

**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़**  
**88वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)**  
**State Level Bankers' Committee, Chhattisgarh**  
**88<sup>th</sup> SLBC Meeting,**  
**Mantralaya, Nava Raipur, Atal Nagar (C.G.)**  
**Agenda Index**

<b>Agenda No.</b>	<b>Description</b>	<b>Page No.</b>
1	Adoption of the minutes of 87th SLBC meeting held on 10.10.2022	4
2	Action taken report (ATR) of the 87th SLBC meeting	4
3	Minutes of SLBC sub committees	4
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	5
5	Status of expansion of bank branch network in LWE affected districts of Chhattisgarh	6
6	Banking Infrastructure in Chhattisgarh	8
7	Deposit & Advances	10
8	CD Ratio	10
9	Review of Performance under Annual Credit Plan: 2022-23	14
10	Priority sector advances	17
11	Agriculture advances	17
12	Flow of credit to MSME	18
13	Flow of credit for affordable housing	19
14	Grant of education loan	19
15	Advances to weaker sections	19
16	Review of progress under other components of ACP	20
17	Position of NPA	20
18	Issues remaining unresolved at DCC/DLRC meeting	22
19	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	23
20	Targeted financial inclusion intervention programme (TFIIP)	23

21	PMSVAMITVA Scheme	24
22	Progress in Sustainable Development Goal	25
23	Progress under various digital delivery channels	25
24	KCC loan & Crop insurance under Pradhan Mantri Fasal Bima Yojana	26
25	Activities conducted in RSETIs	27
26	Specialized Programme for 10 least performing districts selected on the basis of Key Performance Indicators (KPIs)- “Mission Utkarsh” , Distt - Balrampur	29
27	Visit of department related parliamentary standing committee on industry to Kumarakaom, Chennai and Havelock (Swaraj Deep) from 07-11 <sup>th</sup> November' 2022 Regarding high reiection of applications in PMEGP.	29
28	Any other item, with the permission of the chair 1. Implementation of Model Land Leasing Act 2016 (exploring possibility)	31

## Annexures

<b>Annexure</b>	<b>Description (As per book)</b>	<b>Page</b>
A	Minutes of 87th SLBC Meeting dated 10.10.2022	33
A1	Action Taken Report of 87 <sup>th</sup> SLBC Meeting dated 10.10.2022	40
B	Minutes of SLBC Sub-Committees	49
B1	Crop duration of crops grown in Chhattisgarh	61
C	Status of Uncovered Villages as per DFS GIS Mapping	65
C1	List of uncovered villages with connectivity status	66
D	Proposed ATM Expansion plan in Rural Area	67
E	Details of business correspondent/Bank Mitra	68
F	Details of KCC NPA	69
F1	Details of pendency in SARFAESI	70
G	Progress under PMJJBY, PMSBY and APY - Registration	71
H	Digital payment system	72
H1	Current status of digitization in Mahasamund District	73
H2	Current status of digitization in Balod District	74
H3	Current status of digitization in Mungeli District	75
I	Details of activities conducted in RSETIs	76
I1	Status of opening of new RSETIs	77

## **88<sup>th</sup> Meeting of State Level Bankers' Committee, Chhattisgarh**

### **Agenda**

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

#### **1. Adoption of the Minutes of 87<sup>th</sup> SLBC meeting held on 10.10.2022**

87<sup>th</sup> meeting of State Level Bankers' Committee was held on 10.10.2022. 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. 33)** and the same may also be viewed/downloaded from our website [www.slbchhattisgarh.com](http://www.slbchhattisgarh.com).

#### **2. Action Taken Report of the 87<sup>th</sup> 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. 40)**. 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: -

<b>Sr No</b>	<b>Subcommittee on</b>	<b>Meeting Date</b>
1	Government Sponsored Scheme	10.10.2022
2	Agriculture	31.10.2022
3	Digital Payment	15.12.2022
4	Financial Inclusion	28.12.2022

The meeting of GSS Subcommittee & the meeting of Agriculture Subcommittee is due for one Quarter each. 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. SLBC has requested both the conveners vide letter for timely convening the meetings of SLBC Sub-Committee so that any important issues or outcome of the discussion held in the Sub-Committee meeting can be put-up to subsequent Quarterly SLBC meeting. Minutes of the above subcommittee meetings are placed as **Annexure – B (Page No. 49)**.

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. 61**). In this regard, matter has been forwarded to member banks for their views so that if there are any changes the same can be put up to upcoming SLBC meeting for approval.

#### **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 : 99.75%
- Number of unbanked Villages : 49

#### **(Source-DFS GIS Mapping as on 30.11.2022)**

Number of uncovered Villages as on last SLBC meeting: 42

Villages covered since last SLBC meeting : 27 but 34 new villages added by DFS  
(District-wise, Bank-wise list of 49 villages is attached as **Annexure- C (Page No. 65)**)

Name of uncovered villages with connectivity status provided by DoT in these 49 villages as on 30.11.2022 is attached as **Annexure– C1 (Page No. 66)**

**As per the DFS GIS Mapping as on 30.11.2022, out of 49 villages 16 villages were earlier covered by a banking outlet of banks namely Canara Bank & Bank of India but now turned Unbanked. Both the banks have advised SLBC to restore banking facility by January' 2023.**

It is pertinent to mention that out of the remaining 49 Villages to be covered, In 27 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 the meeting with the controllers of banks in the State of Chhattisgarh DoT officials informed the forum that the connectivity will be made available at these locations by March 2023. The banks concerned at 22 unbanked locations (where connectivity is available) were advised to open banking outlet by January 31, 2023.

**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 30.11.2022 and district wise progress is as under: -

Sr. No	District	No of Proposed Centers	Open ed	Pendi ng	Village Name	Bank Name	Present Status
1	Bijapur	33	31	2	Usur	ICICI Bank Ltd.	No progress
					Timed	Bank of Baroda	Premises has been allotted for the Branch.
2	Sukma	25	23	2	Chintalnar	AXIS Bank Ltd.	<b>Chintalnar-</b> No update
					Kundanpal		<b>Kundanpal-</b> Branch will be opened by 15.01.2023
3	Bastar	29	28	1	Sadra Bodenar	HDFC Bank Ltd.	HDFC has advised that branch will be opened by 15.01.2023
4	Dantewada	18	18	0			
5	Kanker	7	7	0			
6	Kondagaon	7	7	0			
7	Narayanpur	12	12	0			
8	Rajnandgaon	19	19	0			
<b>Total</b>		<b>150</b>	<b>145</b>	<b>5</b>			

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)	Present Status
Chhattisgarh	Bilaspur	Bilha	438998	Dagauri	4720	Union Bank of India	The opening of the branch is under process and will open within the stipulated timeline.
Chhattisgarh	Gaurela-Pendra-Marwahi	Pendra Road Gorella	437488	Sadhwani	4701	Kotak Mahindra Bank	Kotak Mahindra Bank expressed inability for any commitment.
Chhattisgarh	Jashpur	Bagicha	433623	Pandrapat	5161	Bank of India	The Bank of India has opened the new branch at village Pandrapat on 24.12.2022.
Chhattisgarh	Korba	Poundi-Uroda	435993	Jalke	3370	Axis Bank Ltd	Axis Bank has advised that the matter is pending with CEO, Jila Panchayat Korba for allotment of premises.
Chhattisgarh	Surguja	Ambikapur	433048	Khairwar	3274	Chhattisgarh Rajya Grameen Bank	CRGB has advised that there is already a bank branch (Ambikapur Main Branch) situated within 5Km of radius. A letter dated 23.11.2022 has been forwarded to DFS for removal of Khairwar village.

In the 87<sup>th</sup> quarterly SLBC meeting the Chair asked banks to provide timeline for the completion of the task and instructed allottee banks to adhere to the timeline given by them.

Union Bank of India – 31.01.2023

Bank of India – 31.01.2023

CRGB - 31.12.2022

AXIS Bank Ltd – 31.12.2022

Kotak Mahindra Bank has not given any commitment.

The village Sadhwani was initially allotted to IDFC FIRST Bank but IDFC First Bank advised that they already have a branch in the vicinity of Sadhwani village and the customers of the Sadhwani village are being served by their Pendra Road branch. On their request, LDM has allocated that location to Kotak Mahindra Bank vide letter no. Lead Bank/GPM/2022-23/94 dated 03.10.222.

The village Khairwar was allotted to Chhatisgarh Rajya Grameen Bank but CRGB has requested SLBC for removal of village from pending list of unbanked villages as village Khairwar is within 5KM radius of their Ambikapur Main Branch and they have 1 active BC in this village and 2 active BCs are within 5KM radius. CRGB is also providing mobile ATM service in this villages.

SLBC has taken up the matter with DFS for removal of village vide letter SLBC/2022-23/246 dated 23/11/2022.

**Bank of India has opened the Brick & Mortar branch at the village- Pandrapat, Dist. Jashpur**

## **6. Banking Infrastructure in Chhattisgarh**

**Number of Branches:** There are 1416 Rural, 883 Semi-urban and 928 Urban branches in the State aggregating **3227** Branches as at the end of September' 2022. Out of these 71% branches are operating in rural and semi-urban areas.

Bank wise & District wise information of Branch network is shown in **Table No. 1(N) & 1(N-1) (Page No. 96 & 97).**

**Number of ATMs:** There are 516 ATMs in Rural centres, 985 in Semi-urban centres and 1742 in urban centres in the State aggregating to **3243** ATMs at the end of September' 2022. Out of these 46% ATMs are established at rural and Semi-urban area.

Bank wise & District wise information of ATM network is shown in **Table No. 1(O) & 1(O-1) (Page No. 98 & 99).**

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.

Six banks have proposed to install 92 ATMs (SBI- 4, Union Bank of India- 6, Axis Bank- 8, Bandhan Bank- 2, ICICI Bank- 13 & HDFC Bank- 59). Three banks have proposed to install 1165 Micro ATMs (Union bank of India- 10, Axis Bank- 8 & CRGB- 1147) and 1 Mobile ATM Van in rural areas by SBI as per the information received from banks. Out of proposed 92 ATMs, 18 ATMs have been installed (SBI- 4, Union Bank of India- 6 & Axis



Bank- 8). Also, 18 MICRO ATMs have been installed so far. (Union Bank of India- 10 & Axis Bank- 8). 1 Mobile ATM Van is already operational in Raipur.

**As per RBI website there are 950 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 4193 ATMs including white label ATMs in the State as on September 30, 2022.

Bank wise information regarding proposed ATM expansion plan in rural areas is placed as **Annexure- D, (Page No. 67)**.

**Bank Mitra (BCs):** In Chhattisgarh the deployment of Bank Mitra as on 30.09.2022 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
31.03.2022	37,434	31,867	5,567	10,755	13,260	4,900
30.06.2022	39,345	32,261	7,084	11,118	15,653	6,306
30.09.2022	35,035	26,569	8,466	11,044	16,201	14,096

# As per DBT GIS portal of DFS, MoF, Gol (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 24,431. RBL, FINO PAYMENTS & PAYTM PAYMENTS BANK has the major difference. SLBC has instructed all these banks vide letter SLBC/2022-23/227 dated 21.10.2022 to reconcile the difference.

- RBL bank in its response apprised that they will reconcile with DBT GIS portal by 31<sup>st</sup> January' 2023.
- PAYTM PAYMENTS BANK has advised that they don't have access in DBT GIS portal. However, they have updated data on CISBI portal as on 31.10.2022. They have requested Mission FI, DFS for mapping with DBT GIS portal, and then the data will be uploaded.
- FINO PAYMENTS BANK has not updated the data till date.

Bank wise information of Bank Mitra is placed on record as **Annexure- E (Page No. 68)**

## 7. Deposit & Advances:

**Deposits:** Deposits recorded a Y-o-Y growth of Rs.24, 858.98 Cr

(Rs in Crore)

As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
			Amount	%
1,92,699.39	2,14,424.87	2,17,558.37	24,858.98	12.90

**Advances:** Advances recorded a Y-o-Y growth of Rs.27, 278.83 Cr.

(Rs in Crore)

As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
			Amount	%
1,22,288.65	1,48,568.35	1,49,567.48	27,278.83	22.31

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 78)**

## 8. 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	2,17,558.37
Total Advances (A)	1,49,567.48
<b>CD Ratio</b>	<b>68.75%</b>
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	2,071.75
<b>A+B</b>	<b>1,51,639.23</b>

<b>The Adjusted CD Ratio for the State</b>	<b>69.70%</b>
Loan under RIDF (C)	4,735.66
Total Advances (A+B+C)	1,56,374.89
<b>CD Ratio including RIDF</b>	<b>71.88%</b>

**CD Ratio (Summary):**

Number of Banks functional in Chhattisgarh	41
Number of Banks with CD Ratio > = 60%	29
Number of Banks with CD Ratio < 60%	12
Number of Districts with CD Ratio >= 40%	27
Number of Districts with CD ratio <40%	1

Details of Districts wise CD Ratio are shown in **Table No. 1 (A-1) (Page No. 79)**

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

	<b>As on 31.03.21</b>	<b>As on 31.03.22</b>	<b>As on 30.06.22</b>	<b>As on 30.09.22</b>
<b>CD Ratio</b>	62.93%	65.75%	69.29%	68.75%
<b>Adjusted CD Ratio</b>	67.10%	69.65%	72.68%	69.70%
<b>CD Ratio including RIDF</b>	69.51%	71.94%	74.95%	71.88%

<b>National level Adjusted CD ratio</b>	-	-	74.65%	76.03%
<b>M.P. CD ratio</b>	-	-	68.83%	68.48%
<b>Odisha CD ratio</b>	-	-	42.00%	43.24%

**Following 12 banks have CD Ratio less than 60%:**

<b>Sr. No</b>	<b>Bank</b>	<b>Deposit Share in Total Deposit as on September'22</b>	<b>CD Ratio September' 21</b>	<b>CD Ratio September' 22</b>	<b>September'22 over September'21</b>
1	BANK OF BARODA	7.58	67.35	56.57	-10.78
2	<b>CENTRAL BANK OF INDIA</b>	<b>4.75</b>	<b>41.03</b>	<b>44.48</b>	<b>3.45</b>
3	PUNJAB AND SIND BANK	0.37	41.06	38.52	-2.54
4	<b>STATE BANK OF INDIA</b>	<b>32.44</b>	<b>47.89</b>	<b>58.88</b>	<b>10.99</b>
5	UNION BANK OF INDIA	4.77	48.14	46.37	-1.78
6	IDBI BANK	3.25	61.11	35.93	-25.18
7	KARUR VYASYA BANK	0.02	22.94	22.10	-0.84
8	DBS BANK INDIA (E-LVB)	0.01	85.89	22.20	-63.69
9	<b>SOUTH INDIAN BANK</b>	<b>0.10</b>	<b>20.88</b>	<b>22.15</b>	<b>1.27</b>
10	<b>APEX BANK</b>	<b>7.01</b>	<b>54.78</b>	<b>59.81</b>	<b>5.03</b>
11	<b>CHATTISGARH RRB</b>	<b>5.99</b>	<b>36.82</b>	<b>43.52</b>	<b>6.70</b>
12	<b>EQUITAS SMALL FIN. BANK</b>	<b>0.21</b>	<b>37.23</b>	<b>48.99</b>	<b>11.76</b>

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. Out of 12 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:**

Only one district is showing CD ratio below 40%, which needs improvement.

Sr. No	District wise	Deposits	Advances	CD Ratio September'21	CD Ratio September'22	Variance (September' 22 over September'21)
1	RAIPUR	65639.88	66468.28	98.63	101.26	2.63
2	KABIRDHAM	2427.68	2045.91	72.24	84.27	12.03
3	MAHASAMUND	3678.58	3152.11	76.63	85.69	9.06
4	RAIGARH	9801.18	6880.15	55.70	70.20	14.49
5	DANTEWADA	2237.94	1516.69	62.99	67.77	4.78
6	MUNGELI	1729.2	1155.84	59.16	66.84	7.68
7	KONDAGAON	1823.25	1179.64	50.10	64.70	14.60
8	BEMETARA	2873.2	1841.96	60.62	64.11	3.48
9	BASTAR	4802.63	3012.15	55.28	62.72	7.44
10	DHAMTARI	4411.29	2747.92	58.28	62.29	4.01
11	RAJNANDGAON	8084.43	4673.71	50.12	57.81	7.69
12	KANKER	3266.05	1877.98	46.55	57.50	10.95
13	BALODA BAZAR	5071.61	3137.95	55.07	61.87	6.81
14	KORBA	10421.01	5680.52	42.56	54.51	11.95
15	<b>DURG</b>	<b>28382.75</b>	<b>14835.17</b>	<b>52.33</b>	<b>52.27</b>	<b>-0.06</b>
16	SURGUJA	6124.23	3176.72	43.57	51.87	8.30
17	JANJGIR-CHAMPA	7383.08	3705.91	46.04	50.19	4.16
18	BIJAPUR	933.87	459.04	36.11	49.15	13.04
19	KOREA	5418.68	2630.22	25.24	48.54	23.30
20	<b>BILASPUR</b>	<b>25422.94</b>	<b>11670.32</b>	<b>49.27</b>	<b>45.90</b>	<b>-3.37</b>
21	BALOD	4156.36	1852.55	36.98	44.57	7.59
22	JASHPUR	3113.86	1382.88	35.58	44.41	8.83
23	SUKMA	867.51	379.49	35.59	43.74	8.15
24	GAURELA-PENDRA-MARWAHI	1132.23	494.08	35.67	43.64	7.97
25	BALRAMPUR	2107.69	918.36	36.51	43.57	7.06
26	GARIYABAND	1631.77	997.57	53.27	61.13	7.86
27	NARAYANPUR	683.62	275.75	33.80	40.34	6.53
28	<b>SURAJPUR</b>	<b>3931.85</b>	<b>1418.61</b>	<b>30.20</b>	<b>36.08</b>	<b>5.88</b>
	<b>GRAND TOTAL</b>	<b>217558.37</b>	<b>149567.48</b>	<b>63.46</b>	<b>68.75</b>	<b>5.29</b>

During last SLBC meeting there were 6 districts having CD ratio below benchmark, as on 30.09.2022, there is only 1 districts having CD ratio less than 40%. However, CD ratio has increased in this district as compared to September' 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 Convener 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.

In a meeting with the controllers of banks in the state of Chhattisgarh convened by SLBC on November 23, 2022 DGM, RBI advised the LDMs, where the CD ratio has increased and is just above 40%, to ensure that there is no downward revision in the CD ratio below 40% in the subsequent quarters.

**9. Review of Performance under Annual Credit Plan: 2022-23:** The performance under Annual Credit Plan up to quarter ended September' 22 is as under:-

#### PRIORITY SECTOR

Sr. No	Sector	Total (Public Sector Banks, Private Banks, RRBs, SFBs and Rural Cooperative Banks)					
		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
<b>1</b>	<b>Priority Sector</b>						
1A	Agriculture= 1A(i)+1A(ii)+1A(iii)	1877618	20720.46	1919572	14443.57	102.23	69.71
1A(i)	Farm Credit	1778633	18363.95	1904757	11536.35	107.09	62.82
1A(ii)	Agriculture Infrastructure	65588	1446.06	470	116.31	0.72	8.04
1A(iii)	Ancillary Activities	33397	910.45	14345	2790.91	42.95	306.54
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	373705	12208.85	125032	18587.36	33.46	152.24
1B(i)	Micro Enterprises	160659	3558.15	115860	7509.42	72.12	211.05
1B(ii)	Small Enterprises	87060	4322.21	6852	6252.66	7.87	144.66
1B(iii)	Medium Enterprises	41537	1752.67	1986	4742.24	4.78	270.57
1B(iv)	Others under MSMEs	84449	2575.82	334	83.04	0.40	3.22
1C	Other Priority Sector = 1D+1E+1F+1G+1H+1I	199391	4182.49	123220	1690.72	61.80	40.42

1D	Export Credit	23141	300.34	4	10.82	0.02	3.60
1E	Education (Priority Sector)	24348	353.73	3440	62.85	14.43	17.77
1F	Housing (Priority Sector)	27929	1837.99	12750	764.92	45.65	41.62
1G	Social Infrastructure	44636	740.69	349	5.35	0.78	0.72
1H	Renewable Energy	45830	498.08	15	25.06	0.03	5.03
1I	Others	33507	451.66	106662	821.72	318.33	181.93
2	Priority Sector= 1A+1B+1C	2450714	37111.80	2167824	34721.65	88.46	93.56
3	Loans to weaker Sections under PSL	385870	6285.83	1581187	8809.24	409.77	140.14
	Out of 3 above, loans to individual women beneficiaries up to 1 lakh	44533	835.4	205194	842.22	460.77	100.82

### NON-PRIORITY SECTOR

Sr. No	Sector	Total (Public Sector Banks, Private Banks, RRBs, SFBs and Rural Cooperative Banks)					
		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
4	<b>Non-Priority Sector</b>						
4A	Agriculture(NPS)	42	1.36	694	4572.46	1652.38	336210.29
4B	Education(NPS)	313	17.71	291	43.79	92.97	247.26
4C	Housing(NPS)	214856	7588.31	12069	1801.70	5.62	23.74
4D	Personal Loans under Non-Priority Sector	12228	431.99	52013	1983.20	425.36	459.08
4E	Others(NPS)	379884	12241.30	315661	44815.25	83.09	366.10
5	Non-Priority Sector =4A+4B+4C+4D+4E	607323	20280.67	380728	53216.40	62.69	262.40
	<b>Total (PS+ NPS) = 2+5</b>	<b>3058037</b>	<b>57392.47</b>	<b>2548552</b>	<b>87938.05</b>	<b>83.34</b>	<b>153.22</b>

- **Sector wise Performance:** Comparative data for June' 2022 and September' 2022:

(Amount in Crore)

Sector	ACP Target (Fixed Annual)		30.06.2022				30.09.2022			
			Achievement/ Disbursement		% Achievement		Achievement/ Disbursement		% Achievement	
	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
<b>AGRI</b>	18,77,618	20,720.46	11,56,547	7,474.98	<b>61.60</b>	<b>36.07</b>	19,19,572	14,443.57	<b>102.23</b>	<b>69.71</b>
<b>MSME</b>	3,73,705	12,208.85	79,827	8,379.65	<b>21.36</b>	<b>68.64</b>	1,25,032	18,587.36	<b>33.46</b>	<b>152.24</b>
<b>OPS</b>	1,99,391	4,182.49	56,403	1,600.03	<b>28.29</b>	<b>38.25</b>	1,23,220	1,690.72	<b>61.80</b>	<b>40.42</b>
<b>Total</b>	<b>24,50,714</b>	<b>37,111.80</b>	<b>12,92,777</b>	<b>17,454.66</b>	<b>52.75</b>	<b>47.03</b>	<b>21,67,824</b>	<b>34,721.65</b>	<b>88.46</b>	<b>93.56</b>

- **Agency wise Performance:** Comparative data for June' 2022 and September' 2022:

(Amount in Crore)

Agency	ACP Target (Fixed Annual)		30.06.2022				30.09.2022			
			Achievement/ Disbursement		% Achievement		Achievement/ Disbursement		% Achievement	
	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
<b>Commercial Banks</b>	13,08,877	25,187.53	2,40,559	12,187.67	<b>18.38</b>	<b>48.39</b>	5,03,138	26,316.81	<b>38.44</b>	<b>104.48</b>
<b>Cooperative Banks</b>	8,06,932	7,691.97	9,35,536	4,122.95	<b>115.94</b>	<b>53.60</b>	14,23,072	6,145.68	<b>176.36</b>	<b>79.90</b>
<b>RRBs</b>	3,21,218	3,896.17	71,821	813.95	<b>22.36</b>	<b>20.89</b>	1,54,389	1,591.42	<b>48.06</b>	<b>40.85</b>
<b>Small Finance Banks</b>	13,687	336.13	44,861	330.09	<b>327.76</b>	<b>98.20</b>	87,225	667.74	<b>637.28</b>	<b>198.66</b>
<b>Total</b>	<b>24,50,714</b>	<b>37,111.80</b>	<b>12,92,777</b>	<b>17,454.66</b>	<b>52.75</b>	<b>47.03</b>	<b>21,67,824</b>	<b>34,721.65</b>	<b>88.46</b>	<b>93.56</b>

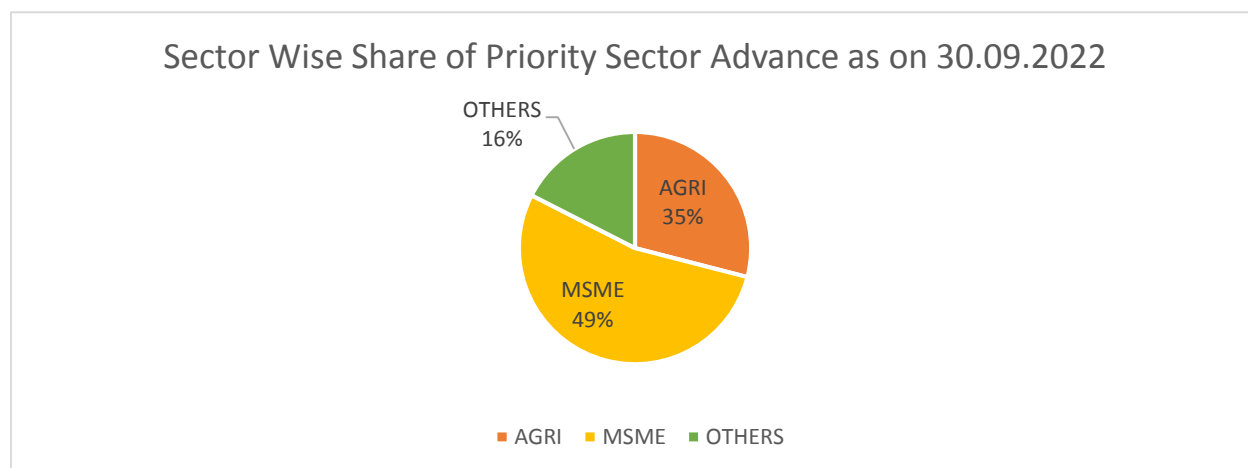
Bank- wise details of achievement is placed at Table No. 4(C) (Page No. 102).

District wise details of achievement is placed at Table No. 4(C-1) (Page No. 103).

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.



**10. Priority Sector Advances:** The ratio of Priority Sector Advances to total advances comes to 46.21 % as on 30<sup>th</sup> September' 2022, which is above the bench mark level of 40%.



(Rs in Crore)

As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
			Amount	%
58,292.11	67,251.03	69,110.42	10,818.31	18.56
1,22,288.65	1,48,568.35	1,49,567.48	Total Advances	
47.67	45.27	46.21	% of Total Advances	

Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D)** (Page No. 82).

**11. Agriculture Advances:** Agriculture Advances have registered a Y-o-Y growth of Rs. 3,673.81 Crores. The ratio of Agri Advances to total Advances is 16.07% which is below the benchmark of 18%. However there is an increase of 1.64% from June'22 to Sept'22.

(Rs in Crores)

As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
			Amount	%
20,363.29	21,437.82	24,037.10	3,673.81	18.04
1,22,288.65	1,48,568.35	1,49,567.48	Total Advances	
16.65	14.43	16.07	% of Total Advances	
Agri Adv (%) with RIDF				
20.44	17.72	19.24	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs.14, 631.40 Crores and under Agriculture Term Loan was Rs. 9,405.72 Crores as at the end of Sept' 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. 83 & 84).**

**12. Flow of credit to MSMEs:** MSME advances have registered a Y-o-Y growth of Rs. 6,585.10 Crores. However there is decrease of 0.26% from June'22 to Sept'22

(Rs in Crores)

As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
			Amount	%
27,377.46	34,123.35	33,962.56	6,585.10	24.05
1,22,288.65	1,48,568.35	1,49,567.48	Total Advances	
22.39	22.97	22.71	% of Total Advances	

Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 85).** Share of credit to micro enterprises to total advances is 9.48% as on 30.09.2022, which is above regulatory norms of 7.50%.

#### **Banks With Micro Enterprises advances Below Benchmark 7.50%**

Sr. No.	NAME OF THE BANK	Total Advance (In Crores)	Advance to MICRO ENTERPRISES (Including Khadi & village Industries)	% of Advances to MICRO ENTERPRISES (Including Khadi & village Industries)
1	APEX BANK	8149.56	0.00	0.00
2	FINCARE SMALL FIN. BANK	55.83	0.00	0.00
3	SURYODAY SMALL FIN. BANK	77.94	0.01	0.01
4	INDIAN OVERSEAS BANK	837.39	9.36	1.12
5	BANDHAN BANK	1561.76	35.66	2.28
6	UJJIVAN SMALL FIN. BANK	93.18	2.62	2.81
7	STATE BANK OF INDIA	39868.68	1339.73	3.36
8	UCO BANK	3691.84	125.67	3.40
9	UTKARSH SMALL FIN. BANK	134.75	5.67	4.21
10	FEDERAL BANK	296.97	15.97	5.38
11	IDFC FIRST BANK	1337.85	85.74	6.41
	<b>ALL BANKS</b>	<b>149567.48</b>	<b>14180.29</b>	<b>9.48</b>

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

(Rs in Crore)

As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
			Amount	%
8,413.49	8,756.81	8,794.80	381.31	4.53

**14. Grant of Education Loan:** Education loan outstanding under priority sector is as under:

(Rs. in Crores)

As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
			Amount	%
595.96	587.23	600.96	5.00	0.84

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F- 1) (Page No. 86)**.

**15. Advances to Weaker Sections:** The ratio of advances to weaker sections to total advances is 15.12% which is above the bench mark level of 11%.

(Rs. in Crores)

As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
			Amount	%
15,258.62	18,488.90	22,620.86	7,362.24	48.25
1,22,288.65	1,48,568.35	1,49,567.48	Total Advances	
12.48	12.44	15.12	% of Total Advance	

\*Since the Weaker section includes mainly SC/ST beneficiaries, the separate Sub-Committee meeting for SC/ST is not feasible.

Bank wise details are shown in **Table No. 1(G) (Page No. 88)**

<b>Banks With Weaker Section Advances Below 11%</b>				
Sr.No.	NAME OF THE BANK	Total Advance (In Crores)	Advances to Weaker Section (In Crores)	% Adv to Weaker Section
1	DBS BANK INDIA (E-LVB)	5.53	0.07	1.27
2	CITY UNION BANK	104.54	1.52	1.45

3	ICICI BANK	8217.11	133.42	1.62
4	TAMILNAD MERCANTILE BANK	15.04	0.27	1.80
5	STATE BANK OF INDIA	39868.68	1703.49	4.27
6	BANK OF INDIA	5654.83	269.79	4.77
7	KARNATAKA BANK	530.25	25.42	4.79
8	PUNJAB NATIONAL BANK	12434.7	669.55	5.38
9	HDFC BANK	12804.69	711.75	5.56
10	YES BANK	1422.53	80.94	5.69
11	UCO BANK	3691.84	261.27	7.08
12	FEDERAL BANK	296.97	21.16	7.13
13	AXIS BANK	5270.24	375.70	7.13
14	INDIAN BANK	3245.27	233.30	7.19
15	SOUTH INDIAN BANK	47.03	3.70	7.87
16	IDBI BANK	2563.78	207.94	8.11
17	KARUR VYASYA BANK	9.53	0.97	10.18
	<b>ALL BANKS</b>	<b>149567.48</b>	<b>22620.86</b>	<b>15.12</b>

#### 16. Review of Progress under other components of ACP:

(Rs. in Crores)

Component	As on 30 <sup>th</sup> Sep' 21	As on 30 <sup>th</sup> June' 22	As on 30 <sup>th</sup> Sep' 22	YOY Growth	
				Amount	%
Export	383.24	726.08	474.02	90.78	23.69
Social Infrastructure	13.08	73.95	77.05	63.97	489.07
Renewable Energy	12.34	3.26	26.01	13.67	110.78

#### 17. Position of NPAs as on 30.09.2022:

(Rs in Crores)

Banks	June'2022			September'2022			Net Change In NPA
	Advances	NPA	% NP A	Advances	NPA	% NPA	
PSU	95,518.52	5,574.74	5.84	90,950.10	5,431.22	5.97	-143.52
Private Bank	38,733.53	829.59	2.14	42,027.01	1,042.65	2.48	213.06
Coop Banks	6,360.71	125.06	1.97	8,149.56	376.36	4.62	251.13
CRGB	5,390.80	197.48	3.66	5,719.11	199.18	3.48	1.70
Small Fin Bank	2,564.79	148.05	5.77	2,721.70	195.51	7.18	47.46
<b>Total</b>	<b>1,48,568.35</b>	<b>6,874.92</b>	<b>4.63</b>	<b>1,49,567.48</b>	<b>7,244.92</b>	<b>4.84</b>	<b>370.00</b>

Bank wise NPA are shown in **Table No. 11(H) (Page No. 115)**

**KCC NPA:** Out of Total NPA, KCC NPA- 69,248 accounts of Rs 561.53 Crores as per **Annexure- F (Page No. 69)**

**Cases under SARFAESI:** Out of Total NPA, 829 cases for Rs. 620.62 Crores filed under SARFAESI and are pending for disposal with District Administrations as per **Annexure- F1 (Page No. 70).**

**Position of NPAs in respect of Priority Sector & Non-Priority Sector:**

Priority Sector NPA as on 30.09.2022										
Bank	Total Agriculture (PS)	Total MSMEs (PS)	Education (PS)	Housing (PS)	Social Infrastructure	Renewable Energy	Other Priority	Total Priority Sector (NPA)	Priority Sector Advances	% NPA
PSUs	832.8	1840.81	44.95	119.93	55.38	0.00	7.2	2901.07	34697.43	8.36
PRIVATE BANKS	268.71	311.25	0.21	44.13	0.07	0.00	69.78	694.15	21315.86	3.26
COOP.BANKS	225.79	0.39	0.33	36.01	0.00	0.00	19.53	282.05	7726.67	3.65
RRBs	56.46	69.57	1.73	14.39	0.00	0.00	9.9	152.05	3347.81	4.54
SMALL FIN. BANK	80.56	38.37	0.09	0.88	0.00	0.00	43.83	163.73	2022.65	8.09
GRAND TOTAL	1464.32	2260.39	47.31	215.34	55.45	0.00	150.24	4193.05	69110.42	6.07

Non-Priority Sector NPA as on 30.09.2022								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Others NPS	Total Non-Priority Sector (NPA)	Non Priority Sector Advances	% NPA
PSUs	9.01	0.58	85.62	46.75	2388.2	2530.15	56252.61	4.50
PRIVATE BANKS	1.06	0.11	54.49	32.5	260.34	348.5	20711.04	1.68
COOP.BANKS	0.00	0.00	0.00	10.25	84.06	94.31	422.90	22.30
RRBs	0.00	0.00	4.62	31.97	10.54	47.13	2371.22	1.99
SMALL FIN. BANK	0.00	0.00	0.88	0.09	30.81	31.78	698.98	4.55
GRAND TOTAL	10.07	0.69	145.6	121.56	2773.9	3051.87	80456.75	3.79

**18. Issues remaining unresolved at DCC/DLRC meeting:** As against 56 DCC & 56 DLRC meetings to be conducted till September' 22, 102 DCC & DLRC meetings have been conducted. In 5 Districts meetings are yet to be 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 30.09.2022	DCC/DLRC meeting held during 2022-23	BLBC meetings to be held up to 30.09.2022	BLBC meeting held during 2022-23
1	Balod	4	4	10	10
2	Baloda Bazar	4	2	12	11
3	Balrampur	4	4	12	9
4	Bemetera	4	4	8	8
5	Bijapur	4	4	8	8
6	Bilaspur	4	4	8	8
7	Dantewada	4	2	8	7
8	Dhamtari	4	4	8	8
9	Durg	4	2	6	6
10	Gariaband	4	4	10	7
11	Gaurell-Pendra-Marwahi	4	4	6	6
12	Jagdalpur	4	4	14	14
13	Janjgir - Champa	4	4	18	15
14	Jashpur Nagar	4	2	16	3
15	Kanker	4	4	14	11
16	Kawardha	4	2	8	4
17	Kondagaon	4	4	10	8
18	Korba	4	4	10	10
19	Koriya	4	4	10	8
20	Mahasamund	4	4	10	10
21	Mungeli	4	4	6	6
22	Narayanpur	4	4	4	4
23	Raigarh	4	4	18	16
24	Raipur	4	4	8	8
25	Rajnandgaon	4	4	18	18
26	Sarguja	4	4	14	14
27	Sukma	4	4	6	6
28	Surajpur	4	4	12	12
<b>Total</b>		<b>112</b>	<b>102</b>	<b>292</b>	<b>255</b>

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

**19. 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 30.11.2022 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
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
30.11.2022	90,49,044	34,15,622	7,82,931	1,32,47,597
% Growth in Enrolment (Renewal + New Enrollment) over March'22	7.21%	16.68%	21.83%	-

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 30.11.2022 is placed at **Annexure- G (Page No. 71)**.

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.

## **20. 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	
<b>Target - 100% of Benchmark</b>	1,29,755		9,775		30,303		2,886	
District	As on 30.11.22	% achiev	As on 30.11.22	% achiev	As on 30.11.22	% achiev	As on 30.11.22	% achiev
Bastar	94458	72.80	14923	152.66	33502	114.98	2578	85.308
Bijapur	74860	57.69	12054	123.31	25485	84.74	1102	34.962
Dantewada	97075	74.81	11217	114.75	24832	83.35	1774	57.034
Kanker	119751	92.29	17086	174.79	36508	127.40	3816	127.89
Kondagaon	96937	74.71	16365	167.42	27423	92.49	5370	178.17
Korba	120157	92.60	11612	118.79	29806	101.26	2735	89.778
Mahasamund	131983	101.72	12707	129.99	46496	158.30	4133	135.59
Narayanpur	97256	74.95	12054	123.31	25517	85.96	2224	71.137
Rajnandgaon	123142	94.90	16391	167.68	38285	128.36	3132	101.52
Sukma	83368	64.25	9504	97.23	21080	72.53	1631	54.435
<b>Average</b>	<b>103899</b>	<b>80.07</b>	<b>13391</b>	<b>137.00</b>	<b>31799</b>	<b>104.94</b>	<b>2850</b>	<b>98.74</b>

**21. PMSVAMITVA Scheme:** DFS received a letter dated 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.

## 22. Sustainable Development Goals (SDG): Progress in the State as on 30.09.2022

Sr. 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	12.53	12.19	12.61
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	31.26	-	55.77	54.37	56.08
3	ATM per 100000 population	42.65	15.22	16.24	9.90	13.31
4	Proportion of Women A/c Holder in PMJDY	50	55.66	55.64	56.13	55.55
5	Percentage of Household with a Bank A/c	-	99.99	99.98	-	-

## 23. Progress under various digital delivery channels up to 30.09.2022 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 30.09.2021	As on 30.06.2022	As on 30.09.2022	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17670	57315	70429	50180	-20249	-28.75
2	Debit Card	13994179	20769736	19417224	17281909	-2135315	-11.00
3	Mobile Banking	644306	5422925	9329409	10447914	1118505	11.99
4	Internet Banking	1052685	5136209	4911433	5344983	433550	8.83
5	Credit Card	86814	294115	995607	334721	-660886	-66.38
6	QR Code	-	312463	766063	1017037	250974	32.76
7	UPI	-	8402354	9938106	3940747	-5997359	-60.35

Bank-wise detailed progress is placed at **Annexure- H (Page No. 72)**.

\*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 30.09.2022 is placed at **Annexure- H1, H2 & H3 (Page No. 73, 74, 75)**

**24. KCC Loan** - During the year 2022-23, 1, 23,474 new KCC cards amounting to Rs. 1,310.90 Crores were issued by Banks in Chhattisgarh.

<b>Outstanding as on 30<sup>th</sup> September' 2022</b>	
No of KCC	Amount Outstanding (in Crore)
21,22,425	12,723.44

Details of Bank wise information of KCC are shown in **Table No. 8(A) (Page No.104)**.

**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 **40.76** lakh registered PM-KISAN beneficiaries in the State. Banks have issued 21.22 lakh KCC up to 30.09.2022 which is 52.10% of total registered beneficiaries. For KCC saturation Banks have to cover remaining Farmers.

It is pertinent to mention that DFS had launched a special sprint 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 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:-

	<b>Total Farmers</b>	<b>Total Policy</b>	<b>Amount of Insurance Cover (in Crores)</b>
<b>Kharif-2022</b>	12,96,405	63,20,014	8,571.97
<b>Kharif WBCIS 2022</b>	16,083	44,832	202.67
<b>Rabi-2022*</b>	2,51,009	11,87,219	1,271.25
<b>Rabi WBCIS 2022*</b>	13,399	43,844	178.90
<b>Total</b>	<b>15,76,896</b>	<b>75,95,909</b>	<b>10,224.79</b>
<b>*Tentative Data</b>			

#### **WBCIS:-Weather Based Crop Insurance Scheme**

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.

**25. Activities Conducted in RSETIs:** RSETIs Programme conducted up to 30.09.2022 are as under:

<b>Sr. No</b>	<b>Name of Bank</b>	<b>No. of RSETI</b>	<b>Programme conducted since opening to 30.09.22</b>	<b>Youth trained since opening to 30.09.22</b>	<b>Programme conducted from 01.04.22 to 30.09.22</b>	<b>Youth trained from 01.04.22 to 30.09.22</b>	<b>Settlement Ratio</b>
1	State Bank of India	11	2,588	67,716	117	3,234	32%
2	Bank of Baroda	5	1,372	34,610	60	1,592	24%
3	Central Bank of India	2	437	12,623	11	309	42%
	<b>TOTAL</b>	<b>18</b>	<b>4295</b>	<b>112150</b>	<b>86</b>	<b>2386</b>	<b>30%</b>

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- I (Page No. 76)**.

Status of opening of new RSETI is placed as **Annexure- I1 (Page No. 77)**

**Status of pending claims of RSETIs of Lead Banks in Chhattisgarh:** As on 31/07/2022 Rs.22.75 Crs. is pending.

<b>PENDING CLAIMS OF RSETIs IN CHHATTISGARH AS ON 31-07-2022</b>						
(Amt. In Lakh)						
SL. No.	Name of the Sponsoring Bank	Name of RSETIs	Grand Total			
			Claims Submitted	Claims Received	Claims Rejected	Claims Pending with SRLM
1	Bank of Baroda	Dhamtari	106.22	43.03	0.00	63.19
2	Bank of Baroda	Durg	110.74	53.86	0.48	56.40
3	Bank of Baroda	Mahasamund	118.47	36.36	0.00	82.11
4	Bank of Baroda	Raipur	109.87	32.15	0.00	77.72
5	Bank of Baroda	Rajnandgaon	52.14	8.19	0.00	43.95
<b>Bank of Baroda Total</b>			<b>497.44</b>	<b>173.58</b>	<b>0.48</b>	<b>323.37</b>
6	Central Bank Of India	Korea (C.G)	82.97	0.00	0.00	82.97
7	Central Bank Of India	Surguja	34.93	0.00	0.00	34.93
<b>Central Bank Of India Total</b>			<b>117.89</b>	<b>0.00</b>	<b>0.00</b>	<b>117.9</b>
8	State Bank of India	Bijapur	82.1	27.60	0.00	54.5
9	State Bank of India	Bilaspur	521.41	281.96	0.00	239.45
10	State Bank of India	Dantewada	238.57	113.4	0.00	125.17
11	State Bank of India	Jagdalpur	212.28	104.27	0.00	108.01
12	State Bank of India	Janjgir-Champa	555.62	224.51	0.00	331.12
13	State Bank of India	Jashpurnagar	285.11	118.89	0.00	166.22
14	State Bank of India	Kanker	295.23	122.07	0.00	173.16
15	State Bank of India	Kawardha	300.4	163.34	0.00	137.06
16	State Bank of India	Korba	243.64	112.43	0.00	131.21
17	State Bank of India	Narayanpur	146.69	56.34	0.00	90.35
18	State Bank of India	Raigarh	528.03	197.41	53.59	277.02
<b>State Bank of India Total</b>			<b>3409.08</b>	<b>1522.22</b>	<b>53.59</b>	<b>1833.27</b>
<b>Grand Total</b>			<b>4024.41</b>	<b>1695.80</b>	<b>54.07</b>	<b>2274.54</b>

**26. Specialized Programme for 10 least performing districts selected on the basis of Key Performance indicators (KPIs) – “Mission Utkarsh”, Distt – Balrampur:-**

In the line of saturation programme launched by Hon’ble Prime Minister on 22<sup>nd</sup> January’ 2022, for selected 10 districts under the aegis of NITI Aayog and line ministries, Balrampur district has been selected on the basis of identified KPIs for a more intense and focused intervention to bring this district at par with other Districts that are performing well on these parameters. The target is to reach the State average by February’ 2023 and thereafter the National average by February’ 2025.

KPIs selected for the intervention are as under: -

- (a). Current & Saving accounts (CASA), per lakh population.
- (b). Enrolments under PMJJBY, per lakh population.
- (c). Enrolments under PMSBY, per lakh population.
- (d). APY, per lakh population.
- (e). MUDRA, per lakh population.

The progress under the Programme as on 30.11.2022 are as under:

Progress of "Special Campaign for Balrampur District" (Nov-22)														
District	State	Population	Operative CASA accounts (per lakh population) as on 25.11.2022				PMJJBY enrolments (per lakh population) as on 30.11.2022				PMSBY enrolments (per lakh population) as on 30.11.2022			
			Ach. (Nov'22)	State	% Ach to state benchmark	National	Ach. (Nov'22)	State	% Ach to state benchmark	National	Ach. (Nov'22)	State	% Ach to state benchmark	National
Balrampur	Chhattisgarh	730491	145753	152000	96%	155000	10854	9000	121%	10000	29012	27000	107%	30000
District	State	Population	APY subscribers (per lakh population) as on 30.11.2022				MUDRA accounts (per lakh population) as on 23.12.2022				Banking Infra as on 30.11.2022			
			Ach. (Nov'22)	State	% Ach to state benchmark	National	Ach. (Nov'22)	State	% Ach to state benchmark	National	No. of Branch	No. of BC incl. IPPB	No. of ATMs	No. of Uncovered Villages
Balrampur	Chhattisgarh	730491	2767	2000	138%	2349	9836	23646	60%	24928	66	765	32	0

**27. Visit of department related parliamentary standing committee on industry to Kumarakom, Chennai and Havelock (Swaraj Deep) from 07-11<sup>th</sup> November’ 2022 Regarding high rejection of applications in PMEGP:-**

DFS vide letter F.No.3/8/200-IF-II, Ministry of Finance, Govt. of India, stated that Parliamentary Standing Committee on Industry on behalf of the Department visited Kumarakom on 7<sup>th</sup> November and Chennai on 9<sup>th</sup> November, 2022. The Committee members raised concerns about the high rate of rejection of applications under PMEGP

by the banks, particularly on the grounds of service area, time limit for submitting documents, having achieved the target etc. Same issues were raised by the Committee visit to Havelock on 11<sup>th</sup> November' 2022.

PMEGP is an important flagship scheme of the Ministry of MSME and provides self-employment to rural and urban youth through establishment of micro-enterprises in the non-farm sector by assisting traditional artisans and unemployed youth in rural as well as urban areas. In this regard, DFS advised SLBC to take up the this matter as a separate agenda item and monitor the progress of PMEGP with all banks and also examine the high rate of rejection applications under PMEGP by banks.

<b>BANK-WISE PMEGP REJECTION AS ON 23.11.2022</b>					
<b>Sr. No</b>	<b>Bank Name</b>	<b>'DIC'</b>	<b>KVIB'</b>	<b>KVIC'</b>	<b>Total</b>
1	STATE BANK OF INDIA	568	291	262	1121
2	CHHATTISGARH RAJYA GRAMIN BANK	387	231	157	775
3	BANK OF BARODA	236	113	137	486
4	PUNJAB NATIONAL BANK	198	99	128	425
5	CENTRAL BANK OF INDIA	148	68	70	286
6	CANARA BANK	100	58	55	213
7	UNION BANK OF INDIA	89	38	36	163
8	BANK OF INDIA	90	37	21	148
9	INDIAN BANK	48	25	31	104
10	UCO BANK	35	21	33	89
11	INDIAN OVERSEAS BANK	27	19	6	52
12	IDBI BANK	13	8	21	42
13	BANK OF MAHARASHTRA	6	16	14	36
14	PUNJAB AND SIND BANK	4	2	4	10
15	AXIS BANK LTD	2	2	0	4
16	HDFC BANK	1	0	1	2
17	BANDHAN BANK LTD	1	0	0	1
18	ICICI BANK LIMITED	0	1	0	1
<b>Grand Total</b>		<b>1953</b>	<b>1029</b>	<b>976</b>	<b>3958</b>

<b>DISTRICTS-WISE PMEGP REJECTION AS ON 23.11.2022</b>					
<b>Sr. No</b>	<b>District Name</b>	<b>DIC'</b>	<b>KVIB'</b>	<b>KVIC'</b>	<b>Total</b>
1	BALOD	50	32	7	89
2	BALODABAZAR	75	50	21	146
3	BALRAMPUR	71	47	2	120
4	BASTAR	105	52	5	162
5	BEMETERA	70	7	10	87
6	BIJAPUR	28	28	2	58
7	BILASPUR	78	54	453	585
8	DANTEWADA	20	15	0	35
9	DHAMTARI	99	75	10	184
10	DURG	86	39	17	142
11	GARIABANDH	79	8	21	108
12	GAURELA-PENDRA-MARWAHI	21	36	2	59
13	JANJGIR-CHAMPA	131	82	73	286
14	JASHPUR	72	12	3	87
15	KANKER	66	40	15	121
16	KAWARDHA	71	36	14	121
17	KONDAGAON	43	54	5	102
18	KORBA	164	28	19	211
19	KORIYA	63	53	4	120
20	MAHASAMUND	30	32	15	77
21	MUNGELI	89	42	53	184
22	NARAYANPUR	22	13	3	38
23	RAIGARH	74	43	33	150
24	RAIPUR	85	34	84	203
25	RAJNANDGAON	115	61	24	200
26	SUKMA	10	0	1	11
27	SURAJPUR	81	30	7	118
28	SURGUJA	55	26	73	154
<b>Grand Total</b>		<b>1953</b>	<b>1029</b>	<b>976</b>	<b>3958</b>

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

1. Implementation of Model Land Leasing Act 2016 (exploring possibility)