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<td>Pradhan mantri mudra yojana (PMMY)</td>
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</tr>
<tr>
<td>38</td>
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<tr>
<td>39</td>
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## Annexures

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<td>K</td>
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<td>Progress under National Urban Livelihood Mission (NULM)</td>
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<td>Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana</td>
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<td>P</td>
<td>Dairy Entrepreneurship Development Scheme</td>
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<td>Q</td>
<td>Prime Ministers Employment Generation Programme (PMEGP)</td>
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<td>R</td>
<td>Mukhya Mantri Yuva Swarojgar Yojana</td>
<td>85</td>
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<tr>
<td>S</td>
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<td>87</td>
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<td>U</td>
<td>Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY)</td>
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<td>V</td>
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<td>Description</td>
<td>Page</td>
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<td>------------------------------------------------------------------------------</td>
<td>------</td>
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<tr>
<td>V2</td>
<td>Current status of digitization in Balod District</td>
<td>94</td>
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<td>V3</td>
<td>Current status of digitization in Mungeli District</td>
<td>95</td>
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<tr>
<td>W</td>
<td>Details of activities conducted in RSETIs</td>
<td>96</td>
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<tr>
<td>X</td>
<td>Status of opening of new RSETIs</td>
<td>97</td>
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<td>Y</td>
<td>Progress under PMFME</td>
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</tr>
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<td>Crop duration of crops grown in Chhattisgarh</td>
<td>99</td>
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<td>Details of various camps conducted by Banks</td>
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<td>Z2</td>
<td>Details of Bank wise, District wise ACP Target for FY 2021-22</td>
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<td>Z3</td>
<td>Details of Bank wise, District wise ACP Target for FY 2022-23</td>
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<td>Targets for Govt Sponsored scheme for FY 2022-23</td>
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86th Meeting of State Level Bankers’ Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 85th SLBC meeting held on 30.03.2022

85th meeting of State Level Bankers’ Committee was held on 30.03.2022. Approved minutes 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-30) and the same may also be viewed/downloaded from our website www.slbcchhattisgarh.com.

2. Action Taken Report of the 85th SLBC Meeting

On the basis of Action Taken on minutes of meeting submitted by member banks, a consolidated action taken report is placed at Annexure - A1 (Page No-36). The house is requested to approve the Action Taken Report.

3. 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:

<table>
<thead>
<tr>
<th>Sr No</th>
<th>Subcommittee on</th>
<th>Meeting Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Government Sponsored Scheme</td>
<td>30.03.2022</td>
</tr>
<tr>
<td>2</td>
<td>Agriculture</td>
<td>27.05.2022</td>
</tr>
<tr>
<td>3</td>
<td>Digital Payment</td>
<td>09.06.2022</td>
</tr>
<tr>
<td>4</td>
<td>Financial Inclusion</td>
<td>23.11.2021</td>
</tr>
</tbody>
</table>

Minutes of the above subcommittee meetings are placed as Annexure – J (Page No. 59).

Main points of Subcommittees are as under:

Subcommittee on Agriculture:
Declaration of Crop Duration – Agri department, Govt of CG has provided the crop duration obtained from IGKV, Raipur (placed as Annexure Z, page no. 99). In this regard, recommendations from Agriculture dept is awaited so that the same can be placed before the house for approval. Matter has been taken up with DIF to get the recommendation from concerned dept.
4. 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, 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.

- Number of villages in State (2011 census) : 19,567
- Status of coverage : 99.80%
- Number of unbanked Villages : 39

(Source-DFS GIS Mapping as on 30.04.2022)

Number of uncovered Villages as on last SLBC meeting: 49

Villages covered since last SLBC meeting : 28 but 18 new villages added by DFS

(District-wise, Bank-wise list of 39 villages is attached as Annexure-B (Page No.47)

Name of uncovered villages is attached as Annexure – B1 (page no. 48)

It is pertinent to mention that out of the remaining 39 Villages to be covered, in 5 villages population is less than 50 and in 4 villages population is between 50 to 100 and in 9 villages population is between 100 to 200 and in 06 villages population is between 200 to 300. In these 24 villages, banks are facing challenges due to lack of proper data connectivity and also not finding suitable persons to be deployed as BC/CSP due to viability issue.

In this regard, DIF has taken meeting with respective District Collectors, LDMs, DoT and SLBC. DoT has assured that connectivity issue will be resolved in phased manner by March 2023. DFS has also instructed all Bank’s MDs and CEOs vide its letter dt 25.05.2022 to cover these villages by 31.07.2022.

5. Status of Expansion of Bank branch network in LWE affected districts of Chhattisgarh:

In the below mentioned 8 districts of the 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 15.05.2022 and district wise progress is as under:

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>District</th>
<th>No of Proposed Centers</th>
<th>Opened</th>
<th>Pending</th>
<th>Pending Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bijapur</td>
<td>33</td>
<td>31</td>
<td>2</td>
<td>Bank of Baroda (1), RBL Bank (1)</td>
</tr>
<tr>
<td>2</td>
<td>Sukma</td>
<td>25</td>
<td>23</td>
<td>2</td>
<td>DCB Bank (2)</td>
</tr>
<tr>
<td>3</td>
<td>Bastar</td>
<td>29</td>
<td>28</td>
<td>1</td>
<td>HDFC Bank (1)</td>
</tr>
<tr>
<td>4</td>
<td>Dantewada</td>
<td>18</td>
<td>18</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Kanker</td>
<td>7</td>
<td>7</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Kondagaon</td>
<td>7</td>
<td>7</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Narayanpur</td>
<td>12</td>
<td>12</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Rajnandgaon</td>
<td>19</td>
<td>19</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150</strong></td>
<td><strong>145</strong></td>
<td><strong>5</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

District - wise Detail of Pending Branches is placed at Annexure - C (Page No 49)
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:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Districts</th>
<th>Number of bank branches</th>
<th>Number of ATMs</th>
</tr>
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<tbody>
<tr>
<td></td>
<td></td>
<td>As on 31.03.15</td>
<td>As on 31.03.22</td>
</tr>
<tr>
<td>1</td>
<td>Bastar</td>
<td>67</td>
<td>107</td>
</tr>
<tr>
<td>2</td>
<td>Bijapur</td>
<td>14</td>
<td>42</td>
</tr>
<tr>
<td>3</td>
<td>Dantewada</td>
<td>25</td>
<td>41</td>
</tr>
<tr>
<td>4</td>
<td>Kanker</td>
<td>47</td>
<td>90</td>
</tr>
<tr>
<td>5</td>
<td>Kondagaon</td>
<td>38</td>
<td>52</td>
</tr>
<tr>
<td>6</td>
<td>Narayanpur</td>
<td>9</td>
<td>20</td>
</tr>
<tr>
<td>7</td>
<td>Rajnandgaon</td>
<td>127</td>
<td>181</td>
</tr>
<tr>
<td>8</td>
<td>Sukma</td>
<td>11</td>
<td>31</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>338</td>
<td>564</td>
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</table>

6. Opening of Bank Branch, ATM or BC Outlet In The Vicinity Of CAPF Camps & Opening of One Banking Outlet at Each Gram Panchayat in 8 Worst LWE Affected Districts:

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 their view on the following two points:-

i) Issue of opening of Branches, ATMs or BC outlets in the vicinity of CAPF camp in worst affected LWE districts, from the aspect of feasibility and utility of the banking services by the villages.

ii) The issue of opening of one banking outlet at each Gram Panchayat Bhawan.

Accordingly based on the feasibility, LDMs have finalized the villages where Banking outlet can be deployed. Data received from LDMs is as under: -

<table>
<thead>
<tr>
<th>DISTRICT NAME</th>
<th>TOTAL NO. OF GRAM PANCHAYAT IN DISTRICT</th>
<th>NUMBER OF GRAM PANCHAYAT WITH CAPF CAMP</th>
<th>Out of C, NUMBER OF GP WITH CAMPS WHERE BANK BRANCH/BC/ATM AVAILABLE</th>
<th>NUMBER OF GRAM PANCHAYAT WHERE CAPF CAMP EXIST BUT BRANCH/BC/ATM NOT AVAILABLE (D-C)</th>
<th>Out of E, COLUMN, NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT AVAILABLE BUT FEASIBLE (D-C-E)</th>
<th>NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT FEASIBLE (F-E)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bijapur</td>
<td>170</td>
<td>32</td>
<td>19</td>
<td>13</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Dantewada</td>
<td>143</td>
<td>19</td>
<td>12</td>
<td>7</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Bastar</td>
<td>433</td>
<td>12</td>
<td>11</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Kanker</td>
<td>454</td>
<td>51</td>
<td>38</td>
<td>13</td>
<td>0</td>
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</tr>
<tr>
<td>Kondagaon</td>
<td>383</td>
<td>17</td>
<td>15</td>
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<td>0</td>
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</tr>
<tr>
<td>Narayanpur</td>
<td>104</td>
<td>11</td>
<td>1</td>
<td>10</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Rajnandgaon</td>
<td>814</td>
<td>28</td>
<td>21</td>
<td>7</td>
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<td>7</td>
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<tr>
<td>Sukma</td>
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<td>58</td>
<td>20</td>
<td>38</td>
<td>0</td>
<td>38</td>
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<td>Total</td>
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<td>228</td>
<td>137</td>
<td>91</td>
<td>16</td>
<td>75</td>
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### Details of deployment of BC in all Gram Panchayat in LWE area

<table>
<thead>
<tr>
<th>DISTRICT NAME</th>
<th>TOTAL NO. OF GRAM PANCHAYAT IN DISTRICT</th>
<th>Out of B, NUMBER OF GP WHERE BANK BRANCH/BC/ATM AVAILABLE</th>
<th>NUMBER OF GRAM PANCHAYAT WHERE BRANCH/BC/ATM NOT AVAILABLE (B-C)</th>
<th>Out of D COLUMN, NO. OF GP WHERE BANKING OUTLET IS NOT AVAILABLE BUT FEASIBLE</th>
<th>NO. OF GP WHERE BANKING OUTLET IS NOT FEASIBLE (D-E)</th>
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</thead>
<tbody>
<tr>
<td>Bijapur</td>
<td>170</td>
<td>73</td>
<td>97</td>
<td>54</td>
<td>43</td>
</tr>
<tr>
<td>Dantewada</td>
<td>143</td>
<td>45</td>
<td>98</td>
<td>45</td>
<td>53</td>
</tr>
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<td>Bastar</td>
<td>433</td>
<td>405</td>
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<td>28</td>
</tr>
<tr>
<td>Kanker</td>
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<td>213</td>
<td>241</td>
<td>22</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Sukma</td>
<td>153</td>
<td>29</td>
<td>124</td>
<td>0</td>
<td>124</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,654</strong></td>
<td><strong>1,830</strong></td>
<td><strong>824</strong></td>
<td><strong>135</strong></td>
<td><strong>709</strong></td>
</tr>
</tbody>
</table>

SLBC has instructed all the concerned Banks through various letter for deployment of BCs in these villages as early as possible.

Allocation list is placed as Annexure C1, page no. 50.

BC has been deployed in one location in the vicinity of CAPF camp in Bijapur by SBI.
7. 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:

<table>
<thead>
<tr>
<th>Sr No</th>
<th>Particulars</th>
<th>MARCH 2021</th>
<th>DEC 2021</th>
<th>MARCH 2022</th>
<th>YoY Growth March 21 to March 22</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Deposit</td>
<td>189914.07</td>
<td>198403.40</td>
<td>212056.27</td>
<td>22142.20</td>
</tr>
<tr>
<td>2</td>
<td>Credit (Advances)</td>
<td>119519.81</td>
<td>132061.29</td>
<td>139435.41</td>
<td>19915.60</td>
</tr>
<tr>
<td>3</td>
<td>CD Ratio (%) Benchmark -60%</td>
<td>62.93</td>
<td>66.56</td>
<td>65.75</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adjusted CD Ratio %</td>
<td>67.10</td>
<td>70.80</td>
<td>69.66</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CD Ratio % with RIDF</td>
<td>69.51</td>
<td>73.16</td>
<td>71.94</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CD Ratio % with Investment</td>
<td>77.29</td>
<td>81.87</td>
<td>80.05</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Priority Sector Advance</td>
<td>53621.69</td>
<td>61224.60</td>
<td>62967.78</td>
<td>9346.09</td>
</tr>
<tr>
<td>5</td>
<td>Share of PSA in Total Advances (%) Benchmark – 40%</td>
<td>44.86</td>
<td>46.36</td>
<td>45.16</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Agriculture Advances</td>
<td>15880.01</td>
<td>18822.71</td>
<td>18273.52</td>
<td>2393.51</td>
</tr>
<tr>
<td>7</td>
<td>Share of Agri Advances in Total Advances (%) Benchmark- 18 %</td>
<td>13.29</td>
<td>14.25</td>
<td>13.11</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agri Adv (%) with RIDF</td>
<td>17.14</td>
<td>17.79</td>
<td>16.58</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Adv.to Small &amp; Marginal Farmers</td>
<td>5758.56</td>
<td>6182.16</td>
<td>6436.92</td>
<td>678.36</td>
</tr>
<tr>
<td>9</td>
<td>Share of Small &amp; Marginal Farmers Adv to total Adv. Benchmark 9%</td>
<td>4.82</td>
<td>4.68</td>
<td>4.62</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Micro Small &amp; Medium Enterprises Adv</td>
<td>26715.07</td>
<td>31111.93</td>
<td>33679.90</td>
<td>6964.83</td>
</tr>
<tr>
<td>11</td>
<td>Share of MSME Advances to total Advances (%)</td>
<td>22.35</td>
<td>23.56</td>
<td>24.15</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Adv to Micro Enterprises</td>
<td>11745.27</td>
<td>11327.23</td>
<td>13031.66</td>
<td>1286.39</td>
</tr>
<tr>
<td>13</td>
<td>Share of Micro Adv to total Adv Benchmark 7.5%</td>
<td>9.83</td>
<td>8.58</td>
<td>9.35</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Adv. To Weaker Section (WSA)</td>
<td>11535.87</td>
<td>13761.44</td>
<td>14658.33</td>
<td>3122.46</td>
</tr>
<tr>
<td>15</td>
<td>Share of WSA to Total Advances Benchmark -11%</td>
<td>9.65</td>
<td>10.42</td>
<td>10.51</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>DRI Advances</td>
<td>18.47</td>
<td>35.08</td>
<td>16.46</td>
<td>-2.01</td>
</tr>
<tr>
<td>17</td>
<td>Share of DRI Advances to total Advances Benchmark -1%</td>
<td>0.02</td>
<td>0.03</td>
<td>0.01</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Advances to Women</td>
<td>13281.30</td>
<td>15195.26</td>
<td>17391.29</td>
<td>4109.99</td>
</tr>
<tr>
<td>19</td>
<td>Share of Advances to Women to total Advances (%)</td>
<td>11.11</td>
<td>11.51</td>
<td>12.47</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Advances to SC/ST and Minorities</td>
<td>11673.22</td>
<td>14940.55</td>
<td>18337.92</td>
<td>6664.70</td>
</tr>
<tr>
<td>21</td>
<td>Share of Advances to SC/ST and Minorities</td>
<td>9.77</td>
<td>11.31</td>
<td>13.15</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Branch Network</td>
<td>March 2021</td>
<td>Dec 2021</td>
<td>March 2022</td>
<td>YoY Growth March 21 to March 22</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>1391</td>
<td>1406</td>
<td>1417</td>
<td>26.00</td>
</tr>
<tr>
<td></td>
<td>Semi –Urban</td>
<td>851</td>
<td>855</td>
<td>877</td>
<td>26.00</td>
</tr>
<tr>
<td></td>
<td>Urban</td>
<td>887</td>
<td>893</td>
<td>902</td>
<td>15.00</td>
</tr>
<tr>
<td></td>
<td>Total Branches</td>
<td>3129</td>
<td>3154</td>
<td>3196</td>
<td>67.00</td>
</tr>
<tr>
<td></td>
<td>Per branch population in Chhattisgarh (2.55 Crore)*</td>
<td>8150</td>
<td>8085</td>
<td>7979</td>
<td></td>
</tr>
</tbody>
</table>
8. Banking Infrastructure in Chhattisgarh

**Number of Branches:** There are 1417 Rural, 877 Semi-urban and 902 Urban branches in the State aggregating 3196 Branches as at the end of March 2022. Out of these 72% branches are operating in rural and semi-urban areas.
Bank wise information of Branch network is shown in table No. 1(L) (Page No.127).

**Number of ATMs:** There are 539 ATMs in Rural centres, 1032 in Semi-urban centres and 1756 in Urban centres in the State aggregating to 3327 ATMs at the end of March 2022. 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.129).

**Bank Mitra (BCs):** In Chhattisgarh the deployment of Bank Mitra as on 31.03.2022 as reported by the Banks is as under:

<table>
<thead>
<tr>
<th>Date</th>
<th>No of Bank Mitra Deployed</th>
<th>Active Bank Mitra</th>
<th>Fixed point BC/Bank Mitra</th>
<th>Bank Mitra with Micro ATMs</th>
<th>Bank Mitra with Laptop</th>
</tr>
</thead>
<tbody>
<tr>
<td>31.03.2018</td>
<td>3,953</td>
<td>3,541</td>
<td>-</td>
<td>2,908</td>
<td>2,265</td>
</tr>
<tr>
<td>31.03.2019</td>
<td>5,288</td>
<td>4,647</td>
<td>-</td>
<td>4,647</td>
<td>2,242</td>
</tr>
<tr>
<td>31.03.2020</td>
<td>14,215</td>
<td>11,531</td>
<td>-</td>
<td>7,888</td>
<td>4,622</td>
</tr>
<tr>
<td>31.03.2021</td>
<td>18,323</td>
<td>14,167</td>
<td>-</td>
<td>7,721</td>
<td>4,662</td>
</tr>
<tr>
<td>31.03.2022</td>
<td>37,434</td>
<td>31,867</td>
<td>10,755</td>
<td>13,260</td>
<td>4,900</td>
</tr>
</tbody>
</table>

# As per DBT GIS portal of DFS, MoF, GoI (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 20,933. RBL & Fino payment bank has the major difference.
Bank wise information of Bank Mitra is placed on record as Annexure D (Page No. 51)

9. Deposit & Advances:

**Deposits:** Deposits recorded a YoY growth of Rs. 22142.20 Cr

<table>
<thead>
<tr>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,89,914.07</td>
<td>1,98,403.40</td>
<td>2,12,056.27</td>
<td>22,142.20</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.66</td>
<td></td>
</tr>
</tbody>
</table>

**Advances:** Advances recorded a YoY growth of Rs 19915.60 Cr.

<table>
<thead>
<tr>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,19,519.81</td>
<td>1,32,061.29</td>
<td>1,39,435.41</td>
<td>19,915.60</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>16.66</td>
<td></td>
</tr>
</tbody>
</table>

Bank wise Details of Deposits, Advances and CD Ratio is shown in table No – 1(a) (Page No.110).
10. **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:

<table>
<thead>
<tr>
<th>Institution /Level</th>
<th>Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Banks at Head Office</td>
<td>Cu+ RIDF</td>
</tr>
<tr>
<td>State Level (SLBC)</td>
<td>Cu+ RIDF</td>
</tr>
<tr>
<td>District Level</td>
<td>Cs</td>
</tr>
</tbody>
</table>

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**

<table>
<thead>
<tr>
<th></th>
<th>(Amt in Rs. Cr.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Deposit</td>
<td>2,12,056.27</td>
</tr>
<tr>
<td>Total Advances (A)</td>
<td>1,39,435.41</td>
</tr>
<tr>
<td><strong>CD Ratio</strong></td>
<td><strong>65.75</strong></td>
</tr>
<tr>
<td>Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)</td>
<td>8,277.55</td>
</tr>
<tr>
<td><strong>A+B</strong></td>
<td><strong>1,47,712.96</strong></td>
</tr>
<tr>
<td>The Adjusted CD Ratio for the State</td>
<td><strong>69.65%</strong></td>
</tr>
<tr>
<td>Loan under RIDF (C)</td>
<td>4,851.25</td>
</tr>
<tr>
<td>Total Advances (A+B+C)</td>
<td>1,52,564.21</td>
</tr>
<tr>
<td><strong>CD Ratio including RIDF</strong></td>
<td><strong>71.94%</strong></td>
</tr>
</tbody>
</table>

**CD Ratio (Summary):**

| Number of Banks functional in Chhattisgarh | 42 |
| Number of Banks with CD Ratio >= 60%     | 30 |
| Number of Banks with CD Ratio < 60%      | 12 |
| Number of Districts with CD Ratio >= 40% | 19 |
| Number of Districts with CD ratio <40%   | 9  |

Details of Bank wise CD Ratio are shown in Table 1a (Page No.110)

**CD Ratio of Banks in preceding years:**

<table>
<thead>
<tr>
<th></th>
<th>As on 31.03.19</th>
<th>As on 31.03.20</th>
<th>As on 31.03.21</th>
<th>As on 31.03.22</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CD Ratio</strong></td>
<td>66.04%</td>
<td>65.72%</td>
<td>62.93%</td>
<td>65.75%</td>
</tr>
<tr>
<td><strong>Adjusted CD Ratio</strong></td>
<td>76.64%</td>
<td>72.71%</td>
<td>67.10%</td>
<td>69.65%</td>
</tr>
<tr>
<td><strong>CD Ratio including RIDF</strong></td>
<td>79.45%</td>
<td>75.42%</td>
<td>69.51%</td>
<td>71.94%</td>
</tr>
</tbody>
</table>

| National level Adjusted CD ratio | - | - | 71.70 | - |
| M.P. CD ratio                  | - | - | 70.71 | - |
| Odisha CD ratio                | - | - | 42.90 | - |
Following 12 banks are having CD Ratio less than 60%:

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Bank</th>
<th>Deposit Share in Total Deposit as on March’22</th>
<th>CD Ratio March’21</th>
<th>CD Ratio March’22</th>
<th>March’22 over March’21</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>KARUR VYSHYA BANK</td>
<td>0.02</td>
<td>31.97</td>
<td>20.18</td>
<td>-11.79</td>
</tr>
<tr>
<td>2</td>
<td>RBL Bank Ltd</td>
<td>0.31</td>
<td>55.98</td>
<td>23.03</td>
<td>-32.95</td>
</tr>
<tr>
<td>3</td>
<td>SOUTH INDIAN BANK</td>
<td>0.10</td>
<td>14.06</td>
<td>23.67</td>
<td>9.61</td>
</tr>
<tr>
<td>4</td>
<td>APEX BANK</td>
<td>5.90</td>
<td>24.13</td>
<td>23.70</td>
<td>-0.43</td>
</tr>
<tr>
<td>5</td>
<td>IDBI BANK</td>
<td>3.57</td>
<td>66.05</td>
<td>29.65</td>
<td>-36.40</td>
</tr>
<tr>
<td>6</td>
<td>LAXMI VILAS BANK</td>
<td>0.02</td>
<td>82.46</td>
<td>29.71</td>
<td>-52.75</td>
</tr>
<tr>
<td>7</td>
<td>EQUITAS SMALL FINANCE BANK LIMITED</td>
<td>0.26</td>
<td>35.89</td>
<td>37.11</td>
<td>1.22</td>
</tr>
<tr>
<td>8</td>
<td>CHATTISGARH RRB</td>
<td>6.42</td>
<td>35.69</td>
<td>38.28</td>
<td>2.59</td>
</tr>
<tr>
<td>9</td>
<td>UNION BANK OF INDIA</td>
<td>4.99</td>
<td>51.48</td>
<td>43.13</td>
<td>-8.35</td>
</tr>
<tr>
<td>10</td>
<td>CENTRAL BANK OF INDIA</td>
<td>5.18</td>
<td>39.44</td>
<td>43.65</td>
<td>4.21</td>
</tr>
<tr>
<td>11</td>
<td>PUNJAB AND SIND BANK</td>
<td>0.32</td>
<td>53.44</td>
<td>43.87</td>
<td>-9.57</td>
</tr>
<tr>
<td>12</td>
<td>INDUSIND BANK</td>
<td>2.35</td>
<td>60.49</td>
<td>54.97</td>
<td>-5.52</td>
</tr>
</tbody>
</table>

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. Above figure does not include the limit/amount utilized in the State but sanctioned out of the State.

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

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

<table>
<thead>
<tr>
<th>Sl no.</th>
<th>District</th>
<th>Deposit</th>
<th>Advances</th>
<th>CD Ratio March’21</th>
<th>CD Ratio March’22</th>
<th>Variance (Mar’22 over Mar’21)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>RAIPUR</td>
<td>65,183.64</td>
<td>67,460.26</td>
<td>97.74</td>
<td>103.49</td>
<td>5.75</td>
</tr>
<tr>
<td>2</td>
<td>DANTEWADA</td>
<td>2,243.59</td>
<td>1,730.14</td>
<td>64.39</td>
<td>77.11</td>
<td>12.72</td>
</tr>
<tr>
<td>3</td>
<td>MAHASAMUND</td>
<td>3,630.73</td>
<td>2,575.53</td>
<td>64.23</td>
<td>70.94</td>
<td>6.71</td>
</tr>
<tr>
<td>4</td>
<td>KABIRDHAM</td>
<td>2,376.63</td>
<td>1,629.06</td>
<td>55.98</td>
<td>68.54</td>
<td>12.56</td>
</tr>
<tr>
<td>5</td>
<td>BASTAR</td>
<td>4,972.37</td>
<td>3,088.73</td>
<td>51.46</td>
<td>62.12</td>
<td>10.66</td>
</tr>
<tr>
<td>6</td>
<td>RAIGARH</td>
<td>9,701.33</td>
<td>5,885.45</td>
<td>83.05</td>
<td>60.67</td>
<td>-22.38</td>
</tr>
<tr>
<td>7</td>
<td>KONDAGAON</td>
<td>1,804.05</td>
<td>998.50</td>
<td>42.38</td>
<td>55.35</td>
<td>12.97</td>
</tr>
<tr>
<td>8</td>
<td>DHAMTARI</td>
<td>4,329.03</td>
<td>2,373.75</td>
<td>53.27</td>
<td>54.83</td>
<td>1.56</td>
</tr>
<tr>
<td>9</td>
<td>MUNGELI</td>
<td>1,766.57</td>
<td>946.11</td>
<td>50.17</td>
<td>53.56</td>
<td>3.39</td>
</tr>
<tr>
<td>10</td>
<td>BALODA BAZAR</td>
<td>4,951.67</td>
<td>2,601.57</td>
<td>45.08</td>
<td>52.54</td>
<td>7.46</td>
</tr>
<tr>
<td>11</td>
<td>BEMETARA</td>
<td>2,808.57</td>
<td>1,464.38</td>
<td>52.72</td>
<td>52.14</td>
<td>-0.58</td>
</tr>
<tr>
<td>12</td>
<td>DURG</td>
<td>27,424.33</td>
<td>13,890.95</td>
<td>52.12</td>
<td>50.65</td>
<td>-1.47</td>
</tr>
<tr>
<td>13</td>
<td>KANKER</td>
<td>3,184.64</td>
<td>1,544.35</td>
<td>41.27</td>
<td>48.49</td>
<td>7.22</td>
</tr>
<tr>
<td>Sl no.</td>
<td>District</td>
<td>Deposit</td>
<td>Advances</td>
<td>CD Ratio March 21</td>
<td>CD Ratio March 22</td>
<td>Variance (Mar'22 over Mar'21)</td>
</tr>
<tr>
<td>-------</td>
<td>-------------------</td>
<td>-----------</td>
<td>------------</td>
<td>-------------------</td>
<td>------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>14</td>
<td>KORBA</td>
<td>10,286.43</td>
<td>4,953.95</td>
<td>45.22</td>
<td>48.16</td>
<td>2.94</td>
</tr>
<tr>
<td>15</td>
<td>RAJNANDGAON</td>
<td>7,872.47</td>
<td>3,765.55</td>
<td>46.15</td>
<td>47.83</td>
<td>1.68</td>
</tr>
<tr>
<td>16</td>
<td>BILASPUR</td>
<td>22,305.14</td>
<td>10,387.56</td>
<td>47.72</td>
<td>46.57</td>
<td>-1.15</td>
</tr>
<tr>
<td>17</td>
<td>GARIABAND</td>
<td>1,731.87</td>
<td>798.67</td>
<td>42.05</td>
<td>46.12</td>
<td>4.07</td>
</tr>
<tr>
<td>18</td>
<td>JANJGIR-CHAMP</td>
<td>7,275.09</td>
<td>3,231.40</td>
<td>38.91</td>
<td>44.42</td>
<td>5.51</td>
</tr>
<tr>
<td>19</td>
<td>SURGUJA</td>
<td>6,125.10</td>
<td>2,692.43</td>
<td>40.50</td>
<td>43.96</td>
<td>3.46</td>
</tr>
<tr>
<td>20</td>
<td>JASHPURNAGAR</td>
<td>3,064.65</td>
<td>1,208.44</td>
<td>34.45</td>
<td>39.43</td>
<td>4.98</td>
</tr>
<tr>
<td>21</td>
<td>SUKMA</td>
<td>831.89</td>
<td>318.90</td>
<td>32.18</td>
<td>38.33</td>
<td>6.15</td>
</tr>
<tr>
<td>22</td>
<td>BIJAPUR</td>
<td>955.38</td>
<td>365.20</td>
<td>28.63</td>
<td>38.23</td>
<td>9.60</td>
</tr>
<tr>
<td>23</td>
<td>GAURELA PENDRA MARWAHI</td>
<td>1,085.70</td>
<td>410.37</td>
<td>30.60</td>
<td>37.80</td>
<td>7.20</td>
</tr>
<tr>
<td>24</td>
<td>NARAYANPUR</td>
<td>636.66</td>
<td>236.21</td>
<td>31.50</td>
<td>37.10</td>
<td>5.60</td>
</tr>
<tr>
<td>25</td>
<td>BALRAMPUR</td>
<td>2,133.89</td>
<td>779.60</td>
<td>30.77</td>
<td>36.53</td>
<td>5.76</td>
</tr>
<tr>
<td>26</td>
<td>BALOD</td>
<td>3,976.99</td>
<td>1,445.09</td>
<td>32.51</td>
<td>36.34</td>
<td>3.83</td>
</tr>
<tr>
<td>27</td>
<td>SURAJPUR</td>
<td>3,977.94</td>
<td>1,246.29</td>
<td>27.79</td>
<td>31.33</td>
<td>3.54</td>
</tr>
<tr>
<td>28</td>
<td>KORIYA</td>
<td>5,359.94</td>
<td>1,407.13</td>
<td>24.14</td>
<td>26.25</td>
<td>2.11</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>2,12,056.27</strong></td>
<td><strong>1,39,435.41</strong></td>
<td><strong>62.84</strong></td>
<td><strong>65.75</strong></td>
<td><strong>2.93</strong></td>
<td></td>
</tr>
</tbody>
</table>

As on 31.03.2022, there were 9 districts having CD ratio less than 40%. However, CD ratio has increased in these 9 villages as compared to March 2021.

As per guideline of LBS, Special Sub-Committees (SSCs) of the DCC should be set up in the districts having CD Ratio less than 40 percent, in order to monitor the CD Ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD Ratio. The Lead District Manager (LDM) is designated as the Convenor of the SSC which, in addition to the District Co-ordinators of banks functioning in the area, should comprise of the LDO of RBI, the DDM of NABARD, the District Planning Officer or a representative of the Collector duly empowered to take decisions on behalf of the district administration.

RBI also has taken a meeting with LDMs, lead banks and other banks whose CD ratio is less than benchmark to plan a strategy for improving the performance in CD ratio and all the components of priority sector.

11. Review of Performance under Annual Credit Plan: 2021-22

The performance under Annual Credit Plan up to quarter ended March 22 is as under:-

**Sector wise Performance**: Comparative data for March 2021 and March 2022:
<table>
<thead>
<tr>
<th>Sector</th>
<th>31.03.2021</th>
<th></th>
<th>31.03.2022</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target in Amt (2020-21)</td>
<td>Achievement in Amt</td>
<td>Achi%</td>
<td>Target in Amt (2021-22)</td>
</tr>
<tr>
<td>AGRI</td>
<td>18,545.05</td>
<td>13,649.16</td>
<td>73.60</td>
<td>19,305.41</td>
</tr>
<tr>
<td>MSME</td>
<td>10,167.10</td>
<td>13,031.48</td>
<td>128.17</td>
<td>10,229.93</td>
</tr>
<tr>
<td>OPS</td>
<td>4,583.17</td>
<td>2,488.76</td>
<td>54.30</td>
<td>4,374.23</td>
</tr>
<tr>
<td>Total</td>
<td>33,295.32</td>
<td>29,169.40</td>
<td>87.61</td>
<td>33,909.57</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sector</th>
<th>31.03.2021</th>
<th></th>
<th>31.03.2022</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target in Number of accounts (2020-21)</td>
<td>Achievement in Number of accounts</td>
<td>Achi%</td>
<td>Target in Number of accounts (2021-22)</td>
</tr>
<tr>
<td>AGRI</td>
<td>19,23,550</td>
<td>18,36,949</td>
<td>95.50</td>
<td>18,03,145</td>
</tr>
<tr>
<td>MSME</td>
<td>2,94,208</td>
<td>4,12,440</td>
<td>140.19</td>
<td>4,07,101</td>
</tr>
<tr>
<td>OPS</td>
<td>2,11,418</td>
<td>92,753</td>
<td>43.87</td>
<td>2,14,331</td>
</tr>
<tr>
<td>Total</td>
<td>24,29,176</td>
<td>23,42,142</td>
<td>96.42</td>
<td>24,24,577</td>
</tr>
</tbody>
</table>

Agency wise Performance: Comparative data for March 2021 and March 2022:

<table>
<thead>
<tr>
<th>Agency</th>
<th>31.03.2021</th>
<th></th>
<th>31.03.2022</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target in Amt (2020-21)</td>
<td>Achievement in Amt</td>
<td>Achi%</td>
<td>Target in Amt (2021-22)</td>
</tr>
<tr>
<td>Commercial Banks</td>
<td>22,615.19</td>
<td>22,208.52</td>
<td>98.20</td>
<td>23,430.88</td>
</tr>
<tr>
<td>Cooperative Banks</td>
<td>6,001.41</td>
<td>5,169.89</td>
<td>86.14</td>
<td>6,400.21</td>
</tr>
<tr>
<td>RRBs</td>
<td>4,506.02</td>
<td>1,017.29</td>
<td>22.58</td>
<td>3,704.03</td>
</tr>
<tr>
<td>Small Fin. Bank</td>
<td>172.70</td>
<td>773.70</td>
<td>448.00</td>
<td>374.47</td>
</tr>
<tr>
<td>Total</td>
<td>33,295.32</td>
<td>29,169.40</td>
<td>87.61</td>
<td>33,909.57</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Agency</th>
<th>31.03.2021</th>
<th></th>
<th>31.03.2022</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target in Number of accounts (2020-21)</td>
<td>Achievement in Number of accounts</td>
<td>Achi%</td>
<td>Target in Number of accounts (2021-22)</td>
</tr>
<tr>
<td>Commercial Banks</td>
<td>11,96,993</td>
<td>8,03,209</td>
<td>67.10</td>
<td>14,18,089</td>
</tr>
<tr>
<td>Cooperative Banks</td>
<td>8,15,571</td>
<td>12,74,200</td>
<td>156.23</td>
<td>6,83,684</td>
</tr>
<tr>
<td>RRBs</td>
<td>4,02,495</td>
<td>1,06,098</td>
<td>26.36</td>
<td>2,97,355</td>
</tr>
<tr>
<td>Small Fin. Bank</td>
<td>14,117</td>
<td>1,58,632</td>
<td>1123.6</td>
<td>25,449</td>
</tr>
<tr>
<td>Total</td>
<td>24,29,176</td>
<td>23,42,142</td>
<td>96.42</td>
<td>24,24,577</td>
</tr>
</tbody>
</table>

Bank-wise details of achievement is placed at table No-4C (Page No.133).
District wise details of achievement is placed at table No–4C-1 (Page No.134).

We request all member Banks to refer to ACP finalised by LDMs for FY 2022-23 and may align their corporate business target for branches, blocks, districts and State with the ACP.

ACP Target for 2022-23 is placed on record as Annexure Z-3(page no. 106)

12. Priority Sector Advances: The ratio of Priority Sector Advances to total advances comes to 45.16 % as on 31 March 2022, which is above the bench mark level of 40%.

![](image)

<table>
<thead>
<tr>
<th></th>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount</td>
<td>Amount</td>
<td>Amount</td>
<td>%</td>
</tr>
<tr>
<td>YOY Growth</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>53,621.69</td>
<td>61,224.60</td>
<td>62,967.78</td>
<td>9,346.09</td>
</tr>
<tr>
<td></td>
<td>44.86</td>
<td>46.36</td>
<td>45.16</td>
<td>17.43</td>
</tr>
</tbody>
</table>

Details of Bank wise information of Priority Sector Advances are shown in table No – 1(d) (Page No.113).

13. Agriculture Advances: Agriculture Advances have registered a YoY growth of Rs. 2393.51 Crores. The ratio of Agri Advances to total Advances is 13.11% which is below the benchmark of 18%.

![](image)

<table>
<thead>
<tr>
<th></th>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount</td>
<td>Amount</td>
<td>Amount</td>
<td>%</td>
</tr>
<tr>
<td>YOY Growth</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>15,880.01</td>
<td>18,822.71</td>
<td>18,273.52</td>
<td>2,393.51</td>
</tr>
<tr>
<td></td>
<td>13.29</td>
<td>14.25</td>
<td>13.11</td>
<td>15.07</td>
</tr>
</tbody>
</table>

Agri Adv (%) with RIDF

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>17.14</td>
<td>% of Total Advances</td>
</tr>
</tbody>
</table>

The total outstanding under Agriculture Cash Credit was Rs. 9,823.12 Crores and under Agriculture Term Loan was Rs. 8,450.40 Crores as at the end of March 2022. 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. 114 & 115).

14. Flow of credit to MSMEs: MSME advances have registered a YoY growth of Rs 6964.83 Cr. (Rs in Crore)

<table>
<thead>
<tr>
<th></th>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>26,715.07</td>
<td>31,111.93</td>
<td>33,679.90</td>
<td>6,964.83</td>
</tr>
<tr>
<td>% of Total Advances</td>
<td>22.35</td>
<td>23.56</td>
<td>24.15</td>
<td>26.07</td>
</tr>
</tbody>
</table>

Bank wise information of MSME Advances are shown in Table No.1 (f) (Page No.116).
Share of credit to micro enterprises to total advances was 9.35% as on 31.03.2022, 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 53,171 cases for Rs. 56.60 Cr and disbursed Rs. 52.30 Cr till 20.05.2022 under this scheme.
Bank wise details are place on record as Annexure E (Page no. 52)

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. This will help to improve MSME portfolio further. 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 75,998 cases for Rs. 3,390.81 Cr and disbursed Rs. 3,157.02 Cr till 31.03.2022 under this scheme. Bank wise details are placed on record as Annexure F (Page no. 53)

15. Flow of credit for affordable housing: Housing loan outstanding under priority sector is as under. (Rs in Crore)

<table>
<thead>
<tr>
<th></th>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>8,942.92</td>
<td>9,022.59</td>
<td>8,494.71</td>
<td>-448.21</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td></td>
<td></td>
<td>-5.01%</td>
</tr>
</tbody>
</table>
Progress under the PM Awas Yojana scheme up to 31.03.2022 is as under:-

<table>
<thead>
<tr>
<th>Year</th>
<th>Sanctioned (No)</th>
<th>Sanctioned (Amt. Rs. in Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 01.04.2019 to 31.03.2020</td>
<td>4,627</td>
<td>739.08</td>
</tr>
<tr>
<td>From 01.04.2020 to 31.03.2021</td>
<td>5,866</td>
<td>1,075.04</td>
</tr>
<tr>
<td>From 01.04.2021 to 31.03.2022</td>
<td>5,083</td>
<td>655.47</td>
</tr>
</tbody>
</table>

Bank-wise progress report up to 31.03.2022 is placed at Annexure – G (Page No. 54).

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

<table>
<thead>
<tr>
<th>Total Number of Housing Loan Sanctioned</th>
<th>Amount Sanctioned (Rs in Crores)</th>
<th>Total Number of PMAY Sanctioned</th>
<th>Amount Sanctioned (Rs in Crores)</th>
<th>Numbers % PMAY out of Housing Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>25,393</td>
<td>4,098.17</td>
<td>5,083</td>
<td>655.47</td>
<td>20.02%</td>
</tr>
</tbody>
</table>

16. Grant of Education Loan: Education loan outstanding under priority sector is as under: (Rs. in Crores)

<table>
<thead>
<tr>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>641.97</td>
<td>597.71</td>
<td>583.34</td>
<td>-58.63</td>
</tr>
</tbody>
</table>

Bank wise details of Educational Loans are shown in table No–1f-2 (Page No. 119).

17. Advances to Weaker Sections: The ratio of advances to weaker sections to total advances is 10.51% which is below the bench mark level of 11%. (Rs. in Crores)

<table>
<thead>
<tr>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>11,535.87</td>
<td>13,761.44</td>
<td>14,658.33</td>
<td>3,122.46</td>
</tr>
</tbody>
</table>

Bank wise details are shown in table No. 1(g) (Page No.121).

18. Review of Progress under other components of ACP:

<table>
<thead>
<tr>
<th>Component</th>
<th>As on 31st Mar 21</th>
<th>As on 31st Dec 21</th>
<th>As on 31st Mar 22</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Export</td>
<td>774.83</td>
<td>472.86</td>
<td>649.26</td>
<td>-125.57</td>
</tr>
<tr>
<td>Social Infrastructure</td>
<td>27.89</td>
<td>81.66</td>
<td>67.22</td>
<td>39.33</td>
</tr>
<tr>
<td>Renewable Energy</td>
<td>4.03</td>
<td>9.50</td>
<td>3.07</td>
<td>-0.96</td>
</tr>
</tbody>
</table>
19. Position of NPAs as on 31.03.2022:

<table>
<thead>
<tr>
<th>Banks</th>
<th>Advances (Cr.)</th>
<th>NPA (Cr.)</th>
<th>% NPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSU</td>
<td>91,261.17</td>
<td>5,553.89</td>
<td>6.09</td>
</tr>
<tr>
<td>Private Bank</td>
<td>37,581.34</td>
<td>895.08</td>
<td>2.38</td>
</tr>
<tr>
<td>Coop Banks</td>
<td>2,962.91</td>
<td>159.37</td>
<td>5.38</td>
</tr>
<tr>
<td>CRGB</td>
<td>5,211.11</td>
<td>133.52</td>
<td>2.56</td>
</tr>
<tr>
<td>Small Fin Bank</td>
<td>2,418.88</td>
<td>157.19</td>
<td>6.50</td>
</tr>
<tr>
<td>Total</td>
<td><strong>1,39,435.41</strong></td>
<td><strong>6,899.05</strong></td>
<td><strong>4.95</strong></td>
</tr>
</tbody>
</table>

Bank wise NPA are shown in table No. 11G (Page No.162)

**KCC NPA:** Out of Total NPA, KCC NPA- 51,694 accounts of Rs 578.13 Crores as per Annexure –K (Page no. 68)

**Cases under SARFAESI:** Out of Total NPA, 535 cases for Rs. 318.35 Crores filed under SARFAESI are pending for disposal with District Administrations as per Annexure –L (Page no. 69).

Position of NPAs in respect of Govt. Sponsored schemes

<table>
<thead>
<tr>
<th>Sr No</th>
<th>Government Sponsored Schemes</th>
<th>As on 31.03.2021</th>
<th>As on 31.03.2022</th>
<th>Net Change in NPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pradhan Mantri Employment Generation program (PMEGP)</td>
<td>276.26</td>
<td>37.18</td>
<td>13.46</td>
</tr>
<tr>
<td>2</td>
<td>National Rural Livelihood Mission (NRLM)</td>
<td>660.88</td>
<td>41.42</td>
<td>6.27</td>
</tr>
<tr>
<td>3</td>
<td>National Urban Livelihood Mission (NULM)</td>
<td>122.58</td>
<td>23.25</td>
<td>18.97</td>
</tr>
<tr>
<td>4</td>
<td>Aadivasi Swarojgar Yojana</td>
<td>21.28</td>
<td>5.23</td>
<td>24.58</td>
</tr>
<tr>
<td>5</td>
<td>Antyodaya Swarojgagaar Yojana</td>
<td>30.91</td>
<td>9.55</td>
<td>30.90</td>
</tr>
<tr>
<td>6</td>
<td>Pradhan Mantri MUDRA Yojana (PMMY)</td>
<td>4,518.01</td>
<td>442.56</td>
<td>9.80</td>
</tr>
<tr>
<td>7</td>
<td>Stand up India (SUI)</td>
<td>223.71</td>
<td>38.08</td>
<td>17.02</td>
</tr>
<tr>
<td>8</td>
<td>PMSVANIDHI</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total Government Sponsored Scheme</td>
<td><strong>5,853.63</strong></td>
<td><strong>597.27</strong></td>
<td><strong>10.20</strong></td>
<td><strong>7,018.76</strong></td>
</tr>
</tbody>
</table>
Targets for Government Sponsored Schemes for 2022-23 have been assigned by the respective departments. Banks have already started financing under these schemes.

Scheme wise targets for 2022-23 under Government Sponsored scheme is placed as Annexure Z4 (Page 108) placed for approval of the house.

20. Issues remaining unresolved at DCC/DLRC meeting: As against 112 DCC & 112 DLRC meetings to be conducted till March 22, 136 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:

<table>
<thead>
<tr>
<th>Sr No</th>
<th>Districts</th>
<th>DCC/DLRC meetings to be held up to 31.03.2022</th>
<th>DCC/DLRC meeting held during 2021-22</th>
<th>BLBC meetings to be held up to 31.03.2022</th>
<th>BLBC meeting held during 2021-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Balod</td>
<td>8</td>
<td>6</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>Baloda Bazar</td>
<td>8</td>
<td>6</td>
<td>24</td>
<td>18</td>
</tr>
<tr>
<td>3</td>
<td>Balrampur</td>
<td>8</td>
<td>6</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>4</td>
<td>Bemetera</td>
<td>8</td>
<td>4</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>5</td>
<td>Bijapur</td>
<td>8</td>
<td>6</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>6</td>
<td>Bilaspur</td>
<td>8</td>
<td>4</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>7</td>
<td>Dantewada</td>
<td>8</td>
<td>4</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>8</td>
<td>Dhamtari</td>
<td>8</td>
<td>6</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>9</td>
<td>Durg</td>
<td>8</td>
<td>4</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>10</td>
<td>Gariaband</td>
<td>8</td>
<td>6</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>11</td>
<td>Gaurell-Pendra-Marwahi</td>
<td>8</td>
<td>6</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>12</td>
<td>Jagdalpur</td>
<td>8</td>
<td>4</td>
<td>28</td>
<td>21</td>
</tr>
<tr>
<td>13</td>
<td>Janjigir - Champa</td>
<td>8</td>
<td>4</td>
<td>36</td>
<td>23</td>
</tr>
<tr>
<td>14</td>
<td>Jashpur Nagar</td>
<td>8</td>
<td>4</td>
<td>32</td>
<td>14</td>
</tr>
<tr>
<td>15</td>
<td>Kanker</td>
<td>8</td>
<td>4</td>
<td>28</td>
<td>19</td>
</tr>
<tr>
<td>16</td>
<td>Kawardha</td>
<td>8</td>
<td>6</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>17</td>
<td>Kondagaon</td>
<td>8</td>
<td>4</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>18</td>
<td>Korba</td>
<td>8</td>
<td>4</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>19</td>
<td>Koriya</td>
<td>8</td>
<td>6</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>20</td>
<td>Mahasamund</td>
<td>8</td>
<td>6</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>21</td>
<td>Mungeli</td>
<td>8</td>
<td>4</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>22</td>
<td>Narayanpur</td>
<td>8</td>
<td>6</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>23</td>
<td>Raigarh</td>
<td>8</td>
<td>4</td>
<td>36</td>
<td>6</td>
</tr>
<tr>
<td>24</td>
<td>Raipur</td>
<td>8</td>
<td>4</td>
<td>16</td>
<td>15</td>
</tr>
<tr>
<td>25</td>
<td>Rajnandgaon</td>
<td>8</td>
<td>6</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td>26</td>
<td>Sarguja</td>
<td>8</td>
<td>4</td>
<td>28</td>
<td>21</td>
</tr>
<tr>
<td>27</td>
<td>Sukma</td>
<td>8</td>
<td>4</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>28</td>
<td>Surajpur</td>
<td>8</td>
<td>4</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>224</td>
<td>136</td>
<td>584</td>
<td>460</td>
</tr>
</tbody>
</table>

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.
21. 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 31.03.2022 is as under:

<table>
<thead>
<tr>
<th>Date</th>
<th>PMSBY</th>
<th>PMJJBY</th>
<th>APY</th>
<th>Total Enrolment (PMSBY+PMJJBY+APY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>31.03.2020</td>
<td>46,39,011</td>
<td>12,68,530</td>
<td>2,81,465</td>
<td>61,89,006</td>
</tr>
<tr>
<td>31.03.2021</td>
<td>71,71,996</td>
<td>20,74,751</td>
<td>4,06,003</td>
<td>96,52,750</td>
</tr>
<tr>
<td>31.03.2022</td>
<td>84,40,098</td>
<td>29,27,432</td>
<td>6,42,623</td>
<td>1,20,10,153</td>
</tr>
</tbody>
</table>

% Growth in Enrolment (Renewal + New Enroll) over March 21: 17.68% 41.10% 58.28%

Total eligible PMJDY accounts: 1,16,84,790 85,18,251

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 31.03.2021 is placed at [Annexure - H (Page No. 55)].

It is pertinent to mention that Saturation Drive for Jansuraksha scheme is under progress from 2/10/2021 to 30/09/2024. Banks have been allotted targets by SLBC and review is done internally by the respective Banks.

Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY up to 31.03.2022 (Data Source Mission Jansuraksha, GoI) are as under:

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Paid</th>
<th>Pending with insurer</th>
<th>Rejected</th>
<th>Pending with Bank</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>PMJJBY</td>
<td>17,537</td>
<td>192</td>
<td>953</td>
<td>77</td>
<td>18,759</td>
</tr>
<tr>
<td>PMSBY</td>
<td>2,987</td>
<td>87</td>
<td>567</td>
<td>8</td>
<td>3,649</td>
</tr>
<tr>
<td>Total</td>
<td>20,524</td>
<td>279</td>
<td>1,520</td>
<td>85</td>
<td>22,408</td>
</tr>
</tbody>
</table>

Bank-wise and District-wise progress report up to 31.03.2022 is placed at [Annexure I (Page No. 57)].

Banks are requested to take following actions for increasing claim ratio:

a) Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes

b) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.

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.
22. 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.

District wise progress under KPIs is as under:-

<table>
<thead>
<tr>
<th>Benchmark for aspirational districts</th>
<th>Bank Accounts (CASA) per lakh population</th>
<th>PMJJBY enrolments per lakh population</th>
<th>PMSBY enrolments per lakh population</th>
<th>APY enrolments per lakh population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target - 100% of Benchmark</td>
<td>1,29,755</td>
<td>9,775</td>
<td>30,303</td>
<td>2,886</td>
</tr>
<tr>
<td>District</td>
<td>As on 30.04.22</td>
<td>% achiev</td>
<td>As on 30.04.22</td>
<td>% achiev</td>
</tr>
<tr>
<td>Bastar</td>
<td>92,832</td>
<td>71.54</td>
<td>12,698</td>
<td>129.90</td>
</tr>
<tr>
<td>Bijapur</td>
<td>1,30,229</td>
<td>100.36</td>
<td>11,499</td>
<td>117.63</td>
</tr>
<tr>
<td>Dantewada</td>
<td>94,127</td>
<td>72.54</td>
<td>10,188</td>
<td>104.23</td>
</tr>
<tr>
<td>Kanker</td>
<td>1,12,017</td>
<td>86.32</td>
<td>12,829</td>
<td>131.24</td>
</tr>
<tr>
<td>Kondagaon</td>
<td>95,219</td>
<td>73.38</td>
<td>14,886</td>
<td>152.29</td>
</tr>
<tr>
<td>Korba</td>
<td>1,13,193</td>
<td>87.24</td>
<td>10,091</td>
<td>103.23</td>
</tr>
<tr>
<td>Mahasamund</td>
<td>1,29,644</td>
<td>99.91</td>
<td>10,774</td>
<td>110.22</td>
</tr>
<tr>
<td>Narayanpur</td>
<td>92,807</td>
<td>71.52</td>
<td>10,024</td>
<td>102.55</td>
</tr>
<tr>
<td>Rajnandgaon</td>
<td>1,18,109</td>
<td>91.02</td>
<td>14,955</td>
<td>152.99</td>
</tr>
<tr>
<td>Sukma</td>
<td>80,326</td>
<td>61.91</td>
<td>8,551</td>
<td>87.48</td>
</tr>
</tbody>
</table>

Source : DFS data

23. 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 15.05.2022, Out of 290 cases received, 36 cases of 2.34 crore has been sanctioned. 98 are under process. Details is placed as Annexure Y (Page no. 98)

24. PMSVAMITVA Scheme: DFS received a letter dt 27.10.2021 from Ministry of Panchayati Raj apprising that Hon'ble PM has launched the SVAMITVA scheme on 24.4.2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits.
With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayati Raj has suggested that the banks may be advised to closely interact with the State in the meeting of SLBC to work out modalities in this regard.

All Banks were given timeline upto 31/01/2022 to obtain legal opinion from their law officer. After receiving legal opinion from SBI, BOB, PNB, UBI, CBI and CRGB a meeting was conducted where various issues were raised by Bankers. Director, Land record is conducting district wise survey in this regard.

### 25. Sustainable Development Goals (SDG): Progress in the State as on 31.03.2022

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Indicators</th>
<th>Proposed Target by 2030 for each districts</th>
<th>National Data</th>
<th>State Data</th>
<th>State LWE districts</th>
<th>State Non-LWE districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No. of Branches per 100000 population</td>
<td>-</td>
<td>12.25</td>
<td>12.54</td>
<td>12.18</td>
<td>12.61</td>
</tr>
<tr>
<td>2</td>
<td>No. of Banking outlets(Branch + Fixed point BC) per 100000 population</td>
<td>31.26</td>
<td>-</td>
<td>54.71</td>
<td>50.49</td>
<td>55.64</td>
</tr>
<tr>
<td>3</td>
<td>ATM per 100000 population</td>
<td>42.65</td>
<td>15.22</td>
<td>13.04</td>
<td>9.89</td>
<td>13.75</td>
</tr>
<tr>
<td>4</td>
<td>Proportion of Women A/c Holder in PMJDY</td>
<td>50</td>
<td>55.66</td>
<td>55.66</td>
<td>56.20</td>
<td>55.55</td>
</tr>
<tr>
<td>5</td>
<td>Percentage of Household with a Bank A/c</td>
<td>-</td>
<td>99.99</td>
<td>99.98</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

### 26. 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.

<table>
<thead>
<tr>
<th></th>
<th>Target for Q3 of 2021-22</th>
<th>Camps conducted during Q3 of 2021-22</th>
<th>Target for Q4 of 2021-22</th>
<th>Camps conducted during Q4 of 2021-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Special Camps</td>
<td>210</td>
<td>407</td>
<td>210</td>
<td>410</td>
</tr>
<tr>
<td>Target Specific Camps</td>
<td>525</td>
<td>472</td>
<td>525</td>
<td>432</td>
</tr>
<tr>
<td>Camps by Rural Branches</td>
<td>4218</td>
<td>3450</td>
<td>4251</td>
<td>3611</td>
</tr>
</tbody>
</table>

Details is placed as Annexure Z1 (Page no. 103)
Agenda Items for information and record

Govt Sponsored Schemes

27. 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:

<table>
<thead>
<tr>
<th>Target 2021-22</th>
<th>Application submitted</th>
<th>Sanctioned</th>
<th>Disbursement</th>
<th>Pending</th>
<th>Sanction % of Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>No.</td>
<td>Amount</td>
<td>Number</td>
<td>Amount</td>
<td>Number</td>
<td>Amount</td>
</tr>
<tr>
<td>83,000</td>
<td>870.00</td>
<td>93,434</td>
<td>1,903.62</td>
<td>77,511</td>
<td>1,334.47</td>
</tr>
</tbody>
</table>

Bank wise target and achievement details for year 2021-22 (up to 31.03.2022) is placed at Annexure – M (Page No. 71).

28. National Urban Livelihood Mission (NULM): The component wise achievement up to 31.03.2022 is as under:

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Physical Target 2021-22</th>
<th>Cases Sponsored</th>
<th>Cases Sanctioned</th>
<th>Loan Disbursed</th>
<th>Pending</th>
<th>% Achievement against target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Subsidy for Individual Loan</td>
<td>4,000</td>
<td>11,481</td>
<td>4,318</td>
<td>4,181</td>
<td>5,479</td>
<td>108%</td>
</tr>
<tr>
<td>Interest Subsidy for Group Loan</td>
<td>300</td>
<td>706</td>
<td>432</td>
<td>416</td>
<td>215</td>
<td>144%</td>
</tr>
<tr>
<td>Interest Subsidy for Bank Linkage</td>
<td>2,000</td>
<td>4,109</td>
<td>2,200</td>
<td>2,155</td>
<td>1,536</td>
<td>110%</td>
</tr>
<tr>
<td>Total</td>
<td>6,300</td>
<td>16,296</td>
<td>6,950</td>
<td>6,752</td>
<td>7,230</td>
<td>110%</td>
</tr>
</tbody>
</table>

Bank wise detailed progress report is placed at Annexure- N (Page No. 72).
29. **Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana**: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2021-22 up to 31.03.2022 is as under:

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Scheme</th>
<th>Physical Target 2021-22 (No)</th>
<th>Cases Sponsored (No)</th>
<th>Cases Sanctioned (No)</th>
<th>Cases Pending (No)</th>
<th>% Achievement against target</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Antyodaya Swarojgar Yojana</td>
<td>8,000</td>
<td>9,895</td>
<td>4,507</td>
<td>4,221</td>
<td>56%</td>
</tr>
<tr>
<td>2</td>
<td>Adivasi Swarojgar Yojana</td>
<td>2,000</td>
<td>5,184</td>
<td>1,935</td>
<td>638</td>
<td>97%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>10,000</td>
<td>15,079</td>
<td>6,442</td>
<td>4,859</td>
<td>64%</td>
</tr>
</tbody>
</table>

Bank wise detailed progress report is placed at **Annexure- O** (Page No. 76).

30. **Dairy Entrepreneurship Development Scheme (State Government)**: The Scheme is run by Department of Veterinary, Government of Chhattisgarh. The progress under the scheme up to 31.03.2022 is as under:

<table>
<thead>
<tr>
<th>Target</th>
<th>Cases Sanctioned</th>
<th>Sanction %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy Amount</td>
<td>No</td>
<td>Subsidy Amount</td>
</tr>
<tr>
<td>1,407.90</td>
<td>803</td>
<td>1,264.49</td>
</tr>
</tbody>
</table>

District wise detailed progress report is placed at **Annexure- P** (Page No. 78).

31. **Prime Minister’s Employment Generation Programme (PMEGP)**:
Performance under PMEGP up to 31.03.2022 is as under:

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Target (No) 2021-22</th>
<th>Target Margin Money (Amt in Crore)</th>
<th>Case sponsored (No of App. Forwarded to Bank)</th>
<th>Cases sanctioned (No)</th>
<th>Amt of Sanction (Margin Money)</th>
<th>% Achievement against target in term of Sanction(No) (%Margin Money)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PMEGP DIC</td>
<td>1,374</td>
<td>41.10</td>
<td>5,351</td>
<td>1,698</td>
<td>39.43</td>
<td>124% (96%)</td>
</tr>
<tr>
<td>PMEGP KVIB</td>
<td>1,068</td>
<td>31.90</td>
<td>2,315</td>
<td>703</td>
<td>14.72</td>
<td>66% (46%)</td>
</tr>
<tr>
<td>PMEGP KVIC</td>
<td>610</td>
<td>18.24</td>
<td>1,197</td>
<td>264</td>
<td>7.74</td>
<td>43% (42%)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3,052</td>
<td>91.24</td>
<td>8,863</td>
<td>2,665</td>
<td>61.89</td>
<td>87% (68%)</td>
</tr>
</tbody>
</table>

Bank wise detailed progress report is placed at **Annexure- Q** (Page No. 81).
32. Mukhya Mantri Yuva Swarojgar Yojana: To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress upto 31.03.2022 is as under:

<table>
<thead>
<tr>
<th>Target</th>
<th>No of Cases Submitted</th>
<th>Cases Sanctioned By the Bank</th>
<th>Disbursed by the Bank</th>
<th>% Achievement (Disbursement)</th>
<th>% Achievement (Sanction)</th>
</tr>
</thead>
<tbody>
<tr>
<td>600</td>
<td>2,341</td>
<td>709</td>
<td>575</td>
<td>96%</td>
<td>118%</td>
</tr>
</tbody>
</table>

Bank- wise, District –wise achievement details are placed at Annexure –R (Page No. 85).

33. 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:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Target Set</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical Target (No of Application)</td>
<td>5,44,447</td>
</tr>
<tr>
<td>Financial Target (Rs in Crore)</td>
<td>3,465.00</td>
</tr>
</tbody>
</table>

Scheme component – wise target: Component- wise achievement under PMMY for 2021-22 upto 31.03.2022 is as under:

<table>
<thead>
<tr>
<th></th>
<th>Shishu</th>
<th>Kishore</th>
<th>Tarun</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>Amt</td>
<td>No</td>
<td>Amt</td>
</tr>
<tr>
<td>Target</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021-22</td>
<td>381113</td>
<td>2425.00</td>
<td>108889</td>
<td>693.00</td>
</tr>
<tr>
<td>Achievement against Target</td>
<td>372714 (98%)</td>
<td>988.41 (41%)</td>
<td>137050 (126%)</td>
<td>1787.41 (258%)</td>
</tr>
<tr>
<td>NBFC</td>
<td>399437</td>
<td>1188.14</td>
<td>40577</td>
<td>415.24</td>
</tr>
<tr>
<td>Total</td>
<td>772151</td>
<td>2176.54</td>
<td>177627</td>
<td>2202.65</td>
</tr>
</tbody>
</table>

Overall achievement up to 31.03.2022 is 120% in terms of amount and 97% in terms of number (Excluding NBFC). Bank- wise achievement details are placed at Annexure - S (Page No. 87).
34. Stand-Up India:
Performance under Stand-Up India scheme upto 31.03.2022 is as under:

<table>
<thead>
<tr>
<th>No of Bank (Branches)</th>
<th>Total No of Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target</td>
<td>40 (2815)</td>
</tr>
<tr>
<td>Performance</td>
<td>11 Banks</td>
</tr>
<tr>
<td>% Achievement</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>6.27 % (Amt of Rs. 94.93 Crores sanctioned)</td>
</tr>
<tr>
<td>No of Cases received</td>
<td></td>
</tr>
<tr>
<td>No of Cases Sanctioned</td>
<td>353 (95%)</td>
</tr>
</tbody>
</table>

Bank- wise, district-wise achievement details are placed at Annexure- T (Page No. 89)

35. 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 2020-21 is as under:

<table>
<thead>
<tr>
<th>Category</th>
<th>No of Accounts</th>
<th>Liability</th>
<th>Interest on Loan Amount</th>
<th>Net subsidy claim</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>482</td>
<td>1,023.25</td>
<td>101.55</td>
<td>93.65</td>
</tr>
<tr>
<td>OBC</td>
<td>682</td>
<td>1,387.01</td>
<td>142.54</td>
<td>133.61</td>
</tr>
<tr>
<td>SC</td>
<td>185</td>
<td>386.90</td>
<td>38.70</td>
<td>35.92</td>
</tr>
<tr>
<td>ST</td>
<td>127</td>
<td>296.15</td>
<td>48.49</td>
<td>27.42</td>
</tr>
<tr>
<td>Total</td>
<td>1,476</td>
<td>3,093.31</td>
<td>311.28</td>
<td>290.60</td>
</tr>
</tbody>
</table>

Bank- wise achievement details are placed at Annexure - U (Page No. 91).

36. Progress under various digital delivery channels up to 31.03.2022 are as under:

<table>
<thead>
<tr>
<th>S. No</th>
<th>Scheme</th>
<th>As on 08.11.2016</th>
<th>As on 31.03.2021</th>
<th>As on 31.12.2021</th>
<th>As on 31.03.2022</th>
<th>Q-o-Q growth (No.)</th>
<th>Q-o-Q growth (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>POS (Installed)</td>
<td>17670</td>
<td>37582</td>
<td>61138</td>
<td>75627</td>
<td>14489</td>
<td>23.70</td>
</tr>
<tr>
<td>2</td>
<td>Debit Card</td>
<td>13994179</td>
<td>15755368</td>
<td>17661714</td>
<td>18941549</td>
<td>1279835</td>
<td>7.25</td>
</tr>
<tr>
<td>3</td>
<td>Mobile Banking</td>
<td>644306</td>
<td>2916544</td>
<td>5162669</td>
<td>5705656</td>
<td>542987</td>
<td>10.52</td>
</tr>
<tr>
<td>4</td>
<td>Internet Banking</td>
<td>1052685</td>
<td>3107196</td>
<td>5029305</td>
<td>5188854</td>
<td>159549</td>
<td>3.17</td>
</tr>
<tr>
<td>5</td>
<td>Credit Card</td>
<td>86814</td>
<td>257357</td>
<td>309223</td>
<td>366336</td>
<td>57113</td>
<td>18.47</td>
</tr>
<tr>
<td>6</td>
<td>QR Code</td>
<td>_</td>
<td>23055</td>
<td>406096</td>
<td>457609</td>
<td>51513</td>
<td>12.68</td>
</tr>
<tr>
<td>7</td>
<td>UPI</td>
<td>_</td>
<td>3687973</td>
<td>7403930</td>
<td>8641934</td>
<td>1238004</td>
<td>16.72</td>
</tr>
</tbody>
</table>

Bank-wise detailed progress is placed at Annexure- V (Page No. 92).

*Payment Banks data included from Sept’ 21 Quarter
Progress in Digital Districts: Earlier with a view to encourage digitization of payments and enhance financial inclusion through digitization, digitization programme was being run on pilot basis in Mahasamund district only. Recently Balod and Mungeli districts have also been identified for digitization programme.

Current status of digitization in above three District as on 31.03.2022 is placed at Annexure- V1, V2 & V3 (Page No. 93, 94, 95)

37. KCC Loan - During the year 2021-22, 87,693 new KCC cards amounting to Rs. 1737.58 Crores were issued by Banks in Chhattisgarh.

<table>
<thead>
<tr>
<th>OutStanding as on 31 March 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of KCC</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>20,67,891</td>
</tr>
</tbody>
</table>

Details of Bank wise information of KCC are shown in table No 8a (Page No.147).

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 40.21 lakh registered PM-KISAN beneficiaries in the State. Banks have issued 20.67 lakh KCC up to 31.03.2022 which is 52% of total registered beneficiaries. For KCC saturation Banks have to cover remaining Farmers.

It is pertinent to mention that DFS had launched a special campaign for covering remaining PMKISAN beneficiaries with KCC in the last week of April 2022. Total 6,645 beneficiaries were covered under this campaign.

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 GoI portal is as under:-

<table>
<thead>
<tr>
<th></th>
<th>Total Farmers</th>
<th>Total Policy</th>
<th>Amount of Insurance Cover (in Crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kharif-2021</td>
<td>12,71,468</td>
<td>49,32110</td>
<td>8,030.75</td>
</tr>
<tr>
<td>Kharif WBCIS</td>
<td>11,356</td>
<td>22,394</td>
<td>127.36</td>
</tr>
<tr>
<td>Rabi-2021</td>
<td>2,21996</td>
<td>9,54592</td>
<td>1,221.08</td>
</tr>
<tr>
<td>Rabi WBCIS</td>
<td>9,170</td>
<td>18,466</td>
<td>84.35</td>
</tr>
<tr>
<td>Total</td>
<td>15,13,996</td>
<td>59,27,406</td>
<td>9,463.22</td>
</tr>
</tbody>
</table>
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.

38. **Activities Conducted in RSETIs**: RSETIs programme conducted up to 31.03.2022 are as under:

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Name of Bank</th>
<th>No. of RSETI</th>
<th>Programme conducted since opening to 31.03.2022</th>
<th>Youth trained since opening to 31.03.22</th>
<th>Programme conducted from 01.04.21 to 31.03.22</th>
<th>Youth trained from 01.04.21 to 31.03.22</th>
<th>Settlement Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>State Bank of India</td>
<td>11</td>
<td>2,471</td>
<td>64,482</td>
<td>228</td>
<td>6,095</td>
<td>78%</td>
</tr>
<tr>
<td>2</td>
<td>Bank of Baroda</td>
<td>5</td>
<td>1,312</td>
<td>33,018</td>
<td>111</td>
<td>2,763</td>
<td>72%</td>
</tr>
<tr>
<td>3</td>
<td>Central Bank of India</td>
<td>2</td>
<td>426</td>
<td>12,314</td>
<td>42</td>
<td>1,208</td>
<td>47%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>18</td>
<td>4,209</td>
<td>1,09,814</td>
<td>381</td>
<td>10,030</td>
<td>72%</td>
</tr>
</tbody>
</table>

All member Banks are requested to display details of training programs being conducted by RSETI at their Branches and also arrange to send those new saving account holder for training, if required. 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. 96).

Status of opening of new RSETI is placed as Annexure X (page no. 97)

39. **Any other item, with the permission of the Chair**