

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
86वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)
State Level Bankers' Committee, Chhattisgarh
86th SLBC Meeting,
Mantralaya, Nava Raipur, Atal Nagar (C.G.)
Agenda Index

Agenda No.	Description	Page No.
1	Adoption of the minutes of 85th SLBC meeting held on 30.03.2022	5
2	Action taken report (ATR) of the 85th SLBC meeting	5
3	Minutes of SLBC sub committees	5
4	Status of opening of banking outlets in unbanked villages as per 5 km criteria and progress under RBI FIP roadmap for coverage of villages with population below 2000	6
5	Status of expansion of bank branch network in LWE affected districts of Chhattisgarh	6
6	Opening of Bank Branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat Bhawan in the 8 worst LWE affected districts	7
7	Banking at a glance in Chhattisgarh (key indicators)	9
8	Banking infrastructure in Chhattisgarh	10
9	Deposit & Advances	10
10	CD Ratio	11
11	Review of performance under annual credit plan: 2021-22 & ACP target for FY 2022-23	13
12	Priority sector advances	15
13	Agriculture advances	15
14	Flow of credit to MSME	16
15	Flow of credit for affordable housing	16
16	Grant of education loan	17
17	Advances to weaker sections	17
18	Review of progress under other components of ACP	17
19	Position of NPA	18
20	Issues remaining unresolved at DCC/DLRC meeting	19
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), claims of PMJJBY, PMSBY	20

22	Targeted financial inclusion intervention programme (TFIIP)	21
23	Review of Prime minister formalization of micro food processing enterprises	21
24	PMSVAMITVA Scheme	22
25	Progress in Sustainable Development Goal	22
26	Financial literacy camps by rural branches and financial literacy centers	22
	Agenda items for information and record	
27	National rural livelihood mission (NRLM)	23
28	National urban livelihood mission (NULM)	23
29	Antyodaya swarojgar yojana and Adivasi swarojgar yojana	24
30	Dairy Entrepreneurship Development Scheme (state)	24
31	Prime Minister's Employment Generation Programme (PMEGP)	24
32	Mukhya Mantri Yuva Swarojgar Yojana	25
33	Pradhan mantri mudra yojana (PMMY)	25
34	Stand-up India	26
35	Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY)	26
36	Progress under various digital delivery channels	26
37	KCC loan & Crop insurance under Pradhan Mantri Fasal Bima Yojana	27
38	Activities conducted in RSETIs	28
39	Any other item, with the permission of the Chair	28

Annexures

Annexure	Description (As per book)	Page
A	Minutes of 85th SLBC Meeting dated 30.03.2022	30
A1	Action Taken Report of 85 th SLBC Meeting dated 30.03.2022	36
B	Status of Uncovered Villages as per DFS GIS Mapping	47
B1	List of uncovered villages	48
C	Status of expansion of Bank branch network in LWE affected districts of Chhattisgarh	49
C1	List of Gram Panchayats allocated to Banks for opening of Banking outlet and list of CAPF camps allocated to Banks for opening Branch/BC/ATM	50
D	Details of business correspondent	51
E	Progress under PMSVANISHI	52
F	Progress under Emergency Credit Line Guarantee Scheme	53
G	Progress under Pradhan Mantri Awas Yojana (PMAY)	54
H	Progress under PMJJBY, PMSBY and APY - Registration	55
I	Claims under PMJJBY & PMSBY	57
J	Minutes of SLBC Sub-Committees	59
K	Details of KCC NPA	68
L	Details of pendency in SARFAESI	69
M	Progress under National Rural Livelihood Mission (NRLM)	71
N	Progress under National Urban Livelihood Mission (NULM)	72
O	Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana	76
P	Dairy Entrepreneurship Development Scheme	78
Q	Prime Ministers Employment Generation Programme (PMEGP)	81
R	Mukhya Mantri Yuva Swarojgar Yojana	85
S	Progress under PMMY	87
T	Stand-Up India (SUI)	89
U	Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY)	91
V	Digital payment system	92
V1	Current status of digitization in Mahasamund District	93

V2	Current status of digitization in Balod District	94
V3	Current status of digitization in Mungeli District	95
W	Details of activities conducted in RSETIs	96
X	Status of opening of new RSETIs	97
Y	Progress under PMFME	98
Z	Crop duration of crops grown in Chhattisgarh	99
Z1	Details of various camps conducted by Banks	103
Z2	Details of Bank wise, District wise ACP Target for FY 2021-22	104
Z3	Details of Bank wise, District wise ACP Target for FY 2022-23	106
Z4	Targets for Govt Sponsored scheme for FY 2022-23	108

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: -

Sr No	Subcommittee on	Meeting Date
1	Government Sponsored Scheme	30.03.2022
2	Agriculture	27.05.2022
3	Digital Payment	09.06.2022
4	Financial Inclusion	23.11.2021

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, 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 : 99.80%
- 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: -

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	
Total		150	145	5	

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:

Sr. No.	Districts	Number of bank branches			Number of ATMs		
		As on 31.03.15	As on 31.03.22	% Growth	As on 31.03.15	As on 31.03.22	% Growth
1	Bastar	67	107	60	82	106	29
2	Bijapur	14	42	200	8	19	138
3	Dantewada	25	41	64	22	48	118
4	Kanker	47	90	91	28	66	136
5	Kondagaon	38	52	37	19	36	89
6	Narayanpur	9	20	122	6	17	183
7	Rajnandgaon	127	181	43	54	155	187
8	Sukma	11	31	182	3	11	267
	Total	338	564	67	222	458	106

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:-

- 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.
- 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: -

Opening of Bank Branch/ATM/BC in vicinity of CAPF camps						
DISTRICT NAME	TOTAL NO. OF GRAM PANCHAYAT IN DISTRICT	NUMBER OF GRAM PANCHAYAT WITH CAPF CAMP	Out of C, NUMBER OF GP WITH CAMPS WHERE BANK BRANCH/BC/ATM AVAILABLE	NUMBER OF GRAM PANCHAYAT WHERE CAPF CAMP EXIST BUT BRANCH/BC/ATM NOT AVAILABLE (D-C)	Out of E, COLUMN, NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT AVAILABLE BUT FEASIBLE	NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT FEASIBLE (F-E)
A	B	C	D	E	F	G
Bijapur	170	32	19	13	5	8
Dantewada	143	19	12	7	3	4
Bastar	433	12	11	1	0	1
Kanker	454	51	38	13	0	13
Kondagaon	383	17	15	2	0	2
Narayanpur	104	11	1	10	8	2
Rajnandgaon	814	28	21	7	0	7
Sukma	153	58	20	38	0	38
Total	2,654	228	137	91	16	75

Details of deployment of BC in all Gram Panchayat in LWE area					
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	0	28
Kanker	454	213	241	22	219
Kondagaon	383	167	216	0	216
Narayanpur	104	84	20	14	06
Rajnandgaon	814	814	0	0	0
Sukma	153	29	124	0	124
Total	2,654	1,830	824	135	709

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:

(Rs. in Crores)

Sr No	Particulars	MARCH	DEC	MARCH	YoY Growth	
		2021	2021	2022	March 21 to March 22	
					Amount	%
1	Deposit	189914.07	198403.40	212056.27	22142.20	11.66
2	Credit (Advances)	119519.81	132061.29	139435.41	19915.60	16.66
3	CD Ratio (%) Benchmark -60%	62.93	66.56	65.75		
	Adjusted CD Ratio %	67.10	70.80	69.66		
	CD Ratio % with RIDF	69.51	73.16	71.94		
	CD Ratio % with Investment	77.29	81.87	80.05		
4	Priority Sector Advance	53621.69	61224.60	62967.78	9346.09	17.43
5	Share of PSA in Total Advances (%) Bench Mark – 40%	44.86	46.36	45.16		
6	Agriculture Advances	15880.01	18822.71	18273.52	2393.51	15.07
7	Share of Agri Advances in Total Advances (%) (Bench Mark- 18 %)	13.29	14.25	13.11		
	Agri Adv (%) with RIDF	17.14	17.79	16.58		
8	Adv.to Small & Marginal Farmers	5758.56	6182.16	6436.92	678.36	11.78
9	Share of Small & Marginal Farmers Adv to total Adv. (Bench Mark 9%)	4.82	4.68	4.62		
10	Micro Small & Medium Enterprises Adv	26715.07	31111.93	33679.90	6964.83	26.07
11	Share of MSME Advances to total Advances (%)	22.35	23.56	24.15		
12	Adv to Micro Enterprises	11745.27	11327.23	13031.66	1286.39	10.95
13	Share of Micro Adv to total Adv (Benchmark 7.5%)	9.83	8.58	9.35		
14	Adv. To Weaker Section (WSA)	11535.87	13761.44	14658.33	3122.46	27.07
15	Share of WSA to Total Advances Bench Mark -11%	9.65	10.42	10.51		
16	DRI Advances	18.47	35.08	16.46	-2.01	-10.88
17	Share of DRI Advances to total Advances Bench Mark-1%	0.02	0.03	0.01		
18	Advances to Women	13281.30	15195.26	17391.29	4109.99	30.95
19	Share of Advances to Women to total Advances (%)	11.11	11.51	12.47		
20	Advances to SC/ST and Minorities	11673.22	14940.55	18337.92	6664.70	57.09
21	Share of Advances to SC/ST and Minorities	9.77	11.31	13.15		
22	Branch Network	March 2021	Dec 2021	March 2022	YoY Growth	% Growth
	Rural	1391	1406	1417	26.00	1.87
	Semi –Urban	851	855	877	26.00	3.06
	Urban	887	893	902	15.00	1.69
	Total Branches	3129	3154	3196	67.00	2.14
	Per branch population in Chhattisgarh (2.55 Crore)*	8150	8085	7979		

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:

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

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

(Rs in Crore)

As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
			Amount	%
1,89,914.07	1,98,403.40	2,12,056.27	22,142.20	11.66

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

(Rs in Crore)

As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
			Amount	%
1,19,519.81	1,32,061.29	1,39,435.41	19,915.60	16.66

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: -

Institution /Level	Indicator
Individual Banks at Head Office	Cu+RIDF
State Level (SLBC)	Cu+RIDF
District Level	Cs

Where: Cu = Credit as per place of utilization

Cs = Credit as per place of sanction

RIDF = Total resource support provided to States under Rural Infrastructure Development Fund

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

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 1 a (Page No.110)**

CD Ratio of Banks in preceding years:

	As on 31.03.19	As on 31.03.20	As on 31.03.21	As on 31.03.22
CD Ratio	66.04%	65.72%	62.93%	65.75%
Adjusted CD Ratio	76.64%	72.71%	67.10%	69.65%
CD Ratio including RIDF	79.45%	75.42	69.51%	71.94%

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%:

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

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.

SI no.	District	Deposit	Advances	CD Ratio March 21	CD Ratio March 22	Variance (Mar' 22 over Mar'21)
1	RAIPUR	65,183.64	67,460.26	97.74	103.49	5.75
2	DANTEWADA	2,243.59	1,730.14	64.39	77.11	12.72
3	MAHASAMUND	3,630.73	2,575.53	64.23	70.94	6.71
4	KABIRDHAM	2,376.63	1,629.06	55.98	68.54	12.56
5	BASTAR	4,972.37	3,088.73	51.46	62.12	10.66
6	RAIGARH	9,701.33	5,885.45	83.05	60.67	-22.38
7	KONDAGAON	1,804.05	998.50	42.38	55.35	12.97
8	DHAMTARI	4,329.03	2,373.75	53.27	54.83	1.56
9	MUNGELI	1,766.57	946.11	50.17	53.56	3.39
10	BALODA BAZAR	4,951.67	2,601.57	45.08	52.54	7.46
11	BEMETARA	2,808.57	1,464.38	52.72	52.14	-0.58
12	DURG	27,424.33	13,890.95	52.12	50.65	-1.47
13	KANKER	3,184.64	1,544.35	41.27	48.49	7.22

Sl no.	District	Deposit	Advances	CD Ratio March 21	CD Ratio March 22	Variance (Mar'22 over Mar'21)
14	KORBA	10,286.43	4,953.95	45.22	48.16	2.94
15	RAJNANDGAON	7,872.47	3,765.55	46.15	47.83	1.68
16	BILASPUR	22,305.14	10,387.56	47.72	46.57	-1.15
17	GARIABAND	1,731.87	798.67	42.05	46.12	4.07
18	JANJGIR-CHAMP	7,275.09	3,231.40	38.91	44.42	5.51
19	SURGUJA	6,125.10	2,692.43	40.50	43.96	3.46
20	JASHPURNAGAR	3,064.65	1,208.44	34.45	39.43	4.98
21	SUKMA	831.89	318.90	32.18	38.33	6.15
22	BIJAPUR	955.38	365.20	28.63	38.23	9.60
23	GAURELA PENDRA MARWAHI	1,085.70	410.37	30.60	37.80	7.20
24	NARAYANPUR	636.66	236.21	31.50	37.10	5.60
25	BALRAMPUR	2,133.89	779.60	30.77	36.53	5.76
26	BALOD	3,976.99	1,445.09	32.51	36.34	3.83
27	SURAJPUR	3,977.94	1,246.29	27.79	31.33	3.54
28	KORIYA	5,359.94	1,407.13	24.14	26.25	2.11
	TOTAL	2,12,056.27	1,39,435.41	62.84	65.75	2.93

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:

Achievement vis a vis Target in Amount

(Rs in Crore)

Sector	31.03.2021			31.03.2022		
	Target in Amt (2020-21)	Achievement in Amt	Achi%	Target in Amt (2021-22)	Achievement in Amt	Achi%
AGRI	18,545.05	13,649.16	73.60	19,305.41	16,978.57	87.95
MSME	10,167.10	13,031.48	128.17	10,229.93	23,068.49	225.50
OPS	4,583.17	2,488.76	54.30	4,374.23	6,827.58	156.08
Total	33,295.32	29,169.40	87.61	33,909.57	46,874.64	138.23

Achievement vis a vis Target in Number

Sector	31.03.2021			31.03.2022		
	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	19,23,550	18,36,949	95.50	18,03,145	20,48,214	113.59
MSME	2,94,208	4,12,440	140.19	4,07,101	2,40,573	59.09
OPS	2,11,418	92,753	43.87	2,14,331	2,58,867	120.78
Total	24,29,176	23,42,142	96.42	24,24,577	25,47,654	105.08

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

Achievement vis a vis Target in Amount

(Rs in Crore)

Agency	31.03.2021			31.03.2022		
	Target in Amt (2020-21)	Achievement in Amt	Achi%	Target in Amt (2021-22)	Achievement in Amt	Achi%
Commercial Banks	22,615.19	22,208.52	98.20	23,430.88	36,088.89	154.02
Cooperative Banks	6,001.41	5,169.89	86.14	6,400.21	5,509.11	86.07
RRBs	4,506.02	1,017.29	22.58	3,704.03	3,914.53	105.68
Small Fin. Bank	172.70	773.70	448.00	374.47	1,362.11	363.74
Total	33,295.32	29,169.40	87.61	33,909.57	46,874.64	138.23

Achievement vis a vis Target in Number

Agency	31.03.2021			31.03.2022		
	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	11,96,993	8,03,209	67.10	14,18,089	7,59,761	53.57
Cooperative Banks	8,15,571	12,74,200	156.23	6,83,684	13,00,200	190.18
RRBs	4,02,495	1,06,098	26.36	2,97,355	2,50,336	84.19
Small Fin. Bank	14,117	1,58,632	1123.6	25,449	2,37,357	932.68
Total	24,29,176	23,42,142	96.42	24,24,577	25,47,654	105.08

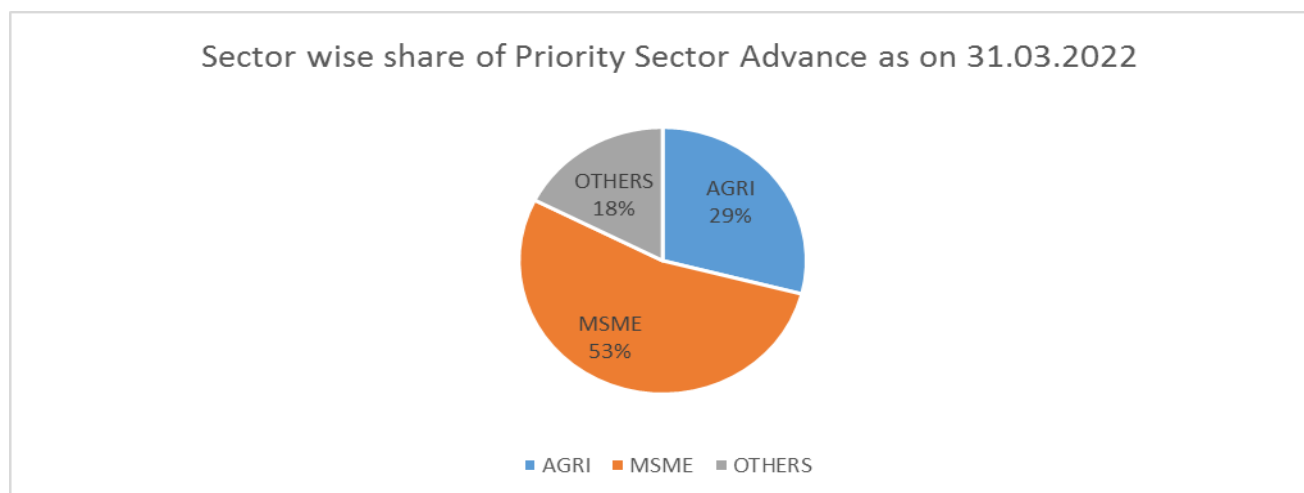
Bank- wise details of achievement is placed at table No-4C (Page No.133).

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%.



(Rs in Crore)

As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
			Amount	%
53,621.69	61,224.60	62,967.78	9,346.09	17.43
44.86	46.36	45.16	% of Total Advances	

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%.

(Rs in Crore)

As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
			Amount	%
15,880.01	18,822.71	18,273.52	2,393.51	15.07
13.29	14.25	13.11	% of Total Advances	
Agri Adv (%) with RIDF				
17.14	17.79	16.58	% of Total Advances	

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)

As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
			Amount	%
26,715.07	31,111.93	33,679.90	6,964.83	26.07
22.35	23.56	24.15	% of Total Advances	

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)

As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
			Amount	%
8,942.92	9,022.59	8,494.71	-448.21	-5.01%

Progress under the PM Awas Yojana scheme up to 31.03.2022 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	1,075.04
From 01.04.2021 to 31.03.2022	5,083	655.47

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:

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
25,393	4,098.17	5,083	655.47	20.02%

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

As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
			Amount	%
641.97	597.71	583.34	-58.63	-9.13

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)

As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
			Amount	%
11,535.87	13,761.44	14,658.33	3,122.46	27.07
9.65	10.42	10.51	% of Total Advance	

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

18. Review of Progress under other components of ACP:

(Rs. in Crores)

Component	As on 31 st Mar 21	As on 31 st Dec 21	As on 31 st Mar 22	YOY Growth	
				Amount	%
Export	774.83	472.86	649.26	-125.57	-16.21
Social Infrastructure	27.89	81.66	67.22	39.33	141.02
Renewable Energy	4.03	9.50	3.07	-0.96	-23.82

19. Position of NPAs as on 31.03.2022:

(Rs in Crores)

Banks	Advances	NPA	% NPA
PSU	91,261.17	5,553.89	6.09
Private Bank	37,581.34	895.08	2.38
Coop Banks	2,962.91	159.37	5.38
CRGB	5,211.11	133.52	2.56
Small Fin Bank	2,418.88	157.19	6.50
Total	1,39,435.41	6,899.05	4.95

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

Status of NPA in Government Sponsored Scheme								
Sr No	Government Sponsored Schemes	As on 31.03.2021			As on 31.03.2022			Net Change in NPA
		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	442.51	53.99	12.20	16.81
2	National Rural Livelihood Mission (NRLM)	660.88	41.42	6.27	731.86	45.96	6.28	4.54
3	National Urban Livelihood Mission (NULM)	122.58	23.25	18.97	150.74	32.40	21.49	9.15
4	Aadivasi Swarojgaar Yojana	21.28	5.23	24.58	21.65	4.94	22.81	-0.29
5	Antyodaya Swarojagaar Yojana	30.91	9.55	30.90	30.32	9.65	31.82	0.1
6	Pradhan Mantri MUDRA Yojana (PMMY)	4,518.01	442.56	9.80	5,126.34	604.67	11.80	162.11
7	Stand up India (SUI)	223.71	38.08	17.02	462.22	55.51	12.01	17.43
8	PMSVANIDHI	-	-	-	18.58	7.08	38.11	-
Total Government Sponsored Scheme		5,853.63	597.27	10.20	7,018.76	814.20	11.60	216.93

Targets for Government Sponsored Schemes for 2022-23 have been assigned by the respective departments, Banks have already started financing under these scheme.

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:

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

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:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.03.2020	46,39,011	12,68,530	2,81,465	61,89,006
31.03.2021	71,71,996	20,74,751	4,06,003	96,52,750
31.03.2022	84,40,098	29,27,432	6,42,623	1,20,10,153
% 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, Gol) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	17,537	192	953	77	18,759
PMSBY	2,987	87	567	8	3,649
Total	20,524	279	1,520	85	22,408

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:

- 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.

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:-

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	
	As on 30.04.22	% achiev	As on 30.04.22	% achiev	As on 30.04.22	% achiev	As on 30.04.22	% achiev
Target - 100% of Benchmark	1,29,755		9,775		30,303		2,886	
District	As on 30.04.22	% achiev	As on 30.04.22	% achiev	As on 30.04.22	% achiev	As on 30.04.22	% achiev
Bastar	92,832	71.54	12,698	129.90	31,695	104.60	2,123	73.56
Bijapur	1,30,229	100.36	11,499	117.63	24,892	82.15	808	28.01
Dantewada	94,127	72.54	10,188	104.23	23,418	77.28	1,385	47.99
Kanker	1,12,017	86.32	12,829	131.24	33,922	111.94	3,440	119.21
Kondagaon	95,219	73.38	14,886	152.29	26,070	86.03	4,791	166.02
Korba	1,13,193	87.24	10,091	103.23	28,311	93.43	2,247	77.86
Mahasamund	1,29,644	99.91	10,774	110.22	44,180	145.79	3,511	121.64
Narayanpur	92,807	71.52	10,024	102.55	23,844	78.68	1,664	57.67
Rajnandgaon	1,18,109	91.02	14,955	152.99	37,060	122.30	2,527	87.55
Sukma	80,326	61.91	8,551	87.48	19,925	65.75	1,379	47.77

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

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

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.

	Target for Q3 of 2021-22	Camps conducted during Q3 of 2021-22	Target for Q4 of 2021-22	Camps conducted during Q4 of 2021-22
Special Camps	210	407	210	410
Target Specific Camps	525	472	525	432
Camps by Rural Branches	4218	3450	4251	3611

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:

(Amt Rs. in Crore)

Target 2021-22		Application submitted		Sanctioned		Disbursement		Pending	Sanction % of Target	
No.	Amount	Number	Amount	Number	Amount	Number	Amount	Number	No	Amt
83,000	870.00	93,434	1,903.62	77,511	1,334.47	75,401	1,176.76	15,923	93%	153%

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:-

(In Numbers)

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

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: -

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

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: -

(Amt in lakhs)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1,407.90	803	1,264.49	89.82

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:

(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	1,374	41.10	5,351	1,698	39.43	124% (96%)
PMEGP KVIB	1,068	31.90	2,315	703	14.72	66% (46%)
PMEGP KVIC	610	18.24	1,197	264	7.74	43% (42%)
Total	3,052	91.24	8,863	2,665	61.89	87% (68%)

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:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	2,341	709	575	96%	118%

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:

Particulars	Target Set
Physical Target (No of Application)	5,44,447
Financial Target (Rs in Crore)	3,465.00

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

(Amt in Crore)

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target 2021-22	381113	2425.00	108889	693.00	54445	347.00	544447	3465.00
Achievement against Target	372714 (98%)	988.41 (41%)	137050 (126%)	1787.41 (258%)	17833 (33%)	1369.6 (395%)	527597 (97%)	4145.51 (120%)
NBFC	399437	1188.14	40577	415.24	2785	180.61	442799	1783.99
Total	772151	2176.54	177627	2202.65	20618	1550.3	970396	5929.49

Overall achievement upto 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:

	No of Bank (Branches)	Total No of Cases
Target	40 (2815)	5,630
Performance	11 Banks	353
% Achievement	-	6.27 % (Amt of Rs. 94.93 Crores sanctioned)
No of Cases received		372
No of Cases Sanctioned		353 (95%)

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

35. Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSR BAY) 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 MMUSR BAY for 2020-21 is as under:

(Rs. in Lacs)

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

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:

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

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.

Outstanding as on 31 March 2022	
No of KCC	Amount Outstanding (in Crore)
20,67,891	8,451.71

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 Gol portal is as under:-

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

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:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.2022	Youth trained since opening to 31.03.22	Programme conducted from 01.04.21 to 31.03.22	Youth trained from 01.04.21 to 31.03.22	Settlement Ratio
1	State Bank of India	11	2,471	64,482	228	6,059	78%
2	Bank of Baroda	5	1,312	33,018	111	2,763	72%
3	Central Bank of India	2	426	12,314	42	1,208	47%
	TOTAL	18	4,209	1,09,814	381	10,030	72%

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