03.18	As on 31.03.19	As on 31.03.20	As on 31.03.21	As on 30.06.21
<b>CD Ratio</b>	66.95%	66.04%	65.72%	62.84%	64.00%
<b>Adjusted CD Ratio</b>	82.09%	76.64%	72.71%	67.10%	67.76%
<b>CD Ratio including RIDF</b>	84.86%	79.45%	75.42	69.51%	70.17%

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

Sr. No	Bank	Deposit Share in Total Deposits as on June 21	CD Ratio June'21	CD Ratio Mar'21	Variance June'21 over March 21
1	CANARA BANK	2.00	54.09	114.53	-60.44
2	STATE BANK OF INDIA	34.83	51.98	53.64	-1.66
3	UNION BANK OF INDIA	4.75	50.03	51.48	-1.45
4	RAI URB COOP MERC BANK	0.01	48.18	48.45	-0.27
5	PUNJAB AND SIND BANK	0.33	43.62	53.44	-9.82
6	APEX BANK	5.77	41.03	24.13	16.90
7	CENTRAL BANK OF INDIA	5.24	40.93	39.44	1.49
8	VYAVASAYAK SAH BANK	0.09	37.62	40.23	-2.61
9	EQUITAS SMALL FINANCE BANK LIMITED	0.28	37.26	35.89	1.37
10	CHATTISGARH RRB	6.62	34.63	35.69	-1.06
11	PRAGATI MAH NAG SAH BANK	0.07	32.22	31.24	0.98
12	KARUR VYSHYA BANK	0.03	28.48	31.97	-3.49
13	SOUTH INDIAN BANK	0.12	21.81	14.06	7.75
14	NAGRIK SAH BANK	0.09	14.23	14.48	-0.25

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.

SI no.	District	Deposit	Advances	CD Ratio June 21	CD Ratio March 21	Variance (June' 21 over Mar'21)
1	RAIPUR	55444.17	57337.62	103.42	97.74	5.67
2	RAIGARH	8627.64	6891.71	79.88	83.05	-3.17
3	MAHASAMUND	3501.94	2394.41	68.37	64.23	4.14
4	DANTEWADA	2046.06	1298.11	63.44	64.39	-0.95
5	KABIRDHAM	2378.94	1497.90	62.97	55.98	6.99
6	BEMETARA	2386.57	1344.89	56.35	52.72	3.63
7	DHAMTARI	3955.58	2172.92	54.93	53.27	1.66
8	DURG	25079.94	13117.33	52.30	52.12	0.18
9	MUNGELI	1640.31	846.55	51.61	50.17	1.44
10	BASTAR	4611.49	2361.39	51.21	51.46	-0.25
11	GARIABAND	1563.03	778.26	49.79	42.05	7.74
12	BALODA BAZAR	4466.24	2161.02	48.39	45.08	3.31
13	KORBA	9850.97	4635.13	47.05	45.22	1.83
14	BILASPUR	20726.91	9565.93	46.15	47.72	-1.57
15	RAJNANDGAON	7353.57	3330.31	45.29	46.15	-0.86
16	KONDAGAON	1745.15	769.36	44.09	42.38	1.71
17	SURGUJA	5643.19	2296.07	40.69	40.50	0.19
18	KANKER	3179.03	1279.28	40.24	41.27	-1.03
19	JANJGIR-CHAMP	6929.42	2740.00	39.54	38.91	0.64
20	BALOD	3807.01	1289.21	33.86	32.51	1.35
21	JASHPURNAGAR	2917.54	971.38	33.29	34.45	-1.15
22	GAURELA PENDRA MARWAHI	1010.60	332.92	32.94	30.60	2.34
23	BALRAMPUR	2014.81	636.82	31.61	30.77	0.84
24	BIJAPUR	961.21	302.02	31.42	28.63	2.79
25	SUKMA	822.96	256.60	31.18	32.18	-1.00
26	NARAYANPUR	631.27	189.75	30.06	31.50	-1.44
27	SURAJPUR	3818.72	1055.67	27.64	27.79	-0.15
28	KORIYA	5209.95	1230.00	23.61	24.14	-0.53
	<b>TOTAL</b>	<b>192324.22</b>	<b>123082.56</b>	<b>64.00</b>	<b>62.84</b>	<b>1.16</b>

As per guideline of LBS, a Subcommittee to improve CD ratio is to prepare a Monitorable Action Plan (MAP) for improvement in CD ratio. Concerned LDMs are requested to submit copy of Monitorable Action Plan (MAP) and progress report to SLBC every quarter.

LDMs are requested to identify branches with low CD ratio in their district and arrange for enhanced credit off- take. They should pursue the matter in DLCC meetings, so that CD ratio benchmark could be achieved on a quarterly basis.

## Agenda No 6 - Position of NPAs as on 30.06.2021

(Rs in Crores)

Banks	Advances	NPA	% NPA
PSU	77830.55	4954.36	6.37
Private Bank	34409.24	800.36	2.33
Coop Banks	4788.60	138.16	2.89
CRGB	4405.86	252.97	5.74
Small Fin Bank	1648.41	95.41	5.79
<b>Grand Total</b>	<b>123082.66</b>	<b>6241.26</b>	<b>5.07</b>

Bank wise NPA are shown in **table No. 11G (Page No.197)**

**KCC NPA:** Out of Total NPA, KCC NPA- 73870 accounts of Rs 772.81 Crores as per **Annexure –X (Page no. 128)**

**Cases under SARFAESI:** Out of Total NPA, 554 cases for Rs. 572.57 Crores filed under SARFAESI are pending for disposal with District Administrations as per **Annexure –Y (Page no. 129)**

### 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 31.03.2021			As on 30.06.2021		
		Total Outstanding (Cr.)	Total NPA (Cr.)	% NPA	Total Outstanding (Cr.)	Total NPA (Cr.)	% NPA
1	Pradhan Mantri Employment Generation program (PMEGP)	276.26	37.18	13.46	281.35	49.68	17.66
2	National Rural Livelihood Mission (NRLM)	660.88	41.42	6.27	634.78	54.51	8.59
3	National Urban Livelihood Mission (NULM)	122.58	23.25	18.97	152.53	30.30	19.86
4	Aadivasi Swarojagar Yojana	21.28	5.23	24.58	24.37	5.31	21.79
5	Antyodaya Swarojagar Yojana	30.91	9.55	30.90	32.24	10.51	32.60
6	Pradhan Mantri MUDRA Yojana (PMMY)	4,518.01	442.56	9.80	4,355.17	549.36	12.61
7	Stand up India (SUI)	223.71	38.08	17.02	221.95	55.59	25.05
<b>Total Government Sponsored Scheme</b>		<b>5,853.63</b>	<b>597.27</b>	<b>10.20</b>	<b>5,702.39</b>	<b>755.26</b>	<b>13.24</b>

In Meeting of SLBC Subcommittee on GSS dated 26/08/2021 convened by the SRLM, it was advised that the targets under NRLM have been revised and circulated to all banks.

CG State targets under Government Sponsored scheme are placed as **Annexure H (Page 69)** Targets for Government Sponsored Schemes have been assigned by the respective departments, Banks have already started financing under these scheme.

**We request the house to approve the Targets allocated to Banks under GSS.**

**Agenda No 7 - Issues remaining unresolved at DCC/DLRC meeting:** As against 28 DCC & 28 DLRC meetings to be conducted till June 21, 26 DCC & DLRC meetings have been conducted. No unresolved issues of DLCC/DLRC meetings have been escalated to SLBC during this quarter. District wise detail of meeting conducted is as under:

Sr No	Districts	DCC/DLRC meetings to be held up to 30.06.2021	DCC/DLRC meeting held during 2021-22	BLBC meetings to be held up to 30.06.2021	BLBC meeting held during 2021-22
1	Balod	2	1	5	0
2	Baloda Bazar	2	1	6	6
3	Balrampur	2	1	6	0
4	Bemetera	2	1	4	4
5	Bijapur	2	1	4	1
6	Bilaspur	2	0	4	0
7	Dantewada	2	1	4	0
8	Dhamtari	2	1	4	4
9	Durg	2	1	3	3
10	Gariaband	2	1	5	0
11	Gaurell-Pendra-Marwahi	2	1	3	3
12	Jagdalpur	2	1	7	7
13	Janjgir - Champa	2	1	9	9
14	Jashpur Nagar	2	1	8	7
15	Kanker	2	0	7	0
16	Kawardha	2	1	4	4
17	Kondagaon	2	1	5	3
18	Korba	2	1	5	0
19	Koriya	2	1	5	0
20	Mahasamund	2	1	5	5
21	Mungeli	2	1	3	1
22	Narayanpur	2	1	2	1
23	Raigarh	2	0	9	0
24	Raipur	2	1	4	4
25	Rajnandgaon	2	1	9	9
26	Sarguja	2	1	7	0
27	Sukma	2	1	3	0
28	Surajpur	2	2	6	6
<b>Total</b>		<b>56</b>	<b>26</b>	<b>146</b>	<b>77</b>

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

**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 30.06.2021 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.03.2020	4639011	1268530	281465	6189006
31.03.2021	7171996	2074751	406003	9652750
30.06.2021	7210295	2110294	455602	9776191
% Growth in Enrolment (Renewal + New Enroll) over Mar 21	0.53%	1.71%	12.21%	-
Total eligible PMJDY accounts	11790497	8064920		

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 30.06.2021 is placed at **Annexure - I (Page No. 68)**.

**Claims under PMJJBY & PMSBY:** Number of Claims reported under PMJJBY and PMSBY up to 30.06.2021 (Data Source Mission Jansuraksha, Gol) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	10344	221	480	15	11060
PMSBY	2224	24	451	08	2707
<b>Total</b>	<b>12568</b>	<b>245</b>	<b>931</b>	<b>23</b>	<b>13767</b>

Bank-wise and District-wise progress report up to 30.06.2021 is placed at **Annexure I-1 (Page No. 70)**.

Banks are 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 devised 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.

Additionally relatives of deceased may be advised to verify the availability of insurance under PMSBY/PMJJBY. At the time of recording the death, Hospitals, Police stations or office of the registrar of Death & Birth can make them aware to lodge the insurance claim with Bank. This may help in increasing lodging or speeding up claim procedure.

### 8.1 Targeted Financial Inclusion Intervention Programme (TFIIP)

**On the instructions of DFS** Targeted Financial Inclusion Intervention Programme (TFIIP) has been launched in all 10 aspirational districts of our state.

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)

District wise progress under 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	
	Target - 100% of Benchmark							
	As on 30.06.21	% achiev	As on 30.06.21	% achiev	As on 30.06.21	% achiev	As on 30.06.21	% achiev
	129755		9775		30303		2886	
Bastar	95741	73.79	9285	94.99	27548	90.91	1563	54.16
Bijapur	80466	62.01	8465	86.59	21587	71.24	621	21.52
Dantewada	90132	69.46	6992	71.53	18759	61.90	1065	36.90
Kanker	109816	84.63	9465	96.83	29429	97.11	2556	88.57
Kondagaon	88374	68.11	10353	105.91	21519	71.01	3914	135.62
Korba	105403	81.23	7274	74.42	22882	75.51	1669	57.83
Mahasamund	125098	96.41	7530	77.03	38870	128.27	2717	94.14
Narayanpur	84641	65.23	8399	85.92	20830	68.74	1308	45.32
Rajnandgaon	113847	87.74	11807	120.79	32804	108.25	1826	63.27
Sukma	76227	58.75	4856	49.67	14931	49.27	1150	39.85

Source : DFS data

## **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: -

<b>Sr No</b>	<b>Subcommittee on</b>	<b>Meeting Date</b>
1	Government Sponsored Scheme	26.08.2021
2	Agriculture	18.06.2021
3	Digital Payment	16.06.2021, 25.08.2021
4	Financial Inclusion	15.06.2021

Minutes of the above subcommittee meetings are placed as **Annexure – J (Page No. 72)**. Some of the important points recommended by the Sub Committee for discussion in Main SLBC meeting are as under:

### **Digital Subcommittee:**

i) Many people do not adopt digital channels fearing some fraud. Fear can be allayed if they are apprised/educated about Do's and Don'ts for digital transactions. To bring confidence among them, dedicated financial literacy initiatives to promote digital payments should be taken in mission mode and a targeted approach. Such initiatives should be monitored in every DLCC/BLBC meeting.

ii) Selection of one or two district to extend the programme of Expanding and Deepening of the Digital Payment Ecosystem:

At present in Mahasamund district above programme is being run on pilot basis. As on 31.07.2021, in saving account 91.35% and in current account 86.28% digitisation has been achieved. RBI central office and regional office Raipur has requested the SLBC to select one or two more districts for extending the above programme.

It was resolved to propose the name of **Balod/Mungeli** district for extending the above programme in SLBC subcommittee meeting held on 25.08.2021.

**Point for deliberation in SLBC meeting as per EC MSME meeting conducted by RBI on 13/08/2021:** Microentrepreneurs informed during the Townhall meeting conducted by RBI on July 28, 2021 for entrepreneurs of Jangir-Champa district that the process of getting approval for land diversion was very cumbersome and time consuming as it required approval of numerous government departments. Directorate of Industries was requested to provide such approvals through a single window mechanism to enhance ease of doing business. Directorate of Industries requested SLBC Convenor to include the matter for deliberation in SLBC.

### **Agri Subcommittee:**

**Progress under KCC to farmers & Fisheries:** under the special drive for providing Kisan Credit Cards to dairy farmers associated with milk unions and milk producing companies, objective is :-

i. To cover all farmers who are members of dairy cooperative societies and associated with different milk Unions and who do not have KCC.

ii. Farmers who already have KCC can get their KCC credit limit enhanced as per extant criteria.

There are 31,445 members associated with 723 Dairy Cooperative Societies (DCSs) in the State. These societies are mainly associated with CG Govt milk Federation "Devbhog". Banks in Chhattisgarh have sanctioned 2062 cases till 14.08.2021 under this scheme.

Details are placed on record as **Annexure-K (Page no. 100)**

Further, Banks have sanctioned 1693 cases for Rs. 19.29 Cr till 25.08.2021 under KCC for fisheries.

Details are placed on record as **Annexure-L (Page no. 102)**

**9.1 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 fixed by the SLBC in each State.

The details of crop duration for each crop grown in Chhattisgarh were circulated to all stake holders in the last SLBC meeting. Again the details of crop duration for each crop grown in Chhattisgarh is attached as "**Annexure-Z4**", **Page no. 135** (Source: - Research Services, Indira Gandhi Krishi Vishva Vidhyalaya, Chhattisgarh- IGKVV. & Horticulture Department).

In this regard in the last SLBC meeting, Chair advised to obtain the view of Law Dept. and Agri. Dept. Government of Chhattisgarh. Matter has been taken up with Govt. of Chhattisgarh vide our letter no. SLBC/2021-22/25 dt 03.05.2021 to take up the matter with the concerned dept. for their views, which are yet to be received.

**9.2 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.

Upto 31.08.2021, 45 cases of Rs 31.62 crores have been sanctioned. Details is placed as Annexure Z2 (Page no. 132)

**9.3 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 Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial, technical and business support for up gradation of existing micro food processing enterprises.

Upto 31.08.2021, Out of 20 cases received 2 cases of 0.25 crore has been sanctioned. Details is placed as Annexure Z3 (Page no. 134)



## 9.4 Enhancing Ethanol Distillation Capacity

**Department of Food & Public Distribution notified scheme to enhance ethanol distillation capacity in the country for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet etc.**

To achieve 20% blending by 2025 as well as to meet out the requirement of ethanol production capacity in the country, the Department of Food & Public Distribution has modified earlier scheme & notified the modified scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet etc. or converting molasses based distilleries to dual feedstock.

Under the scheme , Government would bear interest subvention for five years including one year moratorium against the loan availed by project proponents from banks @ 6% per annum or 50% of the rate of interest charged by banks whichever is lower.

Bank are requested to come forward to finance such units.

### **Agenda No. 9.5: Financial literacy camps by Rural Branches and Financial Literacy Centers (FLCs):**

Financial Literacy is a regular activity of Banks. In Chhattisgarh 35 FLCs have been established in 28 districts. Reserve Bank of India vide Circular No RBI/2015-16/286 Dated 14.01.2016 advised 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:** 35 FLCs, functional in Chhattisgarh have conducted 54 Special Camps and 55 target specific camps were organized for the June 21 Quarter. During the quarter from April 21 to June 21, rural branches have organized 1349 camps for spreading Financial Literacy in the state.

10 Centre for Financial Literacy (CFLs) are operating in three districts of the state and work is in progress to increase the number to 25 in 20 districts covering 75 blocks by the end of November 2021.

### **Agenda No. 9.6: Negotiable ware house receipt (NWR):**

Following is the status of NWR in the State

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of the quarter	
Loans against Negotiable Warehouse Receipts (No. of A/c)	Loans against Negotiable Warehouse Receipts (Amt in Lakhs)	Loans against Negotiable Warehouse Receipts(No. of A/c)	Loans against Negotiable Warehouse Receipts (Amt in Lakhs)
9	1801.7	10	1400.19

#### **Agenda No. 9.7: Trade License for all Bank Branch involved in vehicle financing**

As per Order of Regional Transport Office dt 14/05/2021, every vehicle financial institution Branch has to obtain Trade License otherwise lien marking will not be done by RTO. Banks have requested that Trade License should not be mandatory for each Branch of the financial institution whereas a single license at State level should be sufficient for each financial institution.

#### **Agenda No. 9.8: Adoption of SOP in case of cyber frauds:**

SLCC meeting chaired by Chief Secretary was held on 19/08/2021. In that meeting it was resolved that SOP for action in case of cyber fraud may be deliberated in SLBC meeting. Copy of Model SOP to be implemented in Bank for handling of cyber frauds has been prepared by SLBC Karnataka and places as **Annexure Z6 (page no. 140)**

We request the house to provide suggestion for customising the same for implementing the same in our State.

## Agenda Items for information and record

### Agenda No 10. Govt Sponsored Schemes

#### **10.1 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
83075	872.29	13557	277.13	3957	68.86	3086	48.72	9600	5%	8%

Bank wise target and achievement details for year 2021-22 (up to 30.06.2021) is placed at **Annexure – M (Page No. 104)**.

**10.2 National Urban Livelihood Mission (NULM):** The component wise achievement up to 30.06.2021 is as under:-

**(In Numbers)**

Scheme	Physical Target 2021-22	Cases Sponsored	Cases Sanctioned	Loan Disbursed	Pending	% Achievement against target
Interest Subsidy for Individual Loan	4000	4554	166	119	4326	4 %
Interest Subsidy for Group Loan	300	204	21	18	179	7 %
Interest Subsidy for Bank Linkage	2000	1656	119	109	1518	6%
<b>Total</b>	<b>6300</b>	<b>6414</b>	<b>306</b>	<b>246</b>	<b>6023</b>	<b>5%</b>

Bank wise detailed progress report is placed at **Annexure- N (Page No. 105)**.

**10.3 Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana:** The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2021-22 up to 30.06.2021 is as under: -

Sr. No	Scheme	Physical Target 2021-22 (No)	Cases Sponsored (No)	Cases Sanctioned (No)	Cases Pending (No)	% Achievement against target
1	Antyodaya Swarojgar Yojana	6000	1410	115	1295	2%
2	Adivasi Swarojgar Yojana	2000	1030	98	930	5%
<b>Total</b>		<b>8000</b>	<b>2440</b>	<b>213</b>	<b>2225</b>	<b>3%</b>

Bank wise detailed progress report is placed at **Annexure- O (Page No. 109)**.

**10.4 Dairy Entrepreneurship Development Scheme (State Government):** The Scheme is run by Department of Veterinary, Government of Chhattisgarh. The progress under the scheme up to 30.06.2021 is as under: -

(Amt in lac)			
Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
778.63	106	288.58	37.06

District wise detailed progress report is placed at **Annexure- P (Page No. 111)**.

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

Performance under PMEGP up to 30.06.2021 is as under:

(Rs. In Crore)						
Scheme	Target (No) 2021-22	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	1374	41.10	251	66	1.57	5 % (4 %)
PMEGP KVIB	1068	31.90	385	41	0.95	4 % (3%)
PMEGP KVIC	610	18.24	200	34	1.09	6 % (6 %)
<b>Total</b>	<b>3052</b>	<b>91.24</b>	<b>836</b>	<b>141</b>	<b>3.61</b>	<b>5 % (4%)</b>

Bank wise detailed progress report is placed at **Annexure- Q (Page No. 114)**.

**10.6 Mukhya Mantri Yuva Swarojgar Yojana:** To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress upto 30.06.2021 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	323	21	3	0.5	4%

Bank- wise, District –wise achievement details are placed **at Annexure –R (Page No. 118)**.

**10.7 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 2021-22 is as under:**

Particulars	Target Set
Physical Target (No of Application)	544447
Financial Target (Rs in Crore)	3465.00

**Scheme component – wise target:** Component- wise achievement under PMMY for 2021-22 upto 30.06.2021 is as under:

(Amt in Crore)

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
<b>Target 2021-22</b>	381113	2425.00	108889	693.00	54445	347.00	544447	3465.00
Achievement against Target	17686 (4.64%)	27.42 (1.13%)	5748 (5.27)	123.49 (17.81)	1749 (3.21)	149.93 (43.26)	25183 (4.62)	300.84 (8.68)
<b>NBFC</b>	37536	114.21	1075	7.34	3	0.25	38614	121.80
<b>Total</b>	<b>55222</b>	<b>141.63</b>	<b>6823</b>	<b>130.83</b>	<b>1752</b>	<b>150.18</b>	<b>63797</b>	<b>422.64</b>

Overall achievement up to 30.06.2021 is 8.68 % in terms of amount and 4.62 % in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure - S (Page No. 120)**.

**10.8: Stand-Up India:** 2815 branches of 40 banks are eligible under Stand-Up India Scheme.

**Performance under Stand-Up India scheme up-to 30.06.2021 is as under:**

	<b>No of Bank (Branches)</b>	<b>Total No of Cases</b>
Target	40 (2815)	5630
Performance	7 Banks	24
% Achievement	-	0.43 % (Amt of Rs. 9.07 Crores sanctioned)
No of Cases received		26
No of Cases Sanctioned		24 (92%)

Bank- wise, district-wise achievement details are placed at **Annexure- T (Page No.122)**

**10.9: Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBY) 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 MMUSRBY for 2020-21 is as under:**

(Rs. in Lacs)

<b>Category</b>	<b>No of Accounts</b>	<b>Liability</b>	<b>Interest on Loan Amount</b>	<b>Net subsidy claim</b>
General	506	1061.94	106.80	104.56
OBC	729	1464.71	157.22	152.90
SC	195	402.93	41.14	40.11
ST	141	323.82	31.60	31.36
<b>TOTAL</b>	<b>1571</b>	<b>3253.40</b>	<b>336.76</b>	<b>328.93</b>

Bank- wise achievement details are placed at **Annexure - U (Page No. 124).**

Claim status – Number of Banks Sanction Education Loan - 29

Number of banks submitted claims for the period 2020-21 - 11

**Bank of Maharashtra, P&S, UBI, Axis, DCB, Federal, HDFC, ICICI, J&K, Karnataka Bank, RBL, SIB, Apex, Laxmi Mahila Nagrik, ESAF, Nagrik Sahakari, Pragati Mahila Nagrik, Vyavsayik sahakari Banks have not submitted the claims for 2020-21.**

In a meeting held on with Department of Higher Education it was brought to the notice of the SLBC that some of the Banks have not yet finalised/submitted the claims of respective Interest Subvention under the scheme, failing which the funds earmarked by the Govt. of Chhattisgarh is not being able to reach to the targeted group of Students.

## Agenda No. 11: Progress under various Digital delivery channels:

Progress under various digital delivery channels up to 30.06.2021 are as under:

S.No	Scheme	As on 08.11.2016	As on 31.03.2021	As on 30.06.2021	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17670	37582	48260	10678	28.41
2	Debit Card	13994179	19192708	20179136	986428	5.14
3	Mobile Banking	644306	2916544	3221276	304732	10.45
4	Internet Banking	1052685	3700040	4694050	994010	26.86
5	Credit Card	86814	257357	281987	24630	9.57
6	QR Code	—	23055	37463	14408	62.49
7	UPI	—	3687973	6065132	2377159	64.46

- Bank-wise detailed progress is placed at **Annexure- V (Page No. 125)**.

**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 31.07.2021 is placed at **Annexure- V1 (Page No. 126)**

**Agenda No.13 - KCC Loan & Crop Insurance under Pradhan Mantri Fasal Bima Yojana-** During the year 2021-22, 15367 new KCC cards amounting to Rs. 290.23 Crores were issued by Banks in Chhattisgarh.

Outstanding as on 30 June 2021	
No of KCC	Amount Outstanding (in Crore)
2072419	9239.09

Details of Bank wise information of KCC are shown in **table No 8a (Page No.180)**.

**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 25.66 lakh registered PM-KISAN beneficiaries in the State. Banks have issued 20.72 lakh KCC up to 30.06.2021 which is 81% of total registered beneficiaries. For KCC saturation Banks have to cover remaining 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.

## Pradhan Mantri Fasal Bima Yojana:

**Kharif & Rabi season for the period 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 for three years from 2020-23 (Copy circulated among member Banks and LDMs and also uploaded on SLBC, Chhattisgarh web Portal for meticulous Compliance). Accordingly State was divided into five clusters, 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 Gol portal is as under:-

	Total Farmers	Total Policy	Amount of Insurance Cover (in Crore)
<b>Kharif-2021</b>	1270627	4927952	8019.99
<b>Kharif WBCIS</b>	11366	22397	127.46
<b>Rabi-2020</b>	236105	713430	1221.59
<b>Rabi WBCIS</b>	5952	12821	53.63

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.14: Activities Conducted in RSETIs:** RSETIs programme conducted up to 30.06.2021 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 30.06.21	Youth trained since opening to 30.06.21	Programme conducted from 01.04.21 to 30.06.21	Youth trained from 01.04.21 to 30.06.21	Settlement Ratio
1	State Bank of India	11	2243	58423	0	0	0
2	Bank of Baroda	5	1202	30272	1	17	565
3	Central Bank of India	2	384	11105	0	0	0
	<b>TOTAL</b>	<b>18</b>	<b>3829</b>	<b>99800</b>	<b>1</b>	<b>17</b>	<b>1141</b>

All member Banks are requested to display details of training programs 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 – W (Page No. 127)**.

**Agenda No 15 - Any other item, with the permission of the Chair**