

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़

89वीं बैठक मंत्रालय, नवा रायपुर अटल नगर ९छ।ग।)

State Level Bankers' Committee, Chhattisgarh
89th SLBC Meeting,
Mantralaya, Nava Raipur, Atal Nagar (C.G.)
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89th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 88th SLBC meeting held on 16.01.2023

88th meeting of State Level Bankers' Committee was held on 16.01.2023. 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.slbcchhattisgarh.com.

2. Action Taken Report of the 88th 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 ~~on~~ revamped LBS scheme the meeting of SLBC Sub-Committees were held as under: -

Sr No	Subcommittee on	Meeting Date
1	Government Sponsored Scheme (Sept & Dec-22)	09.02.2023
2	Agriculture	31.10.2022
3	Digital Payment	14.02.2023
4	Financial Inclusion	14.02.2023

The meeting of Agriculture Subcommittee is due for two Quarters. The convener of Agriculture subcommittee is NABARD. They have been advised to adhere to the timelines for conducting the meeting. SLBC has requested the conveners vide various letters 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. 50)**.

4. Status of opening of banking outlets in unbanked villages as per 5 km criteria (Uncovered Villages as per DFS GIS Mapping) and progress under RBI FIP roadmap for coverage of villages with population below 2000 : -

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

- Number of villages in State (2011 census) : 19,567
- Status of coverage : 99.90%
- Number of unbanked Villages : 20

(Source-DFS GIS Mapping as on 31.01.2023)

Number of uncovered Villages as on last SLBC meeting : 49

Villages covered since last SLBC meeting : 31 but 2 new villages added by DFS

(District-wise, Bank-wise list of 20 villages is attached as **Annexure- C (Page No. 54)**)

Name of uncovered villages with connectivity status provided by DoT in these 20 villages as on 31.01.2023 is attached as **Annexure– C1 (Page No. 55)**

It is pertinent to mention that out of the remaining 20 Villages to be covered, in 14 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 6 unbanked locations (where connectivity is available) were advised to open banking outlet by February, 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 148 locations new Branches/ATMs have been opened/installed by 31.12.2022 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	32	1	Usur	ICICI Bank Ltd.	ICICI bank has advised that branch will be opened by 15.03.2023.
					Timed	Bank of Baroda	Branch has been opened on 21.01.2023
2	Sukma	25	24	1	Chintalnar	AXIS Bank Ltd.	Chintalnar- Axis Bank has requested for change of location. The matter was taken up with DFS and DFS vide letter dated 14.02.2023 advised

							SLBC to co-ordinate with District Magistrate/State Govt. officials for resolution of the issue. Hence, SLBC will take up the matter with Dist. Magistrate at earliest.
					Kundanpal		Kundanpal- Branch has been opened by DCB bank.
3	Bastar	29	28	1	Sadra Bodenar	HDFC Bank Ltd.	No Improvement
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	147	3			

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	Union Bank of India has opened the new branch at village Dagauri on 31.01.2023.
Chhattisgarh	Gaurela-Pendra-Marwahi	Pendra Road Gorella	437488	Sadhvani	4701	Kotak Mahindra Bank	Kotak Mahindra Bank has advised that they have requested CEO, jila Panchayat, G P M to allot suitable premises to open the branch. As soon as it will be done the process to open branch will be initiated.
Chhattisgarh	Jashpur	Bagicha	433623	Pandrapat	5161	Bank of India	The Bank of India has opened the new branch at village Pandrapat on 17.12.2022.
Chhattisgarh	Korba	Poundi-Uroda	435993	Jalke	3370	Axis Bank Ltd	Axis Bank has advised that the premises has been allotted and renovation work is in progress. The branch will be functional by 31.03.2023.
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 88th quarterly SLBC meeting the Chair advised banks to adhere to timeline for the opening of “Brick & Mortar” branches given by them.

Dagauri: Union Bank of India – 31.01.2023.

Sadhwani: Kotak Mahindra Bank – 30.04.2023.

Jalke: AXIS Bank Ltd – 15.02.2023

*** Union Bank of India has opened the Brick & Mortar branch at the village- Dagauri, Dist. Bilaspur**

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.

6. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1427 Rural, 895 Semi-urban and 946 Urban branches in the State aggregating **3268** Branches as at the end of December' 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. 92 & 93).**

Number of ATMs: There are 544 ATMs in Rural centres, 1016 in Semi-urban centres and 1784 in urban centres in the State aggregating to **3344** ATMs at the end of December' 2022. Out of these 47% 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. 94 & 95).**

As per RBI website there are 1044 white label ATMs in the State as on December' 31, 2022. We have sent an email to RBI for details of white label ATMs.

Accordingly, there are total number of 4388 ATMs including white label ATMs in the State as on December 31, 2022.

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, 52 ATMs

have been installed (SBI- 4, Union Bank of India- 6, Axis Bank- 8, ICICI Bank- 13 & HDFC Bank- 21). 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.

Bank wise information regarding proposed ATM expansion plan in rural areas is placed as **Annexure- D, (Page No. 56).**

Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitra as on 31.12.2022 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
31.12.2022	36,729	27,762	9,391	19,543	17,097	14,086

As per DBT GIS portal of DFS, MoF, Gol (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 33,809. Axis Bank, IDFC First Bank, Kotak Mahindra Bank, RBL, FINO PAYMENTS & PAYTM PAYMENTS BANK has the major difference. SLBC has instructed all these concerned banks through various letters time to time for reconciliation.

- RBL bank has updated 6909 BCs details on the DBT GIS portal till 31st January' 2023 and assured to reconcile the remaining difference by February, 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 updated 14,701 BCs details on DBT-GIS portal till date.
- AXIS Bank, Kotak Mahindra Bank & IDFC First Bank has not reconciled the data with DBT-GIS portal till date.

Bank wise information of Bank Mitra is placed on record as **Annexure- E (Page No. 57)**

Bank Saturation Plan Chhattisgarh 2022: DFS, MoF, Gol vide e-mail dated August 18, 2022 had shared the list of 2379 identified unbanked villages as on 08.08.2022. This list was based on GIS mapping of villages not served by any bank branch/IPPB within 5km radius. In this context, DIF, Govt. of C.G vide letter dated 25.08.2022 had taken up matter with Mission Financial Inclusion, DFS, Gol to identify minimum possible locations through GIS based tools for opening Bank branch/IPPB centre through which all these identified locations can be covered. Accordingly, a quick analysis has been made by DIF, Govt. of C.G classifying the data on the basis of the population of the villages, connectivity and also the distance from the nearest Bank/ IPPB branch

and the list of 280 locations has been shared by this office vide letter dated 13.02.2023 for opening of Brick & Mortar Branches /IPPB Branches for all the unbanked villages within a range of 5 kms. The list shared to all SLBC member banks & Lead District Managers for their willingness to open the branch in these locations.

DIF, Govt. of C.G vide letter no. 2022 dated 13.02.2023 advised SLBC to include “Bank saturation Plan Chhattisgarh 2022” as agenda item for discussion in the upcoming SLBC meeting for quarter ended Dec-22.

The list of Villages is placed as **Annexure- E1 (Page No. 58)**

Hon’able Chief Minister’s Announcement Regarding Expansion of Banking Services in LWE Areas and Others- Bijapur, Dantewada and Surguja: During visit of Hon’able Chief Minister to Bastar Division, he made announcement regarding expansion of banking services in Left Wing Extremism (LWE) affected areas. The detailed action taken on the matters referred in the announcement is placed as **Annexure- E2 (Page No. 64)**

7. Deposit & Advances:

Deposits: Deposits recorded a Q-o-Q growth of Rs.14, 261.07 Cr

(Rs in Crore)

As on 31 st Mar’ 22	As on 30 th Sep’ 22	As on 31 st Dec’ 22	Q-o-Q Growth	
			Amount	%
2,12,047.49	2,17,558.37	2,31,819.44	14,261.07	6.56

Advances: Advances recorded a Q-o-Q growth of Rs.11, 181.76 Cr.

(Rs in Crore)

As on 31 st Mar’ 22	As on 30 th Sep’ 22	As on 31 st Dec’ 22	Q-o-Q Growth	
			Amount	%
1,39,384.22	1,49,567.48	1,60,749.24	11,181.76	7.48

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 74)**

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	2,31,819.44
Total Advances (A)	1,60,749.24
CD Ratio	69.34%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	1,791.78
A+B	1,62,541.02
The Adjusted CD Ratio for the State	70.12%
Loan under RIDF (C)	4,875.60
Total Advances (A+B+C)	1,67,416.62
CD Ratio including RIDF	72.22%

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%	30
Number of Districts with CD ratio <40%	3 (Balod, Surajpur & Manendragarh)

Details of Districts wise CD Ratio are shown in **Table No. 1 (A-1) (Page No. 75)**

CD Ratio of Banks in preceding years:

	As on 31.03.22	As on 30.06.22	As on 30.09.22	As on 31.12.22
CD Ratio	65.75%	69.29%	68.75%	69.34%
Adjusted CD Ratio	69.65%	72.68%	69.70%	70.12%
CD Ratio including RIDF	71.94%	74.95%	71.88%	72.22%

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

Following 12 banks have CD Ratio less than 60%:

Sr. No.	NAME OF THE BANK	Deposit Share in Total Deposit as on Decemb er'22	CD Ratio March '22	CD Ratio Septe mber' 22	CD Ratio Dece mber' 22	Decemb er'22 over septem ber'22	Decem ber'22 over March' 22
1	DBS BANK INDIA (E-LVB)	0.01	29.71	22.20	21.31	-0.89	-8.39
2	KARUR VYSYA BANK	0.02	20.18	22.10	22.35	0.26	2.18
3	SOUTH INDIAN BANK	0.09	23.67	22.15	22.97	0.82	-0.70
4	APEX BANK	8.02	23.70	52.99	24.22	-28.77	0.52
5	PUNJAB AND SIND BANK	0.42	43.87	38.52	31.73	-6.79	-12.14
6	RBL BANK	0.19	23.03	123.26	42.67	-80.60	19.64
7	CHATTISGARH RRB	5.83	38.28	43.52	44.30	0.78	6.02
8	CENTRAL BANK OF INDIA	4.62	43.65	44.48	44.63	0.15	0.97
9	UNION BANK OF INDIA	4.55	43.13	46.37	46.87	0.50	3.74
10	EQUITAS SMALL FIN. BANK	0.19	37.11	48.99	53.66	4.67	16.55
11	UJJIVAN SMALL FIN. BANK	0.07	82.40	89.02	58.16	-30.86	-24.24
12	STATE BANK OF INDIA	31.10	56.58	56.04	59.12	3.08	2.54

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 Q-o-Q & Y-o-Y growth in CD ratio of 6 Banks.

District –wise position of CD Ratio is as under:

Only three districts namely Balod, Surajpur & Manendragarh are showing CD ratio below 40%, which needs improvement.

Sr. No	District wise	DEPOSITS			ADVANCES			CD RATIO			Variance (December' 22 over September' 22)	Variance (December' 22 over March' 22)
		As on 31ST MAR' 22	As on 30TH SEPT' 22	As on 31ST DEC' 22	As on 31ST MAR' 22	As on 30TH SEPT' 22	As on 31ST DEC' 22	As on 31ST MAR' 22	As on 30TH SEPT' 22	As on 31ST DEC' 22		
1	MANENDRAGARH	NA	NA	3543.64	NA	NA	1004.57	NA	NA	28.35	NA	NA
2	SURAJPUR	3978.06	3931.85	4108.30	1246.29	1418.61	1456.44	31.33	36.08	35.45	-0.63	4.12
3	BALOD	3977.1	4156.36	4487.60	1445.09	1852.55	1602.20	36.34	44.57	35.70	-8.87	-0.63
4	BALRAMPUR	2134.64	2107.69	2292.84	779.6	918.36	927.38	36.52	43.57	40.45	-3.13	3.93
5	NARAYANPUR	636.67	683.62	687.05	236.21	275.75	281.99	37.10	40.34	41.04	0.71	3.94
6	GAURELA-PENDRA-MARWAHI	1085.7	1132.23	1185.47	410.37	494.08	497.67	37.80	43.64	41.98	-1.66	4.18
7	JASHPUR	3065.14	3113.86	3372.65	1208.44	1382.88	1425.40	39.43	44.41	42.26	-2.15	2.84
8	SARANGARH BILAGARH	NA	NA	1491.76	NA	NA	663.06	NA	NA	44.45	NA	NA
9	MOHLA MANPUR AMBAGARH CHOUKI	NA	NA	814.23	NA	NA	362.37	NA	NA	44.50	NA	NA
10	SUKMA	831.89	867.51	873.33	318.9	379.49	393.36	38.33	43.74	45.04	1.30	6.71
11	BILASPUR	22305.87	25422.94	26709.09	10387.56	11670.32	12417.64	46.57	45.90	46.49	0.59	-0.08
12	JANJGIR-CHAMPA	7276.64	7383.08	5953.98	3231.40	3705.91	2773.28	44.41	50.19	46.58	-3.61	2.17
13	SAKTI	NA	NA	1996.80	NA	NA	940.00	NA	NA	47.08	NA	NA
14	SURGUJA	6125.47	6124.23	6785.50	2692.43	3176.72	3241.10	43.95	51.87	47.77	-4.11	3.81
15	RAJNANDGAON	7872.87	8084.43	6932.14	3765.55	4673.71	3402.48	47.83	57.81	49.08	-8.73	1.25
16	BIJAPUR	955.44	933.87	949.87	365.2	459.04	468.01	38.22	49.15	49.27	0.12	11.05
17	KHAIRAGARH CHHUIKHADAN GANDAI	NA	NA	1197.80	NA	NA	615.98	NA	NA	51.43	NA	NA
18	GARIYABAND	1731.98	1631.77	1841.40	798.67	997.57	948.57	46.11	61.13	51.51	-9.62	5.40
19	BEMETARA	2808.66	2873.2	3251.81	1464.38	1841.96	1720.45	52.14	64.11	52.91	-11.20	0.77
20	DURG	27424.49	28382.75	29834.75	13890.95	14835.17	15830.42	50.65	52.27	53.06	0.79	2.41
21	KORBA	10286.77	10421.01	10544.30	4953.95	5680.52	5722.28	48.16	54.51	54.27	-0.24	6.11
22	KANKER	3184.9	3266.05	3435.01	1544.35	1877.98	1889.57	48.49	57.50	55.01	-2.49	6.52
23	MUNGELI	1766.92	1729.2	1956.81	946.11	1155.84	1095.70	53.55	66.84	55.99	-10.85	2.45
24	BALODA BAZAR	4952.02	5071.61	4860.27	2601.57	3137.95	2752.08	52.54	61.87	56.62	-5.25	4.08
25	DHAMTARI	4329.07	4411.29	4698.50	2373.75	2747.92	2712.95	54.83	62.29	57.74	-4.55	2.91
26	KONDAGAON	1804.45	1823.25	1950.30	998.5	1179.64	1173.67	55.34	64.70	60.18	-4.52	4.84
27	BASTAR	4972.68	4802.63	5088.21	3088.73	3012.15	3096.97	62.11	62.72	60.87	-1.85	-1.25
28	KABIRDHAM	2376.68	2427.68	2647.81	1629.06	2045.91	1859.33	68.54	84.27	70.22	-14.05	1.68
29	RAIGARH	9702.18	9801.18	9374.77	5885.45	6880.15	6654.57	60.66	70.20	70.98	0.78	10.32
30	MAHASAMUND	3630.81	3678.58	4142.06	2575.53	3152.11	3039.89	70.94	85.69	73.39	-12.30	2.46
31	KOREA	5360.07	5418.68	1954.53	1407.13	2630.22	1684.40	26.25	48.54	86.18	37.64	59.93
32	DANTEWADA	2243.62	2237.94	2328.07	1730.14	1516.69	2047.96	77.11	67.77	87.97	20.20	10.85
33	RAIPUR	65226.7	65639.88	70528.79	67408.91	66468.28	76047.50	103.35	101.26	107.82	6.56	4.48
GRAND TOTAL		212047.49	217558.37	231819.44	139384.22	149567.48	160749.24	65.73	68.75	69.34	0.59	3.61

As on 31.12.2022, there are 3 districts having CD ratio less than 40%. However, CD ratio in Surajpur has increased as on Y-o-Y basis.

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 December' 22 is as under:-

PRIORITY SECTOR

(Amount in Crore)

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
1	Priority Sector						
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	1877618	20720.46	2158067	18472.19	114.94	89.15
1A(i)	Farm Credit	1778633	18363.95	2136412	14391.09	120.12	78.37
1A(ii)	Agriculture Infrastructure	65588	1446.06	709	154.06	1.08	10.65
1A(iii)	Ancillary Activities	33397	910.45	20946	3927.04	62.72	431.33
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+ 1B(iv)+1B(v)	373705	12208.85	163414	26144.65	43.73	214.15
1B(i)	Micro Enterprises	160659	3558.15	149948	10455.22	93.33	293.84
1B(ii)	Small Enterprises	87060	4322.21	9677	8534.81	11.12	197.46
1B(iii)	Medium Enterprises	41537	1752.67	3368	7094.30	8.11	404.77
1B(iv)	Others under MSMEs	84449	2575.82	421	60.32	0.50	2.34
1C	Other Priority Sector = 1D+1E+1F+1G+1H+ 1I	199391	4182.49	204711	2746.61	102.67	65.67

1D	Export Credit	23141	300.34	3	21.13	0.01	7.04
1E	Education (Priority Sector)	24348	353.73	4968	95.57	20.40	27.02
1F	Housing (Priority Sector)	27929	1837.99	18190	1165.12	65.13	63.39
1G	Social Infrastructure	44636	740.69	486	18.98	1.09	2.56
1H	Renewable Energy	45830	498.08	20	25.38	0.04	5.10
1I	Others	33507	451.66	181044	1420.43	318.33	181.93
2	Priority Sector= 1A+1B+1C	2450714	37111.80	2526192	47363.45	103.08	127.62
3	Loans to weaker Sections under PSL	385870	6285.83	1862525	11091.01	482.68	176.44
	Out of 3 above, loans to individual women beneficiaries up to 1 lakh	44533	835.4	308120	1314.99	691.89	157.41

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
3	Non-Priority Sector						
3A	Agriculture(NPS)	42	1.36	1007	10652.13	2397.62	783244.85
3B	Education(NPS)	313	17.71	366	58.31	116.93	392.25
3C	Housing(NPS)	214856	7588.31	17251	2750.19	8.03	36.24
3D	Personal Loans under Non-Priority Sector	12228	431.99	78604	3131.75	642.82	724.96
3E	Others(NPS)	379884	12241.30	441743	61356.94	116.28	501.23
4	Non-Priority Sector =3A+3B+3C+3D+3E	607323	20280.67	538971	77949.32	88.75	384.35
	Total (PS+ NPS) = 2+4	3058037	57392.47	3065163	125312.77	100.23	218.34

- **Sector wise Performance:** Comparative data for September' 2022 & December' 2022

(Amount in Crore)

Sector	ACP Target (Fixed Annual)		30.09.2022				31.12.2022			
			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
AGRI	18,77,618	20,720.46	19,19,572	14,443.57	102.23	69.71	21,58,067	18,472.19	114.94	89.15
MSME	3,73,705	12,208.85	1,25,032	18,587.36	33.46	152.24	1,63,414	26,144.65	43.73	214.15
OPS	1,99,391	4,182.49	1,23,220	1,690.72	61.80	40.42	2,04,711	2,746.61	102.67	65.67
Total	24,50,714	37,111.80	21,67,824	34,721.65	88.46	93.56	25,26,192	47,363.45	103.08	127.62

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

(Amount in Crore)

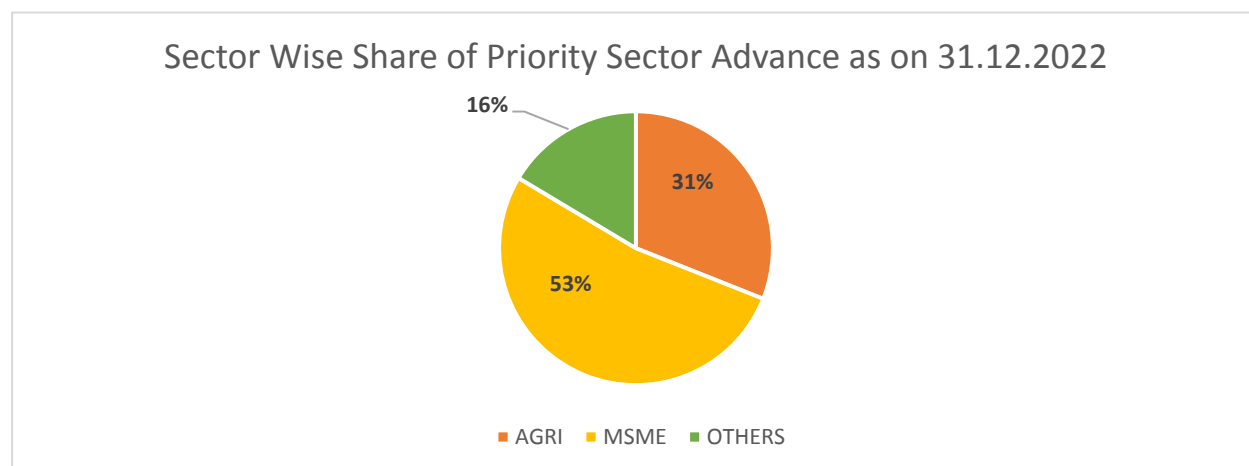
Agency	ACP Target (Fixed Annual)		30.09.2022				31.12.2022			
			Achievement/ Disbursement		% Achievement		Achievement/ Disbursement		% Achievement	
	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
Commercial Banks	13,08,877	25,187.53	5,03,138	26,316.81	38.44	104.48	7,02,906	37,062.45	53.70	147.15
Cooperative Banks	8,06,932	7,691.97	14,23,072	6,145.68	176.36	79.90	14,45,969	6,831.96	179.19	88.82
RRBs	3,21,218	3,896.17	1,54,389	1,591.42	48.06	40.85	2,36,764	2,356.07	73.71	60.47
Small Finance Banks	13,687	336.13	87,225	667.74	637.28	198.66	1,40,553	1,112.97	1026.91	331.11
Total	24,50,714	37,111.80	21,67,824	34,721.65	88.46	93.56	25,26,192	47,363.45	103.08	127.62

Bank- wise details of achievement is placed at **Table No. 4(C) (Page No. 98)**.

District wise details of achievement is placed at **Table No. 4(C-1) (Page No. 99)**.

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 43.65 % as on 31st December' 2022, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 st March' 22	As on 30 th Sep' 22	As on 31 st Dec' 22	Q-o-Q Growth	
			Amount	%
62,916.43	69,110.42	70,170.37	1,059.95	1.53
1,39,384.22	1,49,567.48	1,60,749.24	Total Advances	
45.14	46.21	43.65	% of Total Advances	

Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D) (Page No. 78)**.

11. Agriculture Advances: Agriculture Advances have registered a Q-o-Q (-Ve) growth of Rs. 2,271.85 Crores. The ratio of Agri Advances to total Advances is 13.54% which is below the benchmark of 18%. The Agri advances shows -ve growth (Q-o-Q) due to decline in agri advance level of Apex Bank.

(Rs in Crores)

As on 31 st March' 22	As on 30 th Sep' 22	As on 31 st Dec' 22	Q-o-Q Growth	
			Amount	%
18,273.52	24,037.10	21,765.25	-2,271.85	-9.45
1,39,384.22	1,49,567.48	1,60,749.24	Total Advances	
13.11	16.07	13.54	% of Total Advances	
Agri Adv. (%) with RIDF				
16.59	19.24	16.57	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs.11,338.10 Crores and under Agriculture Term Loan was Rs. 10,427.15 Crores as at the end of quarter ended Dec' 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. 79 & 80)**.

12. Flow of credit to MSMEs: MSME advances have registered a Q-o-Q growth of Rs. 2,920.04 Crores. However there is increase of 0.23% from Sept'22 to Dec'22.

(Rs in Crores)

As on 31 st March' 22	As on 30 th Sep' 22	As on 31 st Dec' 22	Q-o-Q Growth	
			Amount	%
33,628.55	33,962.56	36,882.60	2,920.04	8.60
1,39,384.22	1,49,567.48	1,60,749.24	Total Advances	
24.13	22.71	22.94	% of Total Advances	

Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 81)**.

Share of credit to micro enterprises to total advances is 9.82% as on 31.12.2022, 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 Adv to MICRO ENTERPRISES (Including Khadi & village Industries)
1	UCO BANK	3636.19	122.29	3.36
2	UTKARSH SMALL FIN. BANK	143.41	5.55	3.87
3	FEDERAL BANK	391.9	16.63	4.24
4	STATE BANK OF INDIA	42626.37	1937.82	4.55
5	IDFC FIRST BANK	1500.14	90.03	6.00
6	INDIAN BANK	4950.22	337.22	6.81
7	PUNJAB NATIONAL BANK	13166.47	928.69	7.05
All Banks		160749.24	15783.22	9.82

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

(Rs in Crore)

As on 31 st March' 22	As on 30 th Sep' 22	As on 31 st Dec' 22	Q-o-Q Growth	
			Amount	%
8,494.71	8,794.80	9,325.69	530.89	6.04

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

(Rs. in Crores)

As on 31 st March' 22	As on 30 th Sep' 22	As on 31 st Dec' 22	Q-o-Q Growth	
			Amount	%
583.34	600.96	647.48	46.52	7.74

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F- 1) (Page No. 82)**.

15. Advances to Weaker Sections: The ratio of advances to weaker sections to total advances is 13.02% which is above the bench mark level of 11%.

(Rs. in Crores)

As on 31 st March' 22	As on 30 th Sep' 22	As on 31 st Dec' 22	Q-o-Q Growth	
			Amount	%
14,658.33	22,620.86	20,924.35	-1,696.51	-7.50
1,39,384.22	1,49,567.48	1,60,749.24	Total Advances	
10.52	15.12	13.02	% of Total Advance	

* The Weaker section advances is decreased mainly due to decrease in Weaker Section advances of Bank of Maharashtra by Rs.1596.49 Cr in Dec 22 Qtr over Sep 22 Qtr

* 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. 84)**

Banks With Weaker Section Advances Below 11%				
Sr. No.	NAME OF THE BANK	Total Advance (In Crores)	Advances to Weaker Section (In Crores)	% Adv to Weaker Section
1	CITY UNION BANK	113.60	1.60	1.41
2	DBS BANK INDIA (E-LVB)	5.35	0.08	1.50
3	ICICI BANK	8589.71	191.06	2.22
4	UCO BANK	3636.19	146.51	4.03
5	IDBI BANK	4847.99	204.53	4.22
6	STATE BANK OF INDIA	42626.37	1852.23	4.35
7	BANK OF INDIA	5683.68	271.44	4.78
8	INDIAN BANK	4950.22	239.03	4.83
9	TAMILNAD MERCANTILE BANK	15.18	0.75	4.94
10	PUNJAB NATIONAL BANK	13166.47	651.33	4.95
11	YES BANK	1515.62	79.57	5.25
12	HDFC BANK	13509.43	772.00	5.71
13	FEDERAL BANK	391.90	25.76	6.57
14	AXIS BANK	6409.46	476.35	7.43
15	KARNATAKA BANK	547.26	41.79	7.64
16	BANK OF MAHARASHTRA	1709.04	134.32	7.86
17	KARUR VYSYA BANK	8.83	0.96	10.87
All Banks		160749.24	20924.35	13.02

16. Review of Progress under other components of ACP:

(Rs. in Crores)

Component	As on 31st March' 22	As on 30th Sep' 22	As on 31st Dec' 22	Q-o-Q Growth	
				Amount	%
Export	649.26	474.02	478.97	4.95	1.04
Social Infrastructure	67.22	77.05	75.06	-1.99	-2.58
Renewable Energy	3.07	26.01	25.48	-0.53	-2.04

17. Position of NPAs as on 31.12.2022:

(Rs in Crores)

September'2022				December'2022			Net Chang e In NPA
Banks	Advances	NPA	% NP A	Advances	NPA	% NPA	
PSU	90,950.10	5,431.22	5.97	99,928.62	5,300.95	5.30	-130.27
Private Bank	42,027.01	1,042.65	2.48	47,423.11	1,058.86	2.23	16.21
Coop Banks	8,149.56	376.36	4.62	4,505.65	334.14	7.42	-42.22
CRGB	5,719.11	199.18	3.48	5,984.25	174.07	2.91	-25.11
Small Fin Bank	2,721.70	195.51	7.18	2,907.61	175.50	6.04	-20.01
Total	1,49,567.48	7,244.92	4.84	1,60,749.24	7,043.52	4.38	-201.40

Bank wise NPA are shown in **Table No. 11(H) (Page No. 111)**

KCC NPA: Out of Total NPA, KCC NPA- 45,781 accounts of Rs 543.90 Crores as per **Annexure- F (Page No. 65)**

Cases under SARFAESI: Out of Total NPA, 925 cases for Rs. 1,163.39 Crores filed under SARFAESI and are pending for disposal with District Administrations as per **Annexure- F1 (Page No. 66).**

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

Priority Sector NPA as on 31.12.2022										
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	855.17	1,864.61	46.47	113.93	55.38	0.00	11.71	2,947.27	36,236.61	8.13
PRIVATE BANKs	273.53	279.58	0.32	46.54	0.08	0.00	58.68	658.73	24,089.82	2.73
COOP.BANKs	168.32	0.39	0.32	34.22	0.00	0.00	28.70	231.95	4,177.45	5.55
RRBs	40.51	63.15	1.25	14.92	0.00	0.00	11.09	130.92	3,505.43	3.73
SMALL FIN. BANK	53.64	51.74	0.16	1.27	0.00	0.00	34.44	141.25	2,161.11	6.54
GRAND TOTAL	1,391.17	2,259.47	48.52	210.88	55.46	0.00	144.62	4,110.12	70,170.42	5.86

Non-Priority Sector NPA as on 31.12.2022								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Others NPS	Total Non-Priority Sector (NPA)	Non Priority Sector Advances	% NPA
PSUs	8.64	0.19	83.48	46.64	2,214.73	2,353.68	63,691.96	3.70
PRIVATE BANKs	0.40	0.11	58.31	37.90	303.41	400.13	23,333.34	1.71
COOP.BANKs	0.00	0.00	0.00	10.25	91.94	102.19	328.18	31.14
RRBs	0.00	0.00	3.16	29.29	10.70	43.15	2,478.83	1.74
SMALL FIN. BANK	0.00	0.00	0.76	0.08	33.41	34.25	746.51	4.59
GRAND TOTAL	9.04	0.30	145.71	124.16	2,654.19	2,933.40	90,578.82	3.24

18. Issues remaining unresolved at DCC/DLRC meeting: As against 84 DCC & 84 DLRC meetings to be conducted till December' 22, 130 DCC & DLRC meetings have been conducted so far up to quarter ended December' 2022. In 18 Districts meetings are yet to be conducted for quarter ended Dec' 2022 & in 1 Districts, the meeting is still pending for quarter ended Sep' 2022. SLBC has requested LDMs for timely conduct of meeting and also requested DIF, Govt. of C.G to intervene in the matter so that Collector of the Districts may provide suitable Date/ Time. No unresolved issues of DLCC/DLRC meetings have been escalated to SLBC during this quarter.

District wise detail of meeting conducted is as under:

Sr No	Districts	DCC/DLRC meetings to be held up to 31.12.2022	DCC/DLRC meeting held during 2022-23	BLBC meetings to be held up to 31.12.2022	BLBC meeting held during 2022-23
1	Balod	6	6	15	15
2	Baloda Bazar	6	4	18	18
3	Balrampur	6	6	18	18
4	Bemetera	6	6	12	12
5	Bijapur	6	6	12	12
6	Bilaspur	6	4	12	12
7	Dantewada	6	2	12	12
8	Dhamtari	6	4	12	11
9	Durg	6	4	9	9
10	Gariaband	6	4	15	9
11	Gaurell-Pendra-Marwahi	6	4	9	6
12	Jagdalpur	6	4	21	14
13	Janjgir - Champa	6	4	27	27
14	Jashpur Nagar	6	6	24	3
15	Kanker	6	4	21	19
16	Kawardha	6	6	12	12
17	Kondagaon	6	4	15	15
18	Korba	6	4	15	15
19	Koriya	6	4	15	11
20	Mahasamund	6	6	15	15
21	Mungeli	6	4	9	9
22	Narayanpur	6	6	6	4
23	Raigarh	6	6	27	25
24	Raipur	6	4	12	12
25	Rajnandgaon	6	4	27	27
26	Sarguja	6	4	21	21
27	Sukma	6	4	9	6
28	Surajpur	6	6	18	18
Total		168	130	438	255

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 31.01.2023 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
31.01.2023	94,72,572	36,79,995	8,20,541	1,39,73,108
% Growth in Enrolment (Renewal + New Enrollment) over March'22	12.23%	26.00%	28.00%	-

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 31.01.2023 is placed at **Annexure- G (Page No. 67)**.

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)

With a view to enhance the penetration of Financial Inclusion in the Aspirational Districts, Department of Financial Services (DFS) launched Targeted Financial Inclusion Intervention Program (TFIIP) in January 2020 in 40 ADs and extended it to all 112 Aspirational Districts (ADs) in February 2021. The program has been extended for another two years upto March, 2024. Accordingly, DFS has selected 10 aspirational districts of our state for Targeted Financial Inclusion Intervention Programme (TFIIP) program. 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.

A meeting was convened by Department of Financial Services, Govt. of India under the chairmanship of Secretary (Financial services) on 20.01.2023 at New Delhi with Lead District manager(s) of 112 **Aspirational Districts** & 10 Districts of **Project Utkarsh**. SLBC Convenors and CGM/GM(FI) of the banks were also called in the review meeting. DFS reviewed district wise performance on the Key Parameters as on 31.12.2022. The original timeline for saturation/completion of tasks was March'2024. Now, DFS has squeezed the timeline and desired that Key objectives of the TFIIP to be achieved by July'2023.

District wise progress under KPIs is as under:-

Benchmark for aspirational districts	Bank Accounts (CASA) per lakh population		PMJJBY enrollments per lakh population		PMSBY enrollments per lakh population		APY enrollments per lakh population	
Target - 100% of Benchmark	1,29,755		9,775		30,303		2,886	
District	As on 31.01.2023	% achieved	As on 31.01.2023	% achieved	As on 31.01.2023	% achieved	As on 31.01.2023	% achieved
Bastar	95,306	73	15,761	161	36,500	120	2,718	94
Bijapur	75,538	58	12,163	124	25,840	85	1,237	43
Dantewada	98,451	76	11,703	120	26,254	87	1,903	66
Kanker	1,21,175	93	18,953	194	42,645	141	3,985	138
Kondagaon	97,931	75	17,138	175	29,509	97	5,590	194
Korba	1,21,610	94	12,359	126	31,714	105	2,852	99
Mahasamund	1,33,106	103	13,372	137	49,129	162	4,242	147
Narayanpur	98,402	76	12,567	129	29,573	98	2,412	84
Rajnandgaon	1,24,182	96	17,167	176	40,317	133	3,334	116
Sukma	83,853	65	9,848	101	22,849	75	1,675	58
Average	1,04,955	81	14,103	144	33,433	110	2,995	104

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 31.12.2022

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	-	12.65	12.79	12.60	10.70
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	31.26	150.26	89.30	76.71	76.79
3	ATM per 100000 population	42.65	17.93	17.18	10.20	15.24
4	Proportion of Women A/c Holder in PMJDY	50	55.66	55.63	56.10	55.53
5	Percentage of Household with a Bank A/c	-	99.99	99.98	-	-

23. Progress under various digital delivery channels up to 31.12.2022 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.03.2022	As on 30.09.2022	As on 31.12.2022	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17670	75627	50180	61509	11329	23.00
2	Debit Card	13994179	18941549	17281909	17720022	438113	3.00
3	Mobile Banking	644306	5705656	10447914	11084050	636136	6.00
4	Internet Banking	1052685	5188854	5344983	5623722	278739	5.21
5	Credit Card	86814	366336	334721	357837	23116	7.00
6	QR Code	-	457609	1017037	1154339	137302	14.00
7	UPI	-	8641934	3940747	5985068	2044321	52.00

Bank-wise detailed progress is placed at **Annexure- H (Page No. 68)**.

*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. The Director, DIF, Govt. of C.G, advised SLBC during last SLBC meeting for September quarter to include the performance analysis of "Digital Banking Units" established in the State. The performance analysis of DBU is placed below:-

Performance Analysis of Digital Banking Units cumulative as on 27.02.2023		
Name of DBU	Balod	Mahasamund
Deposits		
VKYC	4	5
EKYC	727	817
Total No. of Saving Account Opened through Tab, kiosk wih EKYC/VKYC	731	822
Current Account opened	13	15
New Term Depoist Account opened	58	13
Advances		
No. of Leads Generated	134	61
Jansamarth Portal	2	8
psbloansin59minutes.com	0	0
CRM	132	53
Loan Sanctioned	110	54
Financial Literacy Camps		
Digital Awareness Camps organised (Nos.)*	14	10
Total number of individuals who were imparted digital awareness training in the reporting period under consideration.	1145	929
Onboarding of Customers in Social Security Schemes (Nos.)		
Onboarding of customers for PMJJBY	418	412
Onboarding of customers for PMSBY	617	566
Onboarding of customer for Atal Pension Yojna (APY)	1	0
Jeevan Praman-Life certificate	0	1
Average uptime (in %) of Kiosks in the DBUs		
Cash dispensing machine	100	100
Cash deposit Machine	100	100
Passbook Kiosk	100	100
Internet Banking Kiosk	100	100
Account Opening Kiosk using EKYC/Video KYC	100	100
Control environments and proactive initiatives		
Total number of Complaints/Cyber Security incidents received through Digital Banking Units during the reporting period	0	0
Of which, number of complaints resolved	0	0
Average TAT (in days) for resolving the complaints	0	0
No. of Business Correspondents deployed for DBU	1	1
Digital Services Customers onboarded (Nos.) Ind./Merchant		
YONO/YONO Lite	485	458
UPI QR	613	697
POS	0	0
SBI YONO MERCHANT APP	0	31
Digital transactions initiated through through Digital Banking Units		
Digital transactions initiated through Digital Banking Units in the reporting period under consideration (Cash withdrawal, Cash Deposit, Statement print, transfers)	19515	36173

Current status of digitization in above three District as on 31.12.2022 is placed at **Annexure-H1, H2 & H3 (Page No. 69, 70 & 71)**

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.

Outstanding as on 31st December' 2022	
No of KCC	Amount Outstanding (in Crores)
21,41,052	9,371.93

Details of Bank wise information of KCC are shown in **Table No. 8(A) (Page No.100)**.

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 21.41 lakh KCC up to 31.12.2022 which is 53% 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:-

	Total Farmers	Total Policy	Amount of Insurance Cover (in Crores)
Kharif-2022	12,96,405	63,20,019	8,571.97
Kharif WBCIS 2022	16,083	44,832	202.67
Rabi-2022*	2,65,221	12,62,346	1,356.89
Rabi WBCIS 2022*	13,520	43,966	180.15
Total	15,91,229	76,71,163	10,311.68
*Tentative Data			

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 31.12.2022 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.12.22	Youth trained since opening to 31.12.22	Programme conducted from 01.04.22 to 31.12.22	Youth trained from 01.04.22 to 31.12.22	Settlement Ratio
1	State Bank of India	11	2,673	70,113	202	5,631	57%
2	Bank of Baroda	5	1,413	35,686	101	2,668	41%
3	Central Bank of India	2	451	12,984	25	670	56%
	TOTAL	18	4,537	1,18,783	328	8,969	53%

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. 72)**.

Status of opening of new RSETI is placed as **Annexure- I1 (Page No. 73)**

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

PENDING CLAIMS OF RSETIs IN CHHATTISGARH AS ON 31-07-2022						
(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
Bank of Baroda Total			497.44	173.58	0.48	323.37
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
Central Bank Of India Total			117.89	0.00	0.00	117.9
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
State Bank of India Total			3409.08	1522.22	53.59	1833.27
Grand Total			4024.41	1695.80	54.07	2274.54

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 22nd 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: -

- Current & Saving accounts (CASA), per lakh population.
- Enrolments under PMJJBY, per lakh population.
- Enrolments under PMSBY, per lakh population.
- APY, per lakh population.
- MUDRA, per lakh population.

The progress under the Programme as on 31.01.2023 are as under:

Progress of "Mission Utkarsh" (Jan'23)														
District	State	Populati on	Operative CASA accounts (per lakh population) as on 27.01.2023				PMJJBY enrolments (per lakh population) as on 25.01.2023				PMSBY enrolments (per lakh population) as on 25.01.2023			
			Ach. (Jan'23)	State Target (Feb'23)	% Ach to state bench mark	National Target (Feb'24)	Ach. (Jan'23)	State Target (Feb'23)	% Ach to state bench mark	National Target (Feb'24)	Ach. (Jan'23)	State Target (Feb'23)	% Ach to state bench mark	National Target (Feb'24)
Balram pur	Chhattis garh	730491	147366	152000	97%	155000	11503	9000	128%	10000	31197	27000	116%	30000
District	State	Populati on	APY subscribers (per lakh population) as on 31.01.2023				MUDRA accounts (per lakh population) as on 30.12.2022				Banking Touchpoints within 5 km as per JDD app as on 31.01.2023			
			Ach. (Jan'23)	State Target (Feb'23)	% Ach to state bench mark	National Target (Feb'24)	Ach. (Dec'22)	State Target (Feb'23)	% Ach to state bench mark	National Target (Feb'24)	No. of Branch	No. of BC incl. IPPB	No of ATMs	No of uncover ed villages
Balram pur	Chhattis garh	730491	2980	2000	149%	2349	10062	23646	43%	24928	132	1502	78	0

27. Pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR) :- Warehousing Development Authority (WDRA) has been established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.

e- NWR can facilitate easy pledge financing by banks and other financial institutions. e- NWR also helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even split for partial transfer or withdrawal. E- NWRS promote scientific warehousing for storage of agricultural goods and commodities.

Electronic Negotiable Warehouse Receipt (e-NWR)

- Warehousing Development and Regulatory Authority (WDRA) launched the web portal "Electronic Negotiable Warehouse Receipt (e-NWR) System" in 2017.

- The web portal was launched for simplifying the Warehouse Registration Rules, digitizing the entire process of registration, monitoring, and surveillance as well as the creation and management of Negotiable Warehouse Receipts (NWRs) in electronic form.
- The e-NWRs are recorded and maintained in digital form by two repositories approved by the WDRA. These are **the National E-Repository Limited and CDSL Commodity Repository Limited**. This was an important decision to formalize the agricultural economy.
- The e-NWRs would have no chances of any tempering, mutilation, fudging, loss or damage and with no possibility of any multiple financing. Hence, these NWRs will not only facilitate easy pledge financing by banks and other financial institutions but also smooth trading on various trading centers like commodity exchanges, electronic National Agriculture Markets (e-NAM), and other electronic platforms.

Following is the status of Pledge finance made against Negotiable Warehouse Receipts (NWR) in the State as on 31.12.2022

State	Name of The Bank	Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of the quarter- Decemeber 2022	
		Loans against Negotiable Warehouse Receipts>>A/c.	Loans against Negotiable Warehouse Receipts>>Amt.	Loans against Negotiable Warehouse Receipts>>A/c.	Loans against Negotiable Warehouse Receipts>>Amt.
Chhattisgarh	Axis Bank	6	1152.25	6	1280.61
Chhattisgarh	Punjab National Bank	0	0.00	3	859.00
Total		6	1152.25	9	2139.61

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