

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
87वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)
State Level Bankers' Committee, Chhattisgarh
87th SLBC Meeting,
Mantralaya, Nava Raipur, Atal Nagar (C.G.)
Agenda Index

Agenda No.	Description	Page No.
1	Adoption of the minutes of 86th SLBC meeting held on 30.06.2022	5
2	Action taken report (ATR) of the 86th 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	8
7	Banking Infrastructure in Chhattisgarh	9
8	Deposit & Advances	10
9	CD Ratio	11
10	Review of Performance under Annual Credit Plan: 2022-23	14
11	Priority sector advances	15
12	Agriculture advances	16
13	Flow of credit to MSME	16
14	Flow of credit for affordable housing	17
15	Grant of education loan	18
16	Advances to weaker sections	18
17	Review of progress under other components of ACP	18
18	Position of NPA	18
19	Issues remaining unresolved at DCC/DLRC meeting	20
20	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	21
21	Targeted financial inclusion intervention programme (TFIIP)	22

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

Annexures

Annexure	Description (As per book)	Page
A	Minutes of 86th SLBC Meeting dated 30.06.2022	31
A1	Action Taken Report of 86 th SLBC Meeting dated 30.06.2022	37
B	Minutes of SLBC Sub-Committees	48
B1	Crop duration of crops grown in Chhattisgarh	52
C	Status of Uncovered Villages as per DFS GIS Mapping	56
C1	List of uncovered villages	57
D	Status of expansion of Bank branch network in LWE affected districts of Chhattisgarh	58
D1	CM Ghoshna New Branch ATM (Bank Saturation Plan 2022-23)	59
E	List of Gram Panchayats allocated to Banks for opening of Banking outlet and list of CAPF camps allocated to Banks for opening	61
E1	BCs deployed by Banks in the vicinity of CAPF camp and in the Gram Panchayat	62
F	Proposed ATM Expansion plan in Rural Area	63
G	Details of business correspondent/Bank Mitra	64
H	Details of Bank wise, District wise ACP Target for FY 2022-23	65
I	Progress under PMSVANIDHI	67
I1	Progress under Emergency Credit Line Guarantee Scheme	68
J	Progress under Pradhan Mantri Awas Yojana (PMAY)	69
K	Details of KCC NPA	70
K1	Details of pendency in SARFAESI	71
L	Progress under PMJJBY, PMSBY and APY - Registration	73
L1	Claims under PMJJBY & PMSBY	75
M	Progress under PMFME	77
N	Details of various camps conducted by Banks	79
O	Progress under National Rural Livelihood Mission (NRLM)	80
P	Progress under National Urban Livelihood Mission (NULM)	81
Q	Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana	85
R	Dairy Entrepreneurship Development Scheme (DEDS)	87

S	Prime Ministers Employment Generation Programme (PMEGP)	89
T	Mukhya Mantri Yuva Swarojgar Yojana (MMYSY)	93
U	Progress under PMMY	95
V	Stand-Up India (SUI)	97
W	Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY)	99
X	Digital payment system	100
X1	Current status of digitization in Mahasamund District	101
X2	Current status of digitization in Balod District	103
X3	Current status of digitization in Mungeli District	105
Y	Details of activities conducted in RSETIs	107
Y1	Status of opening of new RSETIs	108

87th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 86th SLBC meeting held on 30.06.2022

86th meeting of State Level Bankers' Committee was held on 30.06.2022. 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. 31)** and the same may also be viewed/downloaded from our website www.slbccchhattisgarh.com.

2. Action Taken Report of the 86th 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. 37)**. 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	18.08.2022
4	Financial Inclusion	25.08.2022

The meeting of GSS Subcommittee is due for two Quarters and the meeting of Agriculture Subcommittee is due for One Quarter. The convenors of GSS subcommittee is Central Bank of India and for Agriculture subcommittee is NABARD. They have been advised to adhere to the timelines for conducting the meeting. Central Bank of India has requested Directorate, DIF, Govt. of CG to take up matter with the Development Commissioner to allot them suitable date to conduct the meeting. NABARD has also requested Agriculture Production Commissioner (APC) to allot for suitable date to conduct meeting. Minutes of the above subcommittee meetings are placed as **Annexure – B (Page No. 48)**.

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 B1, Page No. 52**). 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 : 42

(Source-DFS GIS Mapping as on 31.08.2022)

Number of uncovered Villages as on last SLBC meeting: 39

Villages covered since last SLBC meeting : 29 but 32 new villages added by DFS

(District-wise, Bank-wise list of 42 villages is attached as **Annexure- C (Page No. 56)**)

Name of uncovered villages with connectivity status provided by DoT in these 42 villages as on 31.07.2022 is attached as **Annexure- C1 (Page No. 57)**

It is pertinent to mention that out of the remaining 42 Villages to be covered, in 5 villages population is less than 50, in 3 villages population is in between 50 to 100, in 8 villages population is in between 100 to 200 and in 8 villages population is in between 200 to 300. Out of the remaining 42 villages to be covered, In 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 31.08.2022 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 - D (Page No. 55)**

DFS via its email dated 18/07/2022 has identified 363 locations across the country for opening of Brick and Mortar branches among the banks. Accordingly 5 locations have been identified in Chhattisgarh. These locations have been allotted to various banks by respective LDMs as under:

Identified locations for opening of Brick & Mortar branches						
State	District	sub District	Village Code	Village Name	Population	Allocated for opening (Bank)
Chhattisgarh	Bilaspur	Bilha	438998	Dagauri	4720	Union Bank of India
Chhattisgarh	Gaurela-Pendra-Marwahi	Pendra Road Gorella	437488	Sadhvani	4701	IDFC First Bank
Chhattisgarh	Jashpur	Bagicha	433623	Pandrapat	5161	Bank of India
Chhattisgarh	Korba	Poundi-Uproda	435993	Jalke	3370	Axis Bank Ltd
Chhattisgarh	Surguja	Ambikapur	433048	Khairwar	3274	Chhattisgarh Rajya Grameen Bank

It was decided to expand banking activities in 8 worst Left Wing Extremism (LWE) affected districts of Chhattisgarh. Under Bank saturation Plan 2022, Hon'able Chief Minister during his visit to Bastar division made announcement regarding expansion of banking services in LWE areas. The detailed action taken on the matters referred in the announcement is placed as **Annexure- D1 (Page No. 59)**

The overall bank branch & ATM position in these districts are as under:

Sr. No.	Districts	Number of bank branches			Number of ATMs		
		As on 31.03.15	As on 30.06.22	% Growth	As on 31.03.15	As on 30.06.22	% Growth
1	Bastar	67	108	61	82	101	23
2	Bijapur	14	42	200	8	19	138
3	Dantewada	25	42	68	22	48	118
4	Kanker	47	92	96	28	68	143
5	Kondagaon	38	54	42	19	36	89
6	Narayanpur	9	20	122	6	19	217
7	Rajnandgaon	127	184	45	54	154	185
8	Sukma	11	31	182	3	11	267
	Total	338	573	70	222	456	105

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: -

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	14	5	1	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	5	6	4	2
Rajnandgaon	814	28	21	7	0	7
Sukma	153	58	20	38	0	38
Total	2,654	228	143	85	10	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	84	86	43	43	
Dantewada	143	52	91	38	53	
Bastar	433	405	28	0	28	
Kanker	454	215	239	20	219	
Kondagaon	383	167	216	0	216	
Narayanpur	104	87	17	11	06	
Rajnandgaon	814	814	0	0	0	
Sukma	153	29	124	0	124	
Total	2,654	1,853	801	112	689	

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

In the quarterly Sub-Committee meeting on Financial Inclusion convened by Bank of Baroda on 25/08/2022, the Chair has instructed to cover all these locations by 30/09/2022.

Allocation list is placed **as Annexure- E, (Page No. 61).**

The details of BCs deployed by Banks in the vicinity of CAPF camp and in the Gram Panchayat during the current quarter is placed **as Annexure- E1, (Page No. 62).**

7. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1417 Rural, 885 Semi-urban and 921 Urban branches in the State aggregating **3223** Branches as at the end of June 2022. Out of these 71% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in **Table No. 1(L) (Page No. 127).**

Number of ATMs: There are 510 ATMs in Rural centres, 979 in Semi-urban centres and 1744 in urban centres in the State aggregating to **3233** ATMs at the end of June 2022. Out of these 46% ATMs are established at rural and Semi-urban area.

Penetration of ATMs in rural areas is quite less than the branch penetration. Regarding deployment of ATMs in rural areas, a review meeting on bank-wise position of ATMs in the state of Chhattisgarh was convened by RBI with SLBC and selected banks on 14/07/2022. Banks were instructed to maximize the number of ATMs in rural areas. LDMs has also been advised vide letter no. SLBC/2022-23/155 dated 06.09.2022 to identify the locations feasible for ATMs especially in rural areas but the reply from LDMs are awaited.

As per RBI website there are 905 white label ATMs in the State as on June 30, 2022.

We have sent an email to RBI for details of white label ATMs.

Accordingly, there are total number of 4138 ATMs including white label ATMs in the State as on June 30, 2022.

Six banks have proposed to install 97 ATMs, 1159 Micro ATMs and 1 Mobile ATM Van in rural areas as per the information received from RBI.

Bank wise information is placed **as Annexure- F, (Page No. 63).**

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 30.06.2022 as reported by the Banks is as under:

Date	No of Bank Mitra Deployed	Active Bank Mitra	Inactive Bank Mitra/BC	Fixed point BC/Bank Mitra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
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
30.06.2022	39,345	32,261	7,084	23,407	15,674	6,306

As per DBT GIS portal of DFS, MoF, GoI (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 22,308. RBL, Fino payment bank & PAYTM PAYMENTS BANK has the major difference. SLBC has instructed Fino Payment Bank vide letter no SLBC/2022-23/98 dated 07/07/2022 and RBL Bank vide letter no. SLBC/2022-23/158 dated 07/09/2022 to reconcile the difference.

Bank wise information of Bank Mitra is placed on record as **Annexure- G (Page No. 64)**

8. Deposit & Advances:

Deposits: Deposits recorded a Y-o-Y growth of Rs.22, 694.59 Cr

(Rs in Crore)

As on 30 th Jun 21	As on 31 st Mar 22	As on 30 th Jun 22	YOY Growth	
			Amount	%
1,91,730.28	2,12,056.27	2,14,424.87	22,694.59	11.84

Advances: Advances recorded a Y-o-Y growth of Rs.25, 721.70 Cr.

(Rs in Crore)

As on 30 th Jun 21	As on 31 st Mar 22	As on 30 th Jun 22	YOY Growth	
			Amount	%
1,22,846.65	1,39,435.41	1,48,568.35	25,721.70	20.94

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

9. 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.02/02.01.001/2022-23) April 01, 2022 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	2,14,424.87
Total Advances (A)	1,48,568.35
CD Ratio	69.29%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	7,284.62
A+B	1,55,852.97
The Adjusted CD Ratio for the State	72.68%
Loan under RIDF (C)	4,852.15
Total Advances (A+B+C)	1,60,705.12
CD Ratio including RIDF	74.95%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	42
Number of Banks with CD Ratio > = 60%	32
Number of Banks with CD Ratio < 60%	10
Number of Districts with CD Ratio >= 40%	22
Number of Districts with CD ratio <40%	6

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

CD Ratio of Banks in preceding years:

	As on 31.03.20	As on 31.03.21	As on 31.03.22	As on 30.06.22
CD Ratio	65.72%	62.93%	65.75%	69.29%
Adjusted CD Ratio	72.71%	67.10%	69.65%	72.68%
CD Ratio including RIDF	75.42	69.51%	71.94%	74.95%

National level Adjusted CD ratio	-	-	71.70	-
M.P. CD ratio	-	-	70.71	-
Odisha CD ratio	-	-	42.90	-

Following 10 banks have CD Ratio less than 60%:

Sr. No	Bank	Deposit Share in Total Deposit as on June'22	CD Ratio June'21	CD Ratio June'22	June'22 over June'21
1	KARUR VYSHYA BANK	0.02	28.48	21.98	-6.50
2	SOUTH INDIAN BANK	0.09	21.81	23.57	1.76
3	IDBI BANK	3.32	60.97	33.65	-27.32
4	LAXMI VILAS BANK	0.01	85.15	34.46	-50.69
5	EQUITAS SMALL FINANCE BANK LIMITED	0.25	37.26	37.89	0.63
6	CHATTISGARH RRB	6.17	34.63	40.72	6.09
7	CENTRAL BANK OF INDIA	4.86	40.93	42.95	2.02
8	APEX BANK	6.81	41.03	43.54	2.51
9	UNION BANK OF INDIA	5.10	50.03	47.25	-2.78
10	PUNJAB AND SIND BANK	0.33	43.62	52.49	8.87

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. Out of 10 Banks having CD ratio below benchmark, there is Y-O-Y growth in CD ratio of 6 Banks.

District –wise position of CD Ratio is as under:

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

Sno	District	Deposit	Advances	CD Ratio June'21	CD Ratio June' 22	Variance (June' 22 over June'21)
1	RAIPUR	62830.15	71689.93	104.01	114.10	10.09
2	MAHASAMUND	3773.22	2916.90	68.37	77.31	8.94
3	KABIRDHAM (KAWARDHA)	2765.34	2036.36	62.97	73.64	10.67
4	RAIGARH	9698.28	6180.00	79.88	63.72	-16.16
5	KONDAGAON	1794.65	1093.31	44.09	60.92	16.83
6	MUNGELI	1740.19	1055.75	51.61	60.67	9.06
7	BALODA BAZAR	4717.02	2858.44	48.39	60.60	12.21
8	DANTEWADA	2322.34	1392.57	63.44	59.96	-3.48
9	DHMTARI	4381.29	2582.93	54.93	58.95	4.02
10	BASTAR (JAGDALPUR)	4800.69	2786.15	51.21	58.04	6.83
11	BEMETARA	2958.11	1657.06	56.35	56.02	-0.33
12	KORBA	10284.74	5355.93	47.05	52.08	5.03
13	GARIABAND	1524.77	785.21	49.79	51.50	1.71
14	KANKER	3288.34	1676.35	40.24	50.98	10.74
15	RAJNANDGAON	8871.54	4490.43	45.29	50.62	5.33
16	DURG	28330.50	14192.72	52.41	50.10	-2.31
17	SURGUJA	6008.05	2911.22	40.69	48.46	7.77
18	JANJGIR-CHAMP	7316.28	3424.33	39.54	46.80	7.26
19	BILASPUR	24998.37	11453.83	46.15	45.82	-0.33
20	BIJAPUR	896.92	406.46	31.42	45.32	13.90
21	JASHPURNAGAR	3021.92	1279.11	33.29	42.33	9.04
22	SUKMA	842.77	345.02	31.18	40.94	9.76
23	NARAYANPUR	632.12	252.37	30.06	39.92	9.86
24	GAURELA PENDRA MARWAHI	1130.11	451.12	32.94	39.92	6.98
25	BALOD	4211.48	1670.02	33.86	39.65	5.79
26	BALRAMPUR	2118.45	837.61	31.61	39.54	7.93
27	SURAJPUR	3929.30	1295.60	27.64	32.97	5.33
28	KORIYA	5237.92	1491.61	23.61	28.48	4.87
	Total	214424.87	148568.35	64.09	69.29	5.20

During last SLBC meeting there was 9 districts having CD ratio below benchmark, as on 30.06.2022, there are only 6 districts having CD ratio less than 40%. However, CD ratio has increased in these 6 districts as compared to June 2021 and 4 districts are marginally below the benchmark level.

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.

10. Review of Performance under Annual Credit Plan: 2022-23

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

Sector wise Performance: Comparative data for June 2021 and June 2022:

Achievement vis a vis Target in Amount

(Rs in Crore)

Sector	30.06.2021			30.06.2022		
	Target in Amt (2021-22)	Achievement in Amt	Achi%	Target in Amt (2022-23)	Achievement in Amt	Achi%
AGRI	19,305.41	5,175.22	26.80	20,720.46	7,474.98	36.07
MSME	10,229.93	5,124.61	50.09	12,208.85	8,379.65	68.64
OPS	4,374.23	1,593.49	36.42	4,182.49	1,600.03	38.25
Total	33,909.57	11,893.32	35.07	37,111.80	17,454.66	47.03

Achievement vis a vis Target in Number

Sector	30.06.2021			30.06.2022		
	Target in Number of accounts (2021-22)	Achievement in Number of accounts	Achi%	Target in Number of accounts (2022-23)	Achievement in Number of accounts	Achi%
AGRI	18,03,145	8,20,755	45.52	18,77,618	11,56,547	61.60
MSME	4,07,101	43,282	10.63	3,73,705	79,827	21.36
OPS	2,14,331	23,494	10.96	1,99,391	56,403	28.29
Total	24,24,577	8,87,531	36.60	24,50,714	12,92,777	52.75

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

Achievement vis a vis Target in Amount

(Rs in Crore)

Agency	30.06.2021			30.06.2022		
	Target in Amt (2021-22)	Achievement in Amt	Achi%	Target in Amt (2022-23)	Achievement in Amt	Achi%
Commercial Banks	23,430.86	8,757.26	37.37	25,187.53	12,187.67	48.39
Cooperative Banks	6,400.21	2,768.30	43.25	7,691.97	4,122.95	53.60
RRBs	3,704.03	288.11	7.78	3,896.17	813.95	20.89
Small Fin. Bank	374.47	79.65	21.27	336.13	330.09	98.20
Total	33,909.57	11,893.32	35.07	37,111.80	17,454.66	47.03

Achievement vis a vis Target in Number

Agency	30.06.2021			30.06.2022		
	Target in Number of accounts (2021-22)	Achievement in Number of accounts	Ach%	Target in Number of accounts (2022-23)	Achievement in Number of accounts	Ach%
Commercial Banks	14,18,089	1,32,085	9.31	13,08,877	2,40,559	18.38
Cooperative Banks	6,83,684	7,15,391	104.64	8,06,932	9,35,536	115.94
RRBs	2,97,355	22,163	7.45	3,21,218	71,821	22.36
Small Fin. Bank	25,449	17,892	70.30	13,687	44,861	327.76
Total	24,24,577	8,87,531	36.60	24,50,714	12,92,777	52.75

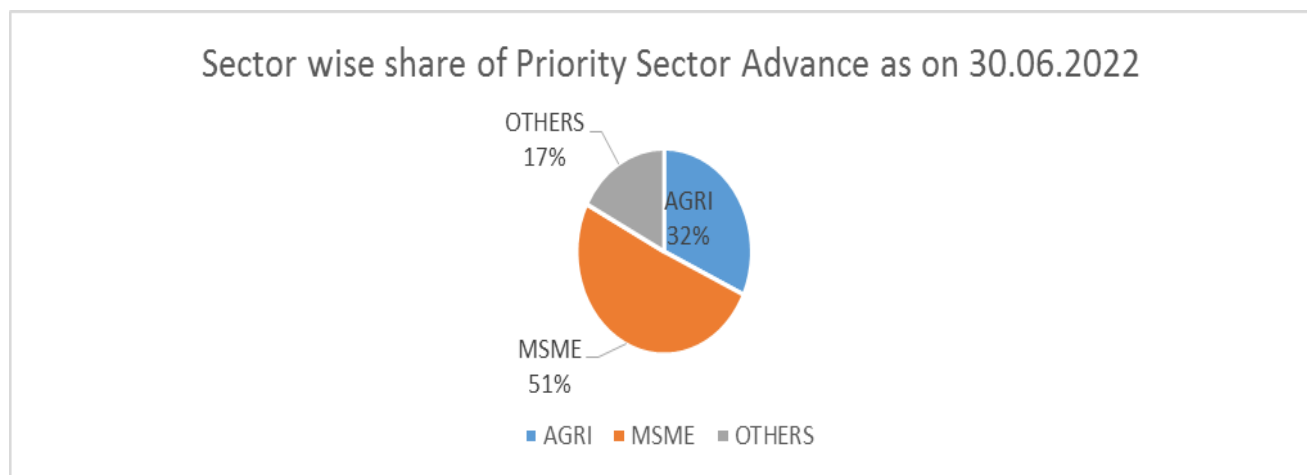
Bank- wise details of achievement is placed at **Table No. 4(C) (Page No. 133)**.

District wise details of achievement is placed at **Table No. 4(C1) (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.

Revised ACP Target for 2022-23 is placed on record as Annexure- H (Page No. 65)

11. Priority Sector Advances: The ratio of Priority Sector Advances to total advances comes to 45.27 % as on 30 June 2022, which is above the bench mark level of 40%.



(Rs in Crore)

As on 30 th June' 21	As on 31 st March' 22	As on 30 th June' 22	YOY Growth	
			Amount	%
54,317.07	62,967.78	67,251.03	12,933.93	23.81
44.22	45.16	45.27	% of Total Advances	

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

12. Agriculture Advances: Agriculture Advances have registered a Y-o-Y growth of Rs. 3582.32 Crores. The ratio of Agri Advances to total Advances is 14.43% which is below the benchmark of 18%.

(Rs in Crores)

As on 30 th June' 21	As on 31 st March' 22	As on 30 th June' 22	YOY Growth	
			Amount	%
17,855.50	18,273.52	21,437.82	3,582.32	20.06
14.53	13.11	14.43	% of Total Advances	
Agri Adv (%) with RIDF				
18.32	16.58	17.70	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs.11, 895.29 Crores and under Agriculture Term Loan was Rs. 9,542.53 Crores as at the end of June 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) (1) (Page No. 114 & 115).**

13. Flow of credit to MSMEs: MSME advances have registered a Y-o-Y growth of Rs 7,953.95 Cr.

(Rs in Crores)

As on 30 th June' 21	As on 31 st March' 22	As on 30 th June' 22	YOY Growth	
			Amount	%
26,169.40	33,679.90	34,123.35	7,953.95	30.39
21.30	24.15	22.97	% 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 is 9.58% as on 30.06.2022, which is above regulatory norms of 7.50%.

PM SVANidhi Scheme for Street Vendors: PM SVANidhi scheme was 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 61,116 cases for Rs. 70.82 Cr and disbursed Rs. 58.60 Cr till 01.09.2022 under this scheme.

Bank wise details are place on record as **Annexure- I (Page No. 67)**

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 60,235 cases for Rs. 4,463.00 Cr and disbursed Rs. 3,051.00 Cr till 30.06.2022 under this scheme. Bank wise details are placed on record as **Annexure- I1 (Page No. 68)**

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

Scheme has been discontinued since 01.04.2022.

(Rs in Crore)

As on 30 th June' 21	As on 31 st March' 22	As on 30 th June' 22	YOY Growth	
			Amount	%
8,262.18	8,494.71	8,756.81	494.63	5.99

Progress under the PM Awas Yojana scheme up to 30.06.2022 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
From 01.04.2022 to 30.06.2022	196	34.27

Bank-wise progress report up to 30.06.2022 is placed at **Annexure- J (Page No. 69)**.

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
9,345	1,370.06	196	34.27	2.10

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

As on 30 th June' 21	As on 31 st March' 22	As on 30 th June' 22	YOY Growth	
			Amount	%
589.47	583.34	587.23	-2.24	-0.38

Bank wise details of Educational Loans are shown in **Table No. 1f(2) (Page No. 119)**.

16. Advances to Weaker Sections: The ratio of advances to weaker sections to total advances is 12.44% which is above the bench mark level of 11%.

(Rs. in Crores)

As on 30 th June' 21	As on 31 st March' 22	As on 30 th June' 22	YOY Growth	
			Amount	%
11,790.69	14,658.33	18,488.90	6,698.21	56.81
9.60	10.51	12.44	% of Total Advance	

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

17. Review of Progress under other components of ACP:

(Rs. in Crores)

Component	As on 30 th June' 21	As on 31 st March' 22	As on 30 th June' 22	YOY Growth	
				Amount	%
Export	628.66	649.26	726.08	97.42	15.50
Social Infrastructure	48.52	67.22	73.95	25.43	52.41
Renewable Energy	6.79	3.07	3.26	-3.53	-52.00

18. Position of NPAs as on 30.06.2022:

(Rs in Crores)

Banks	Advances	NPA	% NPA
PSU	95,518.52	5,574.74	5.84
Private Bank	38,733.53	829.59	2.14
Coop Banks	6,360.71	125.06	1.97
CRGB	5,390.80	197.48	3.66
Small Fin Bank	2,564.79	148.05	5.77
Total	1,48,568.35	6,874.92	4.63

Bank wise NPA are shown in **Table No. 11G (Page No. 158)**

KCC NPA: Out of Total NPA, KCC NPA- 52,325 accounts of Rs 576.44 Crores as per **Annexure- K (Page No. 70)**

Cases under SARFAESI: Out of Total NPA, 513 cases for Rs. 318.97 Crores filed under SARFAESI and are pending for disposal with District Administrations as per **Annexure- K1 (Page No. 71)**.

Position of NPAs in respect of Govt. Sponsored schemes

Status of NPA in Government Sponsored Scheme								
Sr No	Government Sponsored Schemes	As on 31.03.2022			As on 30.06.2022			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)	442.51	53.99	12.20	313.64	59.30	18.91	6.71
2	National Rural Livelihood Mission (NRLM)	731.86	45.96	6.28	783.27	43.02	5.49	-0.79
3	National Urban Livelihood Mission (NULM)	150.74	32.40	21.49	124.70	28.76	23.06	1.57
4	Aadivasi Swarojgaar Yojana	21.65	4.94	22.81	18.55	4.68	25.23	2.42
5	Antyodaya Swarojagaar Yojana	30.32	9.65	31.82	23.18	7.53	32.48	0.66
6	Pradhan Mantri MUDRA Yojana (PMMY)	5,126.34	604.67	11.80	5,754.43	763.04	13.26	1.46
7	Stand up India (SUI)	462.22	55.51	12.01	456.13	61.22	13.42	1.41
8	PMSVANIDHI	18.58	7.08	38.11	16.12	6.60	40.94	2.83
Total Government Sponsored Scheme		6,984.22	814.20	11.66	7,490.02	974.15	13.00	1.40

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

19. Issues remaining unresolved at DCC/DLRC meeting: As against 28 DCC & 28 DLRC meetings to be conducted till June 22, 22 DCC & DLRC meetings have been conducted. No unresolved issues of DLCC/DLRC meetings have been escalated to SLBC during this quarter. District wise detail of meeting conducted is as under:

Sr No	Districts	DCC/DLRC meetings to be held up to 30.06.2022	DCC/DLRC meeting held during 2022-23	BLBC meetings to be held up to 30.06.2022	BLBC meeting held during 2022-23
1	Balod	2	0	5	5
2	Baloda Bazar	2	2	6	6
3	Balrampur	2	2	6	6
4	Bemetera	2	0	4	4
5	Bijapur	2	0	4	4
6	Bilaspur	2	2	4	4
7	Dantewada	2	2	4	4
8	Dhamtari	2	2	4	4
9	Durg	2	0	3	3
10	Gariaband	2	2	5	5
11	Gaurell-Pendra-Marwahi	2	2	3	3
12	Jagdalpur	2	0	7	0
13	Janjgir - Champa	2	0	9	9
14	Jashpur Nagar	2	0	8	8
15	Kanker	2	0	7	7
16	Kawardha	2	0	4	4
17	Kondagaon	2	0	5	5
18	Korba	2	0	5	5
19	Koriya	2	0	5	5
20	Mahasamund	2	0	5	5
21	Mungeli	2	2	3	3
22	Narayanpur	2	2	2	2
23	Raigarh	2	0	9	9
24	Raipur	2	0	4	4
25	Rajnandgaon	2	2	9	9
26	Sarguja	2	0	7	7
27	Sukma	2	2	3	3
28	Surajpur	2	0	6	6
Total		56	22	146	139

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.

20. PRAGATI: Review of Social Security Scheme- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY): Progress made under PMJJBY, PMSBY and APY up to 30.06.2022 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
30.06.2022	87,36,070	31,70,363	7,01,250	1,26,07,683
% Growth in Enrolment (Renewal + New Enroll) over March'22	3.51%	8.30%	9.12%	-
Total eligible PMJDY accounts	1,17,70,188	86,57,556		

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 30.06.2022 is placed at **Annexure- L (Page No. 73)**.

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 30.06.2022 (Data Source Mission Jansuraksha, Gol) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	18,333	196	984	110	19,623
PMSBY	3,110	94	582	9	3,795
Total	21,443	290	1,566	119	23,418

Bank-wise and District-wise progress report up to 30.06.2022 is placed at **Annexure- L1 (Page No. 75)**.

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.

21. 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 30.06.22	% achiev	As on 30.06.22	% achiev	As on 30.06.22	% achiev	As on 30.06.22	% achiev
Target - 100% of Benchmark	1,29,755		9,775		30,303		2,886	
Bastar	92,259	71.03	12978	132.77	32335	106.70	2250	77.97
Bijapur	71,633	55.21	11617	118.85	25165	83.05	863	29.91
Dantewada	94,303	72.67	10443	106.83	23933	78.98	1439	49.85
Kanker	1,11,383	85.84	13016	133.16	34131	112.63	3528	122.23
Kondagaon	95,431	73.55	15122	154.70	26417	87.18	4880	169.11
Korba	1,13,507	87.48	10420	106.60	28771	94.94	2398	83.08
Mahasamund	1,28,966	99.39	11126	113.82	44689	147.47	3646	126.34
Narayanpur	93,469	72.04	10358	105.96	24245	80.01	1772	61.41
Rajnandgaon	1,18,602	91.41	15309	156.62	37401	123.42	2674	92.66
Sukma	80,825	62.30	8807	90.10	20563	67.86	1417	49.12

Source : DFS data

22. Review of Prime Minister Formalization 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.

355 proposals have been sourced up to 31.08.2022, Out of which 42 cases of Rs.2.22 crores has been sanctioned, 49 cases are under process. In this regard SLBC has written a letter to all Banks vide letter no. SLBC/2022-23/159 DATED 08/09/2022 to clear the pendency and to ensure appropriate action to achieve target. Details is placed as **Annexure- M (Page No. 77)**

23. PMSVAMITVA Scheme: DFS received a letter dt 27.10.2021 from Ministry of Panchayat 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 Panchayat 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 up to 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.

24. Sustainable Development Goals (SDG): Progress in the State as on 30.06.2022

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	12.62	12.38	12.67
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	31.26	-	56.14	50.97	57.28
3	ATM per 100000 population	42.65	15.22	12.66	9.85	13.28
4	Proportion of Women A/c Holder in PMJDY	50	55.66	55.66	56.19	55.56
5	Percentage of Household with a Bank A/c	-	99.99	99.98	-	-

25. 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 Q4 of 2021-22	Camps conducted during Q4 of 2021-22	Target for Q1 of 2022-23	Camps conducted during Q1 of 2022-23
Special Camps	210	410	210	395
Target Specific Camps	525	432	525	562
Camps by Rural Branches	3633	3611	3645	3280

Details is placed as **Annexure- N (Page No. 79)**

Agenda Items for information and record

Govt Sponsored Schemes

26. 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 2022-23		Application submitted		Sanctioned		Disbursement		Pending	Sanction % of Target	
No.	Amount	Number	Amount	Number	Amount	Number	Amount	Number	No	Amt
86,000	1065.00	33,138	848.59	17054	329.64	15339	262.46	16084	20%	31%

Bank wise target and achievement details for year 2022-23 (up to 31.07.2022) is placed at **Annexure- O (Page No. 80)**.

27. National Urban Livelihood Mission (NULM): The component wise achievement up to 31.07.2022 is as under:-

(In Numbers)

Scheme	Physical Target 2022-23	Cases Sponsored	Cases Sanctioned	Loan Disbursed	Pending	% Achievement against target
Interest Subsidy for Individual Loan	9,372	3,681	952	866	2,648	10
Interest Subsidy for Group Loan	1,451	233	147	141	86	10
Interest Subsidy for Bank Linkage	5,567	1,500	559	525	931	10
Total	16,390	5,414	1,658	1,532	3,665	10

Bank wise detailed progress report is placed at **Annexure- P (Page No. 81)**.

28. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2021-22 up to 31.07.2022 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	10,000	3,551	912	2,573	9%
2	Adivasi Swarojgar Yojana	2,000	2,074	313	1,713	16%
Total		12,000	5,625	1,225	4,286	10%

Bank wise detailed progress report is placed at **Annexure- Q (Page No. 85)**.

29. Dairy Entrepreneurship Development Scheme (State Government): The Scheme is run by Department of Veterinary, Government of Chhattisgarh. The progress under the scheme up to 31.07.2022 is as under: -

(Amt in lakhs)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
330.23	60	45.82	13.87

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

30. Prime Minister's Employment Generation Programme (PMEGP):

Performance under PMEGP up to 31.08.2022 is as under:

Scheme	Target (No) 2022-23	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	1432	42.59	2139	585	16.32	41% (38%)
PMEGP KVIB	1114	33.13	1037	257	5.32	23% (16%)
PMEGP KVIC	636	18.93	965	108	5.00	17% (26%)
Total	3182	94.65	4141	950	26.64	30% (28%)

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

31. Mukhya Mantri Yuva Swarojgar Yojana (MMYSY): To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress up to 31.07.2022 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	521	29	4	1%	5%

Bank- wise, District –wise achievement details are placed **at Annexure- T (Page No. 93)**.

32. 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 2022-23 is as under:

Particulars	Target Set
Physical Target (No of Application)	5,98,891
Financial Target (Rs in Crores)	3,811.50

Scheme component – wise target: Component- wise achievement under PMMY for 2022-23 up to 31.08.2022 is as under:

(Amt in Crores)

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target 2022-23	419223	2668.04	119778	762.30	59890	381.16	598891	3811.50
Achievement against Target	114696 (27%)	296.18 (11%)	36537 (30%)	521.02 (68%)	6269 (10%)	476.75 (125%)	157502 (26%)	1293.95 (34%)
NBFC	109837	360.26	13101	95.55	197	13.86	123135	469.68
Total	224533	656.44	49638	616.57	6466	490.61	280637	1763.63

Overall achievement up to 31.08.2022 is 34% in terms of amount and 26% in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure- U (Page No. 95)**.

33. Stand-Up India:

Performance under Stand-Up India scheme up to 31.08.2022 is as under:

	No of Bank (Branches)	Total No of Cases
Target	41 (3222)	6,444
Performance	12 Banks	189
% Achievement	-	2.93 % (Amt of Rs.38.65 Crores sanctioned)
No of Cases received		192
No of Cases Sanctioned		189 (98%)

Bank- wise, district-wise achievement details are placed at **Annexure- V (Page No. 97)**

34. Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBY) Education Loans: - The scheme run by Department of Technical Education, CG Government is in force since 2012-13. Under this scheme a financial assistance in the form of interest subvention is extended to borrowers of Education loan whose family income is up to Rs. 2.00 lac per annum. Canara Bank is the nodal Bank for management of lodgement and disbursement of interest subvention claims.

Final Claims under MMUSRBY for 2020-21 is as under:

(Rs. in Lakhs)

Category	No of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	480	1017.28	101.13	93.28
OBC	682	1387.01	142.52	133.60
SC	185	386.36	38.71	36.00
ST	127	296.15	28.49	27.42
Total	1474	3086.80	310.85	290.30

Bank- wise achievement details are placed at **Annexure - W (Page No. 99)**.

35. Progress under various digital delivery channels up to 30.06.2022 are as under:

S. No	Scheme	As on 08.11.2016	As on 30.06.2021	As on 31.03.2022	As on 30.06.2022	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17670	48260	75627	70429	-5198	(-6.87)
2	Debit Card	13994179	20179136	18941549	19417224	475675	2.51
3	Mobile Banking	644306	3221276	5705656	9329409	3623753	63.51
4	Internet Banking	1052685	4694050	5188854	4911433	-277421	(-5.35)
5	Credit Card	86814	281987	366336	995607	629271	171.77
6	QR Code	-	37463	457609	766063	308454	67.40
7	UPI	-	6065132	8641934	9938106	1296172	14.99

Bank-wise detailed progress is placed at **Annexure- X (Page No. 100)**.

*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 30.06.2022 is placed at **Annexure- X1, X2 & X3 (Page No. 101, 103, 105)**

36. KCC Loan - During the year 2022-23, 1,49,825 new KCC cards amounting to Rs. 1075.01 Crores were issued by Banks in Chhattisgarh.

Outstanding as on 30 June 2022	
No of KCC	Amount Outstanding (in Crore)
21,07,275	10,693.32

Details of Bank wise information of KCC are shown in **Table No. 8(a) (Page No.143)**.

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 **40.31** lakh registered PM-KISAN beneficiaries in the State. Banks have issued 21.07 lakh KCC up to 30.06.2022 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 12,804(11,206 – AH and 1598 – Fisheries) beneficiaries are 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 Crores)
Kharif-2022	12,96,662	63,21,795	8,573.54
Kharif WBCIS 2022	16,083	44,837	202.69
Rabi-2021	2,22.857	9,54,571	1,221.05
Rabi WBCIS 2021	9,178	18,461	84.35
Total	15,44,780	73,39,664	10,081.63

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

37. Activities Conducted in RSETIs: RSETIs Programme conducted up to 30.06.2022 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 30.06.22	Youth trained since opening to 30.06.22	Programme conducted from 01.04.22 to 30.06.22	Youth trained from 01.04.22 to 30.06.22	Settlement Ratio
1	State Bank of India	11	2527	66013	56	1581	26
2	Bank of Baroda	5	1335	33630	23	612	28
3	Central Bank of India	2	433	12507	7	193	17
	TOTAL	18	4295	112150	86	2386	26

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- Y (Page No. 107)**.

Status of opening of new RSETI is placed as **Annexure- Y1 (Page No. 108)**

Status of pending claims of RSETIs of Lead Banks in Chhattisgarh:

As on 31/07/2022 Rs.22.75 Crs. is pending.

38. Any other item, with the permission of the Chair

1. During Steering Sub-committee meeting, Chairman CRGB raised an issue that charges are noted in Bhuiyan Portal in case of advances sanctioned under Agriculture segment but there is no such system of noting charges against properties mortgaged under advances sanctioned in other than agriculture segment.

2. SC-ST Chamber of Commerce & Industry (SSCCI) have requested to convene subcommittee meeting to discuss specific problems, challenges, issues, difficulties & concerns of SC-ST's Bank credit share. In this regard we have requested Directorate of Institutional Finance (DIF), Govt. of CG vide letter no. SLBC/2022-23/139 dated 11.08.2022 & SLBC/2022-23/169 dated 16.09.2022 for their guidance on convening meeting of above subcommittee.